

Wise Words

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

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5 WAYS TO MAKE IT LAST

Property Insurance is not a maintenance contract. All things wear out: your roof, your equipment, your plumbing, and your electrical systems. Property insurance was not designed to cover what is certain to happen such as wear and tear; only the uncertain such as fire or wind-storm. So it boils down to taking proper care of the things that wear out *before* they cost you money.

Do you have personnel that are qualified to operate or repair your equipment? If not, do you have a maintenance contract with someone who knows how? We encourage you to look ahead and budget accordingly. Put aside enough money to replace equipment that is bound to reach its life expectancy in the coming years. Neither warranties nor insurance will pay for something that has been neglected and there is no getting around things wearing out. There is a way, however, to lessen its impact: stretch it out and plan for the inevitable. *(continued on page 2)*

Did You Know About This?

In an attempt to keep people safe who choose to live, work or play in this great state, many of our institutions have installed quality fire protection technology in the form of Fire Sprinkler and Fire Alarm Systems. Like any high tech equipment, there are required maintenance procedures to be performed on each system to assure they are working at peak performance in the event of an emergency. Unfortunately we are finding systems not functioning as designed because proper required maintenance procedures are not being followed.

IMPORTANT! It is your responsibility to make sure these systems are serviced properly, not local or state authorities that inspect your institutions. The only people allowed to service, install and maintain these fire protection systems are those who are licensed through the State Fire Marshal's Office. If you have any questions pertaining to this matter, contact :

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Premium Discounts Available

Sprinkler systems are important fire protection and fire safety devices. The State Insurance Fund (SIF) will give you a significant credit on your premium if you maintain fire protection appliances such as automatic sprinkler systems at the insured premises. To keep this credit in effect, these systems must be kept in proper working order and routinely inspected with any defects remedied. Any alterations should be reported to the Division of Risk Management in writing. We also require that you provide us with a copy of the contract with the licensed sprinkler company and a copy of their inspection report.

In some cases, the existence of automatic sprinkler systems are not being reported to us by agencies and schools that we insure. Please take the time to report each building where such a system exists. On your property certifications, check to see that all fully sprinkled properties are noted "Automatic Sprinklers" under the Construction column for that item number. This designation indicates that sprinkler credit has been given to that property. If there are properties not identified and you feel credit should be given, please provide the following information:

1. The sprinkled building item number
2. Is the entire building sprinkled? If not please identify the areas sprinkled and not sprinkled
3. A copy of the contract with the licensed sprinkler company that will make inspection of the sprinkler system
4. A copy of the inspection report issued by the sprinkler company



(continued from page 1)

Here are some things you can do:

1. Plan on everything wearing out and make it last for as long as possible with proper maintenance.
2. Don't try to save money if you are not qualified to work on whatever it is that needs attention. We live in a highly technical world, so be truthful about your limitations as a technician.
3. Receive proper training to perform routine maintenance within your realm of expertise.
4. Inspect equipment routinely for performance issues. Don't wait for the equipment to stop working! Be proactive; not reactive.
5. Secure a Preventative Maintenance contract especially on HVAC and similar equipment. It will save you money in the long run!



This Could Happen to You!

8 Ways to Avoid Rear-End Collisions

Rear-end collisions are the most common type of auto accident involving State owned vehicles. However, by staying alert and anticipating problems, you can avoid hitting others - and even help keep others from hitting you.

How? Take a look at 8 ways you can keep from hitting others:

#1- Brake early. It is always better to start braking sooner than later.

Pay strict attention to traffic flow. At 40 mph, a vehicle will travel 60-feet in one second, meaning even short distractions can make a difference.

#2- Use good vision habits. Don't follow so closely that you can't see ahead. When you can, look through the windows of the car you are following to see the road ahead, and look over the top of their car when you're on a hill.

#3- Look for things that could cause the driver ahead of you to stop. Their problems become yours a second or two later.

#4- Stay aware of your ability to swerve to the right. Even though it is impossible to stop in time, you often can swerve to the right to avoid a vehicle in front of you. Never swerve to the left where you're inviting a head-on collision.

#5- Keep a safe distance. Increase your following distance to accommodate road and weather conditions.

Stay alert for danger signals!

#6- Notice the brake lights on the vehicle ahead of you. As soon as you see them, get your foot off the gas pedal and be ready to brake.

#7- Notice a diminishing distance between you and the vehicle ahead of you, which may be slowing down or stopped.

SEICTF – Committed to Quality Medical

The Preferred Provider Network was developed for the State Employee Injury Compensation Trust Fund (SEICTF) with the goal to provide quality comprehensive medical care to our injured State employees. The network is comprised of Primary Care Gatekeepers and Specialists located throughout the state who are responsible for treating and managing the patient's needs. All providers are required to be a credentialed Blue Cross and Blue Shield Preferred Medical Doctor (PMD).

For physicians to become part of the SEICTF network, applications must be submitted for review by the Provider Network Committee. If the application is approved, the physician and office staff are educated about the SEICTF program. This includes reviewing guidelines on SEICTF's early return to work program, precertification process, and referrals to other physicians as needed. Our goal is to ensure that there is no delay in treatment to our injured employees and to make sure that quality care is provided.

For more information and a list of approved SEICTF Gatekeepers, please visit our website at www.riskmgt.alabamg.gov or contact us at 334-223-6120.

#8- Lastly, notice problems in adjacent lanes. Watch for brake lights and slowing traffic in lanes next to yours, and expect other drivers to swerve quickly into your lane.

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Announces 2011 Training Opportunities State EAP

The Division of Risk Management continues to strive to provide high quality State Employee Assistance Program (SEAP) services. For FY11, we will be providing regional training workshops in January, April, and June at locations around the state. Topics are “Conflict Management and Problem Resolution”, “Dealing with Difficult People”, and “Time Management.” In addition to these workshops, we are offering each agency an opportunity to receive one individual training session on a topic of their choice and at a location of their choice.

Each agency’s training request should be submitted by a designated representative from their central front office. Training sessions are one (1) hour in length and will be scheduled based upon availability. Requests will be honored on a first come, first serve basis according to the date and time of your e-mail request. We highly encourage you to submit your requests as soon as possible, and please keep in mind that all training must be conducted prior to August 31, 2011.

For more information on the training, please refer to our website at www.riskmgt.alabama.gov or contact the SEAP Director, Mr. Samuel Boswell via e-mail at Sam.Boswell@finance.alabama.gov.