

Risk Quick Tips

April 2015

Risk Management Division OMB

North Dakota State Government
OMB
Management



Certificate of Financial Responsibility • Latest News & Information

Distractive Driving Resources

Risk Management has compiled Numerous Resources to assist Agencies in building awareness about the dangers of distractive driving. [Click Here](#)

Changes to Emergency Notification System.

The State's emergency notification system, NotiFind, is being replaced with an upgraded product called Assurance NM. The current contract with the system provider, SunGard, announced that the NotiFind product will be discontinued on March 31, 2016. Entities with contracts for NotFind that extend beyond the date the product will be discontinued are being provided the option of continuing with Assurance NM. The State's current contract with SunGard extends through June 30, 2017, necessitating the change. In order to facilitate a smooth transition, the State will begin using Assurance NM on or before July 1, 2015. Dawn Moen, from the Risk Management Division, recently received training on the upgraded system and will be assisting in the transition to ensure that all State agencies can continue to utilize the emergency notification system.

Discount Application Deadline June 30th

Agencies are reminded that Risk Management Discount Applications are due by June 30th, 2015. Agencies should review the application form and carefully compare existing agency practices, policies and procedures to ensure that discounted contributions can be justified. Documentation supporting each agencies application for discounts must be up to date and reflect actions taken within the discount period.

Success Story Update

The Risk Management Workers Compensation Success Story Program will be discontinued as of June 30th, 2015. There is 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.

Staff

- Tag Anderson: Director
701.328.7580
- Vicki Ableidinger: Claims Manager
701.328.7581
- Diane Waliser: Manager, RMWCP
701.328.7583
- Dawn Moen: Loss Control Analyst
701.328.7582
- Sheila Hibl: Admin Assistant
701.328.7584

In this Issue

- Changes to Notifind
- Discount reminder
- Success Story Update
- Distractive Driving
- Premium Reduction Program
- Success Stories
- New RMWCP Guide
- Sit vs Stand Workstations
- Identifying Risks.

APRIL IS DISTRACTED DRIVING AWARENESS MONTH



There is the perception that distracted driving isn't a problem in North Dakota. But it is a problem here just like in the rest of the country. Nationally, the data on distracted driving accident is under-reported. However, the data that is available is shocking. The CDC notes that in the United States,

EVERY DAY more than 9 people are killed and more than 1,153 are injured in accidents reported to involve distracted driving. Based upon the 2012 data, 3,328 people were killed and an estimated 421,000 injured in accidents involving distracted drivers. Additionally, 540 pedestrians were killed in distraction-related crashes.

It's common for people to take the "it won't happen to me" approach, especially when it comes to changes. People think that it's not a problem because "they are careful and know what they are doing." But every study that has looked at the issue has concluded that multi-tasking while driving is simply not possible and attempting to do so is dangerous. Do you want to be responsible for harming someone else? What if a distracted driver strikes you, your spouse, children, other relatives, friends or co-workers?

Awareness and Cell Phone Policies



Distracted Driving Awareness is not just for one month out of the year... this impacts us every day and at all levels (personal and employment). For obvious reasons, Risk Management continues to encourage agencies to adopt and enforce policies prohibiting cell phone use and other distractions while driving. To emphasize the importance of these proactive

practices, agencies can earn a 3% discount on their Risk Management Contributions. For assistance with a policy that meets the discount, please contact Risk Management.

IN OUR OWN BACKYARD

Personal To State Employee

The North Dakota Highway Patrol does not need to be convinced that distracted driving is dangerous – the Troopers see the consequences first-hand. Not only does Highway Patrol support the initiative to end distractive drive, it also enforces the distracted driving laws.

Recently, the dangers of distracted driving became personal to a Highway Patrol Trooper. On April 4, 2014, the Trooper initiated a traffic stop on the interstate and parked partially on the shoulder of the road behind the violator. The Trooper had the proper patrol lights activated. Before exiting the vehicle, the Trooper looked in the rearview mirror to check for traffic and noticed a vehicle coming directly towards the Trooper's vehicle. That vehicle collided with the Trooper's vehicle. The high impact of the collision forced the Trooper's vehicle into the driving lane and it was disabled/totaled. The striking vehicle continued in motion and ended up in the median. Fortunately, neither party suffered life threatening injuries.

The information gathered from the black box of the other vehicle identified that the driver did not attempt evasive action and struck the Trooper's vehicle at 79 mph. It was determined that the driver was distracted by a cell phone.

State Agencies Impacted

In one month alone this year, there have been 3 accidents reporting cell phones as a distraction. Claims paid by Risk Management and repairs to State Fleet vehicles for these 3 accidents totaled close to **\$38,000**. These costs can impact all agencies as factored accordingly by the State Fleet fund.

Resources

There are endless free resources available to build awareness about the dangers of distracted driving. These resources can be invaluable for education/training, to support implementation of a policy and for dispelling myths/rumors, including:

DISTRACTED DRIVING IS:

ANY ACTIVITY THAT
COULD DIVERT A
PERSON'S ATTENTION
AWAY FROM THE
PRIMARY TASK OF
DRIVING.

- The Hands-Free Myth: hands-free devices are not safer than using a handheld device;
- Compelling studies and data on how distracted driving is a risky behavior
- Cost of crashes – including medical expenses and work loss costs
- Employer Liability

The primary resource is the National Safety Council:

- Distracted Driving Initiative: www.nsc.org/learn/NSC-Initiatives/Pages/distracted-driving-awareness-month.aspx;
- Cell Phone Policy Kit 2015: <http://safety.nsc.org/cellphonekit>

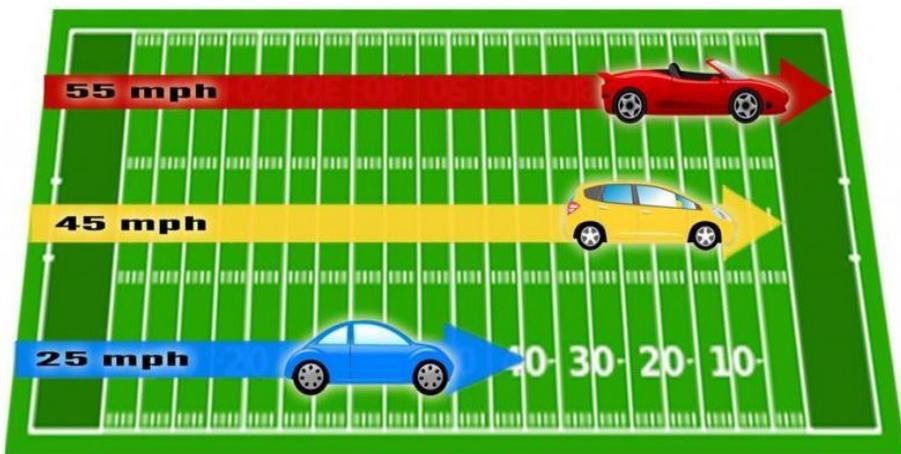
Additional resources will be posted on the Risk Management website, which can be accessed through the Distracted Driving Awareness shortcut on the home page: <http://www.nd.gov/risk/>.

The Dangers of Texting and Driving

Texting takes your eyes off the road for 4.6 seconds.

At 55 mph that's like driving an entire football field blindfolded.

Source: Virginia Tech Transportation Institute & Governors Highway Safety Association



IN OUR OWN BACKYARD (CONT.)

North Dakota News

During the last couple of years, ND news has featured several headlines on distracted driving accidents, which involved electronic communication devices. Several of these accidents resulted in fatalities and serious criminal charges.

She would never drive drunk.

Yet she's **MORE** dangerous than a drunk driver.



Thousands of times a day, drivers are risking their lives and others...and they haven't been drinking. Check out just how risky you are on the road at NegligentDriving.com.

NEGLIGENT DRIVING KILLS

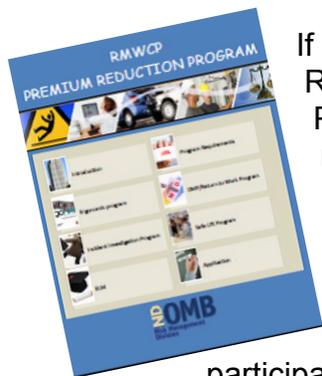


You're four times
It's hard to
more likely to have
concentrate on
a road accident
two things
when you're on
at the same time.
a mobile phone.

MULTITASKING

How well can you do it?

Risk Management Workers Compensation Premium Reduction Program 14/15



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 14/15. 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, 2015. If the audit forms are received later than June 30th 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.

[RMWCP Premium Reduction Program Requirements](#)

[RMWCP Premium Reduction Program Application](#)

RMWCP Premium Reduction Program 2015 Audit Forms

- [Ergonomics Program](#)
- [Medical Provider/Return to Work Program](#)
- [Accident Investigation Program](#)
- [Safe Lift Program](#)
- [ELM \(Enterprise Learning Management\)](#)
- [Slip, Trip and Fall Program](#)

Success Stories

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



North Dakota Department of Human Services/Child Support Office designed and developed a comprehensive and consistent Emergency

Action Plan for all eight of the Regional Child Support Offices. This ensures that all staff are trained and aware of how to respond to emergencies and/or dangerous situations.

[Read more](#)

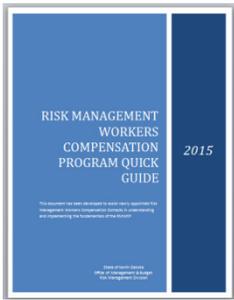
The University of North Dakota (UND) developed an application "In Case of Crisis" which allows faculty, staff, students, and parents to access up-to-date emergency preparedness procedures and other campus information on a smartphone or tablet, even if they lose their WiFi or cellular connection. Users can receive push notification alerts; get step-by-step actions for specific situations such as fire, severe weather and other emergencies; and make one-tap calls to key contacts. An incident reporting feature allows members of the campus community to provide information on hazardous conditions; ask questions; seek help; and link reports to a GPS locator and add photo attachments. The app also houses a variety of images, training videos, helpful links, resources, and attachments.

[Read more](#)

North Dakota State University (NDSU) implemented an aggressive STF prevention program. The written program was enhanced and an online training module was created. The Safety Office provided the funding for purchase of "crew Guard" slip-resistant over shoes from Shoes for Crews for Dining Service employees as a pilot study.

[Read more](#)

New Publication



Risk Management Workers Compensation Program has published a quick guide to assist newly appointed RMWCP contacts to get a general idea of the workings of the RMWCP. Section 7: Risk Management Workers Compensation Program of the Risk Management Manual has also been updated.

Pros and Cons of a Sit-Stand Workstation

A sit-stand workstation is part of the evolution of the computer workstation. When the office workstation **was transformed by the computer in the early 1980s, it was believed the proper ergonomic positioning** was a static seated posture with the body positioned using the 90-90-90 rule in which the back-thigh angle was 90 degrees, the thigh-leg angle was 90 degrees, and the leg-foot angle was 90 degrees. By the 1990s, it was determined that a more neutral seated posture had all these angles being greater than 90 degrees. In the 2000s, it was found that sitting for long periods of time in a neutral posture did not prevent discomfort. Movement, such as leaving your workstation at least once an hour for 5-10 minutes, needed to be performed since frequent position changes help prevent work-related musculoskeletal disorders.

Today, good ergonomics practice dictates that some computer workers should work in a variety of postures to include sitting and standing.



To sit or stand.....that is the question being asked by many State Agencies. Risk Management has received a number of questions regarding Sit-Stand Workstations. Can they be beneficial? How do we design a sit-stand workstation, and who would benefit from such a workstation? These questions are being debated across many industries-from industrial, to laboratory, to office environments. Prolonged sitting promotes a lack of whole-body muscle movement while prolonged standing can lead to fatigue and swelling in the legs. With obvious pros and cons for both, it is difficult for Risk Management to take a stand against one or the other.

The prevalence of this type of workstation is initiating state employees to inquire if a sit-stand workstation is right for them. No doubt, more employees than ever before are working on a computer, which translates into the computer workstation needing to adapt to more types of computer users. For example, people are working later in life and they may not be able to stand for long periods of time due to stress and trauma placed on their back over their lifetime. Conversely, there is a younger work population that has spent their whole life with computers. These workers are accustomed to working on computers in nontraditional postures and locations. Whether due to physical condition or working preference, more is expected out of today's computer workstation.

Prior to purchasing a sit and stand workstation, Risk Management is asking you to take into consideration the following facts and recommendations.

Benefits

There is a perception that sitting is not hard on the back, but this is not entirely true.

- **Sitting when working** involves a backward rotation of the pelvis which, in turn, alters the curve of the back creating more disc pressure.
- **Standing when working** can cause stress to the back because muscle groups in the legs, hips, back, and neck are tensed when standing for a long period of time. Also, maintaining the same standing posture for long periods of time places the muscles in a constant state of contraction.
- **A sit-stand workstation** was developed to incorporate the benefits of both a seated and standing posture, with the ultimate goal being a computer user not having to choose between sitting or standing. A good ergonomic practice is adopting a variety of good postures throughout the workday. In fact, some ergonomists say “your best posture is your next posture.”

Designing a Sit-Stand Workstation

Alternating between sitting and standing can reduce pressure on the vertebrae and increase circulation to the legs, as well as virtually eliminate lower back pain. A well-designed sit-stand workstation incorporates:

- Exceptional height ranges to accommodate all workers.
- Easy to move positions to make minor adjustments throughout the day.
- Easy to reach work equipment and other items.

These design features can be accomplished many ways by the use of one or more of the following items: bi-level adjustable desk, keyboard tray with at least a 12-inch vertical range of motion, monitor arms, and, if allowed, wireless keyboards and input devices.

Posture

You must be in a good standing posture when working at a sit-stand workstation. Be sure your neck is not tilted up or down when looking at the monitor, your arms and forearm are in a neutral posture (an elbow angle at or above 90 degrees will avoid nerve compression at the elbow), and your feet are firmly on the floor. Also keep in mind that research on sit-stand workstations is not complete. Although evidence suggests that there may be a reduction in back discomfort, the literature notes that past studies have not used adequate comparison groups. Additionally, there is no evidence that sit-stand workstations improve wrist posture when typing or mousing. Logically, the real benefit of sit-stand workstations is just that, changing between sitting and standing.

Do I Need a Sit-Stand Workstation?

- If you are currently happy with your workstation design, experience little or no back discomfort, have a job that requires you to frequently leave your desk during the course of the day, or have flexibility in your work schedule to leave your desk when you want, then you are most likely not a candidate for a sit-stand workstation.
- If you currently experience difficulty sitting for 30 minutes or less, you are likely a candidate for a sit-stand workstation. We also recommend that if a sit-stand workstation is being purchased, that it is easy to adjust and encourages an individual to change positions frequently.

Risk Management considers the most cost-effective way to obtain the benefits from sitting and standing is for healthy workers to sit in a neutral work posture and intermittently stand and move around doing other activities like making phone calls, getting coffee, making photocopies, etc., rather than trying to keyboard or use a mouse while standing.

Resources:

Humantech has an archived webinar titled Sit vs. Stand on their website. The website link is <http://www.humantech.com/resources/webinars/archived>; scroll down the list to June, 2013. Also, go to their blog link <http://www.humantech.com/blog/> and in the search box, on the right of screen, type in “Stand” for additional information.

Don't Overlook Real Risks By Focusing on the Unlikely.

Risk Management is a process of identifying risks and mitigating the potential consequences of those risks. In our personal lives, fear, particularly of the unknown, often drives risk avoidance behavior. But too often we adopt changes in areas where the actual risks are quite low and fail to adopt changes in areas where the risks are higher and can sometimes be mitigated quite easily. In a recent *Parade* magazine article, entitled “What Are You Afraid Of,” this risk perception gap was discussed, highlighting the recent Ebola scare and its impact on some individual’s behavior. See <http://parade.com/366711/parade/what-are-you-afraid-of/>. Ebola is certainly scary, but other infectious diseases, inactivity, poor diet, and uncontrolled blood pressure or diabetes pose far more risk and most can be mitigated, yet too often are ignored.



In addressing risk arising from State operations, we must also not lose focus of those primary risks that actually drive costs. Although the identification of worst case scenarios and addressing them is important, mitigating the far more likely, if somewhat mundane, risks are at least equally important. From a third-party liability exposure standpoint, the single most risky activity involved with state operations is also a leading cause of serious injury and death to working age Americans. The simple act of driving a motor vehicle is for many the single most dangerous activity they perform. Yet almost all

motor vehicle accidents simply result from inattentive and distracted driving and therefore are completely preventable. Taking steps to avoid inattentive and distracted driving should therefore be a priority and a uniformly accepted job responsibility of every employee.

Similarly, a leading driver of working compensation costs for state workers results from improper ergonomics. Adjusting desks, computer monitors and other office equipment and requiring employees to adhere to ergonomically correct standards of job performance can in the long term result in significantly lower costs as a result of decreased repetitive use and other ergonomically related injuries. Another driver of workers compensation costs, as well as health care cost in general, rests with the poor conditioning and general health of the workforce. Employer and employee committed wellness programs can have a positive influence on containing costs and increasing employee productivity. Information on employee wellness programs can be found on the NDPERS website and the North Dakota Worksite Wellness website (www.ndworksitewellness.org).