

THE RISK JOURNAL

A PUBLICATION FOR MMRMA MEMBERS

AUGUST 2009

2009 MMRMA Annual Meeting Focuses on Fitness

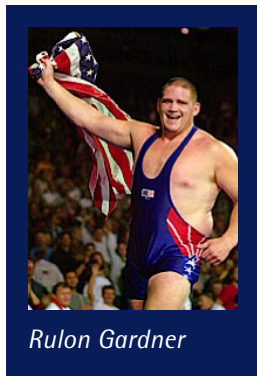
AT THE 2009 MMRMA

Annual Meeting, August 20-22, MMRMA and member attendees will explore the theme "Get Fit...Stay Fit!" for a more vibrant life, both personally and professionally.

With the magnificent natural backdrop of the Grand Traverse Resort and Traverse Bay, everyone will learn how to inject fun into the fitness/wellness equation. Featured speakers will dispel the myths of healthy living, explaining that it's easier than you think to make a big difference in how you feel and how much you enjoy life. Their stories will inspire, invigorate, and motivate!

Feats of Olympic Proportions

At Thursday afternoon's opening session, Greco-Roman wrestler Rulon Gardner will recount the "Miracle on the Mat," one of the most dramatic victories in Olympic history. Gardner became an American hero at the 2000 Olympics for his defeat of Russian Aleksander Karelin, a three-time gold medalist with a 13-year unbeaten streak, considered by many to be the greatest wrestler of all time.



Rulon Gardner

Remarkably, although a snowmobile accident led to amputation of a toe in 2002, Gardner returned to the mat in 2004, winning a Bronze Medal in the Athens Olympics. His message today: "Never stop pushing."

On Target Living

Author and speaker Chris Johnson, former director of health, wellness, and fitness at the Michigan Athletic Club, will lead an exercise

If you haven't yet registered for the Annual Meeting, go to www.mmrma.org or call Denise McGinn at 517 333-3628.

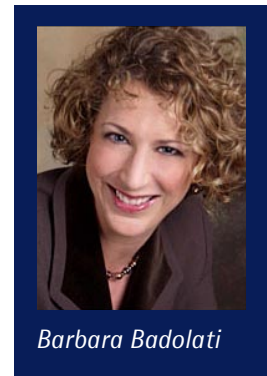
session for all fitness levels early Friday and Saturday mornings. On Friday, he'll follow the workout with a talk on *The Power of Feeling Your Best*.



Chris Johnson

Johnson promises that people will ask you, "What's your secret?" after you adopt his On Target Living practices, which emphasize balance, energy, and vitality. Rather than an all-or-nothing approach, Johnson advocates making one change at a time for noticeable results.

In a follow-up presentation, *On Target Meal Planning*, Johnson will share practical tips from his popular nutrition guide and cookbook to show how healthy eating can actually taste great.



Barbara Badolati

**Alive and Well:
Workplace Wellness**

Looking at Barbara Badolati today, it's easy to believe that she's always led a healthy life. Not so, she insists—and she's convinced that, no matter where you are on the path to wellness, you can achieve greater self-esteem, health, and wholeness. Over the past two decades, she's helped thousands of people make positive, productive changes in their lives.

On Friday at 1 pm, Badolati will present everything you need to implement or enhance a wellness plan in the workplace, including model programs, administrative infrastructure, biometric screenings, virtual wellness techniques, and effective

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Risk Compensation Can Lead to Mixed Outcomes from Safety Measures

by *Tim Belanger,*
Senior Claims Attorney

THIS YEAR MARKS the 50th anniversary of the automobile seat belt. While we can all feel good about the countless lives they have saved, there is some concern about the dramatic increase in traffic accidents in the same time period. Perhaps it's because more people are driving many more cars over a vastly greater number of miles each year, thereby increasing the probability of accidents.

Some experts have another theory: risk compensation. According to this hypothesis, humans have an inborn tolerance for risk. In other words, as people are made to feel less vulnerable, they will take more chances. Applied to driving a car, it has been observed that, as safety features are added to cars, drivers feel less vulnerable and tend to be more reckless.

We have all seen drivers exceeding the speed limit, drinking coffee, talking on the phone, or even composing text messages. It's as if they believe that, should their inattention cause an accident, there's no reason to worry: their seat belts, side curtain air bags, front-end auto "crumple cages," collapsible steering columns, and front air bags will keep them from serious injury.

Risk compensation theorizes that as people feel less vulnerable, they take more chances.

Other examples of this phenomenon abound. When cars were first introduced in England, it was suggested that the hedges along roads and paths be trimmed from six feet or higher to just four feet tall, so that drivers approaching intersections could see other cars. Areas where this was done saw an immediate increase in speeds and resulting crashes. Accident victims were heard to exclaim that their high speed was justified because they could now see approaching traffic at the intersection.

Furthermore, a study in the 1960s found that while auto safety features had certainly saved the lives of car drivers and occupants, they had inadvertently caused a spike in the deaths of pedestrians and cyclists.

Risk compensation is also seen in other aspects of human behavior. In athletic training exercises, for example, physical contact, tackling, and hitting become much more aggressive when headgear and pads are worn, resulting in more, not fewer, injuries. The development of better skydiving equipment, including improved parachute rip cords, didn't reduce



From wilderness hikers to Wall Street executives, people take more risks when they feel they are protected from adverse outcomes.

accidents. Instead, skydivers waited longer to deploy their chutes, resulting in more accidents than before.

Forest rangers report that wilderness hikers take greater risks when they know a trained rescue squad is on call. People continue to move into coastal flood zones because of subsidized flood insurance and federal disaster relief. Workers who wear back support belts try to lift heavier loads.

Even the recent Wall Street debacle can be seen through the risk compensation analysis. Bankers and brokers took the risks they did because they got paid millions to do so—and because they knew that, even if things didn't work out, there would be few negative consequences to them personally. Rather, the pain would be felt primarily by their employers and clients. Some analysts have argued against the bailouts in order to preserve the traditional relationship between risk, reward, and responsibility.

Incentives to Reduce Risk

Considering the risk compensation model, it might be tempting to take away safety features and, by making activities more dangerous, force people to be more careful. But that might be taking things too far. As an alternate solution, a reward system has sometimes been effective in producing more cautious behavior.

Insurance companies have found that when they offer reduced premiums to drivers who are accident free, the number of accidents declines. And it has been shown that many people will stop smoking or lose weight when they are offered lower health and life insurance premiums as incentives.

Whatever the situation, we should all be aware that the phenomenon of risk compensation exists and be alert to its effects—on ourselves and the world around us.

Risk Management Training Continues to Yield Results

MMRMA HAS LONG been nationally recognized for its innovative approaches to risk management and excellent results in helping its members manage risk. In fact, in each of the last two years, MMRMA has received first place achievement awards in the pool category from the Public Risk Management Association (PRIMA).

Both prizes were for law enforcement-related programs: PRIMA presented the 2008 award for MMRMA's initiatives promoting safe and effective use of TASERS, and the 2009 award for an intensive training program on avoiding sudden deaths in custody (SDIC).

While law enforcement issues are not the only risks facing member municipalities, they certainly have the potential for high-profile, costly fallout when incidents do occur. Many of MMRMA's RAP grants are awarded to help member applicants fund equipment and procedures—from stop sticks to in-car cameras—that are helpful in minimizing such incidents. RAP grants also help MMRMA members attend its many valuable training sessions.

Fall registration is underway for three more of MMRMA's most popular and well-reviewed courses:



Annual Canine and Handler Training
Monday–Thursday,
September 14–17

Covers tracking and trailing, executive protection, narcotic detection, building searches, felony stops, apprehension of criminals, handler protection, explosive detection, and article searching. MMRMA pays

75% of the fee for members; cost per attendee is \$180.

Tactical Encounters for Patrol Officers
Monday–Wednesday,
September 21–23
Thursday–Saturday,
September 24–26

This reality-based, live-fire and simunitions training covers both classroom and field scenarios. Firearms skills, mental mindset, patrol tactics, and building searches are covered in depth. Proficiency is field tested using multiple reality-based scenarios and practical exercises. P.A. 302 Approved course. MMRMA pays 75% of the fee for members; cost per officer is \$150.

Rapid Deployment to Active Shooter
Monday–Tuesday,
October 12–13
Wednesday–Thursday,
October 14–15
Friday–Saturday,
October 16–17

The tactics taught in this two-day course are more advanced than traditional diamond or quad formations currently taught. The course presents a practical, systematic approach that affords maximum security while moving through a hostile environment. Officers will also learn practical extraction techniques for injured persons. P.A. 302 Approved course. MMRMA pays 50% of the fee for members; cost per attendee is \$80.

How to Register

All workshops will be held at the Northern Michigan Law Enforcement Training Center in Camp Grayling, Michigan. To register, please email Cara Kowal (ckowal@mmrma.org) or call 734 513-0300.

Registration is on a first-come, first-served basis and is not guaranteed until payment is received. For complete registration details, go to mmrma.org and click on *Calendar* on the left side of the screen.



While law enforcement issues aren't the only risks facing municipalities, they have the potential for costly losses.

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The Risk Journal is published six times a year for members of the Michigan Municipal Risk Management Authority. We welcome your feedback. To comment or suggest story ideas, please contact Tamara Christie, communications specialist, at 734 513-0300, 800 243-1324, or tchristie@mrrma.org.

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Traverse Bay is an ideal setting for a round of golf, a day at the beach, or a tour of the area's many attractions.

coaching and program evaluation. It's survival of the fittest, and MMRMA wants to help its members not only survive, but thrive. It stands to reason that healthy individuals make for healthier organizations.

Moving to the Music

After Friday night's dinner, the versatile group Intrigue will get you moving to the music with its repertoire of contemporary hits, big band swing, oldies, Motown, country ballads, and Broadway tunes. The band, featuring vocalist Stella Actis Aldo, a University of Michigan School of Music graduate, has performed with national acts such as Branford Marsalis, John Secada, Kool & The Gang, and The Contours.

Saturday: Get Out and Enjoy

In keeping with tradition, Saturday begins with the Board of Directors meeting, where members will get an

overview of the year's operations and future initiatives.

The afternoon is reserved for your enjoyment, and there's plenty to do. Members can choose to explore the sights in Traverse City, play a round of golf, head to the beach, or enjoy the resort's many amenities.

Saturday night's after-dinner entertainment offers another take on wellness. The ballroom will be transformed into a giant arcade filled with your favorite games: ping pong, billiards, electronic putt putt and computer golf, pinball and arcade games, Wii games, a juke box, karaoke, and more. It's sure to bring out the kid in you.

All of us at MMRMA look forward to welcoming you for another memorable, informative event!

MMRMA Annual Meeting
August 19–22, 2009
Grand Traverse Resort

Wednesday, August 19
4 pm Membership Committee

Thursday, August 20
10 am Finance Committee
Noon State Pool Lunch
1 pm State Pool Committee
5 pm Opening Session:
Never Stop Pushing with
Olympian Rulon Gardner
6:30 pm Olympic-themed
Dinner

Friday, August 21
7:30 am Exercise session with
Chris Johnson
8:30 am *The Power of Feeling
Your Best* with Chris Johnson
10:30 am *On Target Meal
Planning* with Chris Johnson
1 pm *Alive & Well: Workplace
Wellness* with Barbara Badolati
7 pm Reception and Dinner
9 pm *Moving to the Music*
with Intrigue

Saturday, August 22
7 am Exercise Session with
Chris Johnson
9 am Board of Directors
Meeting
7 pm Reception and Dinner
9 pm *Stay Young—Be a Kid*

Register at www.mrrma.org or call 517 333-3628