

PUBLIC RISK

PUBLISHED BY THE PUBLIC RISK MANAGEMENT ASSOCIATION
JULY/AUGUST/SEPTEMBER 2024

SHERRI ADAMS

The 2024 Public Risk Manager of the Year came to Kansas City 'just when we needed her most.'

PAGE 6

ALSO IN THIS ISSUE

**NEW FEDERAL LIMITS ON
'FOREVER CHEMICALS'**

PAGE 10

**BEST OF THE BLOG:
JOB HAZARD ANALYSIS,
ERGONOMICS AND AN AGING
WORKFORCE, AND PERMIT-
TO-WORK SYSTEMS**

PAGE 16



**BIG IDEAS.
SMALL SETTING.**

PRIMA INSTITUTE 2024

**The Industry's Premier Risk
Management Educational Program**

October 21–25 // Scottsdale, AZ

PRIMA Institute 2024 (PI24) is an innovative educational symposium comprised of fundamental risk management curriculum, outstanding faculty, and excellent networking opportunities.

PI24 is aimed at new and seasoned risk management professionals who want to learn more about emerging trends and best practices.

REGISTER NOW!

PUBLIC RISK

JULY/AUGUST/SEPTEMBER 2024 | Volume 40, No. 3 | www.primacentral.org



The Public Risk Management Association promotes effective risk management in the public interest as an essential component of public administration.

CONTENTS



SHERRI ADAMS

The 2024 Public Risk Manager of the Year came to Kansas City 'just when we needed her most.'

By Mark Toner



New Federal Limits on 'Forever Chemicals'

By Lisa Hammond



Best of the Blog: Job Hazard Analysis, Ergonomics and an Aging Workforce, and Permit-to-Work Systems

IN EVERY ISSUE | 4 NEWS BRIEFS | 20 ADVERTISER INDEX

PRESIDENT

Adam F. Maxwell, CLRP
Director, Administrative Services
City of Westerville
Westerville, OH

PAST PRESIDENT

Laurie T. Olson
Sr. Risk Management Consultant
City/County Insurance Services
Salem, OR

PRESIDENT-ELECT

Steve M. LePock, II
Risk Manager
Virginia Beach City Public Schools
Virginia Beach, VA

DIRECTORS

Sean Barham, MBA, ARM
Executive Director of Operations
Las Cruces Public Schools
Las Cruces, NM

Cathie T. Chancellor, JD, MS, CRM
Risk Manager
City of Norfolk
Norfolk, VA

Joe Costamagna
Risk Manager
Schools Insurance Authority
Santa Rosa, CA

Chester Darden
Director of Loss Control
Public Entity Partners
Franklin, TN

Jennifer Hood, COSS
Safety & Risk Director
Montgomery County Government
Clarksville, TN

Robert Warren, CRM
Manager, Risk and Safety
Trinity River Authority of Texas
Austin, TX

NON-VOTING DIRECTOR

Jennifer Ackerman, CAE
Chief Executive Officer
Public Risk Management Association
Alexandria, VA

EDITOR

Jennifer Ackerman, CAE
703.253.1267
jackerman@primacentral.org

ADVERTISING

Jennifer Ackerman, CAE
703.253.1267
jackerman@primacentral.org

Public Risk is published 4 times per year by the Public Risk Management Association, 700 S. Washington St., #218, Alexandria, VA 22314 tel: 703.528.7701 • fax: 703.739.0200 email: info@primacentral.org • Web site: www.primacentral.org

Opinions and ideas expressed are not necessarily representative of the policies of PRIMA. Subscription rate: \$140 per year. Back issue copies for members available for \$7 each (\$13 each for non-PRIMA members). All back issues are subject to availability. Apply to the editor for permission to reprint any part of the magazine.

POSTMASTER: Send address changes to PRIMA, 700 S. Washington St., #218, Alexandria, VA 22314.

Copyright 2024 Public Risk Management Association

2024 WEBINAR SERIES

Register for PRIMA's
SEPTEMBER WEBINAR

FREE TO
MEMBERS

Storytelling: How to Tell Your Organization's Story to Gain Support and Drive the Narrative

SEPTEMBER 25 | 12:00 PM – 1:00 PM ET

SPEAKER:

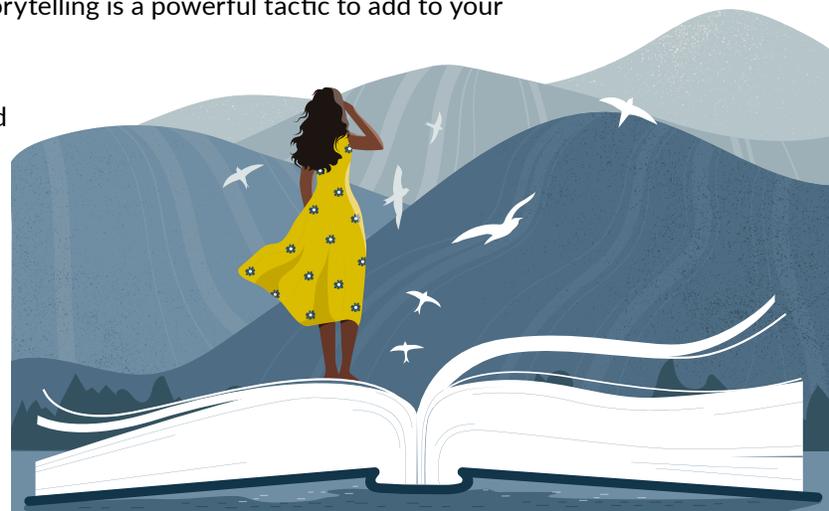
Hollie Cammarasana, APR, MPA, Director of Communications, Virginia Risk Sharing Association

Authentic storytelling can help your organization build a connection with your citizens. Whether your goal is to raise awareness, change attitudes, or motivate action, storytelling is a powerful tactic to add to your communications strategy.

In this session, learn how taking a strategic approach toward storytelling can help you identify stories within your organization, tie them to your organizational goals, and develop them for various platforms and audiences.

ATTENDEE TAKEAWAYS:

1. Identifying how storytelling can help achieve your strategic communications goals
2. Learn how to identify stories and develop them to interest, engage and inform your audiences
3. Overview of the 5 Cs of Storytelling
4. Technical tips to put it all together



Register at primacentral.org/education/webinars





Shining a Light on the Field

I enjoyed seeing so many colleagues in Nashville! I found the 2024 annual conference a valuable experience.

I would like to extend a special thank you to our corporate partners, speakers, sponsors, and exhibitors. Their participation and support are critical to the success of the conference. I am already looking forward to next year's conference in Seattle.

I found myself in awe at the annual awards luncheon. There are so many talented professionals serving their public agencies, volunteering for local and state chapters, and participating in public entity pools. I would like to extend a special congratulations to Sherri Adams as the recipient of the 2024 PRIMA Public Risk Manager of the Year (see page 6), and the many other award winners who do so much for the risk management profession. I would also like to recognize the student scholar recipients. I found their energy and enthusiasm contagious!

I would like to shine a light on the NextGen initiative, which makes these student scholarship opportunities a reality. There are many young professionals looking to make risk management a career. I would encourage you to lend a helping hand (or ear) to these talented individuals.

The relationship between PRIMA and the over two dozen state and local chapters continues to strengthen. The quarterly Chapter Leadership Workshops have proven to be a positive information sharing resource and another avenue of communication.

// I found myself in awe at the annual awards luncheon. There are so many talented professionals serving their public agencies, volunteering for local and state chapters, and participating in public entity pools. I would like to extend a special congratulations to Sherri Adams as the recipient of the 2024 PRIMA Public Risk Manager of the Year (see page 6), and the many other award winners who do so much for the risk management profession. //

As you consider professional development opportunities for the remainder of the year, please keep in mind the PRIMA Institute (PI) scheduled for October 21-25 in Scottsdale, Arizona. This year's theme is "Big Ideas, Small Setting." Also, another offering of PRIMA ERM training is scheduled for December. The PRIMA website has more details about these two valuable programs.

Thank you again to all who attended this year's conference. I trust that you found value in the networking and educational opportunities. I look forward to seeing you in Seattle in 2025!

Sincerely,

A handwritten signature in black ink, appearing to read 'Adam Maxwell', written in a cursive style.

Adam Maxwell
PRIMA President 2024–2025



NEWS Briefs



WE FINALLY KNOW WHAT CAUSED THE GLOBAL CROWDSTRIKE OUTAGE – AND HOW MUCH IT COST

Brian Fung | CNN | July 24, 2024

Insurers have begun calculating the financial damage caused by July's devastating CrowdStrike software glitch that crashed computers, canceled flights, and disrupted hospitals all around the globe—and the picture isn't pretty.

What's been described as the largest IT outage in history will cost Fortune 500 companies alone more than \$5 billion in direct losses, according to one insurer's analysis of the incident.

The health care and banking sectors were the hardest hit by CrowdStrike's mishap, with estimated losses of \$1.94 billion and \$1.15 billion respectively, said Parametrix, the cloud monitoring and insurance firm.

Fitch Ratings, one of the largest U.S. credit ratings agencies, said that the types of insurance likely to see the most claims stemming from the outage include business interruption insurance, travel insurance, and event cancellation insurance.

"This incident highlights a growing risk of single points of failure," Fitch said in a blog post, warning that such single points of failure "are likely to increase as companies seek consolidation to take advantage of scale and expertise, resulting in fewer vendors with higher market shares."

Read more:

www.cnn.com/2024/07/24/tech/crowd-strike-outage-cost-cause/index.html

U.S. LOCAL GOVERNMENTS ARE TURNING TO CYBER RISK POOLS FOR SAVINGS AND SECURITY BENEFITS

David H Smith, Aamna Shah, and Michael Ryter | S&P Global Ratings | March 14, 2024

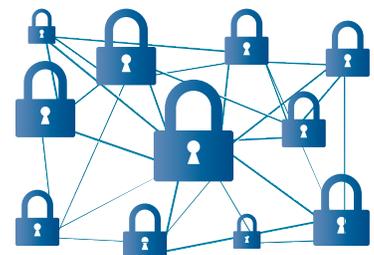
Escalating cybersecurity risks for U.S. public sector entities have increased the cost of protection. Skyrocketing premiums have, in particular, driven many public sector entities—especially smaller municipal governments—out of the market for cyber insurance.

Many local governments have reacted by adopting an alternative to traditional private market insurance in the form of cyber risk pools. These consortiums of local governments not only offer lower-cost cyber risk insurance but also provide mutual support to public sector entities' cybersecurity efforts.

Beyond providing lower-cost cyber coverage to an underserved segment, cyber risk pools also foster collaboration between participant members, assisting in the development of cybersecurity best practices and standardized processes. For example, the pools typically maintain a checklist of best practices that members are expected to adhere to.

Read more:

www.spglobal.com/ratings/en/research/articles/240314-local-governments-are-turning-to-cyber-risk-pools-for-savings-and-security-benefits-13033391



MARYLAND LAUNCHES PUSH TO WIDEN ACCESSIBILITY TO STATE TECH

Staff Report | Government Technology | June 20, 2024

Maryland is pressing the gas on its push to make state websites and digital services more accessible to people with disabilities.

The state, with help from its Department of Information Technology, has launched what officials are calling the Accessibility Officer Initiative as they strive to build websites and digital services that better meet the needs of people who are blind or deaf, or have cognitive or other disabilities. The state will also release its first Digital Accessibility Report.

Up to 22 percent of Maryland's population has at least one disability, according to the U.S. Centers for Disease Control and Prevention, with mobility and cognitive disabilities the most common.

Read more:

www.govtech.com/gov-experience/maryland-launches-push-to-widen-accessibility-to-state-tech



CoSN LEADERS OFFER PRACTICAL STEPS FOR K-12 AI IMPLEMENTATION

Brandi Vesco | Government Technology | July 18, 2024

Experts from the Consortium for School Networking (CoSN), a professional association for K-12 ed-tech leaders, offered actionable advice for schools on implementing AI.

As a starting point, CoSN CEO Keith Krueger recommended school districts use the K-12 Generative AI Readiness Checklist, developed by CoSN and the Council of the Great City Schools, a coalition of 78 of the nation's largest urban public school systems. He said the checklist contains 93 yes-or-no questions across six domains to help schools figure out where to focus first.

In addition, Krueger said schools can begin to define appropriate AI use through the lens of their existing policies on topics such as academic integrity and acceptable use. He emphasized that administrators should be careful to create policies and guidelines flexible enough to accommodate the rapid changes expected with this new wave of technology.

As access to AI increases, so do concerns about data privacy. School leaders need to study the terms of use of any AI tool before implementation to understand what data it collects and how that data is used. In addition, school districts must make clear that users should never share personally identifiable information with any AI program.

Read more:

www.govtech.com/education/k-12/cosn-leaders-offer-practical-steps-for-k-12-ai-implementation

LAWMAKERS WANT MORE GOVERNMENT WORKERS BACK IN THE OFFICE

Zina Hutton | Governing | June 5, 2024

More than four years after the start of the pandemic, the number of government workers who are still remote has dropped. Last year, 54 percent of federal workers worked remotely at least one day a week, while 42 percent did not telework at all, or only infrequently, according to a survey from the Office of Personnel Management.

Many states, cities, and counties called their workers back to the office soon after the initial period of the pandemic threat. Lately, there's a push to bring more workers back to the office. In Philadelphia, Mayor Cherelle Parker required that all city workers make a full-time return to the office July 15, bringing around 4,700 workers back to the office. In California, state employees returned to offices in Sacramento at least two days a week in June.

All this comes at a time when the public sector continues to struggle with high levels of employee turnover and difficulties recruiting or retaining the next generation of workers. The ability to work remotely is often among the top reasons employees 35 and under give when asked why they're looking for jobs in other agencies or the private sector.

Read more:

www.governing.com/workforce/lawmakers-want-more-government-workers-back-in-the-office



'JUST WHEN WE NEEDED HER MOST'

Kansas City's Sherri Adams, ARM, WCCA, is the 2024 Public Risk Manager of the Year.

BY MARK TONER



WHEN SHERRI ADAMS, ARM, WCCA, arrived in Kansas City, Missouri, the city had been without a permanent risk manager for years.

In three short years, Adams executed on a new strategic plan, reduced city costs while improving worker safety, and brought together multiple stakeholders, earning recognition as the 2024 Public Risk Manager of the Year by the Public Risk Management Association (PRIMA).

“While existing staff was doing everything they could to hold it all together, we desperately needed consistent and able leadership,” says Tammy Queen, the city’s director of finance. “Sherri provided that and more. Our risk management program is dramatically better since her arrival, as is our city.... Sherri came just when we needed her the most.”

COMPLETING A STRATEGIC PLAN:

Known for barbecue, jazz, sports, and its more than 200 fountains, Kansas City is Missouri’s largest city—and was actually named eight years before its neighboring state. Its municipal government employs more than 4,500 people and has a budget of over \$2.2 billion.

Adams arrived in what locals call “KCMO” in May 2021 and immediately worked with the city’s risk management committee to complete a strategic plan which was under development. “We had tried to figure out what we thought we should do next,” Queen says. “But Sherri put action to that plan and made it happen for the city.”

As a result of Adams' tireless advocacy, the City Council recognized March 1, 2023 as Public Risk Management Awareness Day. She has also served in a variety of leadership roles beyond Kansas City, including in PRIMA, Public Risk Innovation, Solutions, and Management (PRISM), and the Missouri Self Insurance Association (MSIA).

As she executed on the plan over the next three years, Adams successfully received funding for a risk management information system, improved staffing and succession planning, and brought the water department's safety unit into the risk management department to ensure consistency in messaging, policies, and standard operating procedures across all City departments. Coming in 2024, the City will move functions of the Americans with Disabilities Act, Family Medical Leave and Reasonable Accommodation to Risk Management to provide comprehensive and seamless disability and leave management services to City staff.

"She is playing chess instead of checkers when it comes to risk management. And for an organization of our size, that's really important," says Assistant City Manager Kelly Postlewait. "We don't want to be reactive. We want to be able to foresee the challenges that might arise and then create processes to get in front of those challenges before they exist."

IMPROVING WORKER SAFETY:

To address worker's compensation costs, Adams collaborated with the city-appointed worker's compensation board chair to suggest improvements. Sherri led the effort for a city-initiated audit of its third-party administrator which led to updates to claims handling and training of adjusters. During FY22-23, the city saw a reduction of frequency of claims of 21% and a 12% reduction in severity, leading to the first single-digit increase in excess worker's compensation in six years—and \$265,000 in budget savings. She also succeeded in getting the state to remove a requirement for an \$800,000 escrow account for worker's compensation that had been in place for three decades, and those dollars were returned to the general fund.

"She has saved the city a lot of money and also worked on improving our safety and risk management for our employees," says Teri Casey, director of human resources.

Adams also worked with her corporate safety manager to mitigate risks throughout city operations. "The city still has work to do to continue reducing frequency, severity and decrease the average cost per claim, which will include a renewed approach to return to work/transitional duty, continued and expanded safety training, and ongoing collaboration with directors throughout the city," Adams says.

CONTROLLING CYBER INSURANCE COSTS:

As part of managing purchased insurance, Adams worked with the city's broker to obtain affordable property and cyber insurance coverage in "very tight market conditions," she says. One reason is her approach to working with the city's broker to make certain that the answers included in applications are accurate.

For the cyber renewal, "We get together with our broker, I get my cyber people on the phone, and we go through the application line by line," Adams says. "Is it a long, painful process? Yes, but we were able to renew the second year flat, which was unheard of in the cyber community." It also added up to another \$250,000 in budget savings.

"Sherri knows all the right questions to ask, the policies we need," Queen says. "And she was able to help us sort all of that out from the perspective of making sure we were getting the right bang for our buck and that we were getting the right coverage that the city needed."

BRINGING STAKEHOLDERS TOGETHER:

Sherri has built active relationships with city stakeholders with roles in risk mitigation, including the city's leadership, healthcare trust and worker's compensation board, and the Kansas City Sports Commission—which plays a key role in large-scale events such as two recent Super Bowl celebrations and the NFL Draft.

The consolidation of procurement has allowed risk management to gain greater control over insurance requirements as well as modifications and waivers. To ensure consistency, Sherri

has created a training program for those that handle contracts and facility use agreements to assist in reviewing insurance certificates and requirements.

“She has a unique quality when she enters a room to be able to get everyone on the same page,” says Yolanda McKinzy, director of general services. “And I’ve not seen that before in risk management.”

RAISING AWARENESS IN KCMO AND BEYOND:

As a result of Adams’ tireless advocacy, the City Council recognized March 1, 2023 as Public Risk Management Awareness Day. She has also served in a variety of leadership roles beyond Kansas City, including in PRIMA, Public Risk Innovation, Solutions, and Management (PRISM), and the Missouri Self Insurance Association (MSIA).

Adams says recognition as the Public Risk Manager of the Year fits into her broader strategic goals for the city’s risk management program. “One of our mission statements was to be a nationally recognized program,” she says. “By winning this award, we became a nationally recognized program.”

PRIMA congratulates Adams on her exemplary work for Kansas City and the field as a whole, but her colleagues in Missouri have the final word.

“Sherri, in her capacity as risk manager, has been able to adapt to the most pressing needs of the time while also having an eye down range, down field to make sure we can pivot back to some of these longer-range risk assessment projects that we’ve had here at the city,” says City Attorney Matthew Gigliotti. “The best friend an internal general counsel can have is a responsive risk manager who can help us communicate appropriately the costs and benefits associated with a particular business decision or legal risk.”

“Sherri was the piece we were missing,” Queen adds. “She was the link that brought all of us together and helped us understand what our strategy should be.”



For the cyber renewal, “We get together with our broker, I get my cyber people on the phone, and we go through the application line by line,” Adams says. “Is it a long, painful process? Yes, but we were able to renew the second year flat, which was unheard of in the cyber community.” It also added up to another \$250,000 in budget savings.

NEW FEDERAL LIMITS ON 'FOREVER CHEMICALS'

How the EPA's new National Primary Drinking Water Regulation for PFAS will impact public water systems.

BY LISA HAMMOND



T'S HARD NOT TO NOTICE more frequent headlines about per- and polyfluoroalkyl substances (PFAS) these days.

PFAS are a group of approximately 15,000 known manufactured compounds that have been used in industry and consumer products for more than 70 years. They are referred to as “forever chemicals” because components of PFAS break down very slowly and can build up in people, animals, and the environment over time. They can be present in our water, soil, food, and air.

While they've been in the news for years, lately there has been increased coverage of PFAS and the new federal regulations on PFAS levels in drinking water:

EPA imposes first national limits on 'forever chemicals' in drinking water - NBC News

PFAS removal from public water is a costly and long process. Here's how to filter out some of it. - Fast Company

EPA designates two 'forever chemicals' as hazardous substances - CNN

Ocean spray emits more PFAS than industrial polluters, study finds - The Guardian

ABOUT PFAS

PFAS have been in use in various applications since the 1940s. Many are a concern because they:

- Do not break down in the environment
- Are mobile and can move through soils and contaminate drinking water sources
- May have adverse health effects at very low concentrations

With their widespread use and because they are “forever chemicals,” most people in the U.S. have been exposed to PFAS and have measurable amounts of the compounds in their blood. PFAS can enter the body in a variety of ways, including:

- Drinking water from PFAS-contaminated water sources
- Eating foods packaged in material containing PFAS
- Eating fish caught in PFAS-contaminated water

Research to understand the health effects of PFAS exposure is ongoing. Evidence indicates associations between exposure to certain PFAS levels and potential health impacts including:

- Cancer effects
- Weight effects
- Immune system effects
- Developmental effects
- Reproductive effects

REDUCING PFAS IN DRINKING WATER

In October 2021, the U.S. Environmental Protection Agency (EPA) released its PFAS Strategic Roadmap, which highlights actions the EPA will take to protect people and the environment.

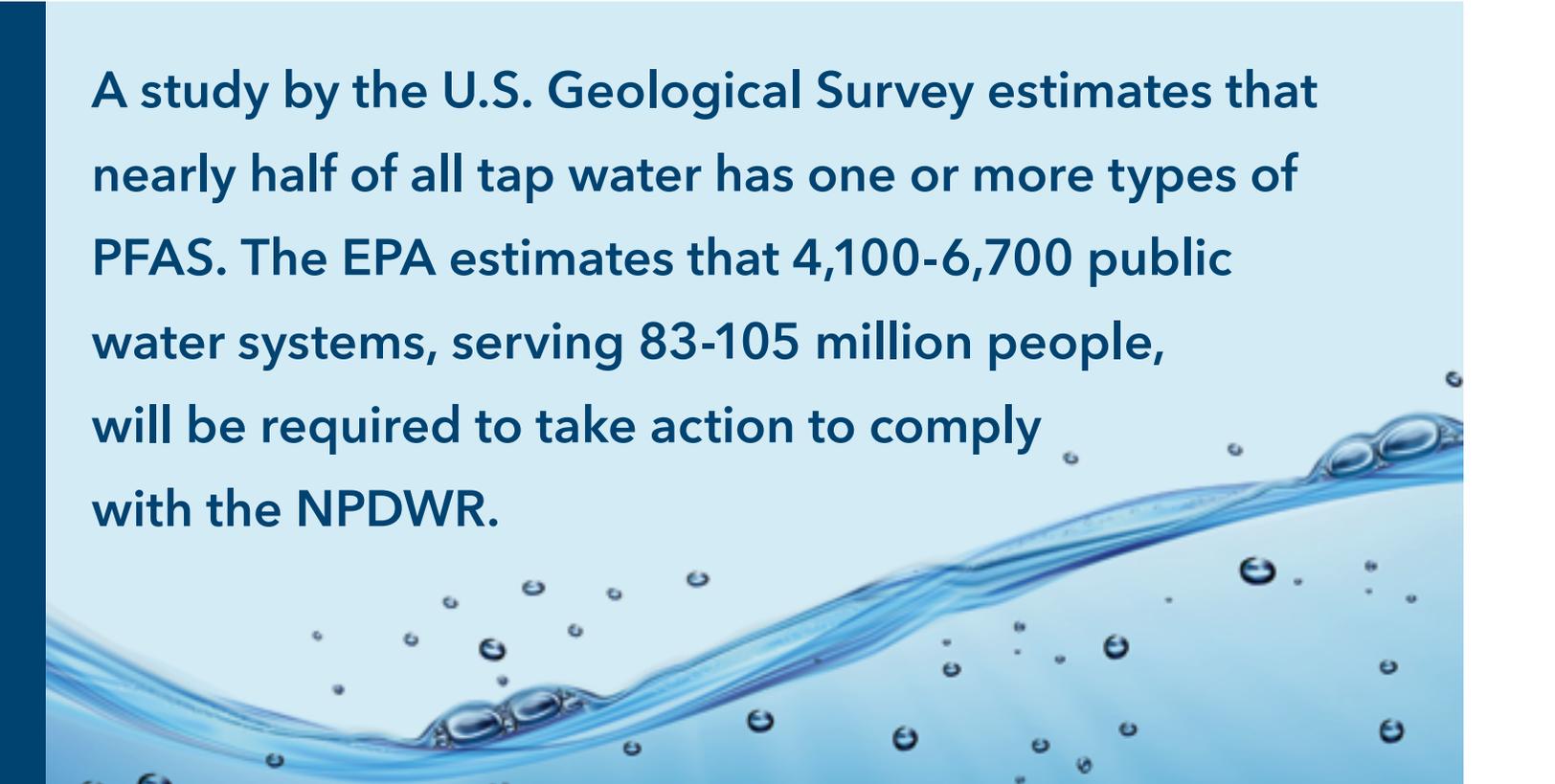
The PFAS Strategic Roadmap included a plan to establish a national primary drinking water regulation for perfluorooctane sulfonic acid (PFOS) and perfluorooctanoic acid (PFOA). These are two of the first PFAS produced, the

two most well-understood, and two of the most commonly detected PFAS.

On April 10, 2024, the EPA announced the final National Primary Drinking Water Regulation (NPDWR). This first-ever national legally enforceable drinking water standard established Maximum Contaminant Levels (MCLs) for six PFAS:

- PFOA and PFOS have an MCL of four parts per trillion.
- PFNA and PFHxS (older versions of PFAS) and HFPO-DA (commonly known as “GenX chemicals”—a newer generation of chemicals created as a replacement for PFOA) have an MCL of 10 parts per trillion.
- PFAS mixtures containing at least two or more of PFHxS, PFNA, HFPO-DA, and PFBS have a Hazard Index of 1.

The EPA uses the Hazard Index to understand the health risk from chemical mixtures. It is a tool made up of a sum of fractions, with each fraction comparing the



A study by the U.S. Geological Survey estimates that nearly half of all tap water has one or more types of PFAS. The EPA estimates that 4,100-6,700 public water systems, serving 83-105 million people, will be required to take action to comply with the NPDWR.

level of each PFAS in the water to the highest level determined not to have risk of health effects. Water systems must use calculations to determine if the combined levels of these PFAS in the drinking water comply with the Hazard Index MCL of 1.

The final rule requires public water systems to monitor the PFAS compounds listed above. Initial monitoring must be complete by 2027, with requirements for ongoing monitoring. If PFAS are detected above the MCLs, public water systems must implement solutions to reduce them. In 2029, public water systems must comply with all regulated MCLs. If any PFAS level violates its MCL, they must take action to reduce the PFAS level(s) and notify the public of the violation(s).

In addition to the federal response, many states are enforcing stricter regulations, including MCLs, on PFAS levels in drinking water. Massachusetts, Maine, Michigan, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Washington, and Wisconsin have all implemented standards. Delaware and Virginia are in the process of establishing standards for various PFAS.

Other states have adopted guidance, health advisory, or notification levels for certain PFAS, including Alaska, California, Connecticut, Colorado, Hawaii, Illinois, Maryland, Minnesota, North Carolina, New Mexico, Ohio, and Oregon.

MONITORING AND REMOVING PFAS WILL BE COSTLY

A study by the U.S. Geological Survey estimates that nearly half of all tap water has one or more types of PFAS. The EPA estimates that 4,100-6,700 public water systems, serving 83-105 million people, will be required to take action to comply with the NPDWR.

PFAS dissolve in water. Because of this and their chemical properties, they cannot be removed from drinking water using traditional treatment technologies. The NPDWR does not dictate how the PFAS are to be removed, so public water systems can choose the treatment option(s) that best serves their needs.

EPA RESOURCES ON PFAS AND DRINKING WATER

PFAS STRATEGIC ROADMAP

epa.gov/pfas/pfas-strategic-roadmap-epas-commitments-action-2021-2024

PFAS NATIONAL PRIMARY DRINKING WATER REGULATION FACT SHEET

epa.gov/system/files/documents/2024-04/pfas-npdwr_fact-sheet_general_4.9.24v1.pdf

EMERGING CONTAMINANTS IN SMALL OR DISADVANTAGED COMMUNITIES GRANT PROGRAM

epa.gov/dwcapacity/emerging-contaminants-ec-small-or-disadvantaged-communities-grant-sdc

REDUCING PFAS IN DRINKING WATER WITH TREATMENT TECHNOLOGIES

epa.gov/sciencematters/reducing-pfas-drinking-water-treatment-technologies

WATER TECHNICAL ASSISTANCE PROGRAMS

epa.gov/water-infrastructure/water-technical-assistance-programs



NEW FEDERAL LIMITS ON 'FOREVER CHEMICALS'

Three types of technology have been found to remove PFAS, especially PFOA and PFOS, from drinking water:

- Granular activated carbon—activated carbon media absorbs contaminants
- Membrane filtration (reverse osmosis and/or nanofiltration membranes)—removes contaminants via passage through a porous membrane at high pressure
- Ion exchange—removes contaminants by exchanging them for another charged substance on the surface of a resin

The costs to public water systems and primacy agencies to comply with the NPDWR include:

- Water system monitoring
- Communicating with customers
- Disposing of drinking water treatment residuals
- Obtaining new or additional sources of water, if necessary
- Installing and maintaining treatment technologies, if necessary

According to EPA estimates, it will cost public water systems approximately \$1.5 billion per year to implement the regulation. However, a study conducted by Black & Veatch on behalf of the American Water Works Association estimated that the national cost for water systems to install treatments to remove PFOA and PFOS to levels that meet the federal requirements will exceed \$3.8 billion annually.

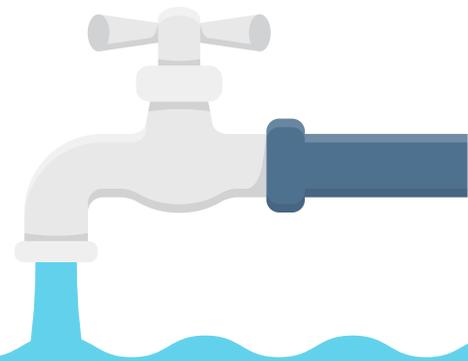
In announcing the NPDWR, the EPA also announced nearly \$1 billion in newly available funding through the Emerging Contaminants in Small or Disadvantaged Communities Grant. Part of a \$9 billion investment through the Bipartisan Infrastructure Law to address PFAS and other emerging contaminants in drinking water, this program helps states and territories carry out PFAS testing and treatment at public water systems in small or disadvantaged communities.

While some money for testing and cleanup will come from the federal government, other funds will come from companies that

produce PFAS. In 2023, 3M agreed to support PFAS remediation for public water suppliers through a present value commitment of up to \$10.3 billion over 13 years. The same year, Chemours, DuPont, and Corteva reached a comprehensive PFAS settlement with U.S. water systems to resolve PFAS-related water claims. The companies will collectively establish and contribute a total of \$1.19 billion to a settlement fund.

Even so, the additional expenses associated with removing certain PFAS from drinking water could exceed available federal funding and settlement funds, resulting in communities and ratepayers facing additional costs to meet the new federal mandate.

Lisa Hammond is risk control and business development manager at Tokio Marine HCC's Public Risk Group.



According to EPA estimates, it will cost public water systems approximately \$1.5 billion per year to implement the regulation. However, a study conducted by Black & Veatch on behalf of the American Water Works Association estimated that the national cost for water systems to install treatments to remove PFOA and PFOS to levels that meet the federal requirements will exceed \$3.8 billion annually.

2024 WEBINAR SERIES

Register for PRIMA's
OCTOBER WEBINAR

FREE TO
MEMBERS

Incorporating Data Analytics into Enterprise Risk Management

OCTOBER 16 | 12:00 PM – 1:00 PM ET

SPEAKER:

Christine Packard, Assistant Vice President for Enterprise Risk Management,
Administration and Finance, University of Massachusetts

Data drives decision-making in most institutions and can be a significant factor in how effective or ineffective an organization's enterprise risk management program can be. The University of Massachusetts will share how it is enhancing the quality and aggregation of data to inform its enterprise risk management program.

ATTENDEE TAKEAWAYS:

1. Learn how data from the ERM mitigation assessment tool MATRX is supporting ERM
2. Learn how academic program, enrollment, and admissions data is supporting decision making and risk mitigation
3. Learn how to engage leadership about ERM data in a way that resonates



Register at primacentral.org/education/webinars



BEST OF THE BLOG



**JOB HAZARD ANALYSIS, ERGONOMICS
AND AN AGING WORKFORCE, AND
PERMIT-TO-WORK SYSTEMS**

AN ALL-HAZARDS APPROACH TO A JOB HAZARD ANALYSIS

BY PATRICK DURBIN

The idea of having a checklist, a comprehensive list of items to consider before beginning work, is one of the single most effective methods to ensure the safety of workers and property. When employees find themselves doing unfamiliar tasks, or doing routine tasks in an unfamiliar environment, a job hazard analysis (JHA) is widely used to identify and analyze the associated hazards. Even performing a familiar activity can bring about new and unknown hazards if it's done under unique conditions or in unfamiliar places. It is crucial to account for the surrounding environmental conditions, the location, and any unique circumstances of the environment for a JHA to be effective.

A comprehensive JHA does not have to be reinvented for every event. The main components and steps of a particular task can be documented in a way to allow the end user to adapt them to the environment. This allows the employee to focus on the unique hazards of the present environment and to incorporate safeguards to protect employees and property while ensuring that the routine task is done safely.

A great example of this approach is the modern incarnation of the pre-flight checklist. The idea of a comprehensive pre-flight analysis was first introduced at the Boeing Company following the 1935 crash of a B-17 in Dayton, Ohio, that killed both pilots. The investigation found that the pilots had forgotten to disengage the gust locks which stop control surfaces from moving in the wind while parked. The idea of the pre-flight checklist/hazard analysis has evolved to consider weather and environmental conditions and is arguably one of the main reasons that modern commercial aviation is considered the safest method of travel.

Following several incidents of munitions exploding in factories during World War II, the process of documenting and standardizing procedures was introduced to British munition factories. Companies proposing to supply the military with munitions had to submit their own processes and procedures for evaluation. These documented programs were then used by

inspectors to ensure employees were following procedures, thereby maintaining a safe work environment and preventing losses. It was soon realized that a byproduct of standardizing procedures for safety was a product of consistent quality. This concept continued to evolve into what is now known as the International Organization for Standardization, or ISO (derived from the Greek *isos*, meaning equal). Today, many companies use the ISO framework to ensure the safe delivery of products of consistent quality.

When I was in the private sector, we sought ISO 9001 as the basis for a quality management system. Every aspect of virtually every job was documented with procedures and work instructions. This included remote employees on site at chemical plants, refineries, and research facilities. When we would do a JHA, we would reference the specific procedures or work instructions for that task. I would often challenge employees to find something that was not documented.

So how does this translate to preventing losses in the public sector? Start small—perhaps look at where employee injuries are most often happening. Is there a high frequency of slips, trips, and falls in a maintenance shop? You

could implement a process to clean the area at the end of each workday and inspect it at the beginning of the workday to ensure that slip and trip hazards are mitigated. You could then audit the program by requiring documentation that cleanup and inspections are taking place.

Even everyday tasks can cause big losses. Perhaps an employee hanging a picture puts a nail through the sheetrock, puncturing a water line to the ice maker in the adjoining room causing extensive water damage. What if they put that nail through the 220-volt electric line supplying the ice maker? A JHA form asking if they are penetrating any surfaces that could have water or electric lines seems simple, but it goes a long way towards ensuring that the employee takes these hazards into consideration.

For any risk control program, it's important to pause and reflect on what could go wrong and incorporate steps to prevent or mitigate that possibility. Developing these habits takes time. Don't get discouraged, start small, stay consistent, and you'll see the fruits of your labor.

Patrick Durbin is associate director of risk control for the University of Texas System.

A comprehensive JHA does not have to be reinvented for every event. The main components and steps of a particular task can be documented in a way to allow the end user to adapt them to the environment.





ERGONOMIC STRATEGIES FOR THE AGING WORKFORCE

BY ARIEL JENKINS

Effective ergonomics applies to all employees, and its importance magnifies as we age due to natural degeneration and years of exposure to biomechanical forces.

Workers over the age of 55 represent a large and essential segment of the American economy, and their influence is growing. According to the U.S. Bureau of Labor Statistics, one in four U.S. workers will be 55 or older by 2030. Since the year 2000, employment rates for people 55 and older have increased from 31.5% to 41.1% at the end of 2022.

Some older workers are not in a position to retire, and roughly 20% of Americans have no plans to do so. At the same time, mandatory retirements for law enforcement contribute to a shortage of officers, especially when retirees take an inordinate amount of time to replace.

The work that needs to be done in any operation does not necessarily dissipate when there are fewer workers. The realities of labor shortages can lead to longer hours and greater work demands for all workers, including older workers.

10 ERGONOMIC STRATEGIES TO CONSIDER

1. Contact ergonomists and/or risk control professionals from your insurance carrier for their expertise in controlling and reducing the risks of ergonomic-related claims. Involve ergonomists in the design of work areas as early as possible.
2. Analyze claims and employee reports of discomfort to prioritize which work areas to assess for ergonomics issues and employ work redesign and other interventions. Experts will typically apply a hierarchy of controls approach and consider engineering, administrative, work practice, and equipment controls.
3. Align footwear expectations with controlling risks of walking, standing, or climbing work surfaces. If the work surface is slippery, concrete, or some other hard surface, the workplace footwear should be slip-resistant, supportive, and designed for standing on concrete and other hard surfaces within a work environment.

4. Establish body mechanics methods by job description to help educate all employees, including an aging workforce, on how to manually handle objects with minimized weight and biomechanical forces to vulnerable areas of the body such as the knees, lower back, and shoulders.
5. Apply functional employment testing (also known as fit-for-duty testing) during the hiring process to help ensure you are hiring employees who are physically capable of performing the job. Typically, functional employment testing is conducted after the employee is offered employment. If the sequence of conducting functional employment testing is in question, be sure to seek advice from HR and/or legal professionals.
6. Set up ergonomics steering committees with stakeholders who can help influence and drive a culture of reducing risk factors. Regardless of the methods of control, ergonomic interventions must be inclusive and accepted by the workforce to be effective.
7. Establish a Stretch and Flex program, which includes regular stretching and strengthening of the muscles that are commonly associated with sprains, strains, and other ergonomic injuries.
8. Consider providing on-the-job workers' compensation physical rehabilitation, which helps reduce indemnity costs and tends to help injured employees recover and heal faster.
9. Encourage routine use of primary care physicians for health issues that are not related to work. When a workplace injury occurs, comorbidities can exacerbate the injury and complicate the healing process.
10. Plan early to hire to replace retirees. Having enough employees to perform work can reduce overexposure to individual employees.

Ariel Jenkins is assistant vice president of risk services for Safety National.

PERMIT-TO-WORK SYSTEMS: TELL A STORY OF SAFETY

BY MARC JUAIRE

Ensuring safety in both high-risk environments and everyday workplaces is not just a priority—it's a fundamental responsibility. The Permit-to-Work (PTW) process unfolds like chapters in a book: permits, request, approval, commencement of work, closure or renewal, and then the cycle repeats. It's a narrative—one that ensures you and your team adhere to safety protocols so everyone can return home safely each day.

CHAPTER 1 – THE PREFACE (PERMITS)

At the heart of the PTW system are permits—detailed documents that not only grant you authorization but also act as your roadmap. Used at designated sites, they guide you through intricate tasks—your golden ticket to providing a secure working environment. Permits outline potential hazards and specify necessary precautions. Before embarking on any task, each permit undergoes a thorough review and approval process, indicating every control measure, required training, and precaution. Upon completion, it's your confirmation that hazards are identified, controls are implemented, and risks are reduced.

CHAPTER 2 – THE TABLE OF CONTENTS (ADVANTAGES OF PTW)

One significant advantage of a formalized Permit-to-Work system is the ability to organize and coordinate your tasks across various sites and industries, like the table of contents in a book. They tell you what is coming next, enhance the visibility of tracking permits and workers on site, and facilitate the scheduling of larger and more complex activities. This level of organization helps you meticulously manage your program, allowing you to focus on your work. However, navigating a PTW system presents its share of challenges.

CHAPTER 3 – THE PLOT (CHALLENGES)

The primary challenges often revolve around standardization and centralization—issues you might encounter in the field. As a professional moving between sites and companies, you may face difficulties if permits are inconsistently

completed across different systems. This lack of uniformity can lead to confusion and potential safety hazards. To address these challenges, organizations implement best practices to ensure the effectiveness of their PTW systems.

Anticipating permit suspensions and understanding potential interactions or conflicts between permits is crucial, something you'll experience in the plot twists of your daily tasks. Jobs may need to be halted if permits lack necessary information or approvals. It is vital to ensure that activities permitted by one document do not pose hazards for another. Implementing a systematic approach, especially during multiple shifts, reduces risk and saves time—ensuring that your work is seamlessly and safely passed from one set of hands to another.

CHAPTER 4 – THE LAST CHAPTER (BEST PRACTICES)

Effective PTW systems rely on coordination and control by an issuing or responsible EHS professional (the author). Adequate (human) supervision is essential, but digital systems have proven to be an invaluable tool for increasing efficiency, consistency, and accuracy. A cloud-based approach allows for seamless submission, reference, and monitoring of permits and, in the end, a streamlined process.

Lastly, permit approvals are not just checkboxes. They are the conclusion of a well-crafted story. Prioritizing your tasks based on risk rating, job type, and project deadlines ensures that critical tasks receive the attention they deserve.

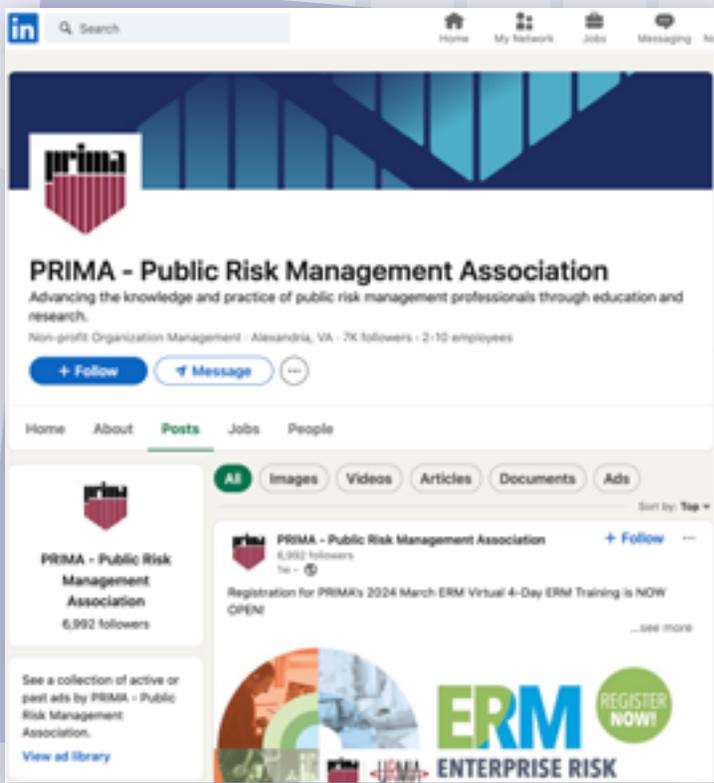
Marc Juairé, CPSA, MBA is a solution executive with VelocityEHS.



ADVERTISER INDEX

HAS YOUR ENTITY LAUNCHED A SUCCESSFUL PROGRAM? An innovative solution to a common problem? A money-saving idea that kept a program under budget? Each month, *Public Risk* features articles from practitioners like you. Share your successes with your colleagues by writing for *Public Risk* magazine! For more information, or to submit an article, contact Jennifer Ackerman at jackerman@primacentral.org.

FIND US ON LINKEDIN!



Keep up with what's happening at PRIMA and connect with your risk management peers!

Visit us at [linkedin.com/company/prima-central/](https://www.linkedin.com/company/prima-central/)



CALENDAR OF EVENTS

 PRIMA's calendar of events is current at time of publication. For the most up-to-date schedule, visit www.primacentral.org.

PRIMA ANNUAL CONFERENCES

June 1-4, 2025
PRIMA 2025 ANNUAL CONFERENCE
Seattle, WA
Washington State Convention Center

June 7-10, 2026
PRIMA 2026 ANNUAL CONFERENCE
Fort Lauderdale, FL
Broward County Convention Center

PRIMA WEBINARS

September 25
Storytelling: How to Tell Your Organization's Story to Gain Support and Drive the Narrative

October 16
Incorporating Data Analytics into Enterprise Risk Management

November 20
Enhancing Community Fire Safety

December 18
Award-Winning Ideas and Lessons from PRMYS

PRIMA INSTITUTE

October 21-25, 2024
Scottsdale, AZ

2024 WEBINAR SERIES

Register for PRIMA's
NOVEMBER WEBINAR

FREE TO
MEMBERS

Enhancing Community Fire Safety

NOVEMBER 20 | 12:00 PM – 1:00 PM ET

SPEAKERS:

Sara Lowenthal, AINS, Director of Safety and Risk, City of Hartford, CT
Rodney Barco, Fire Chief, City of Hartford Fire Department

This webinar emphasizes the critical importance of fire safety in preserving lives and property. It provides statistical insight into fire incidents, highlighting their profound impact on communities. The event advocates for a collaborative approach, emphasizing the need for a coordinated effort between operational and preventive measures. The webinar covers various aspects of fire safety, including conducting community risk assessments, implementing data-driven approaches for targeted risk identification, integrating operational and preventive efforts, showcasing successful case studies, addressing challenges, and providing practical recommendations for implementation.

ATTENDEE TAKEAWAYS:

1. Gain a comprehensive understanding of fire safety's significance and its impact on communities, emphasizing a holistic perspective
2. Learn about the benefits of a coordinated approach, integrating operational and preventive strategies for more effective risk identification and mitigation
3. Explore case studies highlighting successful coordinated strategies and their positive outcomes in diverse community settings
4. Acquire practical steps and resources for implementing coordinated strategies, addressing challenges, and contributing to measurable public and fire safety improvements



Register at primacentral.org/education/webinars





Create an
**ORGANIZATIONAL
CULTURE**
that proactively
**MANAGES
RISK**

ERM

ENTERPRISE RISK MANAGEMENT TRAINING

VIRTUAL SCHEDULE

DAY 1: DECEMBER 3

▶ 12 - 2 PM EST

DAY 3: DECEMBER 9

▶ 12 - 2 PM EST

DAY 2: DECEMBER 5

▶ 12 - 2 PM EST

DAY 4: DECEMBER 11

▶ 12 - 2 PM EST

VISIT PRIMACENTRAL.ORG/ERMTRAINING