



VFIS[®] news

Bringing important information to emergency service organizations

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We welcome comments, suggestions and questions from our readers.

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INSURANCE | EDUCATION | TRAINING | CONSULTING



Technology Pushes VFIS' Communication and Education Horizons

Chief Bill Jenaway, PhD, CFOD, CFPS

Recently, VFIS has endeavored through various efforts to communicate to our customers and stakeholders in a new and contemporary manner.

While we have offered the VFIS E-News, an e-mail newsletter to help you keep current with new products, industry news, emergency service training opportunities and more (sign up at <http://vfis.com/enews.htm>) for almost a decade, we recently added a Facebook Fan Group (www.facebook.com/VFISInsurance) and a Twitter page (<http://twitter.com/VFIS>) to our communication flow. For some, these feeds are the "new e-mail".

In addition to communicating our marketing efforts and industry news, VFIS Education, Training, & Consulting and Risk Control have been busy utilizing technology to train, educate, and inform emergency service personnel. The following programs are now available nationwide or are in rollout stages in select states.

Distance Learning Programs — Computer Based Education and Training

VFIS has joined forces with St. Joseph's University in Philadelphia to develop a distance-learning program, now available at <http://vfis.sju.edu>. Without question, distance learning is the method of education and training for the future,

and VFIS now offers programs in this fashion as well as traditional classroom training.

These courses are designed to be taken in your location and at your convenience. In many cases, courses have the capability to allow you to include your department's specific guidelines and officer sign-off. Our distance-learning courses offer everything you would find in the classroom, minus, of course, the actual instructor, and you will receive a certificate of course completion upon passing the online assessment. Our current course offerings include:

- Intro to Distance Learning
- Privately Owned Vehicle (POV) Operation
- "Vanessa K. Free" Driver Training (TN only)
- Sexual Harassment Prevention
- Firefighter Safety
- Seat Belt Safety
- Navigating Intersections

For more information on our distance-learning programs, please contact your VFIS sales executive, our education, training, and consulting staff, or your local agent.

Tailboard Talks — A bi-weekly education program

VFIS "Tailboard Talk" is a new bi-weekly program on loss prevention for clients. It is intended to



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ISO EVALUATES AUTOMATIC-AID RESPONSE, Part 2

Ed Straw, Senior Technical Coordinator, Risk Division Services, ISO

In the first installment of this article, we reviewed key findings based upon information collected on municipal fire-suppression efforts in more than 46,000 communities throughout the United States. To complete the article, primary considerations in qualifying for automatic aid, and how automatic aid is factored and credited, will be reviewed.

Qualifying Automatic Aid

One of the primary considerations in the ISO Fire Suppression Rating Schedule (FSRS) is the use of automatic aid. According to ISO Mitigation Online, qualified automatic-aid plans are recognized under the following conditions:

Automatic aid is assistance dispatched automatically by contractual agreement between two communities or fire districts. That differs from mutual aid or assistance arranged case by case. ISO will recognize an automatic-aid plan under the following conditions:

- It must be prearranged for first-alarm response according to a definite plan. It is preferable to have a written agreement, but ISO may recognize demonstrated performance.
- The aid must be dispatched to reported structure fires on the initial alarm.
- The aid must be provided 24 hours a day, 365 days a year.
- The aid must offset a need in the community that ISO is surveying. For example, if a community needs a ladder company and the fire department does not have one, but a neighboring community's ladder company responds by automatic-aid agreement, credit may be available.
- The aiding ladder company must cover at least 50 percent of the needed ladder company's standard response district by hydrant or road mile count in the community being graded.

Note: Various underwriting plans may consider other criteria for automatic aid; therefore, ISO evaluates all automatic-aid plans. Plans that qualify as automatic aid are reported to insurers as underwriting information.

How Automatic Aid Is Factored

Credit for responding, qualified automatic-aid companies in the actual grading of a community depends in part on the value of the automatic-aid arrangements, determined by the following FSRS criteria:

- Communication facilities — The alarm dispatch circuit between the departments' communication centers, or between a central communication center and the aiding fire station, should be the equivalent of the facilities needed in the community that ISO is surveying.
- Receipt of alarms — The aiding departments should receive all alarms from the community being surveyed and dispatch their companies according to the dispatch protocol.
- Interdepartmental training — The communities should conduct the following inter-department training with automatic aid companies:
 - quarterly half-day, multiple-company drills
 - semiannual half-day, multiple-company drills
 - annual half-day, multiple-company drills
- Fire ground communications — The communities should have common mobile and portable radio-frequency capability.
- Joint communication center — Receives and dispatches all alarms.

The value of each automatic-aid plan is expressed as an automatic-aid factor, and it is developed from the criteria listed above. A 0.90 factor represents maximum credit for the plan. A 0.30 factor represents the minimum factor eligible for grading credit.

Edward F. Straw is senior technical coordinator in the Risk Decision Services unit of ISO, a nationwide company that provides public protection grading and individual location underwriting and rating services for the property/casualty insurance industry.

How Automatic Aid Is Credited

Engine companies from outside the city and within five miles of the city limits will be credited when they respond according to a definite plan to offset the lack of needed engine companies in the community being graded. Where additional engine companies are needed by the Basic Fire Flow of the community, automatic-aid engine companies responding on first alarm to meet this need may be credited.

Each built-upon area of a city should have a first-due engine company within one and a half miles. Where additional engine companies are needed by distribution, and automatic aid engine companies are responding on first alarm to meet the need, the automatic-aid engine companies may be credited.

Each built-upon area of a city should have a first-due ladder-service company within two and a half

miles. Ladder company response areas with five buildings that are three stories or 35 feet or more in height, or with five buildings that have a Needed Fire Flow greater than 3,500 gpm, or any combination of those criteria should have a ladder company. Automatic-aid ladder companies responding on first alarm to meet this need may be credited. Response areas not needing a ladder company according to the above building criteria should have a service company. Automatic aid-service companies responding on first alarm to meet this need may be credited.

Automatic-aid engine and ladder-service company tools and equipment points determined by the FSRS are factored by the value of the automatic-aid plan.

Credit for firefighter personnel responding with automatic-aid companies is factored by the value of the automatic-aid plan. 🌟

Hold That Line!

**T. Randy Hess, Technical Director,
VFIS Risk Control Services**

“Back in the day,” riding on the tailboard of fire apparatus used to be an acceptable practice. However, once emergency service personnel realized that it was not a safe practice for a firefighter to simply hang onto a bar of a speeding fire truck, this practice was replaced with enclosed cabs, seating positions for all personnel, and seat belts to keep firefighters secure. We all realized it was just the right thing to do.

Now, after years of incidents, accidents, and injuries, the same sort of realization is taking place regarding securing hose lines on apparatus. As recently as January 2010, a woman in Massachusetts was killed by a fire hose that came out of the cross-lay during a response. There have been other fatalities, injuries, and property damage caused by hose that was unintentionally deployed. There was resulting damage and injury not just to civilians, automobiles, signs, mailboxes, and almost any other property found along the way of a responding apparatus, but also to the apparatus, hose, and nozzles, which render them useless for the response.

Departments should give serious consideration to retrofitting existing fire apparatus with a better means of securing hose lines. Unlike a cab refurbishment, a hose storage retrofit is something

most organizations can handle on their own should they choose to do so. For apparatus that carry hose lines, one of the following means of securing hose, nozzles, and appliances in place to prevent unintentional deployment of the hose from the top, sides, front, and rear of the hose



storage areas may be installed. Some of the acceptable methods that have been found to work successfully include, but are not be limited, to:

- fully enclosed and secured hose beds covers
- modified seat belt straps
- fabric covers with Velcro attachments
- webbing mesh with quick-release seat belt-style buckles

Of course, emergency service organizations (ESOs) should refer to apparatus manufacturer recommendations to determine whether they have any specific warnings or pre-fabricated attachment or securing devices available for a particular apparatus.

By completing a retrofit, ESOs can help to reduce the risk of injury and damage caused by unintentional deployment of hoses and also help make certain that hose and nozzles are ready and in place when they are needed the most. 🌟

Leadership — for Dummies

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

I figured that someone, sometime, had to have researched the topic of leadership before me and written about it. It was true—and the number and types of leadership books and philosophies is, to say the least, overwhelming. However, one text did catch my eye: “Leadership for Dummies”.

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”.

What do you think? Send me an email at 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”.

Broken into six topics, the text was very simplistic, discussing what it takes to be a leader, the leadership process, the art of leadership, everyday life leadership, vision, and team building.

Leadership for Dummies is a very practical, no-nonsense book. It is designed to be helpful. It is designed to be readable. It is designed to improve the performance of leaders. The simplicity of the topics as they relate to the issue makes this an excellent primer, and several overarching themes relate the book to our discussions to date of the application of leadership to emergency services.

This book is important to our discussion because it brings together three key areas, which are the relationship of:

1. mission to leadership
2. personal qualities (skills and knowledge) to leadership
3. both mission and personal qualities to situational management leadership

These three areas have formed the basis of all of our discussions to date on leadership as it is applied to the emergency service discipline.

As a leader, look at your mission and deal with achievable missions. Don't be aggressive in fighting a fire in a building where there is no life or valuable property to be saved. The risk or cost is too high. Take that risk incrementally. If you can make a valiant attempt through some interior attack, do so, but recognize the appropriate time to change objectives.

To achieve the mission, it is extremely important to

have everyone on the team working toward the same mission. For example, having a team ventilating prior to entry with a hose line represents working toward the same mission, while applying an exterior master stream to a structure while firefighters are aggressively attacking the fire on the interior is NOT working toward the same mission in a safe manner.

It also means knowing when to call “retreat.” So, if that new recruitment or retention program isn't working, pull it, don't continue with it if the ultimate mission is not being supported.

Finally, remember, you cannot do it alone. Use your junior officers or task leaders to lead teams and achieve missions. Use the Incident Command/Management system on all events. I have personally used ICS/IMS during parades, conventions, and many other non-emergency events. It supports achieving a mission successfully and helps build other leaders.

Getting back to the book, *Leadership for Dummies* identifies five critical characteristics of all good leaders: embracing responsibilities, eliciting cooperation, casting vision, planning ahead, and listening. All of these are necessary to be an effective leader. Looking back, the prior articles on leadership in this series specifically reference these key areas.

It is important to remember that your appearance, speaking technique or drive does NOT make you a great leader. Leadership comes from effective preparation, from taking the responsibility for a project, from admitting there might be a better way—and ultimately from achieving results. Having a vision (of what you want to achieve/where you want to be as an organization) and effectively communicating it is the foundation for leading.

Embracing responsibility is really an attitude and the willingness of others to accept that attitude. Gaining cooperation allows you to orchestrate resources to achieve that mission. Doing your homework and planning the necessary actions to achieve your goals (including change if needed) provides your map to success. Finally, it is important to remember to listen and pay attention to conflict issues, success stories, and your gut. These information sources all bring benefit to you as a leader.

The book references a well-known and often-quoted leader—Yogi Berra, star of the New York Yankees in the 1950s and 1960s, who said: “Leading is easy, the hard part is getting people to follow.” Leadership is all about finding a way to get a specific group to follow you to accomplish a mission. It is NOT easy. It is NOT always pretty. It IS the means to SUCCESS. 🌟

COMMON ISSUES AFFECTING PROVINCIAL FIRE CHIEFS

Laura King, Editor, *Fire Fighting in Canada*

Residential Sprinklers

As the Canadian fire service heads into the spring trade show and convention season, there are common issues on the agendas of provincial fire chiefs' associations, among them the continued push for residential sprinklers.

In Vancouver, British Columbia, where sprinklers were made mandatory in 1990, there has not been a single fire death in a dwelling equipped with sprinklers. Remarkably, there is no national organization that tracks fire deaths in Canada—the curious must collect data from fire marshals' offices in 13 provinces and territories. In Ontario, Canada's most populated province, there were 12 fire deaths in the 10 weeks between January 1 and March 15, 2010.



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

The Ontario Association of Fire Chiefs has managed to convince the provincial government to make sprinklers mandatory in new apartments and condos higher than three stories. Single-family dwellings remain unprotected. ❄️

Monument to Honor Fallen Firefighters

It took years of hard work and perseverance, but the Canadian Fallen Firefighters Foundation (www.cfff.ca) has secured a Cdn\$1.2 million grant from the federal government for a monument in Ottawa.

Six finalists have been chosen to submit designs for the monument, and fire departments across Canada have been asked to submit and verify names of firefighters who have died in the line of duty since 1848. The names will be etched onto the monument.



In addition to the grant, the CFFF has raised Cdn\$1 million for the monument, which will be unveiled in 2012. ❄️

Around the Clock

The 24-hour shift is gaining popularity in Canada. Nine Ontario departments have adopted the longer shift, and union leaders and fire-service managers across the country are studying the pros and cons.

While some U.S. departments have used the 24-hour shift for decades, just two Canadian departments—Windsor (1965) and Woodstock (1996)—have run the longer rotation for lengthy periods. In the last three years, eight Ontario departments have adopted the 24-hour shift or are running trials.

Fire departments in Alberta and Manitoba say they are hearing rumblings about the 24-hour shift. Managers say younger firefighters like the rotation, under which they work just seven days a month and have more time with family, but veteran firefighters and platoon chiefs—who must stay awake for the entire 24 hours—find it onerous. Fire service managers and union are exploring and sharing the health and safety concerns and benefits. Stay tuned. ❄️



SAFE PATIENT LIFTING, Part 1

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

Every day emergency service organizations are called to help somewhere in their community. Often these requests involve lifting and moving patients. Whether we lift a patient back into a bed or onto our stretcher, roll a stretcher from the ambulance to the Emergency Department, or extricate a patient from a deep ravine, we are exposed to situations that can not only injure the people we are helping, but cause a life long injury to ourselves. Are we prepared to deal with these situations?

How do we hurt our patients? What are the consequences to us and our organizations when we do not lift and move patients correctly? How do emergency responders sustain injuries, and what are the most common types of injuries? These are important questions to

ask; however, the most important question we should answer is, "How do we prevent injuries to our patients and ourselves?" Let's examine each element and look for answers.

Why do emergency service responders get injured, and what behaviors occur that potentially can hurt patients? Five observable factors should be considered:

1. responder behavior
2. lack of situational awareness
3. improper lifting
4. improper equipment utilization
5. improper care of equipment

Responder Behavior

Attitudes and actions of responders that may contribute to incidents can include:

- complacency
- haste
- lack of proper training
- improper lifting
- utilizing the wrong device

Responders routinely respond to requests for assistance that involve moving patients. This can lead to a complacency whereby responders may not consider safety issues regarding patient handling. This, in turn, can lead to an injury, whether it is the patient or responder who gets hurt.

Also, when responders become excited, they tend to hurry. Haste can be

detrimental to the patient being moved as well as to the responder. Making decisions rapidly without assessing the consequences and not taking that extra time to evaluate the situation can produce adverse outcomes.

Emergency service training is an ongoing process, and the educational curriculum continues to grow. However, the factors related to patient lifting and moving and injury prevention may not be covered extensively in initial or refresher training. Lack of training means that responders may not know how to lift properly or how to use the correct device for a certain situation. If responders are not aware of these factors, they cannot apply the needed measures to minimize these risks.

Lack of Situational Awareness

Situational awareness is a relatively new term in the emergency service vernacular. What it means is that responders must be diligent about evaluating the environment they are working in and identifying any hazards. When responders fail to evaluate the situation, patient handling incidents may occur.

In part two of this article, we will discuss what improper activities, such as improper lifting, improper utilization of equipment, and improper equipment care, can be identified as hazards related to patient handling and implement strategies to reduce or eliminate these hazards. 🚒

NEWS YOU CAN USE

2010 VCOS-VFIS Awards

Each year, VFIS teams up with The Volunteer & Combination Officers Section of the IAFC (VCOS) to sponsor two awards that promote safe emergency response and effective retention and recruiting efforts. The award winner will attend the 2010 Annual IAFC-VCOS "Symposium in the Sun", in November of 2010, to receive the award.

The Emergency Vehicle Safe Operations Achievement Award, sponsored by VFIS, supports the National Fallen Firefighter Foundation (NFFF)



and the United States Fire Administration (USFA) initiatives to reduce firefighter injuries and deaths as a result of vehicle accidents. The award is presented to a department that has experienced zero vehicle accidents during the period August 1, 2009 to July 31, 2010. Vehicle accidents are defined as state reportable accidents and no injuries occurred in the accident. To download the award application, visit <http://vfis.com/pdf/VCOSVFIS2010VehicleSafeOperationsAward.pdf>.

The Retention and Recruitment Award recognizes success and excellence in the retention and recruitment of emergency service organization members. The award is presented to a department that has experienced positive results to a comprehensive approach to retaining and recruiting members during the period August 1, 2009 to July 31, 2010. To download the award application, visit <http://vfis.com/pdf/VFISVCOSRecruitmentandRetentionAwardApplication2010.pdf>

Getting the Word Out

Dan Naylor, VFIS, VP, Western Region

Firefighters, law enforcement personnel, and other public safety officers regularly face dangerous situations while serving and protecting our communities. These officers understand the inherent risk, yet they still honor their commitment to our citizenry above their own personal safety. According to Ron Siarnicki, Executive Director, National Fallen Firefighters Foundation, “Each year, approximately 200 public safety officers are killed in the line of duty; many others are injured and permanently disabled. The Public Safety Officers’ Benefits (PSOB) program not only honors the service of the officers but provides their survivors with the resources they need to rebuild their lives.”

Since 1976 the federal government’s Public Safety Officers Benefit (PSOB) program has provided death, disability and dependent education benefits to law enforcement officers, firefighters, EMTs and their families. Since the passage of the Hometown Heroes Survivors Benefits Act of 2003, eligibility has included service-caused heart attacks and strokes. The lump-sum benefit for new instances of death or total disability is \$311,810. In addition, spouses and children may qualify for as much as \$925 month for post-secondary education benefits.

Unfortunately, many agencies still do not know about the various benefits available. Recently, Kelvin Cochran, National Fire Administrator,

addressed the National Fallen Firefighters Foundation and asked all in attendance to help get the word out. We intend to pitch in. We would like to count on you, our readers, to help too.



Virtually everything you would need to know about PSOB program benefits and how to claim them is explained on the Bureau of Justice website (www.ojp.usdoj.gov/BJA/grant/psob/psob_main.html). At that site, you will find a full explanation of benefits and eligibility requirements (check out the fact sheet on the program). There is also a claim submission checklist and downloadable claim forms in English or Spanish. You can also get answers to frequently asked questions. To access Public Safety Officer’s Benefits application forms, or to learn more about any of the PSOB programs, please visit www.psob.gov.

Once you’ve explored the website for yourself, pass the news on to others, either personally, or through email or social media, and challenge them to do the same. This is a critical resource for families of fallen firefighters. Together we can do so much good with so little time and effort—just by spreading the word. 🌟

Each year, approximately 200 public safety officers are killed in the line of duty; many others are injured and permanently disabled

Are you Fit for Duty?

Don't forget! Fire/EMS Safety, Health and Survival Week is June 20-26, 2010. This year's theme is Fit for Duty. Safety, Health and Survival Week (Safety Week) is a collaborative program sponsored by The International Association of Fire Chiefs (IAFC) and The International Association of Fire fighters (IAFF), coordinated by the IAFC Safety, Health and Survival Section and the IAFF Division of Occupational Health, Safety and Medicine, in partnership with more than 20 national fire service organizations. For more information, visit <http://www.iafc.org/SafetyWeek>.

WWW.IAFC.ORG/SAFETYWEEK • JUNE 20-26, 2010

2010 FIRE/EMS SAFETY, HEALTH AND SURVIVAL WEEK

FIT 4 DUTY

WELLNESS & FITNESS PROGRAMS

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Please route to your local emergency service organization

Technology Pushes VFIS' Communication and Education Horizons, *Continued from page 1*

provide information on current safety issues facing emergency responders in a format that will quickly and effectively communicate a safe practice to implement and relate directly to your organization. These are released every other Friday by VFIS.

Tailboard Talk is designed to help you prevent or minimize incidents that may affect your organization. Each training topic will have five sections:

1. A description of a type of injury, accident, or incident that has actually occurred
2. Commentary on how to prevent the incident
3. A review of any standard operating guidelines that may apply
4. An open dialogue on the topic, allowing visitors to post questions and comments
5. References using VFIS risk control or education, training and consulting resources to assist you in your related loss control efforts

We announce the availability of new issues of the Tailboard Talk series via VFIS

E-News, Facebook, and Twitter. Each issue is posted at <http://vfis.com/resources.htm>.

GoGlatfelters.com — An Employment Practices Resource


Employment Practices Liability (EPL) is a growing concern for all organizations, and VFIS is here to help by providing you with access to www.goglatfelters.com, a resource connecting you to the latest EPL issues and EPL law.

Our new internet platform can help you reduce the risk of an EPL incident. It covers hot topics such as ethics, leave policies, and preventing discrimination.

VFIS clients gain free access to:

- Tools to evaluate your current HR policies
- Expert analysis of typical scenarios your organization may face
- Web-based training that tracks progress and completion
- Journals featuring relevant topics
- Checklists to discover areas of exposure

- Lawsuit and court decision summaries
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- Updates on related current events and trends
- Direct access to experts through a call-in Helpline

Gaining a username and password to access this secure website is easy. Just call 1-800-233-1957, ext. 7964. Our associates will help you register for the website. Prior to calling, you should appoint a site administrator at your ESO who will coordinate the registration process and learn how to use the website. Once you have your registration passcode, your organization can begin taking advantage of these powerful EPL tools. 

For more information on VFIS Distance Learning and GoGlatfelters.com, please see the insert included with this edition of the VFIS News.