



# Risk Management Solutions



Spring 2025

A Quarterly Newsletter of the AMIC/MWCF Loss Control Division

## Risk Transfer and Contract Strategies

By: Wade Campbell, ARM, GSP • Loss Control Representative • AMIC/MWCF Loss Control Services

**R**isk transfer is a risk management and control strategy involving the contractual shifting of a risk from one party to another. Risk transfer is typically accomplished through contracts and insurance policies. An example would be the relationship established in a public works contract, where a political subdivision is entering into a contract with a contractor to construct a public building. In that relationship, the political subdivision and contractor should explicitly detail which entity assumes various risks through a written contract and insurance requirements.

### Contract

A contract is a written or verbal agreement intended to be enforceable by law. A contract must contain consideration - the exchange of something of value by both sides - to be valid.

### Insurance

Insurance is a voluntary arrangement between two parties - an insurance company and a policyholder - where the insurance company assumes defined financial risks for the policyholder. The starting point for any risk transfer when dealing with a third party is the contract establishing the parties' responsibilities. In that contract, along with the various terms and conditions, some of which may be required by various local, state and federal laws, you should concentrate on two provisions: (1) a provision on defense, indemnification and hold harmless, and (2) a provision on insurance.

#### Provision 1: Defense, Indemnification and Hold Harmless

The first provision should state that the contractor shall defend, indemnify and hold harmless your entity from any and all claims related to the performance of the contract. It is important to get all three requirements. The first requirement, defense, requires the contractor to pay for and assume the legal defense of your entity for any claims or suits arising from the performance of the contract. The second requirement, indemnification, requires the contractor to pay on your entity's behalf any and all damages or losses arising from the performance of the contract. The third requirement, hold harmless, requires the contractor to waive or release any claims it may have against your entity related to the performance of the contract.

#### Provision 2: Insurance Provision

The second provision should require the contractor to have adequate insurance to handle its defense and indemnification obligations under the contract, along with any other related risks. It should also require the contractor to have your entity named as additional insured on any of its relevant insurance policies. Further, your entity should require the contractor to provide certificates of insurance annually, and any other time there is an insurance change, to you to ensure ongoing insurance coverage.

Insurance should provide extra layers of protection for your entity. First, as required in the contract, it will make the contractor maintain appropriate insurance to cover all of its risks and all the risks it is assuming for your entity through the defense, indemnification and hold harmless contract provision. Your entity should request and receive a certificate of insurance evidencing the appropriate coverage(s). Second, your entity should be named as an additional insured under the contractor's insurance policy. Having additional insured status on a contractor's insurance policy gives your entity rights under the insurance policy. Additional insureds typically have narrower coverage than the insured contractor; however, your entity should be covered for the liability related to the underlying contract. The insurance policy should be endorsed to add your entity to the insurance coverage. Your entity should request and receive copies of the insurance policy and an additional insured endorsement, along with any certificates of insurance. A certificate of insurance is a form issued by an insurance company listing the coverage(s), expiration date(s) and limits of an insured's coverage(s) on a particular date in time. It will also include policy number(s), policy limits, insurer name, agent, coverage period and the insured's name. It may also describe any applicable endorsements. It is important to note, a certificate of insurance does not alter the terms or conditions of the actual insurance policy(ies), nor does it transfer any risk. It is a snapshot of the coverage in existence on the date it was generated.

Risk transfer is important because it allows risk to be managed and can reduce exposures to potential financial losses. By shifting the responsibility for certain risks to another, the impact of those risks can be mitigated. **For more information, please visit [losscontrol.org](http://losscontrol.org) or contact your loss control representative. ■**



# Defining Moment

As the warm air of spring moves amidst the cool and moist atmosphere following a cold winter, the conditions become more favorable for thunderstorm development. **Some lightning safety tips may include:**

## Outdoor Tips

- **Be aware:** Check the weather forecast before participating in outdoor activities.
- **Go indoors:** Remember the phrase, “**When thunder roars, go indoors.**” Find a safe, enclosed shelter when you hear thunder. Safe shelters include homes, offices, shopping centers and hard-top vehicles with the windows rolled up.
- **Seek shelter immediately, even if caught out in the open:** Act quickly to find adequate shelter. Crouching or getting low to the ground can reduce your chances of being struck but does not remove you from danger.
- **Separate:** If you are in a group during a thunderstorm, separate from each other. This will reduce the number of injuries if lightning strikes the ground.
- **Don't stay in open vehicles, structures and spaces.**
- **Don't stay near tall structures.**

## Indoor Tips

- **Avoid water:** Do NOT bathe, shower, wash dishes or have any contact with water during a thunderstorm because lightning can travel through a building's plumbing.
- **Avoid electronic equipment:** Do NOT use your computers, laptops, game systems, washers, dryers, stoves or anything connected to an electrical outlet. Lightning can travel through electrical systems; radio and television reception systems; and any metal wires or bars in concrete walls or flooring. Equip your home with whole-house surge protectors to protect your appliances.
- **Avoid corded phones:** Corded phones are NOT safe to use during a thunderstorm. Do NOT use them. However, it is safe to use cordless or cellular phones during a storm.
- **Avoid windows, doors, porches and concrete:** Do NOT lie on concrete floors during a thunderstorm. Also, avoid leaning on concrete walls. Lightning can travel through any metal wires or bars in concrete walls or flooring.

**Sources:** Centers for Disease Control and Prevention and the U.S. Environmental Protection Agency

## Training for Law Enforcement

Included with your AMIC/MWCF membership

### Featured Courses

#### ***Duty to Intercede***

Learn when and how officers must legally intervene and report excessive use of force.

#### ***Defensive Driving Techniques***

Improve emergency vehicle handling, reduce risk, and increase safety during patrols and high-pressure situations.



#### **Get Started**

Scan the QR code or visit [alalm.localgovu.com](http://alalm.localgovu.com)  
Sign in or register for access

#### **Need Help?**

Contact Ana Walls at **469-553-0634**  
[AWalls@lexipol.com](mailto:AWalls@lexipol.com)

New to the platform? Sign in and [watch our quick onboarding video](#) to learn how to add users and access training.



**Loss Control Division**  
of the Alabama Municipal Insurance Corporation and  
the Municipal Workers Compensation Fund



## Employment Practices Law HOTLINE

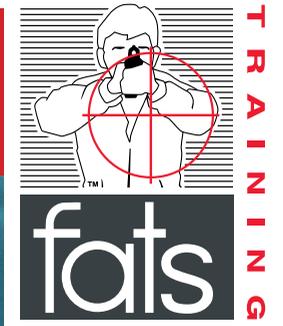


# 1-800-864-5324

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

# Request the Firearms Training System Today



The Firearms Training System (FATS) is an excellent training tool designed to develop and sharpen a police officer's discretionary skills as well as reinforce conflict resolution abilities.

As our society has become more violent - and the scrutiny on police officers more pervasive - the need for judgmental firearms training has become more crucial. FATS utilizes digital interactive training technology, allowing officers to develop decision-making skills by responding to real-life scenarios where force may be necessary.

Contact the Loss Control Division at (334) 262-2566 or email Deena Pregno at [Dpregno@almonline.org](mailto:Dpregno@almonline.org) to find out when FATS will be in your area. You can also request the FATS system, by completing the online form at [losscontrol.org](http://losscontrol.org). ■



## Pricing for FATS training:

AMIC Member	\$25.00 per person
MWCF Member	\$25.00 per person
ALM Only Member	\$50.00 per person
Non-Member Rate	\$100.00 per person

View the FATS in action by scanning this QR code!



Scan this QR code to access the FATS system request form.



## Are You Promptly Reporting Events?

The Municipal Workers Compensation Fund (MWCF) and the Alabama Municipal Insurance Corporation (AMIC) require the timely reporting of accidents, injuries or events that could develop into a claim or lawsuit against the municipality. When events of this nature occur, please ensure that the appropriate personnel are notified and reporting to your insurance carriers is completed in a timely manner.



Members of the Municipal Workers Comp Fund can report work injury claims 24 hours a day, seven days a week by filling out the First Report of Injury Form and emailing the form to [FROI@mrm-llc.com](mailto:FROI@mrm-llc.com) or fax to (205) 777-6097. All claims should be reported immediately upon notification to the employer.

### Please email AMIC the following information:

1. Notice of incidents, events or potential claims
2. Notice of Official Claims
3. Lawsuits and EEOC Charges of Discrimination

AMIC has designated a specific email address for claims reporting: [newclaim@AMICentral.org](mailto:newclaim@AMICentral.org).

# 2024 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 President's Award once every five years and the Gold, Silver and Bronze annually.

## ALM President's Award (Top 5% for 5 years)

Addison  
 Aliceville Housing Authority  
 Andalusia Board of Education  
 Arab Water Works Board  
 Ardmore Water & Sewer  
 Ariton Sewer Board  
 Ariton Waterworks & Sewer Board  
 Ashland Water Works & Sewer Board  
 Baileyton  
 Beaverton  
 Belk  
 Bessemer Airport Authority  
 Brent Housing Authority  
 Brighton  
 Camp Hill Utilities  
 Carbon Hill Housing Authority  
 Carolina  
 Carroll's Creek Fire Protection  
 Castleberry  
 Centreville  
 Cherokee County Water Authority  
 Cherokee Ridge  
 Citronelle Historical Preservation  
 Clanton Housing Authority  
 Coker Water Authority  
 Cordova Economic & Industrial Development Authority  
 County Line  
 Covington County Economy  
 Cuba Water and Sewer Board  
 Dadeville Gas Board  
 Dauphin Island Water & Sewer  
 Deatsville VFD, Inc.  
 Dozier  
 Dutton  
 East Brewton Waterworks & Sewer  
 Elmore County Industrial  
 Eva  
 Foley Public Athletic & Sports Facilities  
 Fruithurst Fire Department  
 Gainesville VFD  
 Geneva County Gas District  
 Gordonville  
 Greensboro Utility Board  
 Greenville Housing Authority  
 Hackleburg Water Board  
 Indian Springs  
 Kellyton  
 Lipscom  
 Lockhart-Floral Wastewater Treatment Plant  
 Locust Fork  
 Lyeffion Water Authority, Inc.  
 Madrid  
 Maytown  
 Mobile Improvement District  
 Mooresville  
 Munford  
 Natural Bridge  
 Nauvoo Waterworks  
 New Brockton Water & Sewer Board  
 Newton Housing Authority  
 North Johns  
 Northwest St. Clair County Water  
 Parrish Water & Sewer Board  
 Pickensville  
 Pine Ridge  
 Prattville Historic Redevelopment Auth.  
 Ragland Water Works Board

Ranburne Water & Sewer  
 Red Bay Sewage Disposal Board  
 Reece City  
 Rehobeth  
 Renaissance Cooperative District  
 Renaissance Improvement District  
 Riverview Water  
 Rocky Ridge Fire District  
 Sand Rock  
 Sanford  
 Shiloh  
 Slocomb Housing Authority  
 Storm Water Management Authority  
 Thomaston Water & Gas  
 Toxey  
 Troy Industrial Development Board  
 Tuscumbia Utilities Department  
 Union  
 Upper Bear Creek Water, Sewer & FPA  
 Vincent  
 Vinemont Providence Fire Department  
 West Lawrence Water Cooperative  
 West Point  
 Westover

## Gold Award (Loss ratio below 5%)

Abbeville Water & Sewer  
 Addison  
 Alabama League of Municipalities  
 Alabama Municipal Electric Authority  
 Alabama Municipal Funding Corp.  
 Alabama Municipal Insurance Corp.  
 Albertville and Boaz Recycling & Solid Waste Disposal  
 Albertville Board of Education  
 Albertville Utilities  
 Aliceville  
 Aliceville Governmental Utilities Svcs. Corp.  
 Aliceville Housing Authority  
 Aliceville Industrial Development Board  
 Allgood  
 ALM ACE, LLC  
 Altoona  
 Andalusia Board Of Education  
 Anderson  
 Anniston Housing Authority  
 Anniston Public Library  
 Anniston Water Board  
 Arab Water Works Board  
 Ardmore Water & Sewer  
 Argo  
 Ariton  
 Ariton Sewer Board  
 Ariton Waterworks and Sewer Board  
 Arley  
 Asbury Water Authority  
 Ashland Water Works & Sewer Board  
 Atmore Housing Authority  
 Autaugaville  
 B.B. Comer Memorial Library  
 Babbie  
 Baileyton  
 Baker Hill  
 Banks  
 Bay Minette Housing Authority  
 Bayou La Batre Water & Sewer  
 Bear Creek Development Authority  
 Beatrice  
 Beaverton  
 Belk  
 Benton

Berlin  
 Bessemer Airport Authority  
 Bessemer Public Library  
 Beulah Utilities District  
 Billingsley  
 Birmingham Parking Authority  
 Black  
 Black Warrior Solid Waste Authority  
 Blountsville Housing Authority  
 Blountsville Utilities  
 Blue Springs  
 Boaz Gas Board  
 Boaz Water & Sewer Board  
 Boligee  
 Brantley Housing Authority  
 Brent Housing Authority  
 Brewton Housing Authority  
 Bridgeport  
 Bridgeport Housing Authority  
 Bridgeport Utility Board  
 Brighton  
 Brookside  
 Brookside Water System  
 Butler  
 Butler Utilities  
 Calera Housing Authority  
 Calera Waterworks  
 Calhoun County 911  
 Camden  
 Camp Hill  
 Camp Hill Utilities  
 Carbon Hill Housing Authority  
 Carolina  
 Carroll's Creek Fire Protection  
 Castleberry  
 Cedar Bluff Utility Board  
 Central AL Regional Planning Comm.  
 Centreville  
 Centreville Water Works & Sewer Bd.  
 Chatham  
 Cherokee County Water Authority  
 Cherokee Ridge  
 Chickasaw Housing Authority  
 Chickasaw Utilities  
 Childersburg Waterworks, Sewer & Gas  
 Chilton County Solid Waste Disposal  
 Citronelle Historical Preservation  
 Clanton Housing Authority  
 Clanton Water Works  
 Clay  
 Clay Co. Emergency Rescue Squad  
 Clayhatchee  
 Clayhatchee Volunteer Fire Dept.  
 Clayton Housing Authority  
 Clayton Water & Sewer  
 Coffee Springs  
 Coker  
 Coker Water Authority  
 Collinsville  
 Collinsville Water & Sewer Board  
 Columbia  
 Columbiana Waterworks  
 Coosa Valley Water Supply  
 Cordova Economic & Industrial Development Authority  
 Cordova Water & Gas Board  
 Cottonwood Housing Authority  
 County Line  
 Covington County Economy  
 Craig Field Airport Authority  
 Crane Hill Volunteer Fire Department  
 Crossville Water Works Board  
 Cuba

Cuba Water and Sewer Board  
 Cusseta  
 Dadeville Gas Board  
 Dadeville Housing Authority  
 Dadeville Water & Sewer  
 Daleville City Board of Education  
 Daleville Housing Authority  
 Dallas County Water & Sewer  
 Dauphin Island Water & Sewer  
 Deatsville  
 Deatsville VFD, Inc.  
 Dekalb-Cherokee Counties Gas District  
 Demopolis Water & Sewer Board  
 Detroit  
 Dodge City  
 Dora Water & Gas Board  
 Double Springs  
 Double Springs Waterworks Board  
 Douglas  
 Dozier  
 Dutton  
 East Alabama Mental Health  
 East Brewton  
 East Brewton Waterworks & Sewer  
 East Central Alabama Gas District  
 East Geneva Co. Sr. Citizens Committee  
 Elba Water & Electric Board  
 Eldridge  
 Electric Cities of Alabama  
 Elkmont  
 Elmore  
 Elmore Co. Economic Dev. Authority  
 Elmore County Industrial  
 Emelle  
 Epes  
 Eufaula Housing Authority  
 Eutaw Housing Authority  
 Eva  
 Evergreen  
 Evergreen Housing Authority  
 Excel  
 Facility Committee Inc. & Jackson Swim Team  
 Fairfield  
 Fairhope Public Library  
 Fairview  
 Faunsdale  
 Fayette Gas Board  
 Fayette Water Works Board  
 Five Points  
 Floral Housing Authority  
 Floral Water & Sewer Board  
 Foley Public Athletic & Sports Facilities  
 Foley Public Facilities  
 Forestdale Fire District  
 Forkland  
 Fort Deposit  
 Fort Deposit Water Works & Sewer Bd.  
 Fort Payne Improvement Authority  
 Franklin  
 Fruithurst  
 Fruithurst Fire Department  
 Fulton  
 Fulton Utilities  
 Fultondale Gas Board  
 Fyffe  
 Gadsden Airport  
 Gainesville  
 Gainesville VFD  
 Gantt  
 Gaylesville  
 Geiger  
 Geneva County Gas District  
 Georgiana Housing Authority  
 Gilbertown Utility  
 Glen Allen  
 Glencoe Water & Sewer  
 Glenwood  
 Good Hope  
 Goodwater Waterworks & Sewer Board  
 Gordo Water Board

Gordonville  
 Goshen & Goshen Water Works  
 Government Utility Services  
 Grand Bay Water System  
 Grant  
 Graysville  
 Graysville Public Library  
 Greensboro Utility Board  
 Greenville Housing Authority  
 Greenville Water Works & Sewer Board  
 Greenville YMCA  
 Guin  
 Guin Water Works & Sewer Board  
 Guntersville Electric Board  
 Guntersville Water & Sewer Board  
 Gurley  
 Hackleburg Water Board  
 Hamilton Housing Authority  
 Hammondville  
 Hanceville Housing Authority  
 Hanceville Water Works  
 Harpersville Water Board  
 Hartselle Housing Authority  
 Hayden  
 Heath  
 Henagar  
 Highland Lake  
 Hobson City  
 Hobson City Housing Authority  
 Hodges  
 Hokes Bluff  
 Hollywood  
 Huntsville Tennis Center Bd. of Control  
 Huntsville-Madison County Airport  
 Hurtsboro  
 Hurtsboro Water Works  
 HyTop  
 Indian Springs  
 Jackson's Gap  
 Jackson's Gap Water Authority  
 Jasper Water & Sewer  
 Jefferson County EMA  
 Keep Troy Beautiful  
 Kellyton  
 Kennedy  
 Kinsey  
 Kinston  
 Lakeview Fire Protection District  
 Lamar Ambulance Service  
 Langston  
 Leighton Water and Sewer Board  
 Linden  
 Linden Housing Authority  
 Linden Utilities  
 Lineville Water & Sewer  
 Lipscomb  
 Lisman  
 Loachapoka  
 Lockhart  
 Lockhart-Floral Wastewater Treatment Plant  
 Louisville  
 Lowndesboro  
 Luverne Electric Board  
 Luverne Housing Authority  
 Lyeffion Water Authority, Inc.  
 Madrid  
 Magnolia Springs  
 Malvern  
 Maplesville  
 Maplesville Utilities  
 Margaret  
 Marion  
 Maytown  
 McIntosh  
 Mentone  
 Midcity Improvement District  
 Midway  
 Millerville Water Authority  
 Millport  
 Minor Heights Fire District

Mobile Housing Board  
 Mobile Improvement District  
 Mobile Public Library  
 Monroeville  
 Monroeville Water Works Board  
 Moody Utilities  
 Mooresville  
 Mosses  
 Moulton Housing Authority  
 Mount Vernon  
 Mulga Water & Gas  
 Munford  
 Municipal Intercept Services  
 Municipal Workers Comp Fund, Inc.  
 Myrtlewood  
 Napier Field  
 Natural Bridge  
 Nauvoo Waterworks  
 Nectar  
 New Brockton Water and Sewer Board  
 New London Water, Sewer & FPA  
 Newbern  
 Newton Housing Authority  
 Neville  
 North Alabama Gas District  
 North Central Alabama Regional Council of Governments  
 North Courtland  
 North Johns  
 N.E. AL Agri Business Center  
 N.E. AL Gas Cooperative District  
 Northport Housing Authority  
 Northwest St. Clair County Water  
 Notasulga  
 Oak Hill  
 Oakman  
 Ohatchee  
 Opp Housing Authority  
 Orange Beach Public Library  
 Orrville  
 Owens Cross Roads  
 Ozark Board of Education  
 Ozark Dale Co., E-911  
 Ozark Dale Co. Economic Dev. Corp.  
 Ozark Housing Community  
 Ozark Utilities  
 Paint Rock  
 Park City Water Authority  
 Parrish Water & Sewer Board  
 Pell City Housing Authority  
 Pennington Utilities  
 Perdido Beach  
 Phil Campbell Housing Authority  
 Phil Campbell Water & Sewer Board  
 Pickens County Gas  
 Pickensville  
 Piedmont  
 Pike Road  
 Pike Road Volunteer Fire Protection Auth.  
 Pine Hill  
 Pine Ridge  
 Pinson  
 Pleasant Groves  
 Pollard  
 Powell  
 Prattville Historic Redevelopment Auth.  
 Prattville Solid Waste Authority  
 Prattville Waterworks  
 Prichard Water  
 Providence  
 Public Cultural & Entertainment Facilities Co-Op  
 Quint Mar Water  
 Ragland Water Works Board  
 Rainbow City Utilities Board  
 Ranburne Water & Sewer  
 Red Bay  
 Red Bay Sewage Disposal Board  
 Red Level  
 Reece City  
 Reform Housing Authority  
 Reform Water & Sewer Board

Rehobeth  
 Renaissance Cooperative District  
 Renaissance Improvement District  
 Repton  
 Riverside  
 Riverview  
 Riverview Water  
 Roanoke Utility Board  
 Rockford Volunteer Fire Department  
 Rocky Ridge Fire District  
 Rogersville  
 Rogersville Waterworks & Sewer  
 Russellville Electric Board  
 Russellville Housing Authority  
 Rutledge  
 Saint Florian  
 Sand Rock  
 Sanford  
 Sardis City Waterworks Board  
 Scottsboro Electric Power  
 Scottsboro Public Library  
 Section  
 Section Dutton Waterworks  
 Shiloh  
 Shorter  
 Slocomb Housing Authority  
 Slocomb Water & Sewer  
 Smiths Station  
 S. Alabama Regional Airport Authority  
 S. Central Alabama Dev. Commission  
 S. Central Alabama Development Commission/ Senior Aides Division  
 S. Central AL Reg. Housing Authority  
 S.E. Gas Acquisition and Supply Assoc.  
 S.E. Shelby County Emergency Rescue  
 Steele Waterworks Board  
 Stevenson  
 Storm Water Management Authority  
 Sulligent  
 Sulligent Housing Authority  
 Susan Moore  
 Sweet Water  
 Sweet Water Waterworks  
 Sylacauga Parks & Recreation  
 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  
 Thorsby  
 Top Trails - AKA Public Park Authority of Lincoln and Talladega  
 Toxey  
 Trafford  
 Trinity  
 Troy Board of Education  
 Troy Housing Services  
 Troy Industrial Development Board  
 Tuscumbia  
 Tuscumbia Gas Department  
 Tuscumbia Housing Authority  
 Tuscumbia Utilities Department  
 Tuscumbia Water Department  
 Tuskegee Housing Authority  
 Twin  
 Union  
 Union Grove  
 Union Grove Utilities  
 Uniontown  
 Upper Bear Creek Water, Sewer & FPA  
 Uriah Water System  
 Vance Fire Protection District  
 Vernon Water & Sewer Board  
 Vina  
 Vincent  
 Vincent Water & Sewer  
 Vinemont Providence Fire Department  
 Vredenburgh

Walnut Grove  
 Warrior  
 Washington Co. Health Care Authority  
 Washington County Library Board  
 Waterloo  
 Wattsville Water Authority  
 Wave Transit System  
 Waverly  
 Weaver  
 Webb  
 Wedowee Water, Sewer & Gas Board  
 West Blocton  
 West Escambia Utilities  
 West Etowah County Water Authority  
 West Jefferson  
 West Lawrence Water Cooperative  
 West Point  
 Westover  
 White Hall  
 Wilcox County Gas  
 Wilton  
 Winfield Water Works & Sewer Board  
 Winston Cooperative District  
 Winston Co. Industrial Dev. Authority  
 Wolf Creek Water, Sewer & FPA  
 Woodland  
 Woodville  
 Yellow Bluff

### Silver Award (Loss ratio of 5% - 20%)

Abbeville  
 Albertville  
 Andalusia Utilities Board  
 Ardmore  
 Ashland, Goodwater-Lineville Solid Waste Disposal Authority  
 Ashville  
 Athens Utilities  
 Auburn Housing Authority  
 Baldwin Co. Solid Waste Disposal Auth.  
 Berry  
 Birmingham-Jefferson Co. Transit Auth.  
 Blountsville  
 Brent  
 Brent Utilities  
 Brookwood  
 Carbon Hill Utility Board  
 Cedar Bluff  
 Centre  
 Chickasaw  
 Childersburg  
 Citronelle  
 Clayton  
 Colony  
 Cowarts  
 Crossville  
 Cullman Solid Waste Disposal  
 Cullman Utilities  
 Dadeville  
 Dauphin Island  
 Decatur Municipal Utility Board  
 E. AL Water, Sewer & Fire Protection  
 Eufaula Water Works  
 Eutaw  
 Flomaton  
 Florence Gas Department  
 Gadsden  
 Gardendale  
 Georgiana Water & Sewer  
 Geraldine  
 Goose Pond Colony Resort Public Park & Recreations Board  
 Greensboro  
 Guntersville  
 Haleyville  
 Haleyville Water & Sewer Board  
 Hamilton  
 Harpersville  
 Hartford

Huguley Water & Fire Protection Auth.  
 Jackson  
 Jackson Water & Sewer Board  
 Jacksonville  
 Jemison  
 Kimberly  
 LaFayette  
 Lake View  
 Lee Russell Council of Governments  
 Leesburg  
 Lineville  
 Livingston  
 Locust Fork  
 Luverne  
 Marshall County Gas  
 McAdory Area Fire District  
 Montgomery Housing Authority  
 Moody  
 Morris  
 Moundville  
 Muscle Shoals Electric Board  
 Muscle Shoals Utilities  
 Nauvoo  
 New Hope  
 Newton  
 Newton Water & Sewer  
 Northport  
 N.W. Alabama Council of Local Governments  
 Odenville  
 Oneonta Utilities  
 Orange Beach Water & Sewer Board  
 Oxford Water Works Board  
 Pell City  
 Phenix City Utilities  
 Phil Campbell  
 Pinckard  
 Red Bay Water & Gas  
 Robertsdale  
 Russellville  
 Samson  
 Scottsboro Waterworks, Sewer & Gas Board  
 Semmes  
 Skyline  
 Slocomb  
 Snead  
 South Alabama Gas  
 Stevenson Utilities  
 Sumiton Water Board  
 Sylvania  
 Tallassee  
 Top of Alabama Regional Council of Governments  
 Town Creek  
 Triana  
 Tuscaloosa Parking & Transit Auth.  
 Tuskegee Utility Board  
 Tuskegee-Macon Co. Head Start  
 Union Springs  
 USS Alabama Battleship Comm.  
 Wadley  
 Warrior River Water Authority  
 Wedowee  
 W. Alabama Regional Commission  
 Winfield  
 Woodstock

### Bronze Award (Loss ratio of 20% - 40%)

Adamsville  
 Alexander City  
 Anniston  
 Arab  
 Ashland  
 Athens  
 Atmore  
 Attalla

Auburn Water Board  
 Bayou La Batre  
 Bear Creek  
 Bessemer Electric and Water  
 Birmingham Airport Authority  
 Birmingham Fire District  
 Brantley  
 Brewton  
 Calera  
 Carrollton  
 Chatham Utilities  
 Cherokee  
 Clanton  
 Clarke-Mobile Co. Gas District  
 Coaling  
 Courtland  
 Daleville  
 Daphne  
 Demopolis  
 Dothan  
 E. Alabama Regional Planning & Development Commission  
 Eclectic  
 Enterprise  
 Enterprise Rescue  
 Fairhope  
 Fayette  
 Five Stars Water District  
 Florala  
 Foley  
 Fort Payne  
 Garden City  
 Gilbertown  
 Greenville  
 Grove Hill  
 Gulf Shores Utility Board  
 Hackleburg  
 Hanceville  
 Hartselle Utilities  
 Hayneville  
 Helena  
 Helena Utilities  
 Holly Pond  
 Hueytown  
 Huntsville - Huntsville Transit  
 Jefferson County 911  
 Killen  
 Leighton  
 Level Plains  
 Lincoln  
 Millbrook  
 Millry  
 Mobile Airport Authority  
 Mobile County Personnel Board  
 Montevallo  
 Moulton  
 New Site  
 Opelika  
 Orange Beach  
 Oxford  
 Oxford Health Care Authority  
 Parrish  
 Phenix City  
 Prattville  
 Ragland  
 Rainbow City  
 River Falls  
 Riviera Utilities  
 Russellville Gas Board  
 Saraland  
 Satsuma  
 South Vinemont  
 Southside  
 Summerdale  
 Sylacauga  
 Sylacauga Utilities  
 Tarrant City  
 Taylor  
 Thomasville  
 Troy  
 Tuscaloosa Co. Parks & Recreation Authority  
 Valley Head  
 Vance  
 Wetumpka

# 2025 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.

Russellville	May 27 - June 6	Gadsden	September 9 - 19
Rainsville	July 8 - 18	Vestavia Hills	October 7 - 17
Decatur	August 12 - 22	Oneonta	November 12 - 21



Register and pay online at [www.losscontrol.org](http://www.losscontrol.org)!



## Loss Control Division

P.O. Box 1270 • 535 Adams Avenue • Montgomery, AL • 36102

CHANGE SERVICE REQUESTED

Presorted Std.  
U.S. POSTAGE  
**PAID**  
Montgomery, AL  
PERMIT NO. 340

LocalGov 

# SPRING ONLINE TRAINING

## **FREE** Courses Available 24/7 to MWCF and AMIC Members

- Power Tool Safety
- Stress and Your Health
- Walking Your Way to Fitness
- Cybersecurity Threats to Public Entities
- Workplace Stress Resiliency

Sign up online

[losscontrol.org/online-training.html](http://losscontrol.org/online-training.html)

