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Director's Column

Shaping the Future

by Liz Houlding







I would like to thank our customers for completing the Department of Administration's Customer Satisfaction

Survey this past summer. The results have been tabulated and the Risk Management Division (RMD) did quite well, with nearly 83 percent of our customers being satisfied or very satisfied with our services. The survey rated three attributes: professionalism, timeliness, and value. RMD staff ranked highest in professionalism and ranked above the department's averages on all three attributes.

Many of you took the time to write additional comments that will help us as we work to improve the services provided by RMD.

It has been some time since RMD staff did some longer range strategic planning. In fact, it has been more than four years! As many of you know, the majority of our time has been devoted to developing our new risk management information system, iRISK. Now that Workers' Compensation and Property and Casualty Claims are using iRISK, our work is not yet finished. We are now working to implement OSHA recordkeeping for agencies beginning January 1, 2015. But, we thought it was time to look beyond iRISK at our services for the next three to four years. We began the planning session looking at RMD's mission statement to see if it was still relevant or needed to be updated. We will be rolling out our "tweaked" mission statement in the near future. We also began to identify emerging goals. This is where you come in. We would like your input as to where you think we should be and what we should be doing over the next four years to get there. Please send your suggestions to change/improve our services to me at liz.houlding@state.mn.us.

On the Fly

- Learn about the January 1, 2015 changes in OSHA Recordkeeping of Injuries and Illnesses at https://www.osha.gov/recordkeeping2014/OSHA3745.pdf. The rules now require direct reporting within eight hours of work-related amputations and eye loss injuries and any work-related injury requiring hospitalization of one or more employees.
- With snow already on the ground in MN and the knowledge that there is more to come, get your Slips, Trips and Falls Posters up and your awareness training completed. Go to the following website to find and print posters: http://mn.gov/mnsafe/posters.html
- Be careful where you store files. It is best to store them off of the floor and on pallets or shelving, so that loss is minimized in the event of a flood, sprinkler leakage, or other damage from water.

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Page 2 Alert Newsletter

Importance of Monitoring Transitional or Light Duty Jobs

by Gary Westman, Workers' Compensation Program Manager

An early return to work following a work injury is one of the best methods to manage costs and help improve the recovery process for employees. It is a common belief in the workers' compensation claim process that the longer an injured employee misses time from work, the more a claim will cost, and it becomes increasingly more difficult to return an employee to work. Research shows that:

- there is only a 50 percent chance that an injured employee will return to work after a sixmonth absence; and.
- this declines to a 25 percent chance following a one-year absence; and,
- is further reduced to a 1 percent chance after a two-year absence.

We are doing a very good job of returning employees to work following work injuries. However, one area where there is room for improvement is the monitoring of situations in which employees are in transitional or light duty jobs. In fairness to both the employee and the agency, it is important that these situations be reviewed on a periodic basis to determine if there have been



changes in the employees' work abilities and/or the length of time that the agency can accommodate the employee working in a transitional or light duty job. While it is almost always best to keep an employee working, there needs to be an ongoing review of employees working in transitional or light duty jobs so that timely decisions can be made about when these types of jobs have to include the accommodation of permanent work restrictions.

"One area where there is room for improvement is the monitoring of situations in which employees are in transitional or light duty jobs."

A best practice for monitoring employees in transitional or light duty jobs is to review work restrictions at least every 30 days. If 90 or more days have passed since the employee has returned to work and there continue to be work restrictions, it is important to review the situation on a case-by-case basis and examine whether it is anticipated that the restrictions will likely lessen (and the employee will eventually be able to return to regular job duties) or the restrictions might become permanent. If it is anticipated that the work restrictions are or will be permanent, then the agency must review the specific situation and determine whether they are able to make permanent accommodations.

It is important to involve the employee, the Qualified Rehabilitation Consultant (QRC), and the RMD claims management specialist in this process. If you have questions on specific cases, we recommend that you start by contacting the RMD claims management specialist.

Tips for Safe Winter Driving

Winter is here - think ahead and stay safe on the road with these tips. For safe winter driving, the National Highway Traffic Safety Administration urges drivers to:

- Check your battery
- Check your cooling system
- Fill your windshield washer reservoir
- Check windshield wipers and defrosters
- Check floor mat installation to prevent pedal interference
- Inspect your tires
- Check the age of your tires
- Stay vigilant while driving



They Really Don't Build Them Like They Use To!



Nearly a year ago, we shared the Consumer Product Safety Commission (CPSC) website at www.cpsc.gov. At that time, we noted that you could visit the website and sign up for notifications of product recalls. If you haven't, you missed many recalls that may affect you at home or may affect your coworkers on the job. We encourage you to go back and take a look at the site and check out a few of the recalls.

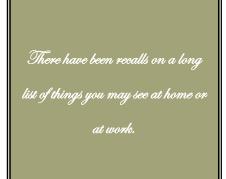
On the CPSC home page you will find a tab on top that says "Recalls." Clicking that link takes you into the system and shows the most recent recalls first. Although there is a significant amount of consumer product information on baby cribs, toys, bikes, and electronic equipment that are traditional household goods,

did you know there was a recall on Red Wing steel toe boots back in December, 2013? There have been recalls on Toro walk behind lawnmowers, several brands of

string trimmers, Kidde Combination CO and Smoke Detectors, surge protectors, dehumidifies, Ariens Snow Brooms, and a long list of things you may see at home or at work.

That makes it even more important to take a look at the www.cpsc.gov website and stay alert for recalls that could affect you or your coworkers.

Keep your eyes open for safety issues and encourage your coworkers to report unsafe conditions and behaviors whenever they see them.



RMD Declares Another Dividend

We are pleased to announce that over 150 Risk Management Fund policyholders recently received their share of the Fund's 18th dividend! The \$2,318,483 dividend was paid on three lines of business – property (\$252,495 or 11 percent), auto liability (\$1,350,981 or 58 percent), and general liability (\$715,007 or 31 percent).

You may wonder what state agencies do with the dividend. In view of tight agency budgets, the dividend can be the boost that an



agency needs to embark on new programs or even keep current programs operating. Bill Hoyt, Risk Manager for the Metropolitan Airports Commission, uses the dividend to purchase safety equipment, with the intent on mitigating future claims and putting the Commission in a favorable position to receive even more dividends in the future. We would be interested in knowing specifically what your agency plans to do with the dividend.

Although dividends are never guaranteed, with a total payout of close to \$25 million in the last 18 of 19 years, it is apparent that state agencies are doing their part in controlling losses and the RMD is doing its part in controlling expenses, both being key drivers of dividends.

Risk Management Division

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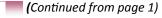
www.mn.gov/admin/risk



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On the Fly



- Did you know that delays in reporting claims can lead to higher claim costs? RMD is tracking the time it takes for our customers to report claims:
 - ⇒ Our goal for fiscal year 2015 is to have 85 percent of workers' compensation claims submitted to us within three days. During the first quarter, only 80.1 percent were submitted to us within three days.
 - ⇒ Another goal for fiscal year 2015 is to have 80 percent of property and liability claims submitted to us within 24 hours. During the first quarter, only 15 percent were submitted within 24 hours.

ICE Program

Article Courtesy of Arthur J. Gallaher & Co.

If you should ever become incapacitated, emergency workers need a quick way to find out who they should contact. Paramedics, police and firefighters often waste valuable time trying to figure out which name in a cell phone to call when disaster strikes. They need to talk immediately to a family member or close friend so you can get the medical attention you need as soon as possible. The ICE Program was launched as a free and easy way to help emergency workers help you.

All you have to do is put the name of your emergency contact in your cell phone (phone book or contacts) with the word "ICE" in front of it. "ICE" stands for "In Case of Emergency." For example, if your emergency contact is Sheila, you should put "ICE – Sheila" in your phone contacts. That way, emergency workers treating you can quickly contact Sheila to get the information about you that they need. You can also have more than one emergency contact — you just list them as ICE1, ICE2, and so on.

State emergency response agencies are trained to look for ICE numbers if they ever come across an unconscious person in an accident.

Now that police officers, firefighters, and paramedics are on the lookout for ICE numbers, putting your emergency contact in your phone could help save your life one day in case of emergency.

There are several suitable fee-based or free ICE apps to use with your smartphone. Determine if one works for you.

By working together, we can make our environment a safer place for everybody.

Please take a moment to put your emergency contact information in your cell phone today.

