



Risk Management Solutions



Spring 2017

A Quarterly Newsletter of the AMIC/MWCF Loss Control Division

10 Steps to an Effective Motor Vehicle Safety Program

Aaron Reeves • ARM-P • Loss Control Representative • AMIC/MWCF

Typically, we think of motor vehicle safety programs as a way to help prevent our vehicles from being involved in a crash. While this is true, it is only one of the many reasons to implement and maintain an effective program. Properly developed and implemented programs can also help lower the cost of ownership by maintaining the vehicles properly, reduce the cost of claims due to traffic accidents, improve employee safety/morale by ensuring their safety while inside vehicles, as well as help an entity to avoid a public relations dilemma that can occur if a poorly maintained vehicle causes an incident with the general public.

While auto accidents may or may not be the most numerous occurrence of claims for your organization, typically, the severity of auto accident claims tend to be larger cumulatively than those of other categories. In 2015 the Bureau of Labor Statistics (BLS) reported that roadway incidents were the number one cause of workplace fatalities, accounting for over one-quarter of all workplace fatalities. In fact, since the BLS started tracking and recording this data in 1992, roadway incidents have been the number one cause of workplace fatalities in all business sectors.

The Network of Employers for Traffic Safety (NETS), National Highway and Transportation Safety Administration (NHTSA), and Occupational Safety and Health Administration (OSHA) recommend a 10-step program to help minimize risk associated with a motor vehicle safety program. We will examine each of these steps and how they can be implemented to help strengthen your program.

The 10-Steps:

Step 1: Senior Management Commitment and Employee Involvement. Safety requires leadership. Some of the responsibilities of effective management must include: inspiring employee participation in all levels of the organization; respond to incidents, investigate and be willing to make repairs in a timely manner; be responsive to reports made by employees; provide active participation in safety meetings; lead by example by abiding by all policies and procedures of your organization.

Step 2: Written Policies and Procedures. A written statement of your entity's commitment to reducing risk in the motor vehicle program is essential to building a motor vehicle safety program. Policies and procedures must be written, clear and communicated to all employees. Motor vehicle safety policies must include these basic principles: protection of the public; safety and health of every employee; identification and correction of hazards; safety shall be given priority over all else; and enforcement of the policies shall be consistent and documented.

Step 3: Driver Agreements. Driver agreements are a formal agreement between the employer and the employee that include an acknowledgement of a "good faith effort" by the employee to drive safely and with due regard. Driver agreements should include expectations of safety performance, care and maintenance as well as proper reporting of accidents or moving violations. Agreements should be signed by any driver who operates a company vehicle or who may be driving during company time. These driver agreements supplement documentation created during new-hire orientation.

Step 4: Motor Vehicle Record Checks. Proper selection of drivers is the foundation for any motor vehicle safety program. Overall performance of your organization's program is directly affected by the driver selection procedure. Previous driving experience should be reviewed through an initial MVR check prior to employment as well as through reference checks. After hiring, MVRs should be checked at least every three years or more frequently if deemed necessary. Equally as important as checking the employee's MVRs, is developing and implementing a policy for what your organization deems to be an acceptable driving record. Consistent and documented implementation of your policy is key.

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Motor Vehicle Safety

Step 5: Crash Reporting and Investigation. Creating a policy requiring the prompt and proper reporting of all vehicular incidents is important. This policy should require employees to report all damage or incidents, regardless of severity. It is also a good idea to include in each vehicle an “accident reporting kit” that details step-by-step instructions employees are expected to take following an accident and provides to the employee the tools to implement these instructions. Following an incident an investigation should be performed in order to learn the contributing factors of the incident and to make changes to prevent future occurrences.

Step 6: Vehicle Selection, Maintenance and Inspection. When searching for vehicles to add to your motor vehicle fleet, consider all the safety features of the vehicle. Do research, consider purchasing vehicles that rate “best in class” for crashworthiness. After purchasing the vehicle, proper maintenance is essential. Planned inspections provide an opportunity to discover issues prior to actual issue occurring. Documenting these inspections, the issues discovered and the corrective actions taken is crucial.



Step 7: Disciplinary Action System. Develop a policy that outlines the course of disciplinary action to be taken should it be necessary. Notify employees at the time of hire and provide regular refreshers on your policy. Disciplinary action must be consistent with your policy and must always be documented.

Step 8: Incentive Program. An effective incentive program can be a crucial part of any safety program. Rewards and incentives help to make safety part of your entity’s culture and show employees that safety does pay. The cost of these incentives are negligible compared to the cost of the accidents they can help avoid.

Step 9: Driver Training and Communication. Safe drivers must be developed. It is the responsibility of the organization to train its drivers properly. Accident investigations will routinely reveal that a root cause of accidents is poorly trained drivers. Two main types of driver training include classroom training and hands-on/ behind-the-wheel training. Classroom sessions can include identifying possible hazards drivers could encounter as well as the theories of proper driving. Having your drivers attend training sessions, such as skid car training, can be an invaluable hands-on experience.

Step 10: Regulatory Compliance. Both the organization and the driver are responsible for adhering to highway safety regulation. Having a handbook that includes policies such as seat belt and mobile device policies can help ensure the adherence to all state, federal and local regulations by drivers.

By choosing to implement all or even some of these tips, your motor vehicle safety program should experience real, measurable improvement. ■

Resources

National Highway Traffic Safety Administration and OSHA: “Guide for Employers to Reduce Motor Vehicle Crashes”

Work Safe: “Motor Vehicle Management Resource Guide”

Motor vehicle Safe: “Basic Motor vehicle Safety Management Model”

AMIC Board of Directors

www.amicentral.org



Seated left to right: Vice Chair Melvin Duran, Mayor, Priceville; Chair Billy Joe Driver, Mayor, Clanton. Standing left to right: Ronald Marks, Mayor, Athens; Charles Murphy, Mayor, Robertsdale; and David Bradford, Mayor, Muscle Shoals.

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2016 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)

Addison
 Albertville Utilities
 Anderson
 B.B. Comer Memorial Library
 Bayou La Batre
 Bear Creek
 Brent
 Brent Housing Authority
 Bridgeport Housing Authority
 Bridgeport Utility Board
 Central Alabama Regional Planning Commission
 Cherokee
 Coker
 Colony
 Creola
 Crossville Water Works Board
 Cusseta
 Dothan
 East Brewton
 East Geneva Co. Senior Citizens Committee
 Evergreen Housing Authority
 Faunsdale
 Fayette Gas Board
 Forestdale Fire District
 Fultondale Gas Board
 Gardendale
 Georgiana Water & Sewer
 Glen Allen
 Good Hope
 Gordo Water Board
 Hammondville
 Heath
 Hokes Bluff Water Board
 Kansas
 Lanett
 Linden
 Loachapoka
 Magnolia Springs
 McIntosh
 Mobile County Emergency Management Agency
 Mooresville
 Moulton Housing Authority
 Muscle Shoals Utilities
 Napier Field
 Natural Bridge
 Newbern
 Northeast Alabama Agri Business Center
 Oak Hill
 Phil Campbell Housing Authority
 Pleasant Groves
 Providence
 Riverside
 Rogersville Waterworks & Sewer
 Sardis City Waterworks Board
 Section Dutton Waterworks
 Silas
 South Central Alabama Development Commission
 Sweet Water
 Union Grove Utilities
 Vernon Water & Sewer Board
 Vredenburgh
 Walnut Grove
 Webb
 Wedowee Water, Sewer & Gas Board

Gold Awards (Loss ratio below 5%)

Abbeville Fire & Rescue
 Abbeville Water & Sewer
 Addison
 Akron
 Alabama League of Municipalities
 Alabama Municipal Electric Authority
 Alabama-Tombigbee Regional Commission
 Albertville and Boaz Recycling & Solid Waste Disposal
 Albertville Utilities
 Aliceville
 Aliceville Housing Authority
 Aliceville Water Works & Sewer Board
 Allgood
 Andalusia Board Of Education
 Anderson
 Anniston Public Library
 Arab Water Works Board
 Ardmore
 Ardmore Water & Sewer
 Argo
 Arton
 Asbury Water Authority
 Ashford
 Ashford Housing Authority
 Ashland
 Ashland Water Works & Sewer Board
 Ashville
 Ashville Water & Sewer Board
 Atmore Housing Authority
 B.B. Comer Memorial Library
 Babbie
 Baileyton
 Banks
 Bay Minette Housing Authority
 Bear Creek
 Bear Creek Development Authority
 Beatrice
 Beaverton
 Belk
 Benton
 Bessemer Airport Authority
 Bessemer Public Library
 Billingsley
 Black
 Black Warrior Solid Waste Authority
 Blackbelt Energy
 Blount Co Oneonta Agri-Business Center
 Blountsville Housing Authority
 Blountsville Utilities
 Blue Springs
 Boaz Gas Board
 Boaz Water & Sewer Board
 Boligee
 Brantley Housing Authority
 Brent
 Brent Housing Authority
 Brent Utilities
 Brewton Housing Authority
 Bridgeport Housing Authority
 Bridgeport Utility Board
 Brighton
 Brookside
 C.C.E.M.S. - Coffee County Emergency Management Service
 Calera Housing Authority
 Camp Hill Utilities
 Carbon Hill
 Carbon Hill Housing Authority
 Carrollton
 Castleberry
 Cedar Bluff
 Cedar Bluff Utility Board
 Central Alabama Regional Planning Commission
 Centre Water Works & Sewer
 Centreville Water Works & Sewer Board
 Chatom
 Cherokee
 Cherokee County Water Authority
 Chickasaw Housing Authority
 Chickasaw Utilities

Childersburg Waterworks, Sewer & Gas
 Citronelle Historical Preservation
 Clanton
 Clanton Housing Authority
 Clay
 Clay County Emergency Rescue Squad
 Clayhatchee
 Clayton Housing Authority
 Clayton Water & Sewer
 Cleveland
 Coffee Springs
 Coffeeville
 Coffeeville Waterworks
 Coker
 Coker Water Authority
 Colbert County Animal Colony
 Community Life Institute
 Coosa Valley Water Supply
 Coosada
 Cordova Water & Gas Board
 Cottonwood Housing Authority
 County Line
 Courtland
 Cowarts
 Craig Field Airport Authority
 Creola
 Crossville Water Works Board
 Cuba
 Cumberland Mountain Water
 Cusseta
 Dadeville Gas Board
 Dadeville Housing Authority
 Dadeville Water & Sewer
 Daleville City Board of Education
 Daleville Housing Authority
 Dallas County Water & Sewer
 Dauphin Island Water & Sewer
 Deatsville
 Deatsville VFD, Inc.
 Decatur Housing Authority
 Decatur Personnel Board
 Dothan
 Double Springs
 Double Springs Waterworks Board
 Douglas
 Douglas Water & FPA
 East Brewton
 East Brewton Waterworks & Sewer
 East Geneva Co. Senior Citizens Committee
 Eclectic
 Eldridge
 Electric Cities of Alabama
 Elkmont
 Elmore County Economic Development Authority
 Enterprise Rescue
 Epes
 Eufaula Housing Authority
 Eutaw Housing Authority
 Eva
 Evergreen
 Evergreen Housing Authority
 Facility Committee Inc. & Jackson Swim Team
 Fairhope Public Library
 Fairview
 Faunsdale
 Fayette Gas Board
 Fayette Water Works Board
 Five Star Water District
 Flomaton
 Florala Housing Authority
 Florala Water & Sewer Board
 Foley Public Athletic & Sports Facilities
 Foley Public Facilities
 Forestdale Fire District
 Fort Deposit Water Works & Sewer Board
 Fruithurst Fire Department
 Fulton
 Gadsden Airport
 Gainesville

Gainesville VFD
 Gantt
 Garden City
 Gaylesville
 Geiger
 Geneva Water Works and Sewer Board
 Georgiana
 Georgiana Water & Sewer
 Geraldine
 Gilbertown
 Gilbertown Utility
 Glen Allen
 Glencoe Water & Sewer
 Glenwood
 Goldville
 Good Hope
 Goodwater Waterworks & Sewer Bd
 Gordo
 Gordo Water Board
 Gordon
 Goshen & Goshen Water Works
 Government Utility Services
 Grand Bay Water System
 Greene County Ambulance Service
 Greensboro Utility Board
 Greenville Water Works & Sewer Board
 Greenville YMCA
 Guin Water Works & Sewer Board
 Gurley
 Haleyville
 Hamilton Housing Authority
 Hammondville
 Hanceville Housing Authority
 Harpersville
 Harpersville Water Board
 Hartselle
 Hartselle Housing Authority
 Headland Housing Authority
 Heath
 Heflin Water & Sewer
 Henagar
 Highland Lake
 Hobson City Housing Authority
 Hokes Bluff Water Board
 Holly Pond
 Huguley Water & Fire Protection Authority
 Huntsville Tennis Center Board of Control
 Hurtsboro
 Hurtsboro Water Works
 HyTop
 Indian Springs
 Jackson's Gap
 Jackson's Gap Water Authority
 Jasper Water & Sewer
 Jefferson County 911
 Kansas
 Kellyton
 Kennedy
 Kinston
 Langston
 Leeds Water & Sewer
 Leighton
 Lexington
 Linden Housing Authority
 Linden Utilities
 Lineville Water & Sewer
 Lipscomb
 Lisman
 Littleville
 Loachapoka
 Lockhart
 Locust Fork
 Louisville
 Lowndesboro
 Loxley
 Luverne Housing Authority
 Madrid
 Magnolia Springs
 Magnolia Springs Public Library
 Maplesville Utilities
 Marion
 Marshall County Gas

Maytown
 McIntosh
 McIntosh Water & Fire Protection
 Mentone
 Mobile Waterworks Board
 Midway
 Millerville Water Authority
 Millport
 Milly
 Minor Heights Fire District
 Mobile County Emergency Management Agency
 Mobile County Personnel Board
 Mobile Development Enterprise
 Montevallo Water & Sewer
 Moody Utilities
 Mooresville
 Morris
 Mosses
 Moulton Housing Authority
 Moundville
 Mulga
 Mulga Water & Gas
 Muscle Shoals Electric Board
 Muscle Shoals Utilities
 Myrtlewood
 Napier Field
 Natural Bridge
 Nauvoo
 Nauvoo Waterworks
 Nectar
 Needham
 Newbern
 Newton Housing Authority
 Newton Water & Sewer
 Newville
 North Central Alabama Regional Council of Governments
 North Courtland
 Northeast Alabama Agri Business Center
 Northeast Alabama Gas Cooperative District
 Northwest Alabama Gas District
 Northwest St. Clair County Water
 Notasulga
 Oak Hill
 Oakman
 Odenville
 Ohatchee
 Oneonta Utilities
 Opelika Waterworks Board
 Opp Housing Authority
 Orange Beach Public Library
 Orange Beach Water & Sewer Board
 Orrville
 Oxford Water Works Board
 Ozark Dale Co, E-911
 Ozark Dale County Economic Development Corporation
 Ozark Housing Community
 Ozark Utilities
 Paint Rock
 Pell City Housing Authority
 Pennington
 Pennington Utilities
 Perdido Beach
 Phenix City Utilities
 Phil Campbell Housing Authority
 Phil Campbell Water & Sewer Board
 Pickens County Gas
 Pickensville
 Pike Road
 Pinckard
 Pine Apple
 Pinson
 Pleasant Grove
 Pleasant Groves
 Pollard
 Powell
 Prattville Historic Redevelopment Authority
 Prattville Solid Waste Authority
 Prattville Waterworks
 Providence

continued

Quint Mar Water Authority
 Ragland
 Ragland Water Works Board
 Rainbow City Utilities Board
 Ranburne
 Ranburne Water & Sewer
 Red Bay
 Red Level
 Reece City
 Reform Housing Authority
 Reform Water & Sewer Board
 Rehoboth
 Renaissance Cooperative District
 Renaissance Improvement District
 Repton
 Riverside
 Riverview
 Rockford Gas Board
 Rockford Volunteer Fire Department
 Rockford Waterworks
 Rocky Ridge Fire District
 Rogersville
 Rogersville Waterworks & Sewer
 Russellville Electric Board
 Russellville Gas Board
 Russellville Water Works & Sewer
 Rutledge
 Saint Florian
 Sand Rock
 Sanford
 Sardis City Waterworks Board
 Satsuma
 Satsuma Water Works & Sewer Board
 Scottsboro Public Library
 Section
 Section Dutton Waterworks
 Sheffield Utilities
 Shiloh
 Shorter
 Silas
 Sipsey
 Skyline
 Slocomb Housing Authority
 Slocomb Water & Sewer
 Smiths Station
 South Alabama Regional Airport
 Authority
 South Central Alabama Development
 Commission
 South Central Alabama Development
 Commission/ Senior Aides Division
 Southeast Shelby Co. Emergency
 Rescue
 Southside Waterworks Board
 Spanish Fort
 Steele Waterworks Board
 Storm Water Management Authority
 Sulligent Housing Authority
 Sumiton
 Sumiton Gas Board
 Susan Moore
 Sweet Water
 Sweet Water Waterworks
 Sylacauga Parks & Recreation
 Talladega Springs
 Talladega Industrial Development Board
 Talladega Redevelopment Authority
 The Tuskegee - UBT Cooperative
 District
 Thomaston
 Thomaston Water & Gas
 Thomasville Waterworks & Sewer
 Thorsby
 Top Trails
 Town Creek
 Toxey
 Tri Community Water System
 Troy Housing Services
 Troy Industrial Development Board
 Tuscaloosa Parking & Transit Authority
 Tuscumbia Housing Authority
 Tuscumbia Utilities Department
 Tuskegee Housing Authority
 Tuskegee Utility Board
 Tuskegee-Macon County Head Start
 Twin

Union
 Union Grove
 Union Grove Utilities
 Union Springs Utility Board
 Upper Bear Creek Water, Sewer & FPA
 USS Alabama Battleship Commission
 Valley Grande
 Valley Head
 Valley Head Water Works Board
 Vernon
 Vernon Water & Sewer Board
 Vina
 Vredenburgh
 Wadley
 Walnut Grove
 Washington County Library Board
 Waterloo
 Waverly
 Weaver
 Webb
 Wedowee
 Wedowee Water, Sewer & Gas Board
 West Blocton
 West Escambia Utilities
 West Etowah County Water Authority
 West Jefferson
 West Point
 Westover
 Wilsonville
 Winston Cooperative District
 Winston County Industrial Development
 Authority
 Wolf Creek Water, Sewer & FPA
 Woodland
 Woodstock
 Woodville

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

Alabaster
 Arab Sewer
 Arley
 Athens Utilities
 Atmore
 Auburn Housing Authority
 Bayou La Batre
 Beulah Utilities District
 Birmingham Airport Authority
 Brantley
 Brilliant
 Brookwood
 Butler
 Cahaba Valley Fire & Med Rescue
 District
 Calera Waterworks
 Carbon Hill Utility Board
 Centre
 Centreville
 Chelsea
 Chickasaw
 Citronelle
 Clarke-Mobile County Gas District
 Columbiana
 Columbiana Waterworks
 Cullman Utilities
 Daleville
 Dauphin Island
 Demopolis Water & Sewer Board
 Dora
 Dutton
 East Alabama Regional Planning &
 Development Commission
 Excel
 Falkville
 Fort Payne
 Franklin
 Fultondale
 Fultondale Gas Board
 Gardendale
 Grant
 Grove Hill

Gulf Shores Utility Board
 Guntersville
 Guntersville Electric Board
 Guntersville Housing Authority
 Hamilton
 Hanceville
 Heflin
 Helena Utilities
 Hodges
 Hokes Bluff
 Huntsville-Madison County Airport
 Jackson Water & Sewer Board
 Killen
 Kinsey
 Lake View
 Lanett
 Linden
 Luverne
 Midland City
 Millbrook
 Mobile Airport Authority
 Montgomery Water & Sewer Board
 Moody
 Moulton (Golf Course, Gas & Water
 combined with City)
 Mountain Brook
 New Brockton Water and Sewer
 Board
 New Hope
 New Site
 Newton
 North Baldwin Utilities
 North Shelby Fire & Emergency
 Medical Rescue District
 Northwest Alabama Council of
 Local Governments
 Opp Utilities
 Ozark Board of Education
 Phil Campbell
 Piedmont
 Pine Hill
 Prichard Water
 Rainsville
 Roanoke
 Rockford
 Samson
 Saraland
 Sardis City
 Scottsboro Electric Power
 Selma
 Semmes
 Somerville
 South Alabama Regional Planning
 Commission
 South Central Alabama Regional
 Housing Authority
 South Vinemont
 Sylvan Springs
 Talladega
 Talladega
 Tallassee
 Tarrant Electric Board
 Top of AL Regional Council of
 Governments - Senior Aides
 Division Top of Alabama Regional
 Council of Governments
 Trafford
 Trinity
 Trussville
 Tuscaloosa County Parks &
 Recreation Authority
 Tuscumbia
 Tuskegee
 U. S. Space and Rocket Center
 Warrior
 West Lawrence Water Cooperative
 Wilcox County Gas
 Wilton
 Winfield Water Works & Sewer Bd

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

Alabaster Water Board
 Albertville
 Anniston Housing Authority
 Arab
 Ashland, Goodwater-Lineville Solid
 Waste Disposal Authority
 Attalla
 Auburn Water Board
 Baker Hill
 Bay Minette
 Bayou La Batre Water & Sewer
 Birmingham Parking Authority
 Birmingham-Jefferson Civic Center
 Birmingham-Jefferson County
 Transit Authority
 Bridgeport
 Butler Utilities
 Calera
 Center Point
 Chatom Utilities
 Chilton County Solid Waste
 Disposal
 Clayton
 Clio
 Columbia
 Cullman-Jefferson County Gas
 District
 Daphne
 Dora Water & Gas Board
 East Central Alabama Gas District
 Elmore Water Authority
 Eufaula
 Fairhope
 Florala
 Foley
 Fort Deposit
 Fort Payne Improvement Authority
 Geneva
 Greensboro
 Greenville
 Guin
 Gulf Shores
 Guntersville Water & Sewer Board
 Hanceville Water Works
 Hayneville
 Headland
 Hobson City
 Hueytown
 Huntsville - Huntsville Transit

Huntsville Housing Authority
 Irondale
 Jacksonville
 Jasper
 Jemison
 LaFayette
 Lamar County Gas District
 Level Plains
 Lineville
 Livingston
 Lynn
 Madison
 Midfield
 Mobile Housing Board
 Monroeville
 Montevallo
 Mount Vernon
 Munford
 Northport
 Oak Grove
 Oneonta
 Opp
 Orange Beach
 Pelham
 Prattville
 Prichard
 Red Bay Water & Gas
 Riviera Utilities
 Russellville Housing Authority
 Scottsboro
 Scottsboro Waterworks, Sewer
 & Gas Board
 Slocomb
 Southeast Alabama Regional
 Planning & Development
 Commission
 Stevenson
 Sulligent
 Sylacauga
 Sylacauga Utilities
 Tarrant City
 Troy
 Tuscaloosa
 Valley
 Vestavia Hills
 Vincent
 West Alabama Health Services
 West Alabama Regional
 Commission
 Wetumpka Water & Sewer
 York

**Drone
Liability
Coverage**



AMIC has added **FREE liability coverage for drones weighing five (5) pounds or less. To add this coverage to your policy, AMIC requires the drone serial number and description as well as the department using the drone. If you have questions or wish to add this coverage, please contact your insurance representative. For additional information on AMIC and its services, visit www.amicentral.org.**

Defining Moment

Comparative Negligence vs Contributory Negligence

Comparative Negligence is the rule used in negligence cases in many states that provides for computing both the plaintiff's and the defendant's negligence, with the plaintiff's damages being reduced by a percentage representing the degree of his or her contributing fault. Here's an example of how this works: Say that Mike is making a left turn and hits Ann, who is driving over the speed limit through the intersection. Ann sustains injuries and sues Mike for negligence. Under a comparative negligence system, Mike may be found to be 80% at fault for hitting someone while making a left turn and Ann may be found to be 20% at fault because she was speeding. If the total available compensation is \$100,000, Ann will receive \$80,000 instead of the total amount – her amount is reduced according to her degree of fault (20%).

Under Alabama law, however, there is a doctrine known as “Contributory Negligence.” The doctrine of contributory negligence essentially bars an accident victim from recovering any compensation if the defendant can prove that the plaintiff acted negligently and contributed to the accident. If the plaintiff's behavior only made his or her injuries worse, but didn't actually cause the accident, the defendant is out of luck. If we look at the example above where Mike and Ann had the same accident, but this time the accident occurred in Alabama, the outcome could be quite different. Mike can likely establish that her behavior – speeding – played a part in causing the accident and her injuries. If Mike is found to be 80% at fault and Ann was found to be 20% at fault, but because Mike raises the defense of contributory negligence, he can likely avoid liability entirely and Ann will be responsible for all of her injuries.

Reeves Earns ARM-P



The Loss Control Department believes educating and training our staff strengthens the services we provide our members. **Aaron Reeves**, Loss Control Representative who joined the team in 2014, recently earned an associate's degree in risk management with an emphasis on public entities (ARM-P). By achieving this designation, Aaron, has continued to further his knowledge and understanding of loss control and risk management techniques in order to help serve our members to the best of his abilities. **Well done, Aaron!**

SAVE THE DATE 2017 Summer Seminars

The Loss Control Division is offering its annual training seminars August 2017. 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, visit www.losscontrol.org. Please remember to register for your preferred location as soon as possible as some locations have limited space. Lunch will be provided.

- **August 15** - Priceville City Hall
- **August 16** - Bessemer Civic Center
- **August 22** - Riverside Utilities, Foley
- **August 23** - Alabama League of Municipalities, Montgomery

Check the Loss Control website for more information
www.losscontrol.org

2017 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.

- | | | | |
|-----------------|-------------|-----------------|--------------|
| • April 18 – 28 | Oneonta | • Aug. 15 - 18 | Decatur |
| • May 16 – 26 | Moody | • Sept. 12 - 15 | Tallassee |
| • June 13 - 23 | Opelika | • Sept. 19 - 22 | Ft. Payne |
| • July 10 - 14 | Thomasville | • Sept. 26 - 29 | Scottsboro |
| • July 17 - 21 | Demopolis | • Nov. 14 - 22 | Orange Beach |
| • Aug. 1 - 4 | Hartselle | | |



Register and pay online
www.losscontrol.org!



Loss Control Division

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Spring Safety DVDs

- 5.049 Distractions: Behind the Wheel For Drivers
- 5.053 Landscaping Equipment: Maintenance and Safety
- 5.055 Distracted Driving: At What Cost?
- 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
- 7.117 Hazards of Cell Phone Usage
- 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

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