

How's Your Image?

Similar to your personal life, the image your public entity presents says a lot about the culture and values of your organization. Having a strong safety conscious image can help in claim situations, and may even prevent some claims from ever being brought.

As I travel around the state, I get the opportunity to visit many different member facilities. While many give off the impression that the safety of employees and general public is important, there are some that do not.

One issue I find that portrays a negative image is cleanliness of the building. If an entity isn't concerned with keeping their building clean and uncluttered, then odds are safety isn't too high on their priority list either. The general public notices this as well, and that can affect their decision on whether they pursue a potential claim.

A great way to portray a strong safety image is to have visible safety procedures in place. Having an evacuation route posted in the hallways and rooms located inside the building is a great way to show safety is important. Along with the posted evacuation routes, posting an emergency plan that details who to contact and what to do in each emergency situation (ex. fire, tornado, earthquake, etc..) gives a strong visible safety image for the entity and can potentially help save lives if an emergency does occur.

Having a strong safety image will not eliminate all claims, but it does let your employees and the general public know that you do care and safety is an important value to your organization.

If you are interested in improving your entity's safety image, I would be happy to talk to you and/or visit your entity to help create a plan. Feel free to contact me using my contact information on back of this newsletter to arrange a time and date.

Justin Stringer
MOPERM Risk Specialist

New MOPERM U Courses!



The following courses are now available to our members at no cost.

City, County, and Other Members:

- Introduction to Jail Liability
- Ethical Behavior for Elected Officials
- Ethical Behavior for Local Govt.
- Sexual Harassment – Harassment Awareness
- Distracted Driving for Local Government
- Preventing Slips, Trips & Falls
- Risk of Social Media

School District Members:

- Bullying in Schools
- Sexual Harassment – Harassment Awareness
- Understanding Domestic Abuse
- Commercial Motor Vehicle Safety
- Cyber Bullying

Auto-Only Members:

- Advanced Defensive Driving Techniques
- Commercial Motor Vehicle Safety
- Defensive Driving Basics
- Distracted Driving for Local Government

For any questions regarding MOPERM U, please contact Justin Stringer.

Important Upcoming Dates:

September 1 - Renewal Information Distributed to Members or Agents

October 15 - LE Driver Rebate Submission Deadline

November 1—Renewal Information Submission Deadline

December 1—Renewal Policies and Invoices Distributed

January 1— Renewal Payment Deadline

Claims Connection

Claim Situation #1:

During the summer of each year, a man calls the county to alert them of an area of brush that grows up and blocks the line of site for cars turning from a gravel road onto a county road. Pursuant to his yearly request, the county sends a crew out to trim back the brush to give drivers a clear line of site for on-coming traffic.

Before the man could make his yearly call to the county, he is struck by an on-coming vehicle while turning onto the county road. The man sustains minor bodily injuries and both vehicles involved are severely damaged.

Upset by the situation, the man files a lawsuit against the county alleging known dangerous conditions of the intersection directly lead to the accident.

Total Cost: \$65,600

Lesson to Learn:

Since it was documented the man had made routine calls to the county around the same time of year, the county was held to a higher standard of care. If a chronic situation is made known to your entity, inspect frequently and resolve problems in a timely manner. Do not always rely on the public to make you aware of hazardous conditions.

Claim Situation #2:

A female city employee with a record of showing up tardy to work was 15 minutes late for her shift. The most recent tardiness made for the 10th time she was late to work in the past 60 days. The 9 prior times, her supervisor counseled her on the tardiness and documented her employee file. With this being the 10th time, the city terminated her employment. A week later, she filed a lawsuit against the city alleging Sexual Harassment and Retaliation.

The case was investigated and it was determined that her claims of sexual harassment and retaliation were unsubstantiated, and the case was dismissed by the judge due to lack of proof from the claimant.

Total Cost: Only \$3,459 (All Defense Costs)

Lesson to Learn:

Documentation is crucial! Keeping the proper documentation can be the determining factor when the judge or jury is determining negligence. If the city did not have the documentation showing the frequent tardiness of the employee, it would have been her word against the city.

No One is Perfect
By providing real life claims examples, it is MOPERM's hope that we all can learn from the experience of other members. Not all claims are preventable, but it is MOPERM's goal to prevent as many as possible.

MOPERM Risk Management

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Preventing claims and protecting the solvency of the pool is the ultimate goal of Risk Management. The more successful we are in preventing claims, the higher the probability of MOPERM being able to offer member refunds!