



# Risk Management Solutions

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

Winter 2010

## Is Your Mowing Equipment Safe?

Will Strength, ARM-P, Loss Control Representative, AMIC/MWCF

Cutting grass is probably the last thing on your mind during the winter months; however, spring will arrive faster than we can dig out our scarves and gloves – bringing with it rapidly growing grass and the full fury of mowing season. Now is the time to start thinking about equipment safety and begin preparing for the rigors that will be placed on your equipment during the spring and summer. Winter is the ideal season to sharpen blades, make needed repairs and perform required maintenance. It's also the perfect time to determine if your mowing equipment is up to par with the current safety standards.

One important safety standard to consider is Rollover Protection Systems or (ROPS) – a frame or roll bar designed to provide a safe compartment for an equipment operator in the event of a rollover accident. ROPS (in combination with a seat belt) can prevent an operator from being pinned under the machine. Without ROPS, the operator remains unprotected from the weight of the mower, which can exceed 1,500 pounds on some commercial models. This could cause serious injury and possibly even death.

Zero-turn mowers are fast and they can turn very quickly, which is why they're popular. It's also why they can be very dangerous in unsafe conditions. Zero turn riding mowers are designed for good traction and stability under normal mowing conditions. However, caution must be used when traveling on steep inclines, uneven terrain, along ditches and especially through wet grass. These conditions, as well as others, provide an opportunity for reduced traction and steering control which can potentially lead to a rollover accident. While ROPS are

now standard equipment on most commercial mowers, some earlier models were not equipped with such protection. This is where manufacturer retrofit programs are important. Leading manufacturers have a program in place where they offer free seat belt and ROPS installation for earlier manufactured models. If your organization owns a zero turn mower or tractor without ROPS, the League's Loss Control Department strongly encourages you to have your equipment retrofitted with the needed overhead

protection. Contact your dealer or the manufacturer to determine if your model can be retrofitted with a rollover protection system. Keep in mind that all mowers cannot be retrofitted or it may not be cost effective. If this is the case, replacing the mower with a safer model should certainly be considered. For questions regarding ROPS for any type of mower or tractor, please contact your dealer or the manufacturer.

If your mower is already equipped with the necessary rollover protection or you plan

to add it, here are a few tips to keep in mind.:

- **ALWAYS** securely fasten the seat belt during operation of the machine (mower equipped with fixed-position ROPS or with foldable ROPS in "up" position).
- **DO NOT** wear a seat belt when the roll bar is in the "down" position.
- Check the area carefully for proper overhead clearance before mowing.
- Keep the roll bar in the raised and locked position and the seat belt securely fastened during operation. There isn't any protection when the roll bar is in the "down" position.
- Make sure every operator is properly trained and thoroughly familiar with the equipment before operating.



# Bungee Cords – More Than Meets the Eye

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**T**hey're a common, everyday device, inexpensive and easy to use. They're used in businesses, homes, and leisure activities, but they possess an inherent danger, one that has caused injury, and in some cases, permanent vision loss. What is this seemingly harmless device with a potential to cause lasting damage in the blink of an eye? It's a bungee cord!

Bungee cords are made of elastic material with metal J-shaped or S-shaped hooks on each end. They're used to tie down or secure equipment, restrain cargo, act as barriers, hold items in place, and can be conveniently locked or fastened to another structure. Bungee cord use is particularly attractive since the hooks are versatile connectors that can be easily applied with one hand. The usefulness of bungee cords is well known, but their potential for injury is not.

One of the characteristics of a bungee cord is its stored energy which can be suddenly released. The heavy elastic cords from which bungees are made contain tremendous force when they recoil, particularly when they're stretched beyond their recommended limits. This sudden release of stored energy results in a high speed flailing hazard when:

- the hook pulls out of the user's hand as it's being stretched into place
- the hook disengages from the attachment point
- the attachment structure fails
- the hook straightens out
- the cord breaks
- the hook detaches from the cord

In each of these situations, the free end of the bungee cord can recoil at speeds of up to 60 miles per hour and produce significant injury or damage upon impact. The American Medical Association has called for warning labels to be placed on bungee cords, including information about the deterioration of the cords, which can cause them to snap unexpectedly. Cracks in the cords significantly increase the failure risks of the bungee.

The majority of bungee cord accidents involve the eye and are becoming

an increasingly common cause of both severe and penetrating eye injuries. In one hospital study, more than half the patients seen in the emergency room for bungee cord-sustained eye injuries required hospitalization for treatment of their injury. Injuries included bleeding within the eye, lacerations to the eye, traumatic cataracts, and tearing or detachment of the retina from the back of the eye. Most victims with damaged eyes had a mild-to-serious loss of vision, some had no useful vision, and some had injuries that were so severe that their eye had to be surgically removed.

How can bungee cord injuries be prevented? Eye doctors who treat people with eye injuries recommend replacing bungee cords with less volatile devices. Possible alternatives to secure equipment are ropes, buckled nylon bands or industrial plastic shrink-wrap. If bungee cord replacement is not possible, then employers should **INSIST** that their workers use appropriate, certified face or eye protection, even for the few seconds it may take to attach a bungee cord.

If workers will be allowed to use bungee cords in the course of their job, they should first receive instruction in the safe use, and the consequences of misuse, of bungee cords. They should be trained to use bungees with caution, including:

- using extreme caution when stretching the cord over a load
- securing hook ends carefully
- never extending the cord beyond its capacity of length or load
- keeping the face and other vulnerable body parts away from the cord's rebound path
- never using bungee cords to hold a surface which reacts to wind or air movement

Bungee cord safety procedures should be strictly enforced or, in the blink of an eye, an individual could lose an eye. If a bungee cord accident does result in an eye injury, make sure the victim is seen by an eye care specialist or medical professional.

## CLEEP 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). **The course listing for 2010 includes:**

- Jan 6-8, New Chief's Development Seminar; JSU McClellan, Anniston
- Jan 7-8, Police Organizational Structure: Managing for Effectiveness; JSU McClellan, Anniston
- Feb 3-4, AL Police Chiefs' Winter Conference; Renaissance Convention Center, Montgomery
- April 15-16, Your Leadership Legacy/Performance Management; University of North Alabama, Florence
- June 24-25, Understanding Human Relations/Managing Conflict; Troy University, Dothan Campus
- August 2-4, Police Chiefs' Summer Conference; Meyer Civic Center, Gulf Shores
- Nov 4-5, Managing Multiple Priorities/Problem Solving; University of North Alabama, Florence

For more information, visit [www.aacop.com](http://www.aacop.com).

## Defining Moment

### What is a "non-monetary" claim?

Every now and again while reviewing your property and liability loss run from AMIC, you may come across a claim with a description of "non-monetary". While this is confusing all by itself, the confusion increases when the claim has an incurred dollar amount rather than zero dollars assigned to it. So the question we are asked all the time is what is a "non-monetary" claim? Especially one that actually did cost money!

First of all, this type of claim only applies to your Public Officials Liability (POL) coverage and occurs when a third party files a law suit against you disputing a decision you have made. For example, you have denied a zoning change application and the person who submitted that application believes you made the wrong decision. They then file a law suit against you and this, of course, becomes a claim. What makes this law suit and claim unusual is that all the claimant wants is the decision reversed. They are not claiming damages. So that means that any incurred payments associated with the claim that you see on your loss run are purely from the cost of the legal defense – no money was actually paid to the plaintiff.

So, contrary to its name, a non-monetary claim **CAN** cost money!

# Fat Facts: What You Eat and How Much You Move Matters

Carrie Banks, Communications Director, Alabama League of Municipalities

According to a 2008 study by the Conference Board, the rate of obesity in the United States has doubled in the last 30 years with 34 percent of American adults fitting the definition of “obese.” Obesity is associated with a 36-percent increase in spending on healthcare services – *more than smoking or problem drinking* – costing U.S. private employers an estimated \$45 billion annually in medical expenditures and work loss.

With obesity comes the increased risk of diseases such as Type II Diabetes, heart disease, high blood pressure and breast, colon and prostate cancer. In addition, obesity puts tremendous stress on joints, can inhibit movement, dexterity, stamina and sleep and has been linked to mental health conditions such as depression.

With that in mind, what do we need to know about “fat”?

Elizabeth Ramirez, MEd, RD, LDN received her Masters in Exercise Science from Auburn Montgomery in 2006 and has been a registered dietician for 10 years. “Fat is not a four-letter word. It’s an important component, along with protein and carbohydrates, for our bodies to function,” she said. “Fat cushions our organs and produces hormones. We have healthy skin and nails because of fat and we get energy from fat.”

During the mid-1990s, “fat-free” became a pervasive, and ultimately unhealthy, trend. Dieters flocked to processed foods as a weight management solution only to experience roller-coaster energy swings and increased hunger. Because fat-free foods are higher in sugar, salt and refined flour, they actually contributed to the weight control problem. “We sacrificed taste; we sacrificed the enjoyment of food because we didn’t want to have any fat in our diet whatsoever,” Ramirez said. “If you compare labels from regular, reduced fat and fat-free products, the middle-of-the-road is usually the best option. However, it takes a personal decision to take the time in the grocery store to compare labels. For example, with salad dressings, particularly Ranch dressing, light or regular are the better choices because fat-free has more sugar and salt. The key, of course, is to stick with the recommended serving size, which can be difficult since a lot of people tend to drown their lettuce in dressing.”

There’s nothing “free” when it comes to nutrition. Being healthy and following a nutritious diet takes a concerted effort and requires personal responsibility. “I think there are good, bad and ugly fats,” Ramirez said. “Good fats are your monounsaturated fats such as olive and canola oils, peanut butter, avocados, olives, almonds. These help reduce the “bad” LDL cholesterol. The even better fats are the polyunsaturated fats – which can sometimes not only reduce the bad cholesterol, but increase the good (HDL) cholesterol – because they include the omega-3 fatty acids, which are found in fatty fish such as salmon, tuna, mackerel, herring and trout.”

## IT’S TIME FOR WORKERS COMP PAYROLL AUDITS!

Every member of the Municipal Workers Compensation Fund, Inc. will soon receive an audit request for payroll information for the 2009 Fund Year. Many members will be subject to an independent audit from Overland Solutions, and those members will be contacted to set up an appointment. All other members will be receiving an Audit Request Form. 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, 2010.**

If you have not received a request by 1/31/10 or have any questions, please call **Carla Thienpont at Millennium Risk Managers 1-888-736-0210.**

Saturated fats, which occur naturally in many foods and contain dietary cholesterol, can increase the risk for heart disease and stroke. The majority of saturated fats come from animal sources, including meat and dairy products such as fatty beef, lamb, pork, poultry with skin, lard, cream, butter, cheese and other dairy products made from whole milk. “Trans fats, which are manufactured fats, are not good for us at all,” Ramirez said. “They’re also hidden, particularly in processed, pre-packaged foods.” (Additional information is available from the American Heart Association. See yellow box below.)

Fat is not only an important dietary element, it’s critical to body composition as well. “Just like bones and muscle, fat is essential,” said Michele Olson, Ph.D. in Research Physiology and full professor of Exercise Science at Auburn Montgomery. “We need subcutaneous fat – it helps us stay warm, protects the things just underneath the skin and protects our muscles; however, once a third of your body weight is coming from fat, the more prone you are to increased health risks – everything from orthopedically to heart disease to other lifestyle diseases.”

According to Olson, there are two fat patterns: the android, or male fat pattern, (commonly referred to as apple shape), where more of the body fat is located centrally, and the gynoid, or female, fat pattern (pear shaped), where relatively greater fat is in the hip and thigh areas. “A woman can have an android fat distribution just as males can have a gynoid distribution,” said Olson, “and for the most part, none of us are “pure” types – we’re relatively one or relatively the other.

“It’s all the same fat, but it behaves differently depending on where it’s located. Pear-shaped fat is very difficult to lose for a couple of reasons – a large percentage of fat cells is distributed in that area and because gynoid fat has historically served as biological protection for pregnant women during times of feminine. It’s purposefully designed to be difficult to lose.”

Olson said research has shown that adrenaline is a little more affective at targeting fat cells in the legs and glutes. “One of the earliest studies on women with gynoid obesity had the subjects in one group do repeated brief but very intense interval bursts on cycles,” she said. “The second group spent the same amount of time on the bikes and burned the same number of calories but did not do the high intensity interval bursts. The results were markedly different. The amount of pear fat lost on the subjects doing the very intense, repeated intervals was significantly more even though the total amount of calories burned was the same for both groups. This was possible because intense interval bursts increase adrenaline concentrations to those fat cells to mobilize the fat. Also when you do intense exercise, you have post exercise metabolic burn that can carry on for several hours.

“In terms of central body (android) fat, there can be two types or a mix, and probably the mix is the most common overall,” Olson said. “You can have primarily subcutaneous fat – the fat you can grab hold of – but you also can have deep visceral fat that surrounds the vital organs – that’s the belly fat that’s hazardous because it behaves differently from subcutaneous fat. It creates much more inflammation.”

For people who need to lose weight, Olson recommends every other day doing a high-intensity workout (to target visceral fat and gynoid fat) and every other day a low to moderate intensity workout (walking, elliptical machine, stationary bike) to continue to burn calories. The basic calories in/calories out approach will eventually stimulate your body to turn to fat stores and encourage weight loss. “That is just the reality of having successful fat loss and maintaining it,” Olson said. “On most days of the week, exercise needs to be incorporated. If you truly want to change your appearance, that requires structured effort.” ■

The American Heart Association ([www.americanheart.org](http://www.americanheart.org)) has posted a “Face the Fats” link on its website that includes a “Fats 101” Q and A for making healthy fat choices as well as a “fat-sensible” guide with tips on cooking, snacking, eating fast food and reading labels. In addition, their “Fat Translator” ([www.myfattranslator.com](http://www.myfattranslator.com)) is extremely easy to use and calculates personalized daily calorie needs, recommended range for total fats, limits for saturated and trans fats (bad fats) as well as provides fat-sensible food substitutions.



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## Winter Safety DVDs

- 5.046 – Winter Driving (5 Minutes)
- 5.058 – Driving Safely in Winter Conditions (18 Minutes)
- 7.044 – Space Heaters (5 Minutes)
- 7.092 – Dealing With Stress (16 Minutes)
- 7.109 – Working Safely in Cold Weather (15 Minutes)
- 11.017 – Safety Program Management: Modules 1 & 2 (19 Minutes)
- 11.018 – Safety Program Management: Modules 3,4 & 5 (19 Minutes)
- 11.023 – Safety Coordinator Orientation (23 Minutes)
- 18.002 – Slip Sliding Away – (for buses) (7 Minutes)

**Call, FAX or e-mail your Video/DVD request to Rachel Wagner at: 334-262-2566; rachelw@alalm.org; or FAX at 334-263-0200.**

## ATTENTION!

**For step-by-step instructions on filing work comp claims, visit:**

**[www.alalm.org/MWCF/claimreporting.html](http://www.alalm.org/MWCF/claimreporting.html)**

### 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.

## 2010 SKIDCAR SCHEDULE

**Date/location subject to change.**

Open	Feb. 9 – 19	Muscle Shoals	July 20, – 30
Daleville	March 2 – 12	Decatur	Aug. 17 – 27
Open	April 20 – 30	Troy	Sept. 14 – 24
Open	May 4 – 7	Calera	Oct. 12 – 22
Oxford	June 15 – 25	Orange Beach	Nov. 9 – 19
Thomasville	July 6 – 9	Montgomery	Dec. 7 – 17



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

