



Risk Management Solutions



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Active Shooter Occurrences Prepare or Procrastinate – the Choice is Yours

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According to several recent studies, mass shootings occur more frequently in the United States than any other country. Mass shootings are defined by the FBI as a shooting where four or more victims excluding the shooter are killed by gun fire. Criminologists offer various reasons for the possible cause of the alarming increase in these events. The fact that these deadly events have been on the increase in recent years and, by all accounts, are not reducing in number make it a necessity for governments and businesses to prepare a response. A well-thought-out response plan will cover three critical areas: pre-event, event and post event.

Pre-Event

First, pre-event preparation should include all the necessary measures taken to prevent the occurrence. This should include surveillance cameras properly positioned to capture persons entering buildings and good footage throughout facilities. Multiplying monitors via work station computers is also advisable. Another good pre-event measure includes installing barriers such as locked doors, bullet resistant glass and adequate escape routes.

Event

Second, event preparation must include having a well written protocol that everyone is trained on. A well written Active Shooter Protocol can be found on our Loss Control website at: www.losscontrol.org under Quicklinks – Reference Documents. This protocol tracks the Department of Homeland Security’s training video “Run-Hide-Fight”, powerful seven-minute training video that can be accessed online by searching Run Hide Fight. Your written protocol should include the following:

- 1. THE ENCOUNTER.** Alert others if possible. Receptionists will most likely be the first to see a threat via security camera monitors. However, anyone who first observes a threat should sound the alarm affording others the opportunity to take action. A pre-determined code can be given out via intercom, computers or smartphones alerting others of the threat.
- 2. OPTIONS.** During an active shooter encounter your three basic options are to **RUN, HIDE or FIGHT**.
- 3. RUN.** If you can and you deem it safe, get out and get to a safe place. If you can’t run: **HIDE**. Employees should have the ability to lock office doors from the inside and or have a pre-designated area to hide. As a last resort: **FIGHT** – and only if your life is in danger. Whether you’re alone or working together as a group, attempt to incapacitate the shooter and act with physical aggression.
- 4. CALL 911.** As soon as possible, call 9-1-1. Identify yourself and your exact location. Give as much information as possible on the shooter(s).
- 5. ASSIST.** If possible, you should assist others to survive.
- 6. ASSEMBLY AREA.** A prearranged assembly area located away from the building may be advisable for employees to gather who have evacuated following an active shooter incident.



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7. **LAW ENFORCEMENT RESPONSE.** Be quiet and compliant. Show the officers your empty hands and follow their instructions. When it is safe to do so, you will be given instructions as to how to safely exit your location.

8. **EMPLOYEE CONTACTS.** Predetermined individuals (primary with two alternates) will be responsible for calling employees to check on their status.

Post-Event

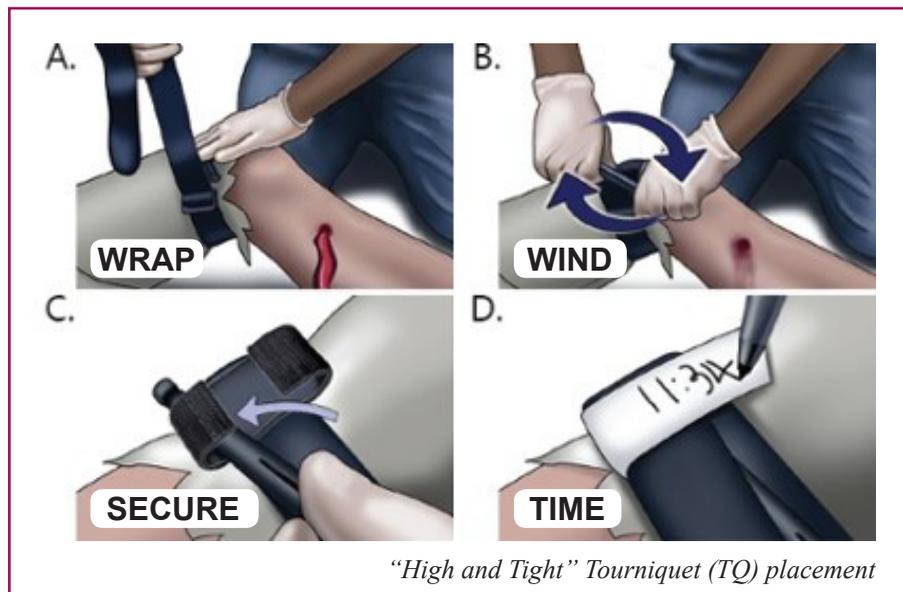
Third, the post-event phase should include medical response preparation. Following an active shooter situation, being prepared for an immediate medical response by co-workers on the scene can mean “life or death” for victims. Victims can and do die from arterial bleeding in the minutes prior to the arrival of trained medical personnel. The average human can bleed to death from a severed artery in less than three minutes. When the smoke settles following an active shooter, terrorist attack, etc. there WILL be people lying on the ground bleeding – possibly bleeding to death. That person could be you. This is the missing link in what has been proven to be preventable deaths nationwide following these events. The police train to respond and neutralize the threat, not to treat the wounded. While this block of time passes, why are we not treating ourselves?

Just as your action plan includes policy, planning and equipment from the first pre-event stage, so should your overall response. Unfortunately, no amount of preparation and defenses can prevent an incident such as this; however, training will always be our defining response. As victims of mass violence, do we “rise to the occasion” or simply fall back to our level of training? Train your employees, then train them some more! **Stopping the bleed is key at this event stage.**

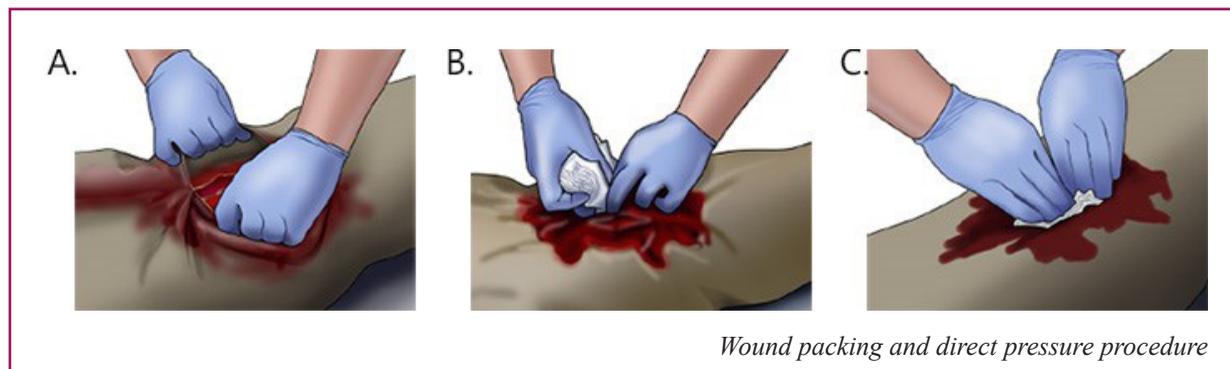
With minimal training and equipment, your employees can provide immediate treatment to themselves and others. The application of a tourniquet (TQ) to an extremity; wound packing junctional areas of the body; and placing an unresponsive victim into the recovery position (opening the airway) can and WILL save lives. Direct pressure will always be the first and most obvious line of defense. However, in these scenarios, it is rare that direct pressure will stop a life-threatening bleed. A clear majority of people who bleed to death as a result of lethal force encounters do so from their extremities. These may respond well to a TQ. We can identify a life-threatening bleed based on these characteristics: bright red blood leaving the body at a high rate of speed, pulsatile bleeding, heavily blood-soaked clothing or large areas of pooled blood.

In extremity bleeding, place the TQ “**high and tight**” – as high on the limb as possible (avoiding joints) and tight enough to stop the bleed. For areas of the body that do not respond well to a TQ, a combination of wound packing and direct pressure is required. These are referred to as junctional wounds. These wounds should be packed with either a hemostatic or plain sterile gauze to create an internal pressure, then allowed several minutes to create a clot with direct pressure. Pressure dressings can be used here to assist with the required direct pressure. This intervention “fills the void” created by the bullet or other material that caused the wound channel.

For victims that have been treated and are conscious or semi-conscious, allow them to assume



“High and Tight” Tourniquet (TQ) placement



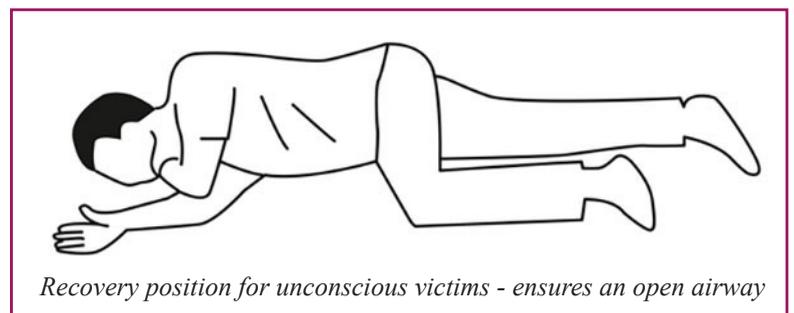
Wound packing and direct pressure procedure

the most comfortable position, including sitting up. For victims who may be completely unresponsive CPR would typically not be an option in these scenarios. Unconscious victims should be placed in the recovery position.

A Stop the Bleed class will take approximately four hours to complete and is very affordable – especially considering the alternative. Classes can be found at www.bleedingcontrol.org. Stop the Bleed kits and their individual components are also available online from reputable businesses.

Conclusion

In closing, we encourage everyone who reads this article to be *proactive*. Be aware of your surroundings, seek to better yourself and your world. Training opportunities are available throughout Alabama. Experience is something you gain shortly after you need it. Having a plan is only one piece of the puzzle. Without the training and hands-on experience we may be predisposed for failure. That should not be an option. Sometimes the only thing between life and death is a well-trained citizen.



Recovery position for unconscious victims - ensures an open airway

Images used in this article were provided by Run, Hide, Fight from the Alabama Law Enforcement Agency (www.alea.gov/Home/wfContent.aspx?PLH1=plhCitizens-ActiveShooter) and Stop the Bleed, U.S. Department of Homeland Security (www.dhs.gov/stopthebleed#). Launched in October of 2015 by the White House, Stop the Bleed is a national awareness campaign and a call to action. Stop the Bleed is intended to cultivate grassroots efforts that encourage bystanders to become trained, equipped, and empowered to help in a bleeding emergency before professional help arrives.

Aaron Reeves Earns Certified Safety Professional Designation

AMIC/MWCF Loss Control Rep Aaron Reeves, ARM-P, completed all requirements this past August for a Board of Certified Safety Professionals (BCSP) certification and is now a Certified Safety Professional (CSP). This highly respected certification is awarded by BCSP to individuals who meet eligibility and experience criteria in the safety, health and environmental (SH&E) discipline and have passed a rigorous examination. Certificants must also recertify every five years to maintain certification, ensuring they remain knowledgeable in their practice. Safety issues have become more complex, and today's safety professional must continually be better qualified. BCSP credential holders are among the most highly trained, educated and experienced individuals in the safety field. Having achieved a BCSP certification shows that the individual has mastered the core competency required for professional safety practice.

Congratulations, Aaron! Well done!



Defining Moment

Ladder Safety

Did you know that accidents related to ladders increase by 40 percent during the holidays? Let's keep everyone safe this year by following these Loss Control recommendations:

1. Carefully inspect the ladder for defects and tag and remove unsafe ladders from service.
2. Make sure the ladder's feet work properly and have slip resistant pads.
3. Use fiberglass ladders if there is any chance of contact with electricity.
4. When setting the ladder, look for a safe location with firm, level footing and rigid support for the top of the ladder. Be sure to set it at an angle per the manufacturer's guidelines
5. When climbing off a ladder at an upper level, make sure the ladder extends three feet above the landing.
6. Never carry a load up a ladder that could cause you to lose your balance.
7. When climbing a ladder, use three points of contact – keep one hand and both feet or both hands and one foot in contact with the ladder at all times.
8. Never stand on the very top of a ladder.
9. Avoid setting the ladder near exit doors, near the path of pedestrians or near vehicle traffic.

It's Time for Workers Comp Payroll Audits

It is time for the annual payroll audits to be processed for 2017. Some MWCF members will be subject to an independent audit from Overland Solutions, and those members will be contacted to set up an appointment. Members who are not subject to the independent audit will be receiving an Audit Request Form in the mail. Please fill in this form according to the instructions provided and return as soon as possible to our underwriters at Millennium Risk Managers.

All audit information is due by March 31, 2018. If you have not received a request by 1/31/17 or have any questions, please call Carla Thienpont at Millennium Risk Managers 1-888-736-0210.

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 for more information.**

Troy	Jan. 30 – Feb. 9
Orange Beach	Feb. 27 – March 9
Anniston	March 20 – 30
Roanoke	April 10 – 13
Oneonta	May 1 – 11
Eufaula	May 29 – June 1
Demopolis	July 10 – 18
Decatur	August 14 – 24



Register and pay online at www.losscontrol.org!



Loss Control Division

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Police Safety DVDs

- 9.112-DVD Career Survival/How Not to End Up in Internal Affairs
- 9.113-DVD Murder of an Arkansas Officer
- 9.114-DVD Col. Dave Grossman/Identifying and Stopping Active Killers
- 9.115-DVD What Every Cop needs to Know About Terror and Terrorists
- 9.116-DVD Ferguson/The Lessons Learned
- 9.117-DVD AL Officer Stabbed to Death: Tragic Events & Lessons Learned
- 9.118-DVD Ambush Recognition/What Every Cop Needs to Know

**Video/DVD requests to: Sonya McCarley at: 334-262-2566
sonyam@alaim.org or FAX at 334-262-2809**

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