

Risk Quick Tips

Risk Management Division OMB



RMWCP Premium Reduction Program

REMINDER

1. State Agencies must complete an application (**SFN 53425**) within 60 days after the beginning of the RMWCP premium period. (**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.

**THE APPLICATION MUST BE
COMPLETED EACH PREMIUM
YEAR TO PARTICIPATE IN THE
DISCOUNT PROGRAM**

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](#)

Staff

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Changes Coming!



STATE OF NORTH DAKOTA
risk management information system

[Click Here to Report an Incident](#)

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The Risk Management staff, along with the vendor of RiskVision

(incident report system) and Information Technology Department (ITD) have been working on moving the RiskVision program to a new server. So what does that mean for you? The URL to RiskVision will be changing. The URL will be updated on the Risk Management website, but if you have any links on your agency websites then you will need to be sure to update the URL. If you don't update the URL then your links will no longer work after a certain period of time. Please watch for an email with all the appropriate information. Also, you may notice a cosmetic change to the reports that are run monthly and quarterly. The information provided on the reports will remain the same.

There will be some cosmetic changes to both the Risk Management Fund Incident Report (SFN 50508) and the Risk Management Fund Motor Vehicle Incident Report (SFN 51301). Both reports have a change to the verbiage at the end of the report stating "Individual Completing the Report (Name of State Employee)". We are requesting that you put the name of the individual that actually completed the report and/or provided the information. Please don't put the name of the employee entering the report. The person entering the report is identified when you initiate the incident report.

Other changes to the Motor Vehicle Report (SFN 51301) will be the options available for the type of incident you are reporting. One of the choices for the type was previously "turned over" which has been changed to "rolled over". Then a new option added is "violation". The selection of violation should only be used if an employee is reporting some type of violation that was received while operating a State Fleet vehicle. Do not use this option if there is any type of damage to the vehicle. Some agencies require their employees to complete an incident report when they receive any type of traffic violation, such as a speeding or parking ticket while operating a State Fleet vehicle.

There will be a new required field added to the Motor Vehicle report for the state vehicle. The new field will be named "vehicle owner," and the options available will be State Fleet Owned, Agency Owned, and Leased from Dealership. State Fleet owned refers to vehicles that State Fleet owns and coordinates any repairs on and pays the expenses to maintain the vehicle, even if they are monthly assignments to your agency. Agency Owned are those vehicles that some agencies own where the vehicle is titled to your agency; any licensing fees are paid by your agency; and maintenance and repairs that are coordinated by your agency only. Leased from a dealership, are those vehicles that are leased/courtesy vehicles from a dealership and more than likely there is some type of agreement in place for these vehicles.

Please watch for follow up emails on all the changes taking place. Please let us know if you have any questions pertaining to the changes.

Success Story



Workforce Safety & Insurance (WSI) was successful in creating an online easy to use reporting tool that would provide a way for staff members in their home office and field offices to report near miss incidents, ergo concerns, and incidents that would require further worker comp reporting.

Congratulations to WSI, they will be receiving a (2) two percent discount on their upcoming premium billing for submitting this success story. [Read More](#)



**Share Your
Success Story**

**AND RECEIVE A
2% PREMIUM
DISCOUNT**

FYI WSI NEWS RELEASE

Workforce Safety & Insurance (WSI) announced that starting July 1st, nearly 1,000 of the most seriously injured workers and surviving spouses in North Dakota will begin receiving larger benefit checks. The increase is a result of a Cost of Living Adjustment (COLA) of 4.1 percent for those eligible injured workers who receive total disability benefits. The increase also applies to survivor benefits that are paid as the result of a death.

COLA's are based on the percentage increase in the state's average weekly wage (SAWW). The inflation adjustment is paid after an eligible injured worker has received wage-replacement benefits for a least 3 consecutive years. COLA's have averaged 6.6 over the last five years and 5.7 percent over the last decade.

On July 1, 2014 the new maximum weekly benefit will rise to \$1,143 per week. The new minimum weekly benefit will be increased to \$549 per week. These increases apply to job-related injuries that occur after July 1st.

Finally, the WSI board recommended a 39 percent premium dividend credit to 19,300 eligible North Dakota employers for the upcoming premium year. The premium dividend credit – estimated to be nearly \$125 million – will be available to all employers who have maintained an account in good standing and who pay more than the minimum premium upon their policy renewal between July 1, 2014 to June 30, 2015.

Does Your Agency Own or Operate Property/Equipment that Falls in Coverage Gaps?



If there are coverage gaps and the property is damaged or destroyed, the agency would bear the responsibility for fixing or replacing it. If the agency cannot absorb or has not factored in this potential expense, you may want to consider the State's **Inland Marine Insurance a/k/a All Risk Insurance Coverage**. This policy is facilitated by Risk Management and administered through Vaaler Insurance. You can find more information about this coverage on our website at [All Risk / Inland Marine Insurance](#). You may also contact Rollin Mehlhoff or Jackie Walls at Vaaler: 701-258-2800; 1-800-542-4409 to discuss coverage terms, deductibles, etc.

ONLINE

Workers Compensation Documents of Interest

2014 – 2015 Manual Rates

Reserve Information as of June 30th 2014

Newly added RMWCP Premium Reduction Program (slips, trips and falls)

RMWCP Experience Rate History

RMWCP Premium Reduction Program

Understanding the WSI Experience Modification Factor

First Report of Injury Instructions

Instructions to the On-Line Incident Reporting System

Mowing Safety



Mowing incidents are an unfortunate risk of grounds keeping activities. The potential risks are similar to those faced by your average home owner. Often described as freak accidents, mowing accidents are, however, quite common, accounting for almost 100,000 emergency room visits annually. The numbers of incidents involving property damage is even higher. But with a little preventive planning, training and monitoring, most accidents can be prevented.

1. **Develop and follow safe operating procedures and policies.** The first step is to develop safety policies that employees undertaking mowing activities will be trained and expected to follow. The policies should be developed by or with input from individuals with expertise or extensive knowledge of the risks associated with the mowing equipment and the specific environment in which the equipment will be used. Although looking at guidelines and safe operating procedures that have been developed by others may be useful, appropriate safety policies **MUST** take into account the specific type of equipment being used, the location(s) where mowing activities will take place and the risks that arise from the use of that equipment at such locations including the potential for ground debris, injury to bystanders, and

damage to vehicles and other property.

Become familiar with the equipment safety features and requirements. No one should be allowed to use any equipment without first demonstrating the ability to safely and appropriately utilize the equipment. It should never be assumed that an employee is familiar with equipment and knows how to properly use it.

2. **Wear proper clothing and safety equipment.** Sturdy shoes that do not slip should be worn at all times, preferably boots with steel toes. Protective eyewear and hearing protection should be used at all times as well.
3. **Replace equipment without current safety features.** There are numerous safety features on most modern mowing and trimming equipment, including shields, chain guards, Operator Presence Control (OPC) switches and other safety features. Older equipment that does not contain these features should be replaced.
4. **Inspect the area to be mowed.** Any area that is going to be mowed should first be thoroughly inspected for rocks, sticks and other debris. Larger areas that cannot realistically be inspected should be mowed at times when pedestrians and vehicles will not be present. Even with safety guards, debris can be thrown creating a dangerous potential of injury to bystanders and damage to buildings and vehicles. Rocks or other debris can be thrown at speeds of up to 200 mph and cause serious injury at distances in excess of 100 feet. Some mower manufacturers recommend keeping bystanders at least 300 feet from any mowing operation.

