



Risk Management Solutions



Spring 2013

A Quarterly Newsletter of the AMIC/MWCF Loss Control Division

AMIC/MWCF Offers Free Online Training

The AMIC/MWCF Loss Control Division is pleased to offer our members another innovative tool to provide quality employee professional development – FREE online training!

We have partnered with LocalGovU to create an Online Learning Center that provides a variety of course topics, including risk management, human resources, safety and law enforcement. Courses are available on a 24/7 basis from any computer with internet access and are provided at no cost to AMIC/MWCF members. Available courses change on a quarterly basis, with new courses becoming available on the first business day of January, April, July and October.

These online courses are:

- Easy to use and available online anytime 24/7
- Written specifically for public entities
- Short modules that typically take about 30 minutes to complete

You will need to choose one person to be your account administrator and ask them to set up the account. This person will also receive updates on courses offered each quarter.

To set up an account - or to log onto your existing account - visit www.losscontrol.org and click "Online Training" under the Quicklink section to the left of the home screen. Then simply follow the instructions to create an account. A LocalGovU representative will contact you within 48 hours to provide information and set up your staff. After your account has been created, the courses will be made available to you and your staff. A list of courses is also available on www.losscontrol.org.

Questions? Contact our online training partner, LocalGovU, at 866-845-8887 between 9:00 AM and 6:00 PM, Monday through Friday.

AMIC/MWCF's goal is to provide high quality courses that address your loss prevention needs. If you have additional questions, please contact Donna Wagner with our Loss Control Division at donnaw@alalm.org.



MWCF Welcomes New Board Members and Launches Website

This past January, MWCF welcomed new board members Mayor Billy Blackwell of Ozark, Mayor Tom Henderson of Center Point and Councilmember Don Moore of Uniontown. In addition, the Municipal Workers Compensation Fund recently launched a website: www.almwcf.org. Information about staff and claims reporting, as well as quick quotes, are now easily accessible online.



Left to right: Secretary/Treasurer Mayor Billy Blackwell, Ozark; Councilmember Don Moore Uniontown; President Mayor Leon Smith, Oxford; Vice President Mayor Phil Segraves, Guin; and Mayor Tom Henderson, Center Point

Defining Moment

Accident Investigation and Analysis

Accident investigation and analysis requires thorough investigations by employers to determine the causes of an accident regardless of the type of accident. The term “accident” encompasses incidents and near misses and should include property damage, work injuries and liability-related incidents. The two primary purposes of an accident investigation and analysis should be to determine cause (not fault) and to discover the contributing factors or circumstances that can be eliminated or changed to prevent the accident or near miss from occurring in the future.

Information developed through the accident investigation process should include employee characteristics such as department, age, years in position, a description of the incident, equipment involved, location, time of day as well as any other factors that could be used to analyze and uncover accident patterns from which corrective actions can be implemented. A comprehensive accident investigation and analysis process is essential to an employer’s risk management efforts and for providing management with a direction for developing or revising policies and procedures which may have been overlooked, not communicated or not enforced.

AMIC Hires New Claims Clerk



Ann Easterling joined the Alabama Municipal Insurance Corporation staff in February as a Claims Clerk serving municipalities and utility associations throughout Alabama. Ann retired from Maxwell AFB after 34 years of service where her last assignment was with the Air University Public Affairs as the Chief of Community Relations. Prior to retiring, she also served as the Chief of Media Relations for AFROTC and Officer Training School. Following her retirement, she was employed with the non-profit Air University Foundation, which supports the various schools at Maxwell. Ann has two children and three grandchildren and has lived in Millbrook, AL, for 30 years.

Loss Control Seminars Planned for August: Mark your Calendars

Tuesday, August 20 Hartselle

Sparkman Civic Center
406 Nanceford Road
Hartselle, AL 35640

Wednesday, August 21 Demopolis

Rooster Hall
211 North Walnut Avenue
Demopolis, AL 36732

Tuesday, August 27 Lincoln

City Hall
150 Magnolia Street
Lincoln, AL 35096

Wednesday, August 28 Greenville

Wendell Mitchell Conference
Center, Lurleen B Wallace
Community College
750 Greenville Bypass
Greenville, AL 36037

Topics are still being planned. Check the Loss Control website, www.losscontrol.org, for updates.

2012 Risk Management Awards

In recognition of the efforts and successes of our members, the AMIC and MWCF Board of Directors established the Risk Management Awards system in 2002.

Awards are determined based on the loss ratios for each member's prior year. For members of both the AMIC and MWCF programs, the loss ratios are combined and divided by two to reflect the overall loss ratio. Members are eligible to receive the Presidents Award once every five years and the Gold, Silver and Bronze annually.

ALM President's Awards (Top 5% for 5 years)

Abbeville Housing Authority
Alabama Municipal Election Authority
Alabaster Water Board
Town of Altoona
Andalusia Rescue Squad
Asheville Water & Sewer Board
Athens Housing Authority
Bayou La Batre Utilities Board
Utility Board of Blountsville
City of Brewton - Natural Gas Department
Calera Housing Authority
Town of Chatom
Water, Sewer and Gas Board of the City of Childersburg
Clanton Housing Authority
Clayton Housing Authority
Town of Clio
Waterworks of the Town of Coffeeville
Cottonwood Housing Authority
Town of County Line
Town of Cowarts
Dauphin Island Water and Sewer
Town of Deatsville
Decatur Personnel Board
Town of Dutton
Elmore County Economic Development Authority
Eutaw Housing Authority
Floralia Housing Authority
Town of Gainesville
Town of Geiger
City of Geneva
Georgiana Housing Authority
Town of Goldville
Goodwater Housing Authority
Town of Gordo
Greene County Ambulance Service
Guin Water and Sewer Board
Harpersville Water Board
Headland Housing Authority
Hurtsboro Water Works
City of Indian Springs
Lee-Russell Council of Local Governments
Linden Housing Authority
City of Lipscomb
Town of Maytown
Mobile Airport Authority
Town of Mooresville
Town of Newbern
Town of Newville
Northwest Alabama Gas District
Opp Housing Authority
Oxford Water and Sewer Board
Town of Pike Road

Prattville Solid Waste Authority
Prattville Waterworks
Town of Priceville
Reform Housing Authority
City of Robertsdale
Rockford Gas Board
Rockford Waterworks
Russellville Housing Authority
South Central Alabama Development Commission/ Senior Aides Division
Southside Waterworks Board
Sweet Water Waterworks
Town of Twin
Town of Valley Grande
West Alabama Health Services
Town of Wilsonville
Winston Cooperative District
Industrial Development Authority of Winston County

Gold Awards (Loss ratio below 5%)

Abbeville Housing Authority
Abbeville Water & Sewer
Adamsville
Addison
Akron
Alabama Municipal Election Authority
Alabaster Water Board
Aliceville
Aliceville Housing Authority
Aliceville Water & Sewer
Allgood
Altoona
Andalusia Rescue Squad
Anderson
Anniston Public Library
Arab Sewer Board
Ardmore
Ardmore Water
Arley
Asbury Water Board
Ashland
Ashland Water & Sewer Board
Asheville Water & Sewer Board
Athens Housing Authority
Auburn Water Board
Autauga/Prattville Library
B.B. Conner Memorial Library
Baileyton
Baker Hill
Bayou La Batre
Bayou La Batre Water & Sewer
Bear Creek
Beatrice
Beaverton
Belk
Belle Fontaine Improvement District
Benton
Birmingham Airport Authority
Birmingham Parking Authority
Birmingham Regional Planning Commission General Fund
Black
Black Warrior Solid Waste Authority
Blackbelt Energy
Blountsville Housing Authority
Blountsville Utilities
Blue Springs
Boaz Gas Board
Boligee

Brantley
Brent Utilities
Brewton Housing Authority
Brewton Natural Gas
Bridgeport
Bridgeport Housing Authority
Bridgeport Utility Board
Brookside
Butler
Butler Utilities
Calera Housing Authority
Camp Hill Utilities
Carbon Hill Housing Authority
Carrollton
Cedar Bluff Utility Board
Central Alabama Regional Planning Commission
Centre
Centreville Water Works & Sewer Board
Chatom
Cherokee Waterworks & Gas Board
Chickasaw Housing Authority
Childersburg Waterworks, Sewer & Gas
Chilton County Solid Waste Disposal
Citronelle Historical Preservation Society, Inc.
Clanton
Clanton Housing Authority
Clarke-Mobile County Gas District
Clayhatchee
Clayton Housing Authority
Cleveland
Clio
Coffee Springs
Coffeeville
Coffeeville Waterworks
Coker
Colbert County Animal
Collinsville
Colony
Columbia
Columbiana Waterworks
Community Life Institute
Coosada
Cordova Water & Gas Board
Cottonwood
Cottonwood Housing Authority
County Line
Courtland
Cowart
Craig Field Airport Authority
Creola
Crossville
Crossville Water Board
Cuba
Cullman-Jefferson Counties Gas District
Dadeville
Dadeville Housing Authority
Dale County Commission
Daleville City Board of Education
Dauphin Island Water
Deatsville
Deatsville VFD, Inc.
Decatur Personnel Board
Deer Run Golf Course Moulton
Demopolis Water
Detroit

Dodge City
Dothan
Double Springs Waterworks Board
Douglas
Dozier
Dutton
East Alabama Regional Planning & Development Commission
East Brewton Waterworks & Sewer
East Central Alabama Gas District
East Geneva Co. Senior Citizens Committee
Elba Water & Electric Board
Elberta
Eldridge
Elkmont
Elmore
Elmore County Economic Dev
Elmore Water Authority
Enterprise Rescue
Epes
Eufaula Housing Authority
Eutaw Housing Authority
Eva
Evergreen
Evergreen Housing Authority
Faunsdale
Fayette Gas Board
Fayette Housing Authority
Five Points
Five Star Water District
Flomaton
Floralia
Floralia Housing Authority
Foley Public Facilities
Fruithurst Fire Department
Fulton
Fulton Utilities
Fultondale Gas Board
Gadsden Airport Authority
Gainesville
Gantt
Garden City
Gaylesville
Geiger
Geneva
Georgiana
Georgiana Housing Authority
Georgiana Water & Sewer
Glen Allen
Glencoe Water & Sewer
Glenwood
Goldville
Good Hope
Goodwater
Goodwater Housing Authority
Goodwater Waterworks & Sewer
Gordo Housing Authority
Gordo Water Board
Grant
Greene County Ambulance Service
Greensboro Utility Board
Greenville YMCA
Guin Water & Sewer Board
Guntersville Water & Sewer Board
Gurley
H. E. L. P., Inc.
Haleyville Water & Sewer Board

Hammondville
Hanceville Water & Sewer
Harpersville Water Board
Hartford
Hartselle Housing Authority
Hayden
Headland Housing Authority
Heath
Heflin
Heflin Water & Sewer
Helena
Helena Utilities
Henagar
Hobson City
Hobson City Housing Authority
Hokes Bluff Water Board
Holly Pond
Hollywood
Hurtsboro
Hurtsboro Water Works
HyTop
Indian Springs
Kansas
Kennedy
Kennedy Housing Authority
Killen
Kimberly
Kinsey
Kinston
Lake-View
Lamar County Gas District
Langston
Leesburg
Legacy Springs Improvement #1
Leighton Water Works & Sewer Board
Linden Housing Authority
Linden Utilities
Lipscomb
Lisman
Livingston
Loachapoka
Lockhart
Lowndesboro
Luverne Housing Authority
Lynn
Madison Utilities
Madrid
Magnolia Springs
Magnolia Springs Public Library
Malvern
Margaret
Marshall County Gas District
Maytown
McKenzie
Mentone
Millport
Millry
Mobile County Emergency Management
Mobile County Personnel Board
Monroeville Housing Authority
Moody
Mooresville
Morris
Moulton Gas Board
Moulton Housing Authority
Mulga Waterworks & Utility Board
Muscle Shoals Electric Board
Muscle Shoals Utilities
Myrtlewood

continued next page

Gold Awards cont.

Napier Field
Natural Bridge
Nauvoo Waterworks
Nectar
Needham
New Site
Newbern
Newville
Northeast Alabama Agri Business Center
Northwest Alabama Council Of Local Governments
Oak Hill
Ohatchee
Opelika Waterworks Board
Opp Housing Authority
Opp Utilities
Orrville
Oxford Water & Sewer Board
Ozark City Board of Education
Ozark Housing Authority
Ozark-Dale County Economic Development Corp.
Paint Rock
Pell City Housing Authority
Pennington Utilities
Perdido Beach
Phil Campbell
Phil Campbell Housing Authority
Pickens County Gas
Pickensville
Pike Road
Pinckard
Pine Apple
Pinson
Pisgah
Pleasant Groves
Powell
Prattville Solid Waste Authority
Prattville Waterworks
Priceville
Providence
Ragland
Ragland Housing Authority
Ragland Water Works & Gas
Rainbow City Utilities Board
Rainsville
Ranburne
Ranburne Water & Sewer
Red Bay Water & Gas
Red Level
Reece City
Reform Housing Authority
Rehobeth
Renaissance Cooperative District
Renaissance Improvement District
Repton
Riverside
Rockford
Rockford Gas Board
Rockford Waterworks
Rogersville
Rogersville Waterworks & Sewer
Russellville Housing Authority
Russellville Waterworks & Sewer
Rutledge
Samson
Samson Housing Authority
Sand Rock
Sanford.
Saraland
Sardis City
Sardis City Waterworks Board

Scottsboro Public Library
Section
Semmes
Shiloh
Silas
Silverhill
Sipsey
Slocomb Water & Sewer
Smiths Station
Somerville
South Alabama Regional Airport Authority
South Central Alabama Development Commission
South Central Alabama Development Commission/ Senior Aides Division
South Vinemont
Southeast Alabama Regional Planning & Development Commission
Southside Waterworks Board
Spanish Fort
Spirit of Anniston Main Street Program
Springville
Steele
Steele Waterworks Board
Stevenson
Storm Water Management Authority
Sweet Water
Sweet Water Water Works
Sylacauga Utilities
Sylvan Springs
Tallassee Industrial Development Board
Tallassee Redevelopment Authority
Taylor
The Plaza at the Towers
Thomaston Water & Gas
Thomasville Waterworks & Sewer
Top of Alabama Regional Council of Governments Senior Aides Division
Trafford
Triana
Troy Housing Authority
Troy Housing Services
Tuscumbia Utilities Department
Tuskegee Housing Authority
Twelve Oaks Improvement District
Twin
Union
Union Springs Utility Board
Upper Bear Creek Water, Sewer & FPA
Valley Grande
Valley Head
Valley Head Water Works Board
Vernon Water & Sewer Board
Vina
Vincent
Vincent Water & Sewer
Vredenburgh
Walnut Grove
Warrior
Washington County Library Board
Waterloo
Waverly
Webb
West Alabama Health Services
West Blockton
West Pace Village Coop. District
West Pace Village Improvement District
West Point
Westover
Wilsonville
Wilton Water and Gas
Winfield Waterworks & Sewer

Winston Cooperative District
Winston County Industrial Development Authority
Woodland
Woodstock

Silver Awards (Loss ratio of 5% - 20%)

Alabaster
Albertville Utilities
Anniston Housing Authority
Anniston Water Board
Ariton
Athens
Bear Creek Development Authority
Berry
Birmingham-Jefferson Civic Center
C.C.E.M.S.
Calera Waterworks
Camden
Camp Hill
Carbon Hill
Carbon Hill Utility Board
Chatom Utility
Chelsea
Chickasaw
Clay
Coaling
Daleville
Daphne
Dauphin Island
Decatur Housing Authority
Decatur Municipal Utility Board
Dora Waterworks & Gas Board
Double Springs
Elba
Eufaula
Eutaw
Fayette
Fayette Water Works Board
Fort Deposit
Geneva Water
Gilbertown Utility
Glencoe
Governmental Utility Services (Bessemer)
Greenville
Guntersville Electric Board
Hackleburg
Harpersville
Hartselle Utilities
Homewood
Hoover
Huntsville Housing Authority
Huntsville Tennis Board
Ider
Irondale
Jacksonville Water Works
Jemison
Lanett
Leeds Water & Sewer
Level Plains
Lexington
Lincoln
Lineville
Littleville
Louisville
Loxley
Maplesville
Marion
McIntosh

Mobile Airport Authority
Montevallo Water & Sewer
Moundville
New Brockton
New Hope
Newton Water & Sewer
North Baldwin Utilities
Northport Housing Authority
Northwest Alabama Council of Local Government Auto
Oneonta Utilities
Opelika
Opp
Orange Beach
Orange Beach Water & Sewer Board
Parrish
Rainbow City
Riviera Utilities
Roanoke
Roanoke Utility Board
Russellville Gas Board
Section-Dutton Water
Sheffield
Sheffield Utilities
Southeast Alabama Gas
Southeast Alabama Solid Waste Disposal Auth
Summerdale
Sylacauga
Sylacauga Parks and Recreation
Sylvania
Talladega
Tarrant Electric Department
Top of Alabama Regional Council of Governments
Town Creek
Trinity
Tuscaloosa
Tuscumbia
Tuskegee Utility Board
Union Grove
Vance
Weaver
Wedowee Water, Sewer & Gas Board
West Alabama Regional Commission
West Jefferson
Wetumpka Water & Sewer
York

Bronze Awards (Loss ratio of 20% - 40%)

Albertville
Andalusia
Arab
Ashland, Goodwater-Lineville Solid Waste Disposal Authority
Athens Utilities
Atmore
Auburn
Bay Minette
Bessemer
Birmingham-Jefferson County Transit Authority
Brent
Brent Housing Authority
Brewton
Brilliant
Brookwood
Calera

Centreville
Cherokee
Childersburg
Cullman
Cullman Utilities
Daphne Utilities
Decatur
East Brewton
Eclectic
Eclectic Water & Sewer Board
Eufaula Water Works
Fairhope
Foley
Gadsden
Gardendale
Geraldine
Gilbertown
Gordo
Greensboro
Gulf Shores
Gulf Shores Utility Board
Guntersville
Hartselle
Hayneville
Highland Lake
Hokes Bluff
Hueytown
Huntsville & Madison County Senior Center
Jackson
Jackson Gap
Jacksonville
Jasper
Lineville Water & Sewer
Midfield
Millbrook
Montevallo
Montgomery Transit
Mulga
Munford
Muscle Shoals
North Alabama Gas District
North Courtland
Northport
Northwest Alabama Gas District
Notasulga
Odenville
Owens Cross Roads
Oxford
Ozark
Pennington
Pine Hill
Prattville
Red Bay
Reform
Reform Water & Sewer Board
Russellville
Russellville Electric Board
Saint Florian
Snead
Southside
Tarrant City
Thomaston
Thorsby
Troy
Troy Board of Education
Trussville
Trussville Utility Board
Union Grove Utilities
Union Springs
Vernon
Wadley
Wedowee
Wetumpka

AMIC/MWCF's Loss Control Division Offers Fire Extinguisher Training

More than 200 fires occur in U.S. workplaces on an average day. Annually, those fires kill 200 workers, injure 5,000 more, and cost American businesses well over \$2 billion. Unfortunately, there are dozens of ways for workplace fires to start—chemicals, electricity, flammable liquids, combustible materials, compressed gases, smoking, even poor housekeeping.¹ Whether in the home or the workplace, portable fire extinguishers are the first line of defense against small fires. However, having a fire extinguisher available is only part of the safety equation. Properly trained employees can make a huge difference in whether a fire is contained or your workplace goes up in smoke.

AMIC/MWCF's Loss Control Division offers live fire extinguisher training using the latest available technology: the Intelligent Training System (I.T.S.) from BullEx. This training is intended to promote correct fire extinguisher use by every employee and is, therefore, not exclusive to fire departments.



Trainers can select from class A, B or C fires at four different difficulty levels or instantly re-ignite the flames using the flare-up button to challenge trainees. Through innovative, patented technology, I.T.S. provides clean, safe and cost effective extinguisher training. The system senses where the trainee aims and sweeps the SmartExtinguisher and varies the flames automatically. The SmartExtinguishers are recharged quickly and easily with only compressed air and water. An emergency-stop switch on the handheld controller and a motion sensor that shuts down the flames instantly if the system is bumped or knocked make BullEx live-fire training systems one of the safest live-fire simulators in the world.

For more information, or to schedule fire-extinguisher training at your workplace, contact Todd McCarley at 334-657-8505 or via email at toddm@alalm.org.

“The system senses where the trainee aims and sweeps the SmartExtinguisher and varies the flames automatically. The SmartExtinguishers are recharged quickly and easily with only compressed air and water.”



¹ NOAA, Environmental Management System, Marine Operations Center, *Safety Works Newsletter*, October 2005

2013 SkidCar Schedule

Through an advanced, computer-controlled driver training vehicle known as the Skidcar System, trainees learn how to react quickly and safely to a range of hazardous driving conditions. Training is conducted throughout the state at a minimal cost.

For more information, contact Donna Wagner at 334-262-2566.

Dothan	April 16 – 26	Decatur	Aug. 13 – 23
Valley	May 14 – 24	Arab	Sept. 3 – 12
Vestavia Hills	June 11 – 21	Open	Oct. 1 – 11
Thomasville	July 8 – 12	Orange Beach	Oct. 28 – Nov. 8
Demopolis	July 15 – 19	Montgomery	Dec. 3 – 13
Oneonta	July 30 – Aug. 2		

Date/location subject to change.



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Loss Control Division
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CHANGE SERVICE REQUESTED



Spring Safety DVDs

- 5.039 Tractor Safety
- 5.049 Distractions: Behind the Wheel For Drivers
- 5.053 Landscaping Equipment: Maintenance and Safety
- 7.008 Dog Bite Prevention
- 7.026 Lyme Disease: Danger in the Grass
- 7.105 Groundskeeping Safety: Dealing With Bugs and Critters
- 7.106 Groundskeeping Safety: Be a Pro!
- 7.118 Safety Procedures for Lawn Mower Operators
- 7.119 Landscape Power Tool Safety
- 7.120 Hedge Trimmer Safety
- 7.121 Video Guide to Chainsaw Safety
- 7.122 String Trimmer Safety
- 7.123 Boating Safety
- 7.128 Golf Cart & Low Speed Vehicle Safety: On & Off the Course

Video/DVD requests to: Rachel Wagner at: 334-262-2566; rachelw@alalm.org; or FAX at 334-263-0200.

Need Help Filing Work Comp Claims?

For step-by-step instructions, visit:

www.almwcf.org

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.

www.losscontrol.org