

Wise Words

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

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Prevent Workplace Injuries

The State of Alabama's workforce is comprised of a wide variety of occupations, from vital administration positions to law enforcement officials and many other hazardous occupations. Many state employees put their lives on the line daily and are the front lines to critical state operations.

In 1994 the Alabama Legislature created the **State Employee Injury Compensation Trust Fund (SEICTF)** to administer employee injury benefits for state employees. In addition, **Loss Control Services** were established to develop programs to assist state agencies in reducing financial risk.

Loss Control's mission is to assist state agencies with efforts to reduce workplace injuries for SEICTF program participants. DORM's loss control specialists can assist you with implementing a new safety program, expanding your existing program, or providing specialized assistance. Some of the services offered include on-site specialized employee training on numerous workplace safety topics such as: slips, trips & falls; hazardous communications; electrical safety; accident investigation; proper lifting; ergonomics; workplace violence; and numerous other topics.

How Can Loss Control Help?

- Individual building and workplace walk-through surveys to help identify and correct workplace hazards;
- Job safety analysis to help identify and minimize injury exposures to employees;
- Loss Control Analysis training for management to help understand the effects of injuries on employee injury budgeting.

Please visit our website regularly as DORM continues to expand our Loss Control resource library (www.riskmgmt.alabama.gov).

Let us help you prevent workplace injuries! Contact Ronnie Daniels, SEICTF Loss Control Specialist at (334) 223-6122 or email him at Ronnie.Daniels@finance.alabama.gov.

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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

Melanie Cleveland

Ronnie Daniels

Elizabeth Fralish

Max Graham

Melanie Longpre

Daryl Masters

Clint Witherington

Wise Words

777 South Lawrence Street

Montgomery, AL 36104

334-223-6120 Office

334-223-6154 Fax

Website: www.riskmgmt.alabama.gov

To subscribe to this publication via email, please send your request to:

Information.riskmanagement@finance.alabama.gov

Bob Smith, Loss Control Manager Retires

Bob Smith retired from state service on June 30, 2016. Bob's career included over 40 years of insurance and loss control experience at Travelers Insurance, St. Paul Insurance, and the Association of County Commissioners. He served as the Loss Control Manager for DORM since 2008.



During his time at DORM, Bob restructured the Loss Control Department to improve efficiency and accuracy of property surveys throughout the state. His efforts brought consistency to the survey process and in turn, allowed DORM to obtain better rates from the excess insurance market.

Bob plans to spend more time with family in his retirement—especially his grandchildren! He also looks forward to perfecting his new hobby of beekeeping.

Bob also plans to return to DORM as a retired state employee—helping out with special projects throughout the year. Congratulations Bob on your retirement!

Leigh Warner Retires

A long time Risk Management employee has retired on July 31, 2016. Leigh Warner dedicated her 32 years here with Risk Management to helping our state agencies and school systems get back on their feet following property and automobile losses. She was that familiar voice on the other end of the line asking what she could do to help. She was like that with our clients as well as with her co-workers. Leigh was always willing and able to provide as much assistance as she could, never complaining, always looking for the positive. Following the devastation of Hurricane Ivan in 2004, Leigh worked alongside a small group of employees literally in the dark taking calls and setting up claims when most state offices were closed. In 2011, following the tornadoes that ravaged our state, Leigh was part of the team that worked endless hours to ensure our clients' claims were being handled. Leigh's dedication and commitment to our Division will always be treasured.



Leigh plans to enjoy her retirement time with her friends and family, and we hope she will stop by from time-to-time and tell us what the good life is all about!

Common Property Certification Errors

Each year in May, Risk Management mails property certifications to agencies, schools and universities to be reviewed. Two common errors that we see are:

- 1-Certifications are not notarized -or-
- 2-Account contacts are not authorized or up to date

All certifications must be notarized AND signed by an authorized contact listed with DORM.

Changes or additions to your property schedule should be reported to DORM's Underwriting staff IMMEDIATELY. DO NOT WAIT to send in changes during the annual certification. Property schedule changes can mean changes in occupancy/vacancy, or even deletion of the property from your schedule.

Did you remember to notify us if you moved out? Failure to do so could result in overpayment of premiums or denial of coverage. Please update any changes to your schedule throughout the year. If you have questions, please call the Underwriting Department and consult the underwriter for your area at (334) 223-6120.

Dangers of Carbon Dioxide Tanks

With the approaching football season, there is one more thing that needs to be checked before the concession stand opens. Carbon Dioxide (CO₂) tanks can pose a potential asphyxiation hazard. People in America have died because these tanks have not been properly vented. Just as exhaust from an automobile in a closed space can lead to asphyxiation and death, these seemingly ordinary and safe canisters can be silent and unexpected assassins. This warning also needs to be taken seriously for private food vendors operating on your premises in areas such as food courts or college type concessions stands.

- Store and secure CO₂ tanks in an upright position
- Use designated CGA fittings – DO NOT USE ADAPTERS
- Inspect and maintain all piping tubing, hoses and fittings
- Store the tanks in a well-ventilated area
- Store tanks away from heat sources
- Move tanks with hand trucks – Don't slide, drag or roll canisters
- Check connections for proper seal
- Larger/permanent containers must be inspected every two years by a certified inspector
- Close main cylinder valve after you are finished using it

Know the warning signs of exposure:

- Dizziness
- Nausea
- Headaches
- Drowsiness
- Stinging of throat and nose
- Unconsciousness
- Asphyxiation

For more information about hazards relating to CO₂ tanks, please visit www.OSHA.gov.



Limit of Liability Coverage

The General Liability Trust Fund (GLTF) provides liability protection for state employees acting in line and scope of their job requirements. The coverage limit is \$1,000,000 per occurrence, regardless of the number of claimants or the number of employee/defendants. This amount also includes all defense costs paid by the Fund.

State employees who may need additional coverage above the \$1,000,000 limit can request a quote from the DORM Underwriting Department by calling (334) 223-6120.



Life Safety of Fire Rated Doors



Fire rated doors serve two important purposes. The first is to stop fire from spreading and the second is to stop the spread of smoke and fumes to allow the occupants of a building to safely evacuate in case of fire. The second is probably more important than the first because the cause of death in most fires is smoke inhalation and not the fire itself. In fact, you are twice as likely to die from smoke inhalation than you are from burns. Fire doors are typically placed at critical areas such as lobbies or common areas and stairwells to allow for safe egress from a burning building.

If a fire door is propped or wedged open for any purpose, the safe path of emergency egress has been eliminated. The opened fire doors allow fire to spread more rapidly and allow the stairwell to fill with smoke and fumes. The potential danger to the building occupants and the damage to the building itself increases substantially when these doors are not properly closed. The propping or wedging open of a fire door is also against all fire codes. If equipment or furniture must be moved through a fire door and it is necessary to prop or wedge the door open, the door should never be left unattended until it is properly closed again. So for the life safety of the people in your buildings as well as the safety of the building itself, **CLOSE ALL FIRE DOORS.**



Reaching Milestones in Service to the State of Alabama

We want to recognize the following Risk Management employees who have served the State of Alabama for many years. Join us in thanking these individuals for their hard work and dedication to meeting the needs of our clients within the State.

Teresa Nobles	25 Years of Service	Clint Witherington	10 Years of Service
Dale Whittle	20 Years of Service	Melanie Cleveland	5 Years of Service
Edward Morgan	15 Years of Service	Jill Cowart	5 Years of Service
Kimberly Alexander	10 Years of Service	Dorothy May	5 Years of Service
Tina Paulk	10 Years of Service	Regina Roughton	5 Years of Service