



# Risk Management Solutions



Fall 2017

A Quarterly Newsletter of the AMIC/MWCF Loss Control Division

## Utility Vehicle (UTV) Safety

Todd McCarley • Loss Control Representative • AMIC/MWCF

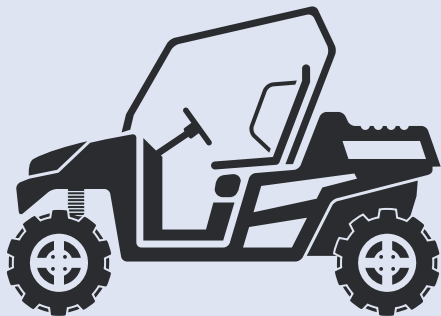
Utility Vehicles (UTVs) are an increasingly popular way to travel off road for work or pleasure. UTV's are four-wheeled or six-wheeled motorized off-road vehicles that are ridden side by side like a car. Although they ride and operate like a motorcycle or all-terrain vehicle, the four wheels give them improved stability. With millions of utility vehicles in use in the United States, it is important that employers are familiar with UTV hazards and have safety procedures in place to ensure their safe operation.

### UTVs in the Workplace:

UTV's have grown in popularity because their light weight and oversized low-pressure tires allow them to maneuver in difficult terrain where larger vehicles cannot. Although first adopted by ranchers and farmers, they are now used extensively in municipalities for such purposes as law enforcement, fire departments, parks and recreation, sporting venues and emergency rescue.

The same features that make the UTVs so useful also result in a high center of gravity, which makes the vehicles prone to rollovers. As of December 31, 2016, the Consumer Product Safety Commission (CPSC) received reports of 16,688 ATV and UTV-related fatalities occurring between 1982 and 2016. In 2014, there were an estimated 107,500 ATV & UTV-related emergency department-treated injuries in the United States.

**Employers need to determine if the benefits of UTV use outweigh the risks. If the use of UTVs is necessary, employers should consider the following controls:**



### UTV Safety Programs should include the following elements:

- UTV Safety Policy
- Operator Selection, Authorization & Review
- Operator Orientation & Training
- Operator Supervision & Discipline
- UTV Inspection & Maintenance
- Accident Reporting, Investigation & Analysis



# LossControl.org

## Five years later, a wealth of 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 Alabama League of Municipalities' 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 15 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.

### [www.losscontrol.org](http://www.losscontrol.org)

One way the Loss Control Division meets that goal is through its dedicated website – [www.losscontrol.org](http://www.losscontrol.org) – which was launched in 2012 and, five years later, is a wealth of risk management resources. In fact, the Reference Documents page of the website has been accessed more than 11,000 times since its inception and the PowerPoint Presentations tab, available via the Reference Documents page, has had more than 2,000 views since 2012. Some items have proved to be extremely popular. For example, the Volunteer Fire Department Manual, has been downloaded nearly 1,800 times since it was made available in November 2015 and the PowerPoint on Municipal Safety Programs has been accessed nearly 300 times since December 2015.

AMIC/MWCF's Loss Control Reps frequently review and update the comprehensive list of reference documents, which are sorted via topics A-Z. They're easy to find: "Reference Documents" is the first item listed under "Quicklinks" to the left-hand side of the homepage. Reference items can also be accessed via the "Services and Resources" tab along the top of each page. Simply click on "References Documents", which is the first choice in the dropdown menu for that tab, and you'll be able to choose between documents and archived PowerPoint presentations. More than 100 documents are currently available, including safety guidelines, sample policies and attorney general opinions, as well as nearly 50 PowerPoint presentations covering a range of topics such as Accident Investigation, Equipment Safety, Risk Management Principles and Controlling Property Exposures. In addition to resource documents and PowerPoints, the website also features:

- Staff bios, photos, territories and contact information
- Information on upcoming training (SkidCar, FATS and loss control seminars)
- 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
- Free online training

Additional resources are added on a regular basis so be sure to visit [losscontrol.org](http://losscontrol.org) often.

### Free online training

In 2013, the Loss Control Division began offering AMIC/MWCF members another innovative tool to provide quality employee professional development – *free* online training through a partnership with LocalGovU to create an Online Learning Center that 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. To set up an account – or to log onto an existing account – visit [losscontrol.org](http://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. Once 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](http://losscontrol.org).

### Visit often; feedback welcome!

The Loss Control website is updated regularly so 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](mailto:donnaw@alalm.org). The Loss Control Division appreciates feedback and wants to make sure [losscontrol.org](http://losscontrol.org) remains a go-to resource for many years to come! ■



# SAFETY DISCOUNTS AVAILABLE FOR 2018 WORKERS COMP PREMIUMS!

The Municipal Workers Comp Fund (MWCF) works to keep the premiums for our members as low as possible. In addition to the many available discounts MWCF members may qualify for, a full 10% Safety Discount can be earned by appointing a Safety Coordinator, signing the *Safe Workplace Guidelines, Post Accident Drug Testing Agreement* and having an approved *Medical Protocol* in place. Last year, 55 percent of MWCF members earned this full discount. These programs not only help to reduce claims but also put thousands of dollars back into the budget of those municipalities and municipal entities to be used elsewhere.

## 2018 Safe Workplace Guidelines

The *Safe Workplace Guidelines* is comprised of safety guidelines each member is encouraged to follow. It is updated annually and mailed to every MWCF member during November. **If it is signed and returned by December 1, 2017, a 3% discount will be reflected on the initial 2018-2019 billing. This must be renewed each year. Credit cannot be issued for any *Safe Workplace Guidelines* received after February 1, 2018.**

## 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 *Safe Workplace Guidelines*, 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 mailout for those members that do not yet have one on file.

**For further information, call MWCF 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 2018! **All members are encouraged to watch for the *Safe Workplace Guidelines* information packet coming 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 [www.almwcf.org](http://www.almwcf.org). ■

## Need Help Filing Work Comp Claims?

For step-by-step instructions, visit:

[www.almwcf.org](http://www.almwcf.org)

# Defining Moment

## Personal Protective Equipment

Personal Protective Equipment is crucial to prevent injury, so make sure you wear it – and wear it *properly*! This includes:

- Goggles and face protection to protect from flying particles, chemicals or caustic liquids.
- Gloves to prevent cuts, scrapes, punctures, burns, chemical absorption or temperature extremes.
- Hard hats to safeguard against falling objects.
- Safety shoes for work areas where heavy objects could be dropped and injure the feet.
- Ear muffs or ear plugs to protect against hearing damage in noisy workplaces.
- Reflective safety vests for roadside work areas

### FOR THE EMPLOYER:

Providing the safety equipment isn't enough – you **must** make sure that your workers know how to use it properly. Provide adequate PPE training.



## ALERT! Carbon Monoxide in Ford Explorer Police Interceptors

Investigative Producer Megan Towey of CBS News has been working for over a year on stories related to carbon monoxide in Ford Explorer Police Interceptors, model years 2011-2017. She began her report following the traffic injuries of two Austin, Texas police officers ([www.cbsnews.com/news/ford-explorer-carbon-monoxide-leaks-expanding-investigation/](http://www.cbsnews.com/news/ford-explorer-carbon-monoxide-leaks-expanding-investigation/)). It is believed that carbon monoxide poisoning contributed to these accidents. Towey is attempting to determine how many police departments nationwide have had issues with 2011-17 Explorers relating to the following:

- Carbon monoxide detectors installed in police vehicles as a precautionary measure
- High enough levels of carbon monoxide in the vehicles to warrant grounding the vehicles or returning them to Ford
- Officers injured because of possible carbon monoxide leaks

**She has requested via the Alabama Chiefs of Police Association that agencies experiencing problems related to this issue contact her at: (404) 895-1602 or [toweym@cbsnews.com](mailto:toweym@cbsnews.com)**

Agencies with these vehicles are advised to obtain carbon monoxide detectors. These detectors can be placed in vehicles at a low cost. If carbon monoxide is detected, these vehicles should be immediately taken out of service for repair. Signs and symptoms of carbon monoxide poisoning may include: dull headaches, weakness, dizziness, nausea, vomiting, shortness of breath, confusion, blurred vision and loss of consciousness. ■

# 2017-2018 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](http://www.losscontrol.org) for more information.**

<b>Ashland</b>	<b>Nov. 28 – Dec. 1, 2017</b>
<b>Troy</b>	<b>Jan. 30 – Feb. 9, 2018</b>
<b>Orange Beach</b>	<b>Feb. 27 – March 9, 2018</b>
<b>Anniston</b>	<b>March 20 – 30, 2018</b>
<b>Roanoke</b>	<b>April 10 – 13, 2018</b>
<b>Oneonta</b>	<b>May 1 – 11, 2018</b>

**Register and pay online  
[www.losscontrol.org](http://www.losscontrol.org)!**



## Loss Control Division

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

**RETURN SERVICE REQUESTED**

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

## Fall Safety DVDs

- 5.014 Forklift Safety: Real Accidents, Real Stories
- 5.069 Defensive Driving: When Good Weather Goes Bad
- 5.070 Driving Distractions of the Everyday Driver
- 5.071 Forklift Safety: The Triangle of Stability
- 7.100 Emergency Action Plan: The Team Approach
- 7.131 Social Media: Reduce the Risk
- 7.133 The Top Five Things You Need to Know About the Flu
- 7.148 Blink! A Practical Approach to Workplace Stretching
- 9.108 Traffic Stops of Sovereign Citizens
- 9.109 Emergency Response Driving
- 9.110 Use of Force: Report Writing
- 9.111 Body Cameras: What Every Cop Needs to Know
- 16.005 Workplace Harassment, Discrimination & Respect

**Video/DVD requests to: Sonya McCarley at: 334-262-2566  
[sonyam@alalm.org](mailto:sonyam@alalm.org) or FAX at 334-262-2809**

## Need Help Filing Work Comp Claims?

For step-by-step instructions, visit:

**[www.almwcf.org](http://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](http://www.losscontrol.org)**