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“Unless someone like you cares a whole awful lot, nothing is going to get better. It’s not.”

—Dr. Seuss, *The Lorax*

Watchful Eyes Protect Property

Grant monies were used to purchase infrared cameras for all eight properties the city owns. Six months later, there has not been one break-in or attempted burglary.

see Surveillance System Deters Crime on page 5

New Rate Stabilization Fund Provides Continuing Relief

Recently, the AMLJIA Board of Trustees approved the use of retained earnings in the form of a Rate Stabilization Fund in order to provide continued rate relief for our members in the FY2013 renewal and years to come. For the third consecutive year, in recognition of on-going budgetary pressures felt by our members and changes in the marketplace, AMLJIA will distribute member credits. The Rate Stabilization Fund formalizes this process by recognizing a variety of factors including a member's longevity and its proportionate share of the pool's total contributions.

Current conditions in the national insurance market show rate increases resulting from catastrophic property losses in 2011. Estimates of these losses, caused by spring and fall tornados, hurricanes, tropical

storms, and flooding in the lower 48, are nearing estimates of \$30-\$40 billion. Many of the property excess and reinsurance carriers have been hit with these high losses and consequently are driving the rate increases for FY2013. This hardening of the property market is also being aggravated by weak investment earnings for these carriers. Workers' compensation markets are showing a slight rise in rates because of increased medical costs and inflation. In Alaska, these increases may be more pronounced. The good news is that, as of the date of this publication, liability markets appear to be stable.

So how does this affect you as a member of AMLJIA? The Board and staff's long-term financial strategies contemplate fluctuations in the marketplace, and we have positioned

continued on page 3

WANTED: Exposure Questionnaires

Your FY2013 Exposure Questionnaire should have arrived via email or standard mail early this month. These questionnaires provide you with the opportunity to ensure that your entity is properly protected. It is extremely important that we receive up-to-date information from each of our members. Having accurate exposure information makes our program that much more attractive to reinsurers and enables us to bargain for the best possible rates. The time you spend on these questionnaires will not only benefit your entity, but will help to bring increased stability and strength to the entire membership.

We need your questionnaire returned by April 16, 2012. If you have any questions, or if you need any assistance completing the questionnaire, please call us at 800-337-3682.



In Good Company

Kevin Smith, Executive Director

A Commitment to Sound Risk Management Yields Many Benefits

In 2010, the membership approved changes to our Cooperative Participation Agreement. These changes gave the Board of Trustees more flexibility in effectively managing pool policy. This flexibility was requested to help us better navigate through changing market conditions, like volatility in excess and reinsurance rates.

As discussed in the front page story, national market conditions are changing, especially in property and workers' compensation. In response, the board last month created a Rate Stabilization Fund to which they can make retained earning appropriations in a more formal, long-term way. Each participating member in good standing will be able to use credits distributed from the Fund to offset your deposit contributions.

I think this highlights one of the key differences when obtaining coverage from a traditional carrier vs. participating in AMLJIA – the financial benefit that comes with membership. Unlike traditional carriers, who return good financial results to shareholders on Wall Street, our successes realized from reduced losses and positive investment earnings are enjoyed directly by members on Main Street. Other financial rewards include our Loss Control Incentive Program and Safety Savings Accounts, recognizing those members that are proactive in their approach to managing losses.

In addition to these financial incentives, many of the other benefits of membership are realized by taking part in the exceptional loss control and other risk management services we offer. There are many member resources available to you such as specialized training, the Employment Law Hotline, web tools, and on-line training to name a few.

These services and programs help members establish best practices and reduce your losses, in turn building a culture of safety that protects your employees, your communities, your students and your schools. It is AMLJIA's belief that an investment in safety and risk management is rewarded by reduced liabilities, fewer employee injuries, and cost savings for you like in the Rate Stabilization Fund credit.

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POOL NEWS

We're Growing!

Your pool started the new year with a new member – the Anchorage Community Development Authority. Founded in 1984, the Anchorage Community Development Authority (ACDA) is a public corporate authority for the Municipality of Anchorage. ACDA's parking program, EasyPark, manages over 6,000 parking spaces in downtown Anchorage. EasyPark's mission is to provide convenient and safe parking services for the Municipality of Anchorage and facilitate development for a vibrant community.

The new year has also brought some changes to staff at the AMLJIA. Sandy Fazio, former workers' compensation claims adjuster, has gone on to pursue new opportunities. Stepping in to fill her place is one of our own, Jeanie Long. Many of our members are already familiar with Jeanie, who has been our invaluable claims assistant since 2010. Jeanie is excited at the challenge of taking on new responsibilities with her new role as an adjuster.

Our claims department is also home to our two newest employees, claims assistant Jinnette Mendoza and claims clerk Benita Labrada. Jinnette is the staffer we rely on when we receive notice of a claim; she makes sure all the information is accurate and entered into our claims management system. Benita ensures that all claims information coming into our office is scanned and filed in our paperless Laserfiche repository.

Welcome all!



Honorable Mention

“The AMLJIA staff is great, always willing to go far and beyond the call of duty. [The Risk Control Specialists] are always helpful and willing to provide any type of documents that might help protect the City of Barrow.”

Jeremy Goodwin, Supervisor of Maintenance & Facilities, City of Barrow



At Your Service

DRIVERS' PACKETS

Protecting your entity when an accident occurs is an important part of risk management. To help you in case of an automobile accident, the AMLJIA has developed drivers' envelopes with instructions on what to do. These drivers' packets should be kept in the glove compartment of your scheduled vehicles for use after an accident. Collecting information at the scene is an important tool for remembering exactly what happened. Consider supplementing these packets with disposable cameras.

If you need additional drivers' packets for your vehicles, contact Sharon Tunnell at 800-337-3682 or email sharont@amljia.org.

UNDERWRITING/CLAIMS *continued from page 1*

ourselves to withstand these fluctuations with as little impact to the membership as possible.

As we begin our negotiations with carriers on your behalf for FY2013, we will rely on AMLJIA's financial strength and strong purchasing power to stabilize any rate fluctuations we may see. In addition, with the approval of Rate Stabilization Funding by the Board, eligible members will be able to apply Rate Stabilization Fund credits to their FY2013 contribution. The

amount of the credit a member receives will depend on your own exposures and length of time with the pool.

“Our commitment to the membership will always be to provide the best risk management services and fair and equitable rates,” said Executive Director Kevin Smith. “By reviewing our rating program annually, and with the approval of the Rate Stabilization Fund this year, we are being proactive in our response to market conditions and want to reward member

loyalty to the AMLJIA program by offering member credits such as these.”

Your FY2013 Exposure Questionnaires have been distributed and are due back on April 16. Should you need any assistance, please contact Paul Bryner, Underwriting Manager at paulb@amljia.org or 800-337-3682. Members will receive their contribution notices, including credits available to them, by May 15.

Welcome!

AMLJIA is pleased to introduce our newest staff members, Jinnette Mendoza (standing) and Benita Labrada (seated). Jinnette is our claims assistant, responsible for processing new claims coming in to our office. Benita, our claims clerk, makes sure all records are stored securely in our electronic records repository.



RISK CONTROL

Annual Event Highlights Risk Management

The Public Entity Risk Management Seminar is an annual event sponsored by the AMLJIA which provides a wide variety of training for everyone from Mayors to city clerks to maintenance directors. Nearly forty representatives of Alaska's municipalities, boroughs and school districts attended this year's conference, which provided an opportunity for the exchange of ideas as well as a chance to hear from many expert speakers.

AMLJIA staff presented many topics, but this event wouldn't be possible without our many excellent guest presenters. We would like to recognize the following individuals who graciously shared their knowledge and time to help make this event a success:

- Mike Simmons, *Alliant Insurance Services*
- Andy Durny, *Division of Community & Regional Affairs*
- Mahlon Greene, *Division of Fire & Life Safety*
- John Madden, *Division of Homeland Security*
- Capt. Steven Arlow, *Alaska State Troopers*
- Leslie Longenbaugh, *Longenbaugh Law Firm*
- Sarah Josephson, *Jermain, Dunnagan & Owens*
- Robert McDermott, *Bristol Bay*

Borough

- Al Cavallo, *Division of Homeland Security*
- Sam Dickey, *Small Business Administration*
- Greg Russell, *Russell Consulting, LLC*
- David Arnold, *City of Nuiqsut*

Over twenty attendees took advantage of the OSHA 10-hour General Industry training following the risk management seminar. This training includes an introduction to OSHA and overview of employee rights and responsibilities in addition to topics such as Lockout/Tagout, Personal Protective Equipment, Hazard Communication and more. The OSHA 10-hour class can also be offered on-site for your entity. Call us at 800-337-3682 if you are interested in this training for your employees.

The AMLJIA is always available to provide local or regional training for our members, but the annual Public Entity Risk Management Seminar provides a special opportunity for representatives of our many diverse communities to come together to share ideas, problem-solve and develop strategies for implementing risk control procedures in their own unique settings. Please plan to join us next spring for the 2013 Public Entity Risk Management



Jeff Lucas facilitates a round table discussion during the Employment Related Practices Claims session (above).

Below: June Bewley (left) and Perri Lajoie, Denali Alaskan Insurance, and Kay Andrews (right), City of Aleknagik, are all smiles during the conference.



Director Celebrates 20th Anniversary

The Board of Trustees recognizes that the Association members are best served by experienced employees who understand the complexities of pooling and the members' issues. Kevin Smith gained that experience and insight beginning in 1992 as a Risk Manager before stepping into the role of Member Services Director and later, Southeast Branch Manager. In March 2002, Kevin took the helm as Executive Director of the AMLJIA.

Kevin's familiarity with Alaska communities and schools is an asset to the pool, and he strives to maintain open lines of communication with our membership. In addition to overseeing the day-to-day operations, he ensures that the membership has a voice in the legislature when bills that may affect pool operations and bottom line come into play.

"Kevin continues to be an excellent Executive Director," states Gary Hennigh, chairman of the AMLJIA Board of Trustees. "His leadership skills combined with his comprehensive knowledge of the risk management industry and overall good character are his key professional and personal attributes that serve us so admirably. Thank you, Mr. Smith!"

The AMLJIA is *your* pool. If you have suggestions for how we can better meet your needs, you are welcome to contact Kevin Smith at 800-337-3682 or e-mail kevins@amljia.org.

RISK CONTROL

Surveillance System Deters Crime

Over the past year, the City of Teller experienced repeated thefts and break-in attempts at their municipal properties. The city council and staff determined that the best solution to the ongoing problem would be the installation of a surveillance system. With this system in place, the city could potentially catch the person or persons on film and the resulting evidence would assist the Alaska State Troopers in apprehending and prosecuting the perpetrators.

The City of Teller contacted Sean Dewalt, their Risk Control Specialist at the AMLJIA, to assist in the procurement process. Mr. Dewalt turned to Northern Security and Surveillance, an Alaskan company specializing in reducing the frequency and severity of this type of risk, and they provided a quote for a surveillance system that would meet the city's needs.

Carolyn Oquilluk, City Clerk, secured a community benefit sharing grant in the amount of \$15,000 from the Norton Sound Economic Development Corporation. The grant money was used to purchase infrared cameras for all eight properties the city owns. A motion-activated digital video recorder was attached to the

cameras to record all events that occur. This aids in future prosecution and lets potential robbers know that any attempt to break into the facilities will be recorded.

In September, 2011, Chris Meador, owner of Northern Security and Surveillance, headed to the city of Teller to install the surveillance system. Chris spent twelve hours over the course of two days installing the system.

Six months later, there has not been one break-in or attempted burglary.

Properties, especially public entity properties, require maintenance and constant vigilance to prevent deterioration, especially in the harsh Bering Sea climate. To manage the system, Mr. Meador calls on a local Teller employee, Kevin Isabelle, to handle the minor issues that have arisen. During the installation, Kevin worked closely with Chris to learn the system. If a problem occurs, Kevin simply calls Chris and troubleshoots the system telephonically.

There are many uses for these systems in Alaska. Fuel tank farms, washeterias, and schools are just a few high-dollar facilities that are exposed to risk. The ability to see

potential risks such as a flooding washateria in real time would increase reaction time and potentially reduce losses.

In recent years, more grants have become available for funding these systems. Check with your local government specialist at the State of Alaska for more grant information. You can also call your AMLJIA Risk Control Specialist at 800-337-3682 for details on this and other risk control techniques.

Chris Meador, owner of Northern Security and Surveillance, steps off the Bering Air Cessna 207 in Teller.



Slips, trips and falls are some of the most frequent workplace incidents. Here's a checklist of things you can do to help reduce the number of slips, trips and falls in your workplace.

SAFETY CHECKLIST: Slips, Trips and Falls

- "Wet floor" signage is easily accessible in all areas where spills may occur or where floors may be wet.
- Policy regarding cleaning up spills is in place and includes who is responsible and time frames for clean up.
- Check stair treads and surfaces for slickness and irregularities.
- Guardrails or safety chains are in good condition whenever 4' or greater above a lower surface.
- Cords covered or out of the way. (Power strips are not daisy-chained).
- Employees have been reminded to close all drawers immediately after retrieving items from cabinets and desks.
- Records are properly archived and not stacked in aisles and hallways.
- Equipment that is not in use is returned to designated storage areas.
- A slip-resistant footwear program is in place.
- Slip resistant mats are placed at all entrances.

LAW ENFORCEMENT

Sleep Disorders Have Adverse Effects

According to a study by American researchers, 40 percent of police officers in the U.S. and Canada are working under the affects of sleep deprivation, which could lead to occupational injuries or potential risks to public safety. "A large proportion of police officers in our sample showed a positive sleep disorder screening result, which was associated with adverse health, safety, and performance outcomes," the study said. ("Sleep Disorders, Health, and Safety in Police Officers," Journal of the American Medical Association, 2011, Vol. 306, No. 23).

Sleep apnea and shift work disorder were the most common sleep disorders reported. Obstructive sleep apnea is sometimes caused by excess weight, and in this study population 79.3% of officers were overweight or obese. Officers who had obstructive sleep apnea were also more likely to be diagnosed with diabetes, have cardiovascular disease and consume more caffeine than those who didn't have the condition.

"Untreated sleep disorders can adversely affect the health and safety of law enforcement officers, and could pose a risk to the public," said Dr. Charles A. Czeisler, chief of the Division of Sleep

Medicine at Brigham and Women's Hospital and one of the authors of the study.

About 5,000 police officers from the U.S. and Canada took part in the study, which followed up with officers on their job performance during a two year time frame. The researchers found 22 percent of those studied reported a higher risk of expressing uncontrolled anger, 43 percent admitted to serious administrative errors and 63 percent reported safety violations. Meanwhile, study participants reported occupational injury (22 percent), falling asleep at the wheel (51 percent), absenteeism (23 percent) and increased citizen complaints (35 percent).

Though the study did not look at cause and effect, it was clear that sleep problems and poor health were entwined. In almost every aspect of health and job performance that was measured, the officers who had sleep problems fared far worse than their peers. Having a sleep disorder raised the odds of heart disease by 45 percent, for example, and the odds of depression by 120 percent. It also raised the odds of being injured on the job by 22 percent and falling asleep while driving by 51 percent.

The Massachusetts state police were far less likely than other officers in the study to have sleep apnea. They also had lower rates of obesity than other police officers, and smaller body mass indexes. State police officers in Massachusetts have to pass regular fitness tests to keep their jobs, and they are given one hour of paid exercise time four days a week to help them stay fit.

"The three most important risk factors for sleep apnea are obesity, obesity and obesity," stated Dr. Czeisler. "The data we collected suggests that this fitness program has paid for itself many times over, because the health care costs associated with untreated sleep apnea are substantial."

It seems clear from this study that physical fitness is one of the keys to preventing sleep disorders. In a perfect world, every agency would follow Massachusetts example and provide paid exercise time and regular fitness testing to make sure all officers are physically fit for duty. You can still make it your own personal goal to maintain a high level of fitness, not just to better carry out the duties of your job, but to ensure your health, safety and long life for your own enjoyment.

Training Hones Management Skills

The Law Enforcement Management Institute, held this year on February 6-10, provides front-line supervisors and others with the management skills necessary to operate a modern law enforcement agency. This year's class was quickly engaged in the material and actively involved in problem-solving discussion. "Topics instigated great conversations and were very thought provoking," stated one of the participants. The mix of personnel from both urban and rural departments helped participants view problems from a variety of perspectives and then develop viable solutions.

A friendly competition known as the 45-Below 5K Challenge drew eight challengers from this year's conference. The challenge is to finish five kilometers on an indoor treadmill or elliptical machine in less than 45 minutes. The challengers race against themselves rather than against each other, creating more of a motivational experience than a competition. Congratulations to this year's finishers (pictured from left): Michelyn Manrique, Alaska



State Troopers; Peter Suskuk, Kwethluk PD; Simon Ford, Haines Borough Police; Sue Cain, Anchorage PD; James Rouleau, Seward PD; Amy Foraker, Anchorage PD; Travis Schiaffo, Dillingham PD; Dani Myren, Anchorage PD; Danny Fetters, Anchorage PD; and Greg Russell, Russell Consulting, LLC.

Special recognition and appreciation is extended to the AMLJIA Board of Trustees and staff for their ongoing support of this Institute and to the Alaska Police Standards Council for their co-sponsorship of this training. Participants also receive credits for this 40-hour APSC certified course. The AMLJIA waives the course fee for members to attend the Law Enforcement Management Institute and also provides a travel subsidy to help our member police agencies attend this valuable training.

ABOVE THE GRADE

Teachers and Social Media

1.2 billion users worldwide—82% of the world's internet population over the age of 15—now log on to a social networking site.

If Facebook were a country, it would be the world's 3rd largest and 2.6 times the size of the U.S. population.

Facebook launched in 2004 and gained 1 million users by December, 2004; it boasted 845 million users by December, 2011.

The second largest search engine in the world is YouTube.

Social networking is not just limited to the web. Close to 65 percent of all smartphone users in the US visited a social networking site last October; two in five used their mobile device to connect to a social network nearly every day.

57% of people talk to people more online than they do in real life.

40% of companies admit to having no training or governance of social media.

A glance at the statistics makes it clear to anyone that social media is not going away anytime soon. Surprisingly, the exponential growth has been fueled by the increase in users over the age of 35 (Pew

Internet & American Life Project). Perhaps this helps explain the new urgency many schools are facing to adopt social media policies governing teachers' use of social media.

While some networking sites, such as Twitter, can potentially extend a classroom discussion or offer quick homework assistance in 140 characters or less, networks like Facebook and MySpace easily blur the student-teacher relationship because of the personal information made available on profiles. Ultimately, sites like Facebook are social environments. Teachers guide students in a professional capacity, and being social doesn't seem like part of the job description.

As an educator, you are held to a higher standard than many other professions. It's a responsibility that must be taken seriously. If your school or district does not have a policy governing social media use by teachers, err on the side of caution and maintain clear boundaries between your professional and personal life. Once something is posted on the internet, it takes on a life of its own. A good rule of thumb is never post anything you wouldn't want read out loud at a school board meeting.

The following rules will also help you maintain your professionalism:

- Remember that anything you post can affect your credibility and trust.
- Consider carefully how what you post could be interpreted. Humor, especially sarcasm, is extremely difficult to convey.
- Never post information about your job, especially about students, online. People have lost their jobs for things they have posted.
- Do not share where you are with applications such as Foursquare. You never know who is accessing your information, or why. Be safe and only post your location after the fact.
- Monitor photos in which you are "tagged." When someone uploads a picture of you and tags it with your name, it can be viewed unless you have properly set your privacy settings. In addition, be careful of photos in which others are behaving in a risqué manner as you will be seen as guilty by association.

If you need assistance developing a social media use policy, contact the AMLJIA at 800-337-3682.

Register for Summer Literacy Institute

Registration is open for the 2012 Summer Literacy Institute: Rigorous Reading Instruction on May 23-25. The institute is designed to support teachers in ensuring that all children learn how to read and write at a high level; to access, synthesize and evaluate information; and to communicate their findings and ideas effectively to support educators, who work with children from birth until they graduate from high school, with strategies to expand the rigor of their reading instruction.

Content is linked to the Alaska Literacy Blueprint and will be presented in three strands: Birth to School Age, Kindergarten to Grade 5, and Grade 6 to Graduation. There is no registration fee; lunch will be provided each day (travel and lodging is the responsibility of attendee); and university credit is available through Alaska Pacific University.

This institute is being offered to the following districts: Alaska Gateway, Bering Strait, Kashunamiut, Kuspuk, Lake and Peninsula, Lower Kuskokwim, Lower Yukon, North Slope, Yukon Flats, Yukon Koyukuk, and Yupiit. Registration information is available online at <http://www.eed.state.ak.us/publications/Reg2012SummerLitInst.pdf>. Please contact karen.melin@alaska.gov or elizabeth.davis@alaska.gov with any questions.





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Calendar

March 2012 - June 2012

Daylight Savings Time begins		March 11, 2012
Governor's Safety & Health Conference	Anchorage, AK	March 19-21, 2012
AASB Spring Academy and Legislative Fly-in	Juneau, AK	March 24-27, 2012
AMLJIA Exposure Questionnaires DUE		April 16, 2012
NSBA Conference	Boston, MA	April 21-23, 2012
WIR Conference	Santa Fe, NM	May 16-18, 2012
IIMC Conference	Portland, OR	May 20-24, 2012
PRIMA Annual Conference	Nashville, TN	June 3-6, 2012
GFOA Annual Conference	Chicago, IL	June 10-13, 2012