Risk Management Solutions

Fall 2025

A Quarterly Newsletter of the AMIC/MWCF Loss Control Division

The Importance of Fit-for-Duty Testing in Fire Departments

Elliott Folmar • Loss Control Representative • AMIC/MWCF Loss Control Division

Firefighting is a physically and mentally demanding job. The emergencies encountered by firefighters can sometimes be extraordinarily complex and the working conditions can be both challenging and extremely dangerous. Responding to these complex and dangerous emergencies provides great stress to the human body, both physically and mentally. Unfortunately, it is not only the particularly challenging emergencies that cause such stress, but also the long hours and routine calls throughout the day that add to this burden. To answer the call, firefighters are expected to be tough and resilient, often suppressing emotions and physical fatigue. Firefighter health, especially mental health, is often overlooked despite the demanding nature of this profession. Without regular evaluations of physical and mental readiness, departments expose themselves to a significantly higher risk of workplace injuries and costly workers' compensation claims.

Fit-for-duty testing, which assesses both physical and mental capabilities, is a proactive way to reduce these risks. Too often, departments wait until after an injury occurs to respond, when implementing preventive testing could have lowered the risk and costs from the start.

When a firefighter is injured, the impact extends far beyond the individual. It affects the firefighter's mental health, burdens administrative staff managing claims, strains remaining crews due to staffing shortages and increases overtime costs. These ripple effects compound the financial and operational burden on the department. Even seemingly routine actions, like getting on and off a fire truck, have resulted in numerous knee and ankle injuries. These everyday tasks may seem minor, but they pose real risk when you consider the total cost due to the ripple effect.

Although an initial fit-for-duty assessment is required by the Alabama Fire College, many firefighters serve for 20 years or more without undergoing additional standardized physical testing. This gap can allow undetected health issues to develop into serious and possibly life-threatening injuries.

Between 2024 and 2025, the Municipal Workers Compensation Fund (MWCF) saw a sharp increase in claims from firefighters aged 40 to 50. Each claim ranged from $65,000 to $80,000. This covered direct costs such as medical care and wage replacement—but not the indirect costs of overtime, reduced staffing and the emotional toll on coworkers and families. Routine fitness testing might have identified and addressed many of these health concerns before they became serious or life-threatening.

Fortunately, resources are available. The International Association of Firefighters offers a comprehensive Wellness-Fitness Initiative that includes structured fitness programming, mental health support and nutrition education. Some Alabama municipalities are already taking proactive steps to screen employees for potential health risks. For example, the city of Irondale partners with mobile health providers to conduct on-site physicals—including blood work, ECGs, ultrasounds and physical ability tests—to detect potential health risks before they lead to injury.

While the upfront cost of such testing may seem significant, the long-term savings can be substantial. Over the past three years, the city of Irondale invested just over $30,000 annually to screen 56 employees. This proactive approach identifies risks such as cardiovascular disease, cancer and joint issues early. By comparison, a single worker's compensation claim, ranging from $65,000 to $80,000, can far exceed the cost of preventive screenings. Many of the injuries seen in 40-year-old to 50-year-old firefighters could likely have been avoided or significantly reduced through early detection.

Although Alabama does not currently require ongoing physical testing beyond initial certification, departments still have a responsibility to maintain a safe and capable workforce. Inconsistent or reactive approaches to fitness evaluations could also create compliance concerns under the Americans with Disabilities Act (ADA) or the Family and Medical Leave Act (FMLA). Implementing a documented, job-related and consistently applied fit-for-duty program reduces liability, supports ADA compliance and demonstrates due diligence in providing a safe work environment. Any time you adopt or revise such a policy, it is recommended that you consult legal counsel.

Municipalities will ultimately invest in firefighter health—either proactively through screenings and wellness programs or reactively through costly claims and injury management. Fit-for-duty testing is a smart investment that prevents financial strain, boosts morale and supports safer, healthier fire departments. For assistance in identifying programs that best suit your department, contact your loss control representative. ▪

Another service provided by the Alabama Municipal Insurance Corporation (AMIC) and the Municipal Workers Compensation Fund (MWCF) founded by the Alabama League of Municipalities (ALM).

www.losscontrol.org PO Box 1270 535 Adams Avenue Montgomery, AL 36102 334-262-2566

Safety Discounts for 2026 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. However, 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 2026! Furthermore, 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 is 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 email 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

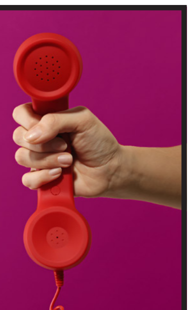
The MWCF provides an additional 3% discount for those members that commit to a Post-Accident Drug and Alcohol Testing program. To qualify, a member must sign a Participating Commitment Form and have such a program certified by their attorney that the member's drug and alcohol policy is Fourth Amendment compliant. A Participating Commitment Form will be included in the November email 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 email 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 2026! 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. ▪

Employment Practices Law HOTLINE



1-800-864-5324

Through a toll-free Employment Practices Law Hotline, members can speak directly 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

ATTENTION:

LAW ENFORCEMENT

Act 2025-423, commonly referred to as the **"Back the Blue Act,"** became effective on October 1, 2025. As a part of this act, the requirement for any off-duty employer of law enforcement to provide liability insurance has been increased to five-hundred thousand dollars ($500,000) and must indemnify for acts the off-duty law enforcement officer takes within the line and scope of the private employment or contract. The failure to have in force the insurance required shall make every individual employer, every general partner of a partnership employer and every member of an unincorporated association employer individually liable for all acts taken by the off-duty law enforcement officer within the line and scope of the private employment or contract.

The AMIC/MWCF Loss Control Division has updated our Off-Duty Employment Information Packet to include this information. This document can be downloaded at www.losscontrol.org, under Reference Documents, by keyword search **Employment** or resource **PSOP-018.** ▪

LOSS CONTROL DIVISION OFFERING NEW COMMERCIAL VEHICLE OPERATOR COURSE IN 2026

LARGE TRUCKS AND HEAVY EQUIPMENT ARE VITAL to keeping your city moving forward. To keep your employees safe and minimize risk, it is essential that your operators be professionally trained on a routine basis. Regular operator training should be conducted for beginners as well as experienced operators to prevent accidents and injuries from common hazards involving commercial vehicles and heavy equipment.

WE'RE EXCITED TO ANNOUNCE A NEW TRAINING OPPORTUNITY FOR OUR MEMBERS BEGINNING IN 2026.

The Loss Control Division of AMIC and MWCF has partnered with Better Safety and Training, from Albertville, AL, to provide a commercial vehicle operator course (CVOC) for our members. The first training will be held on **February 10-12, 2026** at the Helena Community Center located at 110 Ruffin Road, Helena, AL 35080. **Please register by February 3, 2026** online at www.losscontrol.org.

This commercial vehicle operator course will help your team practice safe driving. Compared to the other vehicles on the road, drivers of large trucks must be extra careful and alert. Here, your employees will learn about defensive strategies for braking and turning, plus practical tips to prevent common accidents. The lesson will also cover speeding, vehicle dynamics, backing safety, proper load securement, blind spots, lane changes and vehicle inspections.

This class will be open to any operator of large vehicles and heavy equipment such as buses, fire trucks, garbage trucks, dump trucks, boom trucks, tractor-trailers as well as all CDL holders. ▪

THIS TRAINING WILL BE PROVIDED TO MEMBERS OF MWCF AND AMIC FOR A FEE OF $30.00 PER OPERATOR.

THE COURSE WILL BE IN A CLASSROOM SETTING FROM 8 A.M. TO 4 P.M. AT EACH LOCATION. LUNCH WILL BE ON YOUR OWN FROM 12 TO 1:00 P.M.

Defining Moment: 5 Steps to Prevent Workplace Slips, Trips and Falls

Cody Marcum CPCU, ARM, CSP • Loss Control Representative • AMIC/MWCF Loss Control Division

Slips, trips and falls consistently rank among the top causes of workplace injuries, driving significant claims and disrupting productivity. These preventable incidents pose serious risks, but by implementing five practical steps, we can foster safer workplaces, protect employees and reduce costly claims.

1. **Maintain clear walkways:** Cluttered floors, hallways and pathways create tripping hazards. Boxes, cords, tools or personal items in high-traffic areas can lead to accidents. Cultivate a habit of keeping your workspace tidy and encourage colleagues to do the same. Clear walkways enhance safety and streamline workplace operations, minimizing injury-related claims.
2. **Stay focused on your path:** Today's dynamic work environment often demands multitasking, heightening distraction risks. Carrying equipment, checking phones, or juggling tasks can cause missteps. Slow down, stay alert and exercise caution in areas with uneven floors or steps. Staying focused prevents slips, trips and falls that lead to costly claims.
3. **Choose appropriate footwear:** Proper footwear is critical for workplace safety. Slip-resistant soles are essential in environments like kitchens, workshops or outdoor areas prone to wet conditions. Regularly inspect shoes for wear, as worn-out soles increase fall risks. Replace damaged footwear promptly to ensure optimal grip and stability.
4. **Address spills promptly:** Spills and leaks create slippery surfaces, a leading cause of workplace injuries. If you notice a spill, clean it immediately if permitted by standard operating procedures (SOPs), or report it promptly to the appropriate personnel. Do not assume others will handle it; everyone shares responsibility for a safe workplace.
5. **Ensure proper lighting and handrail use:** Inadequate lighting and unstable handrails on stairs or outdoor steps elevate fall risks. Routinely inspect handrails, lighting and floor conditions, and report any issues for immediate repair. Adequate lighting and sturdy handrails are vital for preventing avoidable accidents.

Preventing slips, trips and falls demands a shared commitment to safety from every employee. By proactively identifying and addressing hazards, you can contribute to a culture of vigilance and care. Embrace these five steps to ensure a safer workplace in 2025 and beyond, protecting yourself, your colleagues and reducing financial burdens. ▪

2026 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**.

Orange Beach	**Jan. 27 - Feb. 6**	**Thomasville**	**June 8 - 12**
Montgomery	**February 23 - 27**	**Pelham**	**July 7 - 17**
Adamsville	**April 7 - 17**	**Decatur**	**August 11 - 21**

Register and pay online at www.losscontrol.org!

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