



Risk Management Solutions

A QUARTERLY NEWSLETTER OF THE ALABAMA MUNICIPAL INSURANCE CORPORATION
AND THE MUNICIPAL WORKERS COMPENSATION FUND, INC.

WINTER 2005

Proactive Driver Training Program Aids In Development of Safe Driving Techniques

The Alabama Municipal Insurance Corporation and the Municipal Workers Compensation Fund, Inc. are pleased to provide the Proactive Driver Training program for law enforcement personnel and other municipal employees in Alabama.

The Swedish-made, state-of-the-art SkidCar System has been shown to instill better driving instincts to help drivers maintain control in the most difficult real-life situations. The vehicle is designed to aid in the development of driving techniques that would be risky to learn in a regular vehicle at higher speeds.

AMIC/MWCF's Proactive Driver Training program consists of a day-long session in which a maximum of nine people are trained using the SkidCar System. The first hour of the course takes place in a classroom setting. The remainder of the program is hands-on and completed in shifts. Three participants ride in the vehicle (one driving, two in the back seat) with the instructor while the remaining six observe how the vehicle responds and help maintain the training course.

Although the Proactive Driver Training program was originally designed for law enforcement employees, **ALL** municipal employees are strongly encouraged to attend the program for their own driving safety. AMIC/MWCF's goal is to provide as many drivers as possible with the knowledge and skills to safely overcome adverse driving situations they might encounter on a day-to-day basis.

Stanley Fant is the SkidCar Coordinator and is responsible for training throughout the state. Fant has 30 years of law enforcement experience as an Alabama State Trooper, including more than 20 years as a highway patrol officer and supervisor. He retired in May 1999 and began working with AMIC/MWCF's Proactive Driver Training program in December 2000.



The Skidcar System is an advanced, computer-controlled driver training tool. Its ladder frame consists of hydraulic outrigger casters mounted to the suspension of the training vehicle. When activated by the instructor, the System lifts the vehicle off the ground just enough to compromise the tire adhesion to the road surface. As a result, the car skids as if it were going 60 miles per hour, when in reality it is traveling at a much safer speed (6 to 25 m.p.h.).

The effect of skidding across the road's surface produced by the Skidcar can be alarming. The intent is for the trainee to learn how to react *quickly* and *safely* when confronted with such a situation in reality. Because the SkidCar exactly duplicates loss of tire traction in hazardous driving conditions such as ice, snow, rain or slick roads from oil or gas spills, it is a very effective training tool. The Skidcar System allows the driver to initiate a skid at very low speeds by incorrect steering and braking. The instructor sits inside the training vehicle with the driver and controls the 20 different traction settings, which duplicate a full range of hazardous driving conditions. A built-in memory allows custom programming of any desired traction setting.

2005 SKIDCAR SCHEDULE

• Madison (FULL)	February 15 – March 4
• Phenix City	March 15 – March 25
• Dothan	April 19 – April 29
• Tuscaloosa	May 31 – June 10
• Tuscumbia	June 28 – July 8
• Jacksonville	July 26 – August 5
• Decatur	August 23– September 2
• Greenville	September 20 – September 30
• TBA	October 11 – October 21
• Gulf Shores/ Orange Beach	November 8– November 18
• Montgomery	December 6 – December 16

Your Loss Control Team



Top row, left to right: Roger Owens, Police Safety Consultant; J. Stanley Fant, SkidCar Coordinator; Richard Buttenshaw, Loss Control Representative. **Second row from top, pictured left to right:** Todd McCarley, Loss Control Representative; Donna Wagner, Loss Control Assistant; Jason Humphries, Loss Control Representative. **Third row from top, pictured left to right:** Sonya McCarley, Loss Control Clerk; Myra Forrest, Safety Consultant. **Front row, center:** Julie Berube, Loss Control Clerk.

AMIC and MWCF provide members with a variety of services, including regional and on-site training programs on a number of loss prevention topics. Each loss control representative is assigned to one of four different regions throughout the state. Frequently requested topics include:

- Sexual Harassment Awareness
- Employment Related Practices
- Fleet Safety
- Public Entity Risk Management.

In addition, the Loss Control Division provides the following services to its members:

- On-Site Risk Management Site Reviews
- Property Appraisals
- An Employment Practices Law Hotline
- Proactive Driver Training
- Firearms Training System
- Specialized Law Enforcement Risk Control
- Loss Analysis and Trending
- Quarterly Newsletters
- Technical Resources
- A Video Library

Free Loss Control Seminars Scheduled

The Alabama League of Municipalities prides itself in the level of commitment and services it provides to municipal governments and their related departments. The League's Loss Control Department is a visible example of this commitment; and with your department's continued support, together we can increase the efficiency at which your department operates. This not only benefits your department; it benefits *you* and your communities as well. The League urges you to train and educate yourself as to the hazards present in various work environments. The Loss Control Department is offering three *free* risk management seminars that will allow further understanding of the key ingredients necessary for a quality safety program. Lunch will be provided at no charge at each of the locations:

Montgomery

Wednesday, February 9

Alabama League of Municipalities
535 Adams Avenue

Bay Minette

Thursday, February 10

John F. Rhodes Civic Center
301 D'Olive Street

Decatur

Thursday, February 17

Decatur Utilities, Auditorium
1002 Central Parkway SW

Topics will include:

- Intro and Principles of Risk Management and Safety Programs
- Workers' Compensation Accident Investigation
- Understanding Your Workers' Compensation Program

SPACE IS LIMITED! Please return your registration form as soon as possible. If you did not receive a registration form, please contact Mrs. Donna Wagner at (334) 262-2566, ext.125. All AMIC and MWCF safety coordinators are encouraged to attend along with other persons who may want to increase their understanding of the scope of risk management practices for public entities.

ATTENTION WORKERS COMP FUND MEMBERS!

On December 10th, all members of the Municipal Workers Compensation Fund (MWCF) were sent renewal contracts along with their 2005 Estimated Billing via Certified Mail. The contract is the same as currently in place but also adds a provision giving the Fund the option to decline coverage under certain conditions as defined in Paragraph 13. These contracts are due before the 2005 fund year begins on February 1st. Please verify that your city or municipal entity has executed this contract and returned it to the MWCF office in Montgomery. If you have any questions concerning the contract call Steve Martin at **334-262-2566** or Tom Roper at **1-888-736-0210**.

HOT TOPIC!

A National Fire Protection Association (NFPA) study shows a 15 percent increase in home candle fires. In 2001, the last year for which NFPA has statistics, candles started fires in 18,000 U.S. homes, killing an estimated 190 civilians, injuring 1,450 and causing \$265 million in property damage. This is a 15 percent increase in fires from 2000, and more than triple the number of candle fires in 1990. After declining from 1980 to 1990, candle-related home fires began to increase in 1991. Every year since 1995 fires blamed on candles have reached a new high. Even as candle-caused fires increased, the number of home fires dropped, thus increasing the proportion of home fires related to candles, according to the NFPA study. In 2001, candle fires accounted for 4.7 percent of home fires, compared to 1.1 percent in the early 1980s. What underlies this increase?

First, candles have become more popular; according to the National Candle Association, seven out of 10 households now use candles. And many people don't realize how quickly something can go wrong if they don't follow the rules for safe candle use. A third of these fires occurred when candles were left unattended, were abandoned or where inadequately controlled. A quarter occurred when combustible material came too close to the flame. And six percent occurred when people – usually children – were playing with a candle.

Four out of 10 home candle fires start in the bedroom, and one in six starts in common rooms, living rooms, family rooms or dens. Nearly half the people killed by candle fires in the home were under 20; children ages 5 to 9 accounted for a disproportionate share of the victims, with a candle-fire death rate 2.5 times higher than that of the general population.

Candle fires are most common in December, perhaps because candles are frequently used as part of holiday decorating rituals.

Congratulations, Jason!!



The Loss Control Department believes that educating and training its staff can only strengthen the services that we provide to our members. Jason Humphries, Loss Control Representative, recently completed the ARM-P certification. What does this mean? Jason has earned an associate's degree in risk management with an emphasis on public entities. Congratulations Jason!

Helpful Websites

For a complete listing of the loss control resources available to AMIC and MWCF members, we encourage you to visit www.amicentral.org. Resources available at this website include loss control references on various topics; current and past editions of *Risk Management Solutions*; information on the SkidCar and FATS programs; and the AMIC/MWCF Video Library listings. Additional information for the MWCF can be viewed at www.alalm.org under the MWCF logo at the bottom of the home page. Other websites that you may want to include in your Favorites List:

National League of Cities	www.nlc.org
Public Entity Risk Institute	www.riskinstitute.org
International City/County Management Association	www.icma.org
Public Employees Safety Council of Alabama	www.pescala.org

Previous issues of *Risk Management Solutions* can be found by visiting www.amicentral.org or www.alalm.org and clicking on the MWCF link.

Defining Moment

Loss Control: Loss Control can be defined as the function which is directed toward recognizing, evaluating, and eliminating (or reducing) the hazards which come from human error (unsafe acts) and from the workplace and its environment (unsafe conditions). Loss Control is the prevention of occupational injuries, illnesses, and accidental damage caused by these hazards. The term Loss Control bridges the gap between traditional "safety", which is normally associated purely with injuries to people, and also includes other types of losses such as property, liability, personnel and net income.

Certified Law Enforcement Executive Program

The Certified Law Enforcement Executive Program (CLEEP) is open to all active full-time police chiefs in Alabama who are members in good standing in the Alabama Association of Chiefs of Police (AACOP). Participants should declare their intent to pursue certification in advance of starting the program. Also, CLEEP is available to all executive level administrators upon approval by the chief of their departments. They will be given a certificate of attendance but will not be certified until they become chiefs of police and members in good standing with AACOP. The 2005 schedule (88 total hours) is printed below.

- **January 20-21** – New Chief's Development Seminar; Montgomery
- **February 24** – Alabama Police Chiefs' Conference; Montgomery
- **April 14-15** – Developing a Personnel Policy Handbook; The Police Organizational Structure: Managing for Effectiveness; Florence
- **May 26** – Alabama Police Chiefs' Conference; Point Clear
- **July 14-15** – Media Relations; Dealing Effectively with the External Environment; Jacksonville
- **August 4** – Alabama Police Chiefs' Conference; Auburn
- **November 3-4** – Effective Management and Supervisory Techniques for the Police Executive; Effective Discipline; Dothan

For more information, or to register, call 1-800-634-7199.

IT'S TIME FOR WORKERS COMP PAYROLL AUDITS!

Every member of the Municipal Workers Comp Fund should have received an audit request for payroll information for the 2004 fund year. Those members with premiums over \$10,000 annually will be subject to an independent audit from Overland Solutions, Inc. and those members will be contacted to set up an appointment. All other members should have received an Audit Request Form. Please fill in this form according to the instructions provided and return as soon as possible to our underwriters at Millennium Risk Managers. All audit information is due by **March 31, 2005**. If you have not received a request or have any questions, please call Carla Thienpont at Millennium Risk Managers **1-888-736-0210**.

EMPLOYMENT PRACTICES LAW HOTLINE
1-800-864-5324



Through a toll-free Employment Practices Law Hotline, members can be in direct contact with an attorney specializing in employment-related issues. When faced with a potential employment situation, the hotline provides a no-cost, 30 minute consultation.

Popular New Safety Videos

- Stretching Out at Work (7.074)
- Elements of Back Care: General Industry (7.073)
- It's Up To Me (to follow safety procedures) (7.072)
- Responding to Stroke (7.071)
- Responding to Asthma (7.070)
- Responding to Seizures (7.069)
- Responding to Allergic Reaction (7.068)
- Responding to Bites and Stings (7.067)
- Responding to Heart Attack (7.066)
- Safety Awareness: Real Accidents, Real Stories, Part 2 (7.065)

Winter weather videos:

- Space Heaters (7.044)
- Winter Driving (5.046)

To check-out a safety video, simply call, FAX, or e-mail your request to Rachel Wagner at:
334-262-2566; rachelw@alalm.org;
or FAX at 334-263-0200.



For more information, call:
334-262-2566.



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