

**THOMCO**<sup>TM</sup>  
THOMPSON INSURANCE ENTERPRISES, INC

# How & Why EMS Risk Management Was Started



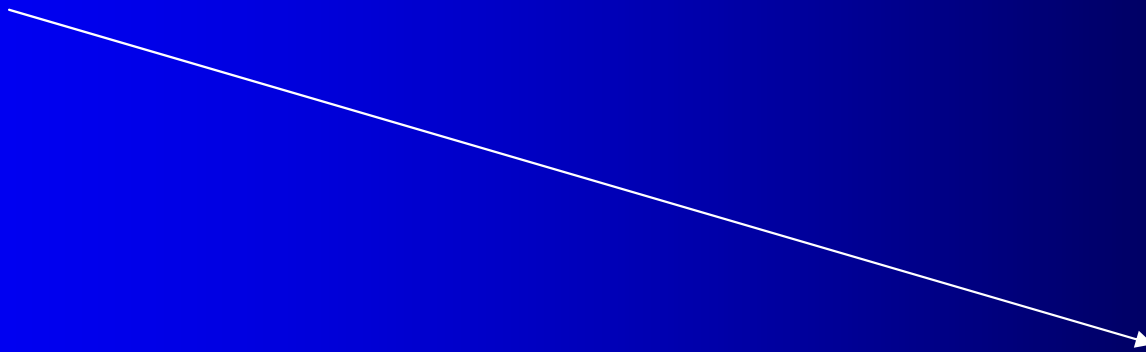
Sometimes it doesn't pay to  
get up in the morning!



# Have things changed?

1990

2005



# Accidents

**Ambulance Can't avoid  
crash – NC**

**Two injured in  
ambulance collision –  
NC**

**EMT's killed in  
ambulance crash – NY**

**Ambulance broadsides  
car in intersection –  
MA**

**Three hurt in  
ambulance-SUV crash  
- DC**



*<http://www.emsnetwork.org/artman/publish/ambulance-crashes.shtml>*

# Accidents (continued)



**Ambulance driver  
injured after hitting  
pothole (They grow  
them big in Chicago) –  
IL**

**Ambulance crash injures  
five – NY**

**Ambulance crash kills  
two – NH**

**Car turns in front of  
ambulance - WV**

# AzStar

Specialized in insurance for...

- Ambulance companies
- Wheelchair companies
- Limousines
- Taxi Companies

# Bill...

- Different
- Unique
- Trail blazer
- Stubborn
- Relentless
- Did I say different?

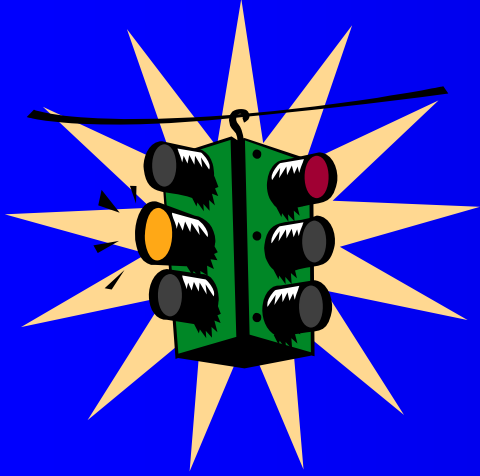


# First Days...

- Hiring process
- Claim reviews
- Research
- Underwriters
- Field work



# Accident/Incidents Types



- Intersection
- Backing
- Patient Handling
- Wheelchair Incidents

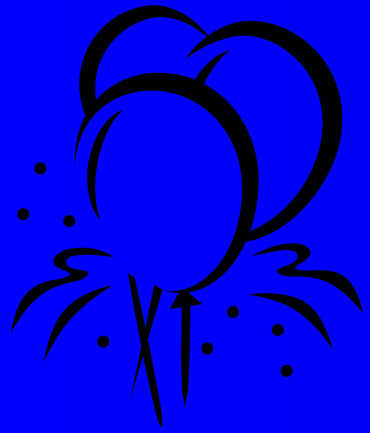


# Interesting Findings

- Most of the vehicle accidents were by drivers with less than 6 mos. experience
- Intersections were some of the most costly to settle
- Backing is one of the most preventable type of accidents
- Patient handling accidents – companies would still send the family a bill (instead of an apology)

# A Risk Mgt. Program is Born

- The Colonels – Geis & Alvarado
- Implementation of a Safety Manager Program
- Implementation of a Operator/Driver Instructor Program
- Safety-Net Newsletter
- SMODI Conferences

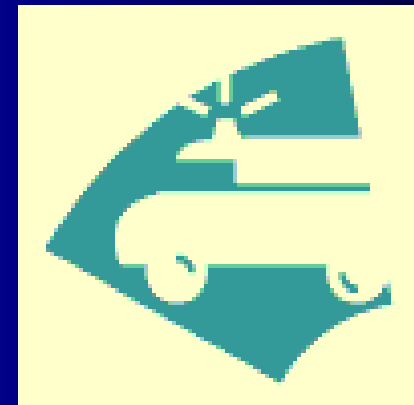


# Advisory Group



# The EMS Driving Gospel!

- Rear Tire Concept
- Scanning all mirrors
- 4 Second following distance
- Proper Lane Change – Signal Your intention
- Spotters
- Intersections



# AzStar's Safety Newsletter

**AzStar** NEWS FOR  
"The Pre-Hospital Care Industry"

## SAFETY-NET

Issue 1 January 1990

Welcome to SAFETY-NET, a new letter for Safety Managers and Operator/Driver Instructors (S.M.O.-D.I.'s). With the inception of this first issue, we will bring you articles that will address the problems that many of you encounter in your company and with your personnel. This is your newsletter and the topics will deal with safety and operator/driver attitudes, perceptions, and problems. We will keep you abreast on changes, product hazards, AID's, workers compensation, O.S.H.A., and many other areas.

The newsletter will be published on a quarterly basis. The first issue will be free and if you wish to keep receiving the newsletter you must use the subscription form in this issue to receive any future issues. The cost of the subscription is to cover our costs and mailing. We know that you will find the information helpful and informative. We know of no other newsletter that deals with the safety problems of patient transportation, pre-hospital care negligence, company safety problems, and ties it into a company's specific problems.

We need your help. We encourage you to write articles, pass on information about products (good or bad), safety tips that have worked for your company, ideas to improve your newsletter, and articles you would like to see in this newsletter.

We hope that you enjoy this first issue and find SAFETY-NET worthwhile.

Thank you.

### Just Another Earthquake-Think again.

Scott Stevens, Safety Manager  
San Francisco Ambulance

"The Bay Bridge is falling into the water. Request permission to abandon the ambulance," the crew stated. Permission granted.

Tuesday began like any other normal day, the only difference being that I had difficulty sleeping the previous night. Once I arrived at the office, things seemed to become progressively worse. I took care of the usual daily business matters, and at about 5:03 p.m. I was about to leave my office to go through the basic pass-down with our Communications Department prior to leaving. At 5:04 p.m., my plans for leaving at a normal time were changed drastically.

My initial response to the earthquake was that someone had dropped a box or a large truck was speeding past our building. The rumbling and moving increased very rapidly, and I looked for a doorway in which to brace myself. The quake was loud, with a hard, rolling, bouncing feeling reminiscent of my father bouncing me on his knee when I was a boy. There was a lot of shaking.

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### Safety Manager and Operator/Driver Instructor Steering Committee Formed

A Steering Committee was formed by AzStar Center for Safety and Risk Management (AZCSR) to help refine and improve our Safety Manager and Operator/Driver Instructor Programs. This committee had its first meeting in September 1989, and will meet again December 1989.

The acting Chairperson is Roy Manns, of AZCSR, and the other members of the committee are as follows: Mike Alvarado, Geis-Alvarado; Mark Edwards, Regional Medical Systems; Carol Fargo, Courtesy Ambulance; Neal Hardin, Medic One Ambulance (A.M.T.); Fred Hawkins, 911 Emergency Services, Inc.; Jeff Leonard, Acme-Western Ambulance; Scott Stevens, San Francisco Ambulance; Sylvia Skidmore, Goodhue Ambulance; Bill Vidacovich, Acadian Ambulance; and Linda Weathered, Hartson Ambulance.

The committee has been very busy and at this time we are working on various projects. Some of these are One Day Updates, Hands on Fleet Maintenance Program, Introduction to Field Management, this newsletter, and a Two-Three Day Yearly Seminar. The committee is

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### First Responders; Minimizing the Liability

Linda K. Weathered, Corporate Risk Manager for Hartson Medical Services, San Diego, California

Paramedics respond to the scene of an auto accident involving a victim of multiple trauma. First responders are on scene busy with an extrication. The patient is loaded and requires the attention of both medics during transport. A firefighter is recruited to drive the ambulance to the receiving facility which allows the patient to receive the highest level of prehospital care available.

This is a common scenario and happens frequently throughout EMS systems across the country. From a patient care standpoint, firefighter drivers are a necessary part of providing quality patient care. From a risk management point of view, they are a risk we have silently assumed through system design. However passive we have been in the past, we should recognize the need to break the silence and take a proactive look at assessing this risk.

The ambulance arrives safely at the hospital where the firefighter opens the back doors of the ambulance and helps the medics unload the patient. While one paramedic is concentrating

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**AzStar** NEWS FOR  
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## SAFETY-NET

Issue 4 October 1990

### One Day Update & Steering Committee to be in Lafayette, LA

AzStar Center for Safety & Risk Management will hold their 2nd "One Day Safety Update" this year in Lafayette, LA on October 13, 1990. The Update will be held at the Acadiana Hotel in Lafayette, and Acadian Ambulance will offer a tour of their facility in the afternoon on Friday, October 12.

Some of the planned topics are Workers' Compensation Update, Preplacement Testing, E.P.A. Medical Waste, Ferros Update, Non-transport Calls, Operator/Driver Implementation, and OSHA Hazardous Communications. There will also be a lunch and a hosted cocktail hour for the participants.

Prior to the Update, there will be a S.M.O.D.I. (Safety Manager & Operator/Driver Instructor) Steering Committee meeting to work on next year's educational programs, training programs, assess our current training curriculum, and plan the annual conference. The 1991 Annual Conference will be held in Cleveland, Ohio during the last part of May.

The 1990-1991 Steering Committee Members are, Ed Brown, Adams Ambulance; Mark Edwards, Regional Medical Systems; Carol Fargo, Courtesy Ambulance; Larry Glasser, Atlantic Ambulance; Neal Hardin, American Medical Transport; Fred Hawkins, Mobile Life Support; Drew Jones, American Medical Systems; Tom Jones, P&S Ambulance; Jeff Leonard, Acme Western; Mary Rogers, Schaefer Ambulance; Sylvia Skidmore, Goodhue Ambulance; Scott Stevens, San Francisco Ambulance; Bill Vidacovich, Acadian Ambulance; Jay Washburn, Superior Air Ground; and Linda Weathered, Hartson Medical.

If you have suggestions or comments on the Safety Manager or Operator/Driver Instructor Program, or have a class or topic that you would like to have more information on, contact one of the Steering Committee members, or AzStar and express your opinions. Your comments are very important to us and we would enjoy hearing them.

You may contact us (Bill or Roy) here at AzStar by calling 1-800-528-1171 or write us a note. Hope to see you in Lafayette for some good Cajun cooking, education, and fun.

### Control of Back Injuries in the Pre-Hospital Worker

Cassie J. Terribilli, D.C.

The cause of back pain is not clearly understood. There are many possibilities but very limited objective data. Given the limited knowledge regarding the causes of back pain and the very heavy lifting requirements of pre-hospital work, it is unlikely the disorder can be totally prevented in the pre-hospital industry. However, it is clear the incidents and cost of back injury can be greatly reduced. Progress towards these goals can be accomplished by adopting a variety of approaches which can be grouped into job design, job placement, and worker education.

JOB DESIGN:

Commonly called ergonomics, is the task of

Continued on page 3

### Anatomy of a Safety Newsletter

Tom Jones, S.M.O.D.I.  
P&S Ambulance

How many times have you found a piece of paper in your mailbox when arriving for your shift, pulled it out, saw the word MEMORANDUM looming at the top like a hammer about to fall on your head and then tossed it into the circular file?

Unfortunately, this happens all too often in public and private EMS organizations and has been coined "management by memo."

This brings us to the problem: How can one package important information on safety and risk management so that it will be read by the target group? One approach that has been successful is the company safety newsletter. If

Continued on page 2

### Defusing Assaultive Behavior

Mark Edwards, S.M.O.D.I.  
Regional Medical Systems

The subject of dealing with the patient who exhibits assaultive behavior is an issue ambulance personnel may be faced with daily and can also be of crucial importance to the safety of those field EMS personnel. In addition, the concern of litigation can become an issue if the patient feels his rights were violated or may claim bodily injury as a result of being physically restrained.

To begin with, we as EMS professionals must understand that aggressive or disruptive behavior may be caused by trauma (head injury), metabolic disorders (hypoglycemia), stress, alcohol, drugs, psychological disorders as well as a combination of any of the above.

Your first concern must be your own safety

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# AzStar's Safety Newsletter



NEWS FOR  
"The Pre-Hospital Care Industry"

## SAFETY-NET

Issue 3

July 1990

### Comments From Our "Convention Chairwoman"

Linda Weathered, Hartson Medical Services, San Diego, CA

On May 10, 11 and 12 the AzStar Center for Safety and Risk Management sponsored the first annual conference for Safety Managers and Operator/Driver Instructors. The conference was held in Reno, Nevada. We were quite happy with the turnout and the enthusiasm demonstrated by the attendees. Needless to say those of us on the conference committee that helped put the program together (being the first for most of us) were a little anxious about its success... but all went well and we were pleasantly surprised at the responses on the program evaluation forms. The selection of speakers turned out to be a wise choice. They complimented each other well and elicited enthusiastic questions

and comments from their audience.

As part of the activities there was a banquet held to recognize companies as well as individuals that have made positive strides toward bringing losses down, initiating safety awareness programs, enhancing driving programs and other such related issues.

For me, this was an eye opener and made me realize how far we have come in the ambulance industry toward sophistication of our ideas.

While we spend so much of our time focused on our own problems and techniques of solving those problems, we miss the opportunity to learn from similar experiences of others in the industry. This conference brought representatives from several prehospital care providers

together whose main focus was to address some of the issues that are currently plaguing most of us and it was interesting to hear so many creative ideas on how to deal with these various areas of frustration.

It was enjoyable to see many of you again and to meet others of you for the first time. I certainly hope to see everyone at similar functions in the future.

For those of you that attended, thank you, and for those of you that missed it... hopefully we'll see you next year.

Dependable Alternators page 5

### Employers Can Take Steps To Avoid Liability For Claims Of Sexual Harassment

Scott Gibson, Esq.

The 1980s have seen a dramatic increase in the number of lawsuits filed by employees against current or former employers. One area that has become troublesome for many businesses is claims for sexual harassment. Such a verdict may have devastating consequences to the business. The bad news is that an employer may be liable for claims of sexual harassment if the employer is apathetic or careless about the work environment. The good news is that an employer may be able to limit its exposure to claims by taking an aggressive policy of prohibiting sexual harassment.

The Equal Employment Opportunity Commission has issued guidelines defining sexual harassment as "unwelcome sexual advances." The Supreme Court has held that conduct may be Continued on page 3

### "Excellence in Safety"

AzStar Center for Safety and Risk Management held their 1st Annual Safety Awards Banquet in conjunction with the Safety Conference in Reno, Nevada. A total of seven awards were given in five different categories. Various companies loss ratios, claims, safety newsletters, safety programs, management, and operator/driver training programs were evaluated to pick the winners. In some cases, this was not an easy task as implementation of various programs has just begun recently, however, the awards were presented for programs in effect during the calendar year of 1989.

The first three awards presented were for "Excellence in Safety for 1989." A small company, a medium company, and a large company received one award each. The first award went to North Valley Ambulance, Redding, California, Owner - Conrad Anderson, Safety Manager - John Lord, and Operator/Driver Instructor - Rod Wellock. Continued on page 3

### An Investment In People Is Not An Expense

Sylvia Skidmore, O.D.I.  
Goodhue Ambulance

Having worked in numerous capacities as an ambulance emergency medical technician for almost fourteen years in this industry, I had first hand opportunity to witness the phenomena of watching new "baby" medics hatch, only to fall off their tightrope in the first thirty days. We could almost expect about one third of our new partners to be injured within the first 30 days on the job. We never called it high turnover, because it was actually more like high rollovers, somersaults, backflips and butterfingers. We weren't really "Mother, Jugs and Speed", but one person whom I know of is planning his own book, tentatively entitled, "In Spite of Ourselves".

Needless to say, today things have changed, not necessarily because of some ultrasonic Continued on page 6



NEWS FOR  
"The Pre-Hospital Care Industry"

## SAFETY-NET

Issue 2

April 1990

### 1st Annual Safety Conference

The first annual conference, "Safety & Risk Management for Emergency Services in the 90's" will be held May 10-12, 1990. This conference is for anyone that provides Emergency Services to the public. Key people that should attend include Safety & Risk Managers, Operator/Driver Instructors, Operations Managers, EMS Administrators, Fire Department Safety Officers, and CEOs. This years conference will be held at Bally's Casino & Resort in Reno, Nevada. We have gathered together some of the finest speakers, in their respective fields, for the conference. Just to name a few, we

have Jim Page, Publisher of JEMS; Roland Dugas, President of Acadian Ambulance; Thom Hillson, Hartson Ambulance; and Mel Globerman, Government Services Administration, plus many more.

In the Safety Managers track on Friday, May 11th, the entire afternoon will be devoted to Pre-Employment Assessment, Standards for Employee Testing, and Work Hardening, among other topics. The Operator/Driver Instructor track, also on Friday, will deal with many of the problems your crews encounter on a daily basis. This track will also provide you

with tips on how to teach your crews defensive driving.

A Safety Awards Banquet for AzStar insureds who have implemented and maintained a successful, complete Safety Program is also on the agenda. Also, in an effort to incorporate some fun in to the conference, while still promoting safety, on Thursday night there will be a Pub Crawl. What's a Pub Crawl? Join us and find out.

If you would like more information on this conference, or have any questions please call AzStar at 1-800-782-7006.

### "Maybe God Didn't Blink — Maybe He Grimaced"

R. L. Manns  
AzStar Center for Safety & Risk Management

"IT WILL NEVER HAPPEN TO ME, I AM A CAREFUL DRIVER!" How many times have we all said this? Sometimes we take for granted our privileges of driving Code III, but how many of you have actually read the state driving rules that cover Code III driving? When you abuse these privileges the consequences may be severe. How many of you have had the unknown call, drove across town Code III, at Mach 5, to find your call is a patient whose only complaint is a minor back ache? Remember, very few calls are true emergencies. Before you respond Code III on your next call, read and heed what happened to the following "CARING MEDICS".

I'm sure that most of you have read or heard about the article in JEMS, "When God Blinks", by Jim Page. It is about a paramedic in Ohio who ran an intersection doing an excess of 45 m.p.h. He killed a 20-year-old pregnant woman, her unborn fetus and injured a 6-year-old passenger. The paramedic was charged with

Continued Page 4

### Risk Management for your Cots

Steve Schmid, Mgr., Emergency Division  
Ferno Washington

Few, if any, pieces of equipment on your ambulance are used more often or are subjected to as much hard use as the cot. It is consistently exposed to all types of environmental conditions, including dust, sand, salt, air precipitation, and temperature fluctuations. It is rolled over all types of ground surfaces. It is raised/lowered and pushed/pulled many times each day. Yet, based upon reports we receive and cots returned for repair, most users do not inspect, clean, or lubricate the cot until it malfunctions. This results in sluggish movement, "locking up" of joints, or unexpected folding of the cot.

Ambulance services, whether emergency or invalid care, requires fully functioning equipment and personnel. The worker's compensation claim or the patient's liability suit which results when the cot is used contrary to instructions or is poorly maintained can be eliminated or greatly reduced by a sensible risk management program.

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### Reducing Liability Risks by Reducing Dry Runs

By Fred Hawkins, Mobile Life Support  
Modesto, California

One of the most common incidents of potential liability exists in the non-transport of patients. Every day thousands of "Dry Runs" occur. Some are legitimate and some are not. While it is not possible to mandate the transport of all patients, it is possible to design a program that reduces the numbers of non-transports and at the same time performs a basic quality assurance program on these calls. To design a program of monitoring and controlling non-transports it is important to understand the end result we want to accomplish. The following are some possible results:

- Reduce exposure to liability
- Improve Patient Care Standards
- Improve documentation of non-transports
- Improve Public Relations
- Capture lost revenues
- Improve Unit Deployment
- Perform Quality Assurance Programs
- Perform employee assessments

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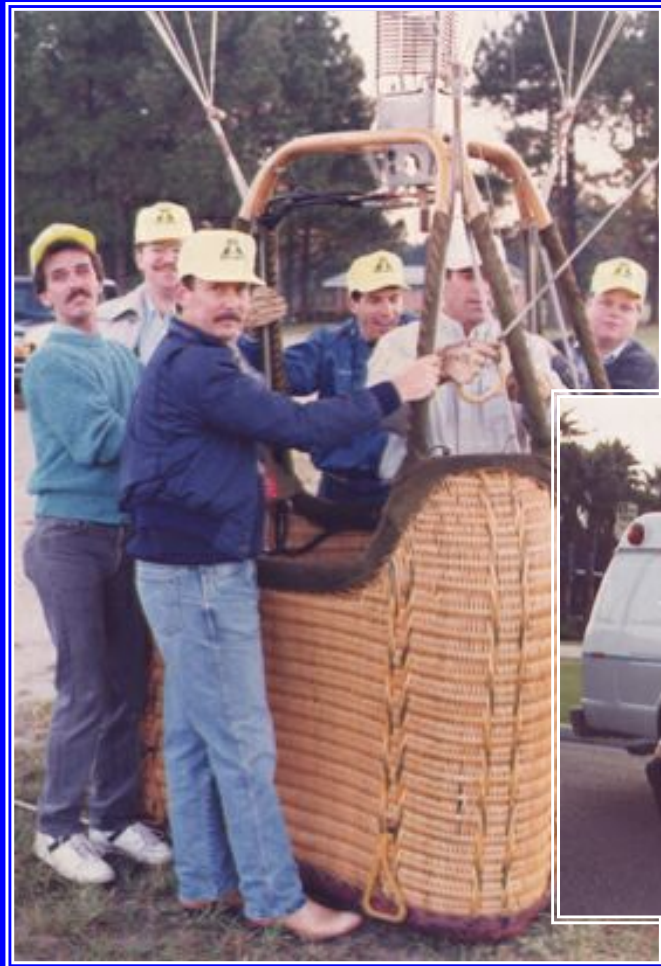
# SMODI Conferences

Reno, NV and Cleveland, OH

- Safety Manager of the Year
- Operator/Driver Trainer of the Year
- Most Improved Safety Program
- Best Safety Newsletter



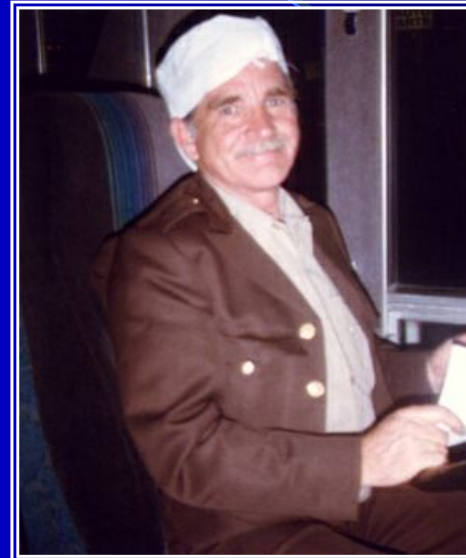
# Fun and meeting new friends



# High point of the conferences

## Infamous Pub Crawl

- Convincing Bill
- Safety
- Communication
- Team building



# Life after EMS?

Putting your  
experience to work

- Safety
- Workers  
Compensation
- Job analysis
- Ergonomics
- Nursing
- Physicians Assistant
- Or?

# The new EMS (for me)

## Flextronics

Headquartered in Singapore, Flextronics is the leading Electronics Manufacturing Services (EMS) provider.

We help customers design, build, ship, and service electronics products through a network of facilities in 32 countries and five continents.

Fiscal year 2005 revenues were USD\$15.9 billion



# Some of our customers & products

- Dell
- HP
- Nokia
- Motorola
- GM
- Cisco
- Microsoft
- Nortel
- Cell phones
- Digital cameras
- Printers
- X-Box
- Medical Items
- Copiers
- Stereo Equipment
- Automotive

# Types of Insurance Policies

- Property
- Cargo
- Umbrella Liability
- Errors & Omissions
- Foreign Liability
- Directors & Officers Liability
- Crime
- Employment Liability
- Domestic Auto Liability
- Domestic General Liability
- Pollution Liability
- Group Travel Accident/Illness
- Kidnap/Ransom
- Fiduciary Liability

# Will Things Change?



NADER KHOURI/TIMES

**THREE WOMEN** were riding in a Toyota Corolla that was struck Sunday by Contra Costa Fire Engine 57, left. One woman died; another is in critical condition.

## Fire engine crashes into car on Vasco, killing passenger

■ Truck heading to blaze in Byron hits Corolla, then van pulled over to side

By Kelli Phillips  
TIMES STAFF WRITER

A fire engine on its way to battle a grass fire headed into tragedy Sunday afternoon when it struck a Toyota Corolla that apparently had failed to yield, killing a passenger.

The firetruck, with lights blazing and siren on, was heading east on Camino Diablo in Brent-

wood about 2:50 p.m. in response to a 1,000-acre grass fire in Byron, said Richard Carpenter, the Contra Costa fire marshal.

It hit a Toyota Corolla traveling north on Vasco Road, then struck a Dodge van that had pulled to the shoulder of west-bound Camino Diablo, said Officer Curt Kroeger of the California Highway Patrol.

The Corolla driver appeared to have failed to yield to the firetruck, said CHP Sgt. Keith

See VASCO, Page 15

- Intersection Accidents
- Backing Accidents
- Patient Incidents

# You can make a difference!

- ☑ Commitment from Management.
- ☑ Lead by example.
- ☑ Look at the costs – direct and indirect.
- ☑ Sometimes you can't eat the apple whole!

# Driving rules in California

- 1/4<sup>th</sup> of a second following distance – otherwise 4 cars will cut in front of you
- Never signal – everyone will speed up & cut you off
- Spotters – to scan for possible drive-bys
- Continual scanning of my mirrors – see above
- Rear tire concept – plenty of space to maneuver away from road rage person behind me

**Thank you and good luck!**

**Remember – Safety is no accident!**

One more slide Roy!

# Happy Birthday Bill (5/21)

