

Risk Management Solutions



Spring 2023

A Quarterly Newsletter of the AMIC/MWCF Loss Control Division

Flood Cleanup Safety

By: Kyle Hines, Loss Control Representative, AMIC/MWCF, with excerpts from the Public Employees Safety Council of Alabama (PESCA)

aving lived in the state of Alabama my entire life, I, like many of you, am no stranger to the abrupt weather changes we can experience here, especially recently. One day it's near freezing with chances of snow, the next it could be 85 degrees and not a cloud in sight. After all of that, the worst part is we have no control over it. Fortunately for us, we can prepare for hazardous weather scenarios, and when it comes to floods, we need all the preparation we can get.

According to the Occupational Safety and Health Administration (OSHA), the nature of flood cleanups varies by location. While a flooded residential home may not present the obvious hazards chemicals would, each situation has its own challenges.

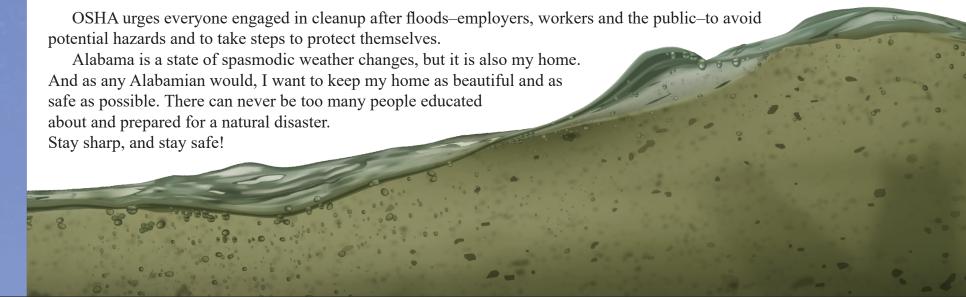
Homeowners, for example, should be aware that damaged structures may be at risk of collapse, and the onset of mold may have already begun. Workplaces may have these same dangers and other serious safety threats, including chemical exposure.

Employers should evaluate chemical workplace hazards and create a chemical inventory, which is part of a workplace hazard communication program.

In either situation, homeowners and employers should request the assistance of a safety and health professional.

People involved in flood cleanup should take the following precautions:

- Use appropriate personal protective equipment. Wear a hard hat, safety glasses, reflective vest, gloves, and steel-toed work boots.
- Stay dry in wet environments by wearing waterproof gloves and boots.
- Breathe safely and use respiratory protection, especially where dust and mold exist.
- Avoid dangerous falls and use fall protection when working 6 feet off the ground.
- Protect your hearing. In loud and noisy environments, hearing protection is important.
- Work cleanly. Stop the spread of contaminants and disease with proper hygiene and sanitation.
- Wash your hands regularly. Where suitable facilities are absent, use hand sanitizer.

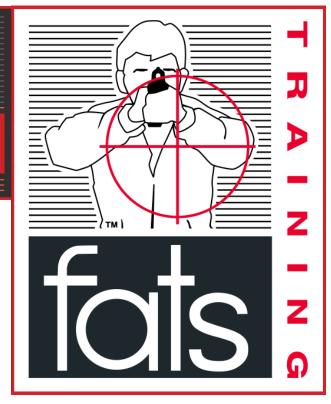


Register for Our New FIREARMS TRAINING SYSTEM!

Contact Loss Control Today

he Loss Control Division is excited to offer Alabama Municipal Insurance Corporation (AMIC) and Municipal Workers Compensation Fund (MWCF) members access to our new state-of-the-art Firearms Training System (FATS)!

FATS is a computer-based video interactive system that provides real-life scenarios that call for split-second decisions. It is an excellent training tool designed to develop and sharpen a law enforcement officer's discretionary skills as well as re-enforce conflict resolution abilities. This system is available to our members throughout the year on a first-come, first-served basis. Please note that this service is limited to delivery of the system and providing instruction on how to use the equipment.



To request the FATS system, please visit **losscontrol.org**. For more information about this service, please contact Donna Wagner at 334-386-8125 or DWagner@almonline.org.

Pricing for FATS Training:

AMIC Member - \$25.00 per person MWCF Member - \$25.00 per person

ALM Only Member - \$35.00 per person Standard Rate - \$55.00 per person

Protect Your Law Enforcement Liability Policy Limits!

As of 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, and APOST certified reserve officers 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

5 Steps to Return to Work Safely

- **1. Listen to your health care provider.** Many of us want to return to work as soon as we feel better, but it's important to discuss your limitations and your work schedule with your supervisor.
- 2. Work with your supervisor ahead of time on a return to work plan. Ask for accommodations, if necessary. For example, consider adjusting your hours or your days. If you have a physically demanding position, ask if you can start back working light duty. Then, gradually adjust your previous position.
- 3. Whenever possible, concentrate on difficult assignments first before fatigue sets in later in the work day.
- **4. Take needed breaks.** Listen to your body.
- **5. Be patient.** Returning to work after an injury or illness can be slow.



Congratulations, Wade!

Congratulations to Wade Campbell on earning his Associate in Risk Management (ARM) certification from The Institutes Risk and Insurance Knowledge Group! ARM teaches individuals how to make a real-world impact by applying holistic and strategic understanding of risk assessment and treatment. Wade started this process in 2021 and passed four tests to receive this distinction.

Wade joined the Loss Control Division in August 2019. He has a quality work ethic and has been an outstanding loss control



representative for our team. Wade said he plans to utilize his new skills to strengthen the services that we provide to our members.

Selection and Use of Fire Extinguishers

According to the Fire Extinguishing Trades Association (FETA), when used appropriately fire extinguishers can successfully put out 80% of all fires, with 75% of those cases not requiring assistance from the local fire department. Through education and training, we can successfully mitigate the loss of life and property through proper use of fire extinguishers. The local fire department is an excellent resource for fire extinguisher training.

When Operating a Fire Extinguisher, Remember the Word PASS

- Pull the pin.
- Aim. Approach the fire from a safe distance and aim the nozzle at the base of the fire.
- Squeeze the handles together to discharge the extinguishing agent inside.
- Sweep the nozzle from side to side.

Begin using the extinguisher from a safe distance away, then move forward. Once the fire is out, monitor the area in case it re-ignites.

Consider Providing a Checklist to Help Prepare Employees Before Use

- Have I alerted others in the building there is a fire?
- Has someone called 911 to alert the fire department?
- Am I physically able to use the fire extinguisher?
- Is the fire extinguisher charged and ready for use?
- Is the fire contained in a single object, such as a pan or trashcan?
- Am I safe from the toxic smoke produced by the fire?
- Is there a clear escape route?

2022 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. See Award Designation Key, next page.

ALM President's Award

Abbeville Fire & Rescue Alabama Municipal Electric Authority Aliceville Anniston Public Library

Ashland, Goodwater-Lineville Solid

Waste Disposal Authority

Ashville

Babbie

Banks

Bayou La Batre

Bear Creek

Bear Creek Development Authority

Berlin

Bessemer Public Library

Billingsley

Birmingham Airport Authority

Blountsville Utilities

Brantley Housing Authority

Bridgeport Housing Authority

Bridgeport Utility Board

Cahaba Valley Fire & Med Rescue Dist.

Calera Housing Authority

Chelsea

Childersburg

Clayton Housing Authority

Coffee Co. Water Authority

Cordova Water & Gas Board

Cottonwood Housing Authority

Cowarts

Craig Field Airport Authority

Daphne Utilities

Deatsville

Dekalb-Cherokee Counties Gas Dist.

Electric Cities of Alabama

Elmore Co. Economic Dev. Authority

Eufaula Housing Authority

Eutaw Housing Authority

Five Points

Florala Housing Authority

Fort Deposit

Fultondale Gas Board

Gainesville

Geiger

Georgiana Housing Authority

Glen Allen

Glencoe Water & Sewer

Government Utility Services

Grand Bay Water System

Hanceville Housing Authority Hartselle Utilities

Helena Utilities

Henagar

Hueytown

Killen

Linden Housing Authority

Littleville

Luverne Electric Board

Luverne Water and Sewer Board

Maplesville Moundville

Mount Vernon

Opp Housing Authority

Orange Beach Water & Sewer Board Park City Water Authority

Pennington Utilities

Phil Campbell Water & Sewer Board

Pollard

Prattville Solid Waste Authority

Prattville Waterworks

Red Bay Water & Gas

Red Level

Reform Housing Authority

Reform Water & Sewer Board

Ridgeville

Russellville Gas Board

Semmes

Silverhill

S. AL Regional Airport Authority

S. Central AL Development Commission

Sumiton Gas Board

Sweet Water Waterworks

Talladega Springs

Troy Housing Services Trussville Utility Board

Vance

Wadley

Walnut Grove

West Blocton

West Pace Village Improvement District

Wetumpka Water & Sewer

White Hall

Winston Cooperative District

Winston Co. Industrial Dev. Authority

Gold Award

Abbeville Fire & Rescue Abbeville Water & Sewer

Addison

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

Allgood

Andalusia Board of Education Anderson

Anniston Public Library

Arab Sewer

Arab Water Works Board

Ardmore

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

Atmore

Atmore Housing Authority B.B. Comer Memorial Library

Bailevton Baker Hill

Baker Hill Fire & Rescue

Bay Minette Housing Authority Bayou La Batre Water & Sewer

Bear Creek

Bear Creek Development Authority

Beaverton

Belk Berlin

Bessemer Airport Authority

Bessemer Public Library **Beulah Utilities District**

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

Brookside Water System Brundidge

Butler Utilities

Calera Housing Authority Calera Waterworks

Calhoun County 911

Camp Hill Utilities Carbon Hill Housing Authority

Carolina Carroll's Creek Fire Protection

Castleberry

Cedar Bluff Cedar Bluff Utility Board

Central AL Regional Planning

Commission Centre Water Works & Sewer

Centreville

Chatom Utilities Cherokee

Cherokee County Water Authority

Chickasaw Utilities

Childersburg Childersburg Waterworks, Sewer & Gas

Chilton Co. Solid Waste Disposal Citronelle Historical Perservation

Clanton Housing Authority

Clanton Water Works

Clay Clay Co. Emergency Rescue Squad

Clayhatchee

Clayhatchee Volunteer Fire Department Clayton

Clayton Water & Sewer Cleveland

Clio Coffee Co. Water Authority

Clayton Housing Authority

Coker

Coker Water Authority Collinsville Water & Sewer Board

Colony

Columbiana Waterworks Coosa Valley Water Supply Cordova Economic & Industrial

Development Authority Cordova Water & Gas Board Cottonwood Housing Authority County Line

Covington County Economy Craig Field Airport Authority

Crossville

Crossville Water Works Board

Cuba Water and Sewer Board

Cullman-Jefferson Co. Gas District

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**

Demopolis Water & Sewer Board Detroit

Dodge City Dora Water & Gas Board

Dothan

Double Springs Double Springs Waterworks Board

Douglas Dozier Dutton

Fast Brewton East Brewton Waterworks & Sewer E. Geneva Co. Sr. Citizens Committee

Elmore Co. Economic Dev. Authority

Eldridge Electric Cities of Alabama

Flkmont Elmore

Elmore County Industrial **Development Board**

Epes Eufaula Housing Authority

Eutaw **Eutaw Housing Authority**

Eva

Evergreen Housing Authority Fairhope

Fairview Falkville

Faunsdale Fayette Gas Boad

Fayette Water Works Board Five Points

Five Stars Water District Flomaton

Florala

Florala Housing Authority Foley Public Athletic & Sports Facilities Foley Public Facilities

Forestdale Fire District Forkland Fort Deposit

Franklin Fruithurst Fire Department

Fultondale Gas Board Fyffe Gainesville

Geiger

Fulton

Gainesville VFD Gantt Gaylesville

Geneva Co. Gas District Geneva Water Works & Sewer Board Georgiana Housing Authority

Geraldine Gilbertown Utility Glen Allen

Glenwood Goodwater Waterworks & Sewer Bd. Goose Pond Colony Resort Public

Park & Recreations Board Gordo Water Board

Glencoe Water & Sewer

Gordonville

Goshen & Goshen Water Works Government Utility Services

Graysville Public Library

Greensboro Utility Board

Hackleburg

Hanceville Housing Authority Harpersville Water Board

Heath

Henagar Hobson City

Hobson City Housing Authority Hodges

Hokes Bluff Water Board

Huguley Water & Fire Protection Authority

of Control

Hurtsboro Water Works НуТор

Jefferson County 911 Jefferson County EMA

Kellyton

Kinston Lamar Ambulance Service

Leighton Water and Sewer Board Lexington

Loachapoka

Treatment Plant Locust Fork Louisville

Luverne Electric Board Luverne Housing Authority Luverne Water & Sewer Board

Madrid

Magnolia Springs Public Library

McAdory Area Fire District McIntosh McKenzie

Millerville Water Authority Mobile Co. EMA

Moody Utilities

Grand Bay Water System

Graysville

Gravsville Water Board Greensboro

Greenville Housing Authority Guin Water Works & Sewer Board

Guntersville Electric Board Gurley

Hackleburg Water Board

Haleyville Water & Sewer Board Hammondville

Hartselle Utilities

Heflin Water & Sewer

Holly Pond Hollywood

Huntsville Housing Authority Huntsville Tennis Center Board

Indian Springs

Jackson Golf Association

Kansas Keep Troy Beautiful

Kinsev

Langston Leeds Water & Sewer

Linden

Linden Housing Authority Linden Utilities Lipscomb Littleville

Livingston

Lockhart Lockhart-Florala Wastewater

Lowndesboro Luverne

Lyeffion Water Authority, Inc. Lynn

Maytown

Mentone

Mobile Improvement District

Moody

Mooresville Rocky Ridge Fire District Webb Jasper Water & Sewer Mosses Rogersville Waterworks & Sewer Wedowee Kennedy Moulton Housing Authority Russellville Electric Board Wedowee Water, Sewer & Gas Board Kimberly Russellville Water Works & Sewer West Blocton Munford Maplesville Muscle Shoals Utilities Midfield Rutledge West Jefferson West Lawrence Water Cooperative Myrtlewood Midland City Sand Rock Natural Bridge Sanford West Pace Village Improvement Dist. Millport Nauvoo Waterworks Sardis City Waterworks Board West Point Millry Satsuma Water Works & Sewer Board Mobile Co. Personnel Board Needham Westover New Brockton Scottsboro Public Library Wetumpka Water & Sewer Montevallo New Brockton Water and Sewer Board White Hall Section Morris New London Water, Sewer & FPA Shiloh Wilcox County Gas Moundville Silas Wilsonville Mount Vernon New Site Muscle Shoals Electric Board Wilton Newbern Slocomb Slocomb Housing Authority Winfield Water Works & Sewer Board **Newton Housing Authority** Northport Housing Authority Slocomb Water & Sewer Winston Cooperative District N.W. AL Council of Local Governments Newton Water & Sewer Newville Winston Co. Industrial Dev. Authority **Smiths Station** Oak Grove North Alabama Gas District Wolf Creek Water, Sewer & FPA Owens Cross Roads Snead North Baldwin Utilities Woodland Oxford Water Works Board Somerville S. AL Regional Airport Authority Woodville Ozark Housing Community North Courtland Pell City S. AL Regional Planning Commission North Johns Phil Campbell Northeast Alabama Agri Business Center S. Central Alabama Development Comm. Silver Award S. Central Alabama Development Northeast Alabama Gas Cooperative District Pinson Commission/ Senior Aides Division Powell Northwest Alabama Gas District Rainbow City Northwest St. Clair County Water South Vinemont Abbeville River Falls Notasulga Southeast Alabama Gas Albertville Utilities Oak Hill S.E. Gas Acquisition and Supply Assoc. Rockford Alexander City Rockford Utilities Board Odenville S.E. Shelby Co. Emergency Rescue Altoona Oneonta Utilities Southside Waterworks Board Rogersville Andalusia Utilities Board Russellville Gas Board Opelika Waterworks Board Spanish Fort Anniston Housing Authority Saint Florian **Opp Housing Authority** Steele **Anniston Water Board** Opp Utilities Steele Waterworks Board Samson Arab Orange Beach Public Library Stevenson Utilities Satsuma Arley Scottsboro Electric Power Orange Beach Water & Sewer Board Storm Water Management Authority Ashland Oxford Health Care Authority Section Dutton Waterworks Sulligent Housing Authority Athens Ozark Board of Education Sumiton Gas Board Semmes Attalla Ozark Dale Co, E-911 Sumiton Water Board Silverhill **Bay Minette** Skyline Ozark Dale County Economic Dev. Corp. Susan Moore Bayou La Batre S. Central AL Regional Housing Authority Paint Rock Sweet Water Waterworks Boligee Park City Water Authority Sylacauga Parks & Recreation Stevenson Brilliant Sulligent Sylacauga Utilities Parrish Water & Sewer Board Carbon Hill Pell City Housing Authority Sumiton Sylvan Springs Carbon Hill Utility Board Sylvania Summerdale Pennington Utilities Centre Tarrant Electric Board Perdido Beach Talladega Springs Chelsea Phenix City Utilities Tallassee Taylor Chickasaw Trafford Phil Campbell Housing Authority Tallassee Industrial Development Board Chickasaw Housing Authority Phil Campbell Water & Sewer Board The Tuskegee - UBT Cooperative District Trinity Coffee Springs Pickens County Gas Trussville Utility Board Thomaston Water & Gas Colbert County Animal Uniontown Pickensville Thomasville Waterworks & Sewer Collinsville Vernon Piedmont Top Trails Columbia Vestavia Hills Town Creek Pike Road Cowarts Wadley Pinckard Toxey Daleville West Alabama Health Services Transit Management of Montgomery Pine Apple Daphne Utilities West Alabama Regional Commission Pine Ridge Troy Board of Education Dauphin Island West Etowah Co. Water Authority Pisgah Troy Housing Services Decatur Municipal Utility Board Winfield Troy Industrial Development Board Pleasant Groves Woodstock Tuscaloosa Co. Parks & Rec. Authority East Alabama Mental Health Tuscumbia Housing Authority York Prattville Historic Redevelopment Auth. East Central Alabama Gas District Prattville Solid Waste Authority Tuscumbia Utilities Department Elba Water & Electric Board Tuskegee Housing Authority Prattville Waterworks **Bronze Award** Enterprise Rescue Prichard Water Twin Eufaula Providence Union Fairfield Public Cultural & Entertainment Union Grove Adamsville Fairhope Public Library **Facilities Coop** Union Grove Utilities Albertville Fayette Quint Mar Water Union Springs Utility Board Aliceville Florala Water & Sewer Board Upper Bear Creek Water, Sewer & FPA Ragland Andalusia Fort Payne Improvement Authority Rainbow City Utilities Board **Uriah Water System** Anniston Fruithurst USS Alabama Battleship Commission Ranburne Water & Sewer Auburn Red Bay Sewage Disposal Board Greenville Valley Head Auburn Water Board Red Bay Water & Gas Valley Head Water Works Board Guntersville Housing Authority Berry Haleyville Red Level Vance Fire Protection District Birmingham-Jefferson Co. Hamilton Reece City Vina Transit Authority Hanceville Water Works Reform Housing Authority Vincent Harpersville Vincent Water & Sewer Reform Water & Sewer Board

Hartford

Headland

Hokes Bluff

Jackson's Gap

Jacksonville

Huntsville - Huntsville Transit

Jackson's Gap Water Authority

Helena

Vinemont Providence Fire Department

Washington Co. Health Care Authority

Warrior River Water Authority

Wave Transit System

Walnut Grove

Waterloo

Waverly

Weaver

Rehobeth

Repton

Ridgeville

Riverside

Riverview Water

Renaissance Cooperative District

Renaissance Improvement District

Rockford Volunteer Fire Department

Cullman Cullman Utilities Dadeville Dekalb-Cherokee Counties Gas District Demonolis East Alabama Regional Planning & Development Commission **Eclectic** Enterprise Florence Gas Department Fort Deposit Water Works & Sewer Board Fort Payne Gadsden Airport Garden City Geneva Georgiana Greenville Water Works & Sewer Bd. Greenville YMCA Gulf Shores Hanceville Hayden Hueytown Jackson Water & Sewer Board Killen Leesburg Level Plains Lincoln Lineville Water & Sewer Millbrook Mobile Airport Authority Mobile Housing Board Montgomery Housing Authority Montgomery Water & Sewer Board Mulga Muscle Shoals Nectar N. Central AL Regional Council of Governments Northport Oakman Oneonta Opp Oxford Ozark Pleasant Grove Prattville Rainsville Ranburne Red Bay Reform Riviera Utilities Roanoke Roanoke Utility Board Russellville Housing Authority Saraland Sardis City Scottsboro Shorter South Alabama Gas Southside Sylacauga Thomaston Troy Trussville Tuscaloosa Tuscumbia Vance

Coffeeville

Black Warrior Solid Waste Authority Boaz Bridgeport Bridgeport Utility Board Butler Cahaba Valley Fire & Med Rescue District

Camden

Coaling

Camp Hill

Award Designation Key

★ (Top 5% for 5 years)

West Escambia Utilities

Warrior

■ (Loss ratio below 5%)

(Loss ratio of 5% - 20%)

■ (Loss ratio of 20% - 40%)

2023 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 10 - 14	Phenix City	August 8 - 18	Decatur
May 9 - 19	Hamilton	September 5 - 15	Birmingham
June 13 - 23	Thomasville	October 2 - 13	Oneonta



Register and pay online at www.losscontrol.org!





Loss Control Division

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

CHANGE SERVICE REQUESTED

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

Spring Safety DVDs

5.049 Distractions: Behind the Wheel For Drivers
--

Landscaping Equipment: Maintenance and Safety 5.053

5.055 Distracted Driving: At What Cost?

7.026 The Facts About Ticks and Lyme Disease

7.079 Tree Trimming Safety

Groundskeeping Safety: Dealing With Bugs and Critters Groundskeeping Safety: Be a Pro! Protecting Your Feet: Learning Your ABC's 7.105

7.106

7.108

7.111 Back Injury Prevention for Public Entities (TML) Hazards of Cell Phone Usage

7.117

Safety Procedures for Lawn Mower Operators 7.118

Landscape Power Tool Safety 7.119

Hedge Trimmer Safety 7.120

Video Guide to Chainsaw Safety 7.121

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 employmentrelated issues. When faced with a potential employment situation, the hotline provides a no-cost, 30-minute consultation.

www.losscontrol.org