

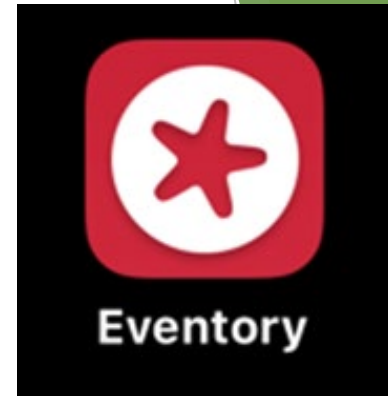


Loss Prevention: “Whose Job Is It Anyway?”

Patrick Bonnot
Director of Loss Control and Member Services
MIRMA
pbonnot@mirma.org

Two QR Codes loading....

Download the MIRMA App...



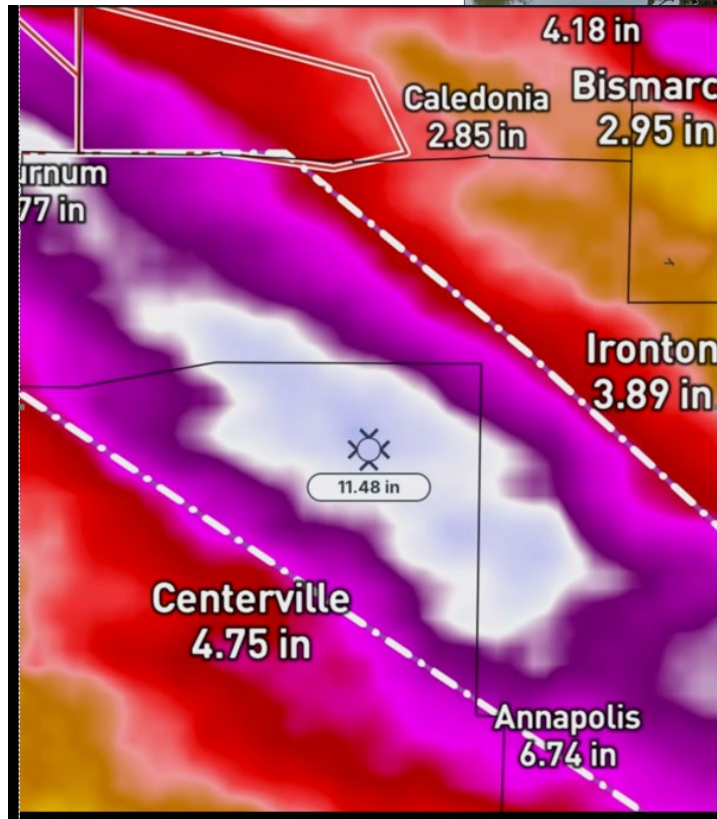
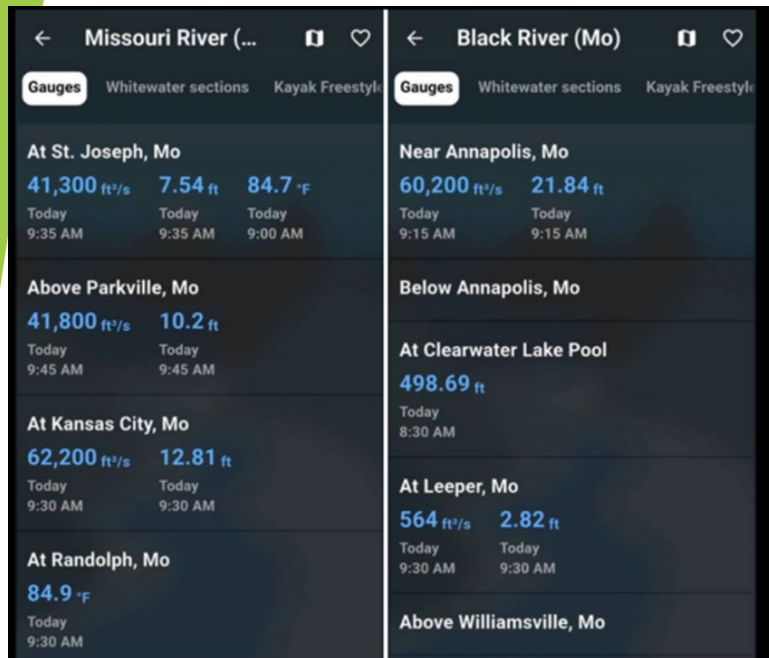
Search for
MIRMA

Welcome to the New Guy(s)!

- ▶ Charles Roller-Loss Control
- ▶ Brandon Smith...by Glenn-Claims

Literally a perfect storm...

12" in 3 Hrs...



Where are we going today?



820-RM

930-Finance and
Process



1030-Claims

1100-Risk Transfer

Newer Evaluation Changes

N/A this year...

But Police Model Policy...please hold...



What to cover in the next 45 mins?

- Who we are.

- Why we do this.

- Part motivation.

- Informational.

- Motivational again.

Safety shouldn't just be a national standard on your shelf, it should be a part of your life and filter down into your everything you do.

Thanks for being here today...

-Clerks

-Administrators

-Safety Coordinators

-Mayors

-HR

-Elected

This stuff is easy
yet complicated...



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.”

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”

The Obvious Cost

10%

- Safety of citizens
- Safety of employees
- Safety through Process

Why don't some people work safely?

- faster
- more efficient
- easier
- peer pressure & culture
- habit and history
- creativity, new ideas

Our Collective Employees...

Orange Clothing: Cops
No Shirt: Fire

A person in a blue shirt and dark pants is captured in mid-air, jumping over a low, dark, curved barrier. The background is a blurred outdoor setting with reddish-brown ground and some foliage. The image has a motion blur effect, suggesting speed.

he could jump over 10 trash cans

How Do We Manage Our Risk?

- ① Loss Control Guidelines-Policy
- ① Training/Education/Observation
- ① Action
- ① Responsibility
- ① Vigilance
- ① Let's look at observation and vigilance...

Who in your organization
is responsible
for observing employees,
safety, processes?

Do they know your policy
and are they trained?

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.



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).
- In order to make this a commitment, bring attention to it.



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.
- ⦿ Origami Loss Runs? We can help!
- ⦿ 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.

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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

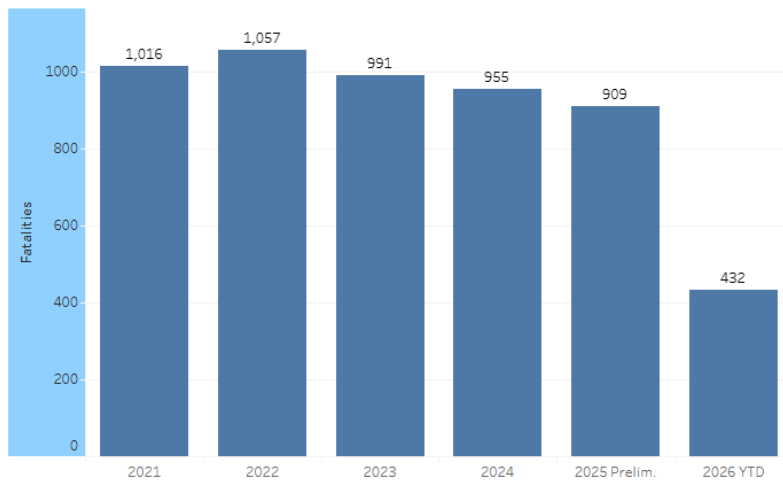
- ⦿ **MVR Checks:**
 - > **New Hires & Departmental Transfers or promotions/demotions.**
 - > **Annually for ALL employees**
- ⦿ **Equipment Orientation:**
 - > **Establish driver training for specific equipment.**
- ⦿ **Check Rides**
- ⦿ **Equipment Inspections-have you looked through yours recently?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

*A few slides about road and
highway safety...*





Statewide Vehicle Fatality Totals: as of this week:



2025 Missouri Crash Statistics

FATALITIES

909

NOT WEARING SEAT BELT

57%

Preliminary

As of 12/31/2025

**Seat belt stat includes only occupants of vehicles with seat belts*



2026 Missouri Crash Statistics

FATALITIES

432

NOT WEARING SEAT BELT

60%

As of 7/13/2026

**Seat belt stat includes only occupants of vehicles with seat belts*



2024 Missouri Crash Statistics

FATALITIES

955

NOT WEARING SEAT BELT

63%

As of 12/31/2024

**Seat belt stat includes only occupants of vehicles with seat belts*



2025 Missouri Crash Statistics

FATALITIES

450

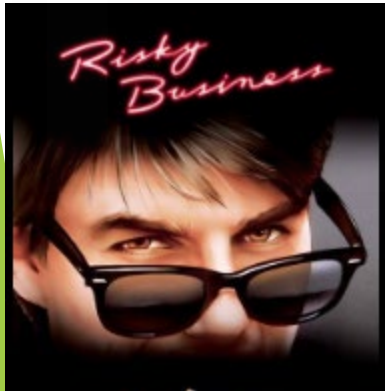
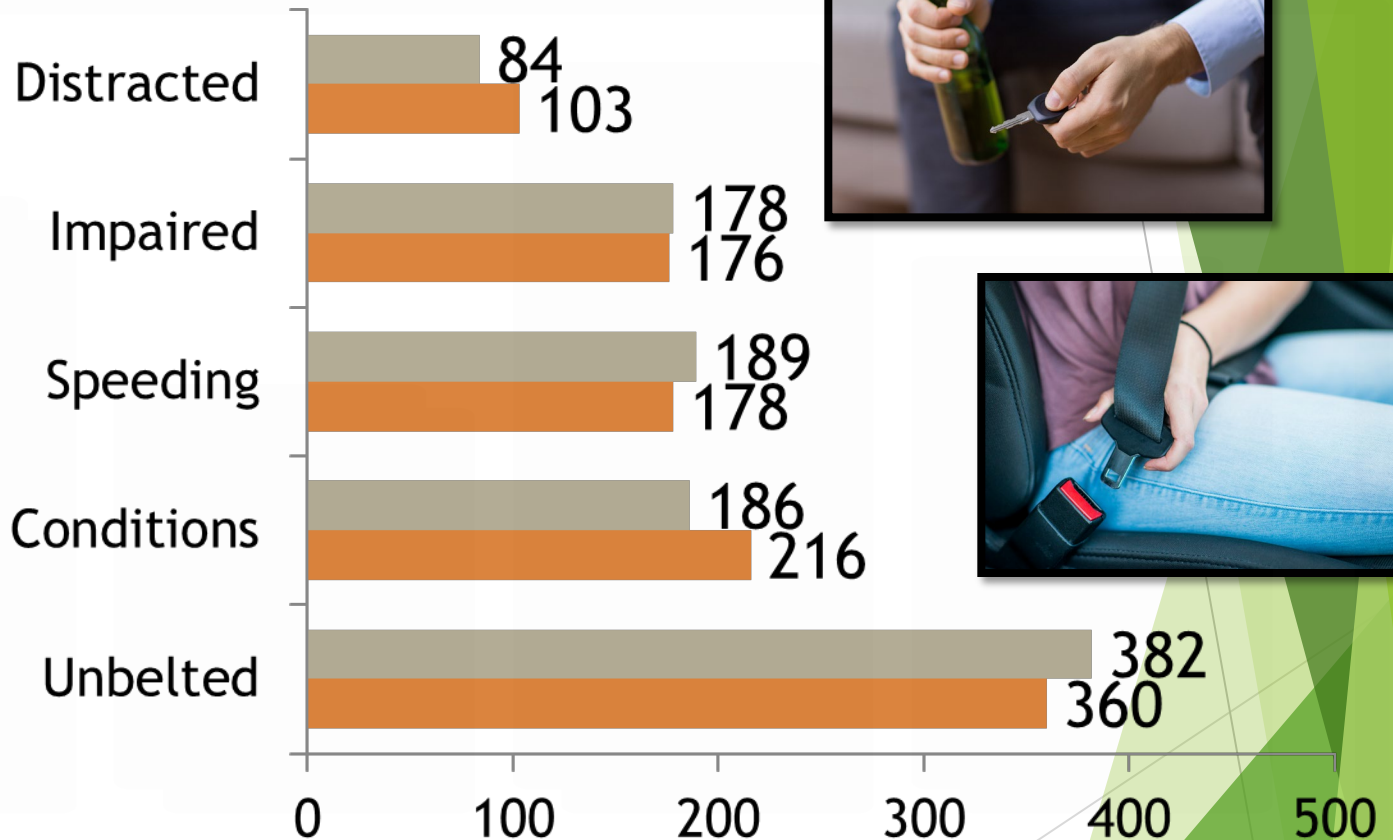
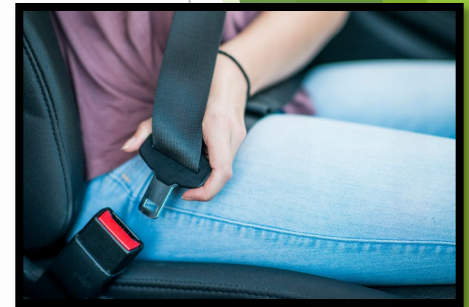
NOT WEARING SEAT BELT

55%

As of 7/13/2025

**Seat belt stat includes only occupants of vehicles with seat belts*

Risky Behaviors



What can I do to get involved with roadway safety?



THE SAFE SYSTEM APPROACH



www.savemolives.com

Are you from Missouri? Is your hometown Auxvasse, Mound City, or Edina? Did you grow up in Highlandville, Winona, or Sturgeon? There are dozens of towns like these in Missouri that boast populations right around 1,000.

Could you imagine if one of these towns were to suddenly disappear? What if about 1,000 people were just gone?

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- **Training 18%**
- **MIRMA's Recommendations and Assistance**

Liability Control

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



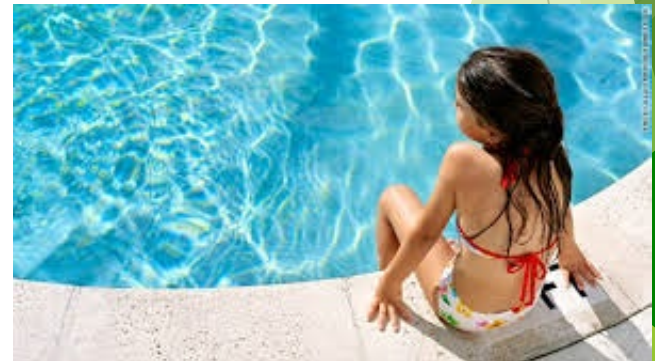
Liability Control

Also included in this section is hold harmless agreements, certificates of insurance and additional insured status. These will be covered later...



Liability Control

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



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, LVNR training, Taser drive stun restriction, and others....
- MODEL POLICIES UPDATED?
- Chases, Vehicle Operation, Use of Force-**110** pts
- Classroom and hands on emergency driving training.
- Newer: Backgrounds and Policy Testing...

Liability Control

Who Wants to Play Hooky!

- **Playground Planning**
- **Design**
- **Recommended Contract Language**
- **Inspection by CPSI**
- **Certifications of IPEMA**
- **NRPA CPSI Test Guys-Patrick and Jeff**

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 and maintenance of the system



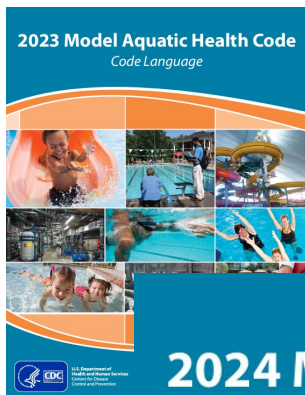
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Policies and Practices

- OSHA
- ADA
- CPSC / ASTM
- MIRMA Model Policies / Guidelines
 - MAHC-& Updates
 - APPA Safety Man.





2024 Model Aquatic Health Code *Code Language*



5th Edition, December 2024

C3349805-A

You got a CPO or AFO?

NSPF CPO...offer hands-on training on Pumps, Heaters, Filters, Hydraulics, Liabilities and Risk Management and more that will increase your understanding and ability to safely and efficiently manage your aquatic facility.



NATIONAL RECREATION
AND PARK ASSOCIATION

The AFO program provides the most comprehensive and up-to-date training for pool operators and includes information on water chemistry, disinfection, mechanical systems, operations, healthy pools and safety.

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!

PPE

- ⦿ Written procedures
- ⦿ Types of PPE:
 - > Eyes / Ears
 - > Head / Hand / Foot
 - > Respiratory
 - > FR Clothing
- ⦿ OSHA Standard
- ⦿ **Written, Enforced, Reviewed!**



Hazard Communication

- ⦿ Protecting employees from the hazards of handling substances.
- ⦿ Follow the OSHA Standard or similar
- ⦿ Do you have written procedures in place?
- ⦿ **Written, Enforced, Reviewed!**

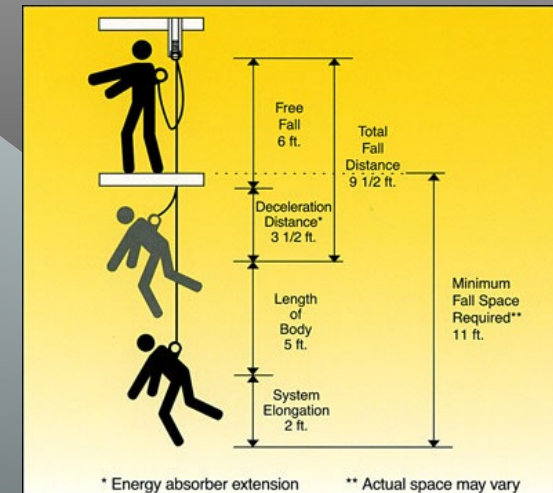
Lockout / Tag Out

- ⦿ Written procedure
- ⦿ Control of Hazardous Energy:
 - > Electrical
 - > Mechanical
 - > Chemical
 - > Thermal
 - > Hydraulic
 - > Pneumatic
- ⦿ Written, Enforced, Reviewed!



Fall Protection

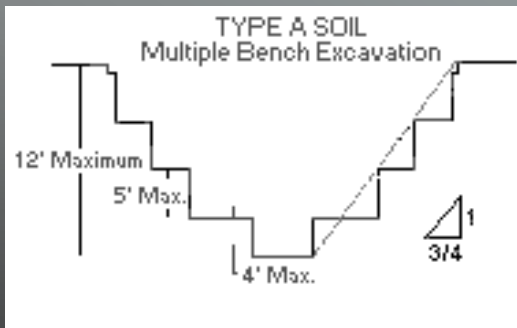
- Written procedures
- Protecting employees from falls
- OSHA Standard
- What's the standard in fall prevention heights according to OSHA?
- Written, Enforced, Reviewed!**



Trenching & Shoring

- Protect employees from cave-ins
- OSHA Standards
- How many soil types are there?
- What depth is a concern?
- **Written, Enforced, Reviewed!**

5



Confined Space Entry

- Protect employees while working in a confined space.
- OSHA Standard
- What else is a danger in our confined spaces?
- **Written, Enforced, Reviewed!**



Bloodborne Pathogens

- A policy that protects employees from exposure to liquid pathogens
- Hepatitis A and B
- Police, Fire, EMS, Wastewater, Refuse, Maintenance employees
- **Written, Enforced, Reviewed!**



Drug and Alcohol Awareness

- Policy in place to cover pre-employment, post accident and Safety Sensitive or CDL holders.
- Model HR Policy Updated.
- Written, Enforced, Reviewed!



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Online Training

LocalGovU Virtual Academy



Requirement? Training offered...

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, arrests?
- ⦿ Personnel Manual Addresses the following:
 - > Employee training
 - > All forms of discrimination and harassment.
 - > & Formalized-approved by governing body?

Employment Practices Liability

Discrimination Policy

- *covers various forms of discrimination

Harassment Policy

- *developed and posted

Termination Procedure (consistency)

- MIRMA HR-1 Call (Lower Deductible If Call is Made)

Personnel Policies in place?

- *handbook received/accepted statement

Model Missouri City Employees Manual

Prepared by:

Jennifer Baird jbaird@laubermunicipal.com

Nathan Nickolaus nnickolaus@laubermunicipal.com



LAUBER MUNICIPAL LAW, LLC

Serving those who serve the public

Funded and Provided by:



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Ongoing Safety Training

- Hazardous Material Communication
- Harassment -BBP -CSE -Fall Prot.
- Trenching and Shoring
- Drug and Alcohol Awareness
- 1st Aid -CPR -Defensive Driving
- Classroom and Hands On Emergency Driving
- Personal Protective Equipment

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Recommendation Section

- Regular recommendations brought forth by loss control staff

- Adjustments...

 - Ex: injury not addressed by policy

MIRMA Services

- Grant Program (Items due Aug. 31)
 - see “Loss Control” Tab then Appendix D
 - eligibility on pg. 5 (very important)
 - \$250,000 value to members annually
 - keep app. simple, unless it's a new item

Grants:

1. Copy of Check (the real deal Holifield!)
2. Copy of the Invoice
3. Statement of use (not letterhead).
4. ONLINE APP-Google...

MIRMA Services Cont.

- ▶ On site Safety Training (throw topics at us)
 - bring us to your staff meetings, monthly mtgs, we love working with your employees!
- ▶ On site judgmental firearms training
- ▶ Police Accreditation reimbursement
- ▶ Two Seminars and Annual Meeting
- ▶ Video Library
- ▶ MIRMA U. and Virtual Academy (police).
- ▶ APPA RP3 Reimbursement
- ▶ APGA SOAR (\$250 *New)
- ▶ MPCA Command College (\$2,500)

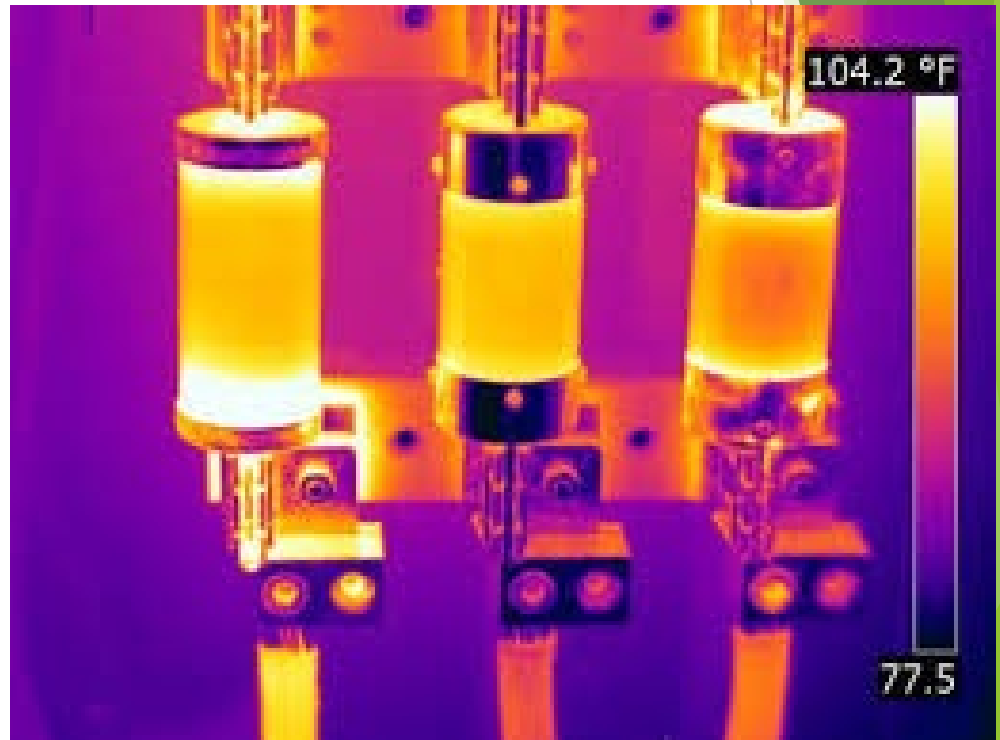
Member Benefits...

- Partnership with MO-LTAP
 - Reimburse for SAFETY certain classes
 - Aquatic Reimbursement Program
 - Ellis and Starfish
 - Training, Audits



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

► INFRARED SCANNING



Training: First Amendment Audits



They All Depend on You!



City of
Willow Springs
Missouri



CITY OF
ROCK PORT



Patrick Bonnot

**Director of Loss Control and Member
Services**

MIRMA

pbonnot@mirma.org

c. 573-469-8900

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



Thank You!