

The *Alliance Advisor*

The Alliance Advisor, July 2006

Unprecedented Growth Continues...

So far in 2006, we have continued at the record growth rate established in 2005 with 23 new members adding over \$2.6 million in funding to the program. This represents a 26% increase from year-end 2005. We welcome all our new members into our specialized program sponsored by the Association of Towns of the State of New York. You have just joined the fastest growing municipal workers' compensation program in New York State.

Comp Alliance achieves 26% growth in funding contributions thus far in 2006!

expectations. We have numerous new initiatives designed to bring you the best possible claim and loss control services available in the industry.

This year we are proud that we have maintained our 98% retention rate and take this opportunity to thank our members for their continued loyalty and commitment to our program.

We are very much interested in hearing from you regarding areas of improvement

or success stories. Please feel free to contact us at any time either by calling or emailing any of our support departments (listed on the back page of the newsletter) or by completing the Client Satisfaction Survey (*soon to be downloadable from our website.*).

Loren Pratt

Comp Alliance Marketing Manager

We would like to highlight The Town of Smithtown in Suffolk County, our largest member thus far, joining the Comp Alliance in June 2006. It is significant that they came to us largely because of the quality of services we offer that they say were missing from their former program. We assure them and all our new members that we will do our best not only to meet but exceed their service

Inside this issue:

- Unprecedented Growth Continues 1
- Preventing Injuries Around Mobile Equipment 1
- Meet Joanne Finno 2
- What to Expect from a Loss Control Visit 3
- Comp Alliance Contact List 4



**New York State
Municipal Workers'
Compensation
Alliance**

www.compalliance.org

Preventing Injuries Around Mobile Equipment

The NYS Department of Health (NYSDOH) collects information about occupational fatalities for both the Census for Occupational Injuries (CFOI) program and the Fatality Assessment and Control Evaluation (FACE) program. This collected data is then shared with health and safety professionals to

(Continued on page 2)

Preventing Injuries Around Mobile Equipment

develop strategies for prevention of both fatalities and serious injuries. Next, safety recommendations are generated to prevent additional worker fatalities and injuries. Once developed, these recommendations can be shared with employers, workers, and other organizations interested in promoting workplace safety.

Sharing loss data also benefits municipal employers and assists them in training their employees. Extensive educational information including brochures, power point presentations, and training materials are available on the website listed below. The training program is designed to help municipal workers recognize the hazards of working with and around mobile equipment, so

municipal supervisors and workers will be safer at jobsites.

Some specific examples of municipal worker topics available include:

- ◆ A Flagger Dies after being Struck by a Pickup Truck in a Highway Work Zone
- ◆ A Truck Driver is Run Over by a Trash Compactor in Municipal Landfill
- ◆ Contractor Run Over by Front-End Loader at City Salt Stockyard

WEBSITE:

www.health.state.ny.us/nysdoh/face/face.htm

Joann Robertson, CSP ARM CPCU

Meet Joanne Finno, Senior Claims Examiner

Joanne Finno has a long history with Wright Risk Management, beginning with her employment in January of 1991 as a file clerk. Before assuming her duties with the Alliance, Joanne managed the WC claims for such accounts as the Wyoming County Plan and Dutchess County Schools.

As a Claim Examiner on lost time claims, Joanne ensures that injured employees are paid compensation both on a timely basis and at the correct rate. She also arranges Independent Medical Examinations when necessary, ensures that the Towns and Villages are reimbursed for sick leave and/or salary continuation, files applications for Second Injury Fund reimbursement, manages litigation on each case, and responds to all WCB inquiries regarding her handling of each case.



What to Expect from a Loss Control Visit

Let's face it – nobody likes to sit through an inspection or audit. Thoughts of strangers carrying clipboards, wearing white gloves and peering through magnifying glasses often come to mind.

As part of our services – and to help our members with their individual safety efforts – Comp Alliance loss control specialists conduct field loss control inspections of our members' facilities, equipment and operations – without clipboards, white gloves and magnifying glasses! If you're scheduled for an inspection – we promise that it will be painless.

Why Loss Control Inspections?

Primarily to identify and evaluate operational exposures and the controls that are in place to minimize employee injuries and incidents that result in Workers Compensation claims. Inspections also help the Comp Alliance demonstrate its commitment to loss control to the excess insurers that protect the program in case one of our members' experiences a catastrophic loss.

What to Expect?

Regardless of the size of the member, the evaluation will focus on these main areas:

- ◆ Operations/Exposures,
- ◆ Controls
- ◆ Loss History
- ◆ Management

The loss control specialist will try to schedule the visit one or two weeks in advance with our designated municipal contact (usually a supervisor, mayor, clerk, manager or controller). [Prior to the visit, the risk management

consultant will review the member's loss history relative to workers compensation claims sustained since their association with the Alliance, and will usually have some idea of the member's loss history prior to arrival. If you are a new member, then the consultant would ask to review and C-2's or employee accident reports submitted during the previous 1-3 years.]

Operations and Exposures

At the time of the visit, the risk management consultant will ask to meet with each major department manager, other administrators as well as board members and, if applicable, a member of the local collective bargaining unit. This results in an overview of the member's operations and activities, for example, highway, public works, water or sewer operations, as well as police and fire. Municipal vehicles are checked, along with any mobile or construction equipment. During the warm weather, extra attention is paid to operations in the parks and recreation departments. In addition, the member will be asked to provide some details on each of these departments such as numbers of full time and part time or seasonal staff, including all hired, appointed, or elected officials.

Controls

This segment of the inspection includes two phases – a review of written safety programming and policies as well as a physical inspection of all municipal facilities and work operations. We are interested in knowing about the nature of the member's overall safety and loss control efforts and how they relate to each functional department. For example:

- ◆ Does the municipality have an overall personnel policy and procedures established that also include safety rules or safe work practices?

- Hazard communication/Right to Know awareness
- Lockout program
- Confined Space entry
- Fall protection
- Excavation/trenching
- Heavy equipment operations
- Electrical safety
- Machine guarding/Use of machinery
- Work zone controls
- Safe lifting/material handling

- Slip and fall prevention
- PPE
- Bloodborne Pathogen
- Workplace violence prevention
- Security
- Driver safety
- Emergency procedures
- Police defensive tactics training
- Pursuit driving police
- Police booking procedures
- Firefighting safeguards

- ◆ Does each dept area such as highway, DPW, parks, buildings and grounds, police and fire; have their own departmental specific safety policies and procedures?

Elements in these safety policies to be discussed would include: safety policy statements, the municipality's screening and hiring procedures, new hire safety orientation, self-inspection procedures, accident investigation reviews, the role of a safety committee and the municipality's ongoing safety training

(Continued on page 4)

Loss Control Visits (continued from page 3)

program. Subjects and topics to discuss during the year, in safety or “toolbox” training include:

Losses

Past losses are often a credible indicator of what may occur in the future – unless the underlying conditions and hazards are addressed. With regard to municipal operations, typical trends include: slips and falls, lifting, and struck by equipment. Trends can also develop within a department, such as with heavy equipment operators falling while getting on and off equipment, or police officers being injured when restraining or booking suspects, or laborers sustaining back injuries from material handling and lifting. Loss control specialists want to know what municipalities have done to control their losses.

Management

The success of a municipal safety program is directly related to the ability of management – at both the elected and appointed levels – to manage their operational exposures in a safe manner in compliance with all applicable regulations and laws. This includes department heads as well. Gauging the abilities of management is a somewhat subjective call. It is based on the loss control specialist’s findings relative to all of the above areas, including the demeanor of the administration, union relationships, and department heads’ commitment to safety and regulatory compliance at the time of the visit.

This opinion can be less than favorable if there is a perceived lack of interest on the part of administration or elected officials and department heads, adversarial relations with employees and unions that result in an inertia that precludes a viable accident and injury prevention program.

The level of accountability for accidents that result from unsafe conditions is a good indicator of management control over workplace injuries. The opinion will also be positive if administration has committed funds to address unsafe conditions and to promote workplace safety.

Loss Control Recommendations

Conditions or hazards that warrant correction are identified in a loss control report that is sent to the member and broker when applicable. Members are asked to respond back to the Comp Alliance with their plans for correction.

Roger Cuva, CSP Senior Loss Control Specialist

We hope you found this issue of *The Alliance Advisor* informative and useful. If you wish to obtain additional copies, make comments, or suggestions for future topics, please contact:

Liz Walker
516.750.9374
ewalker@wrightrisk.com



**New York State
Municipal Workers'
Compensation
Alliance**

www.compalliance.org

**333 Earle Ovington Blvd.
Suite 505
Uniondale, NY 11553-3624
866.697.6922**

Please feel free to contact our management team at any time:

Plan Management:

John Congdon 516.750.9404
jcongdon@wrightrisk.com

Marketing and Sales:

Loren Pratt 315.699.8292
lpratt@wrightrisk.com

Risk Management:

Bob Bambino 516.750.9403
rbambino@wrightrisk.com

Underwriting

Maureen Gale 516.750.9485
mgale@wrightrisk.com

Claims:

Howard Bitner 516.750.9376
hbitner@wrightrisk.com

Adam Strong 516.750.9383
astrong@wrightrisk.com

Sponsored by:



Association of Towns

Managed by:



WRIGHT RISK MANAGEMENT