AMIC Celebrates 20 Years: 1989-2009

The Alabama Municipal Insurance Corporation (AMIC) is celebrating its 20-year anniversary as a mutual insurance provider to Alabama’s municipalities.

“You have to be passionate about this business to succeed,” said Steve Wells, AMIC president. “You also have to keep a constant watch on the market. AMIC wouldn’t be available – let alone successful – if it weren’t for the foresight of the Alabama League of Municipalities.”

During the hard insurance market of the 1980s, the League’s executive committee had the forward vision to create AMIC, an organization that would bring affordable and reliable insurance coverage to Alabama’s municipalities. Twenty years ago in Alabama, if a municipality could find insurance it paid exorbitant rates for coverage. Now, two decades later, AMIC continues to provide excellent coverage and affordable rates to its municipal clientele. Even following several subsequent and destructive hurricane seasons when coverage, particularly along Alabama’s Gulf Coast, was hard to find (or nonexistent), AMIC did not waver and continues to serve coastal municipal members.

Incorporated March 29, 1989, AMIC is a not-for-profit mutual insurance company organized under the laws of the state of Alabama and owned by its participating Alabama member municipalities. AMIC began issuing coverage on September 28, 1989 and continues to write all lines of automobile insurance, commercial general liability, police professional liability, public officials errors and omissions coverage, bonds, property, inland marine and so forth. AMIC is the only company writing municipal business in Alabama that offers first dollar defense coverage as well as co-volunteer liability. AMIC also provides 24-hour, 7-day-a-week, 1-866 convenience for member claims.

Coverage is available to municipalities as well as other incorporated municipal entities such as utility boards, industrial development boards and housing authorities. “Any instrument of a municipality we can pretty well provide coverage for,” Wells said.

AMIC includes co-volunteer liability for fire and police volunteers protecting their personal liability and is one of the few insurers to cover multi-jurisdictional law enforcement activities, such as federally funded drug task forces. A member of the Insurance Guaranty Fund, AMIC is rated A- (Excellent) by the A.M. Best Company, the leading insurance company rating service in the world. Visit www.amicentral.org for additional information.

2008 Risk Management Awards

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 2008. 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 in May.
In the aftermath of the recent hurricanes, many municipalities have implemented a detailed emergency plan that includes provisions for fueling their emergency vehicles in times of crisis when local gas station operations may not be available. For some, this has taken the form of installing above-ground fuel tanks at their public works facility for emergencies and/or day-to-day use. And while above-ground tanks can certainly provide the municipality a means to be self-sufficient during a crisis, there are extra responsibilities that come with storing large amounts of gasoline and/or petroleum products. Several Federal requirements regarding the use of such tanks apply.

Discharges of chemicals, petroleum or non-petroleum oils, from storage tanks can contaminate source water and any product spilled, leaked or lost from storage tanks may accumulate in soils or be carried away in storm runoff. Even a small spill can have a serious impact. A spill of only one gallon of oil can contaminate a million gallons of water. Causes for storage tank releases include holes from corrosion, failure of piping systems and spills and overfills, as well as equipment failure and human operational error. Consequently the Environmental Protection Agency (EPA) has introduced The Spill Prevention Control and Countermeasures (SPCC) regulations that require owners or operators of certain above ground oil storage facilities to prepare and comply with written, site-specific spill prevention plans.

The Federal AST (Above-ground Storage Tanks) Requirements are under 40 CFR Part 112 and apply to:

- Single above-ground tanks with an oil storage capacity of more than 660 gallons.
- Facilities with a total above ground oil storage capacity of more than 1,320 gallons.
- Facilities with a combined underground oil storage capacity greater than 42,000 gallons.

Please note that State AST regulations may be more stringent or differ in other ways from the Federal requirements. You must check with local regulatory authorities to make sure which ASTs are subject to what requirements. Taking necessary precautions – even when not required by regulations – is a good loss control measure for all storage facilities.

When touring such facilities through loss control visits, the League’s Loss Control Reps are discovering numerous installations that fail to comply with one of the most important regulations: containment. All ASTs should have a secondary containment area that contains spills and allows leaks to be more easily detected. The containment area surrounding the tank should hold 110 percent of the contents of the largest tank plus freeboard for precipitation. In addition, the secondary AST containment areas must be impermeable to the materials being stored. Methods include walls, berms, dikes, liners, vaults and double-walled tanks. A manually controlled sump pump should be used to collect rain water that may accumulate in the secondary containment area and any discharge should be inspected for petroleum and/or chemicals prior to being dispensed. Furthermore, ASTs should be routinely monitored and inspected to ensure they are not leaking. Areas to inspect include tank foundations, connections, coatings, tank walls and piping systems.

Many incorrectly assume these regulations only apply to the large storage tanks associated with large scale oil distribution facilities. However, you need to immediately check the size of the tanks you use to store gasoline. A 660 gallon tank may be a lot smaller than you think!

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**Inland Marine Insurance**

The term Inland Marine has historical roots in insurance policies that dealt with transportation. The earliest inland marine policies were insuring boats and their cargo. As transportation activities changed through history, so has the terminology and associated inland marine insurance coverages. Today, the basis of inland marine insurance coverages is transportation and communications. In addition to goods in transit, it covers a variety of property that can be transported or considered an instrument of transportation or communication. The following is a partial list of items that might be listed on your Inland Marine schedule:

- Contractors equipment such as backhoe, mowers, bush hogs, tractors
- Trailers used to transport equipment
- Communications items such as radios, telephone systems, towers, computers, video and surveillance systems
- Electronic equipment and media
- Message signs

Due to the diversity of items that could be listed on the Inland Marine policies, it is recommended that an inland marine property inventory be conducted on a regular basis. You should verify with your agent that these items are scheduled and properly valued in the event of a loss.
### 2008 Risk Management Awards

**ALM President's Awards**
(_Top 5% for 5 years_)

- Alexander City
- Birmingham Parking Authority
- Birmingham Water
- Boaz Gas Board
- Camp Hill
- Chickasaw Utilities
- Chilton County Solid Waste Disposal
- Cottonwood
- Daleville
- Detroit
- East Alabama Mental Health & Retardation
- East Central Alabama Solid Waste Disposal
- Elba
- Fort Payne Improvement Authority
- Gadsden Airport Authority
- Gaylesville
- Georgia Water & Sewer
- Good Hope
- Greensboro
- Hokes Bluff Water Board
- Jackson County Waterworks Board
- Killey
- Lineville
- Malvern
- Monroe County Solid Waste Authority
- Munford
- Odenville
- Orlie
- Prichard Water
- Ranburne
- Scottsboro Electric Power
- Scottsboro Housing Authority
- Shorter
- Spanish Fort
- Spirit of Anniston Main Street Program, Inc.
- Upper Bear Creek Water, Sewer & FPA
- Wetumpka Water & Sewer

**Gold Awards**
(_Loss ratio below 5%_)

- Abbeville Housing Authority
- Addison
- Akron
- Alabama Municipal Election Authority
- Alabama-Tombigbee Regional Commission
- Aliceville Housing Authority
- Algood
- Altoona
- Andalusia Housing Authority
- Anderson
- Anniston Housing Authority
- Arab Housing Authority
- Arab Sewer Board
- Arab Water Works Board
- Ardmore
- Argo
- Arton
- Arley
- Ashland Water & Sewer Board
- Ashland, Goodwater-Lineville Solid Waste Disposal Authority
- Ashville Water & Sewer Board
- Athens Housing Authority
- Attalla Housing Authority
- Autauga/Prattville Library
- Baileton
- Banks
- Bay Minette Housing Authority
- Bear Creek Development Authority
- Bear Creek Water Works Board
- Beaverton
- Benton
- Berry
- Berry Gas Board
- Berry Housing Authority
- Birmingham Parking Authority
- Birmingham Water
- Birmingham-Jefferson Civic Center
- Black
- Black Warrior Solid Waste Authority
- Blountsville Utilities
- Boaz Gas Board
- Boaz Water & Sewer Board
- Boligee
- Boston Housing Authority
- Brent
- Brent Housing Authority
- Brewton Housing Authority
- Brewton Natural Gas
- Bridgeport Housing Authority
- Bridgeport Utility Board
- Brilliant
- Brookside
- Burdridge Housing Authority
- Butler
- Calera Housing Authority
- Calera Waterworks
- Camp Hill
- Camp Hill Utilities
- Carbon Hill Housing Authority
- Carrollton
- Cedar Bluff
- Central Alabama Regional Planning Commission
- Centre County Waterworks & Sewer Board
- Chatom
- Chatom Utility
- Cherokee Waterworks & Gas Board
- Chickasaw Housing Authority
- Chickasaw Utilities
- Childersburg Housing Authority
- Childersburg Waterworks, Sewer & Gas
- Cherokee County Solid Waste Disposal
- Clanton Housing Authority
- Clayhatchee
- Clayton Housing Authority
- Clayton Water & Sewer
- Cleveland
- Coaling
- Coffeeville
- Coffeeville Waterworks
- Coker
- Colbert County Animal Colony
- Colomn
- Columbus
- Columbus County Solid Waste Authority
- Community Life Institute
- Coss Valley Water
- Coosa
- Cordova
- Cordova Housing Authority
- Cottonwood
- Cottonwood Housing Authority
- Cowarts
- Craig Field Airport Authority
- Crossville Water Board
- Cullman Housing Authority
- Cullman-Jefferson Counties Gas District
- Daleville Housing Authority
- Dauphin
- Dauphin Island
- Dauphin Island Water
- Dauphin Island Water Board
- Deadvino
- Deadvino VFD, Inc.
- Decatur Housing Authority
- Decatur Personnel Board
- Dekalb-Cherokee Counties Gas District
- Demopolis Housing Authority
- Detroit
- Dodge City
- Dora Waterworks & Gas Board
- Dothan
- Dothan Housing Authority
- Double Springs Waterworks Board
- Douglas
- Dozier
- Dutton
- East Alabama Regional Planning & Development Commission
- East Birmingham
- East Brewton Waterworks & Sewer
- East Central Alabama Gas District
- East Central Alabama Solid Waste Disposal
- East Greenville Co. Senior Citizens Committee
- Elmore
- Elmore County Economic Development Ministry
- Elmore Water Authority
- Emelle
- Enterprise Housing Authority
- Enterprise Rescue
- Eufaula Housing Authority
- Eufaula Housing Development
- Eutaw Housing Authority
- Eva
- Evergreen Housing Authority
- Fairfield Housing Authority
- Fairview
- Fausdale
- Fayette Gas Board
- Fayette Housing Authority
- Five Points
- Five Star Water District
- Flomaton
- Florala Housing Authority
- Foley Housing Authority
- Forkland
- Fort Payne Waterworks Board
- Fruitland Fire Department
- Fyffe
- Gadsden Airport Authority
- Gadsden Emergency Management Agency
- Gainesville
- Gant
- Garden City
- Gaylesville
- Geiger
- Geneva Water
- Georgiana Housing Authority
- Georgiana Water & Sewer
- Geraldine
- Gilber
- Glen Allen
- Guntersville
- Good Hope
- Goodwater
- Goodwater Housing Authority
- Goodwater Waterworks & Sewer
- Gordo Housing Authority
- Gordo Water Board
- Gordon
- Goschen
- Governmental Utility Services (Bessemer)
- Greene County Ambulance Service
- Greensboro Utility Board
- Grove Hill
- Guin Housing Authority
- Guin Water & Sewer Board
- Guntersville Housing Authority
- Gurley
- H. E. L. P., Inc.
- Hackleburg
- Hale County Water Authority
- Hamilton Housing Authority
- Hammonds
- Hanceville
- Harpersville Water Board
- Hartselle
- Hartsville Housing Authority
- Hayden
- Headland Housing Authority
- Heath
- Heflin Housing Authority
- Helena
- Helena Utilities
- Highland Lake
- Hobson City
- Hobson City Housing Authority
- Hodges
- Hokes Bluff Sewer Board
- Hokes Bluff Water Board
- Holly Pond
- Hollywood
- Hoover
- Huntsboro
- HyTop
- Ider
- Indian Springs
- Jasper Housing Authority
- Jemison
- Kansas
- Kennedy
- Killen
- Kinsey
- Lake-View
- Lakeview
- Lamar County Gas District
- Langston
- Lawrence-Clay County Gas Board
- Leeds Housing Authority
- Leeds Water & Sewer
- Lee-Russell Council of Local Governments
- Leighton

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<tr>
<td>Southside Waterworks Board</td>
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<td>Spirit of Anniston Main Street Program, Inc.</td>
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<tr>
<td>Upper Bear Creek Water, Sewer &amp; FPA</td>
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<tr>
<td>USS Alabama Battleship Commission</td>
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<td>Warrior</td>
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<td>Washington County Library Board</td>
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<td>Weaver</td>
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<tr>
<td>West Alabama Regional Commission</td>
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<td>West Anniston Community Development Corporation</td>
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<td>West Blockton</td>
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<td>West Jefferson</td>
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<td>West Point</td>
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<td>Wetumpka Water &amp; Sewer</td>
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<tr>
<td>Wilcox County Gas</td>
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<td>Woodstock</td>
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<td>Woodville</td>
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</tbody>
</table>
Bronze Awards
(Loss ratio of 20% to 40%)

Abbeville
Adamsville
Alabaster
Albertville
Andalusia
Anniston Water Board
Ashford
Ashland
Attalla
Auburn
Autaugaville
Baker Hill
Bay Minette
Bayou La Batre
Bayou La Batre Water & Sewer
Bessemer Electric and Water
Birmingham District Housing Authority
Butler Utilities
Castleberry
Cedar Bluff Utility Board
Centre Waterworks & Sewer
Chelsea
Childersburg
Citronelle
Clanton
Columbia
Courland
Cuba
Cullman
Cullman Utilities
Eufaula
Excelsior
Fairfield
Fairhope
Gilbertown Utility
Gulf Shores
Gulf Shores Utility Board
Haleyville
Hartelle Utilities
Hillsboro
Homewood
Irondale
Kimberton
LaFayette
Lanett
Lynn
Marion
Midway
Milledge
Moody
Mountain Brook
Mulga
Newton
Ohatchee
Oneonta Utilities
Opelika
Oxford Water & Sewer Board
Ozark
Pelham
Prichard
Reece City
Riverside
Rockford Waterworks
Russellville
Scottsboro
Selma
Sheffield Utilities
Sipsey
South Alabama Utilities
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.

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

Popular Safety DVDs

- Right of Way Mowing Safety 5.032
- Tractor Safety 5.039
- Wheelbarrows 5.045
- Responding to Bites & Stings 7.067
- Responding to Allergic Reaction 7.068
- Responding to Asthma 7.070
- Inspecting Playgrounds for Hazards 7.083
- Softball & Baseball Field Maintenance & Safety 7.084
- Outdoor Safety: Critters & Plants 7.029
- Fleas, Ticks & Other Parasites 1.004
- Lyme Disease: Danger in the Grass 7.026
- Groundskeeping Safety: Bugs & Critters 7.105
- Groundskeeping Safety: Be a Pro! 7.106
- Protecting Your Feet: Learning Your ABC’s 7.108
- A Practical Approach to Ladder Safety 7.110
- Special Events…Special Liabilities 16.007
- Recreational Activity Liability 16.008
- Managing the Risks of Volunteers 16.009

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1-800-864-5324

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