



Risk Management Solutions

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

SUMMER 2002

City of Gardendale: A Winning Team for Safety

In the early to mid 1990s, the City of Gardendale was plagued with employee injuries and accidents involving automobiles and equipment. Not only did the city have to struggle with a diminished work force due to injuries, automobiles and equipment were continually out of service for repairs due to accidents. Both the severity and frequency of accidents had increased the factors involved for calculating Gardendale's insurance premium, and the city was facing astronomical insurance rates based on their adverse loss history.

In 1996, their workers' compensation premiums reached an all time high – forcing Mayor Kenny Clemons and the management staff to take action and improve the city's existing safety program. Under the guidance of Mayor Clemons, the City of Gardendale's safety program underwent a major transition later that year. Identifying causes of loss; correcting and protecting against the causes; and educating employees became key elements in the city's efforts to overhaul a failing program.

With the assistance of Ray Byrom, Building Inspection Superintendent and Ann Phillips, Administrative Assistant, a Loss Control Program was researched and adopted by the City Council effective April, 1, 1997. A Loss Control manual was created and distributed to all departments and employees were required to read and sign off on the manual. In addition, regularly documented safety meetings were stressed at a departmental level. Self inspections were implemented to help identify problems that could cause liability losses. Within reason, the mayor gave department heads the authority to correct certain deficiencies in their department immediately – eliminating a long, bureaucratic process.

A Safety Committee was appointed to investigate and review all accidents and make recommendations to departments for changes in safety policy and procedure. Ray Byrom was appointed as the city's Safety Coordinator, and Wendell Phillips, Public Works Superintendent, was appointed as the Safety Committee Chairman. In order to utilize the experience of other top level management, Police Chief Wallace Campbell

and Fire Chief Clint Doss were appointed as Safety Committee members.

In conjunction with a comprehensive loss control program, the Safety Committee developed and adopted a comprehensive drug policy, which included random, suspicion, pre-employment post-accident and return-to-work drug testing. The inception of this policy, including the education and training of employees, helped insure a drug-free workplace.

To further increase safety awareness, the Mayor and Council adopted a Safety Incentive Program in March 2001 which uses "contest periods". All 150+ city employees (full-time, part-time, volunteer and/or reserve) were placed on a team consisting of not more than six employees. A safety newsletter was distributed every six months to identify team members in each of the departments. Each team member receives a \$50 gift or gift certificate if no one on their team has a lost time accident during the contest period. At the end of each contest period, the Mayor and Council host an employee safety luncheon to bring all employees together and award the safety incentive gifts for that period. Not only does the safety incentive program encourage team work and promote safe working habits, the local economy benefits since the city purchases gifts or gift certificates from local businesses.

Through the implementation of a quality safety program, which receives full support from Mayor Clemons, Council members, and other top management, the City of Gardendale has turned its safety program around – drastically reducing its insurance premiums. Before the aggressive team approach, the city averaged 11 employee accidents a year, compared to two a year after the implementation of the safety program. Property, liability and other losses have seen a drastic reduction as well. The safety incentive program can generate an average annual cost to the city of around \$15,000; however, the savings in insurance premiums from a reduction in losses justifies the incentive program more than four times over – making the City of Gardendale a winning team for safety! ■



From left to right: Ann Phillips, Administrative Assistant; Mayor Kenny Clemons; Wendell Phillips, Public Works Superintendent and Safety Committee Chairman; Wallace Campbell, Police Chief and Safety Committee member; Ray Byrom, Building Inspection Superintendent and Safety Coordinator; Clint Doss, Fire Chief and Safety Committee member.

New Safety Videos Available to Members

- 1) Safety Around Dogs
- 2) Self-Help for Back Pain
- 3) Back to Basics
- 4) The Anthrax Threat
- 5) Chemical and Biological Threat
- 6) Heat Illness

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 **334-263-0200**

Hearing Loss Prevention Programs

When a company or organization has an effective hearing loss prevention program, everyone wins – the employers, the employees and the safety and health professionals who implement the program.

Employer Benefits

Hearing loss prevention programs are the law in that they are required by federal and state occupational safety and health agencies. Companies that do not comply with appropriate regulations are liable for citations and fines. Most employee compensation insurance carriers also advocate hearing loss prevention programs, and companies that do not protect their employees from hearing loss may find their premiums increasing. Aside from the legal and economic factors, conscientious employers will want to protect their employees from an unnecessary loss of hearing. Today, there is no reason why hearing impairment needs to be the outcome of a noisy job.

A good hearing loss prevention program is good business. It promotes good labor relations because employees know that management is concerned, and this type of concern may translate to improved productivity and product quality. Indeed, noise itself can have an adverse effect on productivity. For complex jobs and those requiring concentration, studies show that greater efficiency is linked to lower noise levels. Also, the ease and accuracy of communication is improved as noise levels are lowered. These benefits should prove to be cost-effective for management. Additionally, the conservation of hearing leads to the conservation of valuable employee resources. Studies of noisy companies that have implemented hearing loss prevention programs show reductions in accident rates, illnesses, and lost time. Versatility, adaptability, and promotability of employees are likely to be maintained when employees retain good hearing. Finally, morale may also benefit, which should lead to greater employee satisfaction and retention.

When the Occupational Safety and Health Administration's (OSHA) Hearing Conservation Amendment became effective in 1983, some employers were concerned about the possibility of a flood of claims for occupational hearing loss. However, no such flood has occurred, at least on a national scale. Of course, employers who take the appropriate preventive action now will greatly reduce the risk of future claims.

As with other effective health and safety measures, hearing loss prevention programs should also extend beyond the workplace. The company that encourages employees to take their earplugs home to wear during woodworking, target practice, or other noisy off-job activities is reducing the possibility of spurious work related claims, as well as educating the employees to the need for hearing loss prevention in recreational settings.

Finally, the company that places a high value on safety and health maintenance should evaluate the performance of managers responsible for hearing loss prevention programs and reward those whose programs succeed in preventing hearing loss. An effective hearing loss prevention program costs money to implement, but the necessary investment will produce a beneficial return.

Employee Benefits

The hearing loss prevention program's most obvious benefit to employees is that it saves their hearing and ability to communicate. Because occupational hearing loss creeps up slowly, many individuals are unaware of their impairment until it is too late. Moreover, occupational hearing loss represents permanent damage, i.e., it cannot be restored through medical/surgical treatment. A good hearing loss prevention program, however, can identify minor changes in hearing, and prevent deterioration to the point where it is permanent. Employees who have labored for 35 or 40 years deserve to enjoy their retirement; they should be able to socialize with family and friends, and listen to music and the sounds of nature. Hearing loss due to noise appears during the first five to ten years of exposure, so young workers are at most

risk of noise-induced hearing loss. Preventing hearing loss for them benefits employees all through life, not just in retirement, since the ability to communicate is critical in all of our interpersonal relationships. When good hearing is a prerequisite for a job, an effective hearing loss prevention program will enable employees to sustain their hearing ability and thus continue to qualify for jobs (perhaps higher level) that have such requirements.

An additional benefit of an occupational hearing loss prevention program is that it can detect hearing loss that may be due to causes other than workplace noise exposure. Some individuals may suffer hearing loss due to impacted earwax, an ear infection, or possibly a more serious disease. Audiometric tests can help identify these non-noise related problems, and employees can be referred for the necessary medical attention. Therefore, prevention programs promote and contribute to concepts of overall hearing health as part of health-maintenance programs.

Another benefit reported by employees in companies with effective hearing loss prevention programs is that they generally feel better; less tired and irritable. They sometimes report that they sleep better at night, and they are no longer bothered by temporary reductions in hearing ability at the end of the day, or by the tinnitus (ringing in the ears) that often accompanies the development of noise-induced hearing loss. There is also evidence that long term noise exposure may contribute to stress-related disease, especially cardiovascular disease. By reducing noise, the chances of other health impairments are consequently controlled and reduced.

Noise reduction and maintenance of hearing sensitivity can benefit safety because employees are better able to communicate, and to hear alarms and warning shouts. Good hearing is essential for more subtle warning signals, such as a malfunctioning machine or the sounds of "roof-talk" in underground mines.

In summary, a good hearing loss prevention program is consistent with good health and good business. At a minimum, employees benefit with good hearing. Reductions in noise exposure may also result in less fatigue and irritation, and possibly fewer stress-related health complaints. The company benefits from reduced worker compensation payments and medical expenses. Reduced noise exposures also can be associated with improved employee morale, and, in some cases, higher production efficiency. ■

To schedule the Firearm Training System (FATS) in your area, or for information regarding the next Proactive Driver Training workshop, contact the Loss Control Division at 334-262-2566.



Developing a Self-Inspection Program

The purpose of developing a self-inspection program for your public entity's premises is to ensure the safety of your employees and citizens. Such a program is one of the most effective elements of any safety effort. However, you must ensure that management and employees are aware and understand that a self-inspection program is only one part of a good safety program. Inspections are only one of many activities that contribute to fire safety as well as the reduction of worker injuries and liability hazards to the public. A comprehensive safety program should have the following elements:

- Assignment of Responsibility
- Hazard Identification through Self-Inspection
- Communication and Training
- Accident Investigation
- Work Rules and Enforcement.

The integration of the inspection program with other management functions is essential or it will fail. Because uncorrected safety hazards are a risk to the operation of your organization, it is important that a procedure exists for reporting and then correcting a hazard identified during an inspection. An effective public entity knows what works; the way it should work; and what does not work. Self-inspection programs provide an early warning system that allows management to make the changes necessary to keep things running smoothly.

Employees at all levels of the organization should participate in the self-inspection program. Management, department heads, supervisors – as well as full-time and part-time employees – should receive training and have a role in it. A good program makes employees responsible for reporting hazardous conditions in their work settings. This setting may be a park and recreation department, a police department, a public works department or an office. All employees should receive instruction on what to look for and to whom they should report a hazardous condition.

Types of Inspections

Self-inspections of premises should occur at various time intervals. There are many types of inspections – all of which should be considered when developing the guidelines for your public entity's self-inspection program. A variety of persons should conduct the inspections, depending on their scope and purpose.

Daily "Eye Ball" Inspections – Employees should inspect their work areas at the beginning of each workday or shift. Good supervision will ensure that employees are constantly checking for unsafe actions and conditions. Management must ensure that once employees identify hazards, they report them immediately so that corrective action takes place as soon as possible. Employees are often the first to notice hazards as they evolve. You should establish a system for reporting, investigating and evaluating the hazards that your employees report.

Basic Conditions Inspections – Develop and implement a regular check of the overall operations and conditions. The exposures inherent in the operations will determine whether the inspection should be weekly, monthly or quarterly. The purpose of this inspection is to verify the adequacy and effectiveness of the daily inspections. Individuals who may not normally be in the specific work area on a daily basis should conduct the inspections. Supervisors and/or department heads are excellent choices.

Management Inspections and Audits – The participation of top management in inspections demonstrates their sincere commitment and involvement in the public entity's safety efforts. At the management level, an audit of your operation allows an organization to verify that employees are following the policies and procedures of the self-inspection program.

Critical Parts Inspections – An organization may have a need to implement a routine inspection of equipment that is critical to the operation. This type of inspection is usually part of a preventive maintenance program. The inspections, performed by designated personnel, should cover *specific* items using *established* procedures at *scheduled* times.

Vehicles and Heavy Equipment Inspections – For many employees in

your public entity, the work area is the seat of the vehicles or heavy equipment that they operate. Policies and procedures should be in place so that inspections of vehicles and/or equipment takes place routinely and regularly. Employers have a legal and moral obligation to provide a safe work place for their employees. In addition, compliance with such laws is essential to the successful operation of your organization.

Outside Inspections – Your organization's operations may involve special exposures that require specialized and costly training of your employees if they are to conduct the inspections. As an alternative, you can use outside consultants and contractors – such as health departments, licensed inspectors, DOT and OSHA consultants, environmental specialists and insurance providers – to conduct these types of inspections.

Records and Documentation

Good documentation and accurate records are important. They provide evidence that your public entity has implemented and continues to perform self-inspections. Checklists provide a convenient method of documenting your efforts. In addition, they guide the process, provide a means to institute corrective actions as well as providing a method of following up to ensure completion. You can obtain checklists from a variety of sources. *However, such checklists are only guidelines.* Ideally, you should tailor checklists to suit your organization's individual requirements and exposures. Depending upon your organization's operations, you may need several checklists that cover a variety of locations, departments and operations. Checklists can and should be an important aid to the inspection process, not as an end in themselves. Management audits of the self-inspection program should include the analysis and review of the checklists to verify that they continue to be useful tools in the identification of hazards and conditions with potential for losses. ■

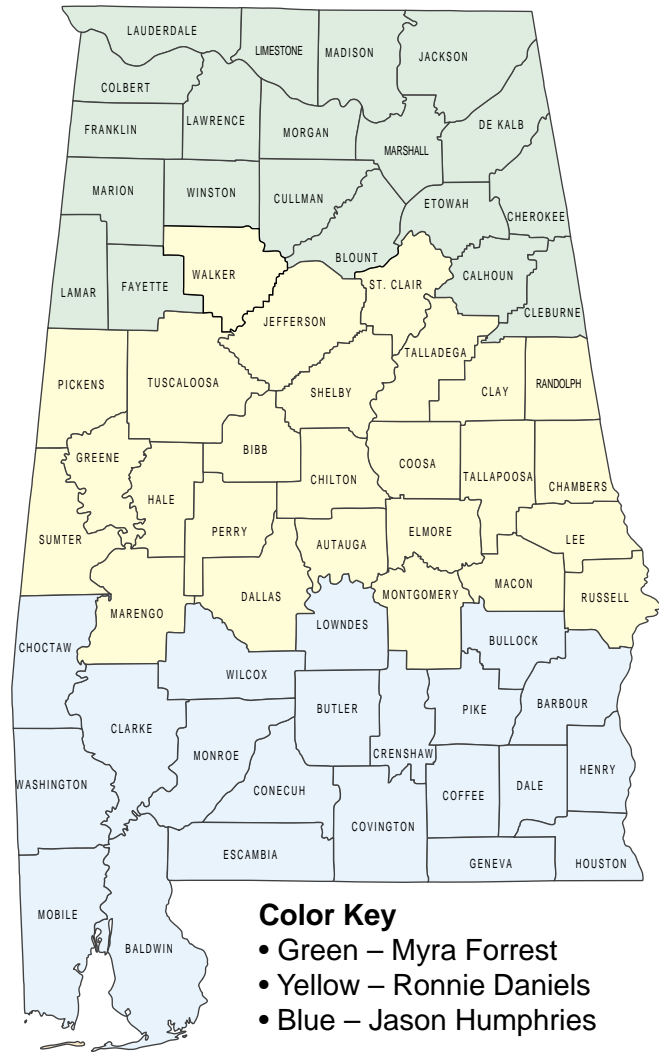
EMPLOYMENT PRACTICES LAW HOTLINE

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.

LOSS CONTROL TERRITORIES



Consumer Product Safety Commission Public Playground Safety Checklist

CPSC Document #327

Is your public playground a safe place to play?

Each year, more than 200,000 children go to U.S. hospital emergency rooms with injuries associated with playground equipment. Most injuries occur when a child falls from the equipment onto the ground.

Use this simple checklist to help make sure your local community or school playground is a safe place to play.

Public Playground Safety Checklist

1. Make sure surfaces around playground equipment have at least 12 inches of wood chips, mulch, sand, or pea gravel, or are mats made of safety-tested rubber or rubber-like materials.
2. Check that protective surfacing extends at least 6 feet in all directions from play equipment. For swings, be sure surfacing extends, in back and front, twice the height of the suspending bar.
3. Make sure play structures more than 30 inches high are spaced at least 9 feet apart.
4. Check for dangerous hardware, like open “S” hooks or protruding bolt ends.
5. Make sure spaces that could trap children, such as openings in guardrails or between ladder rungs, measure less than 3.5 inches or more than 9 inches.
6. Check for sharp points or edges in equipment.
7. Look out for tripping hazards, like exposed concrete footings, tree stumps, and rocks.
8. Make sure elevated surfaces, like platforms and ramps, have guardrails to prevent falls.
9. Check playgrounds regularly to see that equipment and surfacing are in good condition.
10. Carefully supervise children on playgrounds to make sure they’re safe.



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



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