



Risk Management Solutions

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

WINTER 2009

AMIC and MWCF Honored Out-Going Board Members During October Board Meetings



During the October board meeting, AMIC President Steve Wells presented outgoing Board Chair Mayor Bobby Payne with a special coin and plaque for his service to the Alabama Municipal Insurance Corporation.

Mayor Bobby Payne completed a 32-year political career this past November in which he served as Mayor of the City of Tallassee since 1988. He was a long-time member of the Alabama Municipal Insurance Corporation (AMIC) board of directors, serving as Chair for the past four years. He was also a member of the League's Executive Committee for many years and served as League President from 1996-1997. In addition to his service on the Executive Committee and various other League committees, he earned his Basic and Advanced CMO certifications through the League.

Councilmember Cynthia McCollum's political career began in 1987 when, within nine months of moving to Madison from her home city of Huntsville, she was appointed to fill a new judicially created three-year seat on the Madison City Council. She ran successful campaigns in 1992 and 1996 and was unopposed in the 2000 municipal elections. For more than a decade, she served a critical leadership role as Vice Chair of the Municipal Workers Compensation Fund, Inc. (MWCF) and, throughout her elected tenure, she was very active with the League, attending conferences, sitting on committees, earning her Basic and Advanced CMO certifications and serving on the League's Executive Committee.

Mayor George Roy served the City of Calera for over 35 years – a community whose population more than doubled since 2000. He served on the MWCF board for several years and is a past president of the League, serving from 2002-2003. In addition to his service on the Executive Committee and various other League committees, he also earned his Basic and Advanced CMO certifications through the League.



MWCF Chair, Mayor Leon Smith, presents outgoing MWCF Vice Chair, Councilmember Cynthia McCollum, with a silver tray.



Outgoing board member Mayor George Roy is presented with a silver tray from MWCF Chair, Mayor Leon Smith.

AMIC and MWCF Welcome New Board Members: Councilmember Dean Argo of Prattville joined the AMIC board and Mayor Sonny Penhale of Helena and Councilmember Thomas Moore of Demopolis joined the MWCF board.

Working Safely in Cold Weather

COLD STRESS:

The way cold weather affects you is most likely different than how it affects another person. Some cold reaction factors are: age, weight, physical conditioning and general health. You should know your limitations and be prepared! For the purposes of this article, "cold" refers to any temperature below 59 degrees.

Cold stress contributing factors:

- 1) Air temperature – your body has to work hard to maintain 98.6 degrees.
- 2) Air movement – wind – wind chill – the greater the wind chill, the colder we feel.
- 3) Humidity – how much water is in the air – water has the ability to take heat away from the body. This can occur as much as 25 times faster than if the air were dry.
- 4) Direct contact with water – article of wet clothing or contact with a cold, wet surface can cause a severe loss of body heat.

THE EFFECTS OF COLD STRESS:

Identifying cold stress: dehydration, numbness, shivering, frost bite, hypothermia

Hypothermia – when heat is lost faster than it can be replaced. Hypothermia is **SERIOUS!** Signs of hypothermia – slow/slurred speech, confusion, hallucinations, weak and irregular pulse, unconsciousness

Frostbite – skin damage occurs – usually in hands and feet (fingers and toes) – skin discoloration, burning, tingling and numbness

First Aid for Frost Bite:

- 1) Move victim to a warm (not hot) and safe place.
- 2) DO NOT rub or massage affected areas.
- 3) Place frostbitten areas in warm water.
- 4) Water should be less than 110 degrees Fahrenheit.
- 5) Leave in water until skin is soft and sensation returns.

First Aid for Hypothermia:

- 1) Move victim out of the cold.
- 2) Remove wet clothing.
- 3) Replace with dry covering.
- 4) Avoid moving the victim.
- 5) Lay the person on his/her back.
- 6) Use a blanket or other warm surface.
- 7) Have the victim drink warm, non-alcoholic, non-caffeinated beverages.
- 8) Raise the body temperature gradually.
- 9) In severe cases never apply direct heat.
- 10) Do not warm the victim's arms or legs.

People who are more susceptible to cold stress:

- 1) Those who are not physically fit.
- 2) Those who have a chronic illness.
- 3) Those who drink alcohol or take drugs (prescription or non).
- 4) Those who are exposed to vibration from tools.
- 5) Those who are not used to working in the cold.

Suggestions:

- 1) Wear appropriate clothing.
 - wear at least 3 layers
 - wear a hat/wool cap
 - foot protection (insulated boots)
 - waterproof boots if necessary
 - bring extra clothes
- 2) Metabolism – essential for producing body heat.
 - stay hydrated
 - eat warm, high-calorie foods

- protein and carbs give you energy to stay warm
- avoid caffeine and alcohol

- 3) Work on the buddy system so you can watch out for each other.

DRIVING IN COLD WEATHER: BE PREPARED!!!

- 1) Think ahead:

- be familiar with your vehicle
- properly maintain your vehicle
- clean off windshield
- check tire tread
- check anti-freeze

- 2) Car safety kit should include:

- flashlight
- blankets
- food
- water
- first aid kit
- jumper cables
- road flares

- 3) Be aware:

- know the road conditions and prepare for bad weather
- drive slowly
- leave plenty of space between you and the vehicle in front of you

CONCLUSION:

We've seen what cold weather can do to the body and the additional stress it puts on you and those who work with you. We also know now how easily cold weather can turn your typical day on the job into a life or death battle with hypothermia. What you have in your favor, however, is the knowledge it takes to be prepared to prevent these situations. Whether it be avoiding cold stress, identifying the side effects, navigation through cold weather driving situations or just keeping warm so you can do your best every day on the job, remember this: **Thinking and planning ahead so you're prepared for the dangers of working in cold weather goes a long way towards bringing you home safely each day.**

Compiled by Rachel Wagner, Librarian

CLEEP Program

The Certified Law Enforcement Executive Program (CLEEP) is open to all active full-time police chiefs in Alabama who are members in good standing in the Alabama Association of Chiefs of Police (AACOP). **The course listing for 2009 includes:**

- Jan. 14-15, AL Police Chiefs' Winter Conference (Huntsville)
- Feb. 25-27, New Chief's Development Seminar
JSU McClellan, Anniston
- Feb. 26-27, Police Leadership: Managing for the Future/ Stress and Time Management (JSU McClellan, Anniston)
- April 16-17, Developing Financial Resources/Organizational Performance and Evaluation (Location TBA)
- June 25-26, Dealing with Internal & External Environments/ Operational Crisis Management & Incident Command (Location TBA)
- August 4-5, AL Police Chiefs' Conference (Gulf Shores)
- Nov. 5-6, Internal Communications in a Police Environment/ Developing and Communicating Your Personnel Policies Handbook (Location: Troy University, Dothan Campus)

For more information, visit www.aacop.com.

Defining Moment

Strict Liability is liability that does not require negligence or intent to cause harm. Strict liability may apply in cases where a person or organization engages in ultra hazardous activities. If the ultra hazardous activity causes harm, injury or damages, the person or organization that engaged in the activity is liable regardless of the measures taken to prevent any harm. Examples of ultra hazardous activities could include blasting, harboring wild or dangerous animals, transporting toxic or flammable liquid, disposing of hazardous materials and fireworks displays. Municipalities sometimes engage in or contract out events that could be considered ultra hazardous or abnormally dangerous. Municipalities that subcontract such activities should carefully review all contracts with their attorney. Although no attorney can draft an agreement that will protect you completely from strict liability, a properly prepared document may dramatically reduce your liability.

2009 SKIDCAR SCHEDULE

Ashland	Feb. 3-6
Gulf Shores	Feb. 10-20
Birmingham Airport (FULL)	March 3-6
Jasper	March 17-27
OPEN	April 14-24
OPEN	May 12-15
OPEN	June 2-12
OPEN	June 23-July 3
NE Law Enforcement Academy	July 7-17
Decatur	Aug. 4-14
OPEN	Sept. 8-18
OPEN	Sept. 29-Oct. 9
Orange Beach	Nov. 3-13
Montgomery	Dec. 1-11

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



Dates/locations subject to change.

REMINDER FOR ALL MEMBERS OF THE MUNICIPAL WORKERS COMP FUND!

No premium discount will be issued for 2009 Statements of Commitment received after February 1, 2009!

BEFORE DRIVING AWAY: TRANSFER INSURANCE!

One of the benefits of purchasing a used vehicle from another governmental entity is that you do not have to bid out the purchase, thus making the process much quicker. However, that quick turn-around can create headaches for a municipality if the vehicle is put to use before **all** the paperwork is in order. This paperwork includes making sure liability insurance on the vehicle has been properly transferred.

It is equally important for a municipality selling a vehicle – whether to another governmental entity or to a private citizen – to make sure insurance has been transferred **as of the time of sale** so if an accident occurs after the purchaser takes possession of the vehicle there is no doubt whose insurance is responsible for defending a claim.

While this may seem like common sense, there have been numerous claims against municipalities where an accident occurred involving a recently sold vehicle and it was not clear who insured the vehicle on the date of the accident.

Avoid possible claims and make sure all paperwork is in order before buying or selling a used vehicle!

HOT TOPIC!

Fire Suppression Rating Schedule Overview

The Fire Suppression Rating Schedule (FSRS) is a manual containing the criteria ISO uses in reviewing the firefighting capabilities of individual communities. The schedule measures the major elements of a community's fire-suppression system and develops a numerical grading called a Public Protection Classification (PPC).

The FSRS incorporates nationally accepted standards developed by such organizations as the National Fire Protection Association (NFPA) and the American Water Works Association (AWWA). When those organizations update their standards, the ISO evaluation changes as well. Therefore, the PPC program always provides a useful benchmark that helps fire departments and other public officials measure the effectiveness of their efforts — and plan for improvements.

How the FSRS works

The FSRS lists a large number of items (facilities and practices) a community should have to fight fires effectively. The Schedule assigns credit points for each item. Using those credit points and various formulas, ISO calculates a total score on a scale of 0 to 100.

To receive certain PPC ratings, a community must meet minimum criteria. After a community meets those criteria, the PPC rating depends on the community's score on the 100-point scale.

The FSRS considers three main areas of a community's fire-protection program:

- Fire alarms
- Fire department
- Water supply

For more information on any topic related to the PPC program or the Fire Suppression Rating Schedule, call the ISO mitigation specialists at 1-800-444-4554.

IT'S TIME FOR WORKERS COMP PAYROLL AUDITS!

Every member of the Municipal Workers Compensation Fund, Inc. should have received an audit request for payroll information for the 2008 Fund Year. Some members will be subject to an independent audit from Millennium Insurance Solutions, Inc. and those members will be contacted to set up an appointment. All other members should have received an Audit Request Form. Please fill in this form according to the instructions provided and return as soon as possible to our underwriters at Millennium Risk Managers. **All audit information is due by March 31, 2009.**

If you have not received a request or have any questions, please call **Carla Thienpont at Millennium Risk Managers 1-888-736-0210.**

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.

Popular Safety Videos

Seasonal DVDs:

- 4.016 - Occupational Disease Prevention for Firefighters (25 Minutes)
- 5.046 - Winter Driving (5 Minutes)
- 5.058 - Driving Safely in Winter Conditions (18 Minutes)
- 7.044 - Space Heaters (5 Minutes)
- 7.092 - Dealing With Stress (16 Minutes)
- 7.109 - Working Safely in Cold Weather (15 Minutes)

New CIRSA DVDs:

- 16.006 - In the Scope of Your Authority: Preventing Public Officials' Liability (17 Minutes)
- 16.007 - Special Events...Special Liabilities (17 Minutes)
- 16.008 - Recreational Activity Liability (16 Minutes)
- 16.009 - Managing the Risks of Volunteers (Public Entity Version) (16 Minutes)

New TRANSIT DVDs:

- 18.001 - Turn, Turn, Turn (10 Minutes)
- 18.002 - Slip Sliding Away (7 Minutes)
- 18.003 - Seasons in the Sun: Driving Challenges in Spring & Fall (9 Minutes)
- 18.004 - Bicycle Built for Two: Driving Challenges for Buses & Bikes (9 Minutes)

**To check-out a safety DVD: call, FAX or e-mail your request to
Rachel Wagner at: 334-262-2566;
rachelw@alalm.org; or FAX at 334-263-0200.**



*For more information, call:
334-262-2566.*



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