



Risk Management Solutions

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

Fall 2011

Healthy at Work: Yes, it's possible!

Will Strength • Loss Control Representative • AMIC/MWCF

Alabama was recently named the second most obese state in the country by the seventh annual *F as in Fat: How Obesity Threatens America's Future 2010* report from the Trust for America's Health (TFAH) and the Robert Wood Johnson Foundation (RWJF).

According to the report, the state's adult obesity rate is 31.6 percent, and, in Alabama, men are more obese than women at 31.8 percent. How many of your employees take health and wellness seriously? What are municipal governments doing to improve employee wellness? Is employee health really our responsibility or should it be a personal decision? *All* employers, including municipal governments, are facing a crisis in rising health care costs. Health insurance premiums have increased rapidly over the past 10 years – far outpacing cumulative wage growth percent over the same 10-year period. So how do we keep up with the rising cost of health care when studies show that obesity and the health conditions associated with it, such as, hypertension, type 2 diabetes, stroke and coronary heart disease, are also on the rise? What are the answers to this growing health care crisis? Do we continue to accept increasing co-pays, deductibles and premiums or have we finally reached our limit?

Since data shows that at least 50 percent of health care expenditures are lifestyle-related and, therefore, potentially preventable, I think it is time to change. It is time to become healthy at work. I believe *wellness programs* are at least part of the answer that we are looking for. Wellness programs are a *long-term* approach that organizations should take to maximize their employees' health and well-being. If designed properly, these programs have the potential to curb the current health care crisis facing municipal government. More importantly, addressing health and wellness will improve the quality of life for our number one resource – our employees.

Why Should Employers Get Involved?

Potential benefits:

- Reduces cost for chronic diseases.



- Decreases absenteeism.
- Demonstrates concern for your employees.
- Improves morale.
- Ensures greater productivity.
- Improves fitness and health.

To accomplish the goal of maximizing the health and well-being of your employees, your wellness program should be designed to encourage employees to choose a healthier lifestyle. A good program will provide health screenings and tobacco cessation programs as well as educate employees on eating responsibly, exercising properly, weight loss and stress management. Additionally, a well-designed program has the potential to extend beyond the work site and positively influence dependents (spouses and children), thereby reducing an organization's health care costs.

Municipalities can begin by providing voluntary:

- Health Fairs - typically once each year featuring informational exhibits and various health screenings.
- Newsletters - quarterly or once a month with health news and tips taken from magazines, books and websites.
- Fitness Programs - such as classes, instructional assistance by in-house trainers or subsidized memberships at local health clubs.
- Workshops - such as classes on heart health, stress management, nutrition and other topics provided by local health practitioners or non-profit organizations.

continued next page

Healthy at Work

continued from cover

- Weight Loss Campaigns - classes or individual coaching by health practitioners on weight loss strategies. Some organizations incorporate a Weight Watchers type program.
- Health Screenings - for example, blood sugar and cholesterol screenings are conducted (generally at the work site) and results are passed to the employee's physician for counseling.
- Incentive Programs - some organizations provide financial and non-financial incentives to encourage employees to attend workshops, health screenings or other wellness programs.
- Tobacco Cessation - this can include classes, incentives or specific strategies such as the nicotine patch or prescription drugs taken orally or as injections.
- Website Resource - many organizations have websites where new wellness information is posted on a regular basis to provide employees with encouragement to become healthier.

For all employees, a good wellness program incorporates the development of healthy lifestyle habits, including regular exercise, sensible nutrition, weight management, stress management and substance abuse prevention. Health and wellness programs are a win-win in that employees benefit from learning to be healthy and staying fit, and the municipality has healthier employees, a better image, less absenteeism and increased productivity.

For additional information visit: healthyamericans.org/reports/obesity2010/ and www.cdc.gov/hwi.

HOT TOPIC!

Fire Prevention Week Oct. 9-15

www.firepreventionweek.org

This year, the National Fire Protection Association's (NFPA) campaign for Fire Prevention Week (FPW), October 9-15, is "Protect your Family from Fire!" The campaign focuses on keeping you, your family and your community safer from fire. You'll find educational material and tip sheets on the leading causes of home fires; information about protecting your home and families with life-saving technologies; and the importance of home escape planning.

Fire Prevention Week was established to commemorate the Great Chicago Fire, the tragic 1871 conflagration that killed more than 250 people, left 100,000 homeless, destroyed more than 17,400 structures and burned more than 2,000 acres. The fire began on October 8, but continued into and did most of its damage on October 9, 1871. While the Great Chicago Fire was the best-known blaze to start during this fiery two-day stretch, it wasn't the biggest. That distinction goes to the Peshtigo Fire, the most devastating forest fire in American history. The fire, which also occurred on October 8th, 1871, roared through Northeast Wisconsin, burning down 16 towns, killing 1,152 people, and scorching 1.2 million acres before it ended.

To learn more about FPW, and to download logos and other materials for this year's campaign, visit NFPA's website at www.firepreventionweek.org.

Defining Moment

What is a "defining moment"?

In the simplest terms, it's a moment in our life that helps define who we are. Defining moments sometimes occur in times of triumph or great success but, more often than not, we are defined by how we respond to the hard times we face.

In 2011, the Alabama Municipal Insurance Corporation (AMIC) faced more than its fair share of "hard times" when Mother Nature unleashed 62 tornadoes throughout the state this past spring, generating the costliest natural disaster on Alabama record. Even so, the deadly April 27th storms have not defined AMIC. Nor did they define the municipalities AMIC serves.

Alabama's cities and towns have responded well to the needs of their communities. And, while the clean-up and long-term recovery process is far from over, our municipalities are moving forward; neighborhoods are being rebuilt; and neighbors are still lending a helping hand.

The *response* to the April 27th tornadoes was a defining moment for who we are as Alabamians – and for how valuable AMIC is to its members. I'm proud to be a part of both.

– Will Strength, Loss Control Representative



Remains of the entrance to the Curry municipal facility in Tuscaloosa following the April 27th tornado outbreak



Remains of the Hackleburg Police Department. (Photos by Carrie Banks, ALM)

Discounts Available for 2012 Workers Compensation Premiums!

The Municipal Workers Compensation Fund (MWCF) strives to keep the premiums for our members as low as possible. In 2011, 51% of MWCF members received a full 10% off their premium by appointing a Safety Coordinator; signing a *Statement of Commitment, Post Accident Drug Testing Agreement*; and having an approved Medical Protocol in place. These programs not only helped reduce claims but also put thousands of dollars back into the budgets of those municipalities and municipal entities to be used elsewhere.

2012 Statement of Commitment

The *Statement of Commitment* is a two-page document comprised of safety standards that each member endeavors to follow. It is updated annually and mailed to every MWCF member during November. **If it is signed and returned by December 1, 2011, a 3% discount will be reflected on the 2012-2013 billing. This two-page document must be renewed each year.**

Post Accident Drug and Alcohol Testing Program

The MWCF provides an additional 3% discount for those members that commit to a *Post Accident Drug and Alcohol Testing* program. In

order to qualify a member must sign a "Participating Commitment" (which will be enclosed with the above mentioned document) and have such program certified by their attorney that the member's drug and alcohol policy is Fourth Amendment compliant. Unlike the *Statement of Commitment*, this document does not have to be renewed each year.

Medical Protocol

Another 3% discount is available to those members who establish and implement a *Medical Protocol*. This program is a great benefit to both the member and the claims management team. A sample protocol will be included in the November mailing for those members that do not yet have one on file. For further information regarding this discount, call Millennium Risk Managers at **1-888-736-0210**.

MWCF members who participate in all three programs will receive a bonus 1% discount – earning those members a full 10% discount on their annual premium for 2012! **All members are encouraged to watch for the *Statement of Commitment* information packet coming to you in November and return it promptly to take advantage of these benefits.** It will also be available for downloading on our website by going to the MWCF page at www.alalm.org.

MWCF Provides New Services Through Midlands Management

MWCF recently collaborated with our reinsurer, Midlands Management Corporation (a PMA Company), to provide a wider array of resources for our members. PMA Webservice is an online tool that will help you find answers to many common risk management questions. Current articles, public entity links, technical bulletins and other website resources are available *free* to MWCF members.

How do I access the new service?

As a participating MWCF member, all you have to do is visit www.webservice.pmagroup.com and **register using account number 5386982**. Registration is quick, easy and free. Once you're on the PMA Webservice page, you'll notice an array of services. Of particular interest are the Public Entity link, the Technical Bulletins link and the video library which offer a variety of information such as:

- Articles dealing with the unique issues that face municipalities.
- More than 100 detailed bulletins addressing many topics that are clear, easy to read and include reference and resource material. These bulletins are also the perfect resource for safety meeting handouts.
- Educational seminars via the Internet. Registration for these Webinars is quick and easy.
- More than 200 videos available to MWCF members free for 30 days, some of which can be viewed online. This library is in addition to the more than 400 videos provided through MWCF's in-house library.

Summer Loss Control Seminars Popular with Members



This past August, the League's Loss Control Reps held seminars in Muscle Shoals, Jacksonville, Jemison and Daleville. The seminars, which were very well attended, covered the following topics: Health and Wellness in the Workplace; Effective Safety Programs; Sewer Backup Claim Response; and Controlling Property Loss Exposures. Pictured above, Loss Control Safety Consultant Myra Forrest addresses attendees at the summer seminar in Muscle Shoals.



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Call, FAX or e-mail your 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

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.

2011 SKIDCAR SCHEDULE

Date/location subject to change.

Jasper	Oct. 4 -14
Orange Beach/Gulf Shores	Nov. 8 - 18
Montgomery	Dec. 6 - 16



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

