



# VFIS<sup>®</sup> news

Bringing important information to emergency service organizations

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## Develop a Policy on Electronic Communication Use

By Todd W Thompson, Sr. Vice President, Risk Control Services

*A recent article in the California Lawyer points out that “legal work is growing as bosses mingle in social media sites.” Technological and communication advancements have heightened the risk of personnel-related litigation for all organizations. The increased use and accessibility of computers, the Internet, e-mail and cell phones in the working*



*environment raises the possibility of the number of costly lawsuits facing emergency service organizations (ESOs). ESOs should be aware of—and address the hazards of—members using technology in their daily tasks. This article cannot address all of the hazards in the use of technology, but it can provide ESOs with a starting point. The best course of action is to have the ESO’s attorney work with them in developing an overall Electronic Communication Systems policy.*

ESOs rely on the professionalism and good conduct of their members. With the proliferation of electronic communication devices, the organization’s Code of Conduct should be updated to include their proper use. Setting management’s expectations for staff’s use of these devices is an important first step in raising their awareness of the issue. The organization should expect its staff to conduct their daily electronic interaction in the same manner in which they would interact personally with other members and the public—that is, with professionalism and conduct that is acceptable in the workplace and customer environment.

An Acceptable Use Policy should also be developed by the organization. The policy should state that the organization’s information technology system is specifically for business purposes and that any personal use granted to the members is a privilege that is granted to them by the ESO. The policy should outline what represents acceptable or unacceptable use. Some examples include unethical behavior; illegal activities; behavior harmful to the ESO; inappropriate language, jokes or photos; or any use that would disrupt daily work on

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# How Economy Is Challenging Fire Protection Services

## Insurers Must Keep Up With Communities' Changes

By Michael R. Waters

*Since their inception in the days of Ben Franklin, our nation's fire departments have bravely risen to the challenge of the dangerous task of firefighting. Yet, the profound impact of the current and historic economic recession, in addition to existing financial strains on community resources, have thrust tough choices into the hands of modern-day fire department leaders. And while fire departments are led by skilled problem-solvers, these issues cross-cut all department types — volunteer, combination and career, as well as rural, suburban and urban.*

What's more, financial experts have indicated the problem shows no signs of abating in the near future.

A September 2009 survey by the National League of Cities (NLC) indicated that nearly nine in 10 city finance officers are less able to meet their fiscal needs than in 2008. The NLC also notes that the fiscal condition of the nation's cities continues to weaken and will most likely extend for 18 months to several years due to the lag-effect between economic and city fiscal condition related to property tax collection.

The NLC study also pointed out that a vast majority of cities are instituting hiring freezes, laying off personnel as well as delaying or cancelling planned infrastructure projects in an effort to close funding shortages. The effects of such decisions may well extend months and years down the road. According to the Fire Apparatus Manufacturers Association, half the 76,000 fire trucks in use across the country are at least 15 years old, but half of the industry's 2009 sales have been cut by cash-strapped municipalities. This postponement of apparatus replacement will undoubtedly surface in the form of future breakdowns and related

specialized equipment reliability issues.

In addition, some fire departments faced with funding issues have chosen to shut down fire stations entirely; reduce firefighter on-duty strength; or institute temporary "brown-outs" whereby stations or fire companies are shuttered on a rolling basis.

In many cases the financial woes are cascading down from state deficits. The Wall Street Journal recently reported that state revenues are down 17 percent compared to 2008 — the steepest decline since the 1960s. Even federal funds available

through the FEMA Assistance to Firefighter Grant and Staffing for Adequate Firefighter and Emergency Response (SAFER) programs are in danger.

Fire is the leading cause of property loss in the United States. Despite advances in technology, fires can happen anywhere, at any time.

According to the National Fire Protection Association, within the

U.S., fire departments respond to fires once every 22 seconds and structure fires every 61 seconds.

The challenges for fire departments continue to mount. Homeowner's fire losses account for 58 percent of total insured fire losses, while Commercial Multi-Peril and Fire each accounted for 21 percent of total insured fire losses. In each of the last two years, wildfires burned seven million acres — twice the average experienced in the 1990s. Also, according to the National Crime Information Bureau, suspicious car fires spiked 20 percent from 2008 to 2009 while arsonists destroyed nearly \$900 million in insured property and killed 295 civilians nationwide in 2007.

ISO's Fire Suppression Rating Schedule (FSRS) is a methodology used in reviewing a community's

**93% of volunteer fire departments are having difficulties attracting responders.**

Michael R. Waters is vice president of Risk Decision Services at ISO.

## How Economy Is Challenging Fire Protection Services

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structural fire-suppression capabilities. The country-wide schedule helps insurance companies evaluate a community's fire-suppression system using Public Protection Classifications (PPCs), which measures the relative differences in levels of structural fire protection in more than 46,000 communities across the U.S. Insurers use the PPC program as it reflects changing levels of protection for marketing, underwriting and pricing homeowners and commercial property insurance.

A recent Fireman's Fund Insurance Co. survey of fire service leaders indicated that the three top concerns of fire departments are: lack of budget; old or outdated equipment; and staffing, recruiting and retaining members. More than half of the departments said fund raising/grant writing had to increase, 55 percent stated if economic issues continue for another 12 months, it will result in negative effects on their ability to serve the community and 57 percent of volunteer departments are losing members to a search for paid positions — compounding an existing crunch for personnel.

A recent ISO survey indicated that 93 percent of volunteer and combination volunteer/career departments are having difficulties attracting and training a sufficient number of responders due to the time commitment for volunteers, a small volunteer pool and the requisite education and training requirements. Subsequently, among the chiefs who call on neighboring departments for help on the first alarm, 74 percent said a very significant reason for doing so is the need for more responders.

The exterior of a fire station is no indication of its capability to provide adequate response. What matters is what is inside. The ISO evaluation of fire departments identifies cases where departments are found to lack adequate personnel, apparatus,

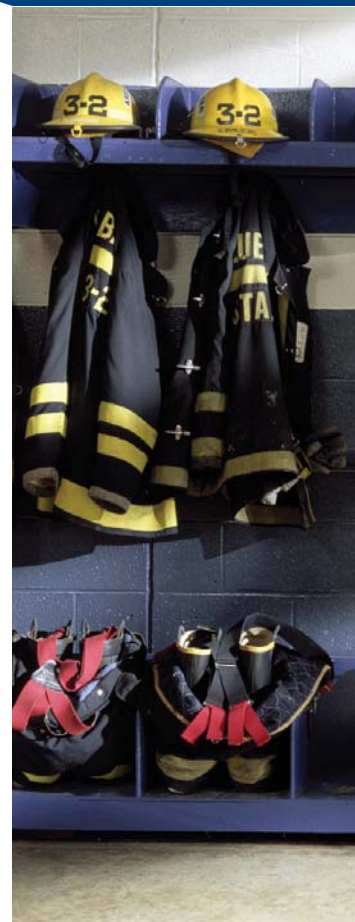
equipment or training to initiate an attack on a structure fire. These departments are classified a "10" — no insurance recognition. Currently, more than 800 such stations exist across the country.

Without changes in recruiting and retention policies, communities can fall below even minimum standards governing the number of trained firefighters required to mount an effective first response to a building fire.

During 2009, the number of PPC retrogression cases in progress has risen by more than 20 percent compared to previous years, generally due to a reduction in firefighting personnel available for response, a reduction in the number and type of fire responding apparatus, gaps in optimal deployment of apparatus, or deficiencies in training programs. In cases where the number of available fire responders drops below recognized national standards, ISO must withdraw protection credit entirely for stations and/or departments, offering those communities up to six months to implement the required staffing improvements to regain protection credit.

In many cases, communities can help resolve some of the personnel and equipment issues and even enhance response coverage with little financial outlay.

Many communities of varying population sizes across the U.S. are grappling with significant economic issues that can affect the quality of fire protection, demanding that officials offer innovative methods to stretch limited resources. Similarly, it will be important for insurers to keep up with the changes in communities' structural fire-suppression capabilities to more accurately price and underwrite policies commensurate with the potential risk. ❄



*Communities can help resolve some personnel and equipment issues with little financial expense.*

## NEWS YOU CAN USE

### Miller Honored with Lifetime Achievement Award

VFIS, in conjunction with the Firefighter Association of Missouri (FFAM), is the proud sponsor of the Phil Sayer Lifetime Achievement Award. This award is given annually to an individual who, through his or her long-term dedication, passion and commitment, has made a significant contribution to the Missouri Fire Service.

This 2010 award recipient is Jerry Miller, President of FFAM. Jerry's leadership abilities and the willingness to mentor individuals are true assets to the Missouri Fire Service. His dedication in enhancing the safety, training and professionalism of the fire service extends to agencies across the state. In addition to his role with FFAM, Jerry also serves as Regional Coordinator for the Fire & Rescue Training Institute. ❄



*Jerry Miller center, is the 2010 award recipient of the Phil Sayer Lifetime Achievement Award. He is joined by Roberta Sayer, left and Dave Anderson, right.*

# Leadership — Mistakes

By Chief Bill Jenaway, PhD, CFOD, CFPS  
Executive Vice President, VFIS Education, Training & Consulting

*Every leader will make mistakes. The mistakes may be small or big and may have no impact, minimal impact, or a lot of impact. For the most part, they won't know the impact until it happens.*

Most leaders learn from mistakes “on-the-job,” but there is no need to do this. They can easily learn from the mistakes of others. They can observe what other leaders do, how they analyze situations and how they develop and implement their decisions.

Alternatively, how many have learned something by making the same mistake over and over? The same can be said for leadership mistakes. If someone finds that each time he or she tries to enforce a standard operating guideline, the same negative result occurs, then something is wrong, and the leadership actions need to be analyzed. A good leader will learn from these mistakes, and hopefully, not make the same mistake twice.

Similarly, some leaders try to become different people than they normally are. This is a fatal mistake, as others quickly see they are not who they are trying to be, and credibility is lost. For example, if an officer attempts to implement a new procedure or gives an order based on his opinion only (driving it) rather than gaining input first from officers or staff (leading it) success may be challenging. Failure can occur almost immediately. Good leaders will be themselves, not people they think others want them to be.

By not listening to personnel, customers, or anyone who is trying to communicate, leaders can create a

negative impression, influence the wrong decision, or appear ineffective. Instead, leaders should listen, and analyze what is being said and make a calculated decision based on the information received. Other mistakes involve being too flexible—or too rigid. Before making a decision, leaders need to get the facts ... all the facts. A good leader will have an open ear, be patient and not have predetermined reactions to situations.

Leaders sometimes suffer from the “me” syndrome, thinking they are the “King”— and they are, in a way. But as leaders, chiefs, directors or bosses, they need to remember they won't be king forever. Also, once they become king, they must understand their role and how to use it to the best advantage of the organization, not to their own advantage. By not taking themselves too seriously, being proactive in their roles and not relishing their own glory, leaders can be more effective. Again, people will quickly see through leaders who focus more on themselves than on the organization as a whole. Good leaders will not focus too much on the impact of a situation on themselves.

An extension of the “me syndrome” is the lack of providing information to personnel. We have all heard the phrase: “that information is on a ‘need to know basis’ and you don't need to know.”

Leaders need to know pertinent information and provide that information, when important, to anyone in the organization. For example, an officer may choose to make a decision and announce the impact of that decision without considering the response of the team, who may have key input, questions, options, etc. There are always

intermediate points between the extremes of an issue. Good leaders will realize this, extract themselves from the situation being analyzed and create a solution that will lead—as opposed to drive—action. 🔄

*What do you think? Send me an email at [wjenaway@vfis.com](mailto:wjenaway@vfis.com). As we wrestle with the leadership performance of tomorrow's emergency service officers, you may agree, have a great idea or disagree entirely. Let's advance leadership by challenging each other to define it and make it a station-wide word.*



*Dr. William F. Jenaway, CSP, CFO, CFPS, is Executive Vice President of VFIS Education and Training Services and has over 30 years of experience in safety and risk management in the insurance industry. Bill is also an adjunct professor in Risk Analysis at the Graduate School of Saint Joseph's University in Philadelphia. He was named “Volunteer Fire Chief of the Year” as Chief of the King of Prussia (PA) Volunteer Fire Company, and is the author of the text, “Emergency Service Risk Management”.*

## Develop a Policy on Electronic Communication Use

*Continued from page 1*

the system. The members should be aware that any use of the ESO's electronic communication systems is treated as business-related information or communication. The ESO thus has the right to monitor any and all electronic communication or use and determine whether it meets the Acceptable Use Policy.

The consequences of violating the policy should also be clearly stated. The organization's progressive discipline policy should be updated to include the unacceptable use of the electronic communication system or the employees' own cell phones, etc., while working at or representing the ESO. The severity of the progressive discipline should match the severity of the unacceptable act. In some cases, then, there may be an incident where the unacceptable act is so severe that the only course of action is immediate termination of the member.

Once the Acceptable Use Policy is developed, all members should be given copies of it and acknowledge that they have read, understand, and will abide by the policy. An acknowledgment form signed by each member should be placed in his or her personnel file.

Taking these preliminary steps to educate your members on the organization's electronic communication guidelines will help to mitigate negative consequences in the future. Equally critical, understanding these policies means that members can continue the positive impact that the emergency service organization has in their community. 🌟



## CANADIAN NEWS

# Highlights of the Canadian Conference Season

*By Laura King*

### *Alberta Fire Chiefs Association*

The Alberta Fire Chiefs Association unveiled its recruitment and retention report, a culmination of months of work by a group of fire chiefs and other stakeholders, at its conference in June. Recruitment and retention are burning issues across Canada but Alberta has been particularly hard hit. Indeed, some rural departments have resorted to daytime closures due to lack of volunteers.



The report includes a tool kit that fire chiefs can use to help them effectively market their departments, plan events, communicate with stakeholders and make their departments compelling for prospective volunteers. The report is being presented to the provincial government this fall, and will be distributed to all departments to hopefully use as a model for other provinces facing similar recruitment and retention issues. 🌟

### *Maritime Fire Chiefs Association*

The Maritime Fire Chiefs Association has struggled since its secretary-treasurer resigned in 2008. It is back on its feet with a vibrant new executive: President Neville Wheaton of Corner Brook, Newfoundland and Labrador; first vice president Allan Duchesne of Halifax Regional Fire; second vice president Vince MacKenzie of Grand Falls-Windsor, Newfoundland and Labrador; and sergeant at arms Charlie Kavanaugh of Grand Falls, New Brunswick.

At its conference in July, the MFCA executives committed to improving its administrative practices, moving the association forward and becoming more involved in provincial and federal issues – such as, the push by the Canadian Association of Fire Chiefs for a national fire advisor in Ottawa and tax relief for volunteer firefighters. 🌟

### *Fire Chiefs Association of British Columbia*

At its June conference, the Fire Chiefs Association of British Columbia released a report called "Public Safety in the Fire Service: Transforming the Fire/Rescue Service." According to the report, the public policy framework governing British Columbia's 350 fire departments, along with its operations and practices, need to be modernized to reflect public needs, expectations, operational demands and fiscal challenges. To do this, the fire/rescue service needs a long-term commitment from the provincial and local governments and fire departments, to make the changes needed to ensure firefighters can effectively protect their communities.

The report includes 14 recommendations that address responsibility for fire and rescue services and the need to improve governance of British Columbia's fire/rescue service. 🌟

*Laura King is the editor of Fire Fighting in Canada (FFIC) and Canadian Firefighter and EMS Quarterly (CFF) magazines (www.firefightingincanada.com). Contact Laura at lking@annexweb.com*

# SAFE PATIENT LIFTING, Part 2

By David A. Bradley, B.S., NREMT-P  
VFIS Director of EMS Programs / Education Specialist

*In part one of this article, we discussed the observable factors of responder behavior and situational awareness, how these factors and behaviors can get emergency service responders injured, or hurt patients. In part two, we will deal with three improper activities that contribute to a lack of safety for a responder or patient.*

## Improper Lifting

Improper lifting can involve different elements, including the failure to:

- use proper body mechanics
- recognize differences in crew members
- recognize differences in patients
- properly position a patient on equipment

Responder injuries are more likely to occur with poor body mechanics or when responders try to perform more than one motion at a time, such as simultaneously lifting and twisting. (This could occur due to haste, improper training or complacency).

In addition, responders may fail to evaluate and recognize each crew member's strengths and weaknesses with regard to height and strength. Not only physical strength (the ability to lift) but also height and ability to balance and grasp need to be considered. Using improper body mechanics while lifting could cause injury to the responder or patient.

Responders must also recognize that patients come in different shapes and sizes too. If they assume a "one size fits all" mentality, they will not consider the weight and height differences and how it will affect moving patients. Patients may be placed on a piece of equipment without the responders' first considering proper placement. This improper placement could then affect the stability of the equipment and potentially lead to an injury.

## Improper Utilization of Equipment

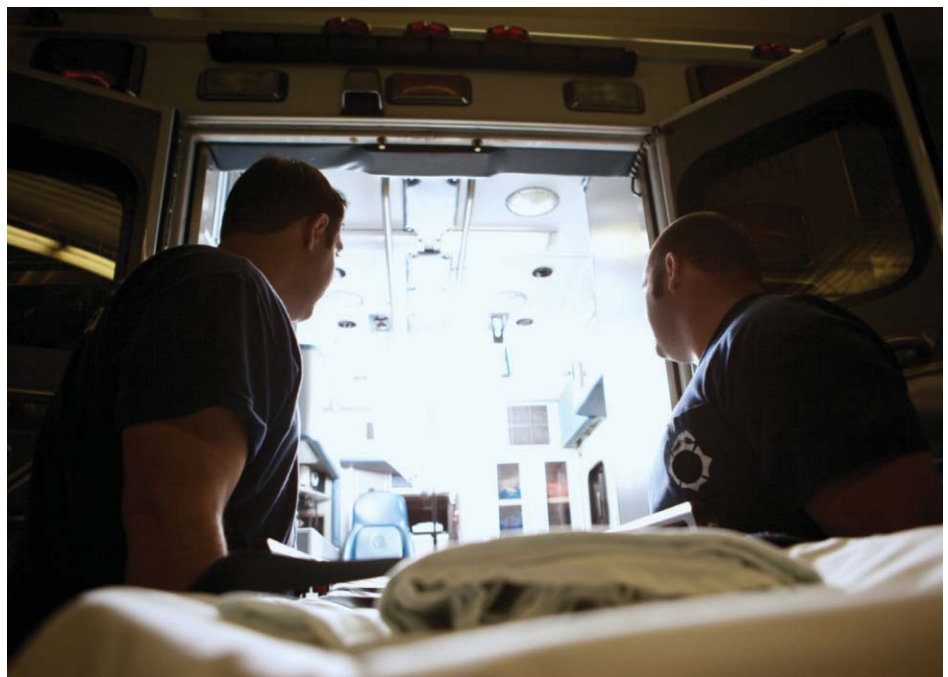
Each piece of equipment for the pre-hospital setting is designed with a specific purpose. Responders must remember there is no one device that is so versatile that it can be utilized in every situation. They may expose themselves—and their patients—to injury by not using the right equipment in the right way. They may try, for example, to carry someone on a household chair, maneuver a wheelchair on steps, use immobilization equipment without all the appropriate straps, move a patient on a stretcher on stairs, fail to place a stretcher in a safe rolling position or exceed the equipment weight restrictions. By following ESO policies and equipment manufacturer recommendations for use, responders can avoid putting themselves and their patients at risk.

## Improper Equipment Care

For every piece of equipment, there is a user manual that describes not only its proper use, but also its warranty information, parts and components, and maintenance. First, organizational leadership must review each manual and train its responders accordingly. Second, responders need to use this information and learned methods to keep losses from occurring. Areas that may increase the potential for loss include the failure to:

- follow manufacturer recommendations
- properly inspect the equipment
- properly clean the equipment
- establish a comprehensive reporting process for equipment issues
- make appropriate repairs with recommended parts

In closing, emergency service organizations should strive to identify the hazards related to patient handling and implement strategies to reduce or eliminate the hazards. By addressing responder behavior, situational awareness, sound lifting techniques and the proper use and care of equipment, they can help to reduce the potential for injuries and help keep both patients and responders safe. 🌟



# The importance of updating beneficiary cards

By Dave Wyrcas, President, VFIS Benefits

**Imagine this:** you and a friend joined your local fire department at age 18, and during the registration process you learned the fire department has a VFIS Accident and Sickness policy that provides a \$200,000 benefit for a line-of-duty fatality. Being curious, you discover that the VFIS definition of line-of-duty is very broad and includes travel to and from—and while—attending meetings, drills and conventions, in addition to what we normally think of as line-of-duty activities.

Your friend completes a beneficiary card, and since he is unmarried and living at home, he names his mother and father as the principal beneficiaries and his best friend as the contingent beneficiary (to whom benefits are paid if his parents are not alive at the time of his death).

A few years later your department implements a Group Life program with a face amount of \$50,000. It is explained to the membership: if you die from any cause, your beneficiary will receive a lump sum benefit (subject to policy exclusions). If the death is caused by an accident, the benefit is increased to \$100,000.

Since joining the department your friend moved out of his parents' house and in with his girlfriend. When filling out the beneficiary card for this benefit, he named his girlfriend as the primary beneficiary.

A number of years pass. The department realizes it needs a program to attract and retain volunteers. They implement a Length of Service Awards Program (LOSAP), which provides benefits at age 65 for members who remain active for a certain number of years. In addition, it provides an insured death benefit of \$10,000 as long as you remain a member of the plan.

Once again your friend is asked to complete a beneficiary card. Over the course of time, he broke up with his girlfriend, dated, and subsequently married another woman. He now is happily married with two children. His wife is, of course, named as beneficiary.

Now the unimaginable happens: your friend dies while driving to a convention. The department's insurance agent helps the department gather all

the data necessary to provide the survivor benefits.

Many in the department were angry when they learned that their state's Workers' Compensation does not provide coverage for non-emergency duties. They also learn that there are no state benefits available, and the Federal Line-of-Duty Death Benefit doesn't apply to non-emergency duties. The only benefit the survivor will receive is from the fire department-sponsored Accident and Sickness policy, the group term policy, and the LOSAP. All told, these benefits equal \$310,000.

Unfortunately—and tragically—the wife will only receive \$10,000 because your friend forgot to update his beneficiary card. Since his parents have passed away, the friend he originally named as the contingent beneficiary will receive the \$200,000 from the Accident and Sickness Policy. The ex-girlfriend will receive \$100,000 from the Group Life and Accidental Death Policy. His wife is left with only \$10,000—the proceeds from the LOSAP policy.

Has this ever happened? Not to the best of our knowledge, but each individual circumstance listed has either happened or could have happened at various times with various policies.

**The solution is simple:** regularly examine your beneficiary card, and if necessary, update it. Think of the number of friends and family you know who have had an event in their life that should have changed whom they named as a beneficiary—marriage, divorce, children and children reaching adulthood, to name a few. 🌟



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## Please route to your local emergency service organization

# In-VEST Your Department in Highway Safety

By Steve Austin

*Once unknown in the fire service, ANSI Class II or ANSI public safety vests are now a normal part of personal protective equipment (PPE) in almost every fire house. If your department isn't issuing compliant traffic vests or you haven't established a policy for wearing them, you increase the risk of members being struck by moving traffic. Furthermore, your department could face civil liability or a fine—or both—should a member be injured while not wearing required safety equipment (such as these vests) as required by federal regulation. Fortunately, the vests are very economical, well below \$20.*

Some departments provide a vest in each riding position, but many others issue a vest with turnout gear. This is the

preferred procedure, since each member can pre-adjust the garment to the proper size prior to putting it on. Often firefighters pull the Velcro apart to don the vest. This is done much more easily and quickly if the vests are dropped over the head with all of the parts attached.

Best practice recommends that vests be five-point break-away, meaning the vest comes apart at the front, sides and shoulders. If the vest becomes hooked on a moving vehicle it will tear apart rather than dragging the member down the highway.

Many departments who answer more highway calls than structural responses require vests to remain on turnout gear.

The rationale is that it is easier to remove them for a fire than to put them on for a roadway response.

As with all PPE it is the member's responsibility to properly wear the garment. Vests provide 360-degree visibility only when they are worn closed in the front. Open vests reduce the value of the garment.

You can find a wealth of free information at [www.respondersafety.com](http://www.respondersafety.com), including training materials and a sample guideline that can be adapted for use in any department. Readers who have questions can get them answered quickly through the site. 

