

Wise Words

WE INSURE STATE EQUITY

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

June 2010

PLEASE CIRCULATE

One-Million Dollar Relief

The Division of Risk Management (DORM) Claims Manager, Kim Huggins, presented Albertville City Schools Superintendent, Dr. Ric Ayer, with a check for \$1,000,000 on May 12, 2010. This check was to help cover initial clean up costs from a tornado that caused severe damage to Albertville's Middle and High Schools on April 24, 2010. Making the trip with her were Risk Manager, Ben Spillers and Loss Control Manager, Bob Smith.



The National Weather Service has determined that an EF-3 tornado with peak winds of 140 miles per hour with a path length of 18.5 miles long and .75 miles wide downed hundreds of trees and power lines causing major damage to the Albertville High School football stadium along with several other buildings on the school campus.

The SIF received numerous storm damage claims from various counties throughout the State and has estimated total damages at approximately \$15 million. Fortunately, the Division of Risk Management (DORM) purchases Excess Insurance above its \$3.5 million occurrence deductible to protect the SIF from catastrophic events such as this one. Lexington Insurance, now Chartis, and one of many insurers on the SIF's Excess Program, delivered a \$1 million check to DORM's offices on May 6th. The SIF then presented the check to Albertville City Schools, the location with the most extensive damage.

Wise Words

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Wise Words

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Time to Certify Property Insurance

The State Insurance Fund (SIF) property certifications were mailed out on April 1, 2010. It is important that our certified copy be returned to us by June 30, 2010, to allow our office plenty of time to update values prior to October's renewal. Please follow the instructions enclosed with the certification.

Changes which occur during the fiscal year such as renovations to existing buildings, new buildings, purchase of new computers or other equipment, demolition or sale of buildings should be reported promptly to our office to ensure adequate coverage. Previously, we have depended on across-the-board percentage increases to keep up with inflation, but this year your property values have been updated using the most current cost valuations for your locations.

If you have any questions, call Dale Whittle at (334) 223-6139, Casey Dunn at (334) 223-6156 or Heather Whorton at (334) 956-7110.

Notary Public Bond Letter Change

As mentioned to State agencies in a recent memo and in the March edition of Wise Words, all State employee Notary Public bond letters for new and renewing Notaries Public will be issued directly from the Division of Risk Management (DORM) only. Please disregard the letter template that we emailed to you a couple of months ago.

To request a letter, email the employee's name, agency, position, and county he/she will be applying or renewing in to dan.burgess@finance.alabama.gov. Once the request has been received, we will prepare the letter and email it back to you within 5 business days.

Please direct any questions to Dan Burgess, Underwriting Manager, at the same email address above.

An Ounce of Prevention

The State of Alabama Boiler and Pressure Vessel Safety Act requires all hot water heaters to be ASME code constructed if any of the following limitations are exceeded:

1. Heat input of 200,000 BTU per hour
2. Water temperature of 210 degrees Fahrenheit
3. Nominal water containing capacity of 120 gallons

Thus, if you install a hot water heater and it is not built to the ASME Code it will be removed from service and cannot be used in any State agency. Take time to check these limitations before you purchase any new hot water heaters.

If you have any questions about your boilers or hot water heaters, please call Bob Smith, Loss Control Manager at 334-223-6125.

Exposure to Blood or Other Infectious Materials at Work

Do you know what to do if an employee under your supervision is exposed to blood or other potentially infectious materials while at work?

1. Tell the employee to immediately wash or flush the exposed area.
2. Obtain current SEICTF forms (revised '08 and '09) from the Division of Risk Management web site located at www.riskmgmt.state.al.us.
3. Complete the First Report of Injury and the Authorization for Treatment forms.
4. Tell the employee to complete the Accident Report / Employee's Statement form.
5. You and the employee must complete and sign the Blood / Body Fluid Exposure Report. If the employee refuses treatment, the employee must sign Part 2 of the form stating that he or she is refusing treatment.
6. Tell the employee to go to the nearest SEICTF gatekeeper's office for evaluation and lab work. If it is a high risk exposure, then seek treatment at the Emergency Department.
7. The Authorization for Treatment form must be taken with the employee to the physician's office to be completed by the physician and returned to the Supervisor.
8. You are responsible for faxing all completed forms to SEICTF at (800) 827-6753 as soon as possible.
9. If the employee is initially treated at the Emergency Department, they must follow-up with a gatekeeper physician the next business day. The gatekeeper will schedule follow-up lab tests to be done at 6 weeks, 3 months and 6 months after the exposure.

For additional information or answers to your questions, please call SEICTF at 334-223-6162 or 800-388-3406.

Prevention: Heat-Related Illnesses

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.

Please Report Incidents

The General Liability Trust Fund (“GLTF”) pays to defend state employees when they are sued for acts arising from the performance of official duties. However, it is very important that we know about incidents before they reach the lawsuit stage. Depending on the circumstances, it may be possible to settle the matter in a more satisfactory and cost-effective way before the complaining party “lawyers up.”

Please notify Risk Management immediately of any incident that possibly could lead to a lawsuit against an employee or agent of the state. Examples of incidents include:

- An injury to a person who is in the custody of the state;
- A serious employment dispute such as an EEOC complaint;
- A report of possible sexual harassment;
- A complaint by a member of the public about an encounter with an employee.

Don't worry that an incident may seem too minor to report. In our litigious society you can never predict what may end up in court. Call Jerry Carpenter (334-223-6163) or Hank Draughon (334-223-6152) if you have any questions.