



*A Service Organization of the
Georgia Municipal Association
and the Association County
Commissioners of Georgia*



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@gmanet.com.

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Getting Below 100: A Common-Sense Path Toward Reducing Officer Deaths

By Kevin Howarth, LGRMS

Someone who doesn't spend every day on the front lines of police work may think that most line-of-duty deaths occur from gunfire and battling criminals. Of course, many tragic, unexpected and unpreventable deaths do occur each year. But the biggest tragedy is that many police officer deaths are completely preventable.

Not since 1944 have police officer deaths in the United States dropped below 100. After a high of 284 deaths in 1974, police officer deaths have lowered to an average of about 150 each year through advancements in training, technology, and best practices. But no amount of awareness, creativity, or technological innovation can force a police officer to buckle up or lessen speed.

For the non-profit organization Below 100, more than 100 deaths per year is not acceptable. Volunteers throughout the nation, including current and former police officers, have made it their mission to prevent these deaths.

The Origins and Tenets of Below 100

During a dinner conversation in 2010 among several police officers and contributors to *Law Officer Magazine*, Major Travis Yates of the Tulsa, Oklahoma Police Department said, "If we would just slow down, wear our seatbelts and clear intersections, we could get our line of duty deaths to Below 100 a year." This statement ended up forming the core vision and mission of Below 100.

Built around five tenets, Below 100 focuses all its attention on a few simple reminders that can lower many preventable law enforcement deaths:

1. Wear a seatbelt.
2. Wear body armor.
3. Watch your speed.
4. Focus on WIN. WIN stands for "What's important now?" Law enforcement officers must remain mentally present and focused in the moment—even during routine traffic stops—to stay situationally aware instead of letting their mind drift or lose attention.
5. Lessening overall complacency.

Because Below 100 is comprised of police officer volunteers, they empathize with the daily grind. Like anyone at any job, officers can get caught up in day-to-day tasks and forget or dismiss simple best practices. However, unlike a typical office job, forgetting the simple things in law enforcement can mean the difference between life and death. It's one thing to state a worthy vision and mission. It's another to put this vision and mission into action. Below 100 strategically uses "Train-the-Trainer" presentations given to a few volunteers who then go back to their police departments and local areas to help spread the word. This methodology has allowed Below 100 to present hundreds of classes to thousands of officers in just a few years.



And while Below 100 is a national organization with many partners that support it, it has taken special root in Georgia with the help of Local Government Risk Management Services (LGRMS), a service organization of the Association County Commissioners of Georgia (ACCG) and the Georgia Municipal Association (GMA).

The opinions expressed in this publication are those of the authors and not necessarily those of the ACCG or GMA; they are not intended to provide specific legal advice. Readers should seek legal advice on specific concerns from their own legal advisors.

LGRMS and the Growth of Below 100 in Georgia

Natalie Sellers first became involved with Below 100 toward the end of her 15-year career as a parole officer. Now working in the field of loss control with LGRMS, Sellers said, "I was working in law enforcement and a friend of mine suggested I tag along for a Below 100 training class. After the class, I was hooked." Sellers participated in a Train-the-Trainer session and became an instructor of the program that day. "I could not wait to teach my first class," she said.

With LGRMS's mission of serving cities and counties, it made sense to introduce Below 100 to its Executive Director, Dan Beck. "In 2013, when I began with LGRMS, I suggested that Dan hear the Below 100 pitch," Sellers said. "He and I met with City of Alpharetta Police Captain Dennis Valone, who was also Chairman



Top: Mike Earl Bottom: Natalie Sellers



of Below 100, and that began our journey. Dan supported the program wholeheartedly, and Dennis Valone and I started brainstorming ways we could work together to promote the program in Georgia."

To build awareness and introduce the program, LGRMS held its first ever Below 100 Day in Georgia that included four different Train-the-Trainer classes spread across four different regions of the state. After training 110 new Below 100 instructors, those instructors then went back to deliver the course to their departments and surrounding agencies. LGRMS also trained its three public safety risk consultants to be trainers of the program and they started teaching the class to departments all over the state (even incorporating the Five Tenets of Below 100 into their simulator training).

As the program gathered momentum, some trainers were blown away by the reception from other police officers. Mike Earl, who served a total of 29 years as a law enforcement officer before joining LGRMS in 2011, has received standing ovations after many of his presentations. "I have had many individuals approach me and thank me sincerely for providing reminders as to how and why to remain safe out there," Earl said. Many tell him about what they plan to do differently in their personal operations such as wearing their seatbelt or body armor, or slowing down their vehicle operations. "Many have tears in their eyes upon leaving the Below 100 presentation," Earl said. "Seasoned professionals have approached me and let me know that this class was by far the very best training they have ever received."

In April 2018, LGRMS held the Below 100 Best Practice Symposium in Cartersville, Georgia—only the second such symposium in the nation. Over the two days, LGRMS and Below 100 trained about 80 law enforcement leaders and command staff from Georgia, the United States, and even Puerto Rico. Gordon Graham (risk management expert and founder of



Lexipol), Undersheriff Rob Beidler from Snohomish, Washington, and Chief Jeff Smythe of the Burlington, North Carolina Police Department all shared Below 100 best practices with the group. As National Law Enforcement Officers Memorial Fund (NLEOMF) Safety Award winners, Beidler and Smythe emphasized that Below 100 is not just contained in a four-hour training class. Beyond the class, the possibilities of implementing the Five Tenets are endless when it comes to managing a police department.

"These speakers told attendees how they incorporated the Below 100 tenets into policies, training and day-to-day operational policies that helped not only reduce preventable deaths but also took \$2 million in losses per year down to \$250,000," Sellers said.

Below 100's Benefits to Cities and Counties

Small actions taken by individual police officers can contribute to an overall decrease in deaths and serious injuries. And leaders can be inspired by Below 100 to further a culture of safety that lowers liability costs. Some of the key benefits from participating in Below 100 and practicing its tenets include:

"You owe it to your children, your wife, mother, father, brother, or whoever's waiting for you at home. Do whatever is required to get home safely to them. If you won't follow the Five Tenets for yourself, do it for them."

Saving lives

It's a massive understatement to say that the mental anguish involved in burying an employee or coworker can take a heavy, heavy toll on everyone in the community. The grieving ripples through the department they served, the family who loves them, and the community they worked so hard to protect.

With Below 100, law enforcement learns best practices that not only keep police officers safe and free from injury but also increases the chances they will go home to their families every night. Earl believes this is the greatest message of Below 100: Get home safely to your families.

"You owe it to your children, your wife, mother, father, brother, or whoever's waiting for you at home," Earl said. "Do whatever is required to get home safely to them. If you won't follow the Five Tenets for yourself, do it for them."

Reducing law enforcement shortages

The Below 100 best practices not only prevent deaths. They also prevent injuries—especially injuries that will disable a police officer temporarily or permanently. According to Sellers, "Departments benefit by the reduction in preventable injuries. In times of significant manpower shortage, departments with officers who regularly put on their seatbelts, wear their body armor, and speed less have less people out with injuries."

Reducing liability

With a reduction of preventable injuries, local governments experience a reduction in claims. That lowers overall costs. "The Below 100 concepts are Risk Management 101," Sellers said. "The people who developed this training looked at where line of duty deaths happened the most and addressed each leading cause with a way to reduce officers from being killed."

For example, 40 percent of motor vehicle accidents in law enforcement involve an officer ejected from the vehicle. Wearing a seatbelt would prevent many deaths and injuries in such situations. "Below 100's concepts can be used in any form of government operations," Sellers said. "Examine the root causes of losses and then address those causes with controls."

According to LGRMS data, motor vehicle incident and law enforcement operations are the top two areas where counties lose money to claims. A recent article in Georgia Cities noted: "Across both worker's compensation and property/liability claims, motor vehicle incidents account for 25 percent of losses. Of those losses, 64 percent originate with law enforcement. [...] Within worker's compensation, a high number of law enforcement claims involve altercations, foot pursuit, motor vehicle incidents, slips and falls, and training incidents."

Focusing on Below 100's tenets addresses the heart of many reasons why these expensive claims occur and can help lower liability costs for counties.

It says a lot that the people most passionate about Below 100 are the officers themselves—especially the veteran officers of 10, 20, or 30 years on the police force. They've seen it all, and they've likely seen colleagues die from an incident that could have been prevented.

"It is my hope that in presenting Below 100 in the capacity as a trainer for LGRMS, I may play a part in keeping a law enforcement officer safe and alive within the state of Georgia," said Earl. "These are my family! As a law enforcement officer for 29 years, I have always felt obligated to do whatever I can to pass along my knowledge of officer safety. In presenting Below 100, this is just one more step in that direction."



Five Areas Where Cities Lose the Most Money to Claims

by Dan Beck, Director, LGRMS

If a person kept tripping over a wire in their home, they might relocate or tape down that wire to avoid further injury. The same common-sense logic applies at cities. When certain injuries or incidents keep happening, it's important for cities to address the root cause.

Every city is different. However, historical patterns across a wide pool of LGRMS member cities show the highest sources of incurred costs. This LGRMS data helps identify five important areas where cities lose the most money to claims—along with a few tips to help lower that cost.

1. Motor Vehicle Incidents

Across both worker's compensation and property/liability claims, motor vehicle incidents account for 25 percent of losses. Of those losses, 64 percent originate with law enforcement. However, other departments such as fire, public works, and water utility also experience heavy motor vehicle incident claims.

Distracted driving is the number one cause of motor vehicle incidents across all departments. Cities should focus on making employees aware of the dangers and implications of distracted driving. Common bad habits such as cell phone usage and texting often lead to accidents—even with slow-moving vehicles. Proper training for specialized vehicles also helps prevent incidents.

2. Law Enforcement Operations

Within worker's compensation, a high number of law enforcement claims involve altercations, foot pursuit, motor vehicle incidents, slips and falls, and training incidents. Police officers always need safety training and guidance about high risk critical tasks. False arrests, excessive force, and search and seizure dominate most law enforcement property/liability claims.

While some claims of false arrest and excessive force are questionable, defending against these claims can incur costs—even if a city wins a claim. To lessen law enforcement liability claims, it's very important to focus on community relations, de-escalation, use-of-force protocols, and peace officer best practices.

3. Ergonomics

Although public works sees the most ergonomics claims, ergonomics affects all departments. Jobs that require a lot of lifting, pushing, pulling, and awkward postures lead to more ergonomics injuries such as strains and sprains. As a workforce ages, the number of incidents increases. Older people often think they can handle manual tasks like they did in their twenties. That's likely why 72 percent of claims between 2014 and 2016 were submitted by people in their thirties, forties, and fifties.

While cities need to provide continual training and reminders about ergonomics best practices, they also need to consider the quality of their equipment. Unsafe equipment will cause people to engage in higher risk behavior to accomplish tasks. Modernizing equipment and ensuring that it helps lessen dangerous lifting, pushing, pulling, and awkward postures will lessen claims. In addition, sound policies, processes, and procedures that promote a culture of safety also help lessen claims.

4. Slips, Trips, and Falls

Slips, trips, and falls are the number one source of worker's compensation incurred costs for public works departments—although this issue can affect all departments. In many cases, people are not aware of their surroundings—especially when those surroundings are irregular in some way. People often sustain injuries when walking in areas that aren't level, walking in a field where a hole or object is hard to see, or tripping over an object (such as on a cluttered construction site).

Training can involve the use of equipment (such as ladders) or how to enter and exit specialized vehicles. In addition, employees should have proper equipment (such as nonskid surfaces where appropriate) and clothing (such as the right boots). Processes, procedures, checklists, and best practices are other proactive ways of reducing the chance of a slip, trip, or fall.

5. Human Resources

For property/liability, human resources claims account for 11 percent of incurred costs (while only totaling 3 percent of claims). Many claims are legitimate, whether they involve the Equal Employment Opportunity Commission (EEOC) or issues with employee discipline and termination. However, it's not uncommon to see a lot of retaliation claims with no merit that are still expensive to address—even if you win.

For Worker Compensation, 2 percent of human resources claims and 54 percent of total incurred costs are from employees within the first five years of their employment. That suggests implementing a few proactive best practices that include:

- Ensuring employees are qualified for positions.
- Creating clear employee policies and procedures.
- Providing quality employee training and supervision.

These five areas do not cover all sources of claims, and each city will have different patterns and trends. However, these five areas are extremely common for all cities. Working to focus on and prevent the number of claims for each area will likely result in fewer claims and lower incurred costs.

For more information about how to prevent losing money unnecessarily to claims, visit the LGRMS website at www.lgrms.com or reach out to Dan Beck at 678-686-6280 or dbeck@lgrms.com.

Solving a Problem – the Right Way, the Safe Way

The Problem

The City of Blakely had a problem. Like many cities, they utilize wireless technology to read utility meters. This equipment is placed on the city's water tower in order to reach the entire city limits for collecting meter readings. In the past, the city used outside contractors to access and maintain that equipment, but based on the expense per climb (\$1,600-\$3,200) and their response time (sometimes waiting over a week), they decided to start maintaining the equipment internally. The problem was they didn't want to put their employees at risk.

The Solution

Falls from heights is the third leading cause of work-related deaths, behind motor vehicle and violence related incidents.

The City of Blakely is very lucky to have Matthew Hammond as their Technology Director and a "Leader of Safety/Risk." Matt took the initiative to send three of his employees to fall protection competent person training in Atlanta. Based on the review of previous contractor work, he is also requiring two employees to partner climb when accessing the water tower.

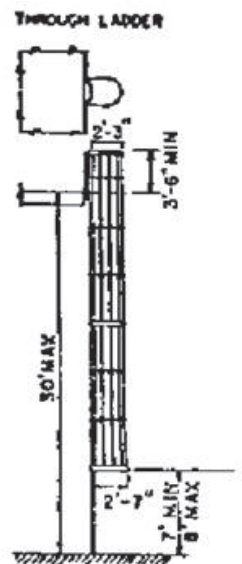
He then called LGRMS to evaluate their process and make any additional recommendations. They are using a vertical lifeline with rope grab, harness, and shock absorbing lanyard system to access the tower ladder.

LGRMS determined that the current design of the fall arrest system on the water tower was sound, but recommended conducting an annual inspection of the anchor points and railing systems.

Fixed Ladders

- Permanently attached
- Cages for ladders over 20 feet
- Landings every 30 feet
- Rung size, cage dimensions, etc.
- Clearances

We also recommended that they work with the Water Department to develop a city-wide Fall Protection Program/Policy. LGRMS is able to provide a policy template and work with each member to customize.



I asked Matthew Hammond, Blakely's Technology Director, a few questions on how he started to solve this problem.

Why did you send your employees to competent person fall protection training?

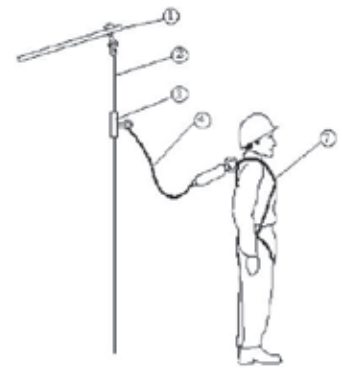
Safety is the number one concern with any job we participate in. As a department head, it is my responsibility to ensure the safety of our employees and to make sure they return to their families each day. Having professional training is essential to educating us all, to ensure we don't make mistakes.

You discussed the practice of having two employees to partner doing the tower work. How did you come up with this best practice?

We learned from paid contractors and our training that two climbers is safest. Regarding your life, you can never put too much precaution in place. Having a climber up there with you decreases response time when you need help. From a common sense perspective, we believe having two people trained is safe, but having three is safer, and provides a backup.

What are the names of the employees you sent to training?

Danny White, Telecommunications Foreman; Holden Chapman, Network Administrator/ Telecommunications Technician; Denver McLain, Telecommunications Technician.





LGRMS
RISK CONTROL
ACCG | GMA

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SAFETY THEME

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



**Are You Following
The Rules?**

Safety Rules

2019 is just around the corner. This is a great time to slow down a bit and review, update, or create new departmental safety rules.

Safety rules are different from policies and procedures. Safety rules are specific items that apply to your department or section only. Often they would be considered common sense, but being reminded may keep someone from getting injured. A good way to revise, update or create your department's safety rules is to get your employees involved in the process. You facilitate the discussion but have them provide the input. This helps them buy in to your safety program.

1. During your department safety meeting have each of your employees think about the job they do. Have each one contribute one or two rules that they think are important. Write them on a dry erase board, or butcher paper, or something else. After you have about a dozen or two of these, have everyone decide on the 10 or 12 most important rules for your section to focus their safety efforts on for the next year.
2. Once that is done, put a copy somewhere everyone will see it – on the bulletin board or next to the time clock. Give each employee a copy; maybe even laminate a few to post in each work vehicle or work space.
3. Every couple of months during your safety meeting, talk about these rules. See how folks are doing with them; see if they need to be revised.

Some Examples of Safety Rules

Example: Sanitation Truck with 3 Workers (1 driver; 2 workers who pick up trash)

Safety Rules for Operations

1. Only ride tailgate when picking up on a local street. If it is more than ¼ mile to the next destination, employees ride in the cab.
2. Employees only ride tailgate with 3 points of contact minimum.
3. Employees look both ways before stepping off vehicle and crossing street.

Personal Protective Equipment Rules

1. Gloves are rip or cut resistant. (Protects against broken glass or other sharp objects in trash).
2. Employees wear protective eye wear. (Protects against windblown dirt or dust, etc.)

Example: Office Administrative Environment

1. All file cabinet drawers must be fully closed when not in use.
2. Space heaters and other electrical devices must be pre-approved before use.
3. Proper lifting procedures for records, boxes, etc. must be followed (training mandatory).
4. Dropped items (paperclips, pens, pencils, etc) must be picked up as soon as discovered.

You get the idea. Look at your current rules if you have them. Think about revising or updating them if it has been awhile. Create a new list if you don't have rules. Let's start 2019 with the goal of zero injuries.

Have a Safe New Year.





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