



Risk Management Solutions



Spring 2020

A Quarterly Newsletter of the AMIC/MWCF Loss Control Division

Drug and Alcohol Clearinghouse Rule Now in Effect

Aaron Reeves • ARM-P • Loss Control Representative • AMIC/MWCF

On January 4, 2017 the Federal Motor Carrier Safety Administration (FMCSA) enacted the Drug and Alcohol Clearinghouse Rule with a required compliance date of January 6, 2020. (49 CFR 382.701-727). The FMCSA Commercial Driver's License Drug and Alcohol Clearinghouse is a secure online database that will give employers, the FMCSA, state driver licensing agencies and state law enforcement personnel real-time information about commercial driver's license (CDL) and commercial learner's permit (CLP) holders' drug and alcohol program violations. *There are no exemptions for municipal government employers.*



Who is affected?

All CDL drivers who operate Commercial Motor Vehicles (CMVs) on public roads and their employers are subject to the Clearinghouse. This includes municipalities and municipal drivers of CMVs. The only exemption to this rule applies to drivers who perform only FTA-regulated safety-sensitive functions (fire service personnel, EMT's, etc., even if a city requires them to have a CDL). These drivers and employers are subject to drug and/or controlled substances testing requirements found elsewhere in the law.

Currently, the requirements of CDL holders have not been changed by this rule. Drivers are not required by the rule to register within the clearinghouse. However, for employers to complete some requirements contained within the rule, the CDL holder must register and give electronic permissions to the employer. Failure to complete this task could result in the driver being unable to be employed. Drivers must also be registered to electronically view the information in his or her own Clearinghouse record.

What is required of your municipality?

Employers (or their designated representatives) are required to report information to the clearinghouse about positive drug tests, alcohol tests greater than 0.04 blood alcohol content, refusals to test and other non-test violations of drug and alcohol regulations. Negative return-to-duty test results and the date of successful completion of a follow-up testing plan for any driver who is employed must also be recorded in the Clearinghouse.

Only violations that occurred on or after January 6, 2020, will be reported to the Clearinghouse. Testing conducted for internal purposes (not related to the drivers CDL) should not be reported through the Clearinghouse.

As of January 6, 2020, employers are required to conduct both electronic queries in the Clearinghouse as well as traditional manual inquiries with previous employers. Conducting both inquiries will be required until January 6, 2023, at which point the manual inquiry will no longer be required. Employers are required to conduct a full query of the Clearinghouse as part of each pre-employment process.

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Limited queries must also be performed at least annually for every CDL holder that is in their employment. The Clearinghouse will retain a record of every query an employer conducts, reducing the recordkeeping requirements of employers.

When performing a limited query, a general consent is required. This is obtained outside the Clearinghouse through a physical, signed consent form. Employers may obtain a multi-year general consent form from the driver for limited queries. A sample form can be found at: www.clearinghouse.fmcsa.dot.gov/Resource/Index/Sample-Limited-Consent-Form.

For full queries, the driver must provide specific consent to the employer electronically within the Clearinghouse. This requires the driver to be registered within the Clearinghouse, and this consent must be provided prior to each full query performed for that driver.

If an employer uses a third-party administrator (TPA) to comply with reporting requirements, the employer still retains the ultimate responsibility for ensuring that the required reports are made; that they are truthful and accurate; and that records are retained. Employers can reduce the risk associated with a TPA through contract language that makes clear responsibilities and protections (such as indemnification if the TPA makes a late report).

How does it work?

Once registered, employers can report violations through the Clearinghouse as well as query the system as needed to satisfy their requirements. Employers can also invite users to complete required actions in the Clearinghouse on their behalf. These users would register as Clearinghouse Assistants. Employers can assign assistants to conduct queries and report drug and alcohol violations on their behalf. Employers may have multiple Clearinghouse assistants, and Clearinghouse assistants can support multiple employers.

Some actions within the Clearinghouse do charge a fee. While there is no cost for registration, reporting violations or some other activities, employers are charged a fee to conduct limited and full queries within the Clearinghouse.

How to register for the Clearinghouse

Before you can conduct queries or report violations or return-to-duty information in the Clearinghouse, an employer must first register. First, if one does not already exist, a login.gov account will need to be created. The link to create this account can be found at: www.clearinghouse.fmcsa.dot.gov/Register. Click “Create an account” and follow the prompts to finalize the registration process. For detailed instructions on how to register if you don’t have a DOT number (municipalities are not required to have a DOT number), visit: www.clearinghouse.fmcsa.dot.gov/Resource/Index/Registration-Instructions-Employer-without-Portal. ■

MWCF Offers Injury Triage Program

Whenever an employee is hurt on the job, obtaining the best and most appropriate medical care as soon as possible is always the top priority. Fortunately, most on-the-job injuries do not need emergency care and are not life threatening. That being said, we are frequently asked if all incidents require a doctor’s visit. Consider the most common injuries reported in your municipality. Many are minor strains, sprains, cuts and bruises. Do those injuries always require a trip to the doctor’s office or clinic?

NOTE: The Triage Program is NOT designed for medical emergencies or life-threatening injuries.

Currently, a supervisor may be required to follow a strict policy of sending ALL workplace injuries to the doctor as a precaution – even when they suspect after a long wait in the doctor’s office, the employee will simply be told to ice it down and take some over-the-counter pain medications for a few days. MWCF has partnered with D&D Occupational Triage, an Alabama-based company, to provide an alternative to some employee trips to the doctor’s office. The Triage Program, provided by MWCF through D&D Occupational Triage, gives a better way to handle these very minor injuries via “self-care” directed by a medical provider without a trip to the doctor.

When an employee reports a minor workplace injury, the employer and supervisor can immediately call the Triage Hotline and speak DIRECTLY with a Registered Nurse trained and experienced in occupational triage. Unlike a clinic or doctor’s office, the Triage Hotline is staffed 24 hours a day, 7 days a week, 365 days a year. The foremost goal of the triage call is to determine the appropriate level of care. Based on occupational triage experience and established protocols, the Triage Nurse will gather specific information, which may require texted or emailed photographs of the injury, to determine whether first-aid/self-care is appropriate or if a referral to a locally designated doctor or clinic – or a specialist or even transport to an emergency care facility – is needed.

The Triage Nurse does NOT make a diagnosis. The Triage Nurse provides recommendations for referral to an approved provider if medical attention is needed or gives detailed instructions on self-care steps the employee can take without a medical referral. Please note that if the employee wants to see the doctor in person, the Triage Nurse will not refuse that request and will arrange for the referral immediately. At the end of the triage call, the Triage Nurse will forward a detailed Triage Report to the designated person with the municipality, the claims adjuster and, if a referral was made, directly to that facility before the employee even arrives. Except for large deductible members, all of this is at ZERO COST to your municipality! MWCF will pay for the triage call and, unless follow up medical care is needed, the incident never appears on your claims history.

Significant advantages of the Triage Program:

- Employee receives immediate access to a Medical Professional.
- No need to leave work and endure long delays in a doctor’s waiting room.
- Possibly reduces workers comp claims costs.
- Much of the reporting and referral paperwork is done automatically for you.

To learn more about the Triage Program, including how to get enrolled, please contact Kendra Harrington at 1-205-305-9677 for more information.

2019 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.

ALM President's Awards (Top 5% for 5 years)

Akron
Alabama-Tombigbee Regional Commission
Aliceville Housing Authority
Andalusia Board of Education
Ardmore Water & Sewer
Ariton
Beaverton
Belk
Benton
Boaz Gas Board
Brookwood
Camp Hill Utilities
Carbon Hill Housing Authority
Carroll's Creek Fire Protection
Cherokee County Water Authority
Chickasaw Housing Authority
Citronelle Historical Preservation
Clanton Housing Authority
Clay
Community Life Institute
County Line
Courtland
Cullman Utilities
Dadeville Gas Board
Daleville Housing Authority
Deatsville VFD, Inc.
Douglas
East Brewton Waterworks & Sewer
Eva
Foley Public Athletic & Sports Facilities
Fruithurst Fire Department
Gainesville VFD
Greensboro Utility Board
Highland Lake
Hobson City Housing Authority
Jackson's Gap Water Authority
Kellyton
Langston
Linden Utilities
Lipscomb
Lisman
Lowndesboro
Marshall County Gas
Mobile Improvement District
Mooreville
Morris
Nauvoo Waterworks
Needham
Newton Housing Authority
North Central Alabama Regional Council of Governments
Northwest Alabama Gas District
Northwest St. Clair County Water
Pine Apple
Prattville Historic Redevelopment Authority
Ranburne Water & Sewer
Reece City
Renaissance Cooperative District
Renaissance Improvement District
Roanoke
Rogersville
Russellville Water Works & Sewer
Sanford

Shiloh
Slocumb Housing Authority
Storm Water Management Authority
Tarrant Electric Board
Thomasville Waterworks & Sewer
Troy Industrial Development Board
Union
Upper Bear Creek Water, Sewer & FPA
Valley Head Water Works Board
West Point
Wilsonville
York

Gold Awards (Loss ratio below 5%)

Abbeville Fire & Rescue
Abbeville Water & Sewer
Addison
Akron
Alabama League of Municipalities
Alabama Municipal Electric Authority
Alabama-Tombigbee Regional Commission
Albertville and Boaz Recycling & Solid Waste Disposal
Albertville Utilities
Aliceville Governmental Utilities Services Corp
Aliceville Housing Authority
Andalusia Board of Education
Anderson
Anniston Housing Authority
Anniston Public Library
Arab
Arab Sewer
Arab Water Works Board
Ardmore Water & Sewer
Ariton
Arley
Asbury Water Authority
Ashland
Ashland Water Works & Sewer Board
Ashland, Goodwater-Lineville Solid Waste Disposal Authority
Atmore Housing Authority
B.B. Comer Memorial Library
Babbie
Baileyton
Baker Hill Fire & Rescue
Banks
Bayou La Batre Water & Sewer
Bear Creek
Bear Creek Development Authority
Beatrice
Beaverton
Belk
Benton
Bessemer Public Library
Beulah Utilities District
Billingsley
Birmingham Regional Planning Commission
General Fund
Black
Black Warrior Solid Waste Authority
Blackbelt Energy
Blount Co Oneonta Agri-Business Center
Blountsville Housing Authority
Blountsville Utilities
Blue Springs
Boaz Gas Board
Boaz Water & Sewer Board
Boligee
Brantley
Brantley Housing Authority
Brent
Brent Housing Authority
Brent Utilities
Brewton Housing Authority
Bridgeport
Bridgeport Housing Authority

Bridgeport Utility Board
Brighton
Brilliant
Brookwood
Brundidge
Calera Housing Authority
Calera Waterworks
Calhoun County 911
Camden
Camp Hill Utilities
Carbon Hill
Carbon Hill Housing Authority
Carroll's Creek Fire Protection
Central Alabama Regional Planning Commission
Centreville Water Works & Sewer Board
Chatom
Chatom Utilities
Cherokee County Water Authority
Chickasaw Housing Authority
Chickasaw Utilities
Chilton County Solid Waste Disposal
Citronelle Historical Preservation
Clanton Housing Authority
Clay
Clay County Emergency Rescue Squad
Clayton Housing Authority
Clayton Water & Sewer
Clio
Coaling
Coffee County Water Authority
Coffee Springs
Coker
Colbert County Animal
Collinsville Water & Sewer Board
Colony
Columbiana Waterworks
Community Life Institute
Coosa Valley Water Supply
Cordova Water & Gas Board
Cottonwood Housing Authority
County Line
Courtland
Cowarts
Craig Field Airport Authority
Crossville
Crossville Water Works Board
Cuba
Cullman Utilities
Cullman-Jefferson County Gas District
Cusseta
Dadeville
Dadeville Gas Board
Dadeville Housing Authority
Dadeville Water & Sewer
Daleville City Board of Education
Daleville Housing Authority
Dauphin Island Water & Sewer
Deatsville
Deatsville VFD, Inc.
Demopolis Water & Sewer Board
Detroit
Dodge City
Dora Water & Gas Board
Dothan
Double Springs Waterworks Board
Douglas
Dozier
East Brewton Waterworks & Sewer
East Geneva Co. Senior Citizens Committee
Elba Board of Education
Electric Cities of Alabama
Elkmont
Elmore
Elmore County Economic Development Authority
Emelle
Enterprise Rescue
Epes

Eufaula Housing Authority
Eutaw Housing Authority
Eva
Evergreen Housing Authority
Excel
Facility Committee Inc. & Jackson Swim Team
Fairhope Public Library
Fairview
Faunsdale
Fayette Gas Board
Five Point Sewer District, Inc.
Five Points
Five Star Water District
Flomaton
Floralda Housing Authority
Floralda Water & Sewer Board
Foley Public Athletic & Sports Facilities
Foley Public Facilities
Forestdale Fire District
Forkland
Fort Deposit
Fort Payne Improvement Authority
Franklin
Frisco City
Fruithurst Fire Department
Fulton
Fulton Utilities
Fyffe
Gainesville
Gainesville VFD
Gantt
Garden City
Gaylesville
Geiger
Geneva Water Works and Sewer Board
Georgiana Housing Authority
Georgiana Water & Sewer
Geraldine
Gilbertown Utility
Glen Allen
Glencoe Water & Sewer
Glenwood
Goose Pond Colony Resort Public Park & Recreations Board
Gordo
Gordo Water Board
Goshen & Goshen Water Works
Government Utility Services
Grand Bay Water System
Graysville
Greene County Ambulance Service
Greensboro Utility Board
Greenville YMCA
Guin Water Works & Sewer Board
Guntersville Housing Authority
Gurley
Hanceville Housing Authority
Hanceville Water Works
Hartselle Housing Authority
Hayneville
Heath
Heflin Water & Sewer
Helena Utilities
Highland Lake
Hobson City
Hobson City Housing Authority
Hodges
Hokes Bluff
Holly Pond
Hollywood
Hueytown
Huntsville Tennis Center Board of Control
Hurtsboro
Hurtsboro Water Works
HyTop
Jacksons' Gap
Jackson's Gap Water Authority
Jasper Water & Sewer

Jefferson County 911
Jefferson County EMA
Kansas
Keep Troy Beautiful
Kellyton
Kinsey
Lamar Ambulance Service
Lamar County Gas District
Langston
Leeds Water & Sewer
Linden Housing Authority
Linden Utilities
Lineville
Lineville Water & Sewer
Lipscomb
Lisman
Littleville
Livingston
Loachapoka
Lockhart
Louisville
Lowndesboro
Luverne Electric Board
Luverne Housing Authority
Luverne Water and Sewer Board
Madison Utilities
Magnolia Springs
Magnolia Springs Public Library
Malvern
Maplesville
McIntosh
McIntosh Water & Fire Protection
Mentone
Millerville Water Authority
Millport
Millry
Minor Heights Fire District
Mobile County Emergency Management Agency
Mobile Improvement District
Montevallo Water & Sewer
Montgomery Housing Authority
Mooreville
Morris
Moulton Housing Authority
Mulga
Muscle Shoals Electric Board
Myrtlewood
Nauvoo
Nauvoo Waterworks
Needham
New Site
Newbern
Newton Housing Authority
Newton Water & Sewer
Newville
Northeast Alabama Agri Business Center
Northeast Alabama Gas Cooperative District
Northport Housing Authority
Northwest Alabama Council of Local Government - Senior Aides Program
Northwest St. Clair County Water
Oak Grove
Oak Hill
Oakman
Opp Housing Authority
Opp Utilities
Orange Beach Public Library
Orville
Ozark Board of Education
Ozark Dale Co. E-911
Ozark Dale County Economic Development Corporation
Ozark Housing Community
Ozark Utilities
Paint Rock
Pennington Utilities
Perdido Beach
Phil Campbell

continued

Phil Campbell Housing Authority
 Phil Campbell Water & Sewer Board
 Pickens County Gas
 Pike Road
 Pine Apple
 Pinson
 Pisgah
 Pleasant Groves
 Pollard
 Prattville Historic Redevelopment Authority
 Prattville Waterworks
 Prichard Water
 Providence
 Public Cultural & Entertainment Facilities
 Coop
 Ragland
 Ranburne
 Ranburne Water & Sewer
 Red Bay Water & Gas
 Red Level
 Reece City
 Reform
 Reform Housing Authority
 Reform Water & Sewer Board
 Renaissance Cooperative District
 Renaissance Improvement District
 Repton
 Ridgeville
 River Falls
 Roanoke
 Rockford
 Rockford Gas Board
 Rockford Waterworks
 Rocky Ridge Fire District
 Rogersville Waterworks & Sewer
 Russellville Electric Board
 Russellville Gas Board
 Russellville Water Works & Sewer
 Rutledge
 Saint Florian
 Sand Rock
 Sanford
 Scottsboro Public Library
 Scottsboro Waterworks, Sewer & Gas Board
 Semmes
 Shiloh
 Shorter
 Silas
 Slocomb Housing Authority
 Slocomb Water & Sewer
 Smiths Station
 Somerville
 South Alabama Regional Airport Authority
 South Central Alabama Development
 Commission
 South Central Alabama Development
 Commission/ Senior Aides Division
 South Vinemont
 Southeast Gas Acquisition and
 Supply Assoc.
 Southeast Shelby County
 Emergency Rescue
 Southside Waterworks Board
 Spanish Fort
 Spanish Fort Fire & Rescue
 Steele Waterworks Board
 Stevenson Utilities
 Storm Water Management Authority
 Sulligent Housing Authority
 Sumiton Gas Board
 Sumiton Water Board
 Summerdale
 Susan Moore
 Sweet Water
 Sweet Water Waterworks
 Sylvan Springs
 Talladega Springs
 Tallassee Industrial Development Board
 Tallassee Redevelopment Authority
 Tarrant Electric Board
 The Tuskegee - UBT Cooperative District

Thomaston
 Thomaston Water & Gas
 Thomasville Waterworks & Sewer
 Top Trails
 Toxey
 Trafford
 Triana
 Troy Board of Education
 Troy Housing Services
 Troy Industrial Development Board
 Tusculumbia Housing Authority
 Tuskegee Housing Authority
 Twin
 Union
 Union Grove
 Union Grove Utilities
 Union Springs Utility Board
 Upper Bear Creek Water, Sewer & FPA
 Valley Grande
 Valley Head Water Works Board
 Vance
 Vance Fire Protection District
 Vernon Water & Sewer Board
 Vincent
 Vincent Water & Sewer
 Vredenburgh
 Wadley
 Walnut Grove
 Waterloo
 Wave Transit System
 Wedowee Water, Sewer & Gas Board
 West Point
 White Hall
 Wilcox County Gas
 Wilsonville
 Wilton
 Winston Cooperative District
 Winston County Industrial
 Development Authority
 Woodland
 Woodstock
 Woodville
 York

**Silver Awards
 (Loss ratio of 5% - 20%)**

Alabaster Water Board
 Alexander City
 Aliceville
 Allgood
 Andalusia
 Anniston Water Board
 Athens
 Athens Utilities
 Atmore
 Auburn
 Auburn Housing Authority
 Autaugaville
 Berry
 Bessemer Electric and Water
 Birmingham Airport Authority
 Birmingham-Jefferson Civic Center
 Blountsville
 Brookside
 Carbon Hill Utility Board
 Carrollton
 Centreville
 Chelsea
 Chickasaw
 Childersburg
 Clanton
 Clarke-Mobile County Gas District
 Clayhatchee Volunteer Fire Department
 Cleveland
 Coffeerville
 Coker Water Authority
 Collinsville
 Daphne Utilities
 Decatur Housing Authority
 Douglas Water & FPA

Dutton
 East Alabama Mental Health
 East Alabama Regional Planning &
 Development Commission (combine
 two policies)
 East Central Alabama Gas District
 Eclectic
 Elba Water & Electric Board
 Enterprise
 Evergreen
 Fairfield
 Fort Deposit Water Works & Sewer
 Board
 Fultondale Gas Board
 Goodwater
 Goodwater Waterworks & Sewer Board
 Grant
 Greensboro
 Gulf Shores
 Guntersville Electric Board
 Hackleburg
 Hamilton Housing Authority
 Hartford
 Hartselle Utilities
 Heflin
 Helena
 Huguley Water & Fire Protection
 Authority
 Huntsville Housing Authority
 Ider
 Jacksonville Water Works, Gas/Sewer
 Kennedy
 Killen
 Kimberly
 Leeds
 Leesburg
 Leighton
 Lexington
 Lincoln
 Loxley
 Luverne
 Marshall County Gas
 Millbrook
 Mobile Airport Authority
 Monroeville
 Monroeville Water Works Board
 Moody
 Mosses
 Moulton
 Moundville
 Nectar
 New Brockton
 New Brockton Water and Sewer Board
 Newton
 North Alabama Gas District
 North Baldwin Utilities
 North Central Alabama Regional
 Council of Governments
 Northwest Alabama Council of Local
 Governments
 Northwest Alabama Gas District
 Odenville
 Ohatchee
 Opp
 Owens Cross Roads
 Ozark
 Piedmont
 Pleasant Grove
 Prattville Solid Waste Authority
 Ragland Water Works Board
 Rainbow City
 Rainbow City Utilities Board
 Rainsville
 Riverside
 Roanoke Utility Board
 Rogersville
 Russellville
 Russellville Housing Authority
 Satsuma
 Scottsboro
 Scottsboro Electric Power

Sheffield
 Silverhill
 Snead
 South Alabama Regional Planning
 Commission
 South Central Alabama Regional
 Housing Authority
 Southeast Alabama Regional Plan
 ning & Development Commission
 Southeast Alabama Solid Waste
 Disposal Authority
 Steele
 Sylacauga
 Sylacauga Parks & Recreation
 Sylacauga Utilities
 Trinity
 Troy
 Tuscaloosa County Parks &
 Recreation Authority
 Tusculumbia Utilities Department
 Tuskegee
 Tuskegee Utility Board
 Uniontown
 USS Alabama Battleship Commission
 Wedowee
 West Alabama Regional Commission
 West Blocton
 West Lawrence Water Cooperative
 Winfield
 Winfield Water Works & Sewer Board

**Bronze Awards
 (Loss ratio of 20% - 40%)**

Adamsville
 Alabaster
 Albertville
 Aliceville Water Works & Sewer Board
 Attalla
 Auburn Water Board
 Baker Hill
 Bay Minette Housing Authority
 Bayou La Batre
 Bessemer Airport Authority
 Butler
 Butler Utilities
 Centre
 Childersburg Waterworks, Sewer
 & Gas
 Daphne
 Decatur Municipal Utility Board
 Demopolis
 Double Springs
 Eldridge

Falkville
 Fayette
 Fayette Water Works Board
 Florence Gas Department
 Florence Water and Wastewater
 Dept.
 Foley
 Fultondale
 Gadsden Airport
 Geneva
 Gilbertown
 Gulf Shores Utility Board
 Haleyville
 Hamilton
 Harpersville
 Harpersville Water Board
 Hartselle
 Jackson
 LaFayette
 Lake View
 Level Plains
 Marion
 McAdory Area Fire District
 Mobile Water & Sewer
 Mountain Brook
 Munford
 Muscle Shoals
 Oneonta
 Opelika
 Oxford
 Oxford Water Works Board
 Phenix City
 Pinckard
 Pine Hill
 Prattville
 Priceville
 Robertsdale
 Satsuma Water Works &
 Sewer Board
 Southeast Alabama Gas
 Stevenson
 Tallassee
 Thorsby
 Top of Alabama Regional Council
 of Governments
 Town Creek
 Transit Management of
 Montgomery
 Trussville Utility Board
 Tuscaloosa
 Valley Head
 Vernon
 Vina
 Weaver



AMIC provides FREE liability coverage for drones weighing five (5) pounds or less. To add this coverage to your policy, AMIC requires the drone serial number and description as well as the department using the drone. If you have questions or wish to add this coverage, please contact your insurance representative. For additional information on AMIC and its services, visit www.amicentral.org.

We are proud to support Alabama's Firefighters through the state's first supplemental cancer benefits policy!



ENDORSED PROGRAM



www.alfrbp.com

1-800-23-CANCER

cancerinsurance@alfrbp.com

Congratulations, Stephanie!



MWCF Operations Manager Richard Buttenshaw presents Loss Control Rep Stephanie Southerland with her five-year service award. Congratulations, Stephanie! We appreciate you!

Defining Moment

Identifying and Defining Hazards

The responsibility of identifying hazards not only lies with the safety coordinator but with all employees within public entities. The importance of all employees identifying hazards, along with the help of management, is a critical component of a safety and risk management program.

What is a hazard? A hazard is any source of potential damage, harm or adverse effects on something or someone. This also includes financial loss. For example, a garbage truck that has tires with little or no tread increases the chance of an accident and the possibility of claims such as injury to employees and non-employees, property damage as well as negligence claims due to poor maintenance of the garbage truck by the public entity. This hazard shows how one hazard can increase the potential severity or seriousness of injury and financial loss if an accident occurred.

Hazards can also be defined as physical, morale or moral. A **moral hazard** is the behavioral changes that might increase the risk of loss taken because the person will not bear responsibility if things go wrong. People become risk takers for personal gain. A **morale hazard** is how a public entity or person views their belongings. This sometimes can increase the possibility of a loss because the individual or entity knows the belongings are insured. A **physical hazard** is a physical condition that increases the possibility of a loss. An example of a physical hazard is a blocked exit.

For more information on identifying hazards, we encourage you to visit our website at www.losscontrol.org and click on our reference documents.

2020 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. Visit www.losscontrol.org for more information.

| | |
|-------------------|-------------|
| April 28 – May 8 | Oneonta |
| May 18 – 22 | Ashland |
| June 22 – 26 | Montgomery |
| July 14 – 24 | Fort Payne |
| August 10 – 21 | Decatur |
| Sept. 28 – Oct. 2 | Phenix City |
| October 19 – 23 | Eufaula |



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
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PERMIT NO. 340

Spring Safety DVDs

- 5.049 Distractions: Behind the Wheel For Drivers
- 5.053 Landscaping Equipment: Maintenance and Safety
- 5.055 Distracted Driving: At What Cost?
- 7.026 The Facts About Ticks and Lyme Disease
- 7.105 Groundskeeping Safety: Dealing With Bugs and Critters
- 7.106 Groundskeeping Safety: Be a Pro!
- 7.108 Protecting Your Feet: Learning Your ABC's
- 7.111 Back Injury Prevention for Public Entities (TML)
- 7.115 First Aid: Prepared to Help
- 7.116 CPR and AED: The Chain of Survival
- 7.117 Hazards of Cell Phone Usage
- 7.118 Safety Procedures for Lawn Mower Operators
- 7.119 Landscape Power Tool Safety
- 7.120 Hedge Trimmer Safety
- 7.121 Video Guide to Chainsaw Safety
- 7.122 String Trimmer Safety
- 7.123 Boating Safety

Video/DVD requests to: Sonya McCarley at: 334-262-2566
sonyam@alalm.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 employment-related issues. When faced with a potential employment situation, the hotline provides a no-cost, 30-minute consultation.

www.losscontrol.org