

# Wise Words

State of Alabama • Department of Finance • Division of Risk Management

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## Scientia Potentia Est

The famous phrase “scientia potentia est” is a Latin maxim meaning “knowledge is power”. It is commonly attributed to Sir Francis Bacon, who was an English philosopher, statesman, scientist, lawyer, jurist, author and father of the scientific method. He served both as Attorney General and Lord Chancellor of England. <sup>1</sup>

What does this axiom have to do with you as an Alabama state employee? Maybe one important application is to consider your current knowledge and understanding of the services and protection available to eligible state agencies and employees through the Division of Risk Management. Questions regarding: 1) the types of services and coverages available; 2) how these services protect and benefit you; and, 3) what services and coverages are you eligible for... should top the list. Knowing the correct answers to these questions does give you a certain amount of power...the power to make wise decisions for yourself and your agency. Know the answers to these questions before a problem occurs, not after.

Over the next several editions of this newsletter, we will attempt to address some of these questions for you. We will dedicate a section of each newsletter to explain what is available and the benefits to you. That’s why we are here: providing service and information to our customers. Your job is to simply read, learn, and ask us questions when you have them.

1: [http://en.wikipedia.org/wiki/Scientia\\_potentia\\_est](http://en.wikipedia.org/wiki/Scientia_potentia_est)

## General Liability Trust Fund (GLTF) Quick Facts

- #1-** The General Liability Trust Fund was established to provide liability protection for state employees acting in *line* and *scope* of their job requirements.
- #2-** The Fund is not insurance, but a fringe benefit for State employees. There is no insurance contract or policy, but there is a set of written guidelines which is similar to an insurance policy that sets out conditions of coverage.
- #3-** The limits are \$1,000,000 per occurrence, *regardless* of the number of claimants or the number of employee/defendants. This amount also includes all defense costs paid by the Fund.
- #4-** In the event that a single occurrence, as determined by the Risk Manager, is later judicially determined to be more than one occurrence, the limit is \$1,200,000. This means that if more than one covered person is sued under one occurrence, the most the fund will pay for all employees is \$1,200,000.

## Wise Words

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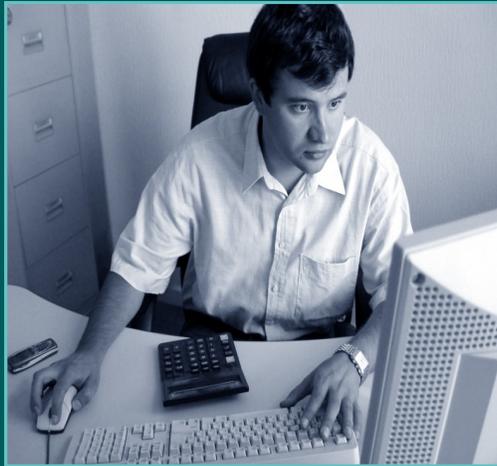
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## Important Changes in the Certification Process



Starting this year, we will be combining the property and casualty certifications rather than sending two separate certifications at two different times. For state agencies, you normally receive your property certification in April, and then receive your certification for general liability, employee injury, EAP, auto, and blanket bond a few months later. These will now be combined so that you can complete them once each year. Please be looking for them to arrive during the first few days of April.

It is important that you return our certified copy by June 30, 2011, to allow us ample time to update values, employee count, and number of autos prior to October's renewal. Please follow the instructions enclosed with the certification.

If you have any questions, call Dale Whittle at (334)223-6139, or Carl Walter, 334-223-6138.

## State Auto Liability- What You Always Wanted to Know

Coverage provided under the state's auto liability insurance program provides a \$1,000,000 combined single limit for both bodily injury and property damage per accident regardless of the number of covered employees involved, number of injured parties or extent of property damage.

Coverage applies to covered employees for the use of state-owned automobiles whether or not the autos are furnished for regular use. Incidental use by covered employees is included.

Automobiles include private passenger as well as commercial and bus types. Automobiles rented and leased to the State are included.

State employees who use their own cars predominantly on state business in the line and scope of employment are known as Class I Drivers. You should maintain auto liability coverage through your insurance company for an amount not less than Alabama's financial responsibility requirements of \$25,000 per person, \$50,000 per accident bodily injury and \$25,000 property damage per accident. Your personal liability coverage is primary with the state's employee auto liability coverage excess of other available insurance.

Medical Payments coverage carries a per person limit of \$1,000, and applies to passengers (non-state employees) in covered automobiles on a "no-fault" basis.



## 4 Important Tornado Facts

In Alabama, our peak tornado season is in March through May. However, tornadoes can occur at any time of the year.

FACT #1 - Tornadoes are most likely to occur between 3 and 9 p.m. but have been known to occur at all hours of the day or night.

FACT #2 - The average tornado moves from southwest to northeast, but can move in any direction. Speed can vary from nearly stationary to 70 mph, but the average is 30 mph.

FACT #3 - Tornadoes may appear nearly transparent until dust and debris are picked up.

FACT #4 - In an average year, 800 tornadoes are reported nationwide, resulting in 80 deaths and over 1,500 injuries.

## Safe Driver Training Available

*By Marty Spellicy, Director, Alabama Traffic Safety Center, University of Montevallo*

Motor vehicle crashes cost agencies time, equipment, and personnel. Prevention and mitigation of motor vehicle crashes needs to be part of the loss control plan for any State of Alabama agency. To assist with that effort, the Alabama Traffic Safety Center at the University of Montevallo has been delivering driver training programming for over thirty years and has developed a one-day Safe Driver Seminar that can fit the need for advanced driver training.

The Safe Driver Seminar runs from 8:30 a.m. until 3:30 p.m. and can be scheduled throughout the year. The Center requires a minimum of six participants and a maximum of 12. If an agency does not have the minimum to secure a training date, the Center staff will work to blend participants into a previously scheduled date.

During the Safe Driver Seminar, risk factors are explored in depth through classroom exercises, simulated driving, and hands on range driving. Special emphasis within the day's curriculum is devoted to explaining the science behind the

skills necessary to operate a vehicle through proactive, rather than reactive means. The seminar presents content relating to visualization, time and space management, vehicle balance and control, as well as the understanding of technological advances present in today's fleet.

The seminar concludes with a summary of the day's activity and the awarding of completion certificates.

Due to the hands on nature of the Safe Driver Seminar, the Seminar is presently offered only at the Alabama Traffic Safety Center in Montevallo. Additional details regarding the Safe Driver Seminar, as well as information relating to other Alabama Traffic Safety Center offerings are available by contacting Marty Spellicy at: [www.montevallo.edu/atsc](http://www.montevallo.edu/atsc), 205-665-6740, or Bob Smith, 334-223-6125.

### What You Should Look For

1. Dark, often greenish sky
2. Wall cloud
3. Large hail

### If This Happens:

1. In a home or building, move to a pre-designated shelter, such as a basement.
2. If an underground shelter is not available, move to an interior room or hallway on the lowest floor and get under a sturdy piece of furniture.
3. Stay away from windows.
4. Get out of your automobile. Lie flat and protect your head.
5. Mobile homes, even if tied down, offer little protection and should be abandoned.

# Please Use Updated SEICTF Forms

For your convenience, the Division of Risk Management has worked to improve and simplify the procedure for filing necessary work-related injury forms, and has posted them on our website at [www.riskmgmt.alabama.gov](http://www.riskmgmt.alabama.gov).

We ask that supervisors promptly complete and submit the required First Report of Injury (FRI) form in order to establish the claim and allow us to provide assistance to the injured worker. Rules require that the necessary forms be filed by the supervisor within 5 days for benefits eligibility. To make this easier, the form can be completed and submitted electronically via the web here:

<https://fri-riskmgmt.alabama.gov>.

If internet connection is unavailable, you may still complete a printable version of the form online and fax it to SEICTF at 888-827-6753. The injured worker can also complete the Employee's Statement/Accident Report online, print and fax to SEICTF at the same number.

More information about benefits and procedures are available at our website, and additional forms can be found behind the FORMS tab. Please be advised that only SEICTF forms with revision dates of 2008 or later will be accepted after April 1, 2011. Contact us for further information at 800-388-3406.

The image displays three overlapping forms from the State Employee Injury Compensation Trust Fund (SEICTF). The top form is the 'AUTHORIZATION FOR INITIAL TREATMENT AND PHARMACY'. The middle form is the 'Employee Election for Lost Time Benefits'. The bottom form is the 'EMPLOYER'S FIRST REPORT OF INJURY OR OCCUPATIONAL DISEASE'. The bottom form includes a detailed table for employee information and a series of numbered questions regarding the injury incident.

EMPLOYER'S FIRST REPORT OF INJURY OR OCCUPATIONAL DISEASE			
STATE EMPLOYEE INJURY COMPENSATION TRUST FUND (SEICTF)			
Submit the online version of this form when possible by accessing our website at <a href="http://www.riskmgmt.alabama.gov">www.riskmgmt.alabama.gov</a> . This report is to be completed by a supervisor or other designated authority and filed along with the Accident Report - Employee Statement form to 334-223-6170 or 888-827-6753 between 9 AM and 5 PM, Monday thru Friday. If you need assistance contact SEICTF at 800-388-3406. All questions must be answered. Please type or print information on this form.			
1. Name of Injured Employee Last, First, MI	2. SSN	3. Date of Birth	4. Sex
5. Home Address No. and Street	6. Phone: Home, Work, Cell		
City or Town	Work Hours: From: To:		
7. Job Title	8. Status: Full Time, Part Time, Contract	9. Job Code	
10. Employing Agency - Agency Number		11. Division, District, etc.	
12. Agency Address - Number and Street, City or Town, State, Zip			
13. Date of Injury	14. Date Employer Notified	15. Time of Injury	
16. Is employee covered by State Employee Medical Insurance? Yes No			
17. Has the injury or illness resulted in medical treatment? If yes, name and address of medical provider/facility. Yes No			
18. Exact location where injury occurred include street address, building, room, parking lot etc., if possible.			19. Was injury caused by a motor vehicle accident? Yes No
20. Was more than one person injured in this incident? Yes No			
21. Describe the specific activity the employee was performing at the time the event or exposure occurred and what happened to cause the injury. Indicate the body part(s) affected.			
22. Could this accident have been prevented? If yes, what steps have been taken to prevent another accident? Yes No			
23. Name all witnesses: Name Daytime Phone			
I am the supervisor of the employee making the claim for SEICTF benefits and have filled out this First Report of Injury based on the information that has been reported to me. I certify that the above information is true and correct to the best of my knowledge.			