

Wise Words

State of Alabama • Department of Finance • Division of Risk Management

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Tornado Season Approaches

In Alabama, our peak tornado season is in March through May. However, tornadoes can occur at any time of the year. We have collected a few interesting facts about tornadoes that you may not be aware of:

- Tornadoes are most likely to occur between 3:00 p.m. and 9:00 p.m., but they have been known to occur at all hours of the day or night.
- The average tornado moves from southwest to northeast, but it can move in any direction. Speed can vary from nearly stationary to 70 mph, but the average speed is 30 mph.
- Tornadoes may appear nearly transparent until dust and debris are picked up.
- In an average year, 800 tornadoes are reported nationwide, resulting in 80 deaths and over 1,500 injuries.

What to look for:

- 1- Dark, often greenish sky
- 2- Wall cloud
- 3- Large hail

If this happens:

- 1- Move to a pre-designated shelter such as a basement. If an underground shelter is not available, move to an interior room or hallway on the lowest floor and get under a sturdy piece of furniture.
- 2- Stay away from windows.
- 3- Get out of automobiles.
- 4- Mobile homes, even if tied down, offer little protection and should be abandoned.

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Redesign of DORM Website

In the coming weeks the Division of Risk Management will reveal a newly -designed website. The changes should help users navigate through our website easily.

Here are a few of the changes we are making:

- Up-to-date news and press releases relating to DORM programs
- A link for feedback providing direct communication from users
- Listing of forms and publications by program
- Listing of forms with the information page for each program

Visit www.riskmgt.alabama.gov. We look forward to hearing from you!

Employee Assistance Program Training Opportunities

The State Employee Assistance Program (EAP) is providing three seminars on various topics that benefit all employees of participating state agencies. The training is designed to improve employee performance and management of their job responsibilities and life-related issues.

These one-hour seminars are presented throughout the state at various locations and are open to all employees of agencies participating in our State EAP services.

The first seminar in February was titled, "Finding the Leader within You: Creating a Positive Influence in the Workplace." The next seminar is tentatively scheduled for April 2014 and the topic will be "Personal Skills for Professional Success." The final seminar session is tentatively scheduled for June, 2014 discussing "Stress Management & Coping with Life's Challenges."

The tentative dates for April sessions are as follows:

April 10 Dothan	April 22 Huntsville	April 23 Birmingham
April 24 Tuscaloosa	April 29 Mobile	April 30 Montgomery

Details of the seminars will be sent to participating agencies the month prior to the training dates. The number of participants for each session will be limited to the number of slots available at each training location. Please register early!

Please distribute information about this training to all employees in your agency and encourage supervisors to allow as many employees as possible to attend the seminar held near your location in the state. The number of requested slots that we confirm for each session will be based on a first come, first serve basis for each seminar location.

For **questions** regarding EAP seminars, please contact the State EAP Director, Mr. Samuel Boswell by phone at

(334)223-6153

or by email at

Sam.Boswell@finance.alabama.gov

Registrations should be submitted to Mr. Boswell by email.

Time to Certify: State Insurance Fund Certifications will be mailed in May, 2014. Check your listing of buildings and items to ensure your values and coverage are up-to-date. If you have questions, contact the underwriter assigned to your area.

Avoiding Automobile Accidents in Inclement Weather

Our state has experienced a rare winter of ice, snow and wet road conditions this year, and DORM would like to communicate some tips for driving in bad weather to reduce employee risk of accidents.



1-Regular Vehicle Maintenance

Vehicle maintenance goes a long way in controlling your vehicle during poor weather conditions. Having fresh windshield wipers will increase visibility, good tread on tires will increase traction, and making sure all of your lights are functioning will allow you to be seen by other drivers.

2-Reduce Your Speed

Drivers should slow down to allow for more time to react to hazardous situations. During poor weather conditions it takes longer for vehicles to stop than usual. Begin stopping sooner than normal to avoid sliding into another vehicle, or another vehicle sliding into you. Keep in mind that bridges and overpasses freeze faster than other surfaces.

3-Using Turn Signals

Other drivers react slower in inclement weather than in good driving conditions, so it is advised to activate your turning signals well ahead of time while traveling in bad weather.

4-Using Headlights

Using low-beam headlights will give increased visibility because of the lights reflecting off the road, rather than the decreased visibility by high-beam headlights reflecting off rain or other precipitation.

5-Avoid Setting Cruise Control in Inclement Weather

Don't engage your vehicle's cruise control on slippery or wet roads. Snow, ice, slush, or even rain can cause wheel-spin and loss of control which drivers must react to quickly. Although cruise control can generally be cut off by the tapping the brake pedal, the extra reaction time to recognize the danger of the situation when his wheels begins to spin or slide on a slippery surface can be crucial.

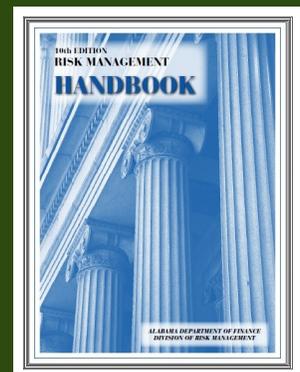
Reporting a Property Loss

Property losses should be reported to DORM immediately upon discovery. Delays in reporting could jeopardize the amount you recover from a loss. If you decide to go ahead with repairs before reporting the claim and dispose of damaged parts, you are at risk of your claim being denied. A few reasons given for late reporting include:

- *not knowing if the claim would exceed your deductible,*
- *not knowing if it was caused by a covered peril such as lightning, or*
- *not thinking about insurance.*

Even if you are not sure about the amount of your claim or its cause, it is better to promptly report it and get it on record.

Our Handbook covers in detail claims reporting procedures for each of our lines of business. It is a great resource for you, and it can be used to train others who share your responsibilities. It is available on our website: www.riskmgt.alabama.gov.



Common Reasons for Denial /Termination of SEICTF Coverage

When state employees are injured while performing their job duties, the State Employee Injury (SEICTF) program is in place to help them regain health and get back to work. SEICTF provides indemnity and medical benefits for injuries occurring on the job. Indemnity benefits are defined to include lost wages, payment for permanent partial disability, permanent total disability, payments to dependents and payment towards burial expenses in the event of fatal injury.

As with all Risk Management programs, SEICTF has guidelines that must be followed in order for medical treatment to be covered under the program. Below is a list of reasons that commonly cause claims to be denied or terminated (termed non-compliance). Termination of benefits occurs after continued non-compliance.

Examples of non-compliance include:

- ◆ Failure to respond to requests for contact (written or verbal)
- ◆ Failure to notify supervisor of any work-related injury immediately
- ◆ Failure to return signed authorization forms as requested
- ◆ Failure to attend medical appointments as scheduled
- ◆ Failure to follow the prescribed medical treatment plan
- ◆ Failure to cooperate with SEICTF staff
- ◆ No work-related injury (speaking to medical conditions unrelated to employment which occur at work)
- ◆ Medical conditions which are not a direct result of the work injury (as decided through utilization review process, decided by the Medical Director, Physician Advisor, etc.)
- ◆ Employee status: Any employees that are not scheduled by their agency to participate in this program and typically hourly employees or employees of an independent contractor with the State of Alabama



Communication is vital and employees should contact SEICTF staff as soon as possible if a problem arises during their treatment. As a state employee, if you are injured while performing your job duties, contact your supervisor immediately.

Additional information about your benefits and links to the forms are available on the Division of Risk Management website: www.riskmgt.alabama.gov.