

# Wise Words

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<b>How Does Your Property Coverage Compare?</b>	<b>P.1</b>
<b>Prepare for Freezing Temperatures</b>	<b>P.2</b>
<b>Common Injuries At Work</b>	<b>P.3</b>
<b>Medicaid - Continuing a Tradition of Excellence</b>	<b>P.4</b>
<b>2017 EAP Training Schedule for State Employees</b>	<b>P.4</b>

## How Does Your Property Coverage Compare?

The State Insurance Fund (SIF) provides cost-effective property coverage for Alabama's K-12 public schools, state agencies, and Alabama's public colleges and universities. Effective since 1923, the SIF operates much like an insurance company in that premiums are estimated based on loss exposure, a coverage document is issued and claims are paid.

- ◆ The SIF provides low premiums with low standard deductibles (starting at \$1000).
- ◆ The SIF provides one-of-a-kind coverage not available in other markets. Postsecondary and K-12 public school properties have Gap and Gap Plus Coverage which allows schools to upgrade existing buildings in terms of construction quality and square footage in the event of a total loss resulting from a covered peril.
- ◆ Extra Expense coverage (10% of building value) covers expenses above normal operating expenses as the result of a covered loss under the SIF (for example: rental of portable buildings or telephones).
- ◆ Electronic Data Processing covers computers and associated electronic equipment, cables, and data restoration.
- ◆ Equipment Breakdown Coverage (contracted with Travelers) includes an annual inspection and waives the inspection fee required by the State of Alabama.

Additional optional coverages include Builders Risk Coverage, Transit Coverage and Business Income Coverage. As you can see, we work hard to provide valuable coverage at an affordable price.

If you have questions regarding your property coverage or if you need to make coverage changes, please contact your territory underwriter today by calling (334) 223-6120.

## Wise Words

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## Prepare For Freezing Temperatures

The time to prepare for freezing temperatures is now in order to prevent or lessen freeze damage. The following tips can save you a lot of headaches and expenses.

- ⇒ Prior to a hard freeze, contact a sprinkler contractor that is licensed through the State Fire Marshals office to evaluate your sprinkler system for proper design and protection.
  
- ⇒ If the automatic fire sprinkler system in your facility is removed from service because of maintenance - YOU MUST NOTIFY THIS OFFICE with the date of shutdown and the date service is resumed. A FIRE WATCH MUST BE INSTITUTED in any building where the fire sprinkler system is compromised and must remain in effect until the system is restored.
  
- ⇒ Insulate all water pipes (hot or cold) against a freeze even if installed inside of buildings.
  
- ⇒ Maintain heat in buildings at normal occupancy levels and not reduced — especially during holidays.
  
- ⇒ Property should be inspected immediately following freezing temperatures prior to thawing to prevent subsequent water damage from broken pipes.
  
- ⇒ Clean and/or inspect filters thoroughly. Protect air-conditioning units against freeze damage.

If you have any questions please contact the DORM Loss Control Department at (334) 223-6120 or the State Fire Marshals Office at (334) 241-4166.

# Common Injuries at Work

DORM's Loss Control Department analyzes trends in workplace injuries occurring within state agencies to create effective training and loss control resources. Some of the leading sources of injury among state employees over the past five years include the following:



## **1- Slip, Trip and Fall (2,251 Injuries) – Claims cost: \$3,849,565**

Although the state employs a diverse range of occupations, many slip, trip and fall accidents actually occur among administrative and less hazardous occupations on the state's properties. To reduce these accidents, agencies should be proactive in preventive maintenance measures. Good housekeeping and self-inspections to identify and promptly remove slip, trip or fall hazards, and proper footwear are just a few best practices to reduce slip, trip and fall injuries. Employees should consider function over fashion with dress code and footwear.

## **2- Struck-By Injury (1,658 Injuries) – Claims Cost: \$3,165,812**

Struck-by accidents are the second leading cause of injury among state employees. A struck-by injury is defined as an injury where an object makes forcible contact or impact with an employee. Examples include a box falling off a shelf and striking an employee on the shoulder, opening an office door which strikes another employee, or a maintenance employee dropping a piece of equipment on his foot. Proper training, workplace inspections to identify and correct potential hazards, personal protective equipment, and a common sense approach to performing tasks are a few preventive measures used to reduce struck-by injuries.

## **3- Assaults (1472 Injuries) – Claims Cost: \$2,074,736**

Law enforcement officials, correctional officers, mental health workers, and social workers are exposed to injury from assault every day on the job. Although less frequent, other state employees are also exposed to the possibility of being assaulted. Such occupations would include individuals dealing directly with the public, nurses, licensing authorities, and several others. Proper security, training, staffing, and following agency protocol are key elements in reducing these type injuries.

## **4- Motor Vehicle Accidents (502 Injuries) – Claims Cost: \$1,685,885**

On a daily basis, hundreds of state employees with many different agencies are traveling to destinations all over the state to conduct state business. Due to the nature of work and multitude of public services provided, employees are exposed to many different road, traffic, and weather conditions. Developing and implementing a motor vehicle safety policy, regular vehicle inspections, and strict adherence to safety policy is strongly urged to reduce the likelihood of injury associated with motor vehicle accidents. The University of Montevallo offers an excellent hands-on training course to assist employees with driving in a variety of adverse conditions. If you have an interest in this training, contact the Alabama Traffic Safety Center at (205) 665-6000.

## **5- Overexertion (175 Injuries) – Claims Cost: \$1,043,817**

Overexertion accidents are usually associated with lifting, pushing, pulling, or awkward tasks which often result in a strain or sprain type injury. Overexertion injuries which are more significant can require surgery. Proper training, good ergonomics, and good health practices are suggested for occupations that require lifting. Best practices include conducting a job hazard analysis for strenuous jobs in order to identify and mitigate hazards associated with that position.

Our mission is to assist agencies in reducing workplace injuries. If your agency would like assistance, please contact the Loss Control Department at (334) 223-6120.



ALABAMA

MEDICAID

EFFICIENCY  
INNOVATION  
QUALITY

## Medicaid - Continuing a Tradition of Excellence

**-Contributed by Ronnie Daniels, Loss Control Specialist**



Medicaid Commissioner  
Stephanie Azar

Medicaid has a long history of providing excellent customer recipient care while promoting team work and the safety of its employees. When Ronica Jackson took the position of Human Resources Director in April 2015, one of her key objectives was to continue that tradition. With the full support of Commissioner Stephanie Azar, Ms. Jackson and the Human Resources staff began identifying safety and training areas to improve and quickly began making progress. Ms. Jackson said when someone has an idea for training or team building, her staff responds without hesitation with the positive attitude of “let’s do it.”

Medicaid employees often deal with clients and recipients who face stressful life-changing events which create enormous stress on individuals. Medicaid must find a balance of providing excellent care and service to its recipients while providing adequate safety and security to its employees. To accomplish safety training needs, Medicaid has taken advantage of excellent training resources available to state agencies at no cost. ALEA and the Montgomery Sheriff’s Department were instrumental in training employees on dealing with difficult situations and safety procedures in the event of an emergency. Medicaid also utilized One Place Family Justice, Risk Management, and Risk Management’s Employee Assistance Program.



Ronica Jackson, Human  
Resources Director

To conclude the training, a round-table discussion was held with Medicaid staff and specialized guest speakers and trainers. This vital meeting allowed all aspects of training and resources to be combined to cater a detailed policy for Medicaid’s Emergency Operation Plan.

In addition to quality recipient care and employee safety, Medicaid also believes in promoting a family atmosphere for its associates. Just recently, the month of July was designated as “Honoring our Heroes” month. Associates submitted names of family members who actively or previously served in the military. Those names of military members were placed on a star and displayed on a designated “hero wall” during the month for everyone to view. A special ceremony with refreshments was held to conclude this event.

As a result of their long history of training, promoting a family environment, and employee safety as a top priority, Medicaid has enjoyed a reduction in employee injury premiums of approximately 40% consistently over the last five years. These savings allow the agency to utilize budgeting resources for other areas of operation. The Risk Management staff offers our appreciation to Commissioner Azar, Ronica Jackson and the staff at Medicaid for a job well done!



### 2017 EAP Training Schedule for State Employees

The State Employee Assistance Program (EAP) will provide seminars in February, April and June of 2017 throughout the state designed to improve employee performance and management of their job responsibilities and life-related issues. One hour seminars will be presented at various locations and are open to all employees of agencies participating in our state EAP services.

The topics for 2017 include: **Workplace Bullying: What Everyone Needs to Know** (February), **How to Thrive in a Multi-Generational Workplace: Avoiding Conflict and Creating Opportunity** (April), and **Enhancing and Improving Workplace Morale** (June).

Dates and locations for February 2017 seminars:      **2/1/17** Birmingham      **2/2/17** Tuscaloosa      **2/7/17** Huntsville  
**2/15/17** Mobile      **2/16/17** Montgomery      **2/22/17** Dothan

Details for these seminars will be mailed in January. For questions regarding the EAP seminars, please call (334) 223-6283 or email: [EAP.information@finance.alabama.gov](mailto:EAP.information@finance.alabama.gov).