

PUBLISHED BY THE ASSOCIATION OF COUNTY COMMISSIONS OF ALABAMA

# COUNTY COMMISSION

Volume 63, Number 2  
May 2019



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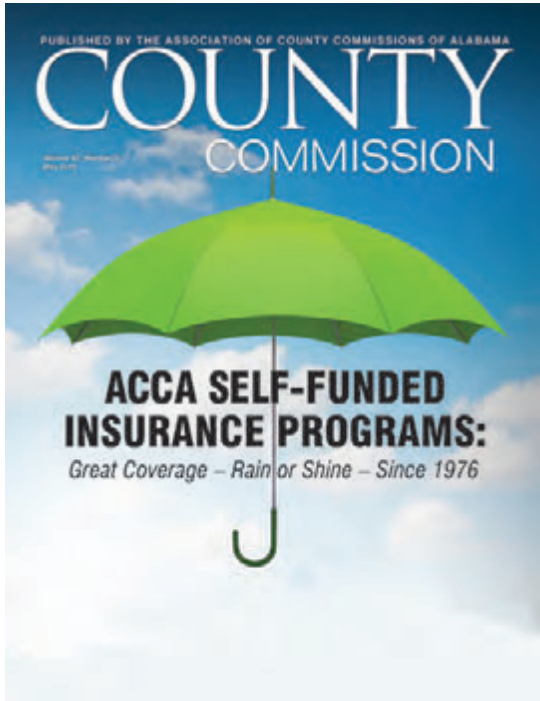
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VOLUME 63, NUMBER 2



Counties have relied on the ACCA Self-Funded Insurance Programs since 1976, and the long-term success and strength of these programs epitomizes what is possible when Alabama counties work together to solve common problems. (© Sergey Nivens | stock.adobe.com)



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# President's **PERSPECTIVE**



**Hon. Tony Cherry**  
President

*Tony L. Cherry*

## **We Turned the Unthinkable into Reality Again in 2019**

### **Rebuild Alabama Act: Testament to What One Voice Can Do**

**F**or the past 23 years, I've officiated high school basketball. It gives me a unique point of view on teamwork – the magic that can happen when athletes are “in the zone” and together reach that tipping point when momentum shifts and things go their way because five individuals begin to play as a single unit.

Something special happens when individuals play for the good of the team, not their personal stats or desires. Achievements that seemed unthinkable one minute become reality the next.

In March, we all saw the unthinkable in Alabama finally become a reality. In easily one of the most conservative states in the nation, state legislators voted to increase funding for roads and bridges, and Gov. Kay Ivey signed the Rebuild Alabama Act into law.

Of course, the rational arguments were on our side. County transportation would not have gotten a penny more without a set of facts that made a strong case for legislative action. We will probably remember these talking points for years to come – vital county roads on a 114-year resurfacing cycle when the paving material has a 15-year lifespan, and nearly half our bridges 50 or more years old and beyond overdue for replacement.

But facts alone would not have been enough to stir the political courage needed for this vote, and as elected officials, we know that far better than anyone else. Looking back at the special session on infrastructure investment, my favorite memory is actually not the bill signing, despite its historical significance.



*The Alabama Legislature passed the Rebuild Alabama Act in March. During the brief special session on investing in infrastructure, county officials and employees flooded the Statehouse.*



In my mind, I keep going back to the day that 83 representatives voted “yes” to Rebuild Alabama, and more than 100 members of the County Family were there as witnesses. That image sticks with me as a culmination of everything we have done over the past few years – every face-to-face conversation, phone call, text, email and tweet – telling the story of deteriorating roads and bridges at the county level.

Altogether, a bipartisan group of 111 legislators voted for Rebuild Alabama, and I wonder if we did not surprise ourselves with the level of support we found in both the House and Senate. What a reminder of the unthinkable turning into reality when counties speak with ONE Voice!

It is far from the first time that has happened, and on the following pages, you will find yet another great ONE Voice success story.

Not a one of us serving on a county commission today was in office when counties could not find affordable workers’ compensation insurance. It was unthinkable in the mid-1970s. But as counties do, they came together and formed a self-insurance pool to share risk and cut out the profit margin that goes along with commercial insurance.

The ACCA-sponsored insurance programs have repeated that same cycle – unthinkable to reality – with liability coverage, property coverage and now with the formation of our own company, County Risk Services, Inc., to move to the next level. As we move

forward together, we now have one unified “team” working with one mission — providing efficient and cost-effective insurance programs by counties and for counties.

I am grateful to every member of the County Family who has served or presently serves on the pools’ governing boards. These programs would not be where they are today without your leadership, and I hope all of us have a greater appreciation for the reality of county insurance after flipping through this issue.

As your president, it is just another reason why I am so grateful for the opportunity to stand up and say I represent my colleagues all over this state. With ONE Voice, we truly can do amazing things. ■



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**Sonny Brasfield**  
Executive Director

*Sonny Brasfield*

## Of Turkey Hunters and County Commissioners

### Forgetting Failures in Pursuit of the Magical Morning when Everything Goes Just Right

**A**t sunrise on Easter morning of this year, I was in the county commission district of my friend Charlie Sankey and back in my usual spot for the words of Rev. Jeremy Pridgeon in Montgomery by the time Charlie finished delivering his sermon that morning.

I spent the first moments of that beautiful spring day doing what I most enjoy doing on any beautiful spring morning — trying to understand and predict the actions of the Eastern Wild Turkey. It's an affliction nurtured through decades of solitude in those few, inspiring moments when nighttime gives way to sunlight and you feel a bit closer to the important things in life.

It's one of the blessings of the role I play back in the "real" world. The daily demands of that job actually heighten the need for distraction and are a vivid reminder that there are some things more important than forging public policy or searching for answers in black books that have given way to a search engine on the internet.

For more than 30 years, those spring mornings have helped re-energize and refocus me for the challenges that await in downtown Montgomery. In the spring, those challenges almost always mean legislative chess-playing, analysis of options and attempts to inspire the membership to action on matters that impact the citizens of Alabama. Forgetting about those things for a few minutes is the best therapy one can buy.

In those moments alone, the ritual is a time to count one's blessings, to test one's ability to think

on one's feet and to seek innovative solutions to the problems at hand. Those abilities are also useful back in Montgomery — and in courthouses throughout the state.

Counties continue to struggle with a general public that doesn't understand the real powers and limitations of the county commission. It's true; most people only see the role of their county commissioner through the lens of their individual wants and complaints.

Trying to make improvements at the local level is much like facing off with the turkey on his home turf — most of the time you find yourself searching for answers to what went wrong while driving back home at excessive speeds. The difficulty of success can, admittedly, make those rare moments of accomplishment mean all the more.

Such is the case for both turkey hunters and county commissioners, I think.

When I first came to the Association, and began showing up at the office in camo and bug spray, former executive director Buddy Sharpless wanted to hear every detail of the day's hunt. Later, I realized that my stories were actually his way of enjoying a few minutes away from Montgomery — without having to actually get up in the middle of the night or risk stepping on a snake.

I have no idea how many spring mornings I have spent first in the woods and then at the office on North Jackson Street — but the demands of the position and the enjoyment of the hunting experience have been great complements. At the end of those days spent driving,



hunting and driving again, you're really too tired to worry with whatever challenges might be on the horizon at the next sun-up.

On the drive home this past Easter morning, I spent some time thinking about Charlie Sankey — and the hundreds of other commissioners and county employees in every corner of the state who have been our partners and friends over the years. Few people understand the sacrifice necessary to hold public office, especially at the local level where people think it's their constitutional right to stop you in the grocery store to ask about whatever is on their minds.

And even fewer appreciate what is actually done for them in the name of "service" to the community.

One thing that hasn't changed over the years is the fact that some people are simply drawn to public service — like some people love

standing in the dark with a turkey yelper in their mouth. Most folks don't understand either affliction.

A few months ago we welcomed in a new group of commissioners — excited and certain that they will make a real difference in their communities. Over the next four years, some of them will become frustrated and turn their energies to other endeavors. Some will lose favor with the voters and be asked to find other interests.

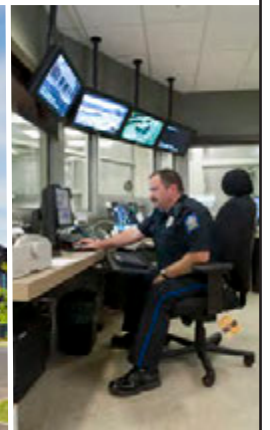
But there are always a few of them who will be drawn to a full career in this arena. They will talk about it all the time to their family. They will spend all their waking hours thinking about strategy. And they will block out the dozens of times they fail in exchange



**Sonny Brasfield and Gov. Kay Ivey at the Rebuild Alabama Act bill signing.** Photo: Governor's Office

for that one magical morning when everything goes just right.

Those are the folks I want on my team. Those are the folks who will make a real difference. And those are the ones who'll be witness to a glorious sun rise — while everybody else is in bed asleep. ■



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# Rebuild Alabama Act

## First Increase to Recurring Funding for County Roads and Bridges Since 1992



*Inside the State Capitol, news media packed the Old House Chamber for the signing of the Rebuild Alabama Act. The successful special session lasted less than a week, but advocates had been working toward this moment for years. Photos: Governor's Office*

*Gov. Kay Ivey championed the need for infrastructure investment in her State of the State address and various press events before calling the Alabama Legislature into special session to address the single dire issue.*

The reality may still be sinking in: the Alabama Legislature did increase fuel taxes to fund improvements in roads and bridges maintained by counties, cities and the State.

March 5 was the opening day of the 2019 Regular Session of the Alabama Legislature. That evening, Gov. Kay Ivey delivered her State of the State address in the Old House Chamber, naming infrastructure investment as one of her top priorities for the coming year.

Exactly one week later, Ivey was back in the same room to sign the Rebuild Alabama Act into law. She tweeted:

*@GovernorKayIvey (March 12, 2019): Today is truly a historic day for AL! By passing the Rebuild Alabama Act, the Legislature has ensured AL's infrastructure will be improved for generations*

*to come. This wasn't an easy task, but the men & women of the Legislature boldly came together to fix a decades old problem.*

What happened in that week's time? Lawmakers interrupted their just-begun Regular Session for a five-day special session focused on transportation funding, capping a multi-year effort by counties and a broad coalition to improve Alabama's roads and bridges. Altogether, the act garnered "yes" votes from a bipartisan group of 111 legislators – 83 in the House and 28 in the Senate – representing support from urban, suburban and rural areas in every region of the state.

The Act is historic because it is Alabama's first increase in recurring funding for roads and bridges since 1992. Revenue comes primarily from a phased-in,

10-cents-per-gallon tax on gasoline and diesel fuel. (A modest fee was also established to ensure that electric vehicles are contributing to the upkeep of transportation infrastructure.)

The governor spoke of benefitting “generations to come,” a reference to the indexing feature of the new fuel tax. There is a mechanism to adjust the tax rate along with inflation, and these adjustments are limited in amount and frequency.

A few onlookers complained that the legislation moved too quickly, but work had been ongoing for some time. Brasfield tweeted:

*@SonnyBrasfield (March 12, 2019): 4 years of hard work came together in a new law with more accountability & review than any other revenue measure in my memory. Without political courage, the Rebuild Alabama Act would still be beyond our grasp. #alpolitics #67ONE @GovernorKayIvey @GoBillPoole @Clyde\_Chambliss*

The legislation had unequivocal support from Senate President Pro Tem Del Marsh and House Speaker Mac McCutcheon, who had personally sponsored similar legislation a few years prior. In 2019, the sponsor was Rep. Bill Poole of Tuscaloosa County, and Sen. Clyde Chambliss of Autauga County steered it through the Senate. Chambliss served a dozen years on the Autauga County Commission beginning in the mid-1990s.

In their tweets, Ivey and Brasfield referred to boldness and political courage, essential ingredients that would have been in short supply without the tireless work of county officials and employees.

“This would not have happened without county government, without you working hard at the local level, making contacts and promoting this issue,” said Brasfield after the bill signing. “Everybody in county government should be extremely proud today. Counties were in the midst of all the activities here in Montgomery, and Gov. Ivey has given counties an enormous amount of credit.”

It’s hard to know where to begin explaining what counties did, but one of the simplest things was also the most profound — people drove to Montgomery to be present in the Statehouse at every step of the special session.

“Every communication with a legislator matters, but nothing says ‘road funding is critically important to my county’ like interrupting your schedule and showing up in person,” Brasfield said. ■



# REBUILD ALABAMA

## Rebuild Alabama Implementation

Gov. Kay Ivey signed the Rebuild Alabama Act into law on March 12, and counties began working on implementation within hours.

“Our pledge is to uphold the confidence placed in us by Gov. Ivey and the 111 members of the Alabama Legislature who voted in favor of the Rebuild Alabama Act and made this possible,” said Sonny Brasfield, ACCA Executive Director, that evening. “Counties will be efficient and responsible with new funds.”

Time is short, since the comprehensive act has numerous, separate deadlines for various provisions to take effect. In fact, the increased salary reimbursement for county engineers and assistant engineers kicked in on April 1. The ATRIP-II Committee, charged with administering one of two new annual grant programs, had to have its first meeting no later than early May.

Distribution of dollars from the phased-in fuel tax increase will begin no later than January 2020, and many administrative tasks must be done before asphalt trucks roll or demolition day begins for any of the nearly 4,000 bridges that have passed their 50th birthdays.

ACCA assembled a Rebuild Alabama “Implementation Team” of county engineers to develop policies, procedures and documents required for counties to meet requirements of the act — including a framework for fulfilling the robust accountability requirements.

The team’s “to do” list includes helping counties through the federal aid exchange, creating uniform bid procedures, fleshing out specifics on permissible uses of Rebuild Alabama funds, creating accounting procedures for these dollars, and developing forms and templates for necessary documents. The team is also working in cooperation with the Department of Examiners of Public Accounts and Department of Transportation where needed.

Some implementation details were released in May, during the conferences of the Association of County Engineers of Alabama and the Association of County Administrators of Alabama. Additional information is slated for release at the ACCA Convention in August.



## Impact: Major County Provisions of Rebuild Alabama Act

- ✓ Counties receive 25% of revenue collected from the 10-cent increase in gasoline and diesel fuel taxes.
- ✓ Counties can only spend the new revenue on:
  - *maintenance, improvement, replacement and construction of roads and bridges;*
  - *matching funds for federal projects;*
  - *payment of debt (not to exceed 50%);*
  - *joint projects with counties and/or municipalities.*
- ✓ Counties save time and stretch public dollars by swapping their net federal funds (\$460,352/county) for state funds (\$400,000) for use on bridges and county roads classified as minor collectors and above.
- ✓ Counties can participate in a \$10-million a year local government grant program to receive funding for any classified system of roads and bridges.
- ✓ Counties can participate in a pay-as-you-go ATRIP-II program, funded annually with \$30 million - \$50 million, to receive funding for local roads and bridges essential to the State-maintained highway system.

### On the Web

[www.alabamacounties.org/rebuildal/](http://www.alabamacounties.org/rebuildal/)

- Full text of Act 2019-2, the Rebuild Alabama Act
- Local Government (Counties and Cities) Revenue Estimates

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# Insuring County Government

As a spectacular growth streak hits the 10-year mark, it seems to be the proper time to give the ACCA Self-Funded Insurance Programs their due as one of the most valuable member services and most successful initiatives this Association has ever undertaken.

Here are a few of the most telling data points:

1. **Membership Growth:** Today, more than 90% of Alabama counties participate in one or more ACCA insurance programs – workers' compensation, liability and property.
2. **Financial Strength:** Net assets for the funds have grown 288% and 187%, respectively, over the past 10 years.
3. **Monetary Benefits:** Money is regularly returned to members in the form of safety incentives, investment earnings and longevity bonuses. Checks totaling \$3,320,200 went out in April, to be followed by an estimated \$1,250,000 more.
4. **Safety Savings:** Due in large part to participation in the Funds' safety programs, a substantial number of members have seen their premium-contributions decline. In terms of percentage of total payroll, the average cost of workers' compensation coverage has dropped 2 points since 2009.

## Background in a Nutshell

"For many, many years, counties utilized the traditional insurance market to manage expenses related to liability and property claims and/or to ensure benefits

## 1970s

### 1976

The Alabama Legislature authorized creation of a workers' compensation self-insurance fund for counties.



*At the time, the Alabama House and Senate still met in the historic capitol building.*

### 1978

With 53 member counties, the workers' compensation program completed its first year of operation by returning nearly \$60,000 to members with low loss ratios. Checks were presented at ACCA's 50th Annual Convention.

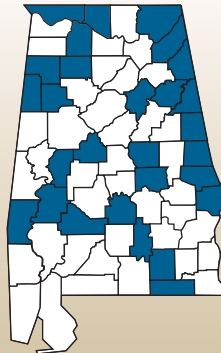
## 1980s

### 1986

Building on the success of the workers' compensation program, counties received authorization from the Alabama Legislature to establish a similar fund for liability coverage.

### 1988

In its first year of operation, premium-contributions totaled \$2.2 million for the liability Fund, which boasted participation from 28 counties.



## 1990s

### 1993

Eight counties were recognized for their outstanding safety records in the inaugural year of the liability Fund's safety awards program: Calhoun, Chambers, Coffee, Geneva, Lee, Limestone, Jackson and Russell.

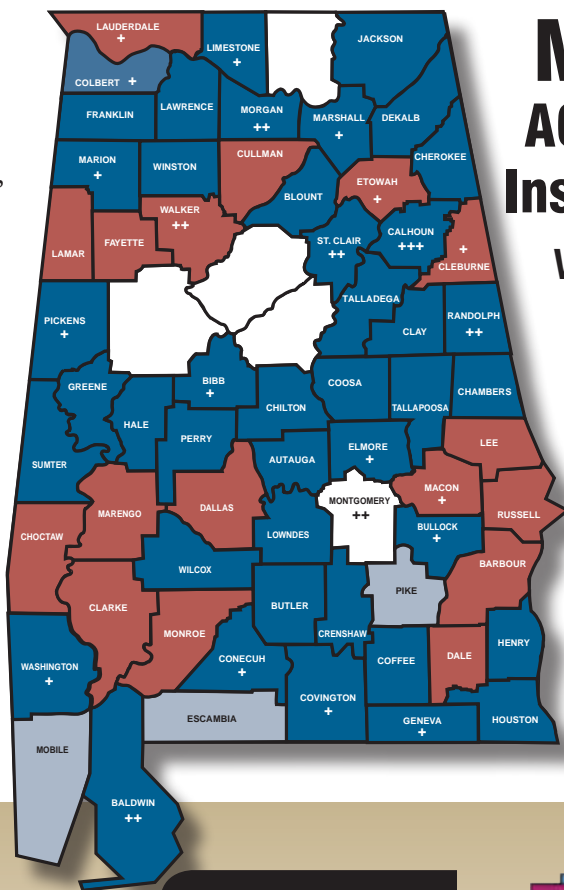




for injured workers,” said ACCA Executive Director Sonny Brasfield.

“While the administrative responsibilities were light, this approach proved to be more expensive, and often, coverage restrictions left counties without proper protections,” he continued. “As a result of these shortcomings, Alabama’s counties sought the establishment of the Association’s self-insurance pools.”

Individually, counties are exposed to a great deal of risk, but by pooling risk and resources, exposure is minimized. From the county point of view, the programs operate very much like traditional insurance. “However, the Association’s Funds provide significant benefits over both the traditional market and stand-



## Membership ACCA Self-Funded Insurance Programs

Workers' Compensation  
Liability | Property

### Participation

- 3 Programs
- 2 Programs
- 1 Program

+ County-related Entity

## 2000s

### 2005

The liability Fund kicked off the new millennium with a five-year growth spurt, pushing the number of county members to 51. Fifteen counties joined between 2000 and 2005.

### 2009

The ACCA Board of Directors tapped Sonny Brasfield to be the organization’s new Executive Director. Later that same year, Henry van Arcken came on staff as Director of Insurance Services.



## 2010s

### 2014

ACCA Executive Director Sonny Brasfield became vice chairman of the board of directors for a national partnership of peer insurance programs called County Reinsurance, Limited (CRL).

### 2015

With the State Legislature’s passage of the 2015 County Modernization Act, counties gained authority to add property coverage to the self-funded insurance programs. In its first year of operation, 33 counties participated in the property insurance program.

### 2019

On January 2, County Risk Services, Inc. (CRS) opened its doors. The nonprofit — created by counties for counties — provides claims administration and safety services for Fund members.



County  
Reinsurance,  
Limited



alone self-insurance,” he said. “As a result, the Funds have enjoyed outstanding growth and support from counties.”

### Special Qualities

Essentially, the Funds are two large companies with many moving parts – membership, boards of trustees, ACCA staff, Fund attorneys, a third-party administrator, actuaries, auditors, legal and investigation services, and investments.

So, what’s special about self-funded insurance? For one, the pool of risk is homogeneous since all members are either county governments or closely related. Some of the most common county-related members are 9-1-1 agencies, water authorities, and community punishment and corrections authorities.

For another, the top decision-makers are county officials and staff leaders. Unlike a typical company, their No. 1 goal is not turning a profit. These trustees are charged with giving direction and leadership for the greater good of the Funds, and they bring with them real-world experience at the local level.

Coverage is custom-tailored for counties – not too

much, not too little. Members are protected from the wild swings common in the commercial insurance market. When the boards roll out new risk-reducing and cost-saving initiatives, members can trust that savings will be returned to them.

### Recent Milestones

Looking back over these past few years, one highlight shines with particular brightness – establishing County Risk Services, Inc. (CRS) as the Funds’ third-party administrator.

CRS, a nonprofit organization working exclusively for the ACCA Funds, handles the daily claims administration process and safety services for members. The decision to go this route was made by county officials and staff leaders on the boards of the Association and the Funds, and it is an indicator of the Funds’ strength and maturity.

But don’t overlook the motivation. According to Henry van Arcken, ACCA Director of Insurance Services, “The whole reason for doing it was to enhance our services to our members.” ■



## The Association of County Administrators of Alabama salutes its 2019 honorees!

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GENEVA COUNTY

—10 years—

**Meredith Hammond, CCA**

MARENGO COUNTY





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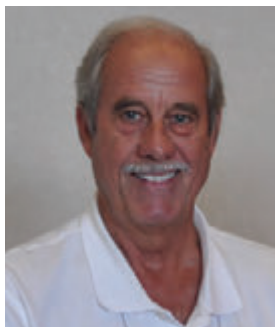
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# Leadership from the Local Level

*The ACCA Self-Funded Insurance Programs are governed by boards of trustees composed entirely of county officials and staff leaders from member counties. Trustees are limited to two three-year terms.*

## ACCA Workers' Compensation Self-Insurers Fund



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**Dennis McCall**  
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ETOWAH COUNTY



**David Money**  
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CHAIRMAN  
HENRY COUNTY



**Homer Wright**  
COMMISSIONER  
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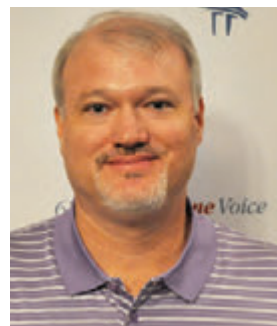
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**Dan Dahlke**  
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Commissions of Alabama  
**Fund Administrator,**

ACCA Workers' Compensation Self-Insurers  
Fund and ACCA Liability  
Self-Insurance Fund, Inc.

**President,**  
County Risk Services, Inc.  
334-263-7594

[sbrasfield@alabamacounties.org](mailto:sbrasfield@alabamacounties.org)

Brasfield has devoted more than 30 years  
to Alabama county government.  
When he became the Association's executive  
director in 2009, he also took on the role of  
administrator of the ACCA Funds.



## Henry van Arcken

**Director of Insurance Services,**  
Association of County  
Commissions of Alabama  
334-263-7594

[hvanarcken@alabamacounties.org](mailto:hvanarcken@alabamacounties.org)

For almost 10 years, van Arcken has managed  
ACCA's insurance operations, overseeing the  
work of law firms, actuaries, the third-party  
administrator and other vendors. He also  
handles marketing, so he is your first call to  
get an estimate on new or expanded coverage  
for counties and county-related entities (such  
as 9-1-1 districts or community corrections).



## Mary Kay Frazee

**Vice President,**  
County Risk Services, Inc.  
334-394-3232  
[mfrazee@countyrisk.org](mailto:mfrazee@countyrisk.org)

As the new organization's first employee,  
Frazee has been instrumental in CRS's  
successful launch. She earned a master's  
in business administration from Auburn  
University at Montgomery, where she worked  
for 16 years, most recently as director of  
operations for the Office of Business and  
Community Initiatives. At CRS, she manages  
daily operations and a 20-person staff.



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***County Risk Services, Inc., may be brand new, with new tools such as the Origami system, but Fund members will find many familiar faces among the expert professional staff.***



## **Eddie Ousley**

**Director of Operations  
and Safety,**  
County Risk Services, Inc.  
334-394-3232  
eousley@countyrisk.org

Ousley came to CRS from the Funds' previous third-party administrator, where he worked as risk management supervisor. An Alabama Certified Risk Management Specialist, he brings 27 years of industry experience to the table, and his current duties frequently take him to member counties to assess safety programs and recommend improvements.



## **Mark Macon**

**Liability and Property  
Claims Director,**  
County Risk Services, Inc.  
334-394-3232  
mmacon@countyrisk.org

With more than 30 years in the insurance industry, Macon has more than a dozen years of experience with ACCA insurance programs thanks to his work for the Funds' previous third-party administrator. At CRS, he manages incoming liability and property claims and is often called on for general guidance because of his institutional knowledge.



## **Connie Wilson**

**Workers' Compensation  
Claims Director,**  
County Risk Services, Inc.  
334-394-3232  
cwilson@countyrisk.org

Out of a 35-year career in workers' compensation insurance, Wilson has amassed 29 years with Alabama counties. She made the move from the Funds' previous third-party administrator, and Wilson is now responsible for reviewing every new claim submitted and assigning each one to an adjuster.

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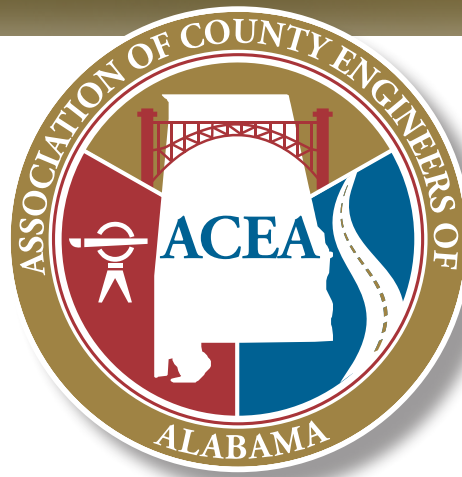
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# The Association of County Engineers of Alabama salutes its 2019 County Engineers of the Year!

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# There we grow again

## County Risk Services, Inc.: The natural next step for maturing insurance programs

County Risk Services, Inc., (CRS) seems to somehow have the best of both worlds – the energy and excitement of a startup company, bootstrapping its way into existence, and the stability and experience of a long-established organization with an extensive track record of success.

The in-house, third-party administrator for ACCA's Self-Insurance Funds is young, having gotten its start in January this year. But it is an outgrowth of insurance programs dating back to 1976, programs rooted in a 90+ year-old association.

"The whole reason for doing this is we wanted to enhance our services," said Henry van Arcken, ACCA Director of Insurance Services. "Most pools are like that — there just comes a time when you bring things in-house."

CRS provides claims administration and safety services to the 62 counties and dozens of county-related entities getting their workers' compensation, liability and/or property insurance through ACCA.

Mary Kay Frazee, Vice President of CRS, has quickly connected to the "67 Counties, One Voice" belief that guides decisions at ACCA. "It's quite uplifting," she said. "You feel the connection of that family, that we are better together."

### Top 4 CRS Advantages

#### 1 County leadership

From day one, Fund members have had a high level of trust in the decision makers at CRS. Alabama



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***CRS is gradually rolling out to members the powerful functionalities of the new cloud-based software system, Origami. County operations are not limited to normal business hours on weekdays, and members will have 24-7 access to claims status and other vital information. Another highly anticipated feature will make it possible to submit a claim and related photos direct from a mobile device.***

counties function in a unique legal framework, making them distinct from counties in other states, and they need a provider attuned to the everyday pressures in the Yellowhammer State's county courthouses.

CRS is governed by a five-member board of directors. Board Chairman Ricky Harcrow, a past

president of ACCA, has served on the DeKalb County Commission since 1996. The CRS Board Vice-Chair is Chris Green, probate judge and commission chairman in Blount County. Board member Tony Cherry, the



Harcrow

2018-2019 ACCA president, is a commissioner in Choctaw County. Elmore County's chief engineer and operations officer, Richie Beyer, and ACCA Executive Director Sonny Brasfield round out the group.

## 2 Expert staff with a single focus

CRS is composed of a top-notch staff of professionals, many of them with decades of experience working with counties in Alabama. What's more, counties have their full attention. CRS has no clients other than the counties and county-related entities in the ACCA Funds.

By contrast, commercial third-party administrators often provide services to more than one group of self-insurance pools. And in the case of a national company, a natural disaster in New England might dictate that Alabama-based staff members back up their colleagues elsewhere.



## 3 New tools

It would be difficult to overstate the capabilities of Origami Risk, the best-in-the world, cloud-based software powering CRS. Features and tools are being rolled out gradually to Fund members, with training provided along the way. Many routine tasks are shifting online, so administrators will no longer have to keep tabs on the number of days needed for mail to reach Montgomery, and CRS staff will be able to respond more quickly.

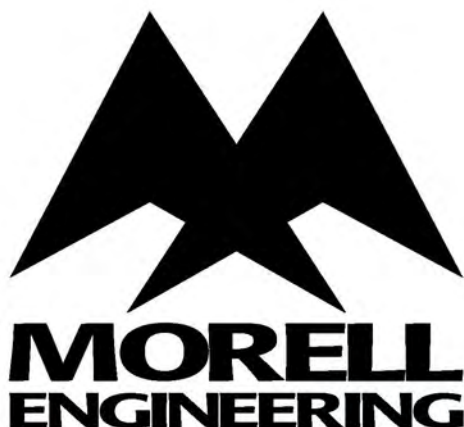
In the not-too-distant future, county employees will be able to submit claims using their mobile

devices, uploading photos on the spot. Do you need a particular form? It will be in there. With sophisticated data analysis, safety coordinators will have no need to scour a long list of training videos for something appropriate at the next departmental safety meeting. Resources will be recommended based on claims history.

## 4 Not for-profit

What's the old saying about "you get what you pay for?" The usual expectation is that better service comes with a bigger price tag, but CRS turns that on its head.

Legally, CRS is organized as a nonprofit corporation, and unlike a typical for-profit business, there are no shareholders expecting a return on their investment. "In the long run, it will cost the Funds less with the in-house, third-party administrator," van Arcken said. ■



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# Safer Counties

## All Fund members benefit from gains at the local level

Counties themselves deserve significant credit for the Funds' growing financial strength because of the way they have embraced safety initiatives, most prominently the Safety Incentive Discount Program.

In its simplest form, it's the classic financial win-win of self-insurance pools – fewer and less severe insurance claims save money for the Funds, so the Funds can reduce premium-contributions paid by counties. Not to mention the biggest safety benefit of all – county workers going home to their families in the same condition as they started work that day.

The Safety Incentive Discount Program, or SIDP, began in 2011. Each year, member counties are provided with a checklist of actions to perform, such as establishing policies, holding regular safety meetings and participating in training. If the checklist is completed, the county receives a financial incentive, essentially a rebate distributed with other monies returned to Fund members.

In the most recent distribution, members received checks totaling \$3,320,200 in April from the workers' compensation Fund. That total represents SIDP awards, along with a longevity bonus and a return of investment earnings based on participation and claims experience.

The SIDP checklist, which can vary from year to year, is strategically chosen based on claims data from Alabama counties. "It is a way to give the county control – to know what to do to control their own losses," said Henry van Arcken, ACCA Director of Insurance Services.

One proactive measure counties can take is requiring employees to wear seatbelts anytime they are in a moving vehicle. The policy itself cannot prevent accidents, but it can and does greatly reduce the severity of



**High visibility vest? Check. Safety glasses? Check. Ear protection and dust mask? Check and check. Houston County's full-time employees received a cost-of-living adjustment in 2016 that would not have been possible without insurance savings from the county's vastly improved safety record.**

PHOTO: Kelly Crowell, Houston County

injuries, van Arcken said.

The SIDP is rooted in a broad understanding of safety that encompasses all manner of costly risks and liabilities, not just bodily injury or property damage. As employers, counties are vulnerable to lawsuits arising from personnel practices, so the SIDP requires human resources training to improve safety from that angle.

In the most recently completed year, 92 percent of eligible Fund members participated in the SIDP. But even van Arcken, a self-proclaimed “numbers guy,” said the figures do not reveal the transformative shift in safety culture.

“There’s an old saying my dad used to always tell me,” he said. “He would say ‘not everything that can be counted counts, and not everything that counts can be counted.’”

Commissioners truly set the tone for a county’s attitude toward safety, and much of the day-to-day responsibility for carrying out their priorities rests with the county’s safety coordinator, designated by commission vote.

The staff member serving as safety coordinator, effectively the point person for the SIDP, combines

his or her regular duties with a range of additional responsibilities, including:

- Organizing a county-wide safety committee that meets at least twice a year;
- Overseeing efforts in safety-sensitive departments, which must have departmental safety meetings at least four times a year;
- Ensuring participation in required outside training.

The Funds’ reinsurer, which exclusively serves county self-insurance pools, creates a forum for insurance leaders to network, problem solve and share ideas. The SIDP was modeled on a similar program next door in Georgia, van Arcken said.

When he started his job in 2009, it had been more than a dozen years since the ACCA had anyone on staff devoted 100 percent to insurance. The Funds’ trustees established the SIDP, and there’s definitely a note of pride in van Arcken’s voice when he speaks of its successful implementation.

“It’s just being proactive,” he said. “You’re trying to prevent losses, and the majority of counties are swinging that way now.” ■



## ***Safety Pays in the Wiregrass***

**Houston County’s constant attention to safety has paid off in many ways – including an across-the-board pay raise for full-time employees.**

**From 2010 to 2016, the county’s premium-contributions to the ACCA Funds dropped nearly a half-million dollars a year. Those savings, in combination with money from successfully completing the Safety Incentive Discount Program and other funds returned to insurance program members, were enough to fund a 1 percent raise for roughly 380 employees.**

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# LAW ENFORCEMENT SAFETY



*The Alabama Fire College partnered with the insurance programs in 2018, making it possible for deputies to train on the college's driving simulator at no cost to counties. The Eva Volunteer Fire Department in Morgan County played host to a stop in the simulator's statewide tour, a convenient training opportunity for Cullman County deputies. The training fulfilled a requirement of the Funds' Safety Incentive Discount Program.*

**T**he Funds' safety initiatives offer a window into the valuable and productive working relationships of county commissions and sheriffs, and many of these initiatives are connected to the annual Safety Incentive Discount Program.

"I have tremendous respect for the people who shoulder the unique and challenging responsibilities of being a county sheriff – 24 hours a day, seven days a week, 365 days a year," said ACCA Executive Director Sonny Brasfield. "Because of the relationships established with individual sheriffs and their organization, we can now point to a series of 'win-wins' that would not have been possible otherwise, and citizens benefit because of it."

It should be noted that, in the context of insurance, safety means much more than

just avoiding bodily injury. It also signals reducing risk to the maximum extent possible, many times by taking proactive steps to minimize legal liability. To better address these challenges, CRS employs Chris Steskal as a specialized field safety representative for law enforcement and corrections.

## **Alabama Jail Training Academy**

The Alabama Sheriffs Association, the National Institute for Jail Operations and the ACCA have collaborated on the Alabama Jail Training Academy since 2015. The Academy provides basic training for correctional officers through a series of two-day classes.

During the 2017-2018 year alone, 73 officers from member counties earned certificates for completing the four core

classes, and participation has also been strong from non-member counties. Some reimbursement is available to member counties to offset the cost of this essential training, which fulfills an SIDP requirement each year.

### Alabama Legal-Based Jail Guidelines

The AJTA curriculum is based on the Alabama Legal-Based Jail Guidelines, a unique tool that translates the latest applicable federal and state court decisions into detailed guidance for jails. The guidelines, which are specific to Alabama, make it much easier to run a constitutionally safe jail – with operating procedures and policies aligned with the changing legal environment – and defend against frivolous lawsuits.

Thirty sheriffs in member counties are using

the guidelines on an ongoing basis, and more than a dozen others have expressed interest. The liability program pays the implementation fee for members, a savings of \$2,250 for each county.

### Additional Training Opportunities

In the 2017-2018 year, nearly 400 deputies trained on a sophisticated driving simulator, made available through an insurance program partnership with the Alabama Fire College. For the current year's SIDP, CRS has organized a series of Below 100 classes around the state. Below 100 is a nationwide campaign to reduce preventable line-of-duty deaths and injuries among the law enforcement community.

The Funds also provide some financial support to members for participation in other professional development offerings, specifically skid car training and the jail management program.

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## COUNTY FAMILY FEATURE



# Lowvorn Family Tradition

## Father and son both motivated to serve their communities



*Rep. Joe Lovvorn (left) was elected to the Alabama Legislature from Lee County, while his father, Terry Lovvorn (right), represents District 1 on the Randolph County Commission.*

Photos: Contributed by Terry Lovvorn

County leaders always want to build strong connections with legislators, but Randolph County Commissioner Terry Lovvorn had a head start on everyone else – at least with one member of the Alabama House of Representatives.

His son, Joe Lovvorn, has represented District 79 – a large portion of Lee County – in the Legislature since winning a 2016 special election to fill a mid-term vacancy.

For his part, Commissioner Lovvorn has served on the county governing body since 2008, entering public service well after his son had moved away from the Graham community. He was well-versed in the ups and downs of public office by the time his son mentioned an interest.

"My advice was to run a positive campaign. Tell voters the truth and always be honest and transparent in his actions," the commissioner said. "I am very proud that he has done this."

That authenticity is exactly what the son admires about his father. "Dad has always been upfront with people and

a straight shooter when it comes to issues. I feel people appreciate that," said the representative, a career firefighter who now sells real estate and operates a moving company franchise.

Randolph and Lee counties both hug the Alabama-Georgia line near the state's midsection. "We serve areas with different demographics and economic situations. However, our roles are parallel when it comes to giving everyone we serve a voice," said the legislator.

Rep. Lovvorn moved to Auburn as a college student in the 1990s. He and his wife, Jenifer, are raising two school-age boys there now, as the area's economic and population boom continues. At the Statehouse, education is a priority

issue for him, and he serves on the budget-writing House Ways and Means Education Committee. He also chairs the Technology and Research Committee.

"Our districts are very different," the commissioner said. "He represents mostly city residents, while my district is very rural. As far as legislative issues are concerned, I think he does what he thinks is best for his people."

Randolph County is not spared from the challenge of limited resources and unlimited needs, but the commissioner identified some indicators of progress, including a new hospital. "Our new jail is being built and should be done next spring. Many folks from large cities are relocating to Randolph County to enjoy scenic Lake Wedowee," he said.

The commissioner's wife, Sherry Lovvorn, is a retired biology teacher. In 52 years of marriage, they have raised two children – a son and a daughter – and now enjoy four grandchildren.

The elder Lovvorn's authenticity is visible right away, and the backstory to his clothing preferences involves a bit of family history that also has bearing on his son's outlook. Lovvorn's Grocery and General Merchandise was open for business, in one form or another, in the community going back as far as 1850, although it is no longer in operation.

"They sold dry goods, groceries, fertilizer, feed and, of course, overalls," the commissioner recalled. "I was raised to wear what we sold."

As an adult, he is a full-time farmer – raising cattle, row crops and timber – and a part-time commissioner. "Overalls are NOT a 'look' to me," he said. "I wear them if I am working on the farm or going to Montgomery or New York City."

For his son, the store's role as a community hub shaped how he sees the world to this day. "On rainy days, farmers, retired factory workers, World War II veterans and people that lived through the Great Depression would congregate around the store," said Rep. Lovvorn. "The conservative values of God, family and country are the law of the land in our rural communities, and I feel being surrounded by these great people had a positive influence." ■



*As a student, Rep. Lovvorn won a 4-H Club photography contest with this image of his grandfather, Floy Lovvorn, in the family's general store.*

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# FAMILY ALBUM



Photos from Alabama Counties



## Getting Down to Business

*The Rebuild Alabama Act's ATRIP-II Committee met for the first time on May 1. The committee is responsible for establishing standards and funding criteria for the program, which will receive between \$30 million and \$50 million annually. Members are Alabama Department of Transportation Director John Cooper; Sens. Arthur Orr, Chris Elliott and Garlan Gudger; Reps. Bill Poole, Steve Clouse and Debbie Wood; and ACCA President and Choctaw County Commissioner Tony Cherry.*



## Sweet Home Alabama

*In 2020, Alabama will welcome county engineers from across the country for the annual conference of the National Association of County Engineers, which will take place April 19-23 in Orange Beach. To help promote the event, counties have snapped pictures of a special NACE 2020 road sign at scenic spots around the state, and the images are featured in a short video available online at [youtu.be/zkR3teTrZn8](https://youtu.be/zkR3teTrZn8)*

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### ***Leading with Passion***

*In April, members of the Association's PLAN 2020 leadership program visited with Gov. Kay Ivey to focus on leading with passion in their home communities. The meeting was part of the two-day PLAN "Montgomery Experience."*



@SONNYBRASFIELD

*Photo: Governor's Office*



### ***Rebuild Alabama 'Implementation Team'***

*Before March was over, the Association assembled an in-house "implementation team" of engineers to make sure counties were equipped with the necessary standards, procedures and document templates to put Rebuild Alabama dollars to work as soon as possible.*



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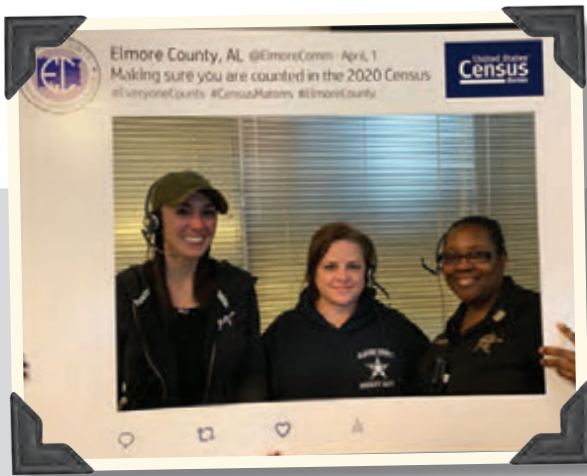


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## Making Sure #EveryoneCounts

Elmore County rolled out a multimedia campaign in early April to promote participation in the 2020 Census, starting with photos of various county employees posing inside a giant, Census-themed frame. The tweetstorm of pictures was accompanied by a brief YouTube message from Commission Chairman Troy Stubbs explaining how Census results drive funding for a range of government services.



@ELMORECOMM



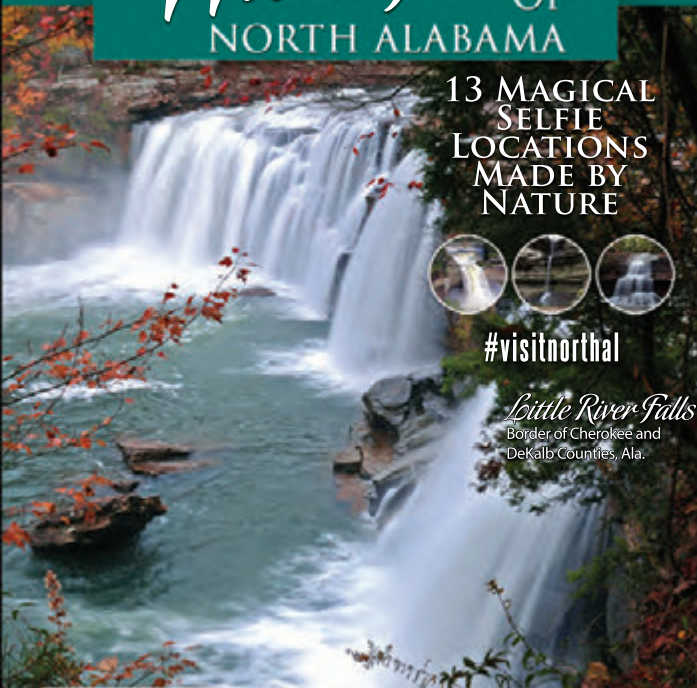
ELMORE COUNTY COMMISSION

Please send your photos to ACCA for the Family Album!

County Commission magazine wants to publish a selection of member photos in every issue to showcase the many ways county government touches the lives of Alabamians and to recognize the dedicated men and women who make counties work. Please send photos (large file sizes preferred) to Abby Fitzpatrick, Director of Communication & Engagement, [afitzpatrick@alabamacounties.org](mailto:afitzpatrick@alabamacounties.org).

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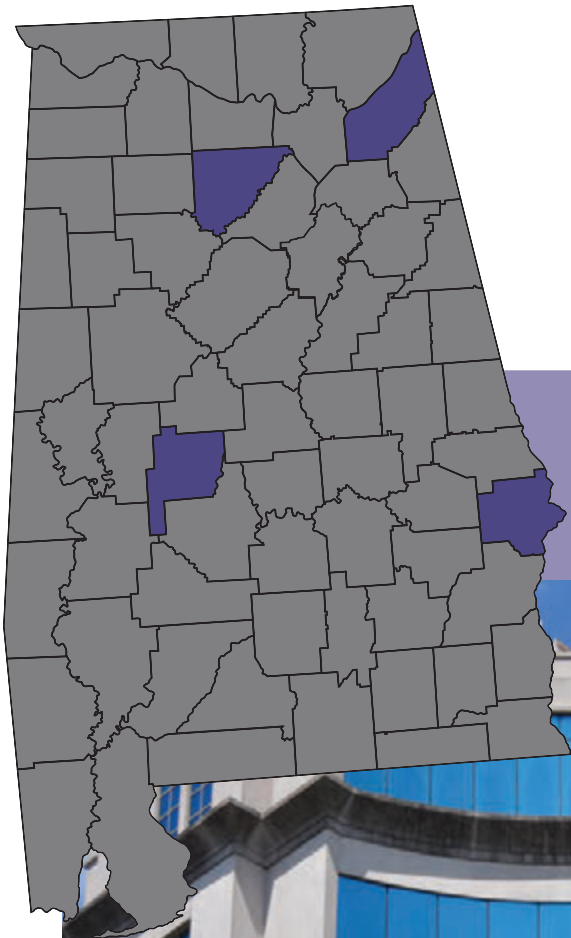
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# Voices from the County Family

**Q** Of all the ways that counties work together to solve common problems, what makes the ACCA Self-Funded Insurance Programs especially beneficial for your county?



**Matt Sharp**

*DeKalb County  
President,  
Association of County  
Administrators of  
Alabama*

**A** The ACCA insurance programs are so important to the counties in Alabama; we save thousands of dollars annually by investing in ourselves. Through efforts of the ACCA staff, these programs have continued to grow and become more efficient. Due to the Safety Incentive Discount Program, my county's workers' compensation premium-contributions have been cut in half over the past decade. And with County Risk Services, Inc. (CRS) going online this past January, we can expect even more savings in the years to come. It's just a better way for counties to get the coverage we need. The dollars that a commercial

*ACCA is headquartered on the top floor of the 2 North Jackson Street building, a property that is part of the insurance funds' investment portfolio.*





insurer would call profit are routinely returned to Fund members. In April, checks totaling \$3.3 million were sent to member counties and county-related entities, representing investment earnings, safety incentives and longevity bonuses.



**DeAndrae Kimbrough**

*Perry County  
President,  
Association of  
County Engineers  
of Alabama*

**A** The ACCA insurance programs are an asset to the support and sustainability of county government. The programs assure counties' protection, provide training to prevent accidents that happen in the workplace and stress the importance of safety. This is

reassuring for Road and Bridge Departments and their ability to confidently carry out their work.



**Bob Franklin**

*Russell County  
President, Alabama  
Association  
of Emergency  
Managers*

**A** It is reassuring to know that the ACCA Insurance Funds are governed by boards filled with county officials. An outside, for-profit agency isn't going to watch out for county needs better than these officials who have counties as their No. 1 priority. Here in Russell County, we are proud that District 5 Commissioner Cattie Epps is serving her second term on the workers' compensation board. I'm certain we

wouldn't have this kind of opportunity to provide input with another insurer.



**Gordon L. Sandlin**

*Cullman County  
President, Alabama  
Association  
of 9-1-1 Districts*

**A** As it is with all the 9-1-1 districts in Alabama, every county and county-related entity is unique. Having an insurance program in place to meet the needs for custom-tailored coverage and services is vital, and that is why the ACCA insurance programs are especially important. The professional staff members are familiar with county needs and can offer coverage that will be there, as in the 9-1-1 world, when that unexpected moment arises.



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