Buttenshaw Honored for Academic Excellence

AMIC and MWCF are pleased to announce that Richard Buttenshaw, ARM, ARM-P, has been chosen to receive an Award for Academic Excellence in the Associate in Risk Management for Public Entities (ARM-P) Program. This prestigious award is presented annually by the American Institute for Chartered Property Casualty Underwriters (AICPCU) and the Insurance Institute of America (IIA) to the graduate with outstanding cumulative grade averages on the examinations in this program. More than 30 nationally recognized professional and trade associations sponsor these awards. Richard, along with his employers and award sponsors, will be recognized in this summer’s 2008 Succeed Catalog and in a special section of the AICPCU website at www.aicpcu.org.

Richard, who is the loss control representative for our South Alabama members, earned a B.S. in Computer Science from Kingston University in England. After graduation, he was employed by Logica UK, Ltd in London, England, as an Analyst Programmer where he worked with various governmental agencies. He also spent eight years working throughout the United States and the Caribbean in the scuba diving industry.

Since joining the Loss Control staff in December 2003, Richard has earned an associate’s degree in risk management with an emphasis on public entities. We are proud of Richard and his accomplishments!

Risk Management Awards for 2006

Instituting risk management and loss control activities by the members of the Municipal Workers Compensation Fund (MWCF) and the Alabama Municipal Insurance Corporation (AMIC) are considered to be proactive steps that benefit not only the member’s loss ratio but the overall success of the MWCF and AMIC insurance programs. Not only are employee, property and liability losses minimized, but – most importantly – employees and citizens reap the rewards of a safer workplace and community.

In recognition of the efforts and successes of our members, the Board of Directors of the MWCF and AMIC approved the establishment of a Risk Management Award during 2002. It was determined that an award program would be developed based on the loss ratios for the member’s prior year. For those members of both the MWCF and AMIC programs, the loss ratios would be combined and divided by two to reflect the overall loss ratio.

Four levels of awards are being presented to acknowledge the efforts and accomplishments of those members in the areas of Risk Management for the year 2006. Members are eligible to receive the Presidents Award once every five years and the Gold, Silver and Bronze annually.

- ALM President’s Award; Top 5% for 5 years
- Gold Award; Loss Ratio below 5%
- Silver Award; Loss Ratio of 5% to 20%
- Bronze Award; Loss Ratio of 20% to 40%

Awards were mailed to the recipients along with a press release. Recipients of these awards are being acknowledged in this issue of the Risk Management Solutions newsletter and at the League Convention.
Reducing Slip, Trip & Fall Incidents in the Public Sector

By Daniel Mekeel, Perspectives

Reducing Slip, Trip & Fall Incidents in the Public Sector

Slips, trips and falls are a major cause of loss within public entities. By reviewing and implementing key risk control guidelines and by becoming more familiar with standards developed by organizations such as ANSI, ASSE and OSHA, public-sector employers should be better prepared to recognize, evaluate and control slip, trip and fall hazards to help their employees remain injury-free.

Types of Floor Surfaces & Treatment Materials

The types of floor surfaces and coverings found within public-sector buildings vary greatly and are too numerous to describe in detail within this article. Floor coverings might include various types of floor tile, terrazzo, linoleum or carpeting.

Nonskid floor finishes and other non-slip floor-treatment materials are available for all common types of flooring. Because it is important to select the proper slip-resistant material for the given floor, the manufacturer should be consulted regarding what product will provide the most appropriate non-slip treatment for the floor in question. As a general rule, floor-treatment materials should have a minimum slip-resistance rating of .50 (see the product’s label for details). This rating is also known as the static coefficient of friction (SCOF).

Nonskid mats, runners or carpet strips are highly effective in preventing slips and falls in many areas without harming the flooring or detracting from its appearance.

Walk-Off Mats & Building Entrances

All walk-off mats must be in good condition and they should be provided at all appropriate building entrances. These mats should have beveled edges to prevent any edge from becoming raised, which could lead to a trip/fall injury. The mat’s width should be equivalent to the doorway’s width and extend approximately 15 to 25 ft inside the building, if possible.

Spill Control

Even the best walk-off mats can become saturated on a rainy or snowy day. Therefore, a building custodian should be in the area to remove excessive amounts of moisture in a timely manner. Wet floor signs should be conspicuously displayed to warn of slippery conditions.

Slip-Resistant Floor Tile, Strips & Mats

If a public entity has its own (commercial) kitchen and cafeteria, slip-resistant floor tile should be in place to provide kitchen workers with appropriate traction under both damp and dry conditions. As an alternative, nonslip floor strips/mats could be used. They should be installed in front of sinks, in dishwashing areas, inside the walk-in coolers and freezers or on ramps, as necessary.

Lighting Intensity

Adequate lighting should be provided both inside and outside of public-sector buildings, especially in areas with stairs, ramps, curbs or other elevated conditions to help prevent trips and falls. Carpets & Slip, Trip & Fall Prevention

All carpeted areas should be maintained in good condition. Employers should strive to keep these areas in a relatively uniform condition to provide a level walking surface and a consistent degree of friction. The use of shag carpeting should be discouraged because heels of shoes can be easily snagged in its material and can result in a trip/fall incident and possible insurance claim.

Housekeeping Practices

Good housekeeping practices play a key role in preventing slips, trips and falls. Designated storage and receiving areas should be kept neat and orderly. One benefit of conducting regular inspections of these areas is the removal of nonessential items that might lead to a slip, trip or fall incident. An adequate number of trash containers should be available in cafeterias and other areas inside the building. These containers should be emptied regularly.

Spilled food and/or drinks should be cleaned up as soon as possible, especially in cafeteria areas. Therefore, a custodian should be on duty near the cafeteria during meal times, especially in public schools, hospitals and other public areas, such as meeting rooms when legislatures are in session.

Good housekeeping practices should be used throughout public-sector buildings. Examples of such practices include closing file cabinet drawers in offices, and picking up pencils/pens from hallway floors in public buildings. While good housekeeping practices are important in hallways, stairwells and school classrooms in general, they become vital in areas such as public school shops and labs where one slip or trip could lead to a serious injury.

Footwear Guidelines

One effective way to prevent slip/fall injuries is to increase the friction between an individual’s shoes and the surfaces on which that person works and walks. Here are some general guidelines:

- Neoprene soles made with a synthetic rubber can be used safely on most work surfaces, both wet and dry. They are not recommended for oily conditions.

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.

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**Slips, Trips & Falls cont.**

- Crepe soles, rubber with a “crinkled” texture, are best used for rough concrete, either dry or wet. They are not suggested for tile, smooth concrete or wood surfaces.

- Leather soles can be used for ceramic tile, wood and concrete surfaces that are wet and greasy, and are not recommended for smooth, dry concrete.

- Soft rubber soles can be used safely on most dry surfaces. They are not suggested for wet or greasy concrete.

- Hard rubber soles are best for greasy concrete and wood. They are not recommended for ceramic tile or dry concrete.

**Parking Lots**

For a public entity’s parking lot to be considered safe and hazard-free, the following conditions should be met:

1) Each surface should be properly pitched for adequate water drainage and all surfaces should be smoothly paved. Curbs leading to sidewalks and entrances should be of contrasting color, as should single steps. Tire (wheel) stops should be of adequate width and painted to contrast with surrounding surfaces, and all speed bumps should be painted with nonskid paint that is in contrast with the pavement.

2) Each area should be free of cracks, potholes or other such conditions, and areas should be free of debris and materials such as gravel or mud. Satisfactory illumination must be provided, and parking lot traffic control signs should be properly placed and in good condition. Of course, enforcement of all posted rules is important as well. Removal of snow and ice as soon as possible is essential.

**Ramps & Sidewalks**

From a loss control and risk management perspective, the following provisions should be in place for all ramps and sidewalks:

1) Curbs should be painted in a color that does not blend in easily with the colors of surrounding surfaces

2) All sidewalks should be free of broken or uneven slabs. Changes in elevation must be identified through the use of different colors, and secure handrails should be provided for all ramps. Sidewalks should remain clean and free of debris, and they must be adequately illuminated. Again, entity personnel must monitor weather conditions and remove ice and snow in a timely manner.

In summary, slip, trip and fall prevention is a critical loss control topic for public entity risk managers and safety committee members, and provisions should be reviewed regularly. By recognizing, evaluating and controlling both actual and potential slip, trip and fall hazards, public sector personnel can strive to reduce the frequency and severity of these incidents and the resulting cost of insurance claims.

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**Defining Moment**

**Shouldn’t the other person be paying for that?**

Subrogation Defined

It happens all the time. Perhaps it’s even happened to you. Imagine this scenario for example: One of your municipal employees is driving a municipal vehicle when they are rear ended while stopped at a stop sign. Thankfully, nobody is hurt; however, your vehicle is damaged. You do as you should and immediately notify your auto insurance carrier and file a claim. The repair cost for your vehicle totals $1000.

The question that immediately springs to mind is “shouldn’t the other person have paid for that?” After all, it wasn’t your employee’s fault, so why did your insurance carrier have to pay this claim?

This is where “subrogation” comes in. An insurance carrier may reserve the “right of subrogation” in the event of a loss meaning that the company may choose to take action to recover the amount of a claim paid to a covered insured if the loss was caused by a third party. In so doing, you, as an insured, don’t have to wait to be paid until after any legal disagreements are settled. You are paid and then the insurance carrier tries to recover all or some of the money from the third party. Any moneys collected—or subrogated—in this fashion are then taken off the total amount incurred for that claim to truly reflect the cost of the claim. Applying this to the scenario above: Your auto insurance carrier promptly pays you $800 for the damage to your vehicle after applying, let’s assume, a $200 deductible. Several months later your auto insurance carrier then subrogates from the third party’s auto insurance carrier and is reimbursed the full $800. The total incurred for that claim would then be zero.

So just because a claim is paid in full promptly by your insurance carrier doesn’t necessarily mean the other party gets away “Scott Free”!

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**HOT TOPIC!**

**Preventing Vehicle Fires**

Vehicle maintenance is crucial to preventing vehicle fires. The American Automobile Association offers the following tips:

- Have your vehicles inspected at least annually by a trained, professional technician.
- Watch for fluid leaks under vehicles, cracked or blistered hoses or wiring that is loose, has exposed metal or has cracked insulation. Have any of these conditions inspected and repaired as soon as possible.
- Be alert to changes in the way your vehicle sounds when running, or to a visible plume of exhaust coming from the tailpipe. A louder than usual exhaust tone, smoke coming from the tailpipe or a backfiring exhaust could mean problems or damage to the high-temperature exhaust and emission control system on the vehicle. Have vehicles inspected and repaired as soon as possible if exhaust or emission control problems are suspected.
- Avoid smoking. If you must smoke, use your vehicle ashtray.
- Drive according to posted speed limits and other traffic rules. Remain alert to changing road conditions at all times.
2006 Risk Management Awards

ALM President’s Awards
(Top 5% for 5 years)
Auburn Water Board
Beatrice
Birmingham Airport Authority
Centreville Water Works & Sewer Bd
Chatom
Childersburg Waterworks,Sewer & Gas
Clayton Water & Sewer
Dadeville
Elkmont
Eufaula Housing Development
Gainesville
Geiger
Geneva
Greene County Ambulance Service
Hackleburg Housing Authority
Hartselle Housing Authority
Helena Utilities
Highland Lake
Indian Springs
Jasper Waterworks and Sewer
Lawrence-Colbert Counties Gas Board
Littleville
Lowndesboro
Maplesville Water Works & Gas Board
Maytown
New Hope
Phenix City Housing Authority
Pinckard
Prattville Solid Waste Authority
Prattville Waterworks
Reform Housing Authority
Riverside
South Central Alabama Development Commission/Senior Aides Division
Southeast Alabama Gas
Southeast Alabama Regional Planning & Development Commission
Storm Water Management Authority
Sulligent
Sweet Water Water Works
Tarrant Electric Department
Troy
Winston County Industrial Development Authority

Gold Awards
(Loss ratio below 5%)
Abbeville Housing Authority
Addison
Akron
Alabama League of Municipalities
Alabama Municipal Election Authority
Alabama-Tombigbee Regional Commission
Alexander City Housing Authority
Aliceville Housing Authority
Aliceville Water & Sewer
Allgood
Altoona
Andalusia Housing Authority
Andalusia-Opelika Airport Authority
Anderson
Anniston Housing Authority
Arab Housing Authority
Arab Water Works Board
Ardmore
Arley
Ashford
Ashland Water & Sewer Board
Ashville
Ashville Water & Sewer Board
Athens Housing Authority
Attalla Housing Authority
Attalla Waterworks
Baileyton
Baker Hill
Banks
Bay Minette Housing Authority
Bear Creek Development Authority
Beatrice
Beaverton
Belk
Benton
Berry Housing Authority
Berryville
Blountville Water Authority
Birmingham Regional Planning Commission General Fund
Birmingham Regional Planning Commission Senior Aide
Birmingham Water
Birmingham-Jefferson Civic Center
Blountville
Blountsville Housing Authority
Boaz Water & Sewer Board
Boligee
Boston Housing Authority
Brent Utilities
Brewton Housing Authority
Brewton Natural Gas
Bridgeport Housing Authority
Bridgeport Utility Board
Brooks
Brookwood
Brundidge Housing Authority
Butler
Calera Housing Authority
Calera Waterworks
Camp Hill Utilities
Carbon Hill
Carbon Hill Housing Authority
Castleberry
Cedar Bluff Utility Board
Center Point
Central Alabama Regional Planning Commission
Centre
Centre Waterworks & Sewer
Centreville
Centreville Water Works & Sewer Board
Chickasaw Housing Authority
Chickasaw Utilities
Childersburg Housing Authority
Clanton Housing Authority
Clayton Housing Authority
Clayton Water & Sewer
Cleveland
Coaling
Coffeyville
Coffeeville Waterworks
Coker
Colbert County Animal
Collinsville
Colley
Columbiana
Columbiana Housing Authority
Columbiana Waterworks
Community Life Institute
Cordova Housing Authority
Cottonwood Housing Authority
County Line
Cowarts
Craig Field Airport Authority
Crossville
Crossville Water Board
Cullman Housing Authority
Cullman-Jefferson Counties Gas District
Daleville Housing Authority
Deatsville
Deatsville VFD, Inc.
Decatur Housing Authority
Decatur Personnel Board
Demopolis Housing Authority
Deltro
Dora Waterworks & Gas Board
Dothan
Douglas
Dozier
East Alabama Regional Planning & Development Commission
East Brewton Waterworks & Sewer
East Central Alabama Gas District
East Central Alabama Solid Waste Disposal
East Geneva Co. Senior Citizens Committee
Eclectic Water & Sewer Board
Elba
Elba Housing Authority
Elkton
Elmore
Elmore County Economic Dev
Elmore Water Authority
Emelle
Enterprise Housing Authority
Eufaula Housing Development
Eutaw Housing Authority
Eva
Excel
Fairview
Faunsdale
Fayette Gas Board
Five Points
Five Star Water District
Flora
Flora County Housing Authority
Flora County Water and Sewer Board
Florence Housing Authority
Foley Housing Authority
Forkland
Fort Deposit Water Works & Sewer Bd
Fort Payne Housing Authority
Frisco City
Fruithurst Fire Department
Gadsden Airport Authority
Gadsden Emergency Management Agency
Gainesville
Gantt
Gaylesville
Geiger
Geneva
Georgia
Georgiana Housing Authority
Georgiana Water & Sewer
Glencoe
Glenwood
Goldsboro
Good Hope
Goodwater
Goodwater Housing Authority
Goodwater Waterworks & Sewer
Gordo Housing Authority
Gordo Water Board
Gordon
Goshen
Greene County Ambulance Service
Greensboro
Greensboro Housing Authority
Greensboro Utility Board
Greenville Waterworks & Sewer
Guin Housing Authority
H. E. L. P., Inc.
Hackleburg
Hackleburg Housing Authority
Hale County Housing Authority
Hammondville
Harpersville Water Board
Hartselle Housing Authority
Hayden
Headland
Headland Housing Authority
Heath
Helfin Housing Authority
Helfin Water & Sewer
Helena Utilities
Highland Lake
Hillsboro
Hobson City Housing Authority
Hokes Bluff
Hokes Bluff Sewer Board
Hokes Bluff Water Board
Hoover
Huntville Transit
Indian Springs
Jackson’s Gap
Kansas
Kennedy
Killen
Kinsley
Kinston
Lamar County Gas District
Langston
Lawrence-Colbert Counties Gas Bd
Leeds Housing Authority
Leeds Water & Sewer
Leesburg
Leighton
Lexington
Lincoln
Linden Housing Authority
Linden Utilities
Lineville
Lineville Water & Sewer
Lisman
Littleville
Loachapoka
Lockhart
Locust Fork
Lowndesboro
Luverne Housing Authority
Lynn
Malvern
Maplesville Water Works & Gas Bd
Marion Housing Authority
Maytown
Midland City Housing Authority
Midway
Millsport
Milton
Mobile County Personnel Board
Monroe Housing Authority
Mooresville
Morris
Mosses
Moulton Housing Authority
Mountain Brook
Mountainboro
Mulga
Munford
Muscle Shoals Electric Board
Myrtlewood
Napier Field
Nauvoo Waterworks
Needham
New Brockton
New Brockton Housing Authority
New Site
Newbern
Newton Housing Authority
Newton Water & Sewer
Newville
North Alabama Gas District
North Baldwin Utilities
North Courtland
Northeast Alabama Water & Sewer
Northport Housing Authority
Northwest Alabama Coalition Of Local Governments
Oak Hill
Ochatchee
Oneonta Housing Authority
Opelika Housing Authority
Opelika Waterworks Board
Opp Housing Authority
Orange Beach Water & Sewer Board
Orville
Ozark Dale Co, E-911
Ozark Utilities
Paint Rock
Parish Housing Authority
Pel City Housing Authority
Pennington
Phil Campbell Housing Authority
Phil Campbell Water & Sewer Board
Pickens County Gas
Pickensville
Piedmont Housing Authority
Pike Road
Pinckard
Pine Apple
Pinson
Pisgah
Pleasant Groves
Pollard
Powell
Prattville Housing Authority
Prattville Solid Waste Authority
Prattville Waterworks
Priceville
Ragland Housing Authority
Rainbow City Utilities Board
Ranburne
Red Bay Housing Authority
Red Bay Water & Gas
Reform
Reform Housing Authority
Reform Water & Sewer Board
Rehobeth
River Falls
Clockman
Dockum
Dunkirk
Eastaboga
Eastaboga Housing Authority
Eastaboga Waterworks
Ellardine
Ellerslie
Elmore
Elder
Elton
Eutaw
Fairhope
Fairhope Water Board
Fallbrook
Falkville
Fannin
Fayette Gas Board
Fayetteville
Fiddletown
Fife
Finger
Finger City
Flomaton
Foolsville
Fort Payne
Fort Payne Water Board
Fort Payne Housing Authority
Frisco City
Fruithurst Fire Department
Gadsden Airport Authority
Gadsden Emergency Management Agency
Gainesville
Gantt
Gaylesville
Geiger
Geneva
Georgia
Georgiana Housing Authority
Georgiana Water & Sewer
Glencoe
Glenwood
Goldsboro
Good Hope
Goodwater
Goodwater Housing Authority
Goodwater Waterworks & Sewer
Gordo Housing Authority
Gordo Water Board
Gordon
Goshen
Greene County Ambulance Service
Greensboro
Greensboro Housing Authority
Greensboro Utility Board
Greenville Waterworks & Sewer
Guin Housing Authority
H. E. L. P., Inc.
Hackleburg
Hackleburg Housing Authority
Hale County Housing Authority
Hammondville
Harpersville Water Board
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Helfin Housing Authority
Helfin Water & Sewer
Helena Utilities
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Hobson City Housing Authority
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Hokes Bluff Sewer Board
Hokes Bluff Water Board
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Jackson’s Gap
Kansas
Kennedy
Killen
Kinsley
Kinston
Lamar County Gas District
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Lawrence-Colbert Counties Gas Bd
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Leeds Water & Sewer
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Leighton
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Linden Housing Authority
Linden Utilities
Lineville
Lineville Water & Sewer
Lisman
Littleville
Loachapoka
Lockhart
Locust Fork
Lowndesboro
Luverne Housing Authority
Lynn
Malvern
Maplesville Water Works & Gas Bd
Marion Housing Authority
Maytown
Midland City Housing Authority
Midway
Millsport
Milton
Mobile County Personnel Board
Monroe Housing Authority
Mooresville
Morris
Mosses
Moulton Housing Authority
Mountain Brook
Mountainboro
Mulga
Munford
Muscle Shoals Electric Board
Myrtlewood
Napier Field
Nauvoo Waterworks
Needham
New Brockton
New Brockton Housing Authority
New Site
Newbern
Newton Housing Authority
Newton Water & Sewer
Newville
North Alabama Gas District
North Baldwin Utilities
North Courtland
Northeast Alabama Water & Sewer
Northport Housing Authority
Northwest Alabama Coalition Of Local Governments
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Ochatchee
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Opelika Housing Authority
Opelika Waterworks Board
Opp Housing Authority
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Ozark Dale Co, E-911
Ozark Utilities
Paint Rock
Parish Housing Authority
Pel City Housing Authority
Pennington
Phil Campbell Housing Authority
Phil Campbell Water & Sewer Board
Pickens County Gas
Pickensville
Piedmont Housing Authority
Pike Road
Pinckard
Pine Apple
Pinson
Pisgah
Pleasant Groves
Pollard
Powell
Prattville Housing Authority
Prattville Solid Waste Authority
Prattville Waterworks
Priceville
Ragland Housing Authority
Rainbow City Utilities Board
Ranburne
Red Bay Housing Authority
Red Bay Water & Gas
Reform
Reform Housing Authority
Reform Water & Sewer Board
Rehobeth
River Falls
2007 SkidCar Schedule

Homewood	May 15 – May 25
Russellville	June 12 – June 22
Fayette	June 25 – June 29
Decatur	August 7 – August 17
Troy	September 11 – September 21
Pelham	October 9 – October 16
Orange Beach/Gulf Shores	November 6 – November 16
Montgomery	December 4 – December 14

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

Popular Safety Videos

Slips, Trips and Falls Videos
7.042 Slippin’ and Trippin’ 5 Minutes
7.043 Slips, Trips and Falls 17 Minutes
7.061 Falls 5 Minutes
7.088 Preventing Slips, Trips and Falls 14 Minutes (DVD only)

New Additions to the Video Library (DVD only)
4.014 Disaster Safety: Aftermath and Cleanup
5.059 The Extreme Driving Quiz
5.060 Electrical Safety: Basic Principles
7.090 Overexertion: Injury Prevention
7.091 An Extra Effort for Safety Sake
7.092 Dealing with Stress
7.093 Fire Extinguishers: Ready to Respond
7.094 Pro-Active Safety: The Self Inspection
8.011 Hazard Communication: Elements of Safety

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

Dates/locations subject to change.

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

Please share this publication with your staff and coworkers!