



Risk Management Solutions



Summer 2016

A Quarterly Newsletter of the AMIC/MWCF Loss Control Division

MWCF Salutes Steve Martin for 25 Years of Service



During the Municipal Workers Compensation Fund's April board meeting, Steve Martin (above right and below center) was recognized by MWCF Board President Mayor Phil Segraves of Guin (above left) for 25 years of exemplary service as MWCF's Operations Manager. On July 1, 2016, this role shifted to Richard Buttenshaw as Steve stepped down from MWCF to focus solely on financial duties for the Alabama League of Municipalities.

WHEREAS, Steve Martin, a 1964 graduate of Auburn University and former partner with Kent, Nobles and Martin, became Operations Manager for the Municipal Workers Compensation Fund, Inc. (MWCF) on July 1, 1991; and
WHEREAS, in his role as Operations Manager he was responsible for the daily management of MWCF as well as developing and overseeing all accounting functions related to the Fund; and

WHEREAS, MWCF has grown from 383 members in 1991 to its current 629 members and nearly tripled its annual premiums from \$9.5 million to \$29 million; and

WHEREAS, in 2002, Steve oversaw the development and launch of a full-service Loss Control Division in partnership with the Alabama Municipal Insurance Corporation, allowing both programs to provide additional staff and expanded risk management services at a much reduced cost to their members; and

WHEREAS, Steve is stepping down after 25 years of outstanding and commendable service to the cities, towns and municipal entities of this state; and

WHEREAS, for two and a half decades, Steve's efforts to expand MWCF and provide additional proactive loss control and risk management services to improve the quality-of-life opportunities for Alabama's cities and towns make him a true champion of municipal government;

NOW, THEREFORE, BE IT RESOLVED by the Board of Directors of the Municipal Workers Compensation Fund, Inc, assembled in Montgomery, Alabama, on this the 28th day of April, 2016, that we do hereby commend Steve Martin for his 25 years of outstanding service to MWCF and for his dedication and leadership in making MWCF a municipal insurance pool that is second to none.

BE IT FURTHER RESOLVED that we congratulate him on his many achievements and extend our best wishes to Steve for continued success, happiness and good health in the years to come.



Who's got your back? You.

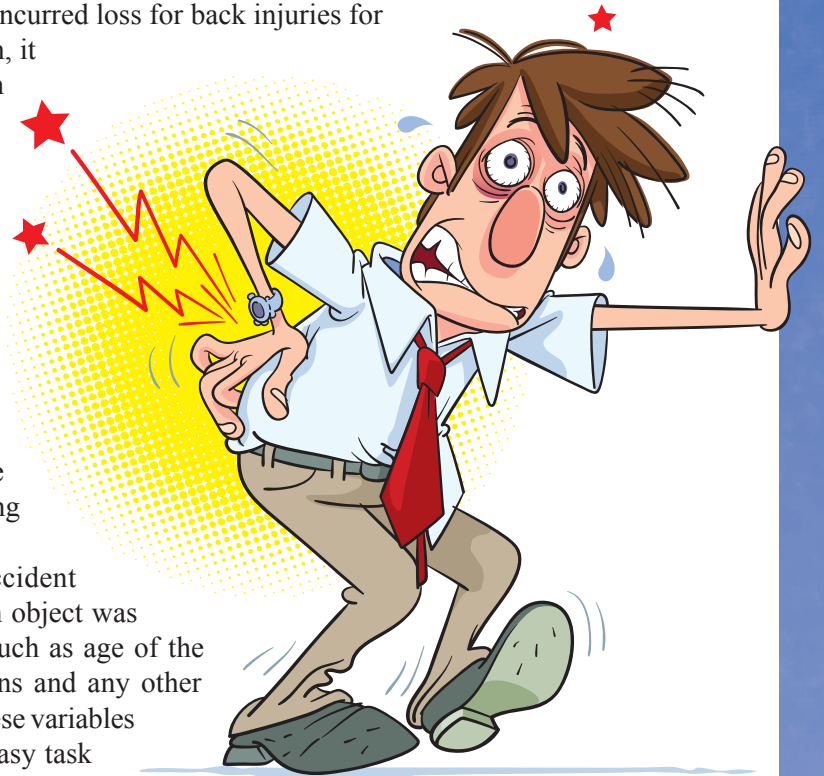
By Will Strength, ARM-P, Loss Control Representative, AMIC/MWCF

According to the Bureau of Labor Statistics, there were 31,570 back injuries reported nationwide by local government employees in 2013. Of these injuries, nearly 17,000 were due to overexertion in lifting and handling. On average, local government employees were off work for 10 days for a back injury involving lifting as opposed to seven days for back injuries where lifting was not the cause.

For Municipal Workers Compensation Fund (MWCF) members, there were just under 500 back injuries due to lifting reported from 2010 through 2014. When compared to the Bureau of Labor Statistics, this number shows that our members have taken back safety seriously and made proper lifting and handling a priority. While this is encouraging, a close look at the accident reports for back injuries involving lifting indicates that the Loss Control Division, as well as our members, needs to continue emphasizing back safety. The total incurred loss for back injuries for the same five year period was nearly \$3.3 million dollars. If you were to just do the math, it would appear that the average back claim is not that costly and the potential risk for each employee is low. Unfortunately, however, a closer look at the numbers coupled with each accident description shows that *every* back injury has the potential to be a life-altering, debilitating accident.

Of the nearly 500 back injuries reported to MWCF, 23 percent of the claims resulted in a loss time accident and accounted for nearly 90 percent of the total cost incurred. This means that the **medical only claims**, where no other workers comp benefits were paid other than medical bills, were the majority of back injury claims but only accounted for just over 10 percent of the incurred cost. Analyzing only those claims that exceeded the average claims cost for each year shows that just 15 percent rose above average cost; however, those claims accounted for 87 percent of the total cost incurred. These numbers suggest the same thing as analyzing lost time accidents: a smaller percentage of claims are going to be really bad but when they occur, they will generally be life altering and debilitating accidents for your employees.

The problem I see when reading the accident reports is that the back injury accident descriptions, are all very different in nature. Yes, most of the time lifting or carrying an object was involved; however, there are more variables to consider when studying back injuries such as age of the employee, work being performed, weight of the object lifted, environmental conditions and any other contributing factors. When reviewing the back injuries from 2010 through 2014, none of these variables stood out as the main cause or indicator of a serious injury. Many times, a seemingly easy task resulted in a costly, serious injury whereas a very difficult task or heavy lifting resulted in a minor injury where the employee returned to work very quickly. My point: it's nearly impossible to predict which activity is going to produce a serious injury when dealing with your back. To protect our employees, we must *always* make back safety, particularly proper lifting and handling, a top priority. Training employees on general back safety and proper lifting techniques should occur regularly and at a minimum of twice a year.



Avoid lifting and bending whenever you can. Anytime you can spare your back the stress and strain of lifting and bending, do so! However, since you can't always avoid lifting, there are ways to reduce the amount of pressure placed on the back. By bending the knees, you keep your spine in a better alignment and essentially eliminate the lever principle forces. Bending your knees allows your legs to do the work so you're not using your back like a crane.

Injury Prevention

- **Warm Up.** Warm muscles are less prone to injury than cold muscles. If you know that you're going to be doing work that might be hard on your back, take the time to stretch your muscles before starting – much like a professional athlete would do before a workout. This will help you avoid painful strains and sprains.
- **Plan your lift.** Before lifting, plan your route and make sure there are no obstacles between you and your destination.
- **Keep the load in the "Power Zone"** – the area or height between your knees and your shoulders.
- **Lift with your legs.** Keep your back straight. Lift gradually (without jerking), using your leg and abdominal muscles.
- **Keep the load close to your body.** Holding it away from you multiplies the load on your spine.
- **Minimize the carry distance of heavy objects.** When possible, use carts or hand trucks.
- **Change directions by pointing your feet in the direction you want to go and turning your whole body.** Avoid twisting at your waist while carrying a load.
- **Get assistance** when lifting heavy objects or use mechanical assistance when available.
- **Never allow horseplay** or "contests" when lifting or moving objects.
- **Rest your back.** Take frequent, short (micro) breaks. Stretch. If you've been working in an awkward position for a long time and then feel stiff and sore when you stand, you were in the position too long. Taking periodic one-minute stretch breaks can help you avoid discomfort.
- **Slow down!** If you're doing a lot of heavy, repetitive lifting, take it slowly and allow yourself more recovery time between lifts. Don't overdo it!

Richard Buttenshaw Named MWCF Operations Manager

After serving in the role of Assistant Operations Manager since December 2014, Richard Buttenshaw was named Operations Manager for the Municipal Workers Compensation Fund (MWCF) July 1, 2016. Richard succeeds Steve Martin, who has stepped down after 25 years to serve solely as the Finance Director for the Alabama League of Municipalities.



Prior to moving into MWCF operations, Richard served as AMIC/MWCF's South Alabama Loss Control Representative for 11 years. He earned his Associate in Risk Management for Public Entities (ARM-P) in 2005 and was subsequently honored with an ARM-P Award for Academic Excellence in 2007. He also received his Certified Insurance Counselor (CIC) designation through The National Alliance in 2007. In 2010, he graduated 2nd in the Basic Claims Adjuster course offered through the Southern Farm Bureau Tech in Jackson, Mississippi, and in 2013, he achieved the prestigious Certified Safety Professional (CSP) designation from the Board of Certified Safety Professionals, a nationally accredited non-profit corporation that establishes standards for and verifies minimum competency in professional safety practice. Richard also took the lead for several important advancements in the Loss Control Division, including a dedicated Loss Control website (losscontrol.org), a specialized internal app used by each Loss Control Representative during their site report process and an innovative, online professional development/training program via LocalGovU with courses on a variety of risk management and safety topics.

Richard has worked closely with Steve for the past 18 months and looks forward to his new role with MWCF. ■

New Online Courses Available!

The Loss Control Division has a very successful partnership with LocalGovU to provide an Online Learning Center offering 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. Available courses change on a quarterly basis, with new courses becoming available on the first business day of October, January, April and July.

www.losscontrol.org



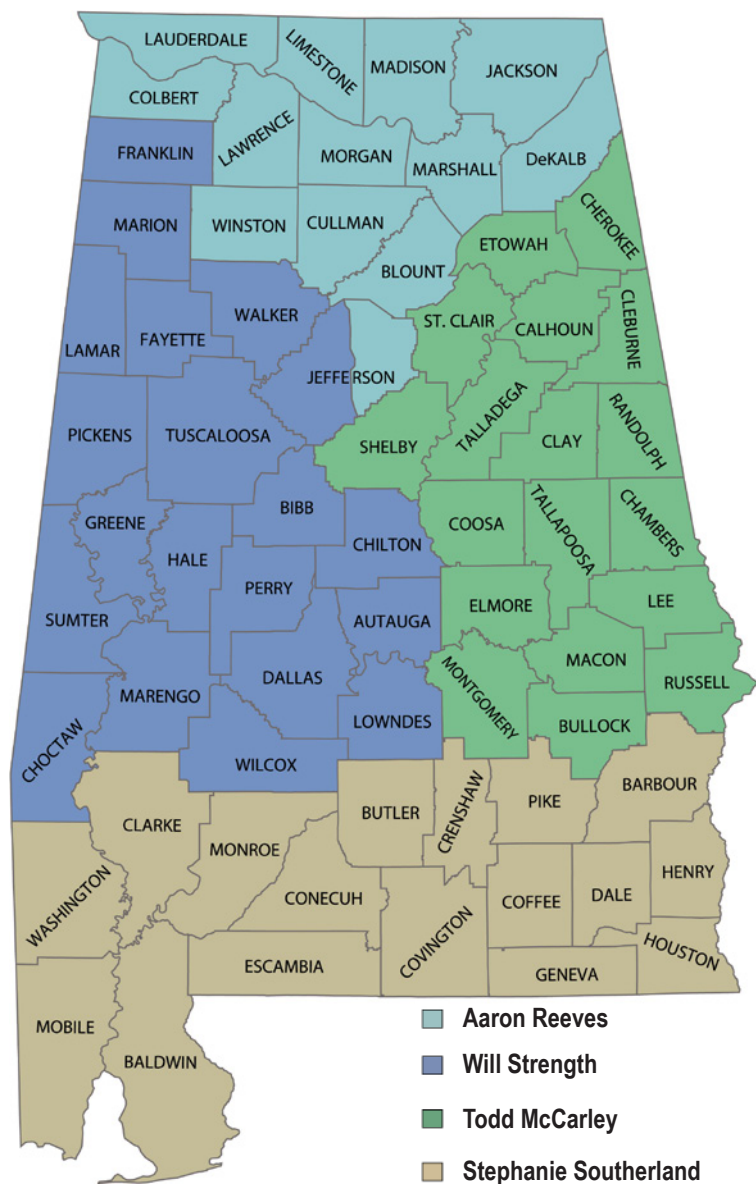
Defining Moment

Driving Safety – Safe Backing Techniques

Motor vehicle accidents are the number one cause of fatalities in the workplace and cost employers \$60 billion annually in medical care, legal expenses, property damages and lost productivity. According to the National Safety Council, one out of four vehicle accidents can be blamed on poor backing techniques. Backing accidents occur every 1.6 seconds and cause 500 deaths and 15,000 injuries per year yet they are the easiest to prevent.

The majority of backing accidents occur while backing out of a parking space. This can be particularly true of emergency response vehicles. To help prevent backing accidents, pull through or back into parking spaces. This gives the driver a better line of sight when leaving the parking space. Another safety measure is to perform a walk-around of the vehicle prior to entering the vehicle. This gives the driver a firsthand view of the backing area and any limitations, including soft or muddy areas, tire hazards, low-hanging trees and wires and other dangers. If possible, a spotter should also be used to assist the driver when backing. When driving with more than one person in the vehicle, a spotter should always be used. Finally, no amount of forward-driving experience can help a driver with backing a vehicle. All drivers need to practice in safe surroundings until they become familiar with the way their vehicle maneuvers when backing.

Loss Control Reps and Territories



2016 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. Visit www.losscontrol.org for more information.

July 12-15	Thomasville	September 13-16	Muscle Shoals
July 19-22	Demopolis	October 11-21	Pelham
August 16-19	Huntsville	November 10-23	Orange Beach



Register and pay ONLINE
www.losscontrol.org!



Loss Control Division

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Summer Safety DVDs

- 5.032 Right-Of-Way Mowing Safety
- 5.053 Landscaping Equipment: Safety and Maintenance
- 5.077 Distracted Driving: Real Accidents, Real Stories
- 5.078 Distracted Driving: Real Accidents, Real Stories 2
- 7.089 Working Safely in Hot Environments
- 7.105 Groundskeeping Safety: Dealing with Bugs & Critters
- 7.107 Heat Stress for Public Employees: Seeing Red
- 7.108 Protecting Your Feet: Learning Your ABC's
- 7.110 A Practical Approach to Ladder Safety
- 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 and Low Speed Vehicle Safety
- 7.132 Heat Stress: Real Accidents, Real Stories

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

Need Help Filing Work Comp Claims?

For step-by-step instructions, visit:

www.almwcf.org

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