

Risk Quick Tips

Risk Management Division OMB

From the Desk of Risk Management's Director



*Tag Anderson, Director
Risk Management Division*

Risk Management would like to remind State employees of the resources available on the Risk Management web site designed to answer questions employees may have about their employment with the State. One question many employees have is what happens if I am sued for actions undertaken as a state employee. A number of resources are available on the Risk Management web site to address this question and related issues. Resources include: "Liability of State Employees in North Dakota," a publication from the Attorney General (<http://www.ag.nd.gov/Brochures/FactSheet/LiabilityStateEmployees.pdf>) and "What To Expect If You Get Sued, Litigation Handbook for ND State Employees." (http://www.nd.gov/risk/files/RM_Publications/litigation-handbook-sued.pdf) A power point video presentation is also available to provide general information on this topic. (<mms://video.ndhealth.gov/health/20090120OMB.wmv>)

Another area that frequently gives rise to questions involve the use of state vehicles and what employees should do if they are involved in a motor vehicle accident. General guidelines in the form of FAQs are provided on the Risk Management web site and describe what employees should do if they are involved in a motor vehicle accident with a state vehicle. (http://www.nd.gov/risk/files/FAQs-Vehicle_Coverage_2009.pdf)

Additional, more detailed information is also available from State Fleet Services Policy Manual. (<http://www.dot.nd.gov/divisions/fleet/docs/fsmanual.pdf>)

Finally, OMB employees needing to file incident reports with Risk Management should be aware that detailed instructions on how to use the on-line reporting system are available. (<http://www.nd.gov/risk/files/forms/incident-reporting.pdf>)

With these instructions, the process of reporting an incident or accident should be a simple and straight forward process.

Mission

The mission of the Risk Management Division of the Office of Management and Budget is to protect the assets of the state of North Dakota – its people, property and financial resources – so that the state can continue to meet its obligations to its citizens.

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Introducing Our New Website

The Risk Management Division will release its new website on September 1, 2009. The website has been substantially reorganized to provide you with a simpler more effective way to access the information and services you need. Our website Home Page is designed to reflect our Division's core functions along with improved navigation to help you to locate frequently viewed information quickly and easily.

We hope you find our new site to be an easy-to-use resource. Please [contact us](#) with any feedback you may have regarding our website.



Update

AGENCY DEPARTMENT CODES

Risk Management has updated and revised the agency department code list located in the RiskVision On-line Incident Reporting System to reflect the business department codes used in PeopleSoft. You will note that the list varies slightly from the PeopleSoft master list for a few agencies (i.e. NDDOT, Parks & Rec). These agencies have been broken down **ONLY** for incident reporting purposes to make reporting and tracking incidents easier.

The updated list, which has been sorted both by code and alphabetically by agency name, can be found in [Section 3.6](#) of the Risk Management Manual.

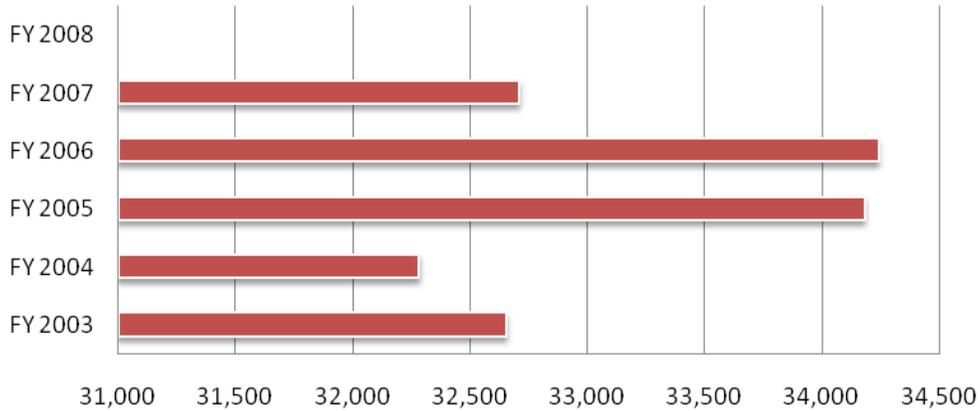
You can expect to see the codes changed in RiskVision during the week of August 17th.

**Risk Management Workers Compensation Program
Detailed Claims & Injury Characteristics**

For Fiscal Year 2009

Data as of 08/11/2009

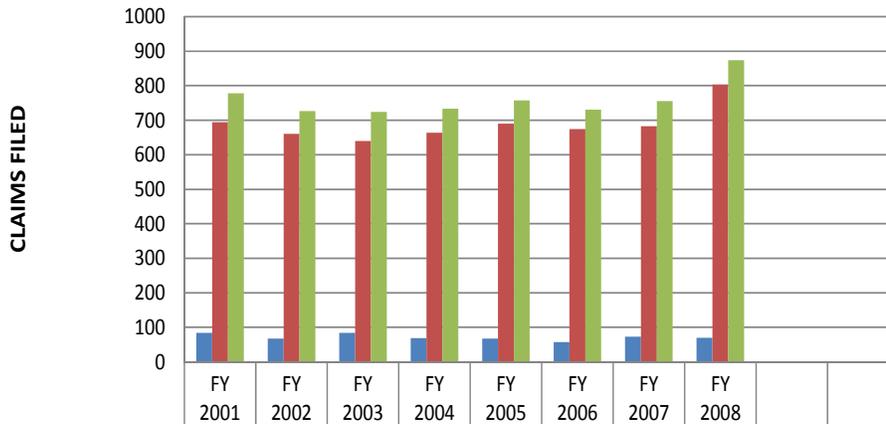
Covered State Employees



	FY 2003	FY 2004	FY 2005	FY 2006	FY 2007	FY 2008
Covered State Employees	32,654	32,282	34,182	34,241	32,709	

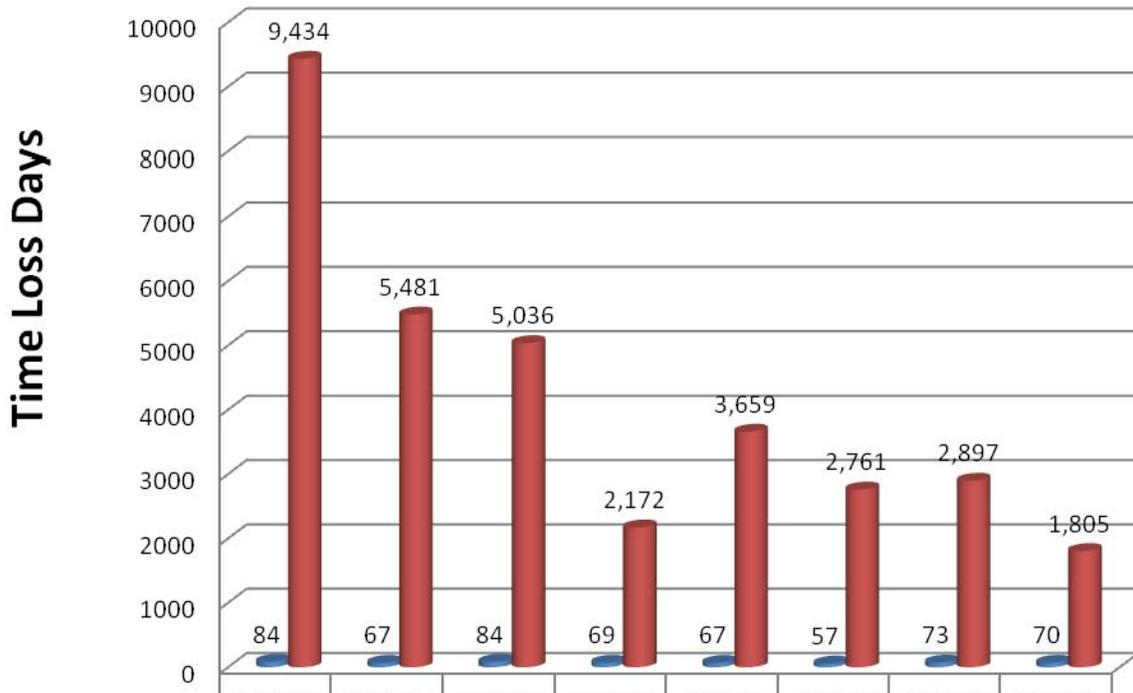
During the time period of 07/01/2008 – 06/30/2009, Workforce Safety & Insurance received 874 claims from employees of the State of North Dakota. Of the 874 claims filed in fiscal year 2009, 804 were medical only and 70 were claims for wage loss benefits.

Claims Filed



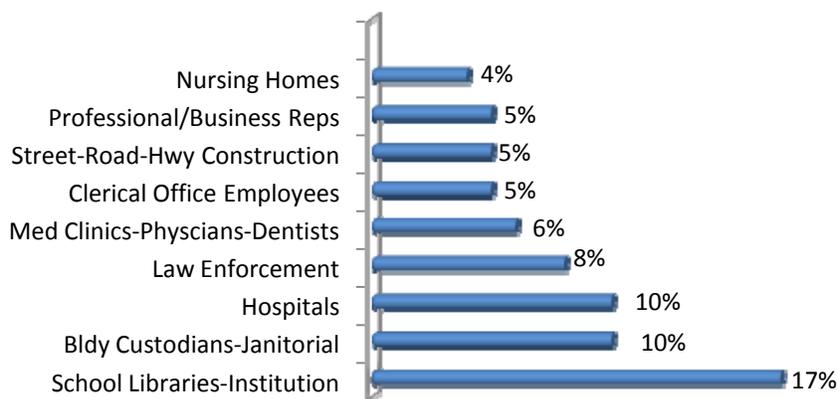
■ Wage-Loss claims filed	84	67	84	69	67	57	73	70		
■ Medical Only claims files	694	660	640	664	690	674	683	804		
■ Total Claims files	778	727	724	733	757	731	756	874		

84 wage loss claims were filed in 2001, resulting in 9434 paid loss days. Indemnity paid for these loss work days totaled \$387,025. 70 wage loss claims were filed in FY 2008, resulting in only 1,805 paid loss days. Indemnity paid for these loss work days totaled \$119,604. The steady decline in the number of time loss days is credited to state agencies active participation in the States Transitional Duty Program.



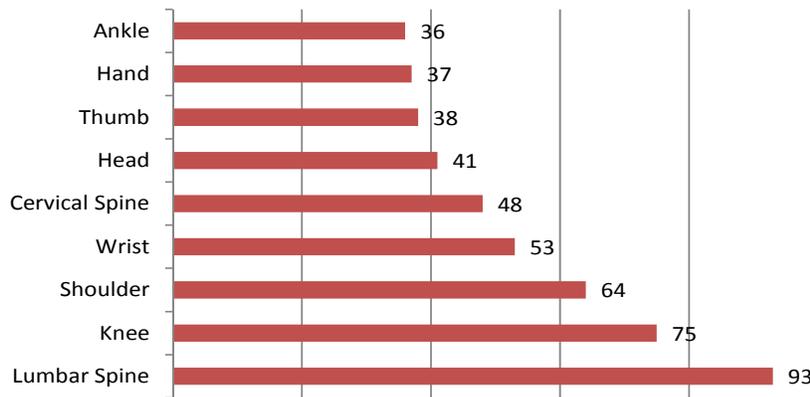
■ Total # of Time Loss Claims	84	67	84	69	67	57	73	70
■ Total # of Time Loss Days	9,434	5,481	5,036	2,172	3,659	2,761	2,897	1,805

*Injuries by the Top 10 Rate Classes
By percent of claims filed.*



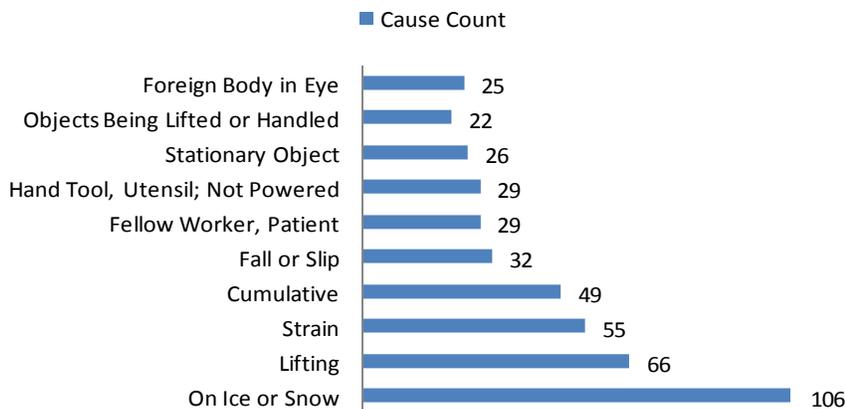
70% of all claims filed fall under 10 rate classifications. The body parts most frequently injured by School Libraries and Institution Employees are the lumbar spine and knee.

Top 10 Body Parts Injured By Percent of claims filed



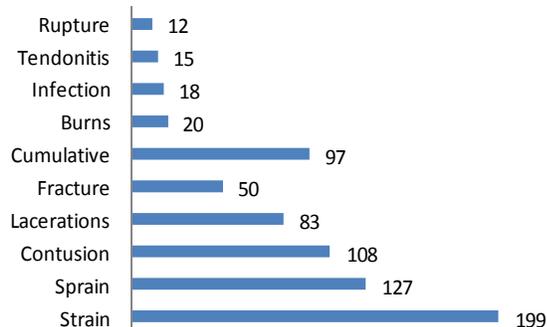
55% of all claims filed were to these 10 body parts. While lumbar spine injuries account for 11% of all claims filed they make up greatest percentage of wage loss claims filed.

Claims Filed by Top 10 Causes of Injury



The most prevalent cause of all injuries during FY 08/09 occurred as the result of Ice and Snow by accounting for 106 claims. Poor ergonomics resulted in 221 claims filed (lifting, strain cumulative etc.).

Claims Filed by Top 10 Natures of Injury



51% of the claims filed during the past FY year were the result of musculoskeletal disorders.

Does Your Agency Own Or Operate Special Equipment That Doesn't Have Any Insurance Coverage?

If that equipment is damaged or destroyed, can the agency fix it or replace it with funds in its budget? If not, you might want to consider the State's All Risk Insurance.

In 2007, the State of North Dakota secured a cooperative agreement for All Risk Insurance. Risk Management is responsible for facilitating this agreement for the State.

All Risk Insurance provides special perils coverage for certain equipment owned and leased by state agencies and institutions under the State Board of Higher Education. Specifically, the policy provides coverage in 4 main areas:

- ▶ **Contractors Equipment:** unlicensed scheduled items – contractor's equipment
- ▶ **Leased & Rented Equipment**
- ▶ **Special Floater – Catastrophic Physical Damage:** various licensed vehicles owned by the State
- ▶ **Special Floater:** miscellaneous scheduled items for state agencies

The purpose of this policy is to provide coverage to certain unique property owned/operated/leased by a State agency that is not covered by another State policy or program and the agency cannot absorb the cost to repair or replace it if damaged. Some examples include: very expensive electronic equipment, implements, trailers, GEM cars, boats and other recreational equipment/vehicles.

The All Risk Insurance policy was renewed with Bain Agency on July 1, 2009. The Broker invoices each agency separately based upon the scheduled equipment list. The Broker also provides the agency with evidence of coverage.

To schedule property on the All Risk Insurance policy or to obtain additional information, please contact:

- **Bain Agency:** Steve Bain or Judy Ness at 223-2233 or 1-877-234-2233; or
- **Risk Management** at 328-7584.