



Risk Management Solutions



Spring 2014

A Quarterly Newsletter of the AMIC/MWCF Loss Control Division

Loss Control Website Loaded with Resources!

In January 2002, the Alabama Municipal Insurance Corporation (AMIC) and the Municipal Workers Compensation Fund (MWCF) consolidated their risk management efforts and created a joint Loss Control Division. This solidarity allowed the two insurance programs, which have many common members, to provide a variety of safety services, including site visits, regional training, proactive driver and firearms training, at half the price. Now, nearly 12.5 years later, the Loss Control Division is an integral part of both the AMIC and MWCF programs and continually strives to provide members with useful risk management information. One way we meet that goal is through our dedicated website – www.losscontrol.org – which was launched in 2012.

In addition to staff bios, territories and contact information, losscontrol.org provides information on upcoming training (SkidCar, FATS and loss control seminars) as well as:

- Links to nearly 100 applicable safety and health websites
- PDF links to every issue of *Risk Management Solutions* published since Fall 2002
- A searchable index of topics offered through our Safety Video/DVD Library
- Employment Hotline information
- Sample Risk Management Review surveys and information about the review process
- Online training
- **NEW!!** A *comprehensive* library of reference documents and PowerPoint presentations covering everything from Accident Investigations to Volunteers, Inmate Use and Ride Alongs

Over the past few months we've added a comprehensive list of reference documents sorted via topics A-Z. They're easy to find: "Reference Documents" is the first item listed under "Quick Links" to the left-hand side of the homepage. More than 100 documents are currently available, including safety guidelines, sample policies and attorney general opinions, as well as 38 PowerPoint presentations covering a range of topics such as Accident Investigation, Equipment Safety, Risk Management Principles and Controlling Property Exposures. We will add additional resources on a regular basis so be sure to visit losscontrol.org often.

Last Spring, the Loss Control Division began offering our members another innovative tool to provide quality employee professional development – FREE online training! We partnered with LocalGovU to create an Online Learning Center that

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Website continued from cover

provides a variety of course topics, including risk management, human resources, safety and law enforcement. Courses are available on a 24/7 basis from any computer with internet access and are provided at no cost to AMIC/MWCF members. Course topics change on a quarterly basis, with new courses becoming available on the first business day of January, April, July and October. Written specifically for public entities, these courses consist of short modules that typically take about 30 minutes to complete.

If you're not already accessing the courses through LocalGovU, you will need to choose one person to be your account administrator and ask him/her to set up the account. This person will also receive updates on courses offered each quarter. To set up an account – or to log onto your existing account – visit losscontrol.org and click "Online Training" under the Quicklink section to the left of the home screen. Then simply follow the instructions to create an account. A LocalGovU representative will contact you within 48 hours to provide information and set up your staff. After your account has been created, the courses will be made available to you and your staff. A list of courses is also available on losscontrol.org.

The Loss Control website is updated regularly so please be sure to visit often. If you have suggestions about topics or information you'd like to see posted, please feel free to contact Donna Wagner at 334-262-2566 or via email at donnaw@alalm.org. We appreciate feedback and want to make sure losscontrol.org remains a go-to resource for your risk management needs! ■



Defining Moment

Job Safety Analysis (JSA)

A Job Safety Analysis (JSA), also known as a Job Hazard Analysis, is the process by which a task is broken down into a series of steps and each step is examined for potential hazards. This tool examines the relationship between the worker and the task, tools and work environment.

When conducting a JSA, each task should be examined as if it were the first time – just because a task has been done the same way for 20 years, doesn't mean it's the safest way to perform the task. Also, it is very important that the employees are consulted. The person performing the task on a day-to-day basis has intimate knowledge of where the hazards lie. Before completing the analysis, a review of your accident history should be performed. This review can highlight hazards that may otherwise be overlooked. Finally, once the hazards have been identified by the JSA, determine and implement the best methods to control, reduce or eliminate those hazards. Completion of a job safety analysis can result in fewer worker injuries, reduced worker compensation cost, safer work methods and increased worker productivity.

Loss Control Seminars Planned for August and September

Mark your Calendars!

The Loss Control Division is offering its annual training seminars August 2014. These seminars have always been well attended and we look forward to continuing that success with this year's events. As always, when choosing our topics we try to consider the broad spectrum of different people, job titles and interests we have at these events.

For more information and to download the registration form, visit www.losscontrol.org and click on the link for the seminars. Please remember to register for your preferred location as soon as possible as some locations have limited space. Lunch will be provided.

Topics:

- Selection/Hiring Process for Law Enforcement Officers – Terry Sanders, Police Safety Consultant
- Employment Practice Scenarios, Test Your Knowledge – Todd McCarley, Loss Control Rep
- Driver Management Systems – Richard Buttenshaw, Loss Control Rep
- Parks, Pools and the Public, Limiting Your Liability – Will Strength, Loss Control Rep

Dates and Locations:

Tuesday, Aug. 5

Northport City Hall
3500 McFarland Blvd.
Northport, AL 35476

Wednesday, Aug. 6

Priceville City Hall
242 Marco Drive
Decatur, AL 35603

Tuesday, Sept. 23

Thomasville Civic Center
559 West Front Street North
Thomasville, AL 36784

Wednesday, Sept. 24

Alabama League of Municipalities
535 Adams Avenue
Montgomery, AL 36104

Need Help Filing Work Comp Claims?

For step-by-step instructions, visit

www.almwcf.org

2013 Risk Management Awards

In recognition of the efforts and successes of our members, the AMIC and MWCF Board of Directors established the Risk Management Awards system in 2002.

Awards are determined based on the loss ratios for each member's prior year. For members of both the AMIC and MWCF programs, the loss ratios are combined and divided by two to reflect the overall loss ratio. Members are eligible to receive the Presidents Award once every five years and the Gold, Silver and Bronze annually.

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

Baker Hill
Blountsville Housing Authority
Brewton Housing Authority
Brookside
Calera Waterworks
Citronelle Historical Preservation Society, Inc.
Clarke-Mobile County Gas District
Courtland
Dadeville Housing Authority
Double Springs
Elkmont
Floral
Haleyville Water & Sewer Board
Hurtsboro Water Works
Kimberly
Kinston
Legacy Springs Improvement #1
Montevallo
Morris
Moundville
Mulga
New Site
Ozark-Dale County Economic Development Corp.
Pell City Housing Authority
Red Bay Water & Gas
Reform
Rutledge
Sanford
Sardis City
Scottsboro Public Library
Semmes
Southeast Alabama Gas
Springville
The Plaza at the Towers
Town Creek
Waverly
Westover

Gold Awards (Loss ratio below 5%)

Abbeville Fire & Rescue
Addison
Akron
Alabama League of Municipalities
Alabama Municipal Election Authority
Alabama-Tombigbee Regional Commission
Albertville and Boaz Recycling and Solid Waste Disposal

Aliceville
Aliceville Housing Authority
Altoona
Andalusia Rescue Squad
Anderson
Anniston Housing Authority
Anniston Public Library
Arab Water Works Board
Ardmore Water
Argo
Ariton
Arley
Asbury Water Board
Ashland
Ashland Water & Sewer Board
Ashville Water & Sewer Board
Athens Housing Authority
Attalla
Autauga/Prattville Library
Autaugaville
B.B. Comer Memorial Library
Babbie
Baileyton
Baker Hill
Banks
Bayou La Batre
Bear Creek Development Authority
Beatrice
Beaverton
Belle Fontaine Improvement District
Benton
Bessemer Public Library
Birmingham-Jefferson Civic Center
Blackbelt Energy
Blount County Oneonta Agri-Business Center
Blountsville Housing Authority
Blountsville Utilities
Boaz Gas Board
Brent Housing Authority
Brent Utilities
Brewton Housing Authority
Brewton Natural Gas
Bridgeport Housing Authority
Bridgeport Utility Board
Brighton
Brookside
Cahaba Valley Fire & Emergency Medical Rescue District
Calera Housing Authority
Calera Waterworks
Camp Hill
Camp Hill Utilities
Carbon Hill Housing Authority
Carrollton
Central Alabama Regional Planning Commission
Centre
Centreville Water Works & Sewer Board
Chatom
Chickasaw Housing Authority
Chickasaw Utilities
Chilton County Solid Waste Disposal Society, Inc.
Clanton Housing Authority
Clayhatchee
Clayton Housing Authority
Coffeeville
Coffeeville Waterworks
Coker

Colbert County Animal Colony
Columbia
Columbiana
Columbiana Waterworks
Community Life Institute
Coosa Valley Water
Coosada
Cottonwood Housing Authority
County Line
Courtland
Cowarts
Craig Field Airport Authority
Creola
Crossville
Crossville Water Board
Cuba
Dadeville
Dadeville Housing Authority
Dale County Commission
Dauphin Island Water
Deatsville
Deatsville VFD, Inc.
Decatur Municipal Utility Board
Decatur Personnel Board
Deer Run Golf Course Moulton
DeKalb-Cherokee Counties Gas District
Detroit
Dodge City
Dothan
Dozier
Dutton
East Brewton
East Brewton Waterworks & Sewer
East Central Alabama Gas District
East Geneva Co. Senior Citizens Committee
Eclectic
Elba Water & Electric Board
Eldridge
Elkmont
Elmore
Elmore County Economic Dev
Elmore Water Authority
Emelle
Enterprise Rescue
Epes
Eufaula Housing Authority
Eutaw Housing Authority
Evergreen
Evergreen Housing Authority
Excel
Fairview
Faunsdale
Fayette
Fayette Gas Board
Fayette Housing Authority
Fayette Water Works Board
Five Points
Five Star Water District
Floral Housing Authority
Foley Public Facility
Fort Deposit Water Works & Sewer Board
Fort Payne Improvement Authority
Fort Payne Water Works Board
Fruithurst Fire Department
Fulton
Fulton Utilities Board
Fyffe
Gainesville

Gantt
Garden City
Geiger
Geneva Water
Georgiana Water & Sewer
Glen Allen
Glencoe Water & Sewer
Goldville
Good Hope
Gordo Water Board
Governmental Utility Services (Bessemer)
Greene County Ambulance Service
Greenville YMCA
Guin
Gurley
H. E. L. P., Inc.
Hackleburg
Haleyville Water & Sewer Board
Hamilton Housing Authority
Hammondville
Hanceville Water & Sewer
Harpersville Water Board
Hartselle Housing Authority
Hartselle Utilities
Headland Housing Authority
Heath
Heflin Water & Sewer
Henagar
Highland Lake
Hobson City
Hobson City Housing Authority
Hokes Bluff Water Board
Holly Pond
Hollywood
Huntsville Tennis Board
Hurtsboro Water Board
Hurtsboro Water Works
HyTop
Indian Springs
Jackson's Gap
Kansas
Kinston
Lake-View
Lamar County Gas District
Langston
Leeds Water & Sewer
Legacy Springs Improvement #1
Lincoln
Linden Housing Authority
Linden Utilities
Lineville Water & Sewer
Lipscomb
Lisman
Littleville
Loachapoka
Lockhart
Louisville
Luverne Housing Authority
Magnolia Springs
Magnolia Springs Public Library
Maplesville Water Works & Gas Board
Maytown
McIntosh
Midfield
Mobile County Emergency Management
Mobile County Personnel Board
Monroeville Housing Authority
Montevallo
Montevallo Water & Sewer

Montgomery Housing Authority
Mooresville
Mosses
Moulton Housing Authority
Moulton Water & Sewer Board
Moundville
Mulga
Muscle Shoals Electric Board
Muscle Shoals Utilities
Myrtlewood
Napier Field
Natural Bridge
Nauvoo Waterworks
Nectar
Needham
New Brockton Water & Sewer Board
New Hope
New Site
Newbern
Newton Water & Sewer
Newville
North Central Alabama Regional Council of Government
North Central Alabama Regional Council of Governments Senior Aides
North Courtland
Northeast Alabama Agri Business Center
Northeast Alabama Gas
Oak Hill
Oakman
Opp Housing Authority
Opp Utilities
Orange Beach Water & Sewer Board
Oxford
Ozark Dale Co, E-911
Ozark Housing Authority
Ozark-Dale County Economic Development Corp.
Parrish
Pell City Housing Authority
Pennington Utilities
Perdido Beach
Phil Campbell
Phil Campbell Housing Authority
Phil Campbell Water & Sewer Board
Pickensville
Pike Road
Pinckard
Pine Apple
Pisgah
Pleasant Groves
Pollard
Prattville Solid Waste Authority
Prattville Waterworks
Priceville
Prichard Water
Providence
Ragland Housing Authority
Ragland Water Works & Gas
Rainbow City Utilities Board
Ranburne
Ranburne Water & Sewer
Red Bay Water & Gas
Red Level
Reece City
Reform
Reform Housing Authority

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Gold Awards cont.

Reform Water & Sewer Board
Rehobeth
Renaissance Cooperative District
Renaissance Improvement District
Roanoke Utility Board
Rockford Gas Board
Rockford Waterworks
Rogersville Waterworks & Sewer
Russellville Electric Board
Russellville Gas Board
Russellville Housing Authority
Rutledge
Saint Florian
Sanford
Sardis City
Sardis City Waterworks Board
Satsuma
Satsuma Waterworks & Sewer Board
Scottsboro Sewer & Waterworks Board
Scottsboro Public Library
Section
Silas
Sipsey
Skyline
Somerville
South Alabama Regional Airport
Authority (Andalusia Opp Airport)
South Central Alabama Development
Commission
South Central Alabama Development
Commission/ Senior Aides Division
Spirit of Anniston Main Street
Program, Inc.
Springville
Steele
Steele Waterworks Board
Stevenson
Stevenson Utilities
Storm Water Management Authority
Sulligent
Sumiton Gas Board
Sweet Water
Sweet Water Water Works
Sylacauga Utilities
Sylvania
Talladega Springs
Tallasse Industrial Development Board
Tallasse Redevelopment Authority
Taylor
The Plaza at the Towers
Thomaston Water & Gas
Thomasville Waterworks & Sewer
Top of Alabama Regional Council of
Governments Senior Aides Division
Town Creek
Toxy
Trafford
Triana
Trinity
Troy Board of Education
Troy Housing Services
Trussville Utility Board
Tuscumbia
Tuscumbia Utilities Department
Twelve Oaks Improvement District
Twin
Union
Union Grove
Union Grove Utilities
Upper Bear Creek Water, Sewer & FPA
Valley Grande
Valley Head

Vincent
Vincent Water & Sewer
Vredenburgh
Wadley
Walnut Grove
Waverly
Webb
Wedowee
Wedowee Water, Sewer & Gas Board
West Alabama Regional Commission
West Blockton
West Jefferson
West Pace Village Coop. District
West Pace Village Improvement District
West Point
Westover
Wetumpka Water & Sewer
Wilcox County Gas
Wilsonville
Wilton
Wilton Water and Gas
Winfield
Winfield Waterworks & Sewer
Winston Cooperative District
Winston County Industrial
Development Authority
Woodland
Woodville

Silver Awards (Loss ratio of 5% - 20%)

Alabaster
Alabaster Water Board
Alexander City
Aliceville Water & Sewer
Andalusia
Ashland, Goodwater-Lineville Solid
Waste Disposal Authority
Athens Utilities
Bayou La Batre Water & Sewer
Bear Creek
Belk
Berry
Birmingham Parking Authority
Blountsville
Blountsville
Brantley
Brent
Brilliant
Brundidge
Butler Utilities
Calera
Camden
Carbon Hill Utility Board
Center Point
Centreville
Chatom Utility
Chelsea
Cherokee
Childersburg Waterworks, Sewer
& Gas
Clanton
Clarke-Mobile County Gas District
Cullman-Jefferson Counties Gas
District
Dauphin Island
Demopolis
Dora
Dora Waterworks & Gas Board
Double Springs
Double Springs Waterworks Board
East Alabama Regional Planning &
Development Commission

Elberta
Enterprise
Eutaw
Fairhope
Falkville
Flomaton
Floral Water and Sewer Board
Foley/Riviera Utilities
Fultondale
Fultondale Gas Board
Gardendale
Gilbertown
Greensboro
Greenville
Greenville Waterworks & Sewer
Gulf Shores
Guntersville
Hamilton
Hartselle
Hayneville
Hodges
Huntsville & Madison County
Senior Center (combined with
Huntsville Transit)
Huntsville-Madison County Airport
Ider
Jackson
Killen
Kinsey
Leeds
Leighton Water Works & Sewer
Board
Level Plains
Lexington
Linden
Livingston
Locust Fork
Luverne
Madison Utilities
Malvern
Margaret
McKenzie
Mentone
Millry
Mobile Airport Authority
Monroeville
Moody
Morris
Mount Vernon
North Alabama Gas District
North Baldwin Utilities (Bay Minette
Utilities)
Northwest Alabama Gas District
Notasulga
Ohatchee
Owens Cross Roads
Pelham
Pell City
Piedmont
Pleasant Grove
Riverside
Russellville Waterworks & Sewer
Sheffield
Sheffield Utilities
Silverhill
Slocomb Water & Sewer
Snead
Southeast Alabama Gas
Southeast Alabama Solid Waste
Disposal Authority
Southside
Southside Waterworks Board
Spanish Fort

Sumiton Water Board
Sylacauga
Tallasse
Tarrant City
Thomaston
Thorsby
Trussville
Tuskegee Housing Authority
Union Springs
Union Springs Utility Board
USS Alabama Battleship
Commission
Valley
Vance
Vernon
Vernon Water & Sewer Board
Vina
Weaver
West Alabama Health Services

Bronze Awards (Loss ratio of 20% - 40%)

Abbeville Water & Sewer
Albertville Utilities
Allgood
Andalusia Board of Education
Anniston
Athens
Atmore
Atmore Utilities (West Escambia
Utilities)
Auburn
Bessemer Electric and Water
Boaz
Bridgeport
Butler
Cedar Bluff Utility Board
Cherokee Waterworks & Gas
Board
Citronelle
Clayton
Clio
Collinsville
Cordova
Cottonwood
Cullman
Daphne
Daphne Utilities
Decatur
Eva
Fort Payne
Gadsden
Gaylesville
Geneva
Geraldine

Glencoe
Gordon
Grant
Guin Water & Sewer Board
Harpersville
Helena
Hokes Bluff
Homewood
Hurtsboro
Irondale
Jacksonville
Jacksonville Water Works, Gas/
Sewer
Jemison
Kennedy
Kimberly
LaFayette
Lanett
Lowndesboro
Madison
Madrid
Marion
Marshall County Gas District
Millbrook
Millport
Muscle Shoals
Odenville
Opelika
Opelika Waterworks Board
Opp
Orrville
Oxford Water & Sewer Board
Pennington
Pine Hill
Prichard
Rainsville
Red Bay
Repton
Roanoke
Robertsdale
Russellville
Saraland
Section-Dutton Water
South Alabama Utilities
Sumiton
Sylacauga Parks and Recreation
Sylvan Springs
Talladega Water & Sewer Board
Thomasville
Top of Alabama Regional Council
of Governments
Troy
Tuscaloosa
Vestavia Hills
Wetumpka

Online:
losscontrol.org

Is Your Swimming Pool *Really* as Clean as it Looks?

by Richard Buttenshaw, Loss Control Representative, ARM-P, CIC, CSP



Imagine a situation where several small children become ill after using *your* municipality's swimming pool or water park. The pool "looks" clean. You have staff who are responsible for the care and maintenance of the pool and they assure you that everything is being done correctly. Unfortunately, the children all got very sick after using your municipal pool and now no one on your staff can find adequate documentation verifying that water testing was done. What now?

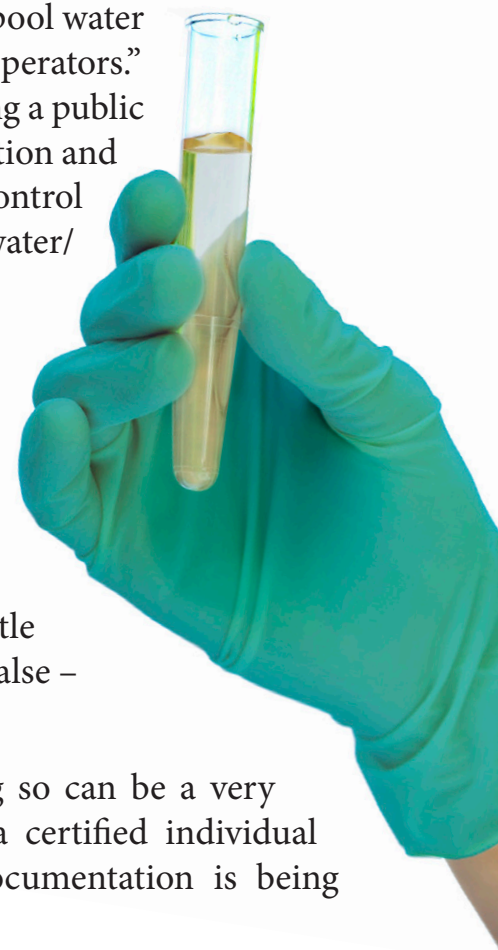
Obviously, it is *critical* that all the applicable industry standards are followed regarding the cleanliness of pool water to protect those using it. Not only do we *not* want people to become sick, we also want to protect our city from the potential liability exposure if someone were to become sick. Ask yourself:

1. Who is responsible for the pool water cleanliness?
2. Are they properly trained?
3. Can you prove they did the necessary steps to maintain safe pool water?

Let's first consider training. It goes without saying that it's essential to have certified lifeguards monitoring the pool when open. However, it's also essential that the people responsible for assuring the pool water is safe are adequately trained and certified – not as lifeguards but as "Certified Pool Operators." There are several different agencies that offer courses covering all aspects of operating a public swimming pool as well as specifically covering, in detail, the necessary testing, filtration and chemical balance needed to maintain a safe environment. The Center for Disease Control (CDC) has a webpage that has links to several of these at www.cdc.gov/healthywater/swimming/pools/pool-operator-training.html.

Now for documentation. As with many aspects in liability exposure, it often comes down to whether you can show you actually did what you say you did. Meaning: show me the documentation. In the above scenario, detailed and accurate documentation outlining that the necessary testing and chemical alterations were implemented is the only way of proving that you did everything in your power to maintain safe pool water. Although Alabama does have a strong Recreational Immunity statute that may apply in this scenario, if it can be shown that there was little attempt to maintain the water quality – or that the documentation is inaccurate or false – that immunity may be jeopardized.

We all want to protect the children using our municipal facilities. Not doing so can be a very costly mistake. (We have the claims to prove it!) So please ensure you have a certified individual maintaining and operating your municipal pool *and* that the testing and documentation is being done correctly. ■



2014 SkidCar Schedule

Through an advanced, computer-controlled driver training vehicle known as the Skidcar System, trainees learn how to react quickly and safely to a range of hazardous driving conditions. Training is conducted throughout the state at a minimal cost.

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



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|-------------|------------|--------------------|---------------|
| April 15-18 | Lineville | July 15-18 | Phenix City |
| May 6-16 | Fort Payne | August 5-15 | Decatur |
| May 20-23 | Centre | September 2-12 | Muscle Shoals |
| June 10-13 | Lincoln | Sept. 30 - Oct. 10 | Attalla |
| June 17-23 | Oneonta | November 4-14 | Orange Beach |
| June 24-27 | Moody | December 2-11 | Wetumpka |
| July 8-11 | Eufaula | | |

Date/location subject to change.



Loss Control Division

P.O. Box 1270 • 535 Adams Avenue • Montgomery, AL • 36102

CHANGE SERVICE REQUESTED

Presorted Std.
U.S. POSTAGE
PAID
Montgomery, AL
PERMIT NO. 340

Spring Safety DVDs

- 5.039 Tractor Safety
- 5.053 Landscaping Equipment: Maintenance and Safety
- 7.008 Dog Bite Prevention
- 7.026 The Facts About Ticks and Lyme Disease
- 7.105 Groundskeeping Safety: Dealing With Bugs and Critters
- 7.106 Groundskeeping Safety: Be a Pro!
- 7.108 Protecting Your Feet: Learning Your ABC's
- 7.111 Back Injury Prevention for Public Entities (TML)
- 7.115 First Aid: Prepared to Help
- 7.116 CPR and AED: The Chain of Survival
- 7.118 Safety Procedures for Lawn Mower Operators
- 7.119 Landscape Power Tool Safety
- 7.120 Hedge Trimmer Safety
- 7.121 Video Guide to Chainsaw Safety
- 7.122 String Trimmer Safety
- 7.123 Boating Safety
- 7.128 Golf Cart & Low Speed Vehicle Safety: On & Off the Course

**Video/DVD requests to: Rachel Wagner at: 334-262-2566;
rachelw@alalm.org; or FAX at 334-263-0200.**

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.

www.losscontrol.org