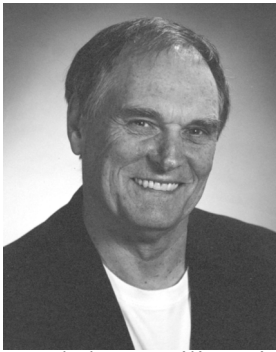


## Risk Management Pool

By Commissioner Don Ellis



Most of us have walked through the mazes of purchasing home owners and auto insurance, but providing adequate, effective and appropriate insurance coverage to a government agency is a much more dicey matter.

Northshore Utility District obtains its coverage from an insurance pool for municipality governmental agencies called the Washington Governmental Entity Pool (WGEP). In November of last year, I was re-elected to serve a three-year term as one of the seven Directors of the WGEP.

The commercial insurance market goes through cycles swinging from “soft” (low premiums due to competition) to “hard” (high premiums due to limited availability of willing providers). In the mid to late 1980’s, the commercial insurance market hardened. The specter of multiple premium increases, or inability to obtain coverage at all became very evident. It was during this time, the majority of the State of Washington’s seventeen insurance pools were formed for risk sharing.

Fifteen years later, the WGEP now insures approximately 350 Washington state governmental agencies. It utilizes a three-tier coverage system. The first tier is the deductible to be paid by the insured agency. The second layer of coverage is provided through self-retention by WGEP. Excess reinsurance underwritten by a re-insurer makes up the final tier of coverage. In other words, it is

still very difficult to arrange for adequate coverage at a reasonable cost.

We are now in the midst of another hard market after 9-11. We have seen increases in the magnitude of 35% to 50% and heard horror stories of ten-fold premium increases. The Pool’s goal is to provide proper coverage to its municipal government members often beyond what they think they may need, and to try to moderate the extreme cost swings due to market fluctuations. In other words, the Pool Directors want to hold the costs down during hard markets, and still be reasonably competitive in soft markets.

Northshore Utility District chose membership in the WGEP because of the following reasons:

- ◆ Members own and control the WGEP.
- ◆ The organization is not for profit – it pays no commission to brokers.
- ◆ The average cost is 20% to 30% less than the commercial market.
- ◆ Through its elected representatives, the members decide the coverage provided.
- ◆ In the event a claim is denied, there is an appeal process for the members to address the Board of Directors.
- ◆ WGEP provides coverage not available at a reasonable cost from commercial carriers (examples: terrorism and no-fault sewer spills.)

As your representative, I view my extra service at WGEP as additional insurance for the District’s financial stability. ■

## Adopt-A-Family

This is the thirteenth year for the District’s “Adopt-A-Family” program. This holiday season, the Commissioners, employees and consultants of Northshore Utility District sponsored two needy families in our area. Working from brief descriptions and wish lists of these families, we collected lots of wonderful gifts and had them wrapped and delivered before Christmas. We view it as an opportunity to put something back into this community. ■



# Utility Easements

The District has guidelines governing what can be placed within a water or sewer utility easement.

There have been instances of prohibited structures built within these easements. They had to be removed in order to avoid or repair damages to the utility lines.



Generally, no fences, walls, rockeries, structures or deep-rooted plants may be placed in an easement. Such structures and obstructions can damage, prevent or delay access to the District's utility lines, jeopardizing public health and safety. Please be sure to check with the District before building near an easement. ■

# Winter Mulching

The biggest reason we mulch is to affect the conditions at the end of the winter. Once the sun begins to return there will be that winter/spring intersection where the soil surface thaws in the day's heat and refreezes after dark. This can go on for several weeks before the last of the frost is out of the ground and normal growth can resume. We all know what destruction this freeze/thaw cycling does to our roads and streets. It is just as destructive to the roots of plants. A good mulch keeps the ground cold when the sun is out so surface thawing doesn't happen until the weather is more settled and less likely to freeze hard again at night. This protects plants that have not yet established strong, deep roots that go below the frost line.

When the weather catches us before we have the mulch down, we can just put it down when we can, after the ground freezes (even on top of the snow). The winter's end will be the same: the mulch will keep the surface from thawing during the day. Straw or evergreen boughs make good winter mulches. ■



# No Filter Needed!

Your water is great, right from the tap! A new study at the University of California-Berkeley suggest that in-home water treatment devices provide no more protection against gastrointestinal illnesses than water faucets without such devices.

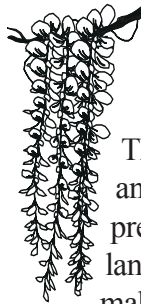


The study was done by a research team which included scientists from Berkeley, the U.S. Environmental Protection Agency and the U.S. Centers for Disease Control and Prevention. The studies findings suggest that if your tap water comes from a well-run water utility, where the water meets government requirements, there does not seem to be a health benefit from using an in-home water treatment device. For more information on the study, please visit: [www.awwa.org](http://www.awwa.org). ■

# Mark Your Calendars

The 2004 Spring Garden Fair is coming soon!

Saturday, April 17  
9:00 a.m. - 3:00 p.m. at the  
Woodmoor Elementary School  
12225 NE 160th Street, Bothell



This year's event promises to be bigger and better than ever. There will be presentations on waterwise gardening, landscape design, gardening for wildlife, making and using compost and more. In addition, there will be mulching mower demonstrations, rainbarrel, compost bin and native plant sales, and activities for kids. Receive a free bag of Cedar Grove compost for attending a presentation. Admission is free. Call 425.398.4419 for more information. ■

# Correction

Bruce & Mark Edwards (of Donna Henning Mural Design) were the on-site artist and painters of the beautiful Kingsgate Standpipe Mural. ■



## Northshore Utility District Board of Commissioners

Don Ellis  
*President*

Trudy Rolla  
*Secretary*

Bruce Gardiner  
*Commissioner*

Margaret Wiggins  
*Commissioner*

Kinnon Williams  
*Commissioner*

Board of  
Commissioner  
Meetings  
are held on the  
first and third  
Mondays  
6 p.m.  
at the  
District Office



District Office  
P.O. Box 82489  
6830 NE 185<sup>th</sup> St.  
Kenmore, WA 98028

425-398-4400  
425-398-4430 fax

[www.nud.net](http://www.nud.net)