

Risk Management Solutions



Spring 2022

A Quarterly Newsletter of the AMIC/MWCF Loss Control Division

Safely Working in the Heat

By Kyle Hines, Loss Control Representative, AMIC/MWCF

These you wear a red cape and display the symbol of hope on your chest, you most likely don't have that great a relationship with the sun. You probably don't have a relationship with the sun at all. For the most part, we know the sun to be generous. It gives us energy, light, and life. However, the sun can also be taking. Or, in a better term, hazardous. And if not careful, you may find yourself a victim to it. There are dangers associated with working in the sun, particularly as the hot days get longer and the shirts get sweatier. It is essential that you follow safety precautions and procedures to avoid illnesses relating to the heat. These are preventable.

Heat Stress

Heat Stress includes a series of conditions where the body is under stress from overheating. Heat-related illnesses include heat cramps, heat exhaustion, heat rash or heat stroke. The way you are affected will most likely be different than how another person is affected. Factors may include your age, weight, physical conditioning and general health.



Heat Stress Contributing Factors

- 1. High air temperatures your heart rate increases to pump more blood through your outer body and skin, so excess heat is lost to the environment; therefore, sweating occurs.
- 2. Radiant heat sources working in the sun, working in a closed factory with machines and direct physical contact with hot objects will increase your heart rate.
- 3. High humidity high relative humidity makes it harder for the body to cool when sweating.
- 4. Strenuous physical activity body heat increases while exerting physical activity, increasing heart rate and extra blood flow throughout the body.

The Effects of Heat Stress

- 1. Heat Stroke the most serious heat related illness per the CDC. Heatstroke occurs when the body becomes unable to control its temperature: the body's temperature rises rapidly, the sweating mechanism fails, and the body is unable to cool down.
- 2. Heat Exhaustion symptoms begin when sweating increases and the heart rate quickly rises due to your body overheating. Dizziness and weakness may also occur.
- 3. Heat Cramps painful, involuntary muscle spasms that usually occur during heavy exercise in hot environments. Loss of fluid and electrolytes often contribute to heat cramps.
- 4. Heat Rashes aka prickly heat and miliaria affects all ages during hot, humid weather. Heat rash develops when blocked pores trap sweat under your skin.

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Sean Duke Named President of the Alabama Municipal Insurance Corporation

Following the December 2021 retirement of Steve Wells, the Alabama Municipal Insurance Corporation (AMIC) Board of Directors named Sean Duke as its new president. Sean, who began his tenure with AMIC on March 1, was a 24-year veteran of the Alabama Department of Insurance; holds a degree in Finance from Auburn University at Montgomery; and resides with his wife in Grady, Alabama. He brings excellent skillsets in insurance operations and regulatory requirements as well a solid understanding of budgetary and financial applications in the support of AMIC's growing customer base. The AMIC Board is pleased to welcome Sean to the AMIC family and wishes him the very best.

Working in the Heat

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First aid for heatstroke

If you suspect someone is suffering heatstroke, call 911 immediately. Then safely and quickly get the person out of the heat, remove excess clothing, and cool them by whatever means available. Following these steps may aid in saving a person's life. If you suspect that you are experiencing heatstroke, call 911 immediately. Get yourself to whatever source of coolant you can find. Good examples would be utilizing a garden hose, sink, shower or any water source. Use ice packs or a cooling blanket if available.

First aid for heat exhaustion/cramps

If you suspect someone to have mild symptoms of heat exhaustion or cramps, lay the person down and elevate the legs and feet slightly. Remove tight or heavy clothing. Have the person drink cool water or a non-alcoholic beverage specifically without caffeine. Cool the person down by spraying or sponging with cool water and fanning. If you suspect that you are showing mild symptoms of heat exhaustion or cramps, try laying down in a cool place and drinking a sport drink, juice or cold water. Anything with electrolytes and salt can slow down the heart rate and blood flow, allowing your muscles to relax and loosen to a more relaxed state.

First aid for heat rash

For heat rash, bathe or shower in cool water with nondrying soap, then let your skin air-dry instead of toweling off. Use calamine lotion or cool compresses to calm itchy, irritated skin. It is crucial to avoid using creams and ointments that contain petroleum or mineral oil, which can block pores further.

People who are more susceptible to heat stress

- 1. Children up to four years of age.
- 2. People 65 years of age and older.
- 3. People who are overweight.
- 4. People who are ill or on certain medications.

Suggestions

- 1. Wear appropriate clothing. Go for lightweight, light-colored, loose-fitting clothing. You need to wear clothes that allow air to circulate through, and light-colored material reflects heat better. Natural fiber fabrics such as cotton, linen and silk help to soak up sweat and allow the body to breath better.
- 2. Hydration the process of replacing water in the body. Most people know the 6-8 glasses of water per day rule. They fail to realize that every person needs a different amount of water going in. Add high temperatures and hard work to that formula, and you may find yourself needing triple that amount of water. Keep a bottle of water with you during the day. Try drinking water before, during and after any physical activity.
- 3. Work on the buddy system so you can watch out for each other. Having someone to keep you accountable will go a long way.

Conclusion

When dealing with the sun, many serious factors can lead to illness, dangerous side effects and even death. We have all seen what the intensity of the summer sun can do to your health. The most severe heat illness to look out for is heatstroke. Other heat illnesses such as heat exhaustion, heat cramps and heat rash should also be avoided. There are safeguards that can be taken any time temperatures are high and the work includes physical activity. By wearing appropriate clothing, remaining hydrated and utilizing the buddy system, you can better guard yourself from serious sun related illnesses. It is important to stay educated on heat safety and to plan so that you can protect your health.

References:

- www.ehs.iastate.edu/services/occupational/heat-stress#:~:text=Heat%20stress%20includes%20a%20series,cessation%20of%20sweating%2C%20and%20collapse.
- https://ehs.research.uiowa.edu/occupational/heat-stress#:~:text=Factors%20that%20contribute%20to%20heat,objects%2C%20and%20strenuous%20physical%20activities.
- https://www.cdc.gov/niosh/topics/heatstress/default.html#:~:text=Heat%20stress%20can%20result%20in,with%20hot%20surfaces%20or%20steam.
- www.mayoclinic.org/diseases-conditions/heat-rash/symptoms-causes/syc-20373276#:~:text=Heat%20rash%20%E2%80%94%20also%20known%20as,blisters%20to%20deep%2C%20red%20lumps.



Protect Your Law Enforcement Liability Policy Limits!

Effective in 2022, <u>all</u> Police Departments insured by AMIC are required to conduct psychological evaluations on ALL newly hired police officers, except and unless, they have satisfactorily passed one within the last two years. The psychological evaluation must be conducted by a Licensed Behavioral Health Professional and comply with APOSTC rules and all other legal guidelines.

APOSTC currently requires all applicants selected to attend the Law Enforcement Basic, Reserve, and Lateral/Refresher academies to undergo a psychological evaluation by a Licensed Behavioral Health Professional. (APOSTC Rule 650-X-2-.04) The new requirement from AMIC applies to all other law enforcement officers, both full- and part-time, regardless of prior experience, certification or any other factors. Failure to complete the required evaluations could result in a reduction of law enforcement liability coverage limits.

For more information or assistance please contact your Loss Control Police Safety Consultants.

Defining Moment

Ergonomics is the science of analyzing the effect of work processes, job designs and work environment on human performance and health. It is an interdisciplinary field involving concepts related to biomechanics, human factors engineering, kinesiology, safety and medicine. The primary purpose of ergonomics is to reduce stressors on the human body resulting from job tasks and/or the work environment in order to prevent heath problems and improve work efficiency and productivity. For example, some people have wrist and back problems from lifting loads. To help with this, be sure to carry the load close to your body and make a conscious effort to lift the load with your legs instead of with your back. Ergonomics is an ongoing process that should become part of every safety program.

2021 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)

Albertville Utilities Anderson

Bridgeport Housing Authority

Bridgeport Utility Board

Central Alabama Regional Planning Commission

Chilton County Solid Waste Disposal

Cleveland

Collinsville Water & Sewer Board

Coosa Valley Water Supply

Crossville

Crossville Water Works Board

Cusseta

Dora Water & Gas Board

East Geneva Co. Senior Citizens Committee

Evergreen Housing Authority

Fort Payne Improvement Authority

Franklin

Gordo Water Board

Graysville

Heath

Jasper Water & Sewer

Kansas

Leighton Water and Sewer Board

Lineville Water & Sewer

Mobile County Emergency Management

Moulton Housing Authority

New Site Newbern

North Alabama Gas District

North Courtland

Northeast Alabama Agri Business Center

Oak Hill

Owens Cross Roads

Phil Campbell Housing Authority

Pleasant Groves Providence Rainsville

River Falls

Southeast Gas Acquisition and Supply Assoc. Spanish Fort Fire & Rescue

Stevenson Utilities

Sumiton Water Board

Summerdale

Sylacauga Utilities

Sylvan Springs

Thomaston Water & Gas

Troy Board of Education Tuskegee Housing Authority

Union Grove Utilities

Vance Fire Protection District Vernon Water & Sewer Board

Wedowee Water, Sewer & Gas Board Wilcox County Gas

Wolf Creek Water, Sewer & FPA Woodstock

Gold Awards

(Loss ratio below 5%)

Abbeville Fire & Rescue Abbeville Water & Sewer

Addison Akron

Alabama League of Municipalities

Alabama Municipal Electric Authority Alabaster Water Board

Albertville and Boaz Recycling & Solid Waste Disposal

Aliceville Governmental Utilities Services Corp.

Aliceville Housing Authority

Aliceville Water Works & Sewer Board

Andalusia Board of Education

Anderson Anniston Housing Authority

Anniston Public Library

Arab Sewer

Arab Water Works Board Ardmore Water & Sewer

Argo

Ariton Sewer Board

Ariton Waterworks and Sewer Board

Asbury Water Authority

Ashland Water Works & Sewer Board Ashland, Goodwater-Lineville Solid Waste

Disposal Authority

Ashville

Atmore Housing Authority

Attalla

Attalla Water Works Auburn Water Board

Babbie Bailevton

Baker Hill Baker Hill Fire & Rescue

Banks

Bay Minette Housing Authority Bayou La Batre Water & Sewer

Bear Creek

Bear Creek Development Authority

Beaverton Belk Berlin

Bessemer Airport Authority Bessemer Public Library

Billingsley

Birmingham Airport Authority

Birmingham Regional Planning Commission General Fund

Blountsville

Blountsville Housing Authority Blountsville Utilities

Blue Springs Boaz Gas Board

Boaz Water & Sewer Board

Brantley

Brantley Housing Authority **Brent Housing Authority**

Brent Utilities

Brewton Housing Authority **Bridgeport Housing Authority**

Brighton **Butler Utilities**

Calera Housing Authority Calera Waterworks Calhoun County 911

Camp Hill Utilities Carbon Hill Housing Authority

Carbon Hill Utility Board Carroll's Creek Fire Protection

Castleberry Cedar Bluff

Cedar Bluff Utility Board

Central AL Regional Planning Commission

Centre Water Works & Sewer Centreville Water Works & Sewer Board

Cherokee

Cherokee County Water Authority Chickasaw Housing Authority

Chickasaw Utilities

Childersburg Waterworks, Sewer &

Chilton County Solid Waste Disposal Citronelle Historical Preservation Clanton Housing Authority Clanton Water Works

Clay County Emergency Rescue

Squad Clayhatchee

Clayhatchee Volunteer Fire Dept.

Clayton

Clayton Housing Authority Clayton Water & Sewer

Cleveland

Clio Coffee County Water Authority

Coker

Coker Water Authority Colbert County Animal Collinsville Water & Sewer Board

Colony

Columbia

Columbiana Waterworks Coosa Valley Water Supply Cordova Economic & Industry Cordova Water & Gas Board Cottonwood Housing Authority

County Line Courtland Cowarts

Craig Field Airport Authority

Crossville Crossville Water Works Board Cuba Water and Sewer Board

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.

Demopolis Demopolis Water & Sewer Board

Dodge City

Dora Water & Gas Board

Dothan **Double Springs** Double Springs Waterworks Board Dozier

East Brewton

East Brewton Waterworks & Sewer East Central Alabama Gas District

East Geneva Co. Senior Citizens Committee

Elba Water & Electric Board Eldridae

Electric Cities of Alabama Elkmont

Elmore Elmore County Economic Development

Authority Elmore County Industrial Fnes

Eufaula Housing Authority Eutaw Housing Authority

Evergreen Housing Authority

Fairfield Fairhope Fairview

Falkville Faunsdale

Fayette Favette Gas Board Fayette Water Works Board

Five Points

Five Stars Water District

Flomaton Florala Housing Authority

Foley Public Athletic & Sports Facilities Foley Public Facilities

Forkland Fort Deposit

Fort Payne Improvement Authority

Fruithurst Fire Department

Fulton Fultondale Gas Board

Fyffe Gainesville Gainesville VFD Gantt

Gaylesville Geiger Geneva County Gas District Geneva Water Works and Sewer

Board Georgiana Housing Authority Geraldine

Gilbertown Utility Glen Allen Glencoe Water & Sewer

Good Hope Goodwater Waterworks & Sewer

Board

Glenwood

Goose Pond Colony Resort Public Park & Recreations Board

Gordo Water Board Gordonville Goshen & Goshen Water Works

Government Utility Services Grand Bay Water System Grant Graysville

Greenshoro Greensboro Utility Board

Greenville Housing Authority Guin Water Works & Sewer Board Guntersville Housing Authority

Hackleburg Water Board Haleyville Water & Sewer Board Hamilton Housing Authority

Hammondville Hanceville Housing Authority Hanceville Water Works Harpersville Water Board Hartselle Housing Authority

Hartselle Utilities Heath

Heflin Water & Sewer Hobson City

Hobson City Housing Authority Hodges

Holly Pond Hollywood

Huntsville Housing Authority Huntsville Tennis Center Board of Control

Hurtsboro Water Works НуТор Indian Springs

Jackson's Gap Jackson's Gap Water Authority Jacksonville

Jefferson County 911 Jefferson County EMA

Kansas

Keep Troy Beautiful

Jasper Water & Sewer

Kellyton Kennedy Kinston

Lamar Ambulance Service

Langston Leeds Water & Sewer

Leesburg Leighton Water and Sewer Board

Linden Housing Authority

Linden Utilities Lineville Water & Sewer

Lipscomb Littleville Livingston Loachapoka Lockhart Locust Fork Louisville

Lowndesboro

Luverne Luverne Electric Board Luverne Housing Authority Luverne Water and Sewer Board

Lyeffion Water Authority, Inc. Lynn

Madrid Magnolia Springs Public Library

Maplesville Maplesville Utilities Maytown McIntosh

Mentone

McIntosh Water & Fire Protection McKenzie

Millerville Water Authority Minor Heights Fire District Mobile County Emergency

Management Agency Mobile County Personnel Board Mobile Improvement District Montgomery Housing Authority

Moody Utilities Mooresville Morris

Mosses Moulton Housing Authority

Muscle Shoals Electric Board Muscle Shoals Utilities

Napier Field Natural Bridge Nauvoo Nauvoo Waterworks

Myrtlewood

Needham New Brockton New Brockton Water and Sewer Board

New Site Newbern

Newton Housing Authority Newton Water & Sewer Newville

North Central Alabama Regional Council of Governments

District

North Courtland NE Alabama Agri Business Center Northeast Alabama Gas Cooperative

Northport Housing Authority NW Alabama Council of **Local Governments**

Northwest St. Clair County Water Oak Grove

Oak Hill Odenville Oneonta Utilities Opelika Waterworks Board

Opp Housing Authority Orange Beach Public Library Orange Beach Water & Sewer Board Owens Cross Roads Oxford Health Care Authority Ozark Board of Education Ozark Dale Co. E-911 Ozark Dale County Economic **Development Corporation** Ozark Housing Community Paint Rock Park City Water Authority Parrish Water & Sewer Board 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 Pine Ridge Pisgah Pleasant Groves Pollard Powell Prattville Historic Redevelopment Authority Prattville Solid Waste Authority Prattville Waterworks Prichard Water Providence Public Cultural & Entertainment Facilities Coop Quint Mar Water Ragland Rainbow City Utilities Board Ranburne Water & Sewer Red Bay Water & Gas Red Level Reece City Reform Housing Authority Reform Water & Sewer Board Renaissance Cooperative District Renaissance Improvement District Repton Ridgeville

River Falls Riverside Riverview Water Rockford Rockford Volunteer Fire Department Rocky Ridge Fire District Rogersville Waterworks & Sewer Russellville Electric Board Russellville Gas Board Russellville Housing Authority Russellville Water Works & Sewer Rutledge Samson Sand Rock Sanford Sardis City Waterworks Board Satsuma Water Works & Sewer Board Scottsboro Public Library

Section Shiloh Silas Slocomb

Slocomb Housing Authority Slocomb Water & Sewer

Snead

South Alabama Regional Airport Authority S Alabama Regional Planning Comm South Central Alabama Development

Commission

South Central Alabama Development Commission/ Senior Aides Division South Central AL Regional Housing Authority

South Vinemont Southeast Alabama Gas

Southeast Gas Acquisition and Supply

Association Spanish Fort

Spanish Fort Fire & Rescue

Steele Waterworks Board

Steele

Stevenson Utilities

Storm Water Management Authority Sulligent Housing Authority Sumiton Gas Board Sumiton Water Board

Summerdale Susan Moore

Sweet Water Waterworks Sylacauga Parks & Recreation

Sylacauga Utilities Sylvan Springs Sylvania Talladega Springs

Tallassee Industrial Development Board The Tuskegee - UBT Cooperative District

Thomaston Water & Gas Thomasville Waterworks & Sewer

Top Trails Town Creek Toxey

Transit Management of Montgomery

Trov Board of Education Troy Housing Services

Troy Industrial Development Board Tuscaloosa County Parks & Recreation

Tuscumbia Utilities Department Tuskegee Housing Authority Tuskegee-Macon County Head Start

Union Union Grove Union Grove Utilities Union Springs Utility Board

Upper Bear Creek Water, Sewer & FPA

Uriah Water System

USS Alabama Battleship Commission

Valley Head

Valley Head Water Works Board Vance Fire Protection District Vernon Water & Sewer Board

Vina Vincent

Vincent Water & Sewer

Vinemont Providence Fire Department

Wadley Walnut Grove Waterloo

Wave Transit System

Waverly Weaver Webb Wedowee

Wedowee Water, Sewer & Gas Board

West Blocton West Jefferson

West Lawrence Water Cooperative

West Point Westover White Hall Wilcox County Gas Wilsonville

Winfield Water Works & Sewer Board Winston Cooperative District Winston County Industrial **Development Authority**

Wolf Creek Water, Sewer & FPA Woodland Woodville

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

Abbeville Albertville Utilities Anniston Water Board Ardmore Arlev

Ashland Athens

Atmore Auburn Housing Authority B.B. Comer Memorial Library **Beulah Utilities District** Birmingham Parking Authority Birmingham-Jefferson Civic Center Boligee Bridgeport Brilliant

Cahaba Valley Fire & Med Rescue District Camp Hill

Carbon Hill Chickasaw Coaling Coffee Springs

Cullman-Jefferson County Gas District

Daphne Utilities Dauphin Island

East Alabama Mental Health Eufaula Parks & Recreation Board Fairhope Public Library

Florala

Florence Gas Department

Fort Payne Fruithurst Geneva Haleyville Hamilton Harpersville Hartselle Hayden Headland

Helena Henagar Hokes Bluff

Huguley Water & Fire Protection

Authority Ider Kimberly Lexington

McAdory Area Fire District

Midland City Millbrook Millport Millry

Mobile Water & Sewer

Moundville Mount Vernon Mountain Brook Mulga Water & Gas North Alabama Gas District North Baldwin Utilities Northwest Alabama Gas District Notasulga

Oxford Water Works Board Phenix City

Pinson Rainbow City Rainsville Red Bay Riviera Utilities Roanoke

Robertsdale Scottsboro Electric Power

Scottsboro Waterworks, Sewer &

Gas Board

Section Dutton Waterworks

Semmes Sheffield Silverhill Skyline

Sulligent Sumiton

Tarrant Electric Board

Taylor Trafford Trinity Trussville Trussville Utility Board

Uniontown

West Alabama Health Services

West Alabama Regional Commission Wetumpka Water & Sewer

Winfield Woodstock York

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

Albertville Alexander City Aliceville Andalusia

Andalusia Utilities Board

Arab Auhurn **Bay Minette** Bayou La Batre

Birmingham-Jefferson County Transit Authority

Black Warrior Solid Waste Authority

Bridgeport Utility Board

Brundidge Butler Camden Centreville Chelsea Childersburg Coffeeville Collinsville **Cullman Utilities**

Dekalb-Cherokee Counties Gas

East Alabama Regional Planning & Development Commission

Fclectic Elberta Enterprise Rescue Eufaula

Florala Water & Sewer Board

Foley

Fort Deposit Water Works

& Sewer Board

Board

Garden City

Gardendale

Gordo

Greene County Ambulance Service Greenville Water Works & Sewer

Greenville YMCA **Gulf Shores** Gurley Hanceville

Hokes Bluff Water Board

Huevtown

Huntsville - Huntsville Transit

Level Plains

Lincoln Madison Utilities

Midfield Mobile Public Library

Montevallo Moody Mulga Muscle Shoals Nectar

New London Water, Sewer & FPA

Northport Oakman Ohatchee Oneonta Opp Oxford

Ozark Pelham Pell City Piedmont Prattville Prichard

Ranburne Reform

Roanoke Utility Board Saint Florian Saraland

Sardis City Shorter Somerville Southside

Tallassee Thomaston Trov

Tuscaloosa Tuscumbia Tuskegee Vance

Washington County Library Board

SAVE THE DATES!

Loss Control Seminars this August!

August 9th – Guntersville

August 10th – Priceville

August 17th – Montgomery

August 16th – Foley

More information about the Seminars will be posted to www.losscontrol.org as it becomes available

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**.

April 4 – 15	Muscle Shoals	Sept. 12 – 23	Anniston
May 9 – 13	Alabaster	Oct. 10 – 21	Oneonta
June 7 – 17	Valley	Nov. 8 – 18	Scottsboro
July 11 – 15	Andalusia	Dec. 6 - 16	Adamsville
August 16 – 26	Decatur		



Register and pay online at www.losscontrol.org!





Loss Control Division

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CHANGE SERVICE REQUESTED

Presorted Std.
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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

7.079 Tree Trimming Safety

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)

7.117 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

18.003 Seasons in the Sun: Driving Challenges in Spring & Fall

Video/DVD requests to: Sonya McCarley at: 334-386-8114 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