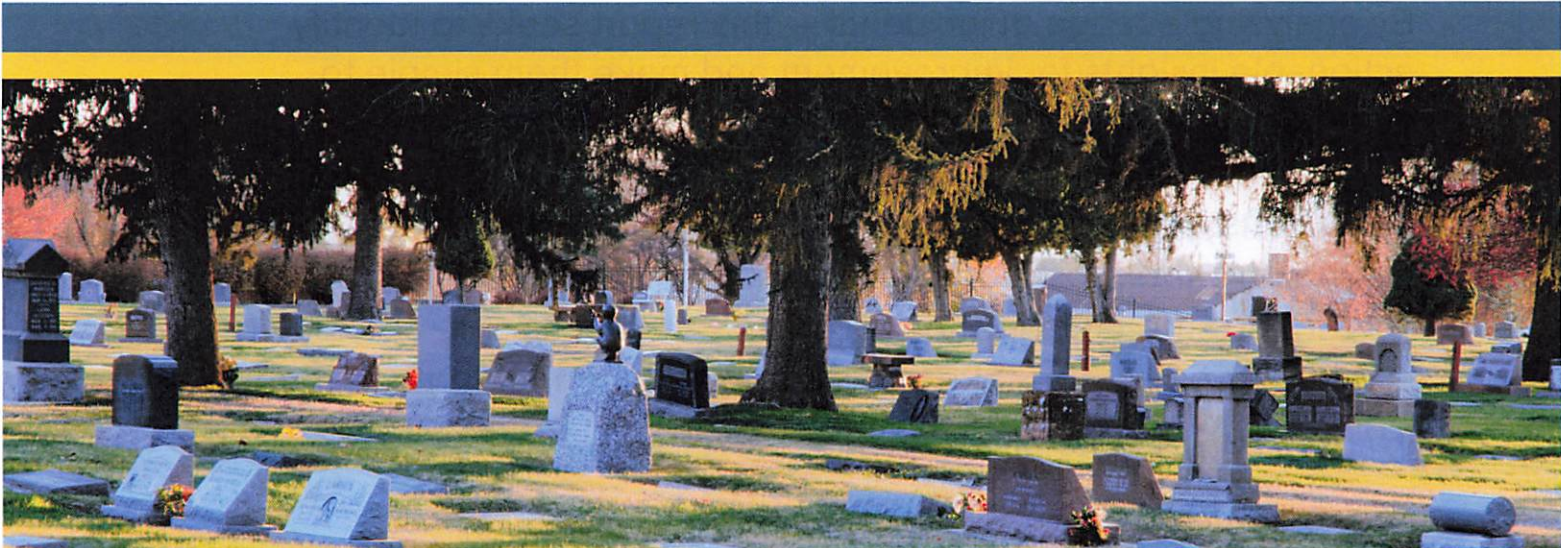




Proactive Risk Partnership Plan

Public Cemetery District

Risk Control Department
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A Collaborative Approach

At GSRMA, we believe that effective risk management for Cemetery Districts is built on partnership, proactive strategies, and data-driven decision-making. Through analysis of loss trends across all cemetery member districts, this plan highlights common risk patterns and exposures, equipping you with structured, actionable strategies to strengthen safety, reduce claims, and enhance overall resilience.

Our Goal

By analyzing industry claims we aim to:

- **Illuminate Risk Trends** – Identify the primary causes of losses within your industry.
- **Develop Targeted Mitigation Strategies** – Provide customized recommendations to reduce risk effectively.
- **Strengthen Safety & Resilience** – Foster a proactive culture of risk awareness and prevention.

About This Report

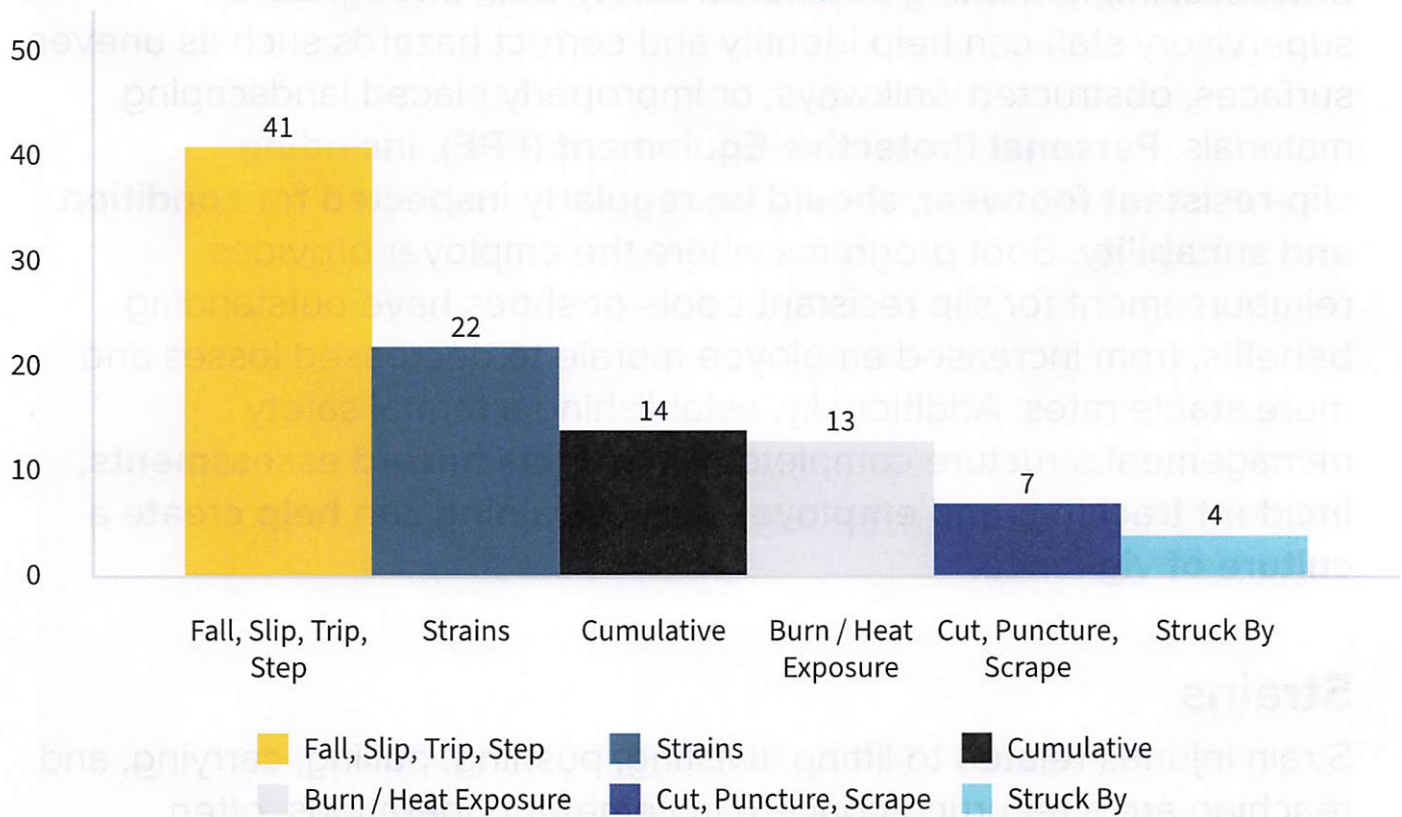
This report evaluates losses at all cemetery districts within GSRMA over the last 5 years.

By analyzing a range of incidents — this report seeks to identify actionable insights for improvement and make them simple to communicate with other stakeholders in the organization.

Questions Addressed in This Report

- What are the most common causes of loss?
- What are the contributing factors?
- What steps can be taken to prevent similar incidents in the future?

WC - % of Total Incurred by Claim Cause.



Fall, Slip, Trip, or Step

Recent incidents illustrate the diverse scenarios in which these events occur: employees have lost footing while **walking down uneven terrain**, such as hills, or while **navigating around common landscape features** like stacked bricks and tree limbs. Injuries have also arisen from **environmental factors including unanchored floor mats** and concealed ground holes, leading to falls that resulted in harm to the knees, back, ribs, and other extremities. **In some cases, routine activities—such as walking to a vehicle** at the end of the day have led to serious injuries due to unexpected obstructions or unstable footing.

To mitigate these risks, Cemetery Districts are encouraged to adopt a multi-faceted approach centered on effective safety management practices. Implementing structured safety walk-throughs with supervisory staff can help identify and correct hazards such as uneven surfaces, obstructed walkways, or improperly placed landscaping materials. **Personal Protective Equipment (PPE), including slip-resistant footwear, should be regularly inspected for condition and suitability.** Boot programs where the employer provides reimbursement for slip resistant boots or shoes have outstanding benefits, from increased employee morale to decreased losses and more stable rates. Additionally, establishing a formal safety management structure complete with **routine hazard assessments, incident tracking, and employee safety training can help create a culture of vigilance.**

Strains

Strain injuries related to lifting, twisting, pushing, pulling, carrying, and reaching are a recurring concern in cemetery operations, often resulting from **tasks involving heavy equipment or awkward body mechanics.** Recent cases include employees experiencing lower **back pain while lifting or positioning lowering devices** during funeral services, or while moving heavy materials like sod. Overexertion, such as **overreaching with tools like weedwhackers,** has led to shoulder and elbow injuries. These incidents underscore the importance of proper body mechanics, team lifting protocols, and ongoing training to prevent musculoskeletal injuries.

To effectively reduce strain-related injuries, Cemetery Districts should implement comprehensive ergonomic and manual handling protocols as part of their overall safety management system. **Tasks involving lifting or maneuvering heavy equipment should be evaluated for mechanical assistance opportunities,** such as the use of carts, dollies, or powered lifting devices.

Where manual handling is unavoidable, enforce team lifting policies and provide regular hands-on training that emphasizes proper body mechanics and posture. Job rotation strategies can also help reduce repetitive strain by limiting prolonged exposure to high-risk tasks.

Supervisors should be trained to **recognize early signs of overexertion and reinforce safe work practices during daily operations.**

Incorporating these measures into standard operating procedures will significantly reduce the likelihood of musculoskeletal injuries and enhance long-term employee wellbeing.

Cumulative

Cumulative trauma injuries develop gradually due to repetitive motion, sustained postures, or continuous use of vibrating tools, often affecting the hands, wrists, shoulders, and lower back. In cemetery operations, tasks such as prolonged weed trimming, grave digging, or frequent raking contribute to these injuries. **Preventative strategies should include ergonomic assessments of routine tasks, job rotation to limit repetitive strain, and the use of vibration-dampening equipment where feasible.** Regular stretching programs and early symptom reporting should be incorporated into the district's safety culture to address issues before they become chronic.

Cut, Puncture, Scrape

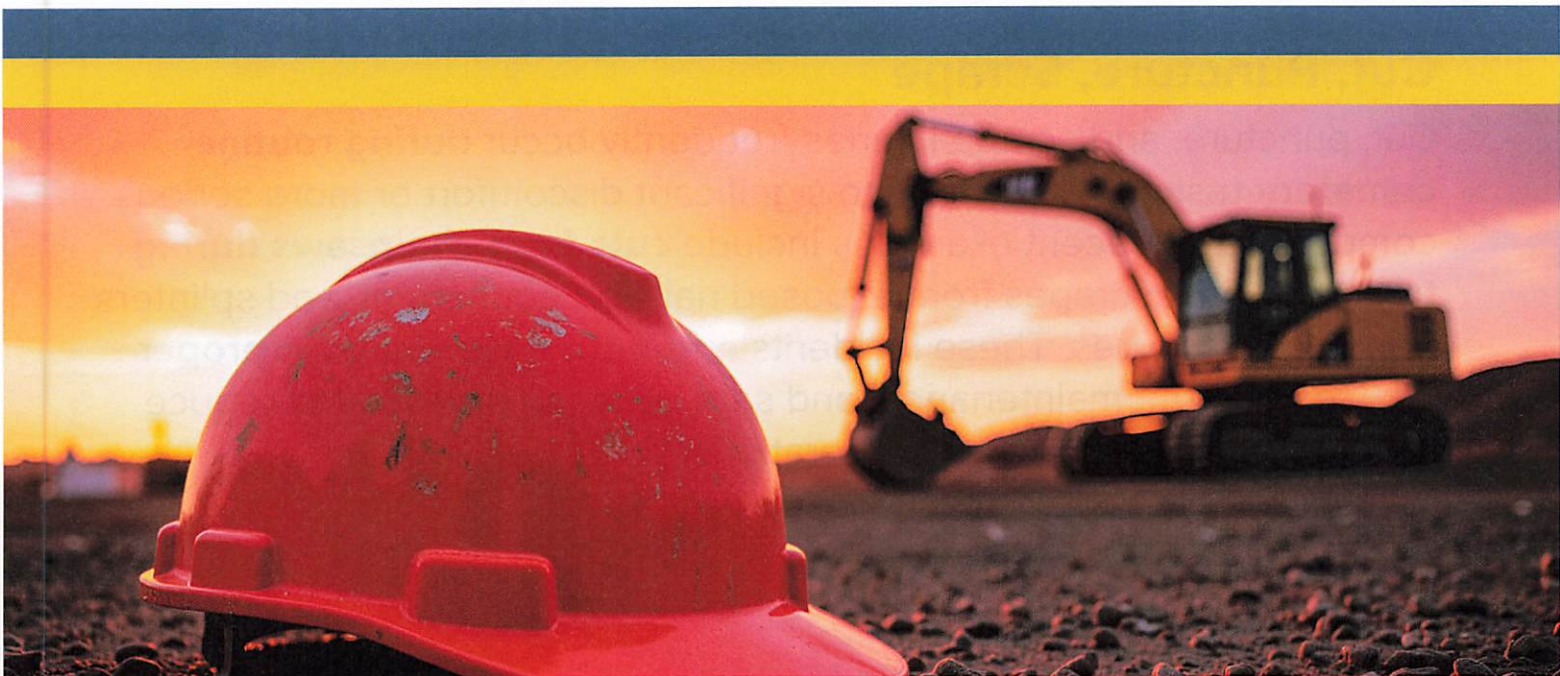
Cut, puncture, and scrape injuries frequently occur **during routine cemetery tasks** and can lead to significant discomfort or more serious complications. Recent examples include **cuts from chainsaws during tree trimming**, scrapes from exposed nails on equipment, and splinters from facility fixtures. These incidents **emphasize the need for proper PPE**, equipment maintenance, and safe handling practices to reduce the risk of injury during daily operations.

Hazard abatement should also include **routine inspections of tools and equipment to identify and correct sharp edges, protruding nails, or splintered surfaces**. Work areas should be kept clean and organized to minimize accidental contact with hazardous materials. Additionally, employees should be trained to recognize and report unsafe conditions promptly, allowing for timely corrective actions.

Struck By

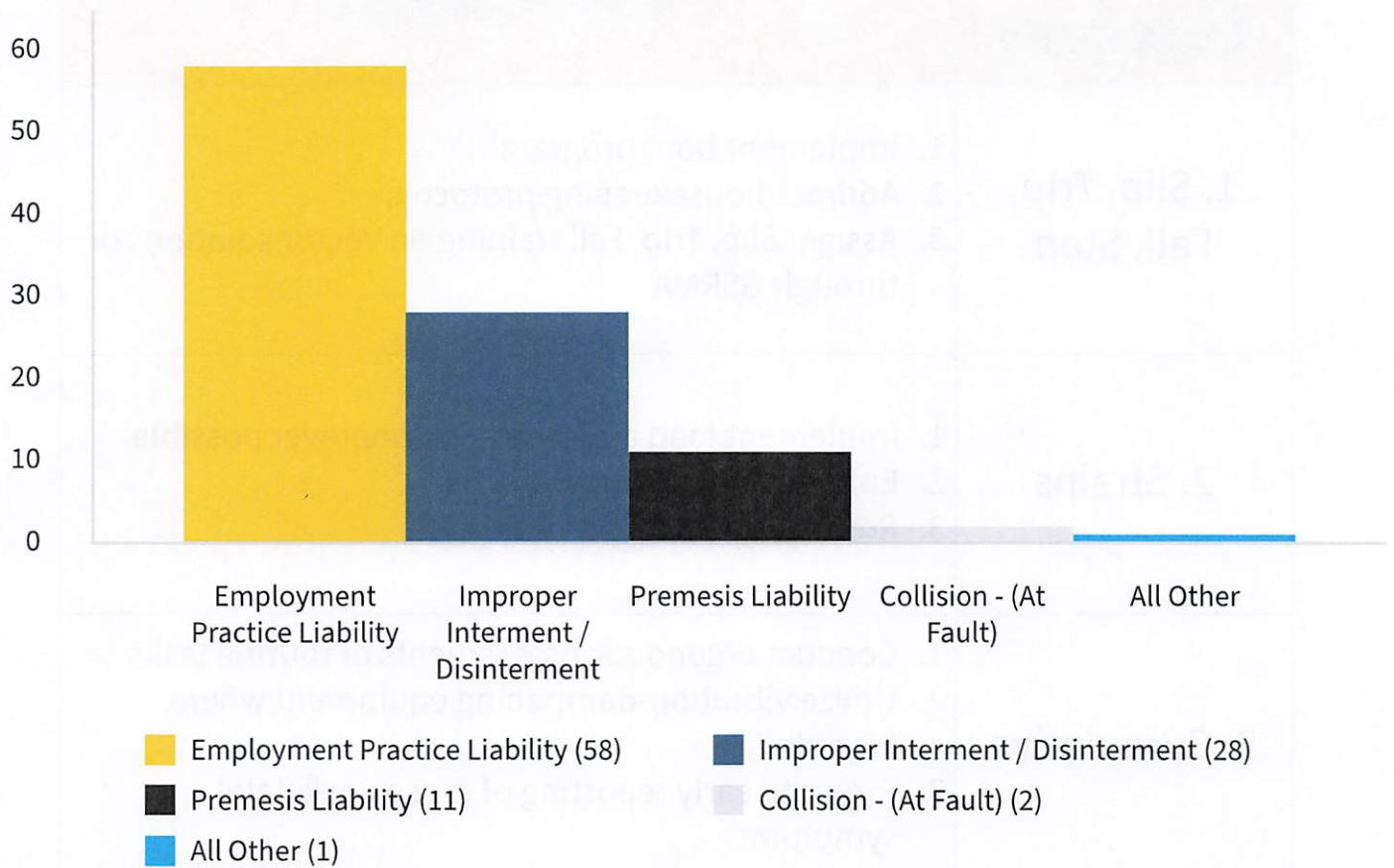
Struck-by injuries remain a critical concern due to the frequent use of tools, machinery, and vehicles. Common scenarios include falling branches during trimming activities, unsecured equipment shifting during transport, and unintended vehicle movement in shared work zones.

Preventive measures should include enforcing exclusion zones during equipment operation, using spotters when visibility is limited, and securing tools and materials during transit. Operators and ground staff must receive equipment-specific safety training. All personnel should wear high-visibility personal protective equipment (PPE) and hard hats to enhance protection and situational awareness in



Claim Category	Key Actions
1. Slip, Trip, Fall, Step	<ol style="list-style-type: none"> 1. Implement boot program 2. Address housekeeping protocols 3. Assign: Slip, Trip, Fall training on Vector solutions or through GSRMA
2. Strains	<ol style="list-style-type: none"> 1. Implement load assist devices wherever possible 2. Enforce team lifting protocols 3. Rotate tasks between workers
3. Cumulative	<ol style="list-style-type: none"> 1. Conduct ergonomic assessments of routine tasks 2. Utilize vibration-dampening equipment where feasible 3. Promote early reporting of musculoskeletal symptoms
4. Cut, Puncture, Scrape	<ol style="list-style-type: none"> 1. Emphasize the consistent use of appropriate personal protective equipment (PPE) 2. Ensure regular maintenance of tools and equipment 3. Reinforce safe handling practices during daily operations
5. Struck By	<ol style="list-style-type: none"> 1. Enforce exclusion zones during equipment operation 2. Use spotters when visibility is limited 3. Secure tools and materials during transit 4. Require high-visibility PPE and hard hats for all personnel in high-traffic or overhead hazard areas


GL - % of Total Incurred by Claim Cause



Employment Practices Liability Claims

Harassment, discrimination, retaliation, and similar claims now account for a combined **58% of total incurred general liability claims costs** among cemetery districts—39% for harassment (sexual and non-sexual) and 7% for discrimination—making employment practice claims **the most significant area of exposure**.

District leadership, including board members, managers, and supervisors, should **take mandated harassment prevention training seriously** and actively foster a workplace culture that prioritizes respect and legal compliance.



This includes understanding and **adhering to laws protecting against discrimination** based on race, gender, age, disability, religion, and other protected characteristics, and ensuring all employment decisions are made without bias.

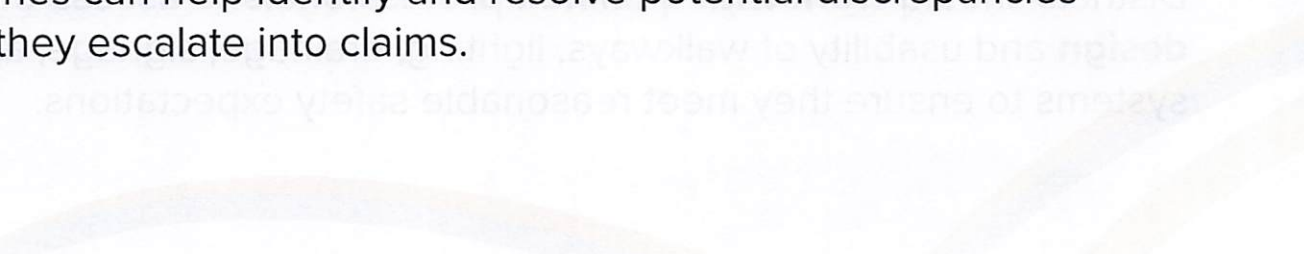
To mitigate exposure, **districts should consistently utilize PRISM's HR Consultation service provided at no additional cost by GSRMA**, which provides expert guidance on job postings, onboarding, wage compliance, employee leave, discipline, separation, and more. Additionally, documentation remains a critical component of defensibility—**managers must routinely document employee interactions**, including performance evaluations, coaching, and disciplinary actions.


Improper Interment / Disinterment

Improper Interment / Disinterment claims represent **a significant source of general liability exposure for cemetery districts, accounting for 28% of total incurred losses** within the Industry. Common scenarios include burial plot boundary disputes, inaccurate property lines, unauthorized disinterment or relocation of remains, emotional distress claims, and conflicts over family plots.

To mitigate this risk, cemetery districts should consider adopting rigorous verification and documentation practices surrounding interment and disinterment procedures. These actions should be governed by strict protocols and supported by legal documentation to avoid unauthorized removals or procedural lapses.

Regular audits of burial records, plot ownership, and property boundaries can help identify and resolve potential discrepancies before they escalate into claims.





Staff training on statutory requirements, ethical considerations, and customer communication is equally critical. Engagement with trade organizations like California Public Cemetery Alliance (PCA) and California Association of Public Cemeteries (CAPC) can offer robust support for quandaries regarding interment rights. Similarly, **we recommend that district protocols regarding burial rights are subject to regular review by legal counsel.**


Premises Liability Claims

'Faulty Condition / Maintenance' and 'Improper Design or Dangerous Condition' claims collectively account for a significant portion of general liability exposure at cemetery districts, with **'Faulty Condition / Maintenance' alone representing 10% of total incurred losses.**

These claims often stem from trip and fall incidents, falling objects such as headstones or tree limbs, malfunctioning gates, and other hazards arising from deferred maintenance or structural issues. **To mitigate this risk, districts should implement regular and documented site walks to proactively identify hazards** such as raised sidewalks, exposed stakes, unstable monuments, or uneven terrain. **Areas under maintenance or posing any safety concern must be clearly cordoned off, with proper signage** and restricted access until hazards are addressed.

Claims categorized under Improper Design or Dangerous Condition **often involve allegations related to inherent flaws in the physical layout or configuration of the cemetery premises**—such as narrow pathways, poorly graded surfaces, or inadequate access/egress routes.

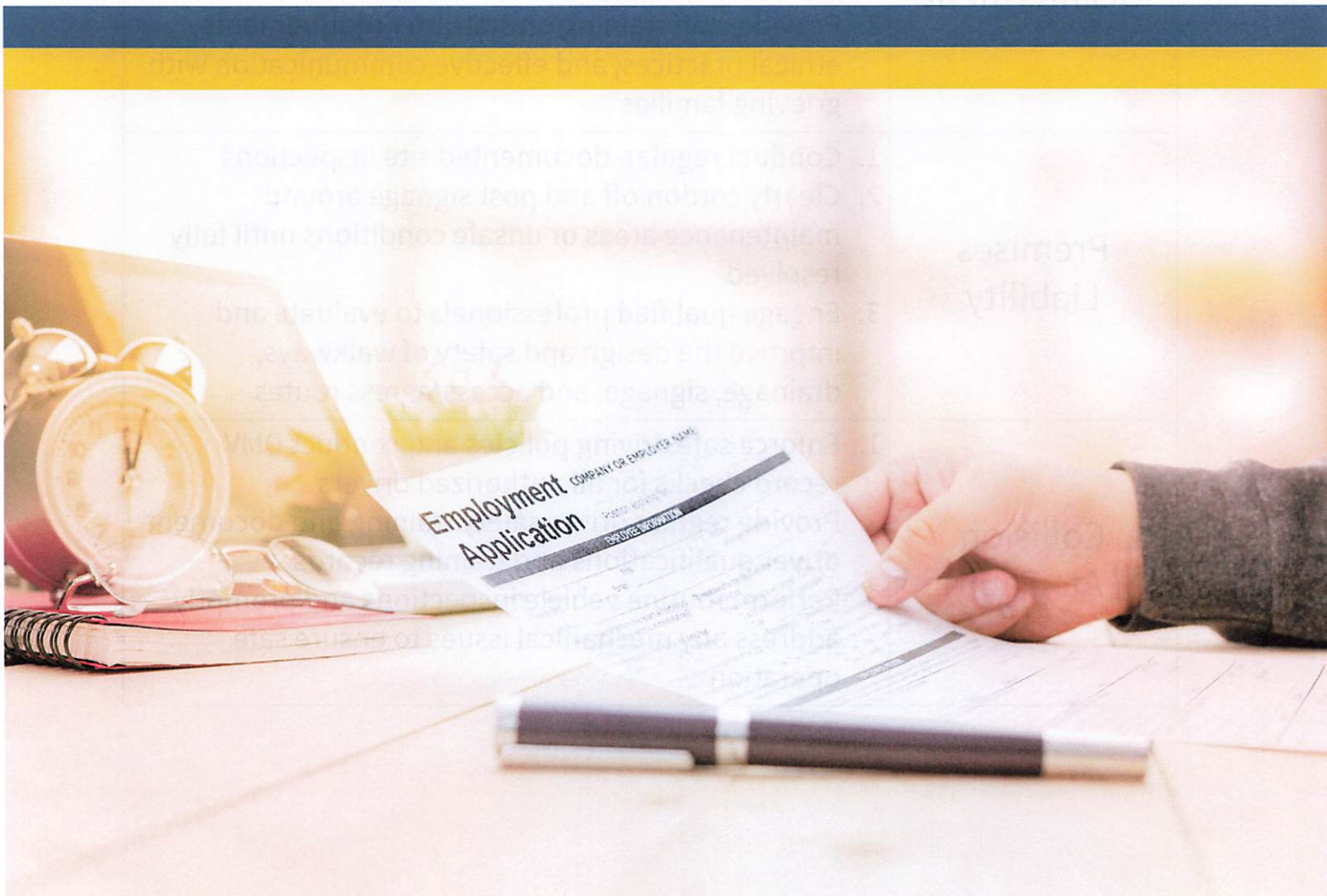
Districts should **work with qualified professionals to assess the design** and usability of walkways, lighting, drainage, signage, and gate systems to ensure they meet reasonable safety expectations.



Collision (At Fault)

At-fault vehicle collisions involving district staff, cemetery vehicles, or equipment, present a notable general liability exposure. These incidents have resulted in third-party bodily injury, property damage, or both—often leading to costly claims and reputational impact. Contributing factors include distracted driving, inadequate driver training, and insufficient vehicle maintenance.

To mitigate this risk, districts should enforce safe driving policies and provide regular driver safety training. **Routine vehicle inspections and prompt attention to mechanical issues further reduce the likelihood of preventable accidents.** Clear documentation of driver qualifications, training, and incident response protocols is essential to maintaining a defensible position in the event of a claim.



Claim Category	Key Actions
Employment Practice Liability	<ol style="list-style-type: none"> 1. Supervisory staff / volunteers complete mandated harassment / ethics prevention training 2. Utilize PRISM's HR Consultation service 3. Thoroughly documentation of employee interactions
Improper Interment / Disinterment	<ol style="list-style-type: none"> 1. Implement strict verification, documentation, and protocol-driven procedures for all interment and disinterment activities 2. Conduct regular audits of burial records, plot ownership, and property boundaries to identify and resolve discrepancies 3. Provide staff training on statutory requirements, ethical practices, and effective communication with grieving families
Premises Liability	<ol style="list-style-type: none"> 1. Conduct regular, documented site inspections 2. Clearly cordon off and post signage around maintenance areas or unsafe conditions until fully resolved 3. Engage qualified professionals to evaluate and improve the design and safety of walkways, drainage, signage, and access/egress routes
Collision (At - Fault)	<ol style="list-style-type: none"> 1. Enforce safe driving policies and conduct DMV record checks for all authorized drivers 2. Provide regular driver safety training and document driver qualifications and training records 3. Perform routine vehicle inspections and promptly address any mechanical issues to ensure safe operation

Conclusion

As this report demonstrates, the most frequent and costly claims stem from a predictable range of exposures—many of which are preventable through targeted intervention, proper documentation, and ongoing education.

By addressing common loss trends—such as falls, strains, and employment-related claims—district leadership can foster a culture of awareness and accountability. At the same time, strengthening interment procedures and premises maintenance protocols will further position districts to prevent future liability

We strongly encourage all cemetery districts to actively engage with their Risk Control Advisor to implement the recommendations in this plan and to use it as a foundation for ongoing dialogue, planning, and resilience building.

A safer, more resilient cemetery district benefits not only staff and stakeholders—but also the communities we collectively serve.

