



Risk Management Solutions



Winter 2026

A Quarterly Newsletter of the AMIC/MWCF Loss Control Division

Enhancing Law Enforcement Performance Through After-Action Reviews

Louis Zook • Police Safety Consultant • Safe Risk Loss Control Services, LLC

Whether it is football, baseball or another sport, most of us follow or are familiar with at least one. While casual fans may only watch the game, a tremendous amount of preparation happens behind the scenes to ensure peak performance. Teams recruit the right players, develop playbooks to clarify roles and expectations, hire coaches to train and mentor, and engage in relentless practice. They also review every play to identify strengths and weaknesses and create improvement plans. Despite these efforts, not every play or game is a success—but imagine the outcome if these behind-the-scenes activities did not happen. The most successful teams are those that consistently commit to this process.

Law enforcement agencies should adopt a similar approach. This includes:

- **Recruitment:** Hiring the right officers
- **Playbook Development:** Creating comprehensive policies and procedures
- **Coaching:** Recruiting supervisors who train and mentor
- **Practice:** Encouraging ongoing education and training
- **Game Review:** Reviewing reports, body-worn and in-car camera footage, and critical incidents
- **Improvement Planning:** Developing strategies for growth and accountability

Each of these activities is equally important to the success of your agency, and leaders must provide a corresponding amount of their time, effort and other resources for each one. While recent articles in this publication have addressed hiring practices and policy and procedure, this article focuses on after-action or post-incident reports and reviews (AARs).

AARs are a means to evaluate the effectiveness of policies and procedures; provide training and supervision to ensure that agency objectives are achieved; and help identify those areas in which corrective action (improvement) is required. This type of follow-up is critical if an agency wants to ensure operational excellence, prevent unacceptable behavior and improve performance in the future.

AARs can range from an informal team debrief following a training exercise to an in-depth assessment that yields a comprehensive report. They can vary in scope and focus, but should answer the basic questions: What happened, what actions were taken, why were they taken, and what variables should be considered in future responses.

The completion of a formal AAR should be mandatory for specific types of events. At a minimum, these reports should be required for any use of force incident, all vehicle pursuits, and other critical incidents, regardless of the severity or the outcome. They should also be conducted after large-scale events, natural disasters and major training exercises. A uniform after-action or post-incident policy, which includes a multi-level supervisory review and a model reporting form, will formalize and standardize the process.

As an example of the process, below is an excerpt from the AMIC/MWCF Loss Control Division's sample policy for vehicle pursuits:

After-Action Reporting and Review

1. All officers participating in a vehicle pursuit will file a written after-action report, or supplement to the report of the primary officer, on the appropriate form detailing the circumstances, actions taken and observations. This report is required as defined herein regardless of outcome, and shall be submitted as soon as possible, but no later than the end of duty.
2. The primary pursuit unit's officer shall complete the after-action report regarding the vehicle pursuit including, but not limited to:
 - a. The violation that prompted the pursuit.
 - b. All officers involved in the pursuit.
 - c. The rank and name of the supervisor authorizing the pursuit.
 - d. The outcome of the pursuit.

continued on following page



- e. Any officer, suspect or bystander injuries or deaths.
 - f. Any crash or pursuit related property damage.
 - g. Related criminal or civil legal actions.
 - h. The case number(s) of all reports related to the pursuit.
 - i. Listing of all body-worn or in-car camera recordings and their file numbers.
3. The on-duty supervisor shall complete a review and critique and attach the findings to the after-action report, including:
 - a. Review all available recordings from the pursuit to assess circumstances of the initiation of the vehicle stop and the initiation, continuation and termination of the pursuit. The supervisor will bookmark the relevant video for future review.
 - b. Review each officer's after-action report and any supplement.
 - c. A brief summary of the pursuit.
 - d. What control they extended over the pursuit.
 - e. Whether the decision to initiate and/or maintain pursuit of an eluding vehicle was within policy.
 - f. Recommendations: training, commendation, policy or violations observed or noted.
 4. The supervisor will attach any associated administrative reports to the after-action report and forward the entire report to the patrol commander.
 5. After receiving copies of the after-action report and all available sources of information about the pursuit, including any video of the incident, recordings of 911 calls and/or police radio transmissions, reports, officer or other witness statements, medical records or related documents, the patrol commander shall conduct a complete and meaningful review of the pursuit and surrounding circumstances.
 6. The patrol commander will attach any associated administrative reports to the after-action report and forward to the chief of police.
 7. The chief of police shall conclude the review with recommendations for any action to be taken including policy revisions, remedial training, disciplinary action, administrative action or other action as appropriate.

When most agencies are faced with reduced staffing and reduced budgets, it is difficult to deny the inherent value of conducting an AAR. By sharing the experience of everyone involved in the incident with personnel who were not there or did not see or hear exactly what other personnel experienced, everyone gains a better understanding of what transpired. The AAR provides immediate feedback, so everyone has a better understanding of what actions were taken and why.

For more information, download *How to Conduct an After Action Review*, which was prepared by the U.S. Department of Justice's Office of Community Oriented Policing Services (COPS), at <https://portal.cops.usdoj.gov/resourcecenter?item=cops-w0878>. ■

It's Time for Workers Comp Payroll Audits

It is time for the annual payroll audits to be processed for 2025. 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 by email. 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, 2026. 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

The New vs.

Experienced Employee



Reprinted with permission from the Texas Municipal League Risk Pool, November 2023

The workplace is now more age-diverse than ever before, with five generations--Traditionalists, Baby Boomers, Generation X, Millennials, and Generation Z--working side-by-side. The interaction between seasoned professionals and newcomers holds the key to an organization's success in tackling safety and risk challenges. The diverse blend of employees from different generations not only brings unique strengths but if not carefully planned, could lead to implementation and communication challenges. So, how can we make the most of this workforce and ensure everyone's safety?

Bridging the Knowledge Gap:

Research has shown that new employees entering a work environment are four times more likely to experience a lost-time injury claim within their first month (Breslin & Smith, 2006). This is where safety professionals and operational supervisors play a pivotal role in preventing such incidents. A carefully planned orientation process should occur from the moment that employee enters the workplace.

New employees are eager to fit in and be accepted by their peers, which can sometimes lead them to accept high-risk activities without the necessary skills or knowledge to manage potential risks (O'Kelley, 2019). This is why partnering the new employee with a seasoned individual who understands the importance of the orientation process, but also the many risks involved with the work. To address this, it's essential to have discussions during the orientation process about the potential risks they might encounter. The following should be considered during the orientation process:

- Are there multiple work site locations? Consider a point of contact at each location.
- Will the worker be alone throughout the day? Consider pairing them up with a co-worker, assigning low risk work, and ensuring they have emergency contact information for key personnel.
- Does the supervisor provide the orientation or a seasoned co-worker? Sometimes management oversees the people, but not so much the actual work. The new employee should learn how the work gets done versus how management expects or imagines the work getting done.
- Is the work strenuous or require high work demands? Consider acclimating the worker first.
- Have you identified the "worst" thing that could happen with each job task? Consider having a conversation with the employee about what could go wrong if the procedure isn't followed instead of just the procedure.
- Does the new employee have an understanding of the hazards? Consider asking about situations where the employee might have to deviate from the procedure.
- Is there a gap between when the worker was hired and when the worker began completing tasks? Consider on-the-job training with a seasoned worker versus a classroom style orientation with non-department personnel.
- Is there a current production deadline occurring during this employee's orientation schedule? Don't skip the orientation because it's inconvenient.

New vs. Experienced:

- **Knowledge Base:** *Experienced employees* bring industry expertise. *New employees* provide fresh perspectives.
- **Problem Solving:** *Experience* aids in solving complex issues. *New employees* inject creativity and innovative solutions.
- **Adaptability:** *Experienced employees* may be resistant to change. *New employees* are adaptable and embrace change.
- **Mentoring:** *Experienced employees* can serve as valuable mentors to newcomers. *New employees* benefit from the guidance of seasoned colleagues.
- **Network:** *Experience* builds extensive professional networks. *New employees* expand the organization's connections.
- **Risk-Taking:** *New employees* often take calculated risks. *Experience* tends to provide a more cautious approach.

Leaders as Role Models:

The first step in promoting safety and knowledge exchange is for leaders to become role models themselves. Regardless of their age, leaders can set an example by acting as mentors, thus enhancing safety through knowledge sharing. They can reach out to team members who can benefit from their expertise while also seeking to learn from the unique insights of their younger colleagues. Learning from our mistakes is a powerful learning experience; however, getting injured on the job shouldn't be the only way to learn. Role models are there to intervene before an incident occurs. These role model employees should be carefully selected to ensure they represent the organization's values, commitment to excellence, and have pride in their work.

Safety Training with Historical Context:

New employees often lack historical knowledge of past successes and failures in the workplace. This knowledge is critical for making informed decisions that prioritize safety. Incorporating such historical context into safety training can be a game-changer for new employees, helping them avoid potential hazards and risks.

New employees should not be assigned high-risk activities without the presence of an experienced operator or supervisor. This adds an extra layer of protection and guidance to their work. Additionally, activities that involve new employees being left alone for an extended period should be minimized to ensure their safety.

Conclusion:

In a diverse workplace, the knowledge gained from experienced employees and fresh insights from newcomers drives excellence. By promoting mutual mentorship, knowledge exchange, and a strong focus on safety, organizations can create an environment where every employee thrives. Embracing the unique strengths and perspectives of both seasoned and new employees ensures not only the organization's success but also the well-being of its most valuable asset - its people. ■

2025 Risk Management Awards

In recognition of the effort and success of our members, the Municipal Workers Compensation Fund Board of Directors partnered with the Alabama Municipal Insurance Corporation (AMIC) Board of Directors in 2002 to approve the establishment of a Risk Management Award Program. The program is based on the loss ratios of premiums to total incurred losses for the member's prior 12 months, with the awards calendar running from October 1st to September 30th each year. For those members of both the MWCF and AMIC programs, the loss ratios are combined to reflect the member's overall loss ratio. The winners of a Risk Management Award receive either a gold, silver or bronze wall plaque and a sample press release to help them publicize their success to their community. Awards will be mailed out soon!

Gold Award

(Loss ratio below 5%)

Abbeville
Abbeville Water & Sewer
Addison
Akron
Alabama Communities of Excellence
Alabama Elk River Development Agency
Alabama League of Municipalities
Alabama Municipal Electric Authority
Alabama Municipal Funding Corporation
Alabama Municipal Insurance Corporation
Alabama Tombigbee Regional Commission
Albertville and Boaz Recycling & Solid Waste Disposal
Albertville Board of Education
Aliceville Governmental Utilities Services Corp.
Aliceville Housing Authority
Aliceville Industrial Development Board
Aliceville Water Works & Sewer Board
Altoona
Andalusia Board of Education
Anderson
Anniston Housing Authority
Arab Sewer Board
Arab Water Works Board
Ardmore
Ardmore Water & Sewer
Ariton
Ariton Sewer Board
Ariton Water Works
Arley
Asbury Water Authority
Ashland Water Works & Sewer Board
Ashville
Atmore Housing Authority
B. B. Comer Memorial Library
Babbie
Baker Hill Fire & Rescue
Banks
Bear Creek Development Authority
Beatrice
Beaverton
Belk
Benton
Berlin
Bessemer Airport Authority
Bessemer Public Library
Beulah Utilities District
Billingsley
Birmingham Parking Authority
Birmingham Fire District
Black
Black Warrior Solid Waste Authority
Blountsville Housing Authority
Blountsville Utilities
Blue Springs
Boligee
Brantley Housing Authority
Brent Housing Authority
Brent Utilities
Brewton City Board of Education
Brewton Housing Authority
Bridgeport
Bridgeport Housing Authority
Bridgeport Utility Board

Brighton
Brilliant
Brookside
Brookside Water System
Brookwood
Brundidge
Butler Utilities
Calera Housing Authority
Calera Waterworks
Calhoun County 911
Camden
Camp Hill
Camp Hill Utilities
Carbon Hill
Carbon Hill Housing Authority
Carolina
Carroll's Creek Fire Protection
Carrollton
Castleberry
Cedar Bluff
Cedar Bluff Utility Board
Central Alabama Regional Planning and Development Commission
Chatom
Cherokee
Cherokee County Water Authority
Cherokee Ridge
Chickasaw Housing Authority
Chickasaw Utilities
Chilton County Solid Waste Disposal
Citronelle Historical Preservation
Clanton Housing Authority
Clay
Clay County Emergency Rescue Squad
Clayhatchee
Clayhatchee Volunteer Fire Department
Clayton Housing Authority
Clayton Water & Sewer
Cleveland
Coffee County Water Authority
Coffeeville
Coker
Coker Water Authority
Collinsville Waterworks & Sewer Board
Columbiana Waterworks
Coosa Valley Water Supply District
Cordova Economic & Industrial Development Authority
Cordova Water & Gas Board
Cottonwood Housing Authority
County Line
Covington County Economic Development Commission
Craig Field Airport Authority
Crane Hill Fire Department
Crossville
Crossville Water Works Board
Cuba
Cuba Water Works & Sewer Board
Cullman Solid Waste Disposal Authority
Cullman Utilities
Cusseta
Dadeville Gas Board
Dadeville Housing Authority
Dadeville Water & Sewer
Daleville Board of Education
Daleville Housing Authority
Daphne Downtown
Redevelopment Authority

Daphne Industrial Development Board
Dauphin Island Water & Sewer Authority
Deatsville
Deatsville VFD, Inc.
Decatur Municipal Utility Board
DeKalb-Cherokee Counties Gas District
Demopolis Water & Sewer Board
Detroit
Dora Water & Gas Board
Dothan
Double Springs
Double Springs Waterworks Board
Douglas
Dozier
Dutton
East Alabama Water, Sewer and Fire Protection District
East Brewton
East Brewton Waterworks & Sewer
East Central Alabama Gas District
East Geneva Co. Senior Citizens Committee
Elba Board of Education
Elba Water & Electric Board
Eldridge
Electric Cities of Alabama
Elkmont
Elmore
Elmore County Economic Development Authority
Elmore County Industrial Development Board
Emelle
Enterprise Rescue
Epes
Eufaula Rescue Squad
Eutaw Housing Authority
Eva
Evergreen
Evergreen Housing Authority
Facility Committee Inc. & Jackson Swim Team
Fairhope Public Library
Fairview
Faunsdale
Fayette Gas Board
Five Points
Five Star Water District
Floralda Housing Authority
Floralda Water & Sewer Board
Florence Gas
Foley Public Athletic & Sports Facilities
Foley Public Facilities
Foley Public, Cultural & Entertainment Facilities
Forkland
Fort Deposit
Fort Deposit Water Works & Sewer Board
Fort Payne Improvement Authority
Franklin
Frisco City
Fruithurst
Fulton
Fulton Utilities
Fyffe

Gadsden Airport Authority
Gainesville
Gainesville Volunteer Fire Department
Gantt
Garden City
Gardendale
Geiger
Geneva Co. Gas District & Geneva Co. Gas District Retirement Plan
Georgiana Housing Authority
Georgiana Water & Sewer
Geraldine
Gilbertown
Glen Allen
Glenwood
Good Hope
Goodwater
Goodwater Water Works & Sewer Board
Gordo
Gordo Water Board
Gordonville
Goshen & Goshen Water Works
Government Utility Services
Grand Bay Water System
Grant
Graysville Public Library
Graysville Water Board
Greensboro Utility Board
Greenville Housing Authority
Greenville Water Works & Sewer Board
Guin
Guntersville Water & Sewer Board
Gurley
Hackleburg
Hackleburg Water Board
Hanceville
Hanceville Housing Authority
Hanceville Water Works
Harpersville
Hartselle
Hartselle Housing Authority
Hayneville
Heath
Hobson City
Hobson City Housing Authority
Hodges
Hokes Bluff
Hokes Bluff Water Board
Holly Pond
Huntsville Housing Authority
Huntsville Tennis Center Board
of Control
Hurtsboro
Hytop
Indian Springs Village
Jackson Golf Association
Jackson's Gap
Jackson's Gap Water Authority
Jasper Water & Sewer
Jefferson County 911
Jefferson County EMA
Keep Troy Beautiful, Inc.
Kellyton
Kennedy
Killen
Kinston
Lake View
Lakeview Fire Protection District
Lamar Ambulance Service
Lee Russell Council of Governments
Leeds Water Works Board
Leighton
Leighton Water & Sewer
Lexington
Linden Housing Authority
Linden Utilities
Lineville
Lineville Water & Sewer
Lipscomb
Lisman
Loachapoka

Lockhart
Lockhart-Floralda Wastewater Treatment Plant
Locust Fork
Lowndesboro
Luverne Electric Board
Luverne Housing Authority
Luverne Water Works & Sewer
Lyeffion Water Authority, Inc.
Madrid
Maplesville Utilities
Marion
Marshall County Gas
Maytown
McIntosh
McKenzie
Midcity Improvement District
Midfield
Midway
Millerville Water Authority
Millport
Minor Heights Fire District
Mobile Co. Emergency Management Agency
Mobile County Personnel Board
Mobile Improvement District
Mobile Public Library
Monroeville Water Works Board
Montevallo Water & Sewer Board
Mooresville
Morris
Mosses
Moulton Housing Authority
Munford
Municipal Intercept Service
Municipal Work Comp Fund, Inc.
Muscle Shoals Electric Board
Muscle Shoals Utilities
Myrtlewood
Natural Bridge
Nauvoo
Nauvoo Waterworks
Nectar
Needham
New Brockton Water & Sewer Board
New Site
Newbern
Newton Housing Authority
Newville
North Alabama Gas District
North Johns
NE Alabama Agri-Business Center
NE Alabama Gas Coop District
Northport Housing Authority
Northwest Alabama Gas District
Northwest St. Clair Water System
Notasulga
Oak Hill
Oakman
Ohatchee
Oneonta Utilities
Opp Housing Authority
Orange Beach Public Library
Orange Beach Water & Sewer Board
Orrville
Oxford Health Systems
Ozark Board of Education
Ozark Dale Co., E-911
Ozark Dale County Economic Development Corporation
Ozark Utilities Board
Paint Rock
Park City Water Authority
Parrish
Parrish Waterworks & Sewer Board
Pell City Housing Authority
Pennington Utilities
Perdido Beach
Phil Campbell Housing Authority
Phil Campbell Water & Sewer Board
Pickens County Gas

Pickensville
 Piedmont Rescue Squad, Inc.
 Pike Road
 Pine Level
 Pine Ridge
 Pinson
 Pisgah
 Pleasant Groves
 Pollard
 Prattville Historic Redevelopment Authority
 Prattville Solid Waste Authority
 Providence
 Public Library of Anniston
 Quint Mar Water Authority
 Ragland Water Works Board
 Ranburne Water Department
 Red Bay Sewage Disposal Board
 Red Bay Water & Gas
 Red Level
 Reece City
 Reform Housing Authority
 Reform Water & Sewer Board
 Rehobeth
 Renaissance Cooperative District
 Renaissance Improvement District
 River Falls
 Riverview
 Riverview Water System, Inc.
 Roanoke Utility Board
 Robertsdale
 Rockford
 Rockford Utilities
 Rockford Volunteer Fire Department
 Rogersville Waterworks & Sewer Board
 Russellville Electric Board
 Russellville Gas Board
 Russellville Housing Authority
 Rutledge
 Samson
 Sand Rock
 Sanford
 Sardis City Waterworks Board
 Scottsboro Electric Power Board
 Section
 Section Dutton Waterworks
 Silas
 Silverhill
 Slocomb
 Slocomb Water & Sewer
 Smiths Station
 South Alabama Gas
 South Alabama Regional Airport Authority
 South Alabama Regional Planning Commission
 South Central Alabama Development Commission
 South Central Alabama Development Commission/ Senior Aides Division
 South Vinemont
 SE Gas Acquisition & Supply Association
 Southside
 Springville
 Steele Waterworks Board
 Stevenson Utilities
 Storm Water Management Authority
 Sulligent Housing Authority
 Sumiton Gas Board
 Sumiton Water Board
 Sweet Water
 Sweet Water Waterworks
 Sylacauga Parks & Recreation
 Talladega Springs
 Tallassee Industrial Development Board
 Tallassee Redevelopment Authority
 Thomaston
 Thomaston Water & Gas
 Thomasville Waterworks & Sewer
 Top Trails
 Triana
 Trinity
 Troy Board of Education

Troy Industrial Development Board
 Tuscaloosa County Parks & Rec Authority
 Tuscumbia Electricity Department
 Tuscumbia Gas Department
 Tuscumbia Housing Authority
 Tuscumbia Water Department
 Tuskegee - UBT Cooperative District
 Tuskegee Housing Authority
 Tuskegee - Macon County Head Start
 Union Grove
 Union Grove Utilities
 Union Springs Utility Board
 Uniontown
 Upper Bear Creek Water, Sewer & FPA
 Uriah Water System
 Valley Grande
 Vance Fire Protection District
 Vernon
 Vina
 Vincent
 Vincent Water Works Board
 Vinemont Providence Fire Department
 Warrior River Water Authority
 Washington County Health Care Authority
 Washington County Library Board
 Waterloo
 Waverly
 Wedowee Water, Sewer & Gas Board
 West Alabama Regional Commission
 West Etowah County Water Authority
 West Lawrence Water Cooperative
 West Pace Village Improvement District
 Westover
 White Hall
 Wilcox County Gas
 Wilton
 Winston Cooperative District
 Winston County Industrial Development Authority
 Wolf Creek Water, Sewer & Fire Protection Authority
 Woodland
 Woodville
 Yellow Bluff

Silver Award

(Loss ratio of 5% - 20%)

Adamsville
 Andalusia Utilities Board
 Anniston Water Works and Sewer Board
 Arab
 Ashland, Goodwater-Lineville Solid Waste Disposal Authority
 Athens
 Athens Utilities
 Atmore
 Auburn
 Auburn Housing Authority
 Auburn Water Board
 Baldwin County Solid Waste Disposal Authority
 Bay Minette
 Bayou La Batre
 Bayou La Batre Water & Sewer
 Boaz
 Boaz Gas Board
 Centre
 Centreville
 Chelsea
 Childersburg
 Childersburg Water Works, Sewer & Gas Board
 Clarke-Mobile County Gas District
 Clayton
 Coaling
 Coffee Springs
 Colbert County Animal
 Collinsville
 Columbiana

Creola
 Dadeville
 East Alabama Mental Health
 Elba
 Eufaula Parks & Recreation Board
 Excel
 Fairhope
 Fayette
 Fayette Water Works Board
 Flomaton
 Fort Payne
 Fultondale
 Geneva
 Glencoe
 Graysville
 Greensboro
 Greenville
 Grove Hill
 Guin Water Works & Sewer Board
 Haleyville
 Haleyville Water & Sewer Board
 Hartselle Utilities
 Heflin
 Heflin Water & Sewer
 Helena Utilities Board
 Highland Lake
 Hollywood
 Hueytown
 Huguley Water, Sewer & Fire Protection Authority
 Jackson Water & Sewer Board
 Jacksonville
 Jasper
 Jemison
 Linden
 Louisville
 McAdory Area Fire District
 Millry
 Mobile Airport Authority
 Mobile Housing Authority
 Montevallo
 Montgomery Housing Authority
 Moody
 Moundville
 Mount Vernon
 Mulga
 New Hope
 North Baldwin Utilities
 Opp Utilities
 Owens Cross Roads
 Phenix City Utilities
 Phil Campbell
 Piedmont
 Pike Road Fire Protection Authority
 Pleasant Grove
 Powell
 Prichard Water
 Ragland
 Rainsville
 Reform
 Repton
 Riverside
 Roanoke
 Rogersville
 Saint Florian
 Saraland
 Satsuma
 Satsuma Water Works & Sewer Board
 Scottsboro Waterworks, Sewer & Gas Board
 Selma
 Shiloh
 Snead
 Somerville
 SE Alabama Solid Waste Disposal Authority
 SE Shelby County Emergency Rescue
 Southside Waterworks Board
 Susan Moore
 Sylvan Springs
 Sylvania
 Tarrant Electric Board

Thomasville
 Thorsby
 Town Creek
 Trafford
 Utilities Board of Tuskegee
 Valley
 Valley Head
 Vernon Water & Sewer Board
 Wadley
 Warrior
 Wave Transit System
 Weaver
 Webb
 West Point
 Wetumpka
 Wilsonville

Bronze Award

(Loss ratio of 20% - 40%)

Albertville Utilities
 Ashland
 Attalla
 Autaugaville
 Baker Hill
 Bear Creek
 Berry
 Birmingham Regional Planning Commission
 Birmingham-Jefferson County Transit Authority
 Brent
 Centre Water Works & Sewer Board
 Centreville Water Works & Sewer Board
 Citronelle
 Clanton Water Works & Sewer Board
 Clio
 Colony
 Courtland
 Cowarts
 Daleville
 Dauphin Island
 Demopolis
 Enterprise
 Fairfield
 Forestdale Fire District
 Fruithurst Fire Department
 Fultondale Gas Board
 Gadsden

Geneva Water Works & Sewer Board
 Gordon
 Gulf Shores Utility Board
 Guntersville
 Hamilton
 Hamilton Housing Authority
 Helena
 Huntsville-Madison County Airport
 Jackson
 Jackson Healthcare Authority
 Leeds
 Littleville
 Livingston
 Luverne
 Lynn
 Magnolia Springs
 Margaret
 Monroeville
 New London Water, Sewer & Fire Protection Authority
 Newton Water & Sewer
 North Central Alabama Regional Council of Governments
 Northport
 Northwest Alabama Council of Local Governments
 Odenville
 Oneonta
 Oxford
 Pinckard
 Pine Hill
 Prichard
 Rainbow City
 Rainbow City Utilities Board
 Red Bay
 Riviera Utilities
 Sardis City
 Skyline
 South Alabama Utilities
 South Central Alabama Regional Housing Authority
 Spanish Fort
 Sumiton
 Summerdale
 Top of Alabama Regional Council of Governments
 Transit Management of Montgomery
 Tuscaloosa Parking & Transit Authority
 Union Springs
 Vance
 Wedowee
 Woodstock
 York

Congratulations

to all of our award winners!

Thank you for your hard work and attention to safety over the past year and into the future!



2026 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.

Orange Beach	Jan. 27 - Feb. 6	Pelham	July 7 - 17
Montgomery	February 23 - 27	Decatur	August 11 - 21
Adamsville	April 7 - 17	Valley	September 8 - 18
Thomasville	June 8 - 12	Fort Payne	October 13 - 16



Register and pay online at www.losscontrol.org!



Loss Control Division

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CHANGE SERVICE REQUESTED

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LocalGov

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- Fall Protection
- Preventing Slips, Trips and Falls
- Basic First Aid
- Dealing with Cold Stress

Sign up online

losscontrol.org/online-training.html



Loss Control
Division