



WISE WORDS

NEWSLETTER

State of Alabama · Department of Finance
Division of Risk Management

ISSUE 3 · SEPTEMBER 2017

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A FAREWELL TO RISK MANAGER BEN SPILLERS



The Division of Risk Management staff bid farewell to long-time Risk Manager Ben M. Spillers when he passed away after a brief illness on June 7, 2017. Mr.

Spillers was fortunate enough to be able to work right up to the time of his passing all the while maintaining a passion for his work and life.

Mr. Spillers was a proud native of Butler, Georgia, and an alumnus of the University of Georgia where he gained a love for the Georgia Bulldogs which lasted his lifetime! Mr. Spillers began his career in 1959 and moved all over the country working in the private insurance industry for 40 years, thirty of those years with Fireman's Fund and ten of those years with Southern Guaranty/General Casualty. He worked for the Alabama Department of Finance, Division of Risk Management for 17 years. Under his leadership and direction, Mr. Spillers structured and administered the division like a private sector insurance company.

In 1990, he refined the State Insurance Fund coverage adding blanket replacement coverage (BRC), later changed to replacement cost value (RCV), making certain state properties were insured to value and later adding the innovative GAP coverage for K12 and Postsecondary schools to allow policyholders to pre-select a construction upgrade and additional square footage. In 1992, he expanded the General Liability Trust Fund to include Automobile Liability coverage providing important protection for state employee drivers. The State's Employee Assistance Program was added in 1994 and in 1995, the State Employee Injury Compensation Trust Fund which provided protection for workplace injuries. Finally, in 2013, the Educators Liability Trust Fund came on board providing liability protection for K12 school personnel. He remained committed to making "constant improvement," and he regularly talked with the DORM staff about providing "excellent service." His work ethic and legacy is one we hope to continue to provide in his honor.

Although we are saddened by the passing of Mr. Spillers, we are grateful for his legacy and the opportunity to work with him.

The National Oceanic and Atmospheric Administration (NOAA) announced an update in August for this season's hurricane forecast. Officials predicted "above normal" activity which we are now seeing evidence of from Hurricane Harvey and now Hurricane Irma. Irma has potential to impact Alabama in the immediate future.

Risk Management strongly encourages you to make preparations immediately! [The Hurricane Planning Guide](http://www.riskmgt.alabama.gov) is available at: www.riskmgt.alabama.gov.



THE STATE INSURANCE FUND AND PERSONAL PROPERTY OF OTHERS

It is not uncommon for employees or students to have their personal property in your insured buildings. However, we wish to remind you that the State Insurance Fund (SIF) coverage applies only to state-owned property which is damaged by a covered peril in the policy.

Recently at a south Alabama school, a maintenance shop was broken into and over \$65,000 in tools were stolen from the building. Unfortunately, most of these tools were personally owned by the school employees resulting in a non-covered loss by the SIF.

We recommend that you inform those individuals who routinely store their personal property in your state-owned buildings of the fact that the SIF policy will not respond to loss or damage to these items and encourage them to check with their homeowner's policy for an extension of coverage.

Some common personal items that employees or students bring to work/school which cannot be claimed under the SIF:



- Computers or tablets
- Cell phones
- Artwork
- Furniture
- Small Appliances
- Books
- Clothing
- Band Instruments



HAVE YOU SENT IN YOUR CERTIFICATIONS?

Property Certifications were mailed in May, and they were due back to our office on June 30th. Your coverage and premium for FY2018 is based on the information we have on file. **IT IS IMPERATIVE** that we have accurate coverage information for your agency or school **BEFORE** you suffer a loss!

Changes or additions to your property schedule should be reported to DORM's Underwriting staff immediately as they occur. **DO NOT WAIT** until the annual certification to send in changes. Please update any changes to your schedule throughout the year.

If you have questions regarding your schedule or certification, please call the Underwriter assigned to your region of the state:

Southern Alabama (including UA, AU, UAB and USA):	Dale Whittle	(334) 223-6139
Central Alabama:	Casey Dunn	(334) 223-6156
Northern Alabama:	Heather Whorton	(334) 956-7110

WISE WORDS

is published quarterly by the Department of Finance, Division of Risk Management for the State of Alabama.



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REDUCING SLIP, TRIP AND FALL INJURIES IN THE OFFICE

Each year over 500 state employees are injured due to a slip, trip, or fall accident. It is the number one cause of injury for state employees averaging a cost of \$1,561 per accident. In addition, these accidents result in approximately 1,687 lost work days annually. Many slip, trip and fall accidents can be prevented with proper training, safe practices, and a proactive approach to reducing hazards.



Here are some tips:

- All spills should be cleaned up immediately. A liquid spill left on the floor can lead to another unsuspecting person coming along and slipping in the liquid. This problem is especially prevalent in break rooms where employees drop ice or spill a beverage on vinyl flooring.
- Never use an office chair as a stepping stool. Take a few extra moments to retrieve a step stool or ladder.
- Train custodial staff to be proactive in recognizing and cleaning up spills or unexpected leaks. (The House of Representatives trains their security staff to assist with monitoring areas for liquid spills or water accumulation and to notify the custodial staff for immediate clean up.)
- Use “wet floor” signs when cleaning floors. If possible, divert traffic away from areas that are being cleaned.
- Have a proactive plan to monitor building entrances during inclement weather to keep the building entrance and lobby floor dry. Use floor mats and “wet floor” signs as a warning to employees and guests.
- Keep offices, hallways and storage areas neat and organized. Boxes, files, extension cords and other items left on the floor create the potential for trip injuries.
- A general rule for footwear should be function over fashion. Inappropriate footwear is a leading contributor to slip and trip injuries among office staff.
- Watch your path of travel. Numerous injuries are reported each year due to employees being distracted by a cell phone, talking to a co-worker, or other distracted walking.
- Keep parking lots and walkways clean and free of debris.
- Construction sites around the property should be clearly marked and protected, and foot traffic should be diverted to a safe path.
- Evaluate flooring changes when remodeling is scheduled. For example, older style flooring that has a known history of being less slip resistant may be replaced during remodeling.
- Loose floor tiles or frayed, damaged carpet should be repaired as soon as it is discovered.
- Implement a plan to regularly conduct inspections of the building, surrounding walkways and parking lots to identify and correct potential slip, trip and fall hazards.



If you need assistance with training or help in identifying workplace hazards, please contact the following:

DORM Loss Control Department
(334) 223- 6297

RUN, HIDE, FIGHT TRAINING FOR STATE AGENCIES



Lieutenant Randy Pollard, Montgomery County Sheriff's Department

Unfortunately with today's evolving criminal element, workplace violence is an ever-increasing threat. To combat this potential threat, the Department of Homeland Security developed Run, Hide, Fight survival training.

On May 16th, the Division of Risk Management coordinated a Run, Hide, Fight training class with the Montgomery County Sheriff's Department conducting the training. With the hospitality of the Purchasing Division, two training sessions were offered in the RSA Union building. Almost 60 state employees representing seven agencies were in attendance.

Special thanks to those agencies that attended:

Alabama Department of Mental Health, Alabama Medicaid, Engineers and Land Surveyors, Finance Purchasing, Finance Indigent Defense Services, Office of the Public Defender, and Rehabilitation Services. If your agency is interested in receiving this training, please call us at (334) 223-6297.

MILESTONES IN STATE SERVICE

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.

Harper Pruett – 25 years

Paula Cole – 15 years

Georgia Ivey – 15 years

Pam Bailey – 10 years

Thomas Davis – 10 years

Starla Sanders – 10 years

April Cannon – 5 years

Kristi Griffith – 5 years

Pamela Watkins – 5 years



NEW EMPLOYEE AT DORM

Risk Management welcomed Olivia Ford in August as a new claims representative for DORM's property department. Olivia brings a wealth of knowledge and experience in adjusting claims and we are thankful to have her on our staff. Please join us in making her feel welcome.

