



# Risk Management Solutions



Fall 2012

A Quarterly Newsletter of the AMIC/MWCF Loss Control Division

## FATS Uses “Real-Life” Scenarios

The Firearms Training System (FATS) is yet another resource that the Loss Control Division is pleased to offer AMIC and MWCF members to assist in providing employees with a safer work environment and better equip them to handle diverse situations. FATS is an excellent training tool designed to develop and sharpen a police officer’s discretionary skills as well as re-enforce conflict resolution abilities.

The nature of police work requires that quick decisions be made and immediate action be taken. This is particularly true when there is potential for deadly force. Such situations require more than standard marksmanship training. Through FATS, officers engage in training courses designed to perfect decision-making and fire arms skills. Re-created “real-life” scenarios are played on an interactive digital video screen providing realistic situations that call for split-second decisions.

The FATS Virtual Training Systems offers valuable training that is difficult, if not impossible, to replicate in the real world, such as repetitive training in a controlled environment with instant feedback; after action review; force-on-force training; and geographically diverse environments. FATS Virtual Training Systems are the result of more than 20 years of industry leading research and development and are currently in use in more than 50 countries around the world.

The FATS Basic Law Enforcement Trainer (LET) supports Marksmanship and Judgmental training for the full spectrum of tools available to today’s officer. Marksmanship training encompasses the basic fundamentals of individual marksmanship and sustainment training. Judgmental training includes force escalation/de-escalation, use of force and shoot/no shoot.



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### Why train with FATS?

- Provides a comprehensive training solution for Marksmanship and Judgmental Training.
- A single system supports 4 individual firing lanes for Marksmanship Training.
- Video can support 8 system controlled weapons and 4 wireless patterned inserts for Judgmental Training.
- Comes loaded with generic courseware to support training without any authoring required.
- Supports the full range of handguns and most rifles. Muzzle trace with trigger pull (includes Tazer and OC Cap).
- Weapon sensors feedback (magazine, bolt, safety, hammer, etc).

**NOTE:** AMIC and MWCF’s Loss Control Division is prepared to assist you in your training in any possible way; however, we *do not* have a certified firearms instructor (CFI) on staff. Therefore, our services are limited to delivery of the system and instruction on how to use the equipment. We will not, in any manner, attempt to teach the force continuum, which is the responsibility of the CFI. We highly recommend that this type of training originate in a classroom and progress towards the use of the system.

**For more information on how you can take advantage of this necessary training opportunity, contact Donna Wagner in the Loss Control Division at 334.262.2566.**

# Discounts Available for 2013 Workers Compensation Premiums!

The Municipal Workers Compensation Fund (MWCF) strives to keep the premiums for our members as low as possible. In 2012, 55% of 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. These programs not only helped reduce claims but also put thousands of dollars back into the budgets of those municipalities and municipal entities to be used elsewhere.

## 2013 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, 2012, a 3% discount will be reflected on the 2013-2014 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 mailing for those members that do not yet have one on file. For further information regarding this discount, call 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 2013! **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 from our website at [www.almwcf.org](http://www.almwcf.org).

Visit us online!  
[www.losscontrol.org](http://www.losscontrol.org)

## Defining Moment

Municipal entities provide many services to the public – from Parks and Recreation to Law Enforcement and everything in between. With these services come liability exposures as well as safety hazards for your employees and the public. To combat these exposures, all municipal entities should provide quality self inspections.

A **Self Inspection Program** is another tool for you or your employees to use to reduce injuries and liability exposures by detecting hazards in advance. All municipal property, vehicles, job sites and equipment should be inspected thoroughly on a regular basis and then properly documented. It is important that this documentation detail not only who, where, what and when, but also indicate any corrective action needed and show the completion of that action. Careful documentation and accurate records provide evidence that your City has implemented and continues to perform self-inspections. Eliminating or controlling exposures by conducting routine self inspections will minimize the likelihood for liability claims, injury and property loss.



# AMIC Welcomes New Staff Members



**Lynda Hughes** is from the Montgomery area, but lived in Michigan for 15 years where she attended Grand Rapids Community College and met her husband, Dan. They moved back to Montgomery in 1995 and owned and operated two restaurants for several years. Lynda began working for Montgomery Public Schools in 2003 and was the secretary for Dannelly Elementary School. Lynda joined AMIC in May 2012 as a Claims Clerk concentrating on Medicare compliance. She has over 18 years secretarial experience.



**Charles Goodwin** resides in Fort Deposit, Alabama and started working with the Alabama Municipal Insurance Corporation in September 2012 as a Claims Adjuster. He holds Bachelor Degrees in Accounting and Business Administration from Troy University (1991). His employment history within the insurance industry has included Meadowbrook Insurance Group and Crawford & Company. Charles began his career as an adjuster in 1997, and has been involved in public entity insurance since 2001.

## HR Alert: New Form I-9 to Appear Soon

### My Community Workplace, The McCalmon Group, Inc.

Most U.S. employers know they must retain a Form I-9 for all eligible employees. According to the U.S. Citizenship and Immigration Services (USCIS), a new form will soon replace the current Employment Eligibility Verification Form (Form I-9), which expired August 31, 2012.

The USCIS sought public input for proposed revisions on these issues: a revised layout and expanded instructions; optional data fields for employee e-mail addresses and phone numbers; and new data fields for foreign passport numbers and a country of issuance for people authorized to work in the U.S. who have recorded their Form I-94 admission numbers. The USCIS has not issued the replacement Form I-9 yet, but allows employers to use the old form until the updated form is released. Roy Mauer, "Form I-9 to Expire Aug. 31, 2012," [www.shrm.com](http://www.shrm.com) (Aug. 14, 2012).

#### Commentary

Every new employee must complete a Form I-9 and provide employers with documentation establishing both identity and authorization to work in the United States. In addition, all employers should know and comply with their individual state's laws on hiring and employing immigrants who are not eligible to work. It is illegal for employers to knowingly hire undocumented workers.

The E-Verify system is an online federal screening tool that matches employee information to Social Security Administration (SSA) records. According to the Department of Homeland Security, E-Verify is currently the best way for employers to electronically verify the employment eligibility of new hires. The program also improves the accuracy of wage and tax reporting and protects jobs for eligible workers.

Employers must post a notice informing employees of their use of E-Verify, but employers may not use E-Verify to pre-screen applicants. Instead, employers should use the system after hire and completion of the Form I-9. If an employee receives an information mismatch from the Form I-9 and SSA and DHS databases, the employer must promptly provide the employee with information about how to challenge the information mismatch, including a written notice generated by E-Verify.

According to the USCIS, employers should continue to use the current Form I-9 for employment eligibility verification even after the expiration date has passed. USCIS will provide updated information about the new version when available.

Employers should make themselves familiar with the website (Related Link below) that publishes the Form I-9 and watch closely for the revised form. For more information, visit: [www.uscis.gov/portal/site/uscis](http://www.uscis.gov/portal/site/uscis).

# 2012 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.

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

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| <b>Ozark</b>        | Oct. 9 – 19  |
| <b>Orange Beach</b> | Nov. 6 – 16  |
| <b>Montgomery</b>   | Dec. 11 – 21 |

*Date/location subject to change*



## Fall Safety DVDs

- 3.011 WSI: Lockout Tagout
- 7.129 The Buried Truth Uncovered with Eric Giguere
- 7.130 Drowsy Driving: It's Your Wake Up Call
- 8.013 An Introduction to the Globally Harmonized System (GHS)
- 9.107 SC Trooper Shot
- 9.108 Traffic Stops of Sovereign Citizens

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

## Need Help Filing Work Comp Claims?

For step-by-step instructions, visit:

[www.almwcf.org](http://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](http://www.losscontrol.org)

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