

# Risk Quick Tips

Risk Management Division OMB

North Dakota State Government  
OMB  
Management



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

**Congratulations** to two agencies who will be receiving a (2) two percent discount on their upcoming premiums for **submitting a success story**.

**North Dakota State University (NDSU)** found success when they took their existing ergonomics program to the next level, and data showed a significant impact in the decrease of muscular skeletal disorders and injuries at NDSU.

[Read more >](#)

A new piece of equipment, sit-stand mounts offered the opportunity for employees to work intermittently in standing and sitting positions throughout the day. **The University of North Dakota (UND)** had the opportunity through Uprising Program from the company, Ergotron, to have Work-fit A and Work-Fit S units installed at various locations on campus. Post assessments showed positive results among employees.

[Read more >](#)

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## In this Issue:

- **Success Stories**
- **RM Contributions**
- **WC Certificates**
- **Incident Reports**
- **Sips, Trips and Falls**
- **Out-of-State WC**
- **RMWCP PRP**
- **Temporary Employees**



Still time to [Share Your Success Stories](#) this premium period. If your success story is used by Risk Management in outreach activities your Agency may receive a 2% premium discount. **Once completed, email your success story to Diane Waliser, RMWCP Manager, at [drwaliser@nd.gov](mailto:drwaliser@nd.gov).**

# Risk Management Contributions Remain Stable



The most recent actuarial analysis of the Risk Management Fund was completed in April. The recommended funding level for the Risk Management Fund for the 2015-2017 biennium is the same as the current biennium.

The recommended contribution level for the 2015-2017 biennium is \$1,875,000, which is down from a high of \$3,750,021 during the 2011-2013 biennium. The allocation to each agency is dependent upon the number of full time equivalent employees employed at the agency, agency owned or leased vehicles, and the agency's specific loss history. Most agencies should see comparable required contributions.

The adoption and implementation of proactive loss control practices by individual state agencies continues to play an important role in maintaining consistently low required contributions. By proactively addressing safety and potential liability exposures, agencies greatly reduce the overall monetary cost of addressing risk in state operations.

## Important Reminder



**Workforce Safety & Insurance (WSI) issues only one Certificate of Premium Payment-it is for the Risk Management Workers Compensation Program (account #1272995). WSI provides the original to Risk Management and Risk Management provides copies to each individual agency Worker Compensation Contact. WSI indicated that they receive many calls for the Certificate. If an agency needs an additional copy of this certificate they should contact Risk Management not WSI.**



# THOSE PESKY INCIDENT REPORTS

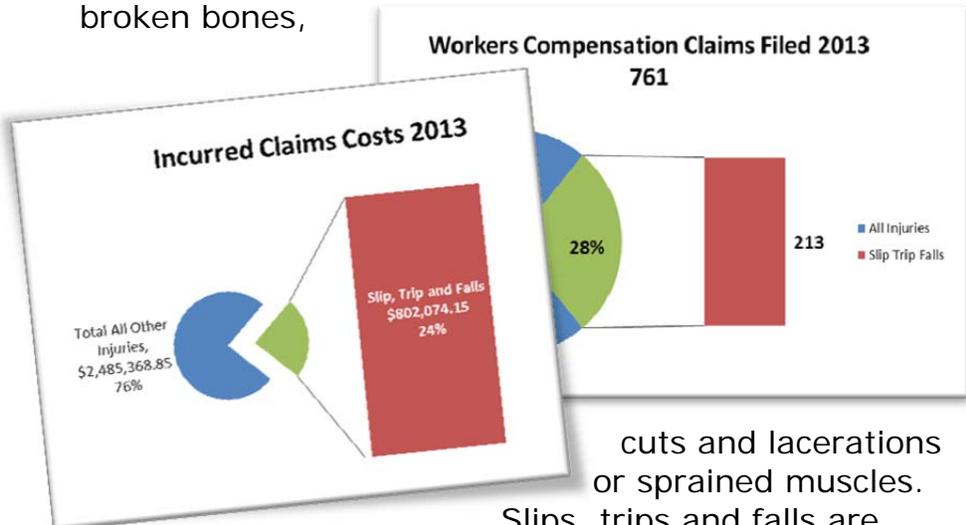
- ♣ The Risk Vision (incident reporting) system does not play well with other internet browsers other than **Internet Explorer 9**. If you use other browsers (i.e. Safari, Firefox, Google Chrome) the information on the incident report will be lost and/or not come across properly.
- ♣ All of a sudden the “What Happened” box only allows you to type in a few characters. Now what do I do? The problem is more than likely the version of Internet Explorer that has been installed on your computer. The best solution is to open Internet Explorer and hit F12 on your key board and a box will pop-up on the bottom of the page. Then click on Browser Mode and select IE9.



- ♣ It is important when entering an incident report that you enter as much information that is possible. If you happen to be entering a Motor Vehicle Incident Report (SFN 51301) and your incident involves another vehicle, the other party's information is very useful to both Risk Management and State Fleet. If you don't have that information please make that note on the incident report.
- ♣ Remember to you utilize the SAVE button. If you don't click on the SAVE button any information you have typed in those certain fields will be lost.
- ♣ The Risk Management Office has developed detailed instructions for entering incident reports. [http://www.nd.gov/risk/files/Manuals/RiskVision\\_Instructions-Oct\\_2013.pdf](http://www.nd.gov/risk/files/Manuals/RiskVision_Instructions-Oct_2013.pdf)

# Slip, Trips and Fall Program to be added to RMWCP Premium Reduction Program FY14/15

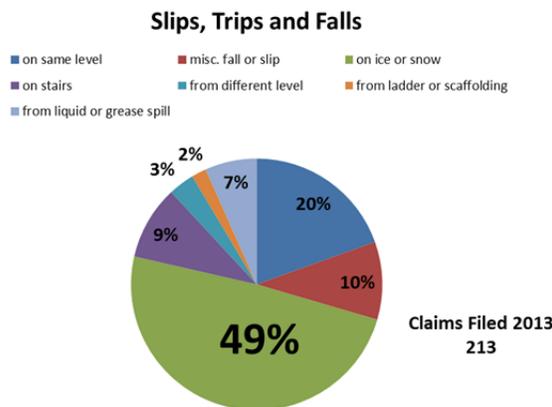
Although we've seen it in the cartoons and in the movies a million times, not many people actually slip on banana peels. And while the results may produce a few chuckles in the theater, falls are nothing to laugh at. Many people are surprised to hear how serious falls can be. Slips, trips and falls can result in head injuries, back injuries, broken bones,



cuts and lacerations or sprained muscles.

Slips, trips and falls are occupational hazards found in almost every type of work setting. It is estimated that 3.8 million disabling work injuries are caused each year by slips, trips, and falls.

In 2013, slips, trip, and fall accidents made up 28% of the claims filed by North Dakota state employees incurring 24% of the total claim costs. Almost half of the slip, trips or falls that resulted in a workers compensation claim occurred because of icy or snowy conditions.



The Slip, Trip, and Fall Prevention Program outlines a framework to prevent related injuries to both visitors and state employees by defining roles, responsibilities, general control strategies, communication and training basics, and an evaluation process. More information on this program will be available in June.

*Employee was leaving the building after his shift and tripped on uneven concrete.*

*Walked in a supply room, there was liquid on the floor, Slipped on the liquid.*

*Employee tripped over box and landed on floor.*

*Slipped on a wet step and twisted my left ankle.*

*Employee tripped over metal posts/poles that were stacked up on the sidewalk.*

*I tripped over orange construction fencing.*

*Employee tripped on the floor mat by the sink and lost his balance. He hit his head/ear on the side of the sink and fell down.*

*I was walking into the office, and I was saying "Good Morning". My foot got caught on the area where the carpet meets the tile and fell on my knee.*

*I slipped and landed on my back. Ice was on the walk way.*

*I stepped on shiny wood waxed floor, lost footing and slipped.*

*I tripped over a box that was by the dish area of the bakery. Fell on knees and bumped head on rack*

*I was going to spray showers but I didn't have enough pressure so I stepped over hose, turned on the cold water, turned around to step over the hose and tripped and fell over the hose.*

*Hit spot with wet stripper and feet went out from under me.*

When reporting a claim, please have claim-related information ready including:

**Employer information:**

- Policyholder name –State of North Dakota
- Policy number-1879930-00

**Employee Information**

- Name, address, phone number
- Social Security number
- Date of birth
- Gender
- Marital status
- Number of dependents
- Hire date
- Current position
- Wage information

**Incident Information**

- Type of Injury-such as burn or cut
- Specific body part injured
- Cause of accident
- Address where injury occurred
- Where the injured employee was treated
- When the accident was reported to you and by whom



# Reporting Out-of-State Workers' Compensation Claims

As of 2/14/14, The Cincinnati Insurance Company has been providing out-of-state workers compensation for state employees who have been working outside of the State of North Dakota for 30 days or more. St Paul Travelers is no longer providing this coverage. Therefore, claim reporting procedures have changed. Cincinnati prefers hearing from the employer directly when an injury occurs.

To report a workers' compensation claim of an out-of-state employee, you are directed to call Cincinnati Insurance Company toll-free, anytime day or night, at **1-877-242-2544**. Their associates are dedicated to expediting the claims process for you. By hearing directly from you, they streamline the process to everyone's benefit – valuable time is saved, paperwork reduced and multiple-point entry removed – for a quick response for the injured employee. Before you call make sure you have gathered all of the required employer, employee and incident information

Incident Reporting to Risk Management as well as notification of employees working out of state 30 days or more remains the same.

[http://www.nd.gov/risk/files/rmwcp/Reporting\\_Out.pdf](http://www.nd.gov/risk/files/rmwcp/Reporting_Out.pdf)

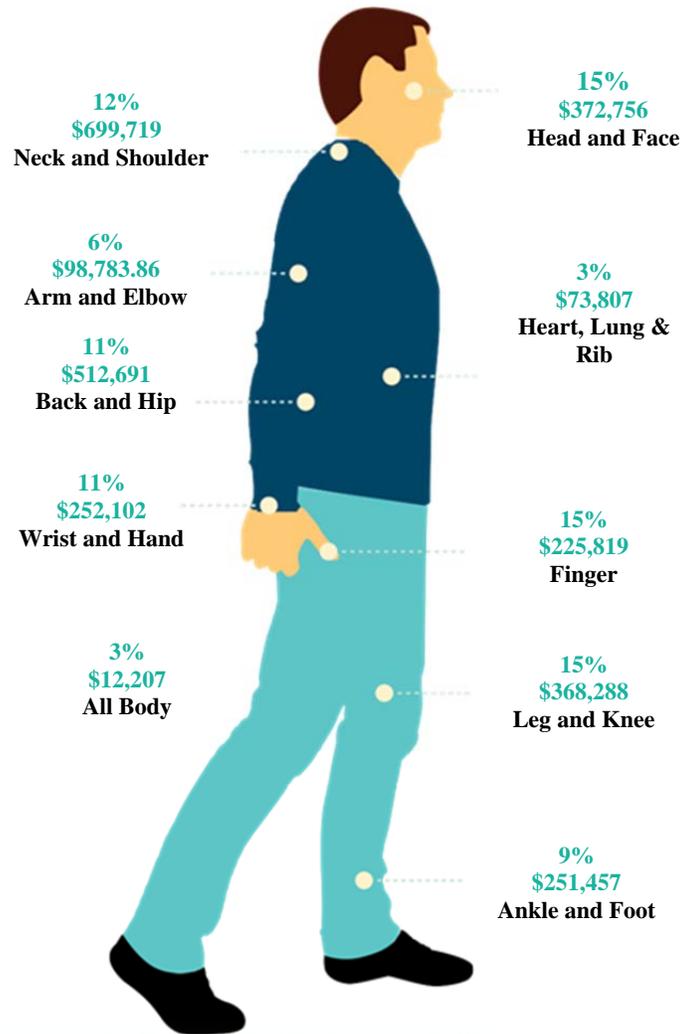
<b>WORKERS' COMPENSATION (OUT-OF-STATE)</b>
<i>States Covered</i>
AR, AZ, CA, CO, FL, GA, HI, IA, ID, IL, IN, MA, MD, ME, MI, MN, MO, MT, NC, NE, NH, NY, OK, OR, PA, SC, SD, TN, TX, UT, VA, WI

# Risk Management Workers Compensation Premium Reduction Program 13/14

If you are participating in the RMWCP Premium Reduction Program, you should have received an email from Risk Management. Attached to the message, was a signed copy of your application indicating the programs you have selected to participate in during premium period 13/14. Also attached were audit forms for each program you are participating in. Please print and complete these forms and return to Risk Management no later than June 30, 2014. If the audit forms are received later than June 30<sup>th</sup> you will not be eligible for a discount. The completion of these forms meets the criteria for mandatory documentation of your participation in the selected Premium Reduction Programs. If you submitted an application and did not receive an email, contact Diane Waliser at 701-328-7583 or [drwaliser@nd.gov](mailto:drwaliser@nd.gov).



Percent of RMWCP Total Claims and Claim Incurred Cost by Body Part 2013



## FYI.....

1. **State Agencies participating in the 13/14 RMWCP Premium Reduction Program must have completed an application (SFN 53425) within 60 days after the beginning of the RMWCP premium period (No later than August 29, 2014). This program replaces the RMWCP Discount Program.**

Remember you can receive an additional 2% discount on your 13/14 premium by submitting a Success Story. Participation in the RMWCP Premium Reduction Program is not required.

<http://www.nd.gov/risk/files/newsletters/RiskQuickTipsJuly2013.pdf>

# 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.