



AI Risk[®] Human Services

Piecing Together a Brighter FutureSM



Risk Management Services for Human Services Agencies

Powerful risk management is just as vital to the viability of Human Services agencies as sound liability protection. That is why AI Risk®, an industry leader in securing liability insurance for Human Services agencies of all types, uniquely provides its clients with comprehensive risk management services as part of its broad general liability program.

Human Services agencies need more than liability losses paid. They need losses prevented.

Customized, Complimentary Risk Management

AI Risk offers a growing inventory of risk management services *free-of-charge* to Human Services agencies purchasing liability insurance through AI Risk. These services help an agency effectively protect both its operations and its reputation by helping agencies avoid costly claims. Services currently include:

- **Tailored Risk Assessments.** Telephone or on-site surveys are conducted to evaluate the numerous policies and procedures that impact an agency's liability exposures. AI Risk's experts also offer cost-sensible recommendations to help agencies address areas of vulnerability and mitigate risk.

*"Your findings and recommendations were the inspiration for us to work smarter, not more, on our company-wide quality improvement program."
— A Human Services agency professional, following an AI Risk risk assessment.*

- **Advisory Bulletins.** Timely Risk Management Bulletins help to keep agencies abreast of emerging issues and best practices that can optimize risk management and minimize liability exposures. Insights on topics ranging from auto safety to incident reporting are provided by AI Risk and third-party experts.
- **A Risk Management Resource Line.** Agencies have telephone access to highly credentialed risk management experts, who consult one-on-one with insureds on risk management issues. Experts answer specific questions and/or provide ongoing counsel in areas of concern. Confidentiality is assured.
- **The Risk Management Resource Line.** Agencies can call our toll-free number, 800-611-3994, for advice from an experienced AI Risk professional.



When a medium-sized residential behavioral health facility could not locate a client, it found itself on the brink of crisis. An angry family member of the client was traveling to the facility and demanding answers. A professional from the facility contacted the Risk Management Resource Line, where an experienced AI Risk professional provided advice on how to respond to the crisis and to the family member. The client was subsequently located by local police and returned safely to the facility. The facility immediately implemented changes to its monitoring and supervision policies and remains in regular contact with the family of the client involved in this incident.

***The Risk Management Resource Line is accessible at 800-611-3994.
AI Risk's experts are ready to respond quickly to the specific risk management concerns of our customers.***

- **Risk Management Seminars and Training Programs.** AI Risk experts and “best-in-class” third-party specialists conduct risk management seminars and training programs on key risk-related topics via telephone, allowing convenient, cost-efficient participation by Human Services personnel. CD or audiotape versions of programs are available upon request to insureds that wish to share information throughout their organization.

“The materials we got from your abuse prevention seminars provided the substance to build upon for our required monthly training sessions for new employees and volunteers. We have been hungry for this kind of a program.”

— A Human Services agency professional, following AI Risk’s telephone seminar on preventing abuse among vulnerable client populations.

AI Risk is continually enhancing the services it provides to help Human Services agencies improve practices and minimize risk.

Addressing the Issues That Matter Now

AI Risk keeps abreast of the risk and loss trends that impact Human Services agencies, and designs its risk management services to address the issues affecting Human Services agencies now. Sample topics include:

- Managing abuse risk
- Screening, training & monitoring employees and volunteers
- Creating a culture of safety
- Setting policy
- Contractual transfer: minimizing risk with contracts
- Dealing with the media
- Incident reporting
- Pool safety
- Slip and fall prevention
- Contractual transfer
- Fleet risk management, driver selection and driver training
- Property conservation

New ideas welcome!

If you have a suggestion for a risk management service that will benefit Human Services agencies, we’d love to hear it. Share it with AI Risk at airisk2@aig.com.

The AI Risk Experts

AI Risk professionals bring exceptional expertise to Human Services agencies. Our team is comprised of accredited professionals with advanced degrees and certification in areas of expertise ranging from risk and safety management to human services.

To learn more about AI Risk’s Human Services Liability Program and Risk Management Services, visit www.airisk.com or e-mail airisk2@aig.com.



Endorsed by the
U.S. Chamber of Commerce
for its Members



Coverage described in this material may not be available in all states. The product descriptions are not a complete description of all terms, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time, and the preceding descriptions are not intended to be relied upon by potential insureds. Brokers interested in any of the captioned products should request a specimen copy of the policy form itself for the precise scope and limitations of coverage. Issuance of coverage is subject to underwriting.

U.S. risks placed with a surplus lines insurer must be placed in accordance with state and federal law. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are not protected by such funds. All placements with surplus lines insurers are subject to underwriting by the insurer. The information contained herein is for general information purposes only and does not constitute an offer to sell or a solicitation. The product descriptions are not a complete description of all items, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time, and the preceding descriptions are not intended to be relied upon potential insureds.

The loss prevention services described herein are advisory in nature. AI Risk does not warrant that all potential hazards or conditions can be controlled, or that such risks or losses are covered under the insurance policies or programs described in this site.

March 1, 2006

Dear Insured:

We appreciate that you have chosen AI Risk Specialists Insurance, Inc. for your insurance needs. We understand the Human Service business and the issues faced in running the day to day operations of your agency. To better assist you I have enclosed the following documents:

1. Claim reporting instructions
2. Instructions to access IntelliCorp's on-line background check system
3. Risk management telephone seminar schedule and registration form
4. Recently published risk management bulletins

We hope you find our enhanced risk management services helpful and that you will take advantage of these services.

Thank you again for choosing AI Risk for your insurance needs, we appreciate your business.

Sincerely,

Melissa Meserve

AI Risk Specialists Insurance, Inc.

Senior Director, Professional Lines/Human Services

Enclosure



TO REPORT A CLAIM

**NOTICE OF EACH INCIDENT, CLAIM OR SUIT
SHOULD BE REPORTED IMMEDIATELY**

*Include: Named Insured, Address, Phone Number, Policy Number,
Policy Period and Information pertaining to claim*

Policies issued by Lexington Insurance

Fax General Liability Claims to 1-866-542-8028,
Attn: Bruce Lantman

Fax Professional Liability Claims to 1-617-330-8360,
Attn: Joseph Salpietro

Policies issued by New Hampshire Insurance, Granite State or Illinois National

FAX to 1-877-927-8439,
Attn: Delores Odom, York Claims Services, Inc.



HUMAN SERVICE RISK MANAGEMENT UPDATE

IMPORTANCE OF CONDUCTING BACKGROUND CHECKS DO WE REALLY KNOW WHO WE ARE HIRING?

As you know, we have an agreement with IntelliCorp to provide on-line searches at a greatly reduced rate - \$9.95 (some states may charge an additional fee which we have no control over). The record is a result of searches done in 50 states - identity verification, criminal record, sexual offender registry, terrorist list.

Our insureds can call IntelliCorp at **800-539-3717**. **The caller just needs to say that they are an AI Risk[®] Human Service agency and would like information on setting up an account.** The IntelliCorp staff are extremely helpful. They also provide education on laws/regulations related to background checks and confidentiality.

Just to give you an idea of the value of these records, I have a report from IntelliCorp on the usage by our Human Service insureds over the past 6 months. It showed:

- Over 23,000 records were generated from searches done on 5680 "subjects" or persons
- 640 criminal and sexual offender records were found. This is 11.3% of the subjects !!

These 640 criminal records belong to people applying for work or are currently working at our Human Service insureds! One subject, has 47 offenses ranging from bad checks to rape and he's also listed as a Level 3 sexual offender. Another subject, is a Level 4 sexual offender in 2 states. A Level 4 sexual offender will almost certainly offend again if given the opportunity!

Unfortunately many of our insureds do not realize that not all criminal background checks are the same. The more data bases that are searched the more confident you can be that this individual's background is known. Many insureds naively assume that the "state" data base in which they operate or the insured resides is good enough. It's not. We've had claims where the involved individual had a clean record in the company's state. Later it was found that they had criminal records in other states, but this wasn't detected at time of hire because the background check that was done was so limited.



AI Risk[®]

IT ONLY TAKES ONE.

But with intelligence from IntelliCorp, you can stop guessing about people. Instead, you can rest easy – knowing you’re doing everything possible to ensure the safety of your customers, your employees, and your company.

Everyone knows that professionals in the human services industry improve the lives of millions of individuals each day. But how much do you *really* know about the volunteers and employees within your organization? The public relies on human services workers to be trustworthy and dependable. A staff member who commits a crime can damage an entire organization and expose your organization to intense public scrutiny.

AI Risk is pleased to collaborate with IntelliCorp to offer comprehensive and affordable background checks for all AI Risk insureds.

IntelliCorp offers intelligence for better decisions

IntelliCorp is a premier nationwide provider of background checks and employment and volunteer screening. We’ve created the country’s most complete and reliable data repository of nationwide criminal records, driving records, and other public information.

The result? You can avoid costly hiring and recruiting mistakes and limit your exposure to risk and litigation.

And IntelliCorp is a subsidiary of ISO – a leading source of information about risk.

A unique full-service approach

We’re pleased to offer a special platinum package to AI Risk insureds. The package includes:

- **Super Search** — searches criminal records in 42 states plus the District of Columbia and sex-offender records in all states except Rhode Island
- **Sex Offender Registry** — searches sex-offender records in all states except Rhode Island
- **Identity Verification** — searches more than 23 billion records using an individual’s Social Security number to verify an individual’s identity and current and former addresses

The IntelliCorp advantage

- Make informed decisions.
- Choose the best individuals for your organization.
- Protect employee, customer, and resident safety.
- Help improve the efficiency of your screening process.
- Help prevent theft, fraud, and inventory shrinkage.
- Support best business practices.

- **Terrorist Database** — searches data from the Office of Foreign Assets Control (OFAC) of the U.S. Department of the Treasury to help ensure that organizations and individuals do not enter into transactions with persons or organizations involved in terrorism, international narcotics trafficking, or activities related to the proliferation of weapons of mass destruction
- **Single County Search** — conducts one search at the county-court level for felony and misdemeanor charges, where available

And our platinum package is available for only \$9.95 per search — a savings of more than \$40 when compared with our retail pricing. This special pricing is available to clients that apply for a policy or renew an existing policy.



IntelliCorp Records, Inc.
 An ISO Company
 6001 Cochran Road, Suite 200
 Solon, Ohio 44139
 Phone: 800.539.3717
 Fax: 440.505.0260
 E-mail: info@intelicorp.net
www.intelicorp.net

Getting started is easy

Follow these easy instructions to get started today:

1. Visit www.intelicorp.net
2. Fax a photocopy of one of the following documents to **440-519-8117**:
 - business license
 - vendor license
 - federal identification number on a legal/government document

The system will invoice you when you register. You can pay by monthly invoice or credit card. If you choose monthly invoicing, you must complete our Credit Authorization Form. You can submit the form online during the registration process or fax it to **440-519-8117**.

IntelliCorp submits all invoices through e-mail. We'll invoice you on the first business day after the end of the month. If you pay by credit card, you'll receive an e-mail statement.

If you need assistance, contact IntelliCorp's Client Services Department, Monday through Friday from 8:30 a.m. to 5:30 p.m., Eastern standard time. You can:

- click the "Live Help" button on every website page
- e-mail edonnelly@intelicorp.net
- call **1-800-507-5476**

Once you establish your account, you can perform searches by going to the IntelliCorp website at www.intelicorp.net.



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2006 TELEPHONE SEMINAR REGISTRATION FORM

PLEASE PRINT *Use this form to register for as many seminars as you like.*

NAME _____ TITLE _____
COMPANY _____
ADDRESS _____
CITY _____ STATE _____ ZIP _____
TELEPHONE _____ FAX _____
EMAIL _____

Please check all the Telephone Seminars you would like to participate in. You can find more detailed descriptions in the following pages.

1. _____ **Tuesday, February 14, 2006, 1:00 PM EST**
Emergency Preparedness Code: 11271
2. _____ **Tuesday, March 14, 2006, 1:00 PM EST**
“We Always Thought It Was Weird, But...” - Responding to Reports of Abuse Code: 11272
3. _____ **Tuesday, April 11, 2006, 1:00 PM EST**
Property Conservation: Safety Inspections Code: 11273
4. _____ **Tuesday, May 9, 2006, 1:00 PM EST**
“But His Criminal Background Check was Clear!” - Screening and Selecting Staff Code: 11274
5. _____ **Tuesday, September 12, 2006, 1:00 PM EST**
Fleet Management: Driver Selection and Training Code: 11276
6. _____ **Tuesday, October 10, 2006, 1:00 PM EST**
Development of a Risk Management Program Code: 11277
7. _____ **Tuesday, November 14, 2006, 1:00 PM EST**
Fleet Management: Incident Investigation Code: 11278
8. _____ **Tuesday, December 12, 2006, 1:00 PM EST**
Contractual Liability 101 Code: 11279

Telephone seminar services are provided by KRM Information Services, Inc.®

KRM provides four easy ways to register:

- **ONLINE** <https://www.krm.com/regonline/aigvcregs.nsf/losscontrolseries>
- **TELEPHONE** 800-775-7654 Have this completed form ready when you call KRM.
- **FAX** 800-676-0734 Fax this completed form to KRM.
- **MAIL** KRM, P.O. Box 1187, Eau Claire, WI 54702-1187 Mail this completed form to KRM.

Seminar materials will be sent in advance by KRM. Registered participants will receive a toll-free dial-in number, a PIN to gain access to the seminar and other materials prior to the seminar date. These materials will be delivered via email or FedEx.

____ Check here if you CANNOT receive your dial-in number, PIN and other seminar materials via email.
KRM will send materials to you via FedEx instead.

OUR 2006 TELEPHONE SEMINAR SERIES

All presentations are **FREE** to insured clients of AIG Programs.

WE INVITE YOU TO JOIN US

EXPERT PRESENTATIONS ON TOPICS VITAL TO YOUR ORGANIZATION

AIG Programs is offering a **FREE Risk Management** telephone seminar series to help our General Liability, Professional Liability, and Auto Liability insureds recognize situations that could lead to a claim or a loss. All of our programs are designed to provide you with the opportunity to hear expert presentations on a topic that is vital to you and your organization – *without leaving the comfort of your own office*. You simply dial a toll-free number, enter the PIN provided to you, and you are connected.

CONVENIENT

Each telephone seminar is 60 minutes in length, and will take place on the second Tuesday in February, March, April, May, June, September, October, November, and December at 1 PM (Eastern), 12 Noon (Central), 11 AM (Mountain) and 10 AM (Pacific).

INFORMATIVE

Seminar presentations are designed especially for individuals and organizations looking to maximize the effectiveness of their existing risk management and loss control procedures in key loss areas.

COST-EFFECTIVE

Participation is FREE. This telephone seminar series is presented as a value-added service specifically for General Liability and Professional Liability insureds of AIG Programs. **Register for one, two or all of the programs in this telephone seminar series.** With each connection, you can have as many people as you wish listen on a speakerphone.

WHO SHOULD ATTEND

These seminars are intended for anyone within your organization who has risk management or loss control responsibility, or who is involved in the particular subject matter of a given seminar.

AIG Programs is a department of Lexington Insurance Company. Lexington is a leading U.S. underwriter of program business. Brokers and program administrators rely on AIG Programs to help provide property/casualty insurance for many classes of business. To learn more, visit www.aigprograms.com.

OVERVIEW OF PRESENTATIONS

EMERGENCY PREPAREDNESS

DATE: Tuesday, February 14, 2006

REGISTRATION CODE: 11271

OVERVIEW: To create an effective disaster recovery plan, your organization needs to create processes and procedures in written, easy to follow formats that will fit your own unique requirements and train key personnel for the kinds of disasters and emergencies that you can reasonably anticipate. This program will address the assessment of risks, the development and implementation of an organization specific plan, and the testing of those plans to assure the organization is prepared in the event of an emergency.

PRESENTER: Robert Griffin, Monadnock Safety Services

“WE ALWAYS THOUGHT IT WAS WEIRD, BUT...” - RESPONDING TO REPORTS OF ABUSE

DATE: Tuesday, March 14, 2006

REGISTRATION CODE: 11272

OVERVIEW: In about half the cases of abuse in organizations, people come forward after the incident and report that they saw suspicious or inappropriate interactions or policy violations, but failed to say anything. Learn the reasons why and what you can do to keep this from happening in your organization. Remember, if your employees and volunteers wait until they see abuse happen before they step forward, someone may suffer a lifetime.

PRESENTER: Monica Applewhite, PhD, Praesidium Inc., a national leader in abuse risk management

PROPERTY CONSERVATION: SAFETY INSPECTIONS

DATE: Tuesday, April 11, 2006

REGISTRATION CODE: 11273

OVERVIEW: This seminar will provide the attendees with an outline of both informal and formal safety inspection processes. Key areas to be addressed will include; how to develop the process, who should be involved, who should complete the inspections, what training should inspectors receive, what the report format should look like, and what we do with the information after it is gathered. There will also be a discussion of how to follow up on the inspection results and how this information may be used to improve your facilities safety initiatives.

PRESENTER: Robert Griffin, Monadnock Safety Services

“BUT HIS CRIMINAL BACKGROUND CHECK WAS CLEAR!” – SCREENING AND SELECTING STAFF

DATE: Tuesday, May 9, 2006

REGISTRATION CODE: 11274

OVERVIEW: Organizations that rely on criminal background checks as their primary screening method are in trouble. Studies show that only 44% of criminal background checks are accurate and only 3 to 4% of offenders have criminal backgrounds. To ensure the safety of their consumers, those involved in the screening and selection of employees and volunteers must know how to obtain viable references, and how to analyze and respond to the collected information.

PRESENTER: Aaron Lundberg, LMSW, Praesidium Inc., a national leader in abuse risk management

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OVERVIEW OF PRESENTATIONS - *Continued*

FLEET MANAGEMENT: DRIVER SELECTION AND TRAINING

DATE: Tuesday, September 12, 2006

REGISTRATION CODE: 11276

OVERVIEW: This seminar addresses the most important fundamental foundation of any safety program including fleet management. A key element to fleet and other safety management processes is the selection of the right people. This selection begins with a formal process that involves the requirement for more information than a simple application. The program will also address key elements of an effective driver safety training program. What are these programs? How often should they be presented? How does the company effectively follow-up to be sure the training has been effective? How can your company effectively measure the results you are getting?

PRESENTER: Robert Griffin, Monadnock Safety Services

DEVELOPMENT OF A RISK MANAGEMENT PROGRAM

DATE: Tuesday, October 10, 2006

REGISTRATION CODE: 11277

OVERVIEW: This program will provide an overview of the components of a formal risk management program. The discussion will focus on how an organization can analyze their specific risk exposures, identify existing safety and loss control policies and procedures, and develop new processes and procedures to assure that there is a comprehensive approach to minimize losses.

PRESENTER: Elizabeth Norman, AIGC Consultants, Inc.

FLEET MANAGEMENT: INCIDENT INVESTIGATION

DATE: Tuesday, November 14, 2006

REGISTRATION CODE: 11278

OVERVIEW: Incident investigation provides us with an opportunity to get a "freeze frame" view of the incident and from there to proceed to a who, what, where, when, how and why of the incident. This seminar will discuss the key elements of an effective investigation. Who should complete these investigations, what should the format look like, and how do we look for behavior that may have contributed to the incident? It will also address how to take the information gathered and reduce it to an understandable report with meaningful recommendations for correction of true causal factors.

PRESENTER: Robert Griffin, Monadnock Safety Services

CONTRACTUAL LIABILITY 101

DATE: Tuesday, December 12, 2006

REGISTRATION CODE: 11279

OVERVIEW: This program will provide practical advice on how to establish an organized process for contract review, updates, and maintenance. Key issues addressed will include: responsibilities of the organization vs. the contractor, termination clauses, certificates of insurance, hold harmless clauses, and contract coordination and file maintenance.

PRESENTER: Elizabeth Norman, AIGC Consultants, Inc.

Prevention of Tap Water Scalds

Background Information:

What is a burn? A burn is damage to the skin and underlying tissue caused by heat, chemicals or electricity. Burns damage or destroy the skin cells. Deeper burns may involve the fat, muscle or bone. Scalds result from the destruction of one or more layers of the skin due to contact with hot liquids or steam. The length of time the skin is exposed to the burning substance and the temperature of the substance determine the depth of the injury. Burns range in severity from minor injuries that require no medical attention to serious, life-threatening and fatal injuries. At 120 degrees Fahrenheit/48 degree Celsius, the recommended temperature setting for home water heaters, skin requires only five minutes of exposure for a full thickness burn (third degree, requiring skin grafting) to occur.

Tap water scalds are 100% preventable. Certain people are at increased risk of scalds. Tap water scalds, common among children, older adults and people with disabilities, are often more severe than cooking related scalds. These high risk groups are also less likely to survive an injury. Most burn injuries happen in the home, with tap water scalds occurring in the bathroom or other bathing areas.

Tap water scalds result in more inpatient care, generally cover a larger area of the person's body, and end in more fatalities than other types of scalds. About 5,000 children are scalded from hot tap water annually. The most frequent causes of tap water scalds in children include:

- unattended child in the bath turns the hot water faucet or falls into hot water;
- inexperienced caretaker fails to test water temperature before placing a child in the tub.

Tap water scalds to older adults or someone with a disability usually happen when they slip or fall in the tub or shower, a caregiver fails to recognize that the water is too hot, when water temperature fluctuates, or a faucet or plumbing fixture malfunctions and the person is unable to escape a sudden burst of scalding water. In all age groups, there are about 100 deaths from scalds, annually.

Incident Examples:

Scalding incidents/claims are not uncommon in residential care. Here are examples of incidents that led to litigation.

In one case, a 27 year old woman with developmental disabilities was scalded in the bathtub at her group home. Despite evidence of burning, the staff member on duty then put her to bed. Medical treatment was delayed until 15 hours after the incident. Investigation of the incident showed that it was known that employees were routinely raising the temperature on the water heater without permission.

In another case, a 51 year old man with a developmental disability died after he suffered severe burns in a scalding, unattended bathtub. When members of the staff discovered him, the report says "the large amounts of white tissue floating on the surface around the client was thought to be toilet paper instead of his skin."

These are avoidable incidents that cause pain for staff as well, who have difficulty dealing with the aftermath and the fact that they may have caused serious injury or death to a client.

Prevention:

The American Burn Association has numerous recommendations to decrease the risk of tap water scalds. Some of these recommendations are outlined below. You can get more information on these recommendations from their website, www.ameriburn.org.

- Constant supervision is the single most important factor in preventing tap water scalds.
- Run cool water first, then add hot. Turn hot water off first. Mix the water thoroughly. Turn off water before placing a child, or assisting a vulnerable adult into the tub. Check the temperature by moving your elbow, wrist, or fingers through the water before allowing someone to get in. The water should feel warm, not hot to touch.
- The safest temperature for bathing is about 100 F/37C
- Do not leave the bathroom unattended while the tub is filling.
- Clearly mark the "HOT" water position on faucets.
- Do not allow young children or a person with a mental disability to adjust the water temperature.
- Set the water heater that supplies hot water to tubs/showers no higher than 120F/48C (or the temperature required by your licensing body, if that is lower).
- Avoid flushing toilets, running water, or using the dish- or clothes-washer while anyone is showering, to avoid sudden fluctuations in water temperature.
- **Install anti-scald devices.**

Anti-Scald Devices:

Thousands of people suffer scald injuries every year due to sudden surges of hot water. Anti-scald devices, as recommended by the American Burn Association, are devices that stop or interrupt the flow of water when the temperature reaches a pre-determined temperature. They prevent hot water from coming out of the tap before scalding occurs. These devices will not allow the faucet to become fully operational until the water temperature is reduced to a safe level.

One of the most common products in use is known as a **Temperature Actuated Flow Reduction Valve** or "TAFR". TAFRs reduce water flow to a trickle of less than 1/4 gallon per minute when the water temperature exceeds a certain temperature at the point of discharge.

These devices can prevent scalding when there is a sudden fluctuation in tub/shower water temperature that sometimes happens with toilet flushing. They can also be especially beneficial when lowering the water heater temperature is not an option.

The American Academy of Family Physicians believes that thermoregulation devices are essential in preventing scald injuries, since education alone has not been effective. (*American Family Physician* vol. 49 no. 2, p469- 2/94). AIG supports this position, since we continue to see scalding incidents severe enough to result in the filing of a claim and in large enough numbers that indicate a significant impact on a vulnerable consumer population. Our recommendation is as follows:

Install temperature limiting devices that are tamper proof on all hot water faucets and outlets that are accessible to children or used by facility residents. These devices should be regularly maintained to ensure that the hot water does not exceed 115° Fahrenheit. The temperature of the water should be tested with a thermometer before the client is placed in the tub/shower. Generally, the water in the tub/shower should not exceed 100°. In addition, the thermostat of the water heater that supplies hot water to tubs/showers) should be set at a maximum of 120° Fahrenheit.

Resources:

1. NASD, Hot Water Burns, www.cdc.gov
2. International Shriners Headquarters, <http://www.shrinershq.org/prevention/burntips/water.html>
3. National Safe Kids Campaign, Injury Facts: Burn Injury, www.safekids.org
4. National Resource Center for Health and Safety in Child Care, <http://nrc.uchsc.edu/index.html#TOP>
5. American Burn Association, <http://www.ameriburn.org/>
6. American Society of Safety Engineers (ASSE) - *Standard 1062- Temperature Actuated, Flow Reduction (TAFR) Valves for Individual Fixture Fittings - August 199*



**Incident Reports – RATS Process
(Report, Analyze, Trend, Summarize)**

Incident Reports

What is an incident? An incident is generally defined as any happening which is not consistent with the routine or an unexpected outcome. The incident report was first developed by commercial insurance companies in the early 1970's as a means of loss notification. Many insurance companies have now developed other means for reporting actual or potential claims, but they continue to encourage reporting of all incidents within an organization, so that problem areas can be identified and corrected. In other words, incident reporting may also serve as a proactive method of loss control.

Incident reports serve many purposes---quality improvement, event documentation and liability monitoring. Organizations of all types have found that incident reports can be a positive management tool. Encouraging employees to complete a report when things do not go as planned provides management with the necessary information to improve the quality of services and perhaps limit the possibility of a repeat occurrence.

RATS Process – Report, Analyze, Trend, Summarize

Most organizations have some type of incident reporting process in place. A key to a strong risk management program is appropriate review and utilization of the information obtained from your incident reports. If you incorporate the RATS process into your existing incident reporting procedure, you should be able to learn more about how your organization functions on a daily basis and identify opportunities for improvement.

Reporting – As mentioned above, incident reporting should be encouraged by management as a positive, proactive loss control tool. Reportable incidents should be defined in a written policy and should go beyond those that are mandated by licensing and/or accrediting bodies. Supervisory and management staff should be asked to evaluate their areas of responsibility to identify the types of events they need to monitor.

There should be a designated form on which all incidents are documented. The narrative portion of these reports should be an objective summary of the facts. Documentation should be concise and to the point. Subjective or judgmental comments or opinions are not helpful and should be discouraged. The reports should not be used to place blame or point fingers. This is not helpful and may actually lead to underreporting.

The information and suggestions contained in this document have been developed from sources believed to be reliable. However, the accuracy and correctness of such materials and information has not been verified. We make no warranties either express or implied nor accept any legal responsibility for the correctness or completeness of this material or its application to specific regulations. This information should not be construed as business, risk management, or legal advice or legal opinion.



AIG Consultants, Inc. Program Division

RISK MANAGEMENT AND LOSS CONTROL

BUSINESS SOLUTIONS

Analysis – It is important that someone within the organization be assigned responsibility for reviewing and analyzing all incidents. This does not need to be the same individual for every type of incident. For example, those incidents that are mandated as reportable to a State regulatory or administrative agency might be reviewed by one individual, whereas auto or property incidents might be reviewed by someone else in the organization. Close review of each incident report can indicate whether staff are following established procedures and are compliant with applicable standards or regulations. It is important that each incident be analyzed closely for any opportunities for improvement and lessons learned, as well as for the need for policy changes. Any incident that has resulted in an injury or property/auto loss should be investigated promptly to make sure that complete and accurate information is obtained as soon as possible.

Trending – Incidents reports should be examined for trends to determine if there are patterns or problem areas. Trends can then be analyzed by supervisory staff to revise policies, revise treatment plans, and educate staff. Reports should also be examined for trends, both in frequency (what are the most common incidents in your organization?) and severity (where is there the most potential for significant loss to the organization?). It is recommended that the organization identify at least the top three most frequent types of incidents and work at reducing frequency in those areas.

Summarize – Finally, a risk management report should be prepared at least quarterly to present the incident data to management, with comments on any identified trends or problem areas and recommendations for change. Recommendations should include any areas that might require policy change or additional staff education.

Incorporation of Incident Reports into Your Risk Management/Safety Program

Information from incident reports should be an integral part of your risk management program. It is one of the most common sources of risk identification within an organization and typically covers at least those types of incidents that are required to be reported to state licensing and accrediting bodies. This makes the incident reporting process the heart of your risk management program.

The information and suggestions contained in this document have been developed from sources believed to be reliable. However, the accuracy and correctness of such materials and information has not been verified. We make no warranties either express or implied nor accept any legal responsibility for the correctness or completeness of this material or its application to specific regulations. This information should not be construed as business, risk management, or legal advice or legal opinion.

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Dealing with the Media

The media can perform many functions for your agency or organization. It can educate the general public and surrounding community about your organization and its mission. It might also publicize treatment successes and provide positive press. Unfortunately, however, the media is also quickly at your doorstep when things don't go quite right. Picture the following fictitious, but possible headlines: "Child Left Behind in Locked Day Care Facility", "Disabled Adult Elopes from Group Home – In Serious Condition at Local Hospital", "CFO of Local Non-Profit Agency Siphons off Thousands of Dollars for Personal Use"

Certainly it is very important that you take a proactive approach to risk management within your organization in order to avoid situations that might give rise to the headlines identified above. But it is just as important that you develop a comprehensive policy and procedure for dealing with the media both in day to day and crisis situations. Laying that foundation will prepare you for any future interactions with the media. The following are some key suggestions for handling the media and what to do if a crisis occurs within your organization.

Key Points for Handling the Media

Designate a Media Relations Person within Your Organization - If your organization is not large enough to have a designated Public Relations officer or Communications Department, identify someone within the organization who can fill this role. It is important that this individual be trained in how to respond to media inquiries, particularly in a crisis situation. Once you have designated an official spokesperson, you should make sure they are well informed about your organization and are kept up to date on any evolving issues or situations. If you utilize more than one spokesperson it is important that they "speak with one voice." Consistency and accuracy are one of the most important goals when dealing with the media.

Develop a Media Policy for the Organization – A written policy and procedure detailing the process for handling media inquiries will assist with new employee orientation and will also be a valuable tool for staff when questions arise. This policy should be made available to all employees and the designated spokesperson should be identified and accessible. Some organizations develop press kits, which include background information and fact sheets about the organization.

Develop a Positive Relationship with Local Media Contacts - It is important to identify local media contacts and make them your allies. You might want to consider developing a list of reporters who would be likely to cover stories on your type of organization. Developing a good relationship with your local community often begins with positive press.

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Return Calls from the Media in a Timely Manner – It is true that you can't be sure the media will get the facts right, but not returning phone calls, or a consistent "no comment" will not win you friends either. Journalists sometimes want *instant* answers, but you need to make sure you provide *accurate* answers. Efforts to get accurate information and then providing it on deadline will build respect and trust with your media contacts.

Handling Misinformation – Some misinformation is unintentional. Perhaps a media representative misunderstood information that was provided. It is advisable to clear this up as soon as possible. If better information comes along after an interview, or you feel there was a misinterpretation of information, call in or email the correct information immediately.

When A Crisis Occurs

Act Quickly to Alert Administration, Corporate (if applicable), and Board Members – The media can broadcast a story across the county within seconds. It is important that Administration, including corporate staff and Board members, are made aware of the situation so that they can respond appropriately to questions from outside the organization.

Contact Your Insurance Company and/or Attorney – The situation may not end up as a claim, but often your insurance company and attorney can offer good advice on the approach to take when speaking with media representatives. They will also be able to offer loss control approaches that might mitigate any damages or bad will that can often result in litigation.

Get the Facts – Interview involved staff to clarify exactly what occurred. Find out as many details as possible. These will be needed by the media spokesperson in order to respond to inquiries.

Communicate with Your Families/Guardians – Before talking to the media, or as soon as possible afterwards, set up a system to communicate with the families or guardians that are associated with your organization. It is important that client families learn about potential problems that might bring negative press for the organization. These families can sometimes be your biggest allies and supporters.

Counsel Staff Regarding Confidentiality – Whatever you do, don't forget HIPAA! Make sure all employees are reminded about client confidentiality and privacy rules and release of information. They should be advised to refer any calls from media or others outside the organization to the designated spokesperson.

Damage Control – Schedule a staff meeting for the involved location or department. Review what happened and emphasize the facts that have been discovered up to that point. Try to minimize gossip and speculation. If

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employees are not kept fully informed they may be more likely to feed misinformation to the media. Supervisors should evaluate, based on the circumstances of the crisis, whether counseling services might be advisable for staff or other residents/clients.

Summary

Proper preparation can go a long way towards improving your organization's image in the media. You might want to consider performing an organization wide "media audit" to identify your risks, liabilities and exposures from the media's point of view. Developing good media relationships up front will help you in crisis situations when events occur that attract public scrutiny. It is important that, to the best extent possible, you control the information that is written about your organization. One of the best things you can do in times of crisis is to establish yourself as the primary source of information about your organization and the situation in question. This can be done if you have a formal policy in place. Ask yourself the following:

- Is there a written policy for handling the media?
- Is there a designated media relations representative/spokesperson?
- Has this individual been trained specifically on how to deal with the media?
- Is there a mechanism in place to assure that your designated spokesperson is kept up to date with any changes within the organization and is readily accessible in the event of a crisis situation?
- Do all employees within the organization know who the designated spokesperson is?
- Have you taken a proactive approach to media relations and identified the key message(s) you want to communicate?

References

"Establishing Individual and Corporate Crisis Communication Standards: the Principles and Protocols" – by James E. Lukaszewski, *Public Relations Quarterly*, Fall 1997

"Bright Lights and Cameras – How to Use the Media and Not Let the Media Use You" – William T. Evjue, *Self Defense Tools for Your Organization*, American Management Association.

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We Want to Hear from You

AIG Programs policyholders who want to learn more about loss control for public playgrounds can contact the AIG Programs Loss Control Manager (Tel 617-330-8559).

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Loss Control for Public Playgrounds

THE PROBLEM

Today's public playgrounds can have many liability hazards. Bodily injury due to falls is the principal general liability loss incurred on playgrounds. Other hazards that contribute to all types of playground losses include:

- Poorly designed and maintained equipment
- Poorly maintained walks and staircases
- Lack of supervision
- Lack of security
- Lack of resilient surfaces under equipment

The Consumer Product Safety Commission (CPSC) estimates that during one recent 12-month period, some 170,200 injuries to children were associated with playground equipment and auxiliary structures. Of these, 119,600 involved equipment in public playgrounds and 41,600 involved equipment used in home playgrounds. Other injuries were incurred with homemade products, such as rope and tree swings.

A study performed by the CPSC, based on 10,730 injuries treated in hospitals, provided the following data on the percentage of injuries associated with public playground equipment: 32% of all playground injuries reported were attributed to climbers; 29% to slides; 26% to swings; 6% to seesaws; 4% to merry-go-rounds; and 3% to other playground equipment.

THE SOLUTION

At AIG Programs, we can provide innovative insurance solutions to enhance protection to entities maintaining public playgrounds. But insurance alone is not enough to mitigate the risk these

entities face in maintaining public playgrounds. Implementing a sound risk management strategy is an equally important step in controlling exposure to public playground liability.

THE BASICS

A basic risk management strategy for playgrounds should include the installation of a perimeter barrier – usually a well-maintained fence. This barrier should completely surround the playground to provide security and to prevent children from wandering off the premises.

Another strategy is for playgrounds to be organized into different areas to prevent injuries caused by conflicting activities. Children playing ball games should not be near areas where others are using swings. Also, children engaged in running games should be remote from quiet areas where others are engaged in predominately passive activities. For example, sandboxes should not be located near ball fields.

Other strategies for playground risk management include:

- Moving equipment (i.e., swings and merry-go-rounds) should be located in a corner or edge of the playground.
- Equipment should be dispersed to avoid crowding in one area of the playground.
- Layout of equipment should be without visual barriers so that supervision of activities is not impaired.
- Separate areas should be designated for younger children, since they require more attentive supervision.

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Inside This Issue

Learn about the latest loss control solutions for public playgrounds. *Details inside...*

FREE Loss Control Checklist for Playgrounds enclosed.

AIG Programs manages products and services offered through member companies of American International Group, Inc. (AIG), the leading U.S.-based international insurance organization. AIG Programs draws on AIG's superior financial strength to provide the most dependable commercial and industrial insurance coverages and services available. AIG Programs is committed to providing quality risk management and consulting products. *AIG Programs Business Solutions* is a publication provided as a service to AIG Programs insureds and their insurance agents/brokers.

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Loss Control for Public Playgrounds, continued

- Slide exits should be located in an uncongested area.
- Maintenance of grounds and equipment is vital to safety as well. A playground should be inspected each day, *prior* to admitting the public.

ENHANCING SAFETY

The enclosed **Loss Control Checklist for Playgrounds** can be used as a self-

assessment tool to evaluate hazards. Careful review of this checklist is an important first step in creating an effective risk management plan. Such a plan, coupled with insurance coverage tailored to the needs of your playground, will help to control your level of risk in maintaining the playground. It will also enhance the safety and enjoyment of the playground for all who use it.

WHOM TO CONTACT

AIG Programs policyholders who want to learn more about loss control for public playgrounds can contact the AIG Programs Loss Control Manager (**Tel** 617-330-8559).

Loss Control Checklist for Public Playgrounds

GENERAL CONSIDERATIONS

- | YES | NO | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Is playground generally clean and well maintained? |
| <input type="checkbox"/> | <input type="checkbox"/> | Can playground be accessed safely by both pedestrians and bicyclists? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are automobile parking areas physically separated from the playground? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is perimeter fencing provided? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are fencing and gates in good condition? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are there informational signs posted concerning use of the playground and equipment? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are informational signs presented in both written and graphic formats? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is playground surface provided with proper drainage to prevent puddles? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are restrooms clean and well maintained? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are playground areas free from items that could cause tripping, such as utility boxes, drainage ditches and sewer covers? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are trees free of cracked or loose limbs? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are pesticides/herbicides used on shrubs and trees? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are there any indications of damage caused by vandalism? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are areas where playground equipment is used separated from areas where running games are played? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is playground equipment suitably separated to prevent collisions? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are walkways located away from the equipment in active use? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are walkways free from loose surface materials, irregularities and slippery substances that could cause slips and falls? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is at least one primary entrance provided for persons in wheelchairs? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are sharp inclines and abrupt changes in levels avoided at entrances? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are walkways clearly defined? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are pathways at least 48 inches (1.22 m) wide? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are slopes of walkways at less than a 5° grade? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are slopes of pedestrian ramps at less than an 8° grade? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are pedestrian ramps equipped with handrails? |

SUPERVISION

- | | | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Is playground actively supervised? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is playground supervisor trained to perform required duties? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are records kept of general playground repairs and equipment repairs? |

MAINTENANCE

- | | | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Is area under and around playground equipment equipped with shock-absorbent material? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is all equipment visibly stable when in use? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is metal equipment and hardware free of major corrosion? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are wooden structural components free of rot, major cracks and splinters? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is equipment free of protrusions and projections that may entangle children's clothing? |

continued on back page

MAINTENANCE *continued*

YES NO

- Is equipment free of pinch, crush and shearing points that could injure children?
- Is equipment fabricated to eliminate areas that may entrap children's heads?
- Are bases of equipment free of tripping hazards?
- Are areas above and around equipment free of suspended hazards?

SLIDES

- Are slides equipped with platforms to facilitate access to the sitting position?
- Are slide platforms equipped with guardrails or equivalent protective equipment?
- Is the average incline of the slides at less than a 30° grade?
- Are exit regions of the slides level?

SWINGS

- Is swing hardware, including chains, in satisfactory condition?
- Are swings located away from other playground equipment and protected by barriers?
- Are seat edges smooth and free from obstructions?
- Are multiple-axis swings mounted on frames that do not contain single-axis swings?

CLIMBING EQUIPMENT

- Is interior of climbing equipment free of structural components upon which a child could fall?
- Are tops of climbing equipment provided with an auxiliary means for reaching the ground?

MERRY-GO-ROUNDS

- Are rotating platforms essentially circular?
- Does equipment contain handholds or equivalent devices?
- Are rotating platforms free of sharp edges?

SEESAWS

- Are seesaws free of cracks, corrosion and other obvious structural defects?
- Is equipment provided with spring centering devices or cushioning material to prevent abrupt contact with ground?
- Are fulcrums of seesaws free of pinch or crush hazards?
- Are handholds provided at each seating position?

SECURITY

- Does the entity that manages the playground have a security program?
- Is there access to a phone or radio to allow for communication in the event of an emergency?

Additional Comments: _____

Completed By:

Name _____ Title _____

Organization _____ Date _____

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100 Summer Street
Boston, MA 02110
www.airisk.com