

Risk Quick Tips

Risk Management Division OMB



From the Desk of Risk Management's Director Tag Anderson

The Risk Management Division would like to remind agencies, and those employees involved in purchase of insurance, to carefully review whether the coverage may be duplicative of coverage that already exists or if coverage can be obtained more cost effectively through another policy, such as a cooperative agreement. An example of this is the All Risk Insurance. Risk Management facilitates the All Risk Insurance coverage for certain types of unique or expensive equipment. Questions can be directed to Vicki Ableidinger at 328-7581, vableidinger@nd.gov.

➔ Liability insurance purchases must first be approved by Risk Management.

FYI.....

Current training opportunities offered to state employees with a NDGOV account through the Risk Management Online Training System are available for access through Enterprise Learning Management (ELM).

Discount Applications requirements for 2010 remain the same as last year. Discount Applications deadline is June 30th.

Documentation that the state entity has adopted the DMP program and has informed all employees of its DMP selection must be filed with the Risk Management Division by July 15 of each year. If your agency will be submitting a RMWCP discount application you do not have to file this documentation separately since it will already be included with your application.

Have a Safe Summer



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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This newsletter may be forwarded or printed and shared in its entirety within your institution.

WSI EXPERIENCE RATING REPORTS

Individual State Entity Experience Rate Reports will be mailed mid June.

Workers compensation experience rating is a projection of future losses using an employer's past claims history. This rate represents an employer's potential to incur losses and is determined by several factors including claim losses and expected losses.

FYI.....

- WSI completes an experience rate on accounts that have a premium of \$25,000 or more in a 5 year period. If you did not receive an experience rating in the mail you did not meet this criterion.
- Your individual experience rate directly impacts the amount of premium you will be charged. Employers with a good loss history are rewarded with premium discounts. Employers with a poor history are charged premium above the manual rates.
- A negative experience rating is good and qualifies for a premium discount.
- A rating over 0 is not good and the agency will receive a surcharge on their premium.
- Agencies should request the loss run reports for the past 5 years from WSI to take a look at where their losses are occurring. Remember frequency of claims rather than severity of claims will have a bigger impact on an experience rating. Analyzing your state entities work injuries helps you identify areas that need improvement to prevent future losses. To request a loss run report, email ndwsi@nd.gov.
- Effective July 1, 2009 WSI introduced the Small Account Credit/Debit Program to policyholders that do not have a total premium of \$25,000 or more. **Read more....** <http://www.workforcesafety.com/library/documents/brochures/SmallAccountCreditDebitProgram.pdf>

Designated Medical Provider (Reminder)

The Risk Management Workers Compensation Program (RMWCP) has selected state-wide occupational health specialists to serve as the Program's DMPs. The occupational health specialists are located in medical facilities (including satellite care centers) across North Dakota. State entities that use one of the Program's DMPs can expect to see reduced costs associated with their workers compensation claims by the elimination of the \$250 deductible. All state entities participating in the DMP program are required to notify its employees of its DMP choice. Employees have the option of selecting a different provider but must make the selection known to the employer before they seek treatment for a workplace injury. The \$250 deductible will only be waived if the employer and the employee have adopted the DMP program. **Documentation that the state entity has adopted the DMP program and has informed all employees of its DMP selection must be filed with the Risk Management Division by July 15 of each year. If your agency will be submitting a RMWCP discount application you do not have to file this documentation separately since it will already be included with your application.**

State entities no longer have to submit a list of employees who selected a different DMP. All that is required is documentation of the agencies selection.

If the requested documentation is not received by Risk Management by July 15 of each year, it will be assumed, that the state entity is not participating in the DMP program and will be assessed the \$250 deductible cost associated with each workers compensation claim filed.

Annual Payroll Reports Due by July 31st

Annual Payroll Reports are due by **July 31st**. To expedite the receipt of your payroll report you are encouraged to utilize Workforce Safety & Insurance's online service. To submit your payroll online, log onto www.WorkforceSafety.com, Online Services section, Payroll Reporting. Online reporting is efficient and confidential. Payroll information can be entered online or electronically submitted by attaching an Excel or Text File. If you are not using the online service remember to send this report directly to WSI.

A couple of things you may want to remember when reporting payroll:

- **If an employee only worked part of the reporting period and is no longer employed by that agency, all wages earned at the agency by that employee must still be reported.**
- **In an employee changed positions within an agency during the reporting period, report each wage under the proper classification-total wages will be capped.**
- **If you do not know your access (log-in) code, call Workforce Safety & Insurance at 328-3800.**
- **Make sure that the wages reported for an individual agency are only the wages for that agency – do not report wages earned from a different agency by transferring employee.**
- **This is not the appropriate place to report wages for employees permanently working outside the state of North Dakota.**

If you have any questions, feel free to contact Diane Waliser at 701-328-7583 or WSI's Customer Service at 1-800-777-5033.

Boards and Commissions

If a board member just receives the standard per diem established for state officers or employees or mileage, etc. – this is not ordinarily considered taxable and is not reportable to WSI for workers' compensation purposes – coverage is optional and these individuals are treated as volunteers.

If a board member receives any type of wages or fee, including a per diem in excess of the amount established for state officers and employees, for attending board meetings-then workers' compensation coverage may be mandatory and should be reported as employee wages.

Is Completing the RMWCP Discount Application Too Time Consuming?

As the June 30th discount application deadline nears, the Risk Management Division always receives comments that there is too much paperwork required to qualify for the Divisions workers compensation discount. However, if you analyze the discount application, you will see that the requirements are simply best business practices and often are merely documentation of programs that state agencies have had in place for years.

Beginning in 2001, the Risk Management Division established the Risk Management Workers Compensation Program Discount program to reward agencies for their proactive loss control programs. The discount program focuses on workplace ergonomics, work process and facility safety, an implementing an effective claims management program including the designated medical provider and transitional duty. Implementing this program provides the necessary tools to construct an effective method of promoting safety and claims management for State entities' workers compensation exposures.

So, what is the acceptable documentation that agencies should submit with their discount application? Strong support for the more objective approach to reviewing discount applications is a consistent theme of feedback we receive from agencies. In providing objective documentation of implemented safety and claims management practices and activities, some have asked whether all possible documents relating to a particular discount inquiry must be submitted. For example, must an agency submit the essential job functions for each job category identified within their agency? The answer is no. The agency need only

submit a written statement verifying that the agency has identified essential job functions for each job category and are available for review at a specific location. If, however, an agency feels that simply submitting copies of forms or checklists is the most simple and straight forward means of demonstrating that a particular practice or activity has been consistently followed, we will accept that documentation. If this is the case, the agency simply would submit two or three Job Analysis of Work Demands for identified job categories within their agency.

For agencies that have adopted and consistently implement the criterion of the Risk Management Workers Compensation Program, the application process should remain a simple and straightforward process of simply demonstrating that the agency consistently promotes safety and claims management for workers compensation exposures. For those agencies, who find gathering documentation for the discount application too time consuming, the following guide has been developed to assist in submitting acceptable documentation. If you have any question, contact Diane Waliser at 701-328-7583 or drwaliser@nd.gov.

RISK MANAGEMENT WORKERS COMPENSATION DISCOUNT APPLICATION		
Discount Questions	Compliance Criteria	Acceptable Documentation
1. Provide documentation of your agency workplace safety policies. Describe, with supporting documentation, how these policies are communicated to employees at least annually and at the time of hire for new employees.	A written safety policy must be developed that contains the signature of top management. The policy must include: <ul style="list-style-type: none">• Identified safety responsibilities of all levels of management and all employees.• A statement that prevention of accidents is a priority of management.	1. Safety Policy signed by the Director of the HR office of Management and Budget and the Director of the Division. 2. Written statements indicating that the Safety Policy is reviewed with all employees annually. 3. New employee acknowledgement of receiving policy. 4. General Orientation form. 5. Employee Handbook. 6. Mandatory in-service yearly training notification.



WEB BROWSERS AND RISKVISION

Numerous web browsers are now available to access and utilize the internet. As much as we like the variety, the differences can also create challenges because the browsers do not all work the same with other software applications.

RiskVision, the on-line reporting system, is one of those applications.

The browser that tends to work the best to submit reports through RiskVision is Microsoft Internet Explorer. The reason for this is that RiskVision was developed specifically for use with the functionality and features of Internet Explorer and has not been tested on some of the other browsers. Users have tried using RiskVision on other browsers such as Firefox and Safari, but with various issues that have caused incorrect or missing data to be captured. Specifically, pop-up windows and data validation not working. Additionally, system graphics do not display correctly. To eliminate these issues, Risk Management requests that entities utilize Internet Explorer when submitting reports through RiskVision.

Thank you.