

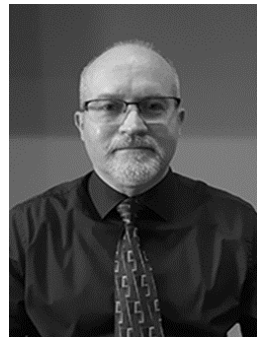
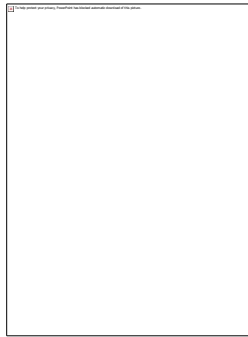
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# Risk Management Site Visit Assessments

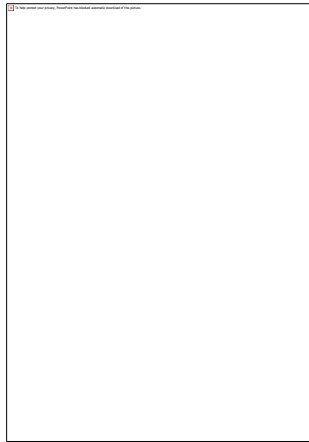
Presented by: Patty Stephens  
CRS Risk Management Team Lead



# Risk Management and Underwriting Team Introduction



# Risk Management Team



**Patty Stephens**  
**Risk Management**  
**Team Lead**

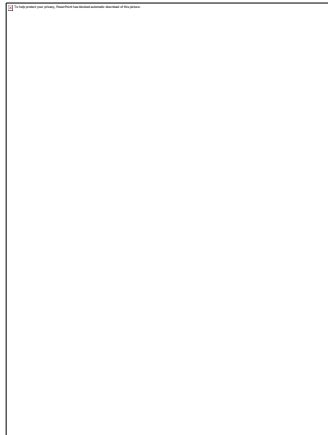
334-394-3232 office  
334-546-4046 cell

[pstephens@countyrisk.org](mailto:pstephens@countyrisk.org)

## **Background and Expertise**

Patty is a graduate of Troy University and worked for 35 years for Alfa Insurance. She has earned the Associate in General Insurance (AINS), Associate in Claims (AIC), and Charter Property Casualty Underwriter (CPCU) designation.

# Risk Management Team



**David McMichael**  
**Risk Management**  
**Field Consultant –**  
**Law Enforcement**

334-394-3232 office  
256-496-8563 cell

[dmc michael@countyrisk.org](mailto:dmc michael@countyrisk.org)

## **Background and Expertise**

David is a graduate of Columbia Southern University and the FBI National Academy. He has 30+ years of law enforcement experience, most recently in the Tallapoosa County Sheriff's Office, where he served as chief deputy for two decades.

He has earned professional certifications in Special Weapons and Tactics, Defensive Tactics, Auditing Jail Security and Lesson Plan Development. In addition, he holds instructor certification in the subjects of Active Shooter Incidents, Crisis Intervention and Non-escalation and De-escalation.

# Risk Management Team

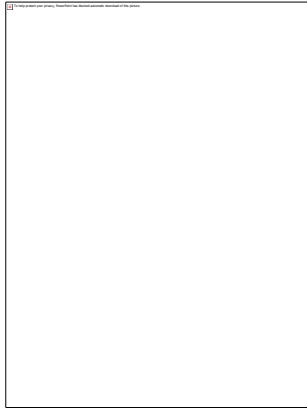


**Joel Best**  
**Risk Management**  
**Field Consultant**  
334-394-3232 office  
334-612-1766 cell  
[jbest@countyrisk.org](mailto:jbest@countyrisk.org)

## Background and Expertise

Joel is a graduate of Faulkner University and has 19 years of experience with insurance including with the Alabama Department of Risk Management. He also has his insurance producers license in property, life, and health.

# Underwriting Team



**Ashley Watson**  
**Underwriting Analyst**  
334-394-3232 office  
[awatson@countyrisk.org](mailto:awatson@countyrisk.org)

## Background and Expertise

Ashley is a graduate of Auburn University at Montgomery and has 21 years of experience as an underwriter with Alfa Insurance. She has her Paralegal Certification and her Associate in Insurance (AINS).

# Underwriting Team



**Melissa Morris**  
**Underwriting Coordinator**  
334-394-3232 office  
[mmorris@countyrisk.org](mailto:mmorris@countyrisk.org)

## Background and Expertise

Melissa is a Veteran of the United State Air Force. Her background consists of eight years combined insurance experience – Property/Liability Claims handling, prior multi-lines adjusters license in nine states, and one year in the Underwriting Coordinator role at CRS. She has completed AINS 101 & 102, is one elective away from the AINS designation, and is working towards an Associates degree in API.



# Risk Management Site Visit Process



# Role and Responsibilities of the CRS Risk Management Department

- ✓ Identify risks
- ✓ Analyze the exposure
- ✓ Evaluate the issues
- ✓ Treat/Resolve
- ✓ Monitor and control

CRS will contact the member for the county to conduct a site visit and perform a risk assessment of the properties/locations the county owns and provide recommendations regarding policy, procedures, practices, and training to assist in mitigating losses. We are requesting that the Administrator, Engineer, EMA Director, and the Safety Coordinator attend the meeting.



# Site Visit Meeting



# Items to Review/Discuss

Five Year Loss Run and Trends

Schedules (Auto Property & Liability, Mobile Equipment, Electronic Data Processing(EDP), Watercraft, Property & Liability Drones, Fine Arts, Canines, and U/W Endorsements)

County owned property and locations

Access works property and contents coverage amounts



# Complete Risk Management Assessment and Sign-in Sheet



## SITE-VISIT SIGN-IN SHEET

COUNTY NAME: \_\_\_\_\_ DATE OF VISIT: \_\_\_\_\_

PRINTED NAME	JOB TITLE	EMAIL
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
5. _____	_____	_____
6. _____	_____	_____
7. _____	_____	_____
8. _____	_____	_____
9. _____	_____	_____
10. _____	_____	_____
11. _____	_____	_____
12. _____	_____	_____
13. _____	_____	_____
14. _____	_____	_____
15. _____	_____	_____

ACCA Liability Self-Insurance Fund, Inc. / LSF-Property Program | ACCA Workers' Compensation Self-Insurers Fund  
 P.O. Box 589, Montgomery, Alabama 36101-0589 • 334-394-3232 / 888-608-2009 (toll free) / 334-394-3244 (fax)  
[liabilityclaims@courtrisk.com](mailto:liabilityclaims@courtrisk.com) [propertyclaims@courtrisk.com](mailto:propertyclaims@courtrisk.com) [workerscompclaims@courtrisk.com](mailto:workerscompclaims@courtrisk.com)



## COUNTY RISK MANAGEMENT ASSESSMENT

Fund Member: \_\_\_\_\_ Fund Member #: \_\_\_\_\_  
 County Administrator: \_\_\_\_\_ Safety Coordinator: \_\_\_\_\_  
 Date of Inspection: \_\_\_\_\_ Date of Report: \_\_\_\_\_  
 Field Safety Representative: \_\_\_\_\_

**Safety Incentive/Discount Program:**  
 Do you participate in the SIDP?  YES  NO

**Policies and Procedures:**

- Do you have New Employee Orientation?  YES  NO
- Do you provide and have employees sign Employee Handbook?  YES  NO
- Do you have a written Sexual Harassment Policy?  YES  NO
- Do you conduct training on the Sexual Harassment Policy?  YES  NO
- Do you have a written Progressive Disciplinary Procedure?  YES  NO
- Do you establish Progressive Discipline?  YES  NO
- Do you have a Right to Return to Work Policy?  YES  NO
- Do you have a Job Postings?  YES  NO
- Do you investigate all accidents?  YES  NO
- Do you have a drug & alcohol program?  YES  NO
- Do you have drug testing minimum requirements?  YES  NO
- Do you have 100% post-accident testing?  YES  NO
- Do you have a written Seat Belt Policy?  YES  NO
- Do you have a written Cell Phone/Wireless Devices Policy?  YES  NO
- Do you have cyber security measures in place?  YES  NO
- Do you have an Evacuation/Emergency Response plan?  YES  NO

**Number of Employees:**

Full Time: \_\_\_\_\_

- Are volunteer workers required to sign a Hold Harmless Agreement?  YES  NO
- Do you utilize Hold Harmless agreements for Volunteers at special events?  YES  NO
- Do you use inmate workers?  YES  NO

**First Aid:**

- Are first aid kits available in all work areas?  YES  NO
- Is someone responsible for refilling the first aid kits on a regular basis?  YES  NO
- Are eyewash stations, sinks, and/or showers available for flushing the eyes or skin after exposure to harmful substances?  YES  NO
- Have employees have received appropriate first aid training/instructions about what to do in an emergency?  YES  NO
- Do you have CPR/AED/first-aid training for employees and staff?  YES  NO

ACCA Liability Self-Insurance Fund, Inc. / LSF-Property Program | ACCA Workers' Compensation Self-Insurers Fund  
 P.O. Box 589, Montgomery, Alabama 36101-0589 • 334-394-3232 / 888-608-2009 (toll free) / 334-394-3244 (fax)  
[liabilityclaims@courtrisk.com](mailto:liabilityclaims@courtrisk.com) [propertyclaims@courtrisk.com](mailto:propertyclaims@courtrisk.com) [workerscompclaims@courtrisk.com](mailto:workerscompclaims@courtrisk.com)



Page 2 continued

**Fire Protection:**

- Is the fire alarm system certified and tested annually?  YES  NO
- Are fire extinguishers regularly recharged and noted on the tag?  YES  NO
- Does facility have a sprinkler system?  YES  NO

**Personal Protective Equipment (PPE):**

- Are appropriate PPE such as face, head, eye, hand, and foot protection Available for employees who need to wear it to safely perform their jobs?  YES  NO

**Walkways:**

- Are all aisles appropriately marked and unobstructed?  YES  NO
- Are holes in the walking surface covered or repaired so people can walk safely?  YES  NO
- Are non-slip materials used on wet surfaces to improve traction?  YES  NO

**Exits and Evacuation:**

- Are exits labeled with exit signs and illuminated so they're always visible?  YES  NO
- Do enough exits exist so people can leave quickly during an emergency?  YES  NO

**Ladders:**

- Are all ladders in good condition and receive maintenance when needed?  YES  NO

**Hand Tools and Power Tools:**

- Are all moving parts guarded to prevent injury?  YES  NO
- Are tools stored in a secure, dry location?  YES  NO

**Machine Guarding:**

- Is all machinery and equipment regularly inspected and serviced as needed?  YES  NO
- Do power shutoffs exist within reach of operators?  YES  NO

**Welding and Cutting:**

- Do PPE, eye protection, helmets, goggles, hand shields meet standards?  YES  NO

**Compressors / Air Receivers / Boilers / Compressed Gas Cylinders:**

- Does every receiver have a pressure gauge and an automatic safety valve?  YES  NO
- Are all cylinders legibly labeled to identify their contents and are properly stored?  YES  NO
- Is there a current operating permit?  YES  NO

**Forklifts:**

- Have forklift operators received proper training for the trucks they operate?  YES  NO
- Are untrained employees not allowed to operate forklifts?  YES  NO
- Are forklifts have warning horns that can be heard above normal noise levels?  YES  NO
- Can brakes bring trucks to a complete stop even when the truck is fully loaded?  YES  NO

**Flammable and Combustible Materials:**

- Are proper storage containers and methods used to prevent spontaneous combustion of materials?  YES  NO

**Hazard Communication and Handling Dangerous Substances:**

- Are employees trained so they understand hazards, can read SDSs and labels and know how to safely handle chemicals, such as acids, bases, caustics, etc.?  YES  NO
- Do employees who handle hazardous chemicals wear appropriate PPE?  YES  NO

Page 3 continued

**Electrical:**

- Are necessary labels of electrical hazards posted on equipment?  YES  NO
- Have employees working on/ear electrical equipment received proper training?  YES  NO
- Is temporary wiring, i.e., flexible cord, out where it can be a tripping hazard?  YES  NO

# Exposures/Liability Concerns



- Slip, Trip, and Fall hazards
- Fire extinguishers properly maintained and serviced
- Elevators inspected
- Sprinkler system inspected and in working order
- Seat belt policy implemented and followed
- Exposed or frayed wiring
- Inmate workers/volunteers
- First aid kits and eyewash stations are up-to-date

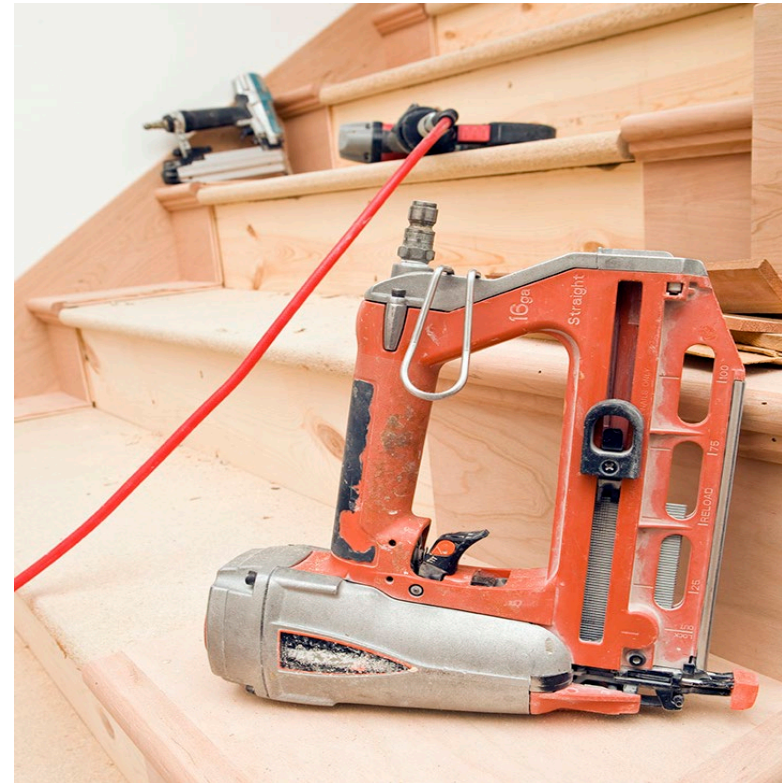
# Prevent Slips

- ✓ Clean up spills
- ✓ Repair leaks
- ✓ Pick up objects
- ✓ Sweep up debris
- ✓ Wear slip-resistant shoes



# Prevent Trips

- ✓ Clean up straps and bands
- ✓ Put away electrical cords and air hoses
- ✓ Don't stack items in walkways
- ✓ Keep drawers closed
- ✓ Be careful when you carry objects
- ✓ Put away tools



# Prevent Falls

- ✓ Be careful on stairs
- ✓ Use ladders safely
- ✓ Replace fall protection chains or barriers
- ✓ Use fall arrest equipment when required





# Fire Loss for an Excavator County Shop Equipment

Claim Description: County employee noticed a machine light was on and started to recycle the machine and noticed a flame. The fire quickly began to get out of control and engulfed the entire piece of equipment. The employee tried to use a fire extinguisher but was unable to extinguish the flames. The excavator was a total loss. No injuries were reported. Cause of fire was undetermined.

Claim Cost: ACV \$176,185.33 – deductible and salvage retention

Total Amount Paid on Claim: \$172,615.83



# Workers' Compensation Claims for Seatbelts



# Seatbelt Claim Description

Claimant was a 58 year-old married male CDL Truck Driver. Employed with the County since 3/18/2019. Claimant was driving a loaded dump truck and pulling a tar trailer along with three fellow co-workers that were patching holes at an intersection with railroad tracks. The claimant was about to cross the railroad tracks when the railroad crossing signals began to flash. The barriers came down and he was unable to move forward or backwards and could not get off the railroad tracks. The front passenger side of the dump truck was struck by the train. The passenger was able to get out of the truck before the train struck, but the claimant was not able to exit in time and was also not wearing a seatbelt. He suffered a cervical injury and underwent back fusion surgery at C6-7 on 9/3/2020. On 9/5/2020, as he was being prepared for discharge and was ambulating in physical therapy when he went into cardiac arrest. It was determined that he had a blood clot in his left leg and as a result he had a pulmonary embolism. He was non-responsive and placed on a ventilator and soon after tested positive for COVID-19. The claimant did improve and was later transferred to Encompass Rehab for two weeks. He was hospitalized on two other occasions due to pressure sores. He has continued to improve and was placed at Maximum Medical Improvement on 4/8/2021.

**Total cost of claim to date - \$273,619.07**

# County Shop Employee Workers' Compensation Claim

On Tuesday, September 1, 2015, three employees were riding in a county dump truck following behind a county backhoe that was going to the shop. They were traveling at an estimated speed of 30 miles per hour when an 18-wheeler came from behind at an estimated speed of 65 miles per hour, striking the dump truck in the rear. They had been on the roadway for approximately one mile at the time of impact.

The first claimant was a 37-year-old married male Equipment Operator with three children and his 4<sup>th</sup> child was born a couple of weeks after the accident. He had been employed with the County since 6/22/2015 and was the driver of the dump truck. His drug screening was negative. He had been wearing his seatbelt. He suffered contusions of the left shoulder, chest wall, and face. He had a closed head injury with loss of consciousness, multiple left rib fractures, and facial lacerations.

The second claimant was a 50-year-old married male Laborer that had been employed with the County since 6/7/2013. He was riding in the left rear seat and it appeared as though he was not wearing his seatbelt since he was ejected from the dump truck. He could not remember if he was wearing it or not. He suffered multiple left and right rib fractures, fractures at T2 and L2, a right hip fracture, left elbow laceration, left shoulder pain, right knee injury and collapsed lungs.

The third claimant was a 38-year-old common-law married male Laborer with two children. He had been employed with the County since 8/25/2015. He was riding in the front passenger seat and was not wearing his seatbelt, but was not ejected from the dump truck. The air bag had been turned off for the passenger seat. He suffered a traumatic brain injury, pulmonary contusion, respiratory failure, laceration to his right arm, multiple abrasions, and skull fracture. The mother of his children died of heart attack a couple of weeks before the claim was settled. He went home in July of 2017.

**Total paid on all three claims – \$2,849,069.83**



# County Shop and Engineer



- Personal Protective Equipment (PPE)
- Forklifts
- Equipment
- Hazard Material
- Welding and Cutting
- Hand Tools and Power Tools

# Daily Housekeeping Checklist

- ✓ Floors
- ✓ Aisles
- ✓ Workstation
- ✓ Equipment
- ✓ Storage
- ✓ Waste disposal



# Daily Housekeeping Checklist

- ✓ Eliminates accident and fire hazards
- ✓ Maintains safe, healthy work conditions
- ✓ Saves time, money, materials, space, and effort
- ✓ Improves productivity and quality
- ✓ Boosts morale
- ✓ Reflects a well-run organization



# Key Points to Remember

- Good housekeeping helps prevent workplace fires and accidents
- Everyone's responsibility
- Keep alert
- Eliminate or report hazards you identify anywhere in the facility





# CRS Contact Information



(334) 394-3232

(334) 394-3244 FAX

1(888)608-2009 TOLL FREE



first initial last name@countyrisk.org

(example: mfraze@countyrisk.org)

## **Workers' Compensation Claims**

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DeeDee Calloway, Sr. Claims Analyst

Stacy McGowin, Sr. Claims Analyst

Tiffany Crossley, Claims Analyst

Katy Sievers, Claims Analyst

Brenda Miller, Med-Only Claims Analyst

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Joel Best Field Consultant

David McMichael, Field Consultant – Law Enforcement

Marcia Collier, Member Services & Risk Management Coordinator

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Melissa Morris, Underwriting Coordinator

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Cindy Dunn, Sr. Claims Analyst

William Hunter, Claims Analyst

Gary Russell, Claims Analyst

Erik Smith, Claims Analyst

Ashley Courtland, Associate Claims Analyst

Kimberly Pierce, Associate Claims Analyst

## **Administration**

Mary Kay Frazee, Vice-President

Allyson Carter, Operations Manager

Matthew Vick, Administrative Office Support

**Website:** [www.countyrisk.org](http://www.countyrisk.org)



