

Risk Quick Tips

Risk Management Division OMB




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LOSS RUN REPORTS – WHAT SHOULD WE DO WITH THEM?

Risk Management provides monthly claims and quarterly incident loss run reports to agency Risk Management Contacts. Then what? What are the reports for and what should you do with them? These reports can actually serve as a valuable loss control/prevention tool. This article will hopefully take the mystery out of these reports and open a new door for managing exposures.

Simply put, a loss run report is a report showing the agency's incidents/claims/lawsuits for a particular time period. The report reflects key data such as the claim status, name of claimant, payments, reserves, a brief description of the incident/claim, etc. The data fields on the report have been identified in the *Guide to Reviewing Loss Run Reports*, found below.

The specific reports that will be provided by Risk Management are the following:

- Monthly reports of all of the agency's claims/lawsuits for the current fiscal year.
- Quarterly reports of all of the agency's incidents for the current fiscal year.

If there are no incidents/claims/lawsuits reported within the current fiscal year, the agency will not receive a report.

Figuring out what to do with the data through the loss analysis is a critical component. The data provided in the loss reports can be reviewed to identify trends and patterns to help you manage, reduce risk, and strengthen safety programs. The data can also be helpful when developing risk management plans, setting maintenance priorities, updating equipment, schedule or provide additional training, and tracking the results of current loss control efforts.

A greater benefit is received when the loss analysis is conducted by or through the agency's loss control committee, rather than a single point of contact. Loss analysis through the committee serves several functions such as, building awareness of exposures, input from various perspectives of the agency, and direct development of loss prevention efforts to address exposures. When the meeting has concluded, any copies of the loss run reports should be returned to the Risk Management Contact for proper retention and disposal.

Please contact Risk Management if you have any questions.

[*Guide to Reviewing Loss Run Reports*](#)

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Employer Statement of Benefit Payments Now Available Online

Statement of Benefit Payments –As of **October 1, 2012** the Employer Statement of Benefits has not been mailed to State Agencies by WSI. The Statement of Benefit Payments is now only available online. To access this statement, please log on to your [Online Employer Account](#) where you may view and print monthly statements. This service will allow agencies access to claim loss assessment billing statements and access certificates of premium payment electronically. Before you can access your account information online, you must have or obtain a State of North Dakota Login ID and you must complete a one-time self-registration that will link your State of North Dakota Login ID to your workers compensation account. If you have any questions contact Diane Waliser at 701-328-7583.

April ~ Distracted Driving Month

The National Safety Council Spring 2013 newsletter mentions that April is Distracted Driving Awareness Month. Check out their website for some good resources on Distracted Driving.

http://www.nsc.org/safety_road/Distracted_Driving/Pages/DDAM.aspx

You're Back Again?

Has your back been abusing you? It hurts when you lift: it throbs when you drive for long hours. It hurts to work and play. People tend to blame their backs for hindering their active lifestyle, but their lifestyle may be the cause for their back problems, back problems can sneak up on you. When you're young and strong, you think you can lift anything, but years of lifting take a toll on the spine.

Back disorders can develop gradually or can be the result of a single traumatic event. Sprains and strains are the most common causes of lower back pain. Improper lifting or lifting loads that are too heavy for the back to support, falling, or sports activities are a few examples of back injury causes. **Of these, lifting improperly or lifting loads that are too heavy for the back to support is the largest single cause of back pain and injury.** Instituting proper lifting techniques and other safety measures can significantly reduce back injuries. See Below.

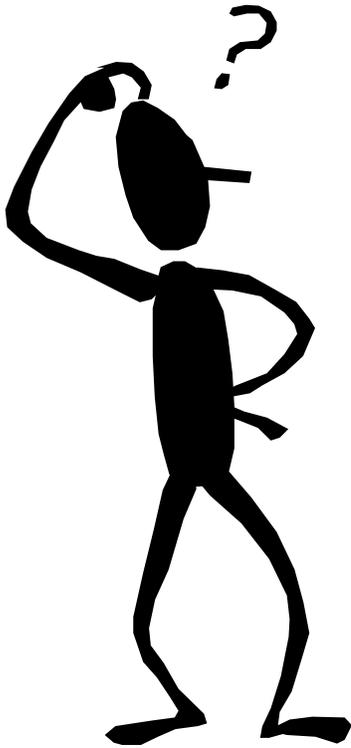


As part of Risk Management's ongoing commitment to safety in the workplace, the Risk Management Workers Compensation Program is developing a Back Safety/Proper Lifting Program as another opportunity to enhance the safety and health of State's employees. State Agencies who participate and meet the requirements of this program can receive up to a 5% discount on their workers compensation premium. **State Agencies will receive further information on how to participate in this program at a later date.**

Preventing Back Injuries

1. Keep your back straight.
2. Keep the load close to your body.
3. Use your legs to lift. Bend your knees, not your waist.
4. Test the weight of the objects to be lifted. Can it be handled safely?
5. Don't twist when lifting.
6. Think about the lift. What will make the lift safe? The greatest cause of back injuries is habit. Most workers lift incorrectly because they do not consciously think about lifting.
7. Watch others use safe lifting practices and consciously break bad lifting habits.
8. Use mechanical or ergonomic devices if lifts are frequent. Devices that minimize the number of lifts, the lifting distance and the lifting load weight include conveyors, hoists, for-lifts, adjustable pallet lifts and lift assists.

<http://www.nd.gov/risk/training/back-safety/back-safety> (back safety training video)



Are Your Volunteers Covered by Workers Compensation????????????

If your agency uses volunteers, Workforce Safety & Insurance (WSI) must be notified and all volunteers added to the schedule of insured before they begin their volunteer duties. Failure to have a volunteer listed and workers compensation insurance in place prior to an injury can result in claim denial. If your agency wishes to obtain volunteer or vocational training coverage, please complete the appropriate form below and send to WSI.



Volunteer Org Coverage - sfn 530



Voc Training & Work Eval Coverag

Workers Compensation Legislation

Workforce Safety & Insurances (WSI) has developed a 2013 Legislative Quick Guide. If you want a good summarization of the 2013 Legislative actions that may affect the Risk Management Workers Compensation Program click below.

<http://www.workforcesafety.com/library/documents/other/LegislativeGuide2013.pdf>



WIPE OUT SLIPS, TRIPS & FALL INCIDENTS



It is said, that March is the snowiest month in North Dakota. By the recent rise in the number of slip and fall incident reports, we can say it is also the slipperiest month in North Dakota. Although, it is spring in North Dakota you may want to remind your employees to continue to be cautious of slippery conditions. Below are two templates that you can use for employee reminders.



Temporary Employees – Who is Responsible?



Many state agencies regularly or occasionally employ temporary staff. This may include **seasonal employees** hired to accomplish specific tasks at certain times of the year, paid internships, or individuals hired to fill in for regular employees on leave.

If your agency utilizes temporary employees, **you have a responsibility to ensure health and safety training for those employees.** Every time a temp starts a new work assignment – no matter how skilled or unskilled – a certain amount of training is required in order for them to perform their assigned tasks to suit the specific needs of the employing agency. Certain types of jobs are inherently dangerous and require careful safety training.

Studies show that frequency and severity rates of on-the-job injuries are significantly higher with temporary workers. No matter what a temp's experience, care must be taken to see that dangerous tasks are performed safely. Never assume a temporary worker is fully prepared to work unsupervised until you have taken the time to see that they can safely perform their work tasks.

To reduce the potential for loss, take “ownership” of temporary employees. Temporary employees should receive the same safety training as other regularly employed workers. Supervisors should be made aware of the potential liabilities that exist and of the need to ensure the safety of the temporary workers along with their regularly employed co-workers. Treat temp employees with the same respect and care you would for your permanent employees.

State agencies that decide to use temporary employment agencies should realize that they could very easily share the responsibility if a temporary employee is injured on the job. In light of this inherent responsibility, good risk management mandates that any temporary agency providing services provide proof, not only of workers' compensation coverage, but also of general liability insurance. ***Failure to verify that employment agencies have workers' compensation coverage, or have it in adequate limits, can expose you to tort liability for the temporary employees under your supervision.***

