

Risk Management Solutions

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

SPRING 2006

Police Chiefs' Advisory Committee Enters 13th Year

By: Niko Corley, Communications Coordinator, ALM

006 marks the thirteenth year the Police Chiefs' Advisory Committee has served AMIC, MWCF and Alabama's municipalities in bettering law enforcement in the state. At several meetings each year, committee members discuss law enforcement topics and tactics for improving how Alabama's police departments carry out their numerous tasks.

Beginning in 1994, the committee offered training on law enforcement subjects for police chiefs at the League's annual convention. Five years later, in 1999, the committee went to the Alabama Association of Chiefs of Police (AACOP) with the idea of jointly creating an



The twelve-member police chief education committee consists of (L to R) Roger Owens, Alabama League of Municipalities; Chief Mike Blackwood, Arab; Chief Scott Walls, Guntersville; Chief Thomas Mangham, Opelika; Chief David Carpenter, Daphne; Chief Arthur Bourne, Gulf Shores; Director Trey Oliver, Saraland; Chief Jeff Manuel, Demopolis; Chief Robert Evans, Muscle Shoals; Chief Louis Zook, Sylacauga; Chief Danny McKinley, Attorney General's office; and Chief Alan Benefield, Alabama Peace Officers Standards and Training Commission.

education committee to administer and oversee a more organized and consistent police chiefs' training program, and in August of 2000, the Certified Law Enforcement Executive Program (CLEEP) was launched.

"It has really grown since then [2000] and allowed us to provide a certification program for Alabama's police chiefs," Roger Owens, education committee member and AMIC/MWCF police safety consultant, said.

Similar to the League's Certified Municipal Official Program, where attendees gain credit hours toward certification for attending seminars, CLEEP training sessions address issues police chiefs face, covering everything from dealing with domestic violence to use of force to pursuit, to name a few.

Last year alone, CLEEP had 564 participants. Any active, full-time police chief in Alabama who is a member of good standing with AACOP is eligible for the program, and all executive-level administrators, with the approval of the chief of their department, may also attend CLEEP (however, administrators will not be certified until they become chiefs themselves and AACOP members of good standing).

success speaks for itself.

"Even the people who were negative toward it in the beginning have changed their minds ... it's the only way to become a professional [law enforcement] organization," Mangham said.

In addition to CLEEP, the education committee also offers a mentoring program where veteran police chiefs volunteer their time and talents to help new chiefs become accustomed to running a department, resulting in better law enforcement in Alabama.

"The program allows us to help those less fortunate cities by sharing with them information, materials and expertise," Owens said.

Between CLEEP and the police chief mentoring program, there's no question as to the education committee's dedication to police department improvement in the state.

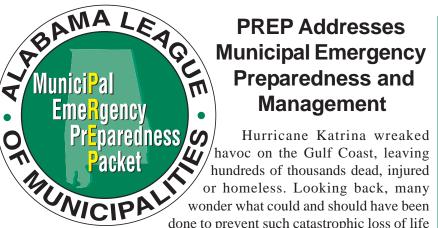
"The committee does a lot of good," Owens said. "They are a dedicated group that comes together to better law enforcement and to help all cities be safer and less libelous."

For more information, visit www.aacop.com.

Thomas Mangham, Opelika Police Department chief and education committee chair, says CLEEP training makes police chiefs better managers and teaches them how to deal with problems that may come their way.

"They [police chiefs] are going to train officers to be better officers and to look for ways to lower liability," Mangham said.

From an insurance and workers' compensation standpoint CLEEP is extremely valuable, educating chiefs and, in turn, police officers in tactics for reducing the liability of cities and departments. Mangham says while the need for police chief education wasn't always understood or appreciated for its value, CLEEP's



wonder what could and should have been done to prevent such catastrophic loss of life

and property. The answer is as clear as crystal: preparation, preparation, preparation.

The Alabama League of Municipalities has finished its Municipal Emergency Preparedness Packet (PREP) for assisting municipal officials in preparing for and dealing with emergencies and disasters, both natural and manmade. Hurricane readiness along the state's coastline prompted PREP's creation, but this is just one of the many areas of emergency and disaster management PREP addresses.

Alabama's varying geographic regions, from the rolling foothills of the Appalachians to the roaring surf of the coastal plain, give rise to a number of potential natural disasters. Add to these the possible disasters that people can produce and municipalities need to be ready for anything.

The information included in PREP will serve municipalities regarding emergency and disaster preparation, management and cleanup, and also contains information to assist municipalities in securing state and federal aid before and after an emergency or disaster.

PREP's theme is one of preparation; the more municipalities do to prepare for potential emergencies and disasters the less catch-up they will have to play when an emergency or disaster occurs.

PREP's contents will be updated periodically by the League as the need arises. Though it is distributed in CD-format, municipalities are STRONGLY encouraged to print the material and get the information to your employees as soon as possible. Preparation now prevents problems later.

Driving a Work Vehicle

Driving a work vehicle is a privilege for employees, not a right. Furthermore, the public entity should have a policy in place that reports the driver history of people responsible for driving vehicles on a regular basis.

There are a two ways to obtain this information: (1) require all employees to provide this information as a condition of employment, or (2) contact the Alabama Department of Public Safety and sign up for online access to driver records.

The Department of Public Safety provides online access to driver records to approved businesses, including municipalities and public corporations.

In order to access this service, the municipality must become an Alabama Interactive Service Subscriber. More information about this service and the forms required for subscription can be found on the state of Alabama's web site, www.alabama.gov, under the "Online Services" section, Business Services. Or, contact Alabama Interactive Customer Service at (866) 353-egov (3468) or at customerservice@alabamainteractive.org.

While checking driver history should positively impact auto liability insurance premiums, above all else, checking driver history protects the safety of employees and the public.

HOT TOPIC!

ccording to the National Fire Protection Association (NFPA), the primary purpose of exit signs is to give building occupants the information they need to help them find their way out-ofdoors quickly. Placing exit signs in the right locations and providing sufficient lighting around exits could mean the difference between a safe, speedy exit and a slow, confusing one.

The first location where exit signs must be placed, as required by Section 7.10.1.2 of the NFPA's Life Safety Code ®, is at exits, whether they are enclosed stairways, horizontal exits, passageways or outside doors (unless the door is obviously an exit). Section 7.8 of the Life Safety Code requires the area outside an exit door, commonly called an exit discharge, to be illuminated while Section 7.9 says the area must be illuminated by emergency lighting when building conditions require emergency lighting.

When an exit or the path to an exit is unclear, signs directing people to exits should be installed. Unlike the placement of exit signs, the placement of directional signs is less defined and those planning exit routes for people should use their best judgment when installing these.

That being said, too many signs may confuse people. Doors that are not exits and do not lead to exits but which are located near exits may be puzzling to people looking for a way out. According to Section 7.10.8.3 of the Life Safety Code, these doorways must be labeled "NO Exit," with "NO" in larger letters than "Exit" (two inches high for "NO" and one inch high for "Exit") to limit people mistaking the doorway for an exit. NFPA also suggests labeling non-exit doors; for example, a storage room could be labeled "Storage" to prevent confusion with an exit.

The Life Safety Code also requires exit signs in corridors to be installed so that viewing distance doesn't exceed the sign's rated viewing distance or 100 feet, whichever is less. This usually means signs will be placed 200 feet apart so someone between the signs is no more than 100 feet from an exit sign. NFPA reminds us this guideline applies only to corridors and not to large rooms, where the size of the sign (no smaller than six-inch lettering) determines the frequency of placement.

The placement of exit signs and adequate lighting in a building requires good judgment. When installing signs and lighting, keep in mind their placement should allow people new to the building to find their way outside quickly and easily. Doing so will ensure safe and speedy exits.

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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.

AMIC Welcomes New Employees

AMIC announces the arrival of two new employees to its claims department: Nancy Phillips and Martha Matthews



Nancy Phillips, who joins AMIC as claims clerk, received her paralegal certificate from the National Academy of Paralegal Studies, Inc. at Troy State University's Montgomery campus. She has attended professional development courses in computers and in personnel and employment law and is proficient in Microsoft programs such as "Excel" and "Legal Files." Most recently, Phillips worked for Beasley, Allen, Crow, Methvin, Portis & Miles, P.C. as a legal secretary in the fraud department for civil

litigation attorneys. Her responsibilities included maintaining files, reviewing and analyzing documents, drafting correspondence and pleadings, investigations and general administrative filing. Phillips has done similar civil litigation work for several other law firms, including Rushton, Stakely, Johnston & Garrett, P.A., and Webb, Crumpton, McGregor, Davis & Alley.

Martha C. Matthews, who comes to AMIC as a senior claims adjuster, graduated from Auburn University in Montgomery and has had extensive training from organizations such as the Insurance Institute of America, the Alabama Bar Institute and the Defense Research Institute. Matthews last served as senior claims representative for Meadowbrook Insurance Group/Association of Self-Insurance Services, Inc. in Montgomery. Prior to her employment there, she was the liability claims manager for



Meadowbrook. She has experience in managing a claims staff while investigating and maintaining a full load of claims. Her past duties have included managing an average caseload of 130 claims per month as the liability claims manager; investigating and negotiating claims; and establishing good relationships with new account members.

Matthews has also worked for Crawford and Company as a claims clerk where she helped make a trial project for the branch office a success throughout the Southeast. She was later promoted to an adjuster position until she completed Crawford and Company's six-week training school after which she handled property and casualty claims.

Congratulations, and welcome to the AMIC team!

Is All Your Property Covered?

Do you know if all of your municipality's property is insured?

Have you recently built a new building or bought a new vehicle?

Has your municipality been given a piece of property or land as a gift?

Does your insurance carrier know about it?

With the amount of hurricane damage Alabama sustained over the past two years, some municipalities found out the hard way that not everything they thought was insured was covered. It is critical for municipalities to check their coverage schedules and make sure everything they want insured is listed.

Every year, 90 days before the expiration date, AMIC sends out a pre-renewal coverage schedule with a renewal letter asking for any changes that need to be made. This schedule lists everything covered on the policy, including property, inland marine, liability, crime and auto insurance. This list is sent out every year, even to those of you with three-year policies. It is **your** responsibility to check and make certain the list is complete and up to date. If in doubt, call your agent and ask them any questions you have about your coverage.

Whenever a municipality receives any new property, be it a new structure you have built or a piece of land given to you by a generous citizen, please remember you need to contact your agent to make sure you get coverage for it. Don't get caught in the rain when the next storm comes. Make sure all your property is covered.

Risk Management Awards for 2005

Instituting risk management and loss control activities by the members of the Municipal Workers Compensation Fund (MWCF) and the Alabama Municipal Insurance Corporation (AMIC) are considered to be proactive steps that benefit not only the member's loss ratio but the overall success of the MWCF and AMIC insurance programs. Not only are employee, property and liability losses minimized, but – most importantly – employees and citizens reap the rewards of a safer workplace and community.

In recognition of the efforts and successes of our members, the Board of Directors of the MWCF and AMIC approved the establishment of a Risk Management Award during 2002. It was determined that an award program would be developed based on the loss ratios for the member's prior year. For those members of both the MWCF and AMIC programs, the loss ratios would be combined and divided by two to reflect the overall loss ratio.

Four levels of awards are being presented to acknowledge the efforts and accomplishments of those members in the areas of Risk Management for the year 2005. Members are eligible to receive the Presidents Award once every five years and the Gold, Silver and Bronze annually.

- ALM President's Award; Top 5% for 5 years
- Gold Award; Loss Ratio below 5%
- Silver Award; Loss Ratio of 5% to 20%
- Bronze Award; Loss Ratio of 20% to 40%

Awards were mailed to the recipients along with a press release. Recipients of these awards are being acknowledged in this issue of the *Risk Management Solutions* newsletter and at the League Convention.

2005 Risk Management Awards

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

Anderson Anniston Housing Authority Asbury Water Board Autauga/Prattville Library Birmingham-Jefferson Civic Center Bridgeport Housing Authority Calera Waterworks Camden Coker County Line Cullman-Jefferson Counties Gas District Dothan Double Springs Waterworks Board East Brewton Waterworks & Sewer Fultondale Gas Board Gordo Water Board Heath Kansas Moulton Housing Authority Moulton Water & Sewer Board Nectar Northeast Alabama Water & Sewer Phil Campbell Housing Authority **Pleasant Groves** Red Bay Red Bay Water & Gas Reform Roanoke Utility Board Russellville Gas Board Samson Skyline Tarrant Electric Department Tuscaloosa Housing Authority Tuscaloosa Parking & Transit Authority Uniontown Vredenburgh Wetumpka

Gold Awards (Loss ratio below 5%)

Abbeville Housing Authority Abbeville Water & Sewer Alabama Municipal Election Authority Alabama-Tombigbee Regional Commission Alexander City Housing Authority Aliceville Housing Authority Aliceville Water & Sewer Altoona Andalusia Housing Authority Anderson Arab Housing Authority Arab Water Works Board Ariton Arley Asbury Water Board Ashland Ashland Water & Sewer Board Ashville Water & Sewer Board Attalla Housing Authority Attalla Waterworks Autauga/Prattville Library Baileyton Baker Hill Bay Minette Housing Authority Bear Creek Development Authority Beatrice Belk Berry Gas Board **Berry Housing Authority**

Birmingham Parking Authority Birmingham Regional Planning Commission General Fund Birmingham Regional Planning Commission Senior Aide Birmingham-Jefferson Civic Center Black Warrior Solid Waste Authority Blountsville Housing Authority Boaz Water & Sewer Board Boliaee Boston Housing Authority Branchville Brent Housing Authority Brent Utilities Brewton Housing Authority Brewton Natural Gas Bridgeport Housing Authority Brookside Brundidge Housing Authority **Butler Utilities** Calera Housing Authority Calera Waterworks Camp Hill Utilities Carbon Hill Housing Authority Center Point Central Alabama Regional Planning Commission Centreville Water Works & Sewer Board Cherokee Waterworks & Gas Board Chickasaw Housing Authority Childersburg Housing Authority **Clanton Housing Authority** Clayton Housing Authority Clayton Water & Sewer Coaling Coffeeville Waterworks Coker Columbiana Columbiana Housing Authority Columbiana Waterworks Cordova Housing Authority Cordova Water & Gas Board Cottonwood Cottonwood Housing Authority County Line Craig Field Airport Authority Crossville Water Board Cullman Housing Authority Cullman-Jefferson Counties Gas District Dadeville Housing Authority **Daleville Housing Authority** Deatsville Deatsville VFD, Inc. Decatur Municipal Utility Board Decatur Personnel Board Demopolis Housing Authority Detroit Dodge City Dora Waterworks & Gas Board Dothan **Dothan Housing Authority** Double Springs Waterworks Board Dutton East Brewton Waterworks & Sewer East Central Alabama Gas District East Central Alabama Solid Waste Disposal East Geneva Co. Senior Citizens Committee Elba Housing Authority Eldridge Elkmont Elmore Elmore County Economic Dev Elmore Water Authority

Enterprise Housing Authority Eufaula Housing Development Eutaw Housing Authority Eva **Evergreen Housing Authority** Fairview Fayette Gas Board **Fayette Housing Authority** Five Points Florala Housing Authority Florence Housing Authority Foley Housing Authority Forkland Fort Payne Housing Authority Fort Payne Improvement Authority Fultondale Gas Board Gadsden Airport Authority Gainesville Gantt Gaylesville Geiger Georgiana Housing Authority Georgiana Water & Sewer Glencoe Glencoe Water & Sewer Glenwood Goldville Good Hope Goodwater Housing Authority Goodwater Waterworks & Sewer Gordo Housing Authority Gordo Water Board Gordon Goshen Governmental Utility Services (Bessemer) Grant Graysville Water & Sewer Board Greene County Ambulance Service Greensboro Housing Authority Greensboro Utility Board Grove Hill Memorial Hospital Guin Housing Authority Hackleburg Housing Authority Haleyville Housing Authority Hammondville Harpersville Water Board Hartselle Housing Authority Havden Headland Housing Authority Heath Heflin Heflin Housing Authority Heflin Water & Sewer Helena Utilities Highland Lake Hobson City Housing Authority Huntsville-Madison County Airport Indian Springs Jackson's Gap Jacksonville Water Works, Gas/ Sewer Kansas Kennedy Killen Langston Leeds Housing Authority Leesburg Leighton Leighton Water Works & Sewer Board Linden Housing Authority Linden Utilities Lineville Water & Sewer Littleville Locust Fork Lowndesboro Malvern Maplesville Maplesville Water Works & Gas Board Marion Housing Authority

Maytown Mentone Midland City Midland City Housing Authority Midway Millport Millport Housing Authority Monroeville Housing Authority Montevallo Water & Sewer Montgomery Housing Authority Morris Moulton Moulton Housing Authority Moulton Water & Sewer Board Mulga Munford Myrtlewood Nauvoo Nauvoo Waterworks Nectar New Brockton Housing Authority New Hope New Site Newbern Newton Newton Housing Authority Newton Water & Sewer North Alabama Gas District Northeast Alabama Water & Sewer Northwest Alabama Council of Local Government Auto Northwest Alabama Gas District Oak Grove Oakman Odenville Utilities Ohatchee **Oneonta Housing Authority Oneonta Utilities** Opelika Housing Authority **Opp Housing Authority** Orrville Owens Cross Roads Oxford Water & Sewer Board Ozark Dale Co, E-911 **Ozark Housing Authority** Parrish Housing Authority Parrish Water & Sewer Board Pell City Housing Authority Pennington Utilities Phil Campbell Housing Authority Pickens County Gas Pickensville **Piedmont Housing Authority** Pike Road Pinckard Pleasant Groves Prattville Solid Waste Authority Prattville Waterworks Prichard Housing Authority Ragland Housing Authority Ragland Water Works & Gas Rainbow City Utilities Board Ranburne Red Bay Housing Authority Red Bay Water & Gas Reece City Reform Housing Authority Reform Water & Sewer Board Rehobeth Ridgeville Riverside Roanoke Roanoke Housing Authority Roanoke Utility Board Rockford Gas Board Rockford Waterworks Rogersville Rogersville Waterworks & Sewer Russellville Electric Board Russellville Gas Board

Russellville Housing Authority Saint Florian Samson Housing Authority Saraland Water Service Sardis City Scottsboro Housing Authority Selma Water & Sewer Skvline Slocomb Housing Authority South Central Alabama Development Commission South Central Alabama Development Commission/Senior Aides Division South Central Alabama Regional Housing Authority South Vinemont Southside Waterworks Board Spanish Fort Spirit of Anniston Main Street Program, Inc. Stevenson Storm Water Management Authority Sulligent Housing Authority Sumiton Gas Board Sumiton Water Board Sweet Water Water Works Talladega Springs Talladega Water & Sewer Board Tarrant Housing Authority Taylor Thomaston Water & Gas Thorsby Top of Alabama Regional Council of Governments Trafford Tri Community Water System Triana Triana Housing Authority Trinity Tuscumbia Utilities Department Tuskegee Housing Authority Twin Union Union Grove Union Springs Utility Board Upper Bear Creek Water, Sewer & FPA Valley Grande Valley Head Valley Head Housing Authority Valley Housing Authority Vernon Vina Vincent Housing Authority Vredenburgh Wadley Waterloo Webb Wedowee Wedowee Water, Sewer & Gas Board West Blockton West Jefferson Westover Wetumpka Water & Sewer Wilcox County Gas Wilsonville Wilton Wilton Water and Gas Winfield Housing Authority Winfield Waterworks & Sewer Winston County Industrial Development Authority Woodland Woodstock

Silver Awards

(Loss ratio of 5% to 20%) Albertville Albertville Utilities Alexander City Anniston Anniston Express Anniston Housing Authority Arab Athens Utilities Auburn Water Board Bear Creek Berrv Bessemer Electric and Water Birmingham District Housing Authority Blountsville Boaz Boaz Gas Board Bridgeport Utility Board Brighton Butler Camden Carrollton Centre Waterworks & Sewer Chickasaw Utilities Clanton Clay Colony Columbia Creola Crossville Cuba Cullman Cullman Utilities Dadeville Daleville Daphne Decatur Douglas East Brewton Eclectic Eufaula Housing Authority Eufaula Water Works Falkville Fayette Fort Deposit Water Works & Sewer Board Fultondale Gardendale Geneva Guin Water & Sewer Board Guntersville Electric Board Guntersville Housing Authority Haleyville Water & Sewer Board Hamilton Harpersville Henagar Hodges Hollywood Huntsville Housing Authority Irondale Jasper Waterworks and Sewer Kinsey Lawrence-Colbert Counties Gas Board Leeds Water & Sewer Lexington Lincoln Lineville Louisville Luverne Housing Authority Marshall County Gas District Montgomery Transit Mooresville Mosses Mount Vernon Muscle Shoals

Northport Housing Authority

Odenville

Opelika Pelham Phenix City Housing Authority Priceville Ragland Rainsville Red Bay Reform Rockford Rutledge Satsuma Waterworks & Sewer Board Section Sheffield Sheffield Housing Authority Shorter Southeast Alabama Regional Planning & Development Commission Steele Steele Waterworks Board Stevenson Housing Authority Sulligent Sylacauga Housing Authority Sylacauga Utilities Talladega Tarrant Electric Department Trov Housing Services Tuscaloosa Housing Authority Tuscumbia Tuskegee Tuskegee Utility Board Union Springs Uniontown Valley Walnut Grove Warrior Weaver West Etowah Co. Water Authority Wetumpka Winfield **Bronze Awards** (Loss ratio of 20% to 40%)

Abbeville Alabama League of Municipalities Alabaster Water Board Allgood Ashford Athens **Bav Minette** Bay Minette Utilities Bayou La Batre Water & Sewer Bessemer Birmingham Airport Authority Brent Brookwood Chelsea Childersburg Clayton Clio **Colbert County Animal** Coosada Cordova Daphne Utilities East Alabama Mental Health & Retardation Elba Enterprise Fairfield Fairhope Fayette Water Works Board Flomaton Fort Deposit Geraldine Greensboro Gurley Haleyville Homewood Huntsville & Madison County Senior Center Hurtsboro

Jasper Kimberly Lee-Russell Council of Local Governments Lynn Madison Margaret Millrv Mobile Metro Transit Management Mobile Water & Sewer Montgomery Water & Sewer Mulga Waterworks & Utility Board Muscle Shoals Electric Board Notasulga Oneonta Opelika Waterworks Board Oxford Ozark **Ozark** Utilities Paint Rock Pell City Piedmont Pinson Pisgah Pleasant Grove Pollard Prattville Prichard Rainbow City Russellville Russellville Waterworks & Sewer Sheffield Utilities Smiths Station Somerville Southeast Alabama Gas Springville Susan Moore Town Creek Toxey Troy Troy Housing Authority Trussville Union Grove Utilities USS Alabama Battleship Commission Vance Vernon Water & Sewer Board



Vestavia Hills



2006 SkidCar Schedule

• Bessemer	May 16 – 26
 Opelika 	June 6 – 16
 Oxford/Anniston 	July 11 – 21
• Decatur	August 8 – 18
• Pell City	September 12 – 22
 Scottsboro 	October 10 – 20
• Open	October 31 – November 10
 Montgomery 	December 5 – 15

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



Popular Safety Videos for the Spring Season

Right of Way Mowing Safety 5.032 Tractor Safety 5.039 Wheelbarrows 5.045 Responding to Bites and Stings 7.067 Responding to Allergic Reaction 7.068 Responding to Asthma 7.070 Inspecting Playgrounds for Hazards 7.083 Softball and Baseball Field Maintenance 7.084 Pool Safety 7.081 Outdoor Safety: Critters and Plants 7.029 Chlorine 14.006 Fleas, Ticks and Other Parasites 1.004 Lyme Disease: Danger in the Grass 7.026

New to the video library:

Jobsite Safety Inspection 2.008 Trucks, Vans and Other Delivery Vehicles 5.051 Elements of Back Care 7.073 Stretching Out at Work 7.074 It Only Takes a Second (Discussion Guide) 7.076 Tree Trimming Safety 7.079 Achieving a Drug Free Workplace: A Supervisor's Responsibility 11.024 Achieving a Drug Free Workplace: An Employee's Perspective 11.025 Wastewater Backup and Overflow: Response 14.015 Wastewater Backup and Overflow: Loss Control 14.016 Proactive Management and Sexual Harrassment 16.004

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 at 334-263-0200.



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



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