

Wise Words

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

ISSUE 3 · SEPTEMBER 2013



What If I Am Sued At Work? P.1
Sharon Henderson Is Retiring After 41 Years P.2
Loss Control Improves Efficiency P.3
Preventing Heat-Related Illness P.3
A Note About Subrogation P.4
Free Financial Consultations for State Employees P.4

What If I Am Sued At Work?

State employees and education employees are both provided liability protection through programs administered by the Alabama Department of Finance, Division of Risk Management. The General Liability Trust Fund (GLTF) and the Educators Liability Trust Fund (ELTF) were created to provide employees with basic liability coverage if a suit is filed against them arising from the performance of their job duties.

The GLTF was established in 1984 for the purpose of providing liability protection for state employees acting in line and scope of their job requirements. In 1992, coverage was expanded to include liability protection while operating an automobile on state business.

The ELTF began coverage on July 1, 2013 and provides protection for employees of school boards in the State of Alabama while working within their job responsibilities.

Program guidelines are available for download at: www.riskmgt.alabama.gov—under the forms section.

If there is an event or occurrence in the workplace that could result in legal action, please notify the Risk Management Claims Department IMMEDIATELY! This is a simple process which can be completed two ways:

1-By Phone: Call our claims department at (334) 223-6120 or

2-By Website: Visit our website at www.riskmgt.alabama.gov. Complete the form online and submit with any available supporting documents.

Wise Words

is a publication of the
Department of Finance,
Division of Risk Management
for the State of Alabama.



Acting Director of Finance

Bill Newton

Risk Manager

Ben M. Spillers

We greatly appreciate the contribution of the following individuals to this issue:

Ben Spillers

Kim Huggins

Max Graham

Melanie Cleveland

Bob Smith

Elizabeth Fralish

Sam Boswell

Wise Words

777 South Lawrence St

Montgomery, AL 36130-3250

334-223-6120 Office

334-223-6154 Fax

Website: www.riskmgmt.alabama.gov

Email: riskinfo@riskmgmt.alabama.gov

If you want to receive this publication via email,
please send your request to:

edward.morgan@finance.alabama.gov

Sharon Henderson is Retiring After 41 Years!

Positive, cheerful, genuine, a good friend, fun, pleasant, helpful, dependable... these are just a few ways that co-workers at Risk Management have described Sharon Henderson who is retiring after 41 years in state government. Needless to say, Sharon will be missed!



Sharon Henderson has worked for seven Governors, nine Directors of Finance, and five supervisors in Risk Management. We asked her to pass along some of her most memorable experiences while working in state government, and here is what she had to share.

“We started out with hand-written schedules which were sent to the Comptroller’s office for printing!” “When we began printing our own schedules and invoices, it was on 11 X 17 carbon paper.” (Sharon remembers hours spent around the conference table separating papers, stuffing envelopes, and washing the carbon off her hands).

Sharon also recalls heading into work after a hurricane or tornado (knowing there would be no power) to answer phones and take claims in the dark.

Most of all, Sharon remembers the fun times with co-workers at spring cookouts and holiday celebrations. Looking back over the years, she remembers those who have passed on and those who have shown her courage in battling cancer. She also reflects on the new lives (the children and grandchildren born into the Risk Management family). “It’s amazing how fast the years go by...”

Sharon’s plans for retirement are to enjoy more time with her sisters who live nearby as well as to become more involved in serving at her church.

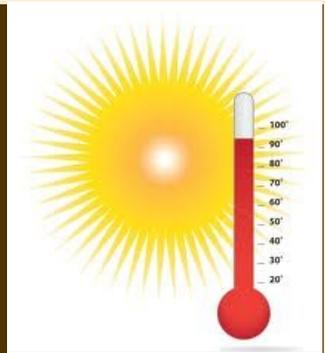
We wish Sharon the best as she enjoys her golden years!

Loss Control Improves Efficiency

Bob Smith, Loss Control Manager, is pleased to announce the addition of tablet computers to his operation, all part of a five year goal for improving the property survey process. The tablet computers allow our Loss Control Specialists the ability to enter loss control data from the survey site directly into Risk Management's Information System. This new automated reporting process has increased efficiency by an estimated 30% by reducing time spent in the office and increasing survey time. Risk Management has more exciting projects to share, so stay tuned!

Preventing Heat-Related Illness

Hundreds of State employees routinely work outdoors. Working in the extremely hot and humid weather conditions we experience here in Alabama can result in serious illness and even death if certain precautions are not taken. These are some of the heat-related illnesses, their symptoms and suggestions for immediate first-aid treatment:



- Heat Cramps – are caused by excessive sweating which depletes the body's salt and moisture levels. Symptoms are muscle pain or spasms usually in the abdomen, arms or legs. First Aid should include: stop all activity and sit in a cool place; drink clear juice or sports beverage; do not return to strenuous work for a few hours after cramps subside because further exertion may lead to heat exhaustion or heat stroke.
- Heat Exhaustion – symptoms may include heavy sweating, weakness or fatigue, dizziness, confusion, nausea and muscle cramps. First Aid includes: have worker rest in a cool, shaded or air-conditioned area; drink plenty of water; have them take a cool shower or bath.
- Heat Stroke - Symptoms may include: rapid high body temperature, hot dry skin, hallucinations, chills, headache, confusion and slurred speech. First Aid should include: call 911; move the person to a cool shaded area; cool the worker by soaking their clothes with water; spraying, sponging or showering them with water; or fanning their body.

The first step to preventing any heat illnesses is by drinking plenty of fluids. Some additional tips to prevent dehydration and other heat-related illnesses are:

- Wear light-colored, loose-fitting, breathable clothing such as cotton.
- Drink water frequently. Drink enough water that you never become thirsty.
- Avoid drinks with caffeine, alcohol and large amounts of sugar.
- When staying outside wear a hat and stay in the shade as much as possible.
- Stay in cool, shaded areas when possible; protect your skin with a sun block.

A Note About Subrogation:

If your agency or school is planning a construction project, we urge you to pay close attention to the subrogation language in your construction contract.

Subrogation is defined as, “the transfer of the right to receive payment of a debt to somebody other than the original creditor”. Let’s use the example where the State Insurance Fund (SIF) pays a claim of \$400,000 for a collapsed wall of an insured building. If it is determined that the contractor was negligent, then the SIF has recourse against the contractor. However, if the construction contract waived the owner’s right of subrogation, then the SIF is unable to pursue a claim against the contractor or his insurance carrier.

Never sign a waiver of subrogation!

The responsibility for damages caused by faulty design or construction can be greatly affected by the terms and conditions of the construction contract. If you are not diligent in examining these documents, you may find that you have released the contractor or architect from any responsibility for damages that may arise. A waiver of subrogation takes away the ability of the SIF to collect from the responsible third party and as a result, may jeopardize your coverage for the loss.



Employee Assistance News:

FREE Financial Consultations for State Employees

The turbulence of our economy has most Americans concerned. The Employee Assistance Program (EAP) provides access to counselors with a broad range of experience in financial services, including licensed CPAs and experienced financial advisors. This financial advisory program is dedicated to providing objective, professional advice to help average people manage their debt, and make the best financial decisions possible to build wealth.

Program goals are to:

- Help people with their financial situations
- Provide a new frame of mind for thinking about money
- Provide new ideas to help people get ahead
- Provide motivation to help people stay on track

Consultation topics include, but are not limited to:

- Budgeting
- Debt Reduction
- Retirement
- Estate Planning
- College Savings
- Taxes



Our network of financial planners will not try to sell you products. If additional services are needed, there is a 25% discount off the providers’ regular fees. To learn more about the financial benefits available through your EAP or to schedule an appointment, contact your Care Coordinator at 800-245-1150.