

Risk Quick Tips

Risk Management Division OMB




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RMWCP Premium Reduction Program

The Risk Management Workers Compensation Discount Program as of July 1, 2013, has been revised.

The discount program now referred to as the **RMWCP Premium Reduction Program** has been enhanced to reflect loss control practices that reduce the State's exposure to work injuries. The program focus is on the adoption of practices that justify the discounts by reducing the frequency and severity of worker compensation claims involving state employees.

The RMWCP Premium Reduction Program is designed to assist State Agencies in developing and improving current safety/loss control management systems. The state agency has the option of choosing the program(s) that will be most beneficial to their agency in reducing losses. State agencies can receive up to a maximum of a 15% premium discount by choosing to participate in an assortment of premium reduction programs that can each provide a 3% discount. New programs will be added annually.

The premium discount will be applied to the net actual premium for the year of participation and the premium discount amount will be deducted from the next guaranteed policy renewal period.

How to apply for the Premium Reduction Program: Complete and submit the RMWCP Premium Reduction Program Application form to the Risk Management Division by August 29th of each premium year.

If you need any assistance in completing the application process, contact the RMWCP Manager at (701) 328-7583.

RMWCP Premium Reduction Program Requirements
RMWCP Premium Reduction Program Application

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CRITICAL INFORMATION
RMWCP Premium Reduction Program

1. State Agencies must complete and application (SFN 53425) within 60 days after the beginning of the RMWCP. **(No later than August 29th)**
2. On the application select the Program (s) your agency will be participating in, sign, and date the application form. **No further documentation is needed at this time.** Retain a copy for your records and mail or fax the original to Risk Management.
3. Risk Management will notify the State Agency 60 days prior to the end of the premium period to request information that the requirements for the selected programs have been successfully completed. The agency will be required to submit the requested supporting documentation to Risk Management no later than **June 30th** of the premium period.

Annual Payroll Reports Due By July 31st

Annual Payroll Reports are due by **July 31, 2013**. 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.**
- **If 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 a 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.

FYI

Individual State Entity Experience Rate Reports 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. 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. 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.

WSI will be issuing a premium dividend to North Dakota policyholders. The RMWCP account will receive a premium dividend credit in the amount of 50% of the 2012-13 premium. The credit will be applied towards the 2013-14 policy renewal. The premium dividend credit amount will be returned to state entities based on percent of 2013 net actual premium paid.

There were no direct legislative changes to the Risk Management Workers Compensation Program, although there were a number of changes to workers compensation laws in general. The Risk Management Workers Compensation Program continues to participate in the authorized \$100,000 deductible program and facilitates the cross agency return-to-work program in order to realize State savings in workers compensation premiums. To review changes to workers compensation laws go to:

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



The Ergonomics of the Tablet Computer

They are everywhere these days, tablet computers that use a touch screen operated with a finger or stylus.

Whether they are used for web surfing or as input devices for inspection, sales, customer service or healthcare; and whether they have 10" screens or the size of a phone, tablet computers have safety and health concerns for the user.

The main issue is how these devices are held. The no-dominant hand has to hold the device while the dominant hand uses precise finger movements to touch the screen. While tablets are generally very light, holding even a 1.5lb weight in a fixed position for long periods of time without support can cause discomfort. Additionally, the other fingers of the dominant hand must be held out of the way so that they do not accidentally touch the screen.

Because there is no separate monitor, the position of the user's neck is bent forward in order to see the screen. These issues can lead to discomfort in the hands, arms, and shoulders holding the device and those interacting with the screen as well as the user's neck. All of these issues can be amplified when the tablet is used for extensive keying.

Typically the tablets offer a backlit display screen and while this makes reading in dark

areas convenient a poorly adjusted backlit screen can lead to eye discomfort and headaches.

Tips for Reducing Risk:

Despite these limitations tablets can offer a powerful and mobile computing option for gathering data, research and a myriad of other uses. Keep in mind these tips for tablet use and reduce the risk of pain and discomfort.

- Don't buy a larger screen than necessary, smaller, lighter models may be all you need while still providing the computer power needed and be easier to hold.
- If using the tablet for reading, consider an adjustable stand.
- If you must use the tablet for extensive keying, purchase an external keyboard. Many tablets allow the use of wireless Bluetooth keyboards.
- If you use a tablet in the field, use a case with a strap which reduces the need to hold the tablet.
- Ensure the brightness of the display is properly adjusted.
- If using a stylus purchase a model with a larger grip; which reduces the need for tight pinched fingers.
- Take plenty of hand and eye breaks.

Share Your Success Story

And receive a 2% premium discount

The purpose of this program is to help state agency staff share program successes and implemented best practices that have reduced the frequency and severity of claims involving injured state agency employees. Once completed, email your success story to Diane Waliser, RMWCP Manager, at drwaliser@nd.gov.

Note: *Any information submitted may be published in Risk Managements newsletter, (Risk Quick Tips) or used in other outreach activities. If the success story is used by Risk Management in subsequent discount periods your Agency may receive a 2% premium discount. All submissions must be submitted by the agencies designated Risk Management or RMWCP coordinator. One success stories can be submitted per policy period.*

GUIDELINES

- **Success Story** - A success story describes a positive change and shows how the change impacted worker safety. The success story can be about an entire program, part of a program or a best practice that is particularly noteworthy and significant. It may be about an innovative and effective method or system for improving worker safety and health, emergency response or outstanding effort resulting in positive outcomes. The program or best practice may be complete or in an earlier stage of development but with important accomplishments to describe such things as reduced injuries, increased workers' compensation savings. A success story can also be written several years after a program's completion when enough evidence of long-term impact has been collected. Whatever you choose to write about, your success story should show how your agency protected its workers and financial resources.

Remember...Success takes many forms so please tell us all of your success stories...no matter how small.

[Success Story Template](#)
[\(Your guide for story structuring\)](#)



Workforce Safety & Insurance is offering **two webinar training sessions** for state employees. One session focuses on developing an Incident Investigation Program and the other on developing a Safe Lift Program. These Programs will be a part of the Risk Management Workers Compensation Program's revised discount program for FY14. Both of these webinar's will prove to be very informative whether or not you participate in the RMWCP discount program. Since there are a limited number of individuals who can participate in these webinars it is recommended that you register as soon as possible.

Here are the links and dates for the upcoming sessions as discussed, please let me know if you have any questions. Additional training will be offered at future dates that are undetermined at this time.

Effective Incident Investigation
July 18, 2013 - 9:30 -11:30

To register for this session

Go to
<https://workforcesafety.webex.com/workforcesafety/k2/j.php?ED=209155742&UID=0&HMAC=f493846c83677305a4b3d0961aad8974b6000c00&RT=MIM3>

Effective Incident Investigation
August 13, 2013 - 9:30 -11:30

To register for this training session

Go to
<https://workforcesafety.webex.com/workforcesafety/k2/j.php?ED=209155822&UID=0&HMAC=c1cefe71534f2ff6da59630084d0223f28934bdb&RT=MIM3>

Safe Lift
July 23, 2013 - 1:30 – 3:00

To register for this session

Go to
<https://workforcesafety.webex.com/workforcesafety/k2/j.php?ED=209155917&UID=0&HMAC=f00d1b247a9cdcf80db977e0577e47e35dbb35b&RT=MIM3>

Safe Lift
August 9, 2013 – 9:00 – 10:30

To register for this session

Go to
<https://workforcesafety.webex.com/workforcesafety/k2/j.php?ED=209156252&UID=0&HMAC=5af66e0f22a143f48b56109a066f5afe09edb4f0&RT=MIM3>