



Risk Management Solutions



Winter 2025

A Quarterly Newsletter of the AMIC/MWCF Loss Control Division

GOAL: Enhancing Safety with “Get Out and Look” for Vehicle Backing and Maneuvering

Cody Marcum, ARM, CSP • Loss Control Representative • AMIC/MWCF Loss Control Division

GOAL, which stands for “Get Out and Look,” is an essential safety measure used when operating any vehicle, especially larger ones. This practice requires the driver to exit the vehicle and visually inspect the area not only behind but also around and in front of the vehicle before reversing or maneuvering. By physically checking for obstacles, pedestrians or other potential hazards, the driver ensures a clear path, thereby significantly reducing the risk of accidents.

The GOAL procedure is particularly important in environments with high pedestrian traffic, such as parking lots, construction sites and residential areas. It addresses blind spots that mirrors and cameras might miss, providing an additional layer of security. This proactive approach emphasizes safety and situational awareness, making it an essential habit for preventing collisions and ensuring a secure environment for everyone.

Additional Safety Measures

- 1 **Using Spotters:** In situations where visibility is limited or the vehicle is particularly large, employing a spotter can greatly enhance safety. The spotter provides guidance and an extra set of eyes to help navigate tight spaces and ensure no obstacles are overlooked.
- 2 **No Riders on Steps:** When backing or maneuvering, it is crucial to ensure that no one is riding on the steps of the vehicle. This prevents injuries and maintains a safe environment for both the driver and any bystanders.
- 3 **Space Limitations:** Be aware of the space limitations around the vehicle. Tight corners, narrow pathways and low-hanging obstacles require extra caution and precise maneuvering to avoid damage and accidents.
- 4 **Awareness of Surroundings:** Maintaining constant awareness of the surroundings is vital. This includes monitoring for moving pedestrians, other vehicles and any changes in the environment that could affect the vehicle’s path.

Implementing the **GOAL** procedure along with these additional safety measures fosters a culture of safety, vigilance and responsibility among drivers. It highlights the importance of taking a few extra moments to ensure everyone’s safety, demonstrating a commitment to proactive and responsible driving practices.

Get Out And Look!



Firefighter Wellness Programs

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Wellness Fitness Initiative (WFI)

Developed by the International Association of Fire Fighters (IAFF), the Wellness Fitness Initiative (WFI) focuses on improving firefighter health through structured fitness programs, health screenings and wellness education. It emphasizes a comprehensive approach to wellness that includes not only physical fitness but also mental health support and nutrition education. A key component of the WFI is the emphasis on peer training, which encourages firefighters to work together in promoting healthy habits and accountability.



Fit to Thrive (F2T) Program

The Fit to Thrive (F2T) program enhances firefighters' physical and mental well-being through a comprehensive framework that includes physical training, nutrition guidance, mental health support and injury prevention education. This program is designed to prepare firefighters for the demanding nature of their job while promoting longevity in their careers. A vital aspect of the F2T program is its focus on peer training, where firefighters mentor and support one another in their fitness journeys.



Benefits to Loss Control Programs:

- 1. Reduced Injury Rates:** By promoting fitness through structured programs like WFI and F2T, fire departments can decrease work-related injuries. Fewer injuries result in lower medical claims and workers' compensation costs, benefiting the department's financial stability.
- 2. Improved Mental Health:** Both programs emphasize mental health support, which can lead to a reduction in stress-related claims and enhanced overall firefighter performance. Peer training in mental wellness initiatives foster an environment of support, allowing firefighters to address mental health challenges collaboratively.
- 3. Enhanced Job Performance:** A fitter workforce improves efficiency in emergency responses. Enhanced physical fitness, reinforced by peer accountability, can lead to better preparedness and a lower likelihood of accidents during operations.
- 4. Long-Term Health Benefits:** The health education components of WFI and F2T contribute to long-term health improvements, resulting in reduced health care costs over time.
- 5. Proactive Risk Mitigation:** Integrating wellness programs into risk management strategies can create a safer work environment, facilitate early identification of health issues and help lower claims.

Visit LocalGovU for additional wellness courses. Scan the QR code for more about Loss Control and LocalGovU.



Announcing Loss Control's New Software Platform

Will Strength, ARM-P, CIC, ARe • Loss Control Manager • AMIC/MWCF Loss Control Division

The Loss Control Division is excited to announce it has gone live with a new dedicated loss control software platform. As one of the industry leaders in software dedicated to loss control, we have partnered with Risk Control Technologies Inc. out of Toronto, Canada to leverage the latest in technology to help us better serve our members.

So how will this impact you?

As always, our mission is to provide you with the absolute best in loss control services and resources. However, you will see some changes in the format of the reports you receive and the way they are delivered.



- 1. Reports will have a new look** – After future loss control visits, you will be receiving reports and recommendation response forms, both with a newer look, but still with the same valuable information.
- 2. New delivery method** – Although we have been sending you your reports, surveys, and recommendation response forms via email for some time, they will now be coming directly out of the RCT system. This means they will be coming from a new email address.
- 3. New response method** – The recommendation response forms will be emailed to you in Word format so you can easily download them, fill in your responses and then email back the updated Word document. We have created a new email address for you to use when emailing these back in. Please use losscontrol@almonline.org when sending your recommendation response forms back in.

What do you need to do to prepare for this change?

The only change that will impact you is the fact that your reports and recommendation response forms will be coming from a new email address. It will be **CRITICAL** that you make sure that the new email address no-reply@riskcontroltech.com is “whitelisted” to ensure that these emails are not sent to spam or filtered out by your firewalls. *If you are not sure how to whitelist this email address, please contact your IT Department for assistance.*

*** Please add no-reply@riskcontroltech.com and losscontrol@almonline.org to your contacts ***

It's Time for Workers Comp Payroll Audits

It is time for the annual payroll audits to be processed for 2024. Some MWCF members will be subject to an independent audit from Wilkinson Insurance Services, and those members will be contacted to set up an appointment. Members who are not subject to the independent audit will be receiving an Audit Request Form in the mail. 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, 2025. If you 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 speak directly 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

2025 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. If you would like to schedule or host a SKIDCAR session in your area, please contact **Donna Wagner** at (334) 386-8125.

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|--------------|-----------------|----------------|------------------|
| Opelika | March 4 - 14 | Decatur | August 12 - 22 |
| Eufaula | April 1 - 11 | Gadsden | September 9 - 19 |
| Russellville | May 27 - June 6 | Vestavia Hills | October 7 - 17 |
| Rainsville | July 8 - 18 | Oneonta | November 12 - 21 |



Register and pay online at www.losscontrol.org!



Loss Control Division

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