

Loss Prevention: “Whose Job is it?”



Patrick Bonnot

Director of Loss Control and Member Services

MIRMA

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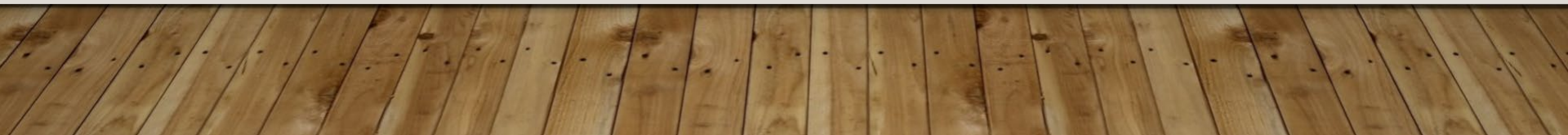
Welcome to
*Branson*TM
MISSOURI
★

23 Years



A few reminders:

- Lunch for registered attendees of Titanic, meet at Pasghetti's, 12:30 then walk or drive to Titanic, 2-3 blocks at most (and back).
- ~~-Titanic requires masks regardless of vaccination status, political status or what color your car is. This tour starts at 1:30~~
- No "show ups" for the Titanic, you must have registered with us. Don't miss the "boat."
- Cool benefit...If staying Friday night? Baldknobbers, \$15.00 ticket with having attended the Reza show with us. Same theater, check times with your local listings.
- Name Badges, drink tickets in name badge is helpful.
- Staff Biographical sketches at the end of the breakfast time slot, 8:10 AM





JOIN US ON
EVENTORY!

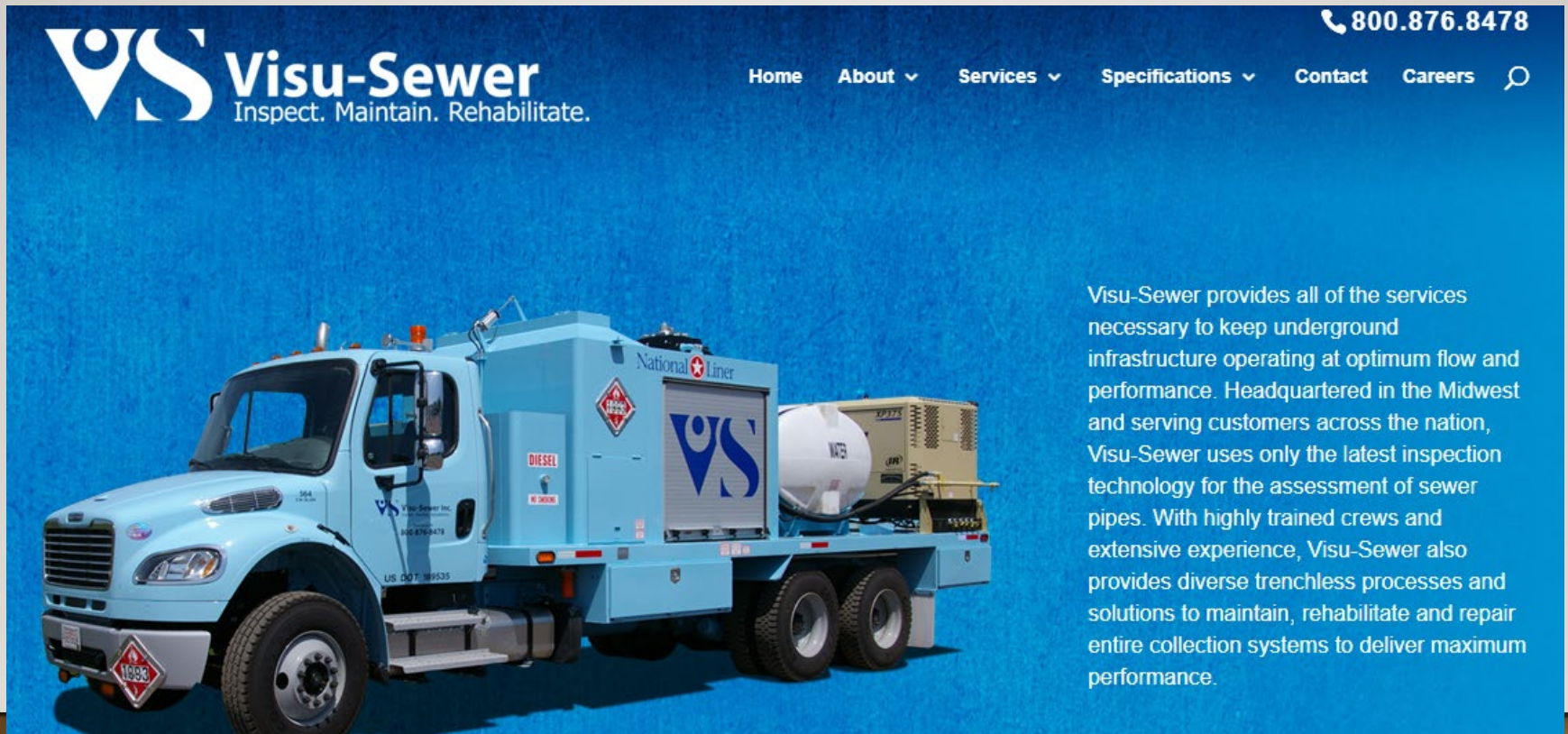
#47089



91111

June 25, rain rain rain...

Fulton City Administrator—No backups! \$1,000,000.00 in the last two years
-Focused on problems areas (passed back ups), slip lining by the following...

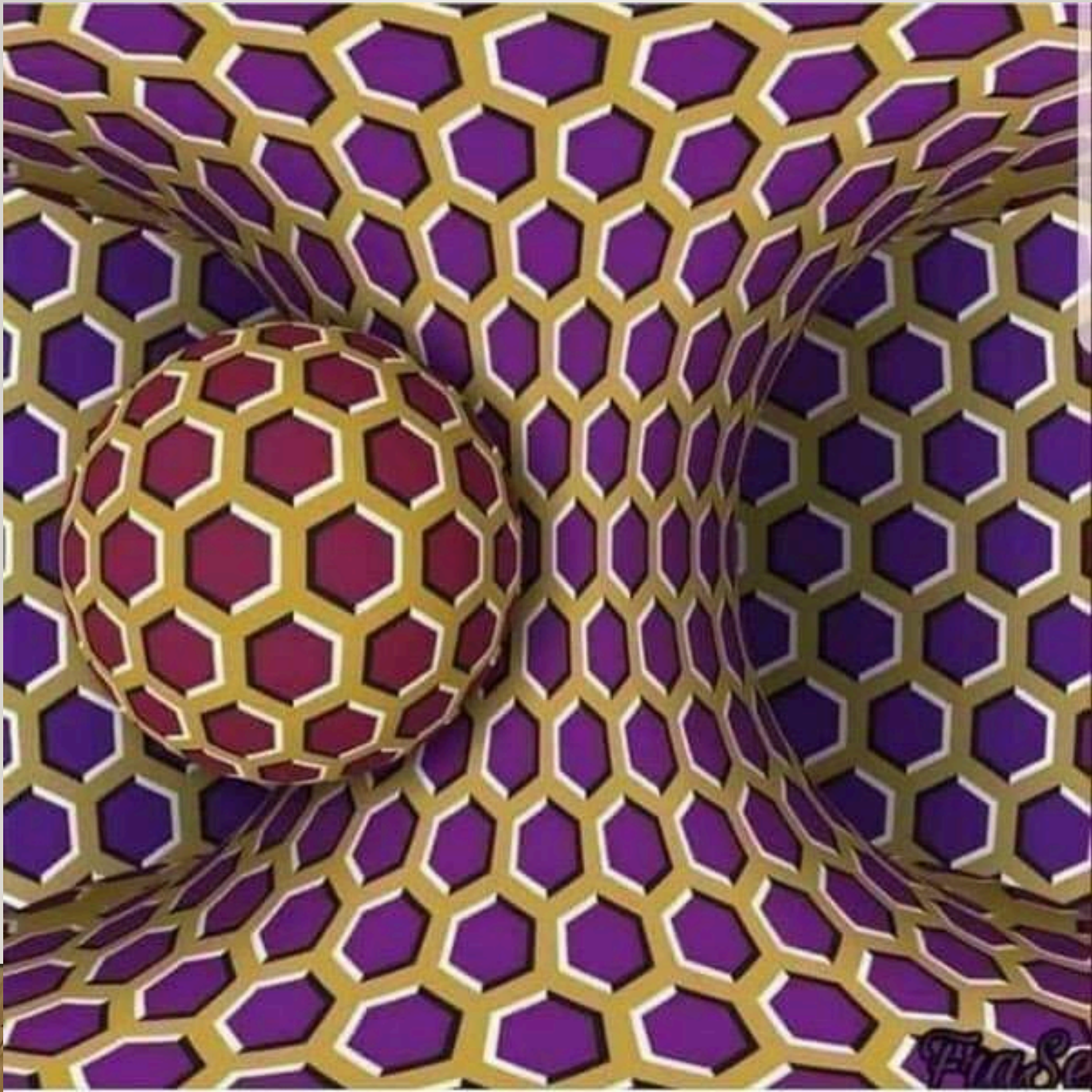


VS Visu-Sewer
Inspect. Maintain. Rehabilitate.

800.876.8478

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Visu-Sewer provides all of the services necessary to keep underground infrastructure operating at optimum flow and performance. Headquartered in the Midwest and serving customers across the nation, Visu-Sewer uses only the latest inspection technology for the assessment of sewer pipes. With highly trained crews and extensive experience, Visu-Sewer also provides diverse trenchless processes and solutions to maintain, rehabilitate and repair entire collection systems to deliver maximum performance.



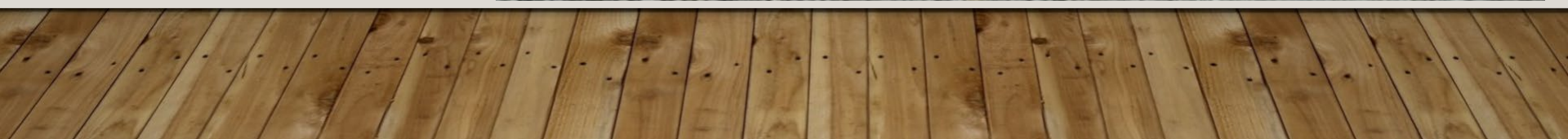
Tommorow's Speaker:
“There are no new ways to die”.

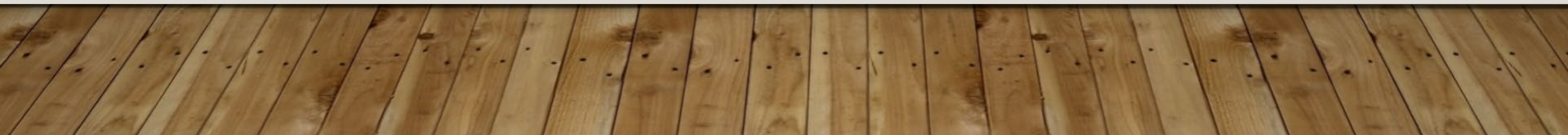
Problems Lying in Wait...

Employee Creativity:













Thanks for being here today...

We do appreciate your time in getting to know you better and how your city functions.



MIRMA Mission Statement:

MIRMA is the premier risk pool for high quality, small to mid-sized Missouri municipalities that are committed to risk management. We will prudently grow, focusing on collaboratively delivered services our members need, and by providing comprehensive coverage at rates that are competitive and promote stability.”



ZERO NIOSH FFR's
are ear looped design!

The Board...

-Utility
Managers (2)

-City
Administrators (5)

-HR
Professionals (1)

-Finance (2)

MISSOURI INTERGOVERNMENTAL RISK MANAGEMENT ASSOCIATION BOARD OF DIRECTORS FISCAL YEAR 2021

Chairman of the Board

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The Board

Risk Mgt. 101

“The strategies to manage risk typically include **transferring** the risk to another party, **avoiding** the risk, reducing the negative effect or probability of the risk, or even **accepting** some or all of the potential or actual consequences of a particular risk”

Why don't some people work safely?

- faster
- more efficient
- easier
- peer pressure & culture
- creative?...

How Do We Manage Our Risk?

- Loss Control
- Powers of Training and Observation
- Vigilance
- Action
- Inquisitive Mindset (Chlorine, Muriatic Acid).
- Let's look at observation and vigilance...

Training Boosts Observation



Additional work zone considerations:

- Workers encountering sirens should consider a situation where **police officers are pursuing a vehicle purposely evading arrest**. The work zone plan should include what each worker will do when a “chase” is encountered.
- Reflective signs reflect light in a certain direction. **Retroreflective** (new standards) reflect light back to the light source (your vehicle).
- Workers shall wear a **class 3 garment at night and class 2 during the day**. Examples of those items can be found on page 24 of the document linked here.
- Flaggers should consider wearing gloves** with reflective colors on the hands.
- Work zones MUST have advanced warning signs.
- Flaggers are best represented with three separate cones at the flagging spot. The movement of the cones in relation to traffic control is critical and can be learned in the appropriate class.
- No vehicles within 100 feet of flagger personnel.
- Most work zone issues are related to two things...inadequate sight distance and/or improper positioning of the flagger position.**
- Vests on all work zone employees shall be buckled. Reflective vests when not buckled sometimes accidentally hides reflective portions from drivers.
- All workers in work zones shall wear hard hats and approved eye protection. The only exemptions are for those working within enclosed cabs, not moving in and out of the cab regularly.
- The perceived reaction time for motorists on highways is 2.5 seconds. At 70 miles per hour, this means a distance traveled is up to 257 feet before a driver can take corrective action.



Who is responsible for
making
these observations in
your town?

Do they know your policy
and are they trained?



An Effective Loss Control Program Includes...

- Management Direction
 - Safety Committee
 - Loss Control Methods
 - Fleet Safety 28%
 - Liability Control (dept. specific) 54%
 - National Standards Compliance
 - Human Resources (Policies and Practices)
 - Safety Training 18%
 - MIRMA's Recommendations and Assistance
- 100%

Management Direction

- Council and Utility Boards establish policy (legislative)
- City Administrators, City Clerks, Dept. Heads implement policy (Executing the policy set forth by the governing body).



Management Direction

- Loss Control Policy-Posted
- Safety Coordinator - responsible for maintaining records and other duties (formally appointed).
- Department safety meetings held monthly- 10 to 12 per year.
- Transitional Duty Program
- Attendance of meetings and seminars.

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Safety Committee

- ⦿ Administrator, City Clerk, Department Heads, make up the (exec.) committee.
- ⦿ Establish goals and objectives.
 - Reduce accidents/injuries by X.
- ⦿ Document the meetings. Minimum once every quarter.
- ⦿ MEETS, DOCUMENTS, SETS GOALS

Safety Committee

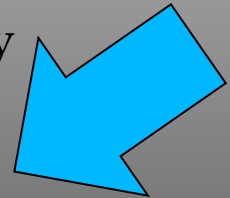
- ◎ Accident reviews:
 - Drop assumption, “nothing can be done, it’s an accident”.
 - Are accidents always attributed to physical conditions and not human error?
 - **The environment does not cause accidents, inattention does...**
 - **Accountability** – Employee & Supervisor.
 - Determine preventability and continue to search for the root cause.

Accountability: 287:120

6. (1) Where the employee fails to obey any rule or policy adopted by the employer relating to a drug-free workplace or the **use of alcohol or nonprescribed controlled drugs in the workplace**, the compensation and death benefit provided for herein shall be reduced fifty percent if the injury was sustained in conjunction with the use of alcohol or nonprescribed controlled drugs.

Accountability: 287:120

5. Where the injury is caused by the failure of the employee to use **safety devices** where provided by the employer, or from the employee's failure to obey any reasonable rule adopted by the employer for the safety of employees, the compensation and death benefit provided for herein shall be reduced at least **twenty-five but not more than fifty percent**; provided, that it is shown that the employee had actual knowledge of the rule so adopted by the employer; and provided, further, that the employer had, **prior to the injury**, made a **reasonable effort to cause his or her employees to use the safety device** or devices and to obey or follow the rule so adopted for the safety of the employees.



How do we achieve the following?



“reasonable effort to cause his or her employees to use the safety device”

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- **MIRMA's Recommendations and Assistance**

Loss Control Methodology:

- Accident Investigations (SIR's)
- Spend time on the accident investigation to find the root _____?
- Reports reviewed by your safety committee? Are we looking for corrective action?
- Rules enforced after the accident?

Occupational Injury Control:

- ☐ **Pre-placement physicals**
 - Are you sure the person you hired can do the job?**
 - Are we unintentionally hiring our next worker's compensation claim?**

- ☐ **Blood pressure and cholesterol testing for police, fire and other strenuous work positions, biennially?**

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Fleet Safety

- ⦿ MVR Checks:
 - > New Hires & Departmental Transfers or promotions/demotions.
 - > Annually for ALL employees
- ⦿ Equipment Orientation:
 - > Establish driver training for specific equipment.
- ⦿ Check Rides
- ⦿ Equipment Inspections-have you looked through yours recently? **Recurring items?**
- ⦿ Require the use of seat belts-last checked when?
Go on a seat belt inspection ride! More...

Statewide Vehicle Fatality Totals: as of June 30:

<https://www.facebook.com/#!/saveMolives>

2018 MISSOURI TRAFFIC STATISTICS

It's a sad statistic to share, but our intent is to bring awareness and promote seat belt usage - it's your best defense in any traffic crash.

AS OF
07/09/2018

FATALITIES ON MISSOURI ROADWAYS
431

NOT WEARING SEATBELTS
58%

2019 MISSOURI TRAFFIC STATISTICS

It's a sad statistic to share, but our intent is to bring awareness and promote seat belt usage - it's your best defense in any traffic crash.

AS OF
7/15/2019

FATALITIES ON MISSOURI ROADWAYS
409

NOT WEARING SEATBELTS
62%

MISSOURI'S STATEWIDE TRAFFIC FATALITIES

TOTALS AS OF JUNE 30, 2020



YEAR TO
DATE TOTAL

438

APPROXIMATELY

**71%
UNBUCKLED**

15%

**INCREASE
FROM LAST YEAR**



Show-Me Zero Traffic Fatalities: Speeding Remains Top Cause of Fatalities,

Motorcyclist Fatalities Surge in 2021

JEFFERSON CITY—A rise in speeding and other reckless driving behaviors continues to be a disturbing trend in 2021. During the first half of the year, more than 450 people lost their lives in a crash on Missouri roadways. The primary causes are all too common: excessive speeds, distraction, impairment, and choosing to not wear a seat belt or motorcycle helmet.

So far during 2021, Missouri State Highway Patrol troopers have issued more than 16,000 citations to drivers traveling 20 miles per hour or more over the posted speed limit, a 9% increase from the same time period in 2020. “Traveling too fast reduces a driver’s ability to react to changing conditions, increases stopping distance, and reduces the effectiveness of occupant protection equipment in your vehicle,” said Missouri State Highway Patrol Lieutenant Eric Brown.

Following the August 2020 repeal of the all-rider helmet law, motorcyclist fatalities are up 33% and the number of unhelmeted riders killed in crashes increased from two in the first six months of 2020 to 31 so far in 2021.

67%
Unbuckled

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Liability Control

- ◎ Citizen complaint procedures in place:
- ◎ Sidewalks
 - Written program documenting ongoing plan and improvement
- ◎ **Facility Inspections:**
 - Public vs. Non-Public
 - Jobsites monthly (9)

Liability Control

- ◎ Public Swim Pools:
 - Ellis vs Starfish vs ARC
 - We Pay for Audits and “Train the Trainer” Classes
 - My lifeguarding History
 - Swim Lessons...



LIABILITY CONTROL

- **Playground Inspections:**
 - **Weekly vs. Monthly inspections.**
 - **Immediately replace worn or damaged parts.**
 - **This is a very important part of your program. Are we merely documenting issues, or are we taking steps to fix the items?**

Liability Control

◎ Police Policies:

- Use of Force, Reporting Use of Force, Pursuit Driving, Off-Duty Employment, Domestic Violence, U-Turns, LVNR training, Taser drive stun restriction, and others....
- MODEL POLICIES UPDATED AND WEIGHTED!
- Chases, Vehicle Operation, Use of Force-240 pts
- Classroom and hands on emergency driving training.

Liability Control

⦿ Electrical Inspections:

- Transformer and generator required inspections.
- Aerial boom truck inspections.
- Fall protection from buckets, lifts, or elevated platforms
- FR clothing

⦿ Sewer:

- Inspection of system, back up prev. & policies, infiltration corrections, etc...



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Policies and Practices

- OSHA
- ADA
- CPSC / ASTM
- MIRMA Model Policies / Guidelines
- 10 State Standard for Swim Pools
- MAHC



National Standards Policies

- ◎ Personal Protective Equipment
- ◎ Hazard Communication Program
- ◎ Lock Out/Tag Out
- ◎ Trenching and Shoring
- ◎ Confined Space Entry
- ◎ Blood borne Pathogens
- ◎ Drug and Alcohol Testing
- ◎ APPA Training and Policy Knowledge.

◎ Written, Enforced, Reviewed!

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Online Training MIRMA University

**As of July 1, Virtual
Academy!!!**

Employment Practices Liability

- ⦿ Application-is yours legal?
- ⦿ Job descriptions
 - last updated when?
 - safety made a part of them?
- ⦿ Interviews...asking the right questions?
- ⦿ Background Checks-Ask about convictions
- ⦿ Personnel Manual Addresses the following:
 - Employee training
 - All forms of discrimination and harassment.
 - & Formalized-approved by governing body?

Employment Practices Liability

Personnel Policies in place?

handbook received/accepted statement**

Discrimination Policy

***covers various forms of discrimination**

Harassment Policy

***developed and posted**

Termination Procedure (consistency)

-Helpful Member Resource: MIRMA HR-1 Call

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MIRMA Services

- (Items due Aug. 31)
- " Tab then Appendix D (important)
- annually item
- keep
- Partnership
- reimburse up to related classes

2500K

MIRMA Services Cont.

- **On site Safety Training (throw topics at us)**
 - bring us to your staff meetings, monthly mtgs, we love facetime!
- **On site judgmental firearms training**
- **Police Accreditation reimbursement**
- **Two Seminars and Annual Meeting**
- **Video Library**
- **MIRMA U. and V/A**
- **APPA RP3 Reimbursement**
- **MPCA Command College (\$2,500)**

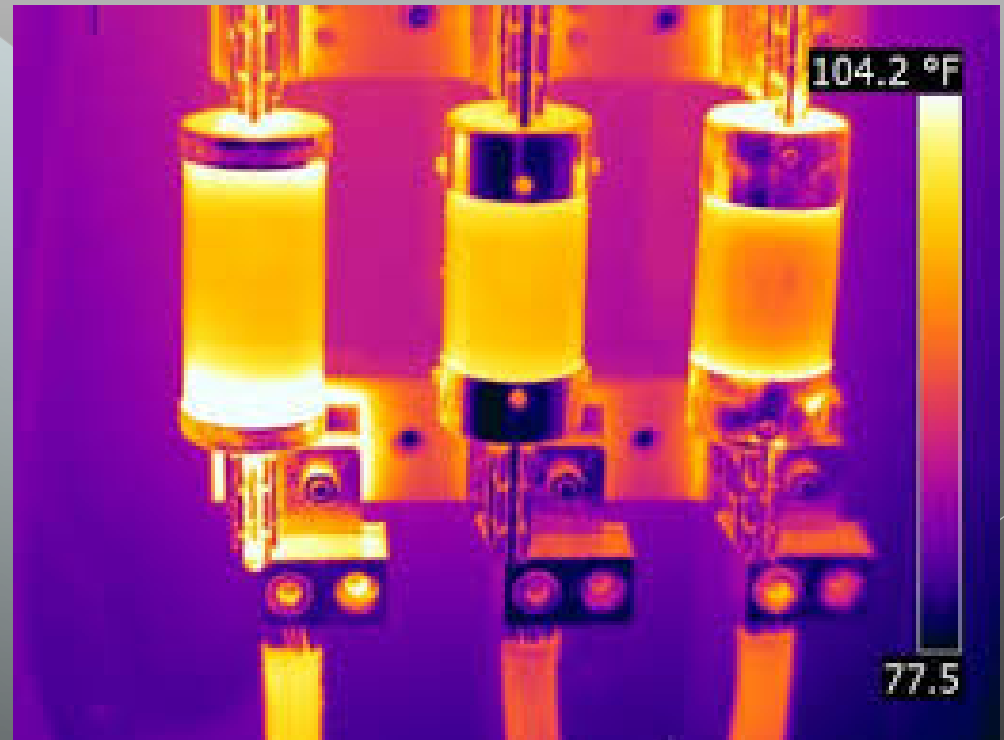
a goal...

Each year we will continue to strive to be better than the year before. There is always a way to improve in keeping everyone safe. It's not just about the 100%, it's about making sure everyone makes it home safe at the end of the day.....

Kathleen A. Trentmann
City Administrator

A service available to you as a MIRMA member...

- INFRARED SCANNING



They All Depend on You!



Thank You!

Patrick Bonnot

**Director of Loss Control and Member Services
MIRMA**

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c. 573-469-8900

**Please call on your MIRMA Loss Control Department
anytime.**