Fall 2019

The RISK CONNECTION

LGRMS RISK CONTROL
ACCG | GMA

A Service organization of the Georgia Municipal Association and the Association County Commissioners of Georgia

ACCG
Advancing Georgia's Counties.

GEORGIA MUNICIPAL ASSOCIATION

The Risk Connection is a publication of Local Government Risk Management Services, Inc., a service organization of the Association County Commissioners of Georgia and the Georgia Municipal Association, whose purpose is to educate and inform cities and counties about loss control methods and risk management. Any questions or comments should be directed to Dennis Watts, Editor, 3500 Parkway Lane, Suite 110, Norcross, Georgia 30092, 678.686.6284, dwatts@lgrms.com

Public Safety Defense Against Our Driving Culture

*by **Julie Hyer**, LGRMS Public Safety Risk Consultant*

Public safety drivers need to realize it is time for change. The National Highway Traffic Safety Administration (NHTSA) in their report titled On the Road to a Healthier Future stated that death and injury from traffic crashes continue to be among the most serious public health problems facing our country. Motor vehicle injuries constitute 99% of non-fatal transportation injuries and 94% of transportation deaths. The statistics for 1996 alone offer a grim reality: there were over 6.8 million crashes, in which over 41,000 were killed and another 3.5 million were injured. With yearly increases in travel and no improvement over our current safety performance, fatalities and injuries could increase by 50 percent by 2020.

Public safety drivers are not exempt from these statistics. A public safety drivers risks increase when driving in emergency mode. The probability of having a collision greatly increases due to their speed, increases in tunnel vision, not slowing down enough to clear intersections, following to close, distractions, etc.

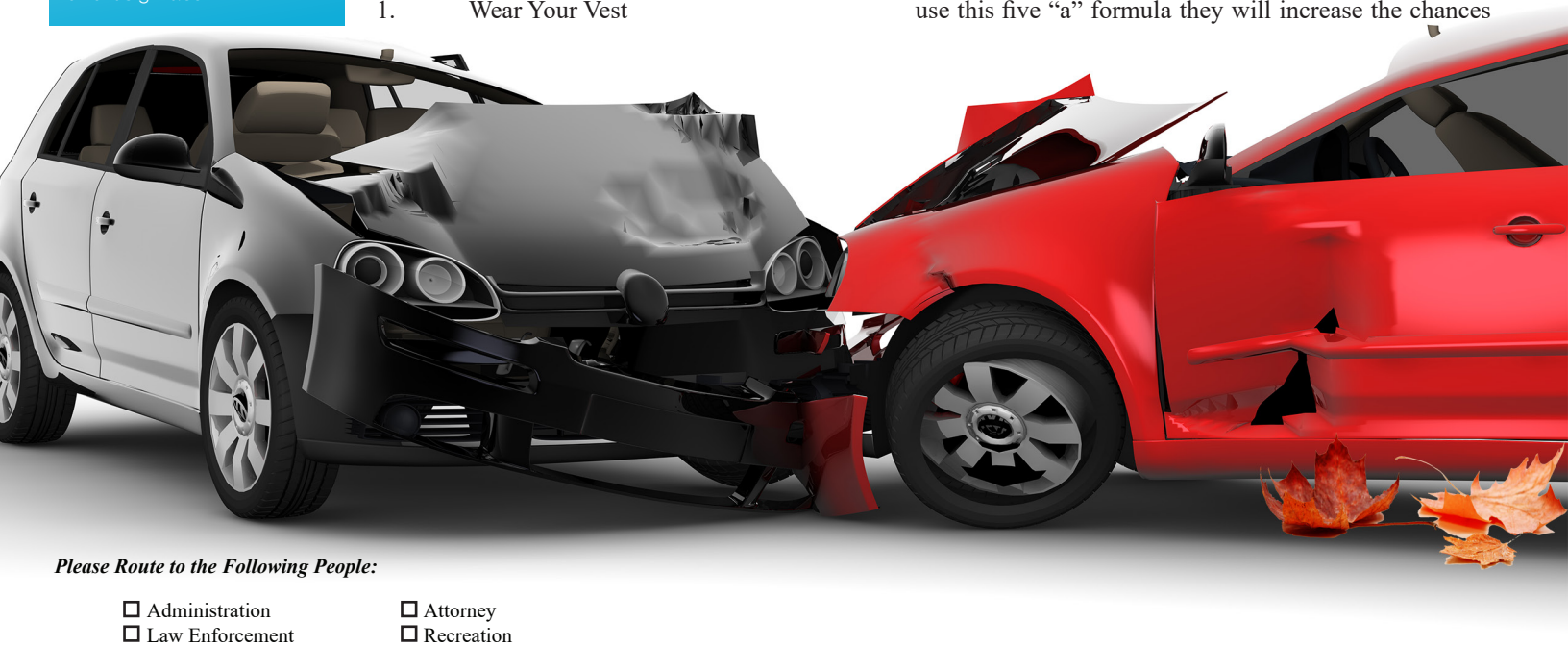
The Below 100 initiative to reduce line of duty deaths for law enforcement has five tenets.

1. Wear Your Vest

2. Wear Your Seatbelt
3. Watch Your Speed
4. WIN 'Ask Yourself, What's Important Now?'
5. Remember Complacency Kills

These are tenets to live by, even though the Below 100 initiative was designed for law enforcement, Fire and EMS should follow the 2nd-5th tenets to increase their chances of survival. All public individuals are in high risk professions. Driving is one of our top serious injury or loss of life issues.

When our public safety individuals consider and put to use this five "a" formula they will increase the chances



Please Route to the Following People:

- ☐ Administration
- ☐ Law Enforcement
- ☐ Fire/EMS
- ☐ Public Works
- ☐ Sanitation
- ☐ Attorney
- ☐ Recreation
- ☐ Water/Sewer
- ☐ Other

for preventing motor vehicle collisions.

AIM
Look down the road at least 15 seconds
Reduce speed in poor weather conditions
Maintain safe following distance
Vehicle Placement
Look down the road for hazards/potential hazards

ANTICIPATE
Smooth steering in turns and accident avoidance - No jerking of the wheel
Anticipate moves of drivers around them
Slow down before entering intersections
Slow down or stop for hazards/potential hazards

ALERT
Constantly scan changing traffic conditions
Avoid other drivers
Limit distractions while driving - Cell phone, Tag Reader, and other devices
Scan the area before changing lanes

AVOID
Always leave yourself an out
Do NOT tailgate
Safe passing - space, visibility, and distance
Spacial awareness

AWARENESS
Make sure other drivers see you - make eye contact
Do not hang out in blind spots
Constant awareness of your surroundings
Constant awareness of who is around you

There is a high probability that a public safety individual will encounter a situation where there exists the potential for loss of life or severe bodily injury when they are driving in emergency mode. Any driver who follows the 5 "A" formula would make themselves and everyone else safer. Consider this, as the driver, you choose how you will operate a vehicle. Drive safe and Go home at the end of your shift.

Hand Injury Problem Solving Cause Mapping

*by **Dennis Watts**, LGRMS Public Safety Risk Consultant*

Cause Mapping Root Cause Analysis

In 2019 LGRMS offered our pilot program version of Safety Coordinator IV, building effective safety teams, and problem solving. The problem solving portion used a process called Cause Mapping (Developed by the company Think Reliability) as a way to get to the root cause of virtually any problem. This is particularly useful in accident or incident investigations.

This is an example of how Cause Mapping root cause analysis can be applied to the problems. Each of the three Cause Mapping steps are explained below:

1) Define the problem
2) Analyze the causes
3) Select the best solutions.

Step 1. Define the Problem

The first step of the Cause Mapping method is to define the problem by asking the four questions: What is the problem? When did it happen? Where did it happen? And how did it impact the goals? We can write down these "problems" on the first line. In the Cause Mapping method, the facilitator anticipates that the group may disagree so all responses are written down. There is no need to spend time debating the problem. The magnitude of an incident is defined by the impact to the goals.

Step 2. Identify the Causes (The Analysis)

Lay out the cause-and-effect relationships for the incident
- Write down one of the Goals that was impacted.
- Write the impact to that Goal in the next box.
- Answer the question "Why did that happen?", then ask "Why" again.
- In the more detailed analysis, ask as many Why questions as necessary to thoroughly explain the issue.

Step 3. Select the Best Solutions (Reduce the Risk)

Identify the specific actions that will be taken to reduce the risk of a similar issue from occurring.
- Brainstorm possible solutions and capture them on the Cause Map.
- Evaluate the different possible solutions. Select the best.
- Capture the best solutions in an action plan for implementation.

To show how this works we have included two blogs from Think Reliability, both by Katie Wohlust, a Think Reliability Root Cause Analysis Investigator. The first is very basic, hand injuries in general. The second gets more specific.

Category: Hand Injury Cause Mapping

*by **Katie Wohlust, Think Reliability Cause Mapping Root Cause Analysis Investigator***

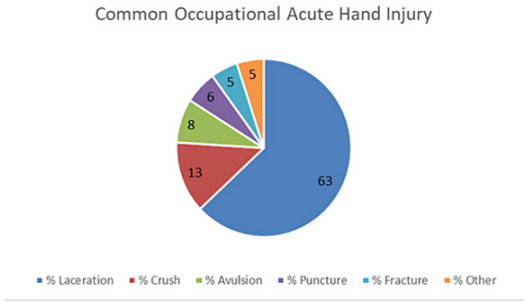
August 2019 - Have you ever injured your hand? Have you ever had a paper cut, accidentally closed a finger in the car door or grabbed something that was hot? I have. I have done all three. We use our hands to perform most of the tasks we do in our lives. When a hand injury occurs, it can have a huge effect on our day-to-day lives.

In 2014, according to the U.S. Bureau of Labor Statistics, hand injuries accounted for 137,440 non-fatal occupational injuries involving days away from work. Those hand injuries resulted in employees missing an average of five days of work.

If we can better understand why hand injuries occur, then we can better identify ways to reduce the risk of hand injuries. After conducting many root cause analysis investigations for hand injuries, we started to see a pattern with the cause-and-effect relationships. We have developed a consistent method to using the Cause Mapping® method of RCA for hand injuries.

Types of Hand Injuries

In 2004, EHS Today reported on a study co-sponsored by the National Institute for Occupational Safety and Health. The study summarized the most common occupational acute hand injuries (see graph below). The study also found common causes that increased the risk for hand injuries. These causes included: working with equipment or tools that did not perform as expected, using a different work process to do a task, performing an unusual or unique task, and being rushed or distracted.



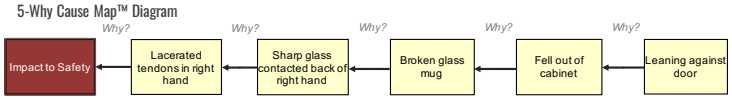
EHS Today. *Study: Gloves Significantly Reduce Risk of Occupational Hand Injuries.* 06/03/2004

Hand Injury Case Study - Lacerated Tendons in Right Hand

Ann came to work one morning as usual. She went to the kitchen to get some coffee. When she opened the kitchen cabinet door a glass mug fell out of the cabinet, bounced off the counter, and one of the sharp edges of the broken glass coffee mug cut her left hand. It all happened very quickly, so she didn't have time to react and pull her hands away from potential danger. The bleeding was bad, so Ann was taken to the emergency room where she learned she had two lacerated tendons in her left hand. The injury required surgery and Ann missed several weeks of work requiring her employer to hire a temporary employee for three weeks.

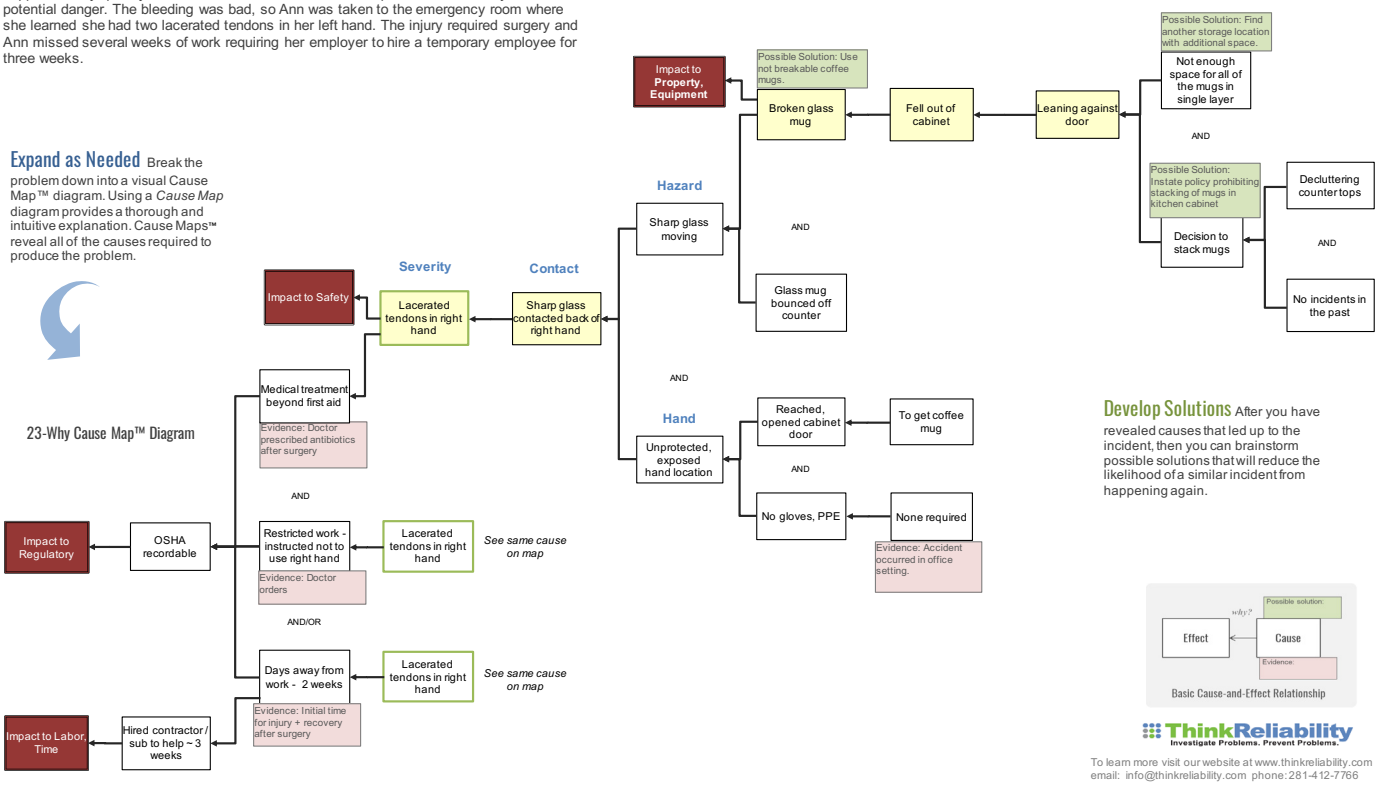
Start Simple Start with one goal that was impacted and ask why that goal was impacted. Investigating a problem begins with the problem and then backs into the causes by asking Why questions. If there are multiple goals that were impacted, you can start a 5-Why with any of them.

5-Why Cause Map™ Diagram



Expand as Needed Break the problem down into a visual Cause Map™ diagram. Using a *Cause Map* diagram provides a thorough and intuitive explanation. Cause Maps™ reveal all of the causes required to produce the problem.

23-Why Cause Map™ Diagram



Develop Solutions After you have revealed causes that led up to the incident, then you can brainstorm possible solutions that will reduce the likelihood of a similar incident from happening again.

ThinkReliability
Investigate Problems. Prevent Problems.

To learn more visit our website at www.thinkreliability.com
email: info@thinkreliability.com phone: 281-412-7766

How Does a Hand Injury Occur?

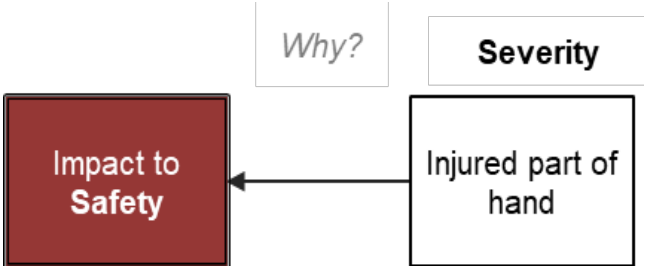
Let's break down a hand injury incident using generic language. There are four basic parts of a hand injury:

1. The hand
2. The hazard
3. Contact between the hand and the hazard
4. Severity of the contact

The injury may be small in severity, such as a scratch that only required a Band-Aid or the injury can be very severe, such as broken bones or lacerated tendons.

A Cause Map™ provides a visual explanation of why an incident occurred. It connects individual cause-and-effect relationships to reveal the system of causes within an issue. It can be basic, or it can be extremely detailed depending on the issue. A Cause Map™ is built by starting at one of the impacted goals and asking "why" questions. Although there can be more than one organizational goal impacted by a hand injury, we are going to keep it simple and focus on the safety goal.

We start with the question, "Why was our safety goal impacted?" Because someone injured their hand. This simple 1-Why Cause Map™ is a great place to start the root cause analysis investigation.



Why did someone injure their hand? The injury occurred because a hazard contacted the unprotected hand. With that question, the Cause Map™ expanded into the following 2-Why:

For a hand injury to occur, an unprotected hand AND a hazard must contact each other, meaning they must be in the same location at the same time.

Recognizing that the hand can be unprotected even if an employee is wearing gloves is an important concept. Gloves come in many different styles and materials to protect employees from many different hazards. For example, employees in the food service industry typically wear nitrile, latex or vinyl disposable gloves. Those types of gloves protect them and us from infections, but it does not protect the employee from sharp objects such as a knife.

Every hand injury begins with the same fundamental cause-and-effect relationship, and from here, we can continue to ask Why questions based on the specific hand injury. This fundamental relationship gets the incident investigation started. Now let's look at another workplace hand injury and see how this works. Our second example goes into more detail.

Category: Broken Coffee Mug Injury

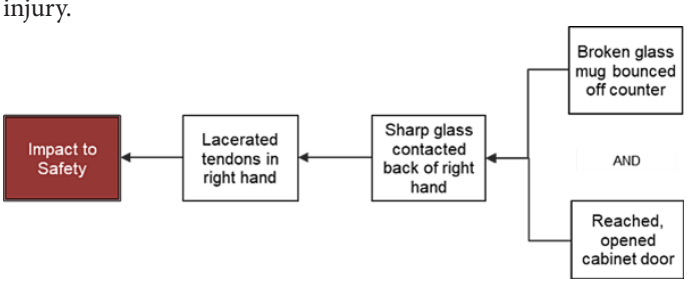
by ***Katie Wohlust, Think Reliability Cause Mapping Root Cause Analysis Investigator***

A friend of mine, Ann, was involved in a hand injury accident at work. She suffered several lacerated tendons in her right hand. She graciously allowed me to interview her as a case study for this blog to illustrate how the Cause Mapping® method can be used to investigate a hand injury.

Ann came to work one morning as usual. She went to the kitchen to get some coffee. When she opened the kitchen cabinet door a glass mug fell out of the cabinet, bounced off the counter, and one of the sharp edges of the broken glass coffee mug cut her right hand. It all happened very quickly, so she didn't have time to react and pull her hands away from the potential danger. The bleeding was bad, so Ann was taken to the emergency room where she learned she had two lacerated tendons in her right hand. The injury required surgery, and Ann missed several weeks of work—requiring her employer to hire a temporary employee for three weeks.

How did this happen? It turns out there are more coffee mugs in the office than there is space in the cabinet, so coffee mugs get stacked on top of one another. Additionally, the mugs are all different shapes and sizes, so they don't stack evenly. One of the mugs, which was stacked on top of another mug, was leaning against the cabinet door so it fell as soon as the cabinet door opened. Of course, employees couldn't see this hazard waiting to happen, and Ann happened to be the first person in the office that day getting a coffee mug. She opened the door with her left hand and was reaching for a mug with her right when the accident happened.

Here is an example of a 4-Why Cause Map™ diagram for this injury.



As you ask more why questions, the map becomes more detailed and there are more possible solutions to reduce the risk of a similar coffee cup hand injury happening again (see the complete cause map at the end).

Health Corner

Kudos for Wellness and Healthy Changes!

The City of Tifton has made a strong commitment to creating a culture of wellbeing at their workplace. This culture helps encourage behaviors where employees can take a more proactive role in their own wellness. To do this, they offer a Health and Wellbeing Program.

With their Health and Wellbeing Program, the City has seen tremendous results. One Department, for example, has gone above and beyond. The Fire Department has worked extremely hard at healthy changes and wellness. As a result, they have seen great success.

Here's a huge shout out to the City of Tifton Fire Department for a total weight loss of 328 pounds! Kudos! Being proactive helps employees "get a jump" on solving problems. Taking a proactive approach in your workplace can be as simple as taking a look around, talking to employees, and asking questions such as, "How can we serve you?"

The Rita Crundwell Story

Stealing $53 Million from a Small City

Is it possible for one person to steal over $53 million from a city with an annual budget of less than $10 million? Yes.

Rita Crundwell, Comptroller and Treasurer of Dixon, Illinois stole $53 million over a twenty-year period. The city of 16,000 residents held Crundwell in high esteem. One friend described her as "sweet as pie." Another said, "You could not find a nicer person."

So why did she steal? It appears Rita enjoyed the good life. She used the money to fund one of the top quarter horse ranches in the country, and she did so with style. Some of the funds were used to purchase over $300,000 of jewelry and a $2.1 million motor coach vehicle. At the time of her arrest, she owned over four hundred horses.

Her annual salary? $80,000.

The city's annual budget? $6 to $8 million

Were yearly audits performed? Yes.

Were budgets approved? Yes.

So how could this happen? Ms. Crundwell won the trust of those around her—especially that of mayor and council. In April 2011, finance commissioner and veteran council member, Roy Bridgeman, praised Crundwell calling her "a big asset to the city as she looks after every tax dollar as if it were her own." You can say that again!

It was a disturbing moment when Dixon Mayor James Burke presented the FBI with evidence of Crundwell's fraud. Burke later recalled his emotions and words: "I literally became sick to my stomach, and I told him that I hoped my suspicions were all wrong." Such a response is understandable given that Crundwell had worked for the city for decades. She not only fooled the mayor, she fooled everyone.

And why was she able to steal? Too much trust.

According to the mayor, the city's annual audits raised no red flags, and the city's primary bank never reported any suspicious activity.

So how did she steal?

In 1990, Crundwell opened a secret bank account in the name of the city (titled the RSDCA account: the initials stood for reserve sewer development construction account). Crundwell was the only authorized check signer for the account, and the RSDCA bank account was never set up in the city's general ledger. Consequently, the City's records reflected none of the RSDCA deposits or disbursements.

Crundwell created and signed manual checks from a legitimate city capital project fund checking account, completing the check payee line with Treasurer. (Yes, Crundwell had the authority to issue checks with just her signature, even for legitimate city bank accounts.) She would then deposit the check into the secret account. From the bank's perspective, a transfer had been made from one city bank account to another (from the capital projects fund to the reserve sewer development construction fund).

While the capital project fund disbursement was recorded on the city's books, the RSDCA deposit was not. A capital project fund journal entry was made for each check debiting capital outlay expense and crediting cash. But no entry was made to the city's records for the deposit to the RSDCA account. Once the money was in the RSDCA account, Crundwell wrote checks for personal expenses—and she did so for over twenty years.

To complete her deceit, Crundwell provided auditors with fake capital project fund invoices from the Illinois Department of Transportation; these invoices included the following directions: Please make checks payable to Treasurer, State of Illinois. Rita completed the payee line of each check with Treasurer, omitting the words State of Illinois. (Remember Crundwell was the Treasurer of Dixon, Illinois.) Then, she deposited the checks into the RSDCA account.

The fake invoices and the related checks were often for round dollar amounts (e.g., $250,000) and most were for more than $100,000. In one year alone, Crundwell embezzled over $5 million. In total, Rita created 179 fake Department of Transportation invoices. Like many fraudsters, her initial thefts were relatively small but grew over time.

So how was she caught?

While Rita was on vacation, an assistant named Kathe Swanson performed Rita's duties. Ms. Swanson requested all bank account statements from the city's bank. As the bank statements were reviewed, the secret bank account was discovered. And after that, the mayor contacted the FBI.

Why was Rita able to steal $53 million? A lack of separation of duties.

Rita did all of the following:

- Wrote checks
- Approved payments (signed checks)
- Created and monitored the budget
- Entered transactions in the accounting system
- Reconciled the bank statements

So what can we learn from this tale?

First, understand that trust is not a control. Think of Ronald Reagan's words, "Trust but verify." (Interestingly, Dixon is where President Reagan grew up.) All governments should trust their people, but even so, internal controls must be in place and performed.

Second, understand your accounting processes. Map your government's internal controls. Describe who does what and when. For instance, in your accounts payable process, describe who sets invoices up for payment, who prints the checks, who signs the checks, who reconciles the bank statement, and who receives the budget to actual reports. And why should you do this? To see if appropriate separation of duties is present. One person should not perform multiple duties that enable theft.

Third, accounting employees should be required to take annual vacations of at least one week, and while they are gone, someone else should perform their duties. The vacation itself is not the key. The performance of the absent accountant's duties is. Why? Doing so allows the substitute to understand the work of the vacationing employee. But, more importantly, as the substitute works, he or she will (hopefully) see any unusual activity.

Fourth, periodically contact your government's bank and ask for a list of all bank accounts. Then compare the list to your general ledger. If a bank account is not on the general ledger, determine why. Request a copy of the related signature card from the bank.

Don't let Rita's tale become your story. Take precautions now.

This article was adapted from the book The Little Book of Local Governments Fraud Prevention, written by Charles Hall, CPA, CFE, MAcc. Charles is the Quality Control Partner for McNair, McLemore, Middlebrooks & Co., LLC, in Macon, Georgia.

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SAFETY BULLETIN

LOCAL GOVERNMENT RISK MANAGEMENT SERVICES, INC., - A Service Organization of the ASSOCIATION COUNTY COMMISSIONERS OF GEORGIA and the GEORGIA MUNICIPAL ASSOCIATION

WEATHER INJURIES

Be Proactive in Preventing Accidents!

COLD WEATHER INJURIES

Cold weather can be dangerous for anyone, and people who work outdoors during winter must be particularly mindful of the risks.

Before venturing outside in winter, be sure to:

- Check the temperature and limit your time outdoors if it's very cold, wet or windy.
- Bundle up in several layers of loose clothing.
- Wear mittens rather than gloves.
- Cover your ears with a warm hat.
- Wear socks that will keep your feet warm and dry.

Frostbite

Even skin that is protected can be subject to frostbite. It's the most common injury resulting from exposure to severe cold, and it usually occurs on fingers, toes, nose, ears, cheeks and chin. If caught early, it is possible to prevent permanent damage. If not, frostbite can lead to amputation.

Superficial frostbite affects the skin surface, while the underlying tissue remains soft. The skin appears white, waxy or grayish-yellow and is cold and numb.

If the condition is allowed to progress to deep frostbite, all layers of skin are affected and the outcome likely will be more serious. The skin will become completely numb, blisters may form and eventually the skin tissue dies and turns black.

If you suspect frostbite:

- Get indoors immediately.
- Seek medical attention.
- Remove constrictive clothing and jewelry that could impair circulation.
- Place dry, sterile gauze between toes and fingers to absorb moisture and keep them from sticking together.
- Elevate the affected area to reduce pain and swelling.
- For superficial frostbite, you may also place the affected area in water that is 100 to 105 degrees until the tissue softens.

Hypothermia

Hypothermia occurs when the body's temperature drops below 95 degrees. Severe shivering, one of the first signs of hypothermia, is beneficial in keeping the body warm. But as hypothermia progresses, shivering gives way to drowsiness or exhaustion, confusion, shallow breathing, irregular heartbeat, slurred speech, loss of coordination and eventually, unconsciousness and even death.

So what should you do if you encounter someone suffering from hypothermia?

- Move the victim inside and remove any wet clothing.
- Call for medical attention.
- Add blankets, pillow, towels or newspapers beneath and around the victim.
- Cover the victim's head.
- Handle the victim gently to avoid cardiac arrest.
- Keep the victim in a horizontal position.
- If necessary, give CPR.

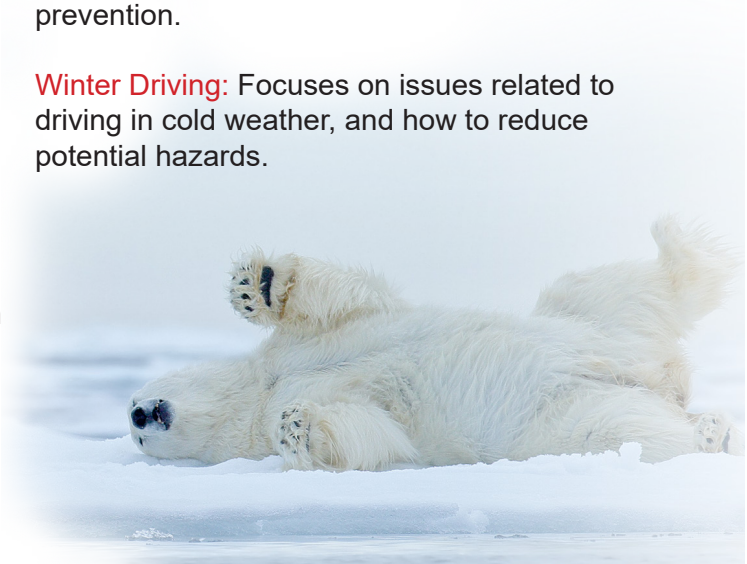
None of these steps are a substitute for proper medical care. Be sure to seek medical attention for frostbite and hypothermia as soon as possible.

To assist with cold weather related safety LGRMS has added three new videos in our lending library.

Cold Stress: Focuses on cold weather related injuries.

Winter Safety: Shows employees some of the dangerous situations related to the cold, and their prevention.

Winter Driving: Focuses on issues related to driving in cold weather, and how to reduce potential hazards.



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