Risk Management Solutions

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

WINTER 2004

Loss Control Expands

In January 2002, AMIC and MWCF joined forces to form the League's Loss Control Division. With representatives assigned throughout the state, this division will offer member municipalities a variety of services including: on-site risk management with follow-up reports and recommendations; specialized law enforcement risk control; loss analysis and trending; newsletters, bulletins and other publications; technical resources; Employment Practices Law Hotline; Proactive Driver Training; Firearms Training System (FATS); and an extensive video library.

Roger Owens, Police Safety Consultant, retired as Deputy Chief of Police from the Montgomery Police Department after more than 24 years of service. After serving one year as the Alabama State Capitol Police Administrator, he joined the Loss Control Division in August 1993. As a Public Safety Consultant, Roger is responsible for traveling to 327 member police departments with liability or workers compensation insurance in an effort to reduce municipal liability and employee injuries.

Stanley Fant is the Loss Control team's SkidCar Coordinator. In 1999, Stan retired from the Alabama State Troopers after more than 30 years in law enforcement, including more than 20 years as a highway patrol officer and supervisor. In December 2000, Stan joined AMIC's staff as the coordinator for their popular Proactive Driver Training program. He travels throughout the state training police officers and other municipal employees through the SkidCar training system.

Myra S. Forrest, **CSP, ARM, ALCM**, earned a B.S. in Computer Science with a concentrated elective field of Industrial Engineering from Louisiana State University. After graduation, she was employed by Aetna Life and Casualty as an Engineering Consultant. Myra joined Meadowbrook Insurance Group in 1995 to work as a Safety Consultant for the AMIC program. She joined the Loss Control Division in 2001 and has been providing a variety of loss control services for both AMIC and MWCF members.

Jason Humphries, Loss Control Representative, graduated from Auburn University at Montgomery with a B.S. degree in Justice and Public Safety. Prior to joining the Loss Control Divison of AMIC and MWCF, he worked four years with The Parks and Recreation Department of Montgomery. During his tenure with the City of Montgomery, he learned the basic fundamentals of municipal operations which, in turn, enhanced his understanding of the field of loss control.

Richard Buttenshaw, Loss Control Representative, earned a B.S. in Computer Science from Kingston University in England. After graduation, he was employed by Logica UK, Ltd in London, England, as an Analyst Programmer where he worked with various governmental agencies. Prior to joining the Loss Control Division of AMIC and MWCF, he spent eight years working throughout the United States and the Caribbean in the scuba diving industry.

Todd McCarley, Loss Control Representative, alsdkjf aewlrk asl;kfjaew erflkaf asdlfj lksadf lsdakfj adl;fkj asdflk aseefl;kj asdflkj asdf;lkj fasdlkj gasdl;kjdsf lkjsdfa asdf;lksafjsdal;kfj dsfalkjsadf sdlakfj asdflkjf kjsdafl;kdsfj asd oiru awekjrn sdfl;kjsd ro;iewru asdklfjd ;aeliru elkj rfas;lieuraw;lekru asdfklasdf waeroiu askfj waer;lkasur owaeiru asdldskfj aweroiu sdzflk;j fl;sdkriu ewlikjr asaalskfj awfeoiur akejr als;ekjf sadlifu ewalkrj sdlkjf aslkjf aewro;iuawer aslekjr ae;oasdru asd;lkfj asoe;iru aeo;riu ael;krj

Safety Belts Fact Sheet

Source: Advocates for Highway and Auto Safety, www.saferoads.org

According to early 2002 estimates from the National Highway Traffic Safety Administration (NHTSA), approximately 59% of passenger vehicle occupants killed in traffic crashes were not wearing safety belts. Safety belt use, reinforced by effective safety belt laws, is a proven life saver.

All states except one have safety belt use laws, but only 20 states (AL, CA, CT, DE, GA, HI, IL, IN, IA, LA, MD, MI, NJ, NM, NY, NC, OK, OR, TX, WA) and the District of Columbia have standard, or primary, enforcement of their belt laws. In states with standard enforcement, law officers may ticket a non-belt user when they see a violation of the safety belt law. With secondary enforcement laws, officers may issue a citation only after stopping the vehicle for another traffic infraction.

Safety belt use is significantly higher in states with standard enforcement laws compared to those with secondary enforcement laws. Research also shows that when adults buckle up, children get buckled up too. Standard enforcement is important not only for raising adult safety belt use, but also for increasing the number of children who are protected by occupant restraints.

SAFETY BELT FACTS

Lap-shoulder belts reduce the risk of fatal injury to front-seat occupants by 45-73% and the risk of moderate-to-critical injuries by 44-78%, depending on the type of vehicle and seating position involved. (National Highway Traffic Safety Administration, or NHTSA, 2002)

Safety belts are credited with preventing 11,900 fatalities and 325,000 serious injuries annually. (NHTSA, 2002)

If all passengers were to wear their safety belts, an additional 9,200 fatalities and 143,000 serious injuries could be prevented each year. (NHTSA, 2002)

In 2001, 73 percent of restrained passengers involved in a fatal crash survived, compared to 44 percent of unrestrained occupants. (NHTSA, 2002)

Six out of ten children who died in passenger vehicle crashes were unbelted. (National Safety Council, or NSC, 2002)

The needless deaths and injuries that result from non-use of safety belts cost society an estimated $26 billion annually in medical care, lost productivity and other injury related costs. (NHTSA, 2002)

Average inpatient costs for traffic crash victims who did not use safety belts were 50% higher than for victims who were belted. (NSC, 2001)

STANDARD ENFORCEMENT LAW FACTS

By just enacting a standard enforcement safety belt law, usage rates rise 10-15 percentage points. (NHTSA, 2002)

When Alabama upgraded their safety belt law to standard enforcement in 2000, their use rate rose from 58% in 1999 to 71% in 2000. (NHTSA, 2003)

The safety belt use rate in New Jersey rose from 63 percent in 1999 to 74 percent in 2000 after passage of their standard enforcement law. (NHTSA, 2003)

Michigan saw a 14 percent increase in their safety belt use rate from 70 percent to 84 percent after they passed a standard enforcement law in 2000. (NHTSA, 2003)

When California passed a primary enforcement law in 1993, usage rates rose from 70% to 82%. Similar impacts occurred in Louisiana, where usage rose 18 points, Georgia, where usage rose 17 points, in Maryland, where usage rose 13 points and in the District of Columbia, where usage rose 24 points when a primary enforcement law was combined with penalty points. (NHTSA, 2002)

In New York, prior to its standard enforcement law of 1984, the safety belt usage rate was 11%. By Fall of 1999, 76% of motorists buckled up. (NHTSA, 2001)

Adult safety belt use is the best predictor of child occupant restraint use. A driver who is buckled up is three times more likely to restrain a child passenger than one who is not buckled. (NSC, 2002)

When Louisiana adopted its standard enforcement law, child restraint use jumped from 45 to 82% even though the state's child passenger safety law did not change. (NHTSA, 2002)

African American men are less likely to buckle up than their white and Hispanic counterparts, putting them at greater risk of dying in a crash. (U.S. Centers for Disease Control and Prevention) However, research shows that for African American men age 18-29, belt use is significantly higher in standard enforcement states than in secondary law states, 58% v. 46%. (American Journal of Public Health, Vol. 88, No. 2, Feb. 1998)

The Congressional Black Caucus has stated that increasing safety belt use among African Americans is an "urgent national health priority." The National Black Caucus of State Legislators and the National Conference of Black Mayors have also expressed support for strong laws that increase safety belt use and include safeguards for uniform enforcement. (NHTSA, 2003)

In Canada where belts laws are standard enforcement, fines are adequate, and use is encouraged with periodic waves of strict, well-publicized enforcement, the belt use average is 90%. (NHTSA, 2003)

Fines for not wearing a safety belt in the United States currently range from $5 in Idaho to $75 in Oregon. The most common fine (27 states) is $20-25. A 1995 NHTSA study of the effect of various provisions of safety belt use laws found that for each $1 in fine level, states tend to gain about 0.08% higher belt use. (NHTSA, 2003) ■

Defining Moment

CLAIMS MADE VS. OCCURRENCE: The first determination to be made in reviewing a liability coverage form is whether the policy is written on a claims-made or occurrence basis. This should be clearly labeled on the policy form. If not, then you must look into the insuring agreement.

Claims-made policies cover insured events only if the claim is filed during the policy term, regardless of when the event took place. By contrast, coverage under an occurrence form is determined by when an insured event took place, regardless of when the claim is made.

Source: *Risk Management Manual: A Reference Tool for Small Local Governments*

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.

Certification Requirements

The program was developed as a series of one-day or eight-hour modules. To earn the Certificate of Achievement in Police Management requires attendance of five modules (seminars, conference events, etc.) approved in advance by AACOP and the University Partnership of Alabama Continuing Education (UPACE) for credit toward the Certificate. To become certified requires an individual to be currently serving as a police chief or admitted to the program by the training committee of AACOP as well as successfully complete 80 hours of instruction (10 modules). These hours include the first 40 hours completed when the Certificate of Achievement was earned.

UPACE works closely with the AACOP Training Committee in planning, developing, coordinating and implementing the entire program. UPACE provides full administrative support for the entire certification series. This education and training program is administered on behalf of AACOP by: **Jackson State University** Office of Continuing Education; Ann Wells, Director, 700 Pelham Road North, Jacksonville, AL 36265, awlls@jsucc.jsu.edu, 1-800-634-7199, ext. 5919; **The University of North Alabama** Office of Continuing Education, Dan Throgmorton, Director, UNA Box 5036, Florence, AL 36362, dwthrogmorton@una.edu, 1-800-825-5862, ext. 5987; and **Troy State University Dothan** Office of Continuing Education, Mike Tew, Director, 500 University Drive, Dothan, AL 36304, mtew@troyst.edu, 334-983-0005.

2004 Schedule (88 Total Hours)

• **January 22-23**, Effective Public Communications: Meetings, Presentations and Interviews (16 hours), Troy State University Dothan, Dothan, AL

• **February 12**, Alabama Police Chiefs' Conference, Strategic Planning for your Department, Montgomery, AL

• **April 15-16**, Stress and Time Management, Ethics and Integrity, University of North Alabama, Florence, AL

• **May 27**, Alabama Police Chiefs' Conference, Generational Differences and Assessments, Point Clear, AL

• **July 15-16**, Understanding Human Relations, Managing Conflict, Jacksonville State University, Jacksonville, AL

• **August 5**, Alabama Police Chiefs' Conference, Change Management, Mobile, AL

• **November 4-5**, Recruiting, Selection, Retention and Employee Relations (16 hours), Troy State University Dothan, Dothan, AL

For more information, or to register for a module, call JSU Continuing Education at **1-800-634-1799**. ∎

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

LOSS CONTROL TERRITORIES

- ■ Myra
- ■ Todd
- ■ Jason
- ■ Richard
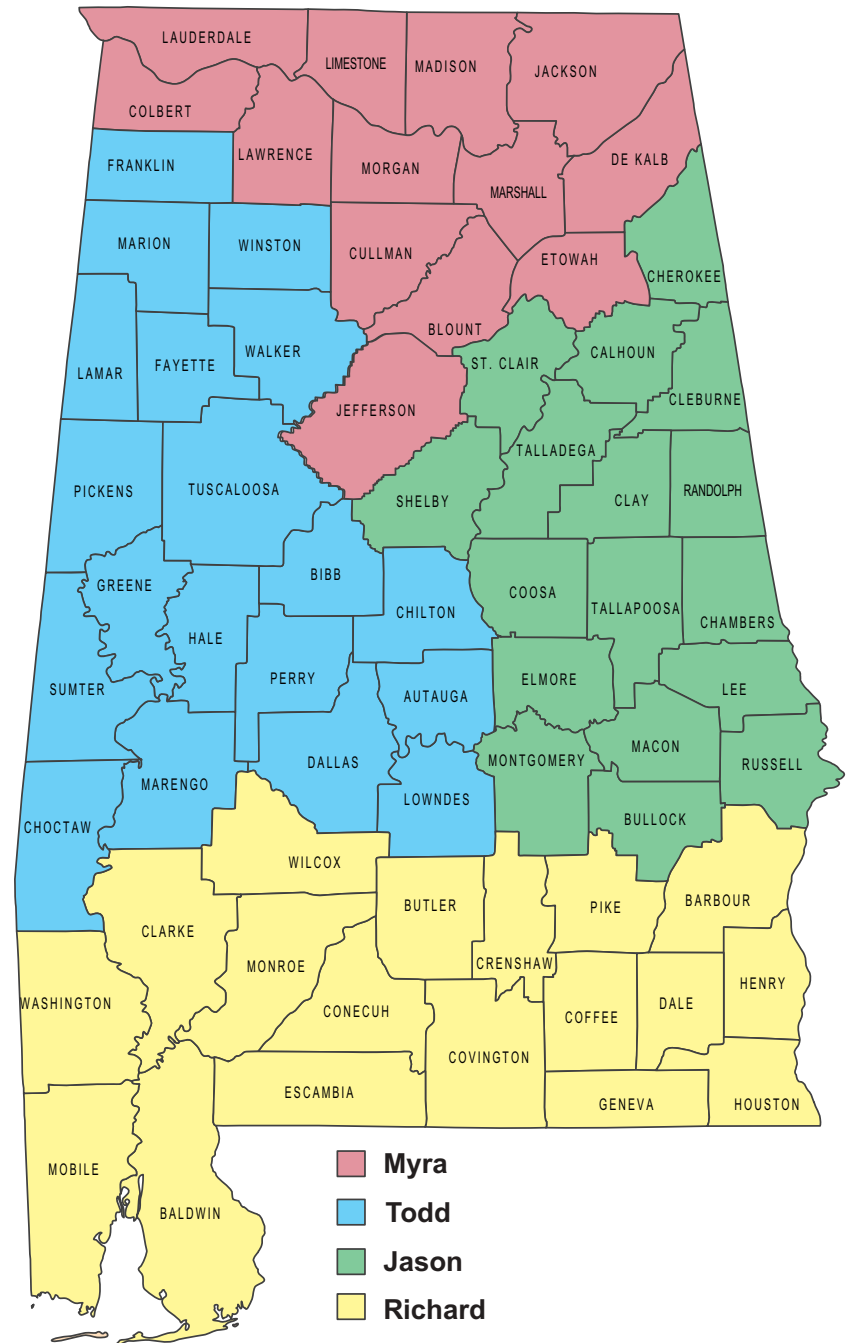
Each of the four loss control representatives is assigned to one of four different regions throughout the state. The map above distinguishes the regions by county. Loss control services provided by each representative include:

- On-site Risk Management with follow-up reports and recommendations
- Specialized Law Enforcement Risk Control
- Loss Analysis and Trending
- Newsletters and Bulletins
- Technical Resources
- Employment Practices Law Hotline
- Proactive Driver Training
- Firearms Training System
- Video Library
- Training

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.

SkidCar Schedule

•Fairhope	January 19-30, 2004
•Selma	February 23- March 5, 2004
•Daleville	March 24 - April 2, 2004
•Tuscaloosa	April 20 - 30, 2004
•Winfield	May 4 - 14, 2004
• Open	June 8 -18, 2004
•Jacksonville	July 13 - 23, 2004
• Decatur	August 10 - 20, 2004
•Gardendale	September 14 - 24, 2004
• Open	October 19 - 29, 2004
•Citronelle	November 9 - 19, 2004
•Montgomery	December 7 - 17, 2004

For additional information, contact the Loss Control Division at 334-262-2566.

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

Please share this publication with your staff and coworkers!

CHANGE SERVICE REQUESTED

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