



# Risk Management Solutions

A QUARTERLY NEWSLETTER OF THE ALABAMA MUNICIPAL INSURANCE CORPORATION  
AND THE MUNICIPAL WORKERS COMPENSATION FUND, INC.

Fall 2009

## Personal Transporters and Meter Reading

Richard Buttenshaw, ARM-P, CIC, Loss Control Representative, AMIC/MWCF



It recently came to the attention of AMIC and MWCF that some utilities companies are considering the use of Segway Personal Transporters, or similar electric powered vehicles, for meter reading. Although the unit cost for Segways is obviously much lower than the small trucks traditionally used for this process, the safety of the meter reader while operating such modes of transport should be considered. The big issue is the protection, or lack thereof, of the operator should such a vehicle be involved in an accident. The protection offered by a Segway is incredibly low when compared to the crash protection offered by a standard motor vehicle. Therefore, if a meter reader using a Personal Transporter is involved in an accident, especially if the other party is driving a large motor vehicle, the injuries to the meter reader are likely to be very severe or fatal.

AMIC and MWCF understands that Segways may offer substantial initial cost savings when compared to gas powered motor vehicles; however, long term, one of the most cost effective and safest forms of meter reading appears to be the increasingly popular use of wireless meter reading technology. Although the up-front cost may be higher, the meter reader never has to leave the protection of a vehicle and long-term, repetitive injuries to hips and backs may well be reduced since the person is not in and out of a vehicle dozens of times a day. In addition, substantial long-term cost savings may be gained since the entire meter-reading process can be accomplished in a fraction of the time when compared to using traditional methods. Consequently, from a safety standpoint, AMIC and MWCF recommends against the use of Segway Personal Transporters, or similar electric powered vehicles, for meter reading and recommends that utilities consider exploring other options, including wireless meter reading technology, which would lower costs without increasing employee exposure.

Finally, in another attempt to save money, municipalities often purchase equipment and vehicles that are pre-owned. We suggest that before you purchase any used equipment, you check for related product recalls and ensure that any necessary repairs have been done by an authorized dealer. For example, there was a large recall on Segways in September 2006. An excellent resource for any relevant product recalls (aside from the manufacturer) is the Consumer Product Safety Commission (CPSC) through its website at [www.cpsc.gov](http://www.cpsc.gov). ■

## Helpful Websites for Hurricane Season

NWS hurricane links/forecasts/assessments:  
[www.weather.gov/os/hurricane](http://www.weather.gov/os/hurricane)

NOAA Weather Radio All Hazards: [www.weather.gov/nwr](http://www.weather.gov/nwr)

National Hurricane Center: [www.nhc.noaa.gov](http://www.nhc.noaa.gov)

NOAA Hurricane Website: [hurricanes.noaa.gov/](http://hurricanes.noaa.gov/)

American Red Cross: [www.redcross.org](http://www.redcross.org)

Federal Emergency Management Agency: [www.fema.gov](http://www.fema.gov)

## Defining Moment

### Uninsured/Underinsured Motorist Coverage

Uninsured (UM) or underinsured (UIM) motorist coverage pays for bodily injuries to you and your passengers when there is an accident in which the other driver is both legally responsible for the accident and considered "uninsured" or "underinsured". Underinsured motorist protection pays you for damages that exceed the amount of coverage carried by a driver who is considered underinsured. Both UM and UIM apply to you and any passengers in your car, as well as to you and others listed on your insurance policy.

# Preventing the Spread of Flu in the Workplace

Myra Forrest, ARM, ALCM, CSP, Safety Consultant, AMIC/MWCF

The global threat of an avian flu pandemic since the late 1990s has prompted employers and communities during recent years to increase their awareness and preparedness for the social impact of a full blown influenza pandemic – a flu outbreak that spreads in large regions throughout the world and infects large portions of the human population. First identified in April 2009, the H1N1 (swine) flu has spread rapidly around the world and was declared a pandemic in June 2009 by the World Health Organization.

While there is no need to panic, parents should definitely consider having their children (6 months and older) vaccinated as soon as the H1N1 vaccination is available (expected in mid-to-late October and may be a two-tiered vaccination with a second shot administered 21 days or so after the first). The initial target groups for the vaccine are:

- Children 6 months through adults age 24
- Pregnant women
- Healthcare and emergency service personnel
- People with household contact of children under 6 months of age
- Adults ages 25 through 64 who are at higher risk due to chronic health disorders or compromised immune systems

After the initial focus, the vaccine is expected to be offered to healthy adults. Influenza immunizations will be recommended but not mandated for school students, and written permission will be required before children are immunized in the schools. Specifics will be announced by the Alabama Department of Public Health at a later date.

Preventing the spread of flu, regardless of the strain, can be minimized through the use of hygiene practices and good habits. To reduce the incidence of the spread of viruses and germs in the workplace, home and community the following practices should be followed:

- Wash hands often with soap and water and for at least 20 seconds. Employers should make sure that antibacterial soaps and methods for drying hands are readily available in the workplace and community accessible areas.
- Alcohol based hand sanitizer can be used when soap and water are unavailable. Employers should provide small containers for employees working outside office buildings.
- Coughs and sneezes should be covered with tissues. The

upper arm or sleeve can be used if tissue not available. Hands should be washed or sanitized afterwards. No-touch trash receptacles should be available to dispose of hand towels and tissues.

- Increase your contact from someone who is coughing or sneezing to at least 6 feet. If possible, shaking hands should be avoided.
- Avoid touching your eyes, mouth or nose with unclean hands. These are the areas most prone to picking up germs from other surfaces.
- Workplace areas should make supplies such as water, Clorox, or alcohol products available to employees use during the workday. Phones, desks, keyboards, doorknobs, tools and equipment can easily become contaminated surfaces.
- Persons who wear gloves or other personal protective equipment (PPE) during the workday should carefully wash hands after the removal of the equipment. PPE should be maintained and cleaned daily.
- Employers should minimize the number of group meetings, particularly if large number of employees and their family members are sick. Flexibility in working arrangements should be considered.
- Sick employees should stay home and not return to work until free of fever without the aid of any medication for at least 24 hours.

**That final bullet point is worth reiterating:** if you are sick – STAY HOME! Of course, you can expose others to the virus 24 to 48 hours before exhibiting symptoms; however, if you do become sick, STAY HOME. **Do not return to work until you've been fever free (without the aid of any medication) for 24 hours.**

Because the virus spreads so quickly, many if not all of your family members may be sick within a short time frame. Your family may want to consider stocking up on food and liquids in advance including basic household products that are used on a weekly basis. Consideration should also be given to obtaining an extra supply of any regular prescription drugs used by family members. For other information regarding emergency preparedness for pandemic influenza see the Alabama Department of Public Health link at [www.adph.org/pandemicflu](http://www.adph.org/pandemicflu).

**For current information and public health updates on H1N1, visit [www.adph.org/h1n1flu](http://www.adph.org/h1n1flu) or [www.cdc.gov/h1n1flu](http://www.cdc.gov/h1n1flu). ■**

# Workers Comp Insurance Premiums for 2010

As medical care costs continue to rise, the Municipal Workers Comp Fund (MWCF) works to keep your premiums as low as possible. In 2009, 51% of the 623 MWCF members received a full 10% off their premium by appointing a Safety Coordinator; signing a *Statement of Commitment, Post Accident Drug Testing Agreement*; and having an approved Medical Protocol in place.

## 2010 Statement of Commitment

The *Statement of Commitment* is a two-page document comprised of safety standards that each member endeavors to follow. It is updated annually and mailed to every MWCF member during November. **If it is signed and returned by December 1, 2009, a 3% discount will be reflected on the 2010-2011 billing.** This two-page document must be renewed each year.

## 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. In order to qualify a member must sign a "Participating Commitment" (which will be enclosed with the above mentioned document) and

have such program certified by their attorney that the member's drug and alcohol policy is Fourth Amendment compliant. Unlike the *Statement of Commitment*, this document does not have to be renewed each year.

## Medical Protocol

Another 3% discount is available to those members who establish and implement a *Medical Protocol*. This program is a great benefit to both the member and the claims management team. A sample protocol will be included in the November mail out for those members that do not yet have one on file. For further information regarding this discount, call Matt Graham at Millennium Risk Managers at **1-888-736-0210**.

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 2010! **All members are encouraged to watch for the *Statement of Commitment* information packet coming to you in November and return it promptly to take advantage of these benefits.** It will also be available for downloading on our website by going to the MWCF page at [www.alalm.org](http://www.alalm.org). ■

## HOT TOPIC!



## Fire Extinguisher Simulator Popular at Summer Loss Control Seminars

This past June the League's Loss Control Reps held seminars in Priceville, Talladega, Livingston and Andalusia. One of the topics, *Fire Extinguishers: What Are They Really For?*, was an interactive presentation in which Loss Control Representative Todd McCarley demonstrated proper fire extinguisher use with the aid of several volunteers. Pictured above left with Todd is Town Clerk Lynnette Ogden, MCC, from Millport and to the right is Councilmember Wayne Whitt from Hokes Bluff.



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## Fall Safety DVDs

- 4.014 Disaster Safety: Aftermath and Cleanup
- 4.015 Back Safety for First Responders
- 4.016 Occupational Disease Prevention for Firefighters
- 5.061 Road Rage: Highway Havoc
- 7.079 Tree Trimming Safety
- 7.080 Chainsaw Safety
- 7.083 Inspecting Playgrounds for Safety
- 7.087 Safety Guidelines for Every Employee
- 7.090 Overexertion: Injury Prevention
- 7.091 An Extra Effort for Safety Sake
- 7.108 Protecting Your Feet: Learning Your ABC's
- 7.110 A Practical Approach to Ladder Safety
- 7.111 Back Injury Prevention for Public Entities (TML)
- 8.011 Hazard Communication: Elements of Safety
- 8.012 Hazard Awareness is Everyone's Responsibility

**Call, FAX or e-mail your Video/DVD request to Rachel Wagner at:  
 334-262-2566; rachelw@alalm.org; or FAX at 334-263-0200.**

## ATTENTION!

**For step-by-step instructions on filing  
 work comp claims, visit:**

**[www.alalm.org/MWCF/claimreporting.html](http://www.alalm.org/MWCF/claimreporting.html)**

### 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.

## 2009 SKIDCAR SCHEDULE

*Dates/locations subject to change.*

**Mobile (FULL) – Sept. 29-Oct. 9**

**Orange Beach – Nov. 3-13**

**Montgomery – Dec. 1-11**



*For more information, contact  
 Donna Wagner at 334-262-2566.*

