



Risk Management Solutions



Fall 2022

A Quarterly Newsletter of the AMIC/MWCF Loss Control Division

Loss Control Website Offers Many 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 21 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 a decade ago in 2012. In addition to staff bios, territories and contact information, www.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
- An index of topics offered through our Safety DVD Library
- Employment Hotline information
- Sample Risk Management Review surveys and information about the review process
- Online training
- A **comprehensive** library of reference documents and PowerPoint presentations covering everything from Accident Investigations to Volunteers, Inmate Use and Ride Alongs

Over the years 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 several PowerPoint presentations covering a range of topics such as Accident Investigation, Equipment Safety, Risk Management Principles and Controlling Property Exposures. We continually add resources so be sure to visit www.losscontrol.org often.

In 2013, 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 provides a variety of course topics, including risk management, human resources, safety and law enforcement. Courses are available 24/7 from any computer with internet access and are provided at no cost to AMIC/MWCF members. Written specifically for public entities, these courses consist of short modules that typically take about 30 minutes to complete and are offered year-round.

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. To set up an account – or to log onto your existing account – visit www.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 the website.

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 dwagner@almonline.org. We appreciate feedback and want to make sure www.losscontrol.org remains a go-to resource for your risk management needs! ■



Alabama Community College System Offers Free Rapid Training to Help Meet Alabama's Workforce Challenges

By Houston Blackwood • Workforce Director • Alabama Community College System (ACCS) Innovation Center

Businesses in Alabama of every size and across every industry report they are facing unprecedented challenges in finding enough skilled workers to fill open jobs. Scores of “Now Hiring” signs displayed in shop windows across the state back up this claim, and a labor force participation rate of 57 percent means thousands of able-bodied Alabamians have – for whatever reason – chosen not to participate in the workforce. In short, Alabama has a lot of jobs, but not enough skilled workers to fill them. This shortage of skilled workers hasn't spared Alabama's municipalities. Cities and towns find themselves facing the same staffing challenges afflicting the private sector, which can create difficulties in delivering basic services in some areas.

ACCS Credential Quick Training: Skills for Success

In direct response to the need for more skilled workers, the Alabama Community College System (ACCS) has brought together the state's community colleges, business and industry and community partners to launch Skills for Success.

Skills for Success is the statewide, rapidly delivered workforce training program. The training offered through Skills for Success is industry-recognized, non-credit training that was developed for employers by employers. Those who partner with the ACCS can quickly upskill current employees and recruit prospective employees to create a qualified workforce pipeline that eliminates hours of on-the-job training.

With Skills for Success, Alabamians can get trained quickly – sometimes in as little as two weeks – with courses that start online and end on a community college campus or a worksite with in-person, hands-on training and the awarding of an ACCS Credential.

The ACCS Credential signals to employers and institutions of higher education alike that the skills taught in the program have been mastered by the individual, who is now ready for employment or additional education. The ACCS Credential meets all the tenets of quality as defined by the National Skills Coalition, including the availability of a substantial number of employment opportunities for credential holders; partnerships with business and industry to develop the training courses; and evidence of employment outcomes of individuals after obtaining the credential. By developing this rapid training with Alabama's business and industry groups, Skills for Success ensures the training and credentials are continually aligned with the jobs that employers say they need to fill right away.

“Every Alabamian deserves an opportunity to succeed in the state's economy,” said ACCS Chancellor Jimmy H. Baker. “Someone doesn't always need two years at a community college to attain the skills that make them viable for the labor market, so we have found a way to expedite the training so we can rapidly move people into in-demand jobs.”

Training Offered at No Cost

Key to the success of the program is it is offered at *no cost* to participants or employers thanks to a \$10 million investment by the state, and proximity to a community college campus is not a limitation to receiving Skills for Success training. All courses require students to complete two parts – virtual instruction for theory and in-person labs with a certified instructor. The theory portion done virtually includes “how to” video tutorials featuring Alabama companies and workers, online lessons and tests on knowledge learned. The in-person labs simulate real work experience and test students for mastery of skills.

Each Skills for Success course is required to have direct input from relevant business and industry associations so the training is customized and always meets the real-time needs of Alabama's employers.

Although it started just a few months ago, Skills for Success is already having a positive impact on filling in-demand jobs. Nearly 1,000 Alabamians have signed up for Skills for Success. In addition, a number of industry and community partners are already benefitting, including the state's \$16 billion hospitality industry, the state's 112,000-job trucking industry and several municipalities.

However, it is the personal impact on individuals and their families that is truly immeasurable. Kevin, for example, is 67 years old and worked as a dishwasher at a restaurant. After quickly completing the Skills for Success Food and Beverage Industry training at Coastal Alabama Community College, Kevin was promoted to a position in front-line food preparation where he will earn an estimated \$10,000 more per year. Similarly, 50-year-old Synthoria completed this training and will earn an estimated \$15,600 per year in higher wages in her new position.

Courses Include Commercial Driver's Licenses, Facilities Maintenance, Heavy Equipment Operators

In addition to rapid training courses for the Food and Beverage Industry, other Skills for Success trainings include Commercial Driver's License (CDL) Class A, Class B, Class B Passenger and Class B School Bus, and Heavy Equipment Operator training for Skid Steers. Among the municipalities that have partnered with the Innovation Center on some of these trainings are the cities of Dothan, Oneonta, Foley, Fairhope, Troy and Northport. Additionally, 71 school systems across the state have hired school bus drivers who completed Skills for Success training.

Courses that will be available soon include CDL Hazardous Materials endorsement and Dump Truck operation, Facilities Maintenance, Fiber Optic Technician, and Heavy Equipment Operator training for Bulldozer and Roller. Many other trainings that will be of particular interest to municipalities, including for water and wastewater technicians, are in development.

Partnerships with Alabama's businesses, industries, and municipalities to deliver Skills for Success rapid training will help sustain Alabama's economic vitality, build the workforce we need and change our state for the better. ■

Houston Blackwood, Workforce Director of the ACCS Innovation Center, is coordinating with the state's community colleges to offer the Skills for Success training courses. Municipalities interested in enrolling employees in Skills for Success can contact him at Houston.Blackwood@accs.edu. You can also learn more by visiting the ACCS Innovation Center website at www.innovation.accs.edu.

Courses include (or will include): Commercial Driver's Licenses (Class A, Class B, Class B Passenger and Class B School Bus); Facilities Maintenance; Heavy Equipment Operator – Skid Steers, Bulldozer, Roller, Dump Truck; Fiber Optic Technician; Water and Wastewater Technicians

Safety Discounts for 2023 Workers Comp Premium

The Municipal Workers Comp Fund (MWCF) Board of Directors is continually reviewing and evaluating the discounts offered to ensure MWCF members are provided the best possible benefits. These programs not only help to reduce claims but also puts thousands of dollars back into the budget of those municipalities and municipal entities to be utilized elsewhere.

Adopting each of the three programs below could entitle you to a 3% discount per program. Adding up to a 9% discount on your premiums. But by participating in all three programs, you will receive a bonus 1% discount – earning those members a full 10% discount on their annual premium for 2023! And the news gets even better! If you adopt all three discount programs, the full 10% will **automatically** be applied to your MWCF renewal each year moving forward. No further action needed!

Injury Triage Program

A 3% discount is given for signing up for this program that allows employees and their supervisor immediate telephone access to a Medical Professional for minor workplace injuries. The foremost goal of the triage call is to determine the appropriate level of care needed. The triage nurse does NOT make a diagnosis. Utilizing this program can help with minor injuries and potentially reduce the need to leave work and endure long delays in a doctor's waiting room for injuries where "self-care" is appropriate. This program possibly helps reduce workers comp claims costs with the additional benefit that much of the reporting and referral paperwork is **done automatically for you**. An Injury Triage Enrollment Form will be included in the November mailout for those members that do not yet have one on file. **For more information on the Injury Triage Program, including how to enroll, please contact Kendra Harrington at 1-205-730-2868.**

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. To qualify, a member must sign a "Participating Commitment" and have such a program certified by their attorney that the member's drug and alcohol policy is Fourth Amendment compliant. A Participating Commitment form will be included in the November mailout for those members that do not yet have one on file.

Medical Protocol

Another 3% discount is available to those members who establish and implement a Medical Protocol. This document outlines the medical protocol your employees should follow in the event of a work-related injury. It includes naming your designated workers comp doctor along with other key medical facilities. It guides your employees in the event of an accident and enables your named doctors and facilities to be better prepared so they can handle your workers comp claims more efficiently. A Medical Protocol form will be included in the November mailout for those members that do not yet have one on file. Remember, 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 2023! If you are currently NOT signed up for one or more of these programs, you will receive the MWCF Premium Discounts information packet coming in November. Members are encouraged to watch for their packet as it will ONLY contain the information on the discount program(s) you are currently not signed up for. If you are already signed up for all three programs, you will NOT receive a MWCF Premium Discounts packet, and the full 10% discount will be automatically applied to your renewal!

For further information, call MWCF at 1-888-736-0210.

Defining Moment: Identifying Loss Exposures

I. Property loss exposures

- a. Building, plant, and other structures
- b. Furniture, equipment, supplies
- c. Computers, computer software, and data
- d. Inventory
- e. Accounts receivable, valuable papers and records
- f. Municipal vehicles, planes, boats, and mobile equipment

II. Liability loss exposures

- a. Environmental pollution (land, water, air, noise)
- b. Sexual harassment of employees, employment discrimination, wrongful termination, and failure to promote
- c. Premises and general liability loss exposures
- d. Liability arising from municipal vehicles
- e. Misuse of the internet and e-mail transmissions
- f. Directors' and officers' liability suits
- g. Cyber liability (i.e., hackers gaining access to municipal and customer data)

III. Income loss exposures

- a. Loss of income from a covered loss
- b. Continuing expenses after a loss
- c. Extra expenses
- d. Contingent business income losses

IV. Human resources loss exposures

- a. Death or disability of key employees
- b. Retirement and unemployment exposures
- c. Job-related injuries or disease experienced by workers

V. Crime loss exposures

- a. Holdups, robberies, and burglaries
- b. Employee theft and dishonesty
- c. Fraud and embezzlement
- d. Internet and computer crime exposures
- e. Theft of intellectual property

VI. Employee benefit loss exposures

- a. Failure to comply with government regulations
- b. Violation of fiduciary responsibilities
- c. Group life, health, and retirement plan exposures
- d. Failure to pay promised benefits

VII. Foreign loss exposures

- a. Acts of terrorism
- b. Kidnapping of key personnel
- c. Political risks such as expropriation of property

VIII. Intangible property loss exposures

- a. Damage to the municipalities public image
- b. Loss of or damage to intellectual property

2022 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. If you would like to schedule or host a SKIDCAR session in your area, please contact **Donna Wagner** at (334) 386-8125.

Oct. 10 – 21

Oneonta

Nov. 8 – 18

Scottsboro

Dec. 6 – 16

Adamsville



Register and pay online at www.losscontrol.org!



Loss Control Division

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Fall Safety DVDs

- 5.061 – Road Rage & Aggressive Driving
- 5.080 – Tractor Safety
- 7.026 – Tick Bite Prevention & Response
- 7.057 – Mobile Elevating Work Platforms
- 7.079 – Tree Trimming Safety
- 7.131 – Social Media – Reduce the Risk
- 7.133 – Resisting the Flu
- 7.154 – Chainsaw Safety
- 10.015 – Remote Worker: Safety, Health & Security
- 10.016 – Covid 19: Staying Safe at Work – Employees
- 10.017 – Covid 19: Staying Safe at Work – Employers

Video/DVD requests to Sonya McCarley at: 334-262-2566, smccarley@almonline.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