Group risk pools are under pressure to:

- Maximize member benefits.
- Retain membership.
- Reduce overall costs.
- Promote safety awareness to enhance members’ workers’ compensation programs.
- Maximize underwriting results and income.
Promoting Success

Tap into the resources of your vendors. Many can help you:

• Promote safety awareness.
• Increase brand equity, thereby increasing member retention.
• Reduce claim costs.
Achieve Better Outcomes

- Enhance “brand equity” to thwart competition
- Lower frequency due to enhanced safety programs
- Lower administrative costs with vendor support
- Lower claim costs
A Tale of Two Funds
How two similar funds use resources differently
Custom Utilization Examples

Nursing Home Fund - MI

- 2008: New Fund Administrator
- 2009: WEAP set up
- 2010: SC Express launched with 51 users
  - In 3 years’ time period 738 hits by members
- 2012: Branded email campaigns begun
  - Average open rate of 34%
- 2013: Launched Risk Management Center with 85 users
  - Currently 153 users, 2,358 hits by members
Custom Utilization Examples

Nursing Home Fund - AR

- Customer of MEC since 1991
- WEAP set up in 2010
  - 2010: 81 views
  - 2011: 589 views
  - 2012: 274 views
  - 2013: 799 views
  - 2014: 2018 views
  - 2015: 2416 views
- Currently 40 recording’s in fund library
Branded E-Campaigns

Communicate your message to members through branded e-campaigns.

• Send topic-specific safety campaigns at various times throughout the year.
• Provide members with safety resource documents.
• Inform members about new resources on your website.
• Saves your staff time and money.
Announcing New Webinars!

LARM is proudly serving our members by offering new web seminars available 24/7 to our members free of charge.

LARM can help prevent employee injuries by making it easy for you to educate them on the importance of safety, health and environmental issues. The web seminars are an online safety resource presented by a field expert. Each seminar is approximately 60 minutes long and is available on current topics such as:

- Preventing Musculoskeletal Injury
  How is our body affected by long days at our desk? Attend this webinar to learn about a proper ergonomic working environment and the benefit of structured movement.

- Help Yourself and Your Employees Avoid Heat Stress
  Working in a hot environment can present hazards to workers and take its toll beyond simple discomfort or sweating. This webinar will address how the body responds to heat, personal factors that can contribute to a heat-related illness, warning signs, and practical solutions.

- Return-To-Work Solutions and Transitional Employment Programs
  This webinar will cover elements of a successful return to work (RTW) program, benefits of RTW for employers as well as injured workers, and transitional duty options for on or off site work. The session will close with a case study demonstrating the value of return to work programs.

To access these valuable resources visit us at [http://www.larmpool.org](http://www.larmpool.org) and enter your username and password to log in. Once there, click on the Training link in the left navigation panel.

For any questions, please contact:

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Web Event Archive Page (WEAP)

We provide recorded web events and safety resources for your secure website to drive members to your site.

Combined with e-mail marketing, you become a valued resource.
Secure Portal
Sample E-Mail

Your logo

Your message

Branded documents attached

Sent by: Your name

New Safety Toolkits!

The Alaska Municipal League Joint Insurance Association, Inc. (AMLIJA) is excited to introduce training "toolkits" promoting the safety and health of your staff. These toolkits, as part of AMLIJA's risk control services, are provided to all AMLIJA members.

Each quarter we will email important information on an identified hazard. This information will also be available to you in the "Members Area" on our website at www.amlija.org.

The topic this quarter is:
BLOODBORNE PATHOGENS

Attached are a POSTER, HANDOUT and PRESENTATION.

How should I use the handouts?
These are geared to be quick, attention-getting resources to help improve and maintain safety awareness. Email them to supervisors & managers for distribution to employees in their departments; print them out for distribution in break rooms, the HR office or other areas throughout your facility; or include them as a payroll stuffier.

How should I use the posters?
Print them off and hang them in break rooms or any other areas of the facility where employees congregate.

How should I use the presentations?
These presentations can be used for in-service training during new hire orientation, in-service education, safety committee meetings and departmental meetings and/or as a refresher training after an injury occurs.

We encourage the AMLIJA members to suggest topics.

Please send requests to sharon@amlija.org.

Bloodborne Pathogens - HANDOUT
Bloodborne Pathogens - POSTER
Bloodborne Pathogens - PRESENTATION

Be safe.
Sharon Tunell
Loss Control & Marketing Assistant
Office: 800.337.3682
Fax: 907.279.3615
Branded Safety Resources

- Custom safety resources for your specific needs.
- All utilizing your branding.
Sample Posters

Pushing & Pulling
Expert Advice from Cove Risk Safety Services

Safety Awareness For Everyone

Push Rather Than Pull

When you push...
- It is easier to see where you're going.
- The weight of the load is transferred to the legs and strong muscles of the upper body.
- You can assume proper posture, making the task easier.

Make a choice...
- Push instead of pull whenever possible.
- You are responsible for your own safety. Always choose the safest way.

Protection Against the Cold

- STAY hydrated with sugary drinks, avoiding caffeine.
- LAYER clothing for better insulation.
- PROTECT the ears, face, hands and feet.
- SHIELD work areas from the wind.
- MOVE into warm locations during breaks, if possible.
- AVOID touching cold metal surfaces with bare skin.
- KNOW the symptoms of cold-related stress and appropriate first aid.
Sample Handouts

**OHCA Desktop Safety**

Preventing Slips, Trips and Falls in Healthcare

Injuries sustained from slips, trips and falls are the second most common cause of lost time injuries in hospital settings. These injuries occur 90% more frequently in hospitals than in all other private industries. Employees, patients and visitors will all benefit from a strong slip, trip and fall prevention program within your facilities.

Be aware of common slip, trip and fall hazards
- Water, grease, fluids or food on the floor
- Uneven, damaged or buckled flooring surfaces
- Holts, mucks, leaves or debris on outdoor walkways
- Ice, snow or rain on paving surfaces or outdoor walkways and stairs
- Clutter, cords, equipment, hoses, or tubes in walking areas

Be especially aware of wet floors in these areas
- Operating rooms
- Equipment decontamination areas
- Food preparation areas and cafeterias
- Facility entrances
- Emergency rooms

Tips in prevention
- Utilize wet floor signage and train staff on proper spill clean up
- Encourage ALL employees to wear slip-resistant shoes
- Be aware of portable equipment, cords and other items in hallways
- Inspect handrails on stairs for proper height and length
- Avoid clutter at nurse stations and storage areas
- Inspect mats for worn, curled or rippled edges and replace as necessary

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**Avoiding Worker Fatigue**

To provide the best care of your residents, you should first take care of yourself. About 20% of Americans get less than six hours of sleep per night which can lead to excessive daytime sleepiness. Tired workers can be susceptible to injuries and mistakes costing their organization thousands of dollars. Once fatigue sets in, sleep is the only cure.

Sleepiness can be similar to drug or alcohol impairment:
- Slow reaction time
- Decreased awareness
- Impaired judgment

Symptoms of fatigue:
- Heavy, tired or sore eyes
- Excessive yawning
- Poor concentration, attention lapses, and mistakes
- Communication failures
- Micro-sleeps

Tips to reduce fatigue:
- Wake at the same time every day
- Avoid caffeine, alcohol and nicotine before bed
- Sleep in a cool, dark, quiet room
- Avoid exercise within three hours of going to bed

Additional facts:
- Caffeinated drinks (coffee, cola or tea) are not substitutes for proper sleep.
- Most adults need at least seven hours of sleep per night.
- Younger adults need more sleep than older adults, not less.
- Wandering thoughts are a sign that rest may be needed.

Not intended to constitute legal advice; for informational purposes only. You should consult an attorney specializing in employment law before implementing an employee safety program.
Sample Presentations

Break the Habit! Stop Multitasking While Driving

Massachusetts Healthcare SIG
Safety Awareness For Everyone from Cove Risk Services

Crisis Events

Building on Tradition. Protecting Your Future.
Website Support

- Branded safety website
- Safety resources
- Fund and member documents
- Member-specific safety manual
- Human resources info by HR 360
Sample Safety Center
Successful Group Funds

According to John Schrock, Administrator of Self Insured Group Fund Division in Michigan, elements of a successful group fund are:

- Informed and educated trustees and administrator
- Relationship with excess carrier
- Focus on service to membership and safety, not profit for service company, administrator or association
  - Good working relationship with service company
  - Pay claims that should be paid, dispute claims that should be disputed