

# Risk Quick Tips



Risk Management Division OMB

## Discount Applications Finalized

Thank you to all that took the time to offer suggestions on the Risk Management and Risk Management Workers' Compensation discount application process. As was suggested in a number of comments, we are striving to make our review as objective as possible. For example, attempting to understand an agency's loss control activities by simply reviewing the minutes of loss control committee meetings has proven to be a difficult and sometimes imprecise process. Actual documentation of policies and practices is the most objective manner of review. In addition we are striving to recognize that there is no single approach to addressing potential loss exposure. Agencies are diverse and must be able to address such exposure in both a meaningful and cost effective manner suitable to the unique circumstances of the agency. As was suggested in the feedback we received, an e-mail to appropriate staff outlining agency requirements may be just as effective as a formal policy, for example.

Although reduced premiums and contributions through discounts are the immediate benefits sought through the discount application, the primary focus must remain on those practices that actually justify the discounts by reducing the frequency and severity of claims brought against the State or involving injured state workers. Just as an agency's loss control activities are an ongoing process of addressing potential liability, our assessment of the success and utility of practices identified in the discount program must also be continually evaluated based upon the input and experience of covered state entities. We look forward to working with agencies in continuing to make the discount programs an important part of how we address loss to the State resulting from third party claims and injured state workers. Agency contacts with specific questions are encouraged to contact the Risk Management Division at 328-7584 or [tcanderson@nd.gov](mailto:tcanderson@nd.gov).

**Risk Management Workers  
Compensation Premium  
Discount Application**

**Risk Management Fund  
Contribution Discount  
Program Application**

### Staff

- Tag Anderson : Director  
701.328.7580
- Vicki Ableidinger : Claims Manager  
701.328.7581
- Terry Milas : Loss Control Analyst  
701.328.7582
- Diane Waliser : Manager, RMWCP  
701.328.7583
- Dawn Moen: Admin Staff Officer  
701.328.7584

### Discount Application Changes

- ➔ **New Applications effective immediately**
- ➔ **Application due date June 30<sup>th</sup>**
- ➔ **Documentation must be submitted along with both applications**
- ➔ **Objective review of applications provided**
- ➔ **RMWCP application discount amount determined annually by actuarial review.**

## Pre-Seminar Ergonomic Training Session

The Risk Management Division of OMB and Workforce Safety & Insurance are once again partnering to present an Ergonomics Training Opportunity that will assist State Agencies in developing an internally driven program to address unnecessary musculoskeletal disorders and repetitive stress injuries in the workplace. This train-the-trainer program will give trainees information needed to evaluate, design, or modify workstations, equipment, and work methods in an office setting. This training will also serve as a refresher for those who have attended Risk Management Division ergonomic training sessions in the past. Upon completing the training, the attendees will have the tools necessary to conduct training sessions for their frontline supervisors to help them understand and address ergonomic issues in their designated work sites as well as provide frontline supervisors with the necessary information to conduct awareness training for the employees they supervise. **Registration is required since there is a limit of 50 participants.**

May 6, 2009  
9:30 am to 12:00 pm

Ergonomic Training



Registration Form

## Specific topics to be addressed during the 2009 Seminar

Wednesday, May 6, 2009 1:00 pm - 5:00 pm

Thursday, May 7, 2009 8:00 am- 12:00 pm



2009 Risk Management Seminar

North Dakota Heritage Center  
State Capitol Grounds  
Bismarck, ND

- Legislation Effecting Risk Management
- Discount Programs
- Leased Vehicles
- Contract Management in the Procurement Process
- Potential Homeland Security Threats and Assessments
- The Vocational Rehabilitation Process
- Litigation Hold/Electronic Records
- ADA and Employment Liability Review.

AGENDA

*Presented by: Office of the Attorney General, Risk Management Division, CorVel Corporation, Procurement Office, Information Technology Department, Workforce Safety & Insurance and North Dakota Homeland Security Fusion Center*

Register now by contacting Dawn Moen at 701-328-7584 or by email at [dmmoen@nd.gov](mailto:dmmoen@nd.gov)

Please indicate if special accommodations are needed. We will contact you for further information.