



THE REVIEW

Central Arizona Fire and Medical - 8603 E. Eastridge Dr., Prescott Valley, AZ 86314 – February 28, 2020

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Quote of the Week

"Look up at the stars and not down at your feet. Try to make sense of what you see, and wonder about what makes the universe exist. Be curious."

-Stephen Hawking

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BY PAUL COMBS



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The Chief's Desk



So what is you want to know about workers compensation? I'm sure you are about as interested in it as I was until this week. All I can say is that politics and insurance are a strange mix.

Senate Bill 1160 is almost certain to pass the House and the Governor has said he will sign it. For those not familiar, S1160 adds breast and ovarian cancer to the

list of presumptive cancers. It also makes a presumptive cancer irrefutable. Adding the two cancers has not been the cause of the upheaval in the workers comp world, rather it is the irrefutable part that has the insurance industry hopping mad. Which is interesting because the presumptive law passed in 2017. They were not as concerned with cost then as they are now which, in my opinion, is because they had every intention of exercising the loop hole and no intention of actually covering the cancer claims.

It is almost a tale of two extremes. If reasonable people worked in the world of workers compensation, they would have understood the science and followed the current law. Some claims would have been covered and others not based on their merit measured against both science and a person's life style e.g. someone who uses tobacco likely would not be covered. Instead, the industry demanded to know which carcinogen in which fire caused the cancer. The number of carcinogens in any given fire is expansive, and generally the cancer is caused by an aggregate of exposures over time. However, there are times when single incident can be identified as the cause e.g. 9.11.

Since the workers compensation insurance providers were unable to see their way clear to work within the law, a new law is being passed to close the loop hole. Do not get me wrong, there are still parameters e.g. must be on the job at least five year, tobacco use is a consideration, etc. but no more questions about a singular carcinogen in a singular fire.

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Upcoming Events:

Mar 2 – Senior Staff, Captain and Engineer Interviews
Mar 3 – Labor/Management, FF of the Year Elks Lodge
Mar 4 – Community Paramedic concept conference call, FRI monthly conference call
Mar 5 – PAUWIC meeting, AFDA meeting at Admin, Captain and Engineer Interviews

Board Meeting:

Mar 23rd Admin
CAFMA – 1700-1830



How Great Leaders Control Their Ego

By: Lolly Daskal

Everybody has an ego, and a healthy ego is necessary for success in leadership or any field. You need to have faith in yourself and your abilities, and when you're trying to achieve something difficult, it serves you well to have that voice in your head saying "You're the one who can make this happen."

But left unchecked, an ego can be a destructive force. It may keep you from admitting you don't know something you need to learn, or persuade you not to consider the areas you need to improve upon. Sometimes it takes the form of the fear of looking foolish, which can keep you from speaking up or taking a chance on an opportunity.

Knowing how to manage your ego is important. Here are some of the approaches top leaders use:

They acknowledge and respect their ego. Great leaders understand that the first step in managing their ego is to acknowledge it and respect it. They never try to disingenuously pretend that it doesn't exist. They respect their ego enough to understand how it serves them, even if it means having to face harsh realities about themselves.

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The truth about leadership: You don't have to be in charge

By: PAMELA STEER

I used to believe that being able to take action to get things done required authority – official, delegated authority that meant you were in charge and could take charge. It was only after seeing how different people without formal authority could make things happen that I recognized how influencing skills are as important as, and perhaps more effective than, a title. The first and perhaps most effective example I saw in action was very early in my career. I worked at a technology startup. After just a few days on the job, it became clear that the person who got things done was the office manager. Not the CEO or the CFO (though I'm sure they did lots of things), but the office manager. She knew everyone by name at the office, who had which skills and informal influence. She could really make things happen.

There's a difference between being in charge and being a leader. Whether you are already the boss or you have ambitions of getting there, it's very simple to start acting like a leader today.

LEADERS ARE LEARNERS

Bill Gates is known to be an avid reader and has a 2,100-square-foot library in his home. If he can find time for continuous learning, so can you.

Be open to new ways to solve a problem. Don't settle for the status quo and how you did it last time. Question assumptions before figuring out how to solve a problem. Yours and others.

Look at challenges as opportunities for growth and learning. Some of the things we fear most are also the things that will expand our range and make us stronger. So, put your hand up. Take it on. Trust that you will figure it out.

And don't be afraid to speak up. You can clearly outline to your colleagues why you think there is value in pursuing something new or different.

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Chief's Desk Continued

The only other provider currently in the state, besides the high risk pool, is 7710. They have been signaling that they will increase their rates by up to 270%. As a matter of fact, they hosted a conference call and have been calling fire districts to advise them of the increase. They may be a little premature with their notifications. The fact is that they have to request a deferment through the AZ Department of Insurance (DOI) for an increase of that magnitude. It is my understanding that they cannot file for a deferment until they have cause i.e. S1160 which has yet to become law. The deadline for filing the deferment action is March 15th. If the law does not pass with an emergency clause, then they may not have cause by the deadline. We learned today that the deadline has been extended by 15 days, however, there remains a question as to whether or not the bill will pass before the deadline passes.

According to DOI, there are a number of steps that have to be traversed prior to an approval for deferment. One of the steps includes a complete third party review of the actuarial presented by 7710. We've looked at the actuarial they provided to us, and had it reviewed by an outside third party. Their initial read indicates that the actuarial includes zero data to support 7710's claims. At best, their current actuarial is a complete SWAG. We hope that DOI agrees with our third party assessment, but we shall see.

I spent Wednesday in Phoenix in a meeting with Ashton Tiffany, PFFA, AFDA, AFCA, Chief Tharp, and many others discussing the possibility of a workers compensation pool for public safety. Wednesday night I drafted an email to the AFCA outlining some of the facts and providing an overview of what we are working towards. Ultimately, the fire service across Arizona needs to be kept in the loop as these changes impact a large majority of small cities, towns, and most of the fire districts.

I had no idea my email would go somewhat viral – honestly, it made me smile. Apparently the lobbyist for 7710 got a hold of the correspondence and changed the title to, The Union and Fire Districts are trying to chip away at our client base. They sent their email to the municipal pool in what would appear to be an attempt to create animosity between the groups. The truth of the matter is that we are trying

to work in partnership with the League of Towns and Cities to provide the best alternatives for those with fire departments as well as the fire districts.

In fact, the Executive Director of the League and I sat on the ad hoc committee together and discussed this very topic. He told me at the time that he wanted to see us move forward with the Public Safety Pool concept. To that end, we have no intention of doing anything to harm the municipal pool and look forward to working together. As for 7710, when you threaten us with a 270% increase based on what we believe is a substandard and unsupported actuarial what do you think we are going to do???

Thursday started with a meeting on the 9th floor of the Governor's tower, moved to the President Fann's office, and concluded with discussing the risk pool concept with Senator Carter and Senator Boyer. We do not have a solid capitalization plan as of yet, but a number of ideas developed organically throughout the day between the officials we met with, the PFFA, John Ashton, and me. We remain confident that we can get something going, but it has to be funded properly from the start to ensure long-term sustainability.

The PFFA will have some additional conversations tomorrow to explore options for funding. Time to get creative.

This situation is rapidly unfolding, but our workers compensation pool concept is solid as long as it is funded properly up front. There is someone soliciting for what appears to be a brokerage called ICMI. Interestingly, the companies ICMI works with have told us and others in the state that there is no way they are writing coverage for firefighters in Arizona. It will be interesting to see what unfolds with that.

In my opinion, we need to be focused on what is best for all involved over the long term. Commercial carriers have proven incapable of providing an appropriate level of service for our personnel. I believe that between the League, the Municipal Pool, and the fire service in Arizona that we will develop a sound plan that will protect firefighters and taxpayers for the long term. For now, we will continue to push forward despite the challenges and politics. After all, challenge creates opportunity.

More than you ever wanted to know about workers compensation and what is currently happening within the state. Now you know how I feel☺ I would like to thank Chief Tharp as he has been and continues to be the brains behind the risk pool.....