

Alert Newsletter

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Director's Column

Liz Houlding

It goes without saying that the best claim is one that doesn't happen! But when claims happen, and they will happen, one of the greatest loss control methods is prompt reporting. If you look back at past editions of this newsletter you will see frequent references and articles pertaining to prompt reporting.

Prompt reporting is so important that the Risk Management Division (RMD) has been tracking time to report workers' compensation claims for several years as a divisional performance metric. The timely reporting of property and casualty (P&C) claims was added as a performance metric last year as P&C moved to iRISK, our risk management information system.

In this edition of the newsletter you will see a continued emphasis on prompt reporting with two articles.

- The P&C team recently updated incident report forms to fillable PDF forms (page 3).

- Workers' compensation claims prompt reporting metrics for past two years (Page 5).

We are also taking time at our upcoming 9th annual Safety and Loss Control Conference (conference information is detailed on page 3) to include sessions with a focus on incident reporting:

- A session titled, "What Happened?!? - Documenting and Reporting P&C claims and incidents," will focus on the key considerations when collecting and reporting incident details for property and casualty incidents and claims (session offered Tuesday afternoon or Wednesday morning).
- A preconference session titled, "Reforming the Property and Casualty Incident Reporting Process," will seek input from conferees on how the property and casualty incident and claim reporting process might be best redesigned to meet our insureds and RMD's needs (Tuesday morning).

Continued focus on prompt reporting and your assistance will help us provide superior claims management, resulting in lower claim costs and administrative/premium expense to you.



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On the Fly...Information You Should Know and Share

Dividends

Your loss control efforts are paying dividends! P&C is pleased to announce the 19th Risk Management Fund dividend to its insureds. This year's dividends of \$2,519,152 by line were:

- Property \$1,667,008
- Auto Liability \$ 413,962
- General Liability \$ 438,182

Dividends are expected to be paid out by the end of the 1st quarter, FY2016.

Hazard Communication Update

All required staff should have received training on the new safety data sheet (SDS) format, label elements and the pictograms. This should have been completed by December 1, 2013. By June 1, 2016 all provisions of HazCom 2012 need to be in place at your agencies. This includes:

- Updating your written hazard communication program.
- Training employees on any new hazards that may have arisen from the substance reclassification process.
- Updating all labels.

For more information, please refer to the OSHA Hazard Communication website at: <https://www.osha.gov/dsg/hazcom/index.html>

Governor's Workplace Safety Award

Numerous state agencies received recognition for their safety performance at the 2015 MN Safety Conference and received a 2015 Governor's Workplace Safety Award. See who won by going to :

<http://www.minnesotasafetycouncil.org/conf/2015GovernorsAwardsProgram.pdf>.

Start planning now to apply for an award next year!

Reporting Serious Injuries or Fatalities

Beginning October 1, 2015, changes take effect in how and when employers report serious injuries and/or fatalities to MNOSHA. Please refer to <http://www.dli.mn.gov/OSHA/RepAcc.asp> for direction. You may also find the following federal OSHA document useful: <https://www.osha.gov/recordkeeping2014/OSHA3745.pdf>

Unmanned Aerial Vehicles (Drones)

Agencies having drones should report them to RMD so they can be added to the state's aviation insurance policy. Unless they are reported to us and coverage for them is added to the insurance policy, the drones are uninsured.



Get to Know Sandra Iverson

The Risk Management Department has added Sandra Iverson to their team as the State Safety Coordinator! Sandra studied Psychology and graduated with her Master of Environmental Health and Safety degree from UMD. She started her career working in private industry with a local electrical contractor before accepting a position at MNOSHA as a Safety Investigator. She has experience working in construction, general industry, and healthcare. Most

recently, Sandra transferred from the MN Department of Human Services where she was a Safety Administrator for home and community based services such as group homes, vocational programs, and dental clinics that serve individuals with developmental disabilities.

Sandra's passion for safety comes from learning and helping others, and she finds that creating an environment of teamwork and collaboration is the easiest way to succeed at any goal.

Sandra can assist you with:

- Identifying MnSAFE goals
- Claims data analysis
- RCA-rot cause analysis
- Safety program development
- Safety committee
- Light duty program
- Training development
- Regulation interpretation
- Mock compliance inspections
- And much more!

Sandra enjoys living an active lifestyle, and after work she can be found at the boxing gym perfecting her double jab, running around with her three rambunctious dogs, serving aces at sand volleyball, or planning her upcoming fall wedding! Sandra is excited to be a part of the state's safety team and is available to assist all agencies with their MnSAFE goals.

Sandra's Contact Information:

Email: sandra.iverson@state.mn.us

Phone: 651-201-3011

Join Your Colleagues at the 2015 Safety & Loss Control Conference!

The 2015 State Safety & Loss Control Conference is just around the corner and registration is now open! Designed specifically for state agencies, the conference offers exceptional networking opportunities and professional development in the areas of workers' compensation, risk management, loss control, and workplace safety.

This 9th annual conference is sponsored by the Department of Administration's Risk Management Division, in partnership with the MN State Colleges and Universities, and it will be held September 29th and 30th, 2015, at the Hennepin Technical College in Eden Prairie, Minnesota.

This year's conference features:

Pre-conference professional development sessions:

- ⇒ Safety in an Aging Workforce and Safety Communication Techniques
- ⇒ Claim Process Life Cycle and Pitfalls of Managing a Workers' Compensation Claim
- ⇒ Reforming the Property and Casualty Incident Reporting Process

Two Keynote sessions:

- ⇒ Ross Bernstein - Champions Code
- ⇒ Joe Schmit - Silent Impact

Break-out sessions on pertinent workers' compensation, risk management, and workplace safety topics.

Conference registration is now open and the special \$50 registration fee is good through September 22, 2015.

After September 22, the price goes up, so register now. Conference information and registration is available at: <http://mn.gov/mnsafe/conference>

We ask that you:

- ⇒ Block the dates out on your calendar,
- ⇒ Seek the necessary approval to attend,
- ⇒ Complete your registration at: <http://mn.gov/web/prod/static/mnsafe/live/conference/registration.html> ,
- ⇒ And share this opportunity with others within your organization responsible for safety, loss control, risk management, and workers' compensation.

With a full conference and PDC registration fee of only \$50, you will not find a better value for professional development, so make plans to attend and register now!



Property & Casualty Incident Report Forms Are Now Electronic

Acting on a request from customers, the Property & Casualty Program recently published updated electronic incident report forms for insureds to use to report auto, property, and general liability incidents. The forms are fillable PDF forms allowing the incident reporter to type directly into the form and save the completed report as a PDF.

Due to variability in everyone's browser settings, it is important to follow these steps to successfully use the forms electronically.

1. Go to <http://mn.gov/admin/government/risk/insurance/index.jsp>
2. Select the proper form.
3. Download and save the form to your local computer/device.
4. Input the incident information.
5. Save the form and verify your data is being saved.
6. Email completed form to risk.management@state.mn.us .

While our preference is to receive electronic incident reports, it is still acceptable to print paper copies of the forms and complete them by hand, faxing the completed forms to our office at 651-297-7715.

State of Minnesota
Property Loss Notice
(To be completed by appropriate mn.gov/mnsafe. The claim should be reported immediately to enable the assignment of professional adjusters and to maximize loss recovery.)

Name of Agency or Educational Institution	Contact Person (name, phone and email)	
Date of Loss (mm/dd/yy)	Time of Loss (am/pm)	Property Policy Number
Cause/Incident of Loss		
Place or the Department to which the loss was reported		
City/Town/Village		
Description of loss and damage (Please be as detailed as possible. Estimates can be used to expedite the claim reporting process)		

Include all structural damage, contents (electronics, equipment, furnishings), and any anticipated business interruption information. (Attach damage estimate if already obtained.)

Person responsible for reporting the report (name, phone and email)

Submit Claim to: risk.management@state.mn.us | Emergency Reporting - After Hours and Weekends
Risk Management Division | Call after normal business hrs.
310 Centennial Office Building | Phone (651) 425-7797, Fax (800) 748-6419
650 Cedar Road | Email risksales@state.mn.us
St. Paul, MN 55155 | GPO Claim Number 094276
Phone Number 651-297-2392 or 1-800-651-297-7715

New Motor Vehicle Laws Take Effect



Did you know that as of August 1, 2015, there are several new Minnesota motor vehicle laws? Drive safely, and avoid a costly traffic ticket, by abiding by these new laws:

Passing Certain Parked Vehicles

Additional vehicle types have been added to the list of vehicles included in the “Move Over” law. Drivers on roads with two or more lanes in the same direction must move to the farthest lane possible or leave a full vacant lane when passing. If you are unable to safely move a lane away, drivers must reduce speed and pass with caution. The newly added vehicles include:

- Service patrol vehicles,
- Road maintenance vehicles, utility company vehicles or construction vehicles with their warning lights activated or
- Parked utility company vehicles, with their warning lights activated.

Second Texting While Driving Violation

A person who commits a second violation of using a wireless communications device to compose, read, or send an electronic message when a vehicle is in motion or a part of traffic will be required to pay a \$225 fine in addition to the fine specified in the uniform fine schedule.

Reckless Driving

The definition of reckless driving has changed to a “person who drives a motor vehicle while aware of and consciously disregarding a substantial and unjustifiable risk that the driving may result in harm to another or another’s property.

Blood Alcohol Concentration (BAC) 0.16 Aggravating Factor for Criminal DWI

The current BAC for enhanced DVS administrative penalties is 0.16. The BAC for enhanced criminal penalties has now been lowered to match that. Driving with a BAC of 0.16 or above will now be an aggravating factor, which means the violation will be a gross misdemeanor, increasing fines and potential jail time.

Hands-Only CPR

Intended for bystanders untrained in CPR

The Centers for Disease Control reports that 715,000 Americans experience a heart attack each year, and only about 6 percent of those who are stricken outside a hospital survive. In an effort to save more lives, the American Heart Association and American Red Cross jointly promoted, in 2010, compression only cardiopulmonary resuscitation; better known as CPR.

Hands-only CPR is a potentially lifesaving technique involving no mouth-to-mouth contact. It is best used in emergencies where someone has seen another person suddenly collapse. The hands-only technique increases the likelihood of surviving cardiac emergencies that occur outside medical settings. Hands-only CPR doesn’t involve rescue breaths with chest compressions like full CPR.

Bystander Steps:

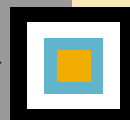
CALL. Check the victim for unresponsiveness. If the person is not responsive and not breathing or not breathing normally, call 911 or your local emergency number.

PUMP. Begin chest compressions. Push down in the center of the chest, 2 inches on an adult. Pump hard and fast at the rate of at least 100/minutes, faster than once per second.

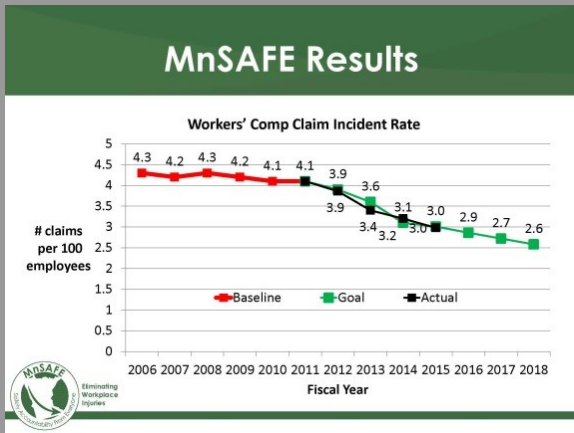
CONTINUE until help arrives.

The American Heart Association and American Red Cross have short hands-only CPR videos online and printable instruction cards on their websites. You are encouraged to enroll in full CPR classes offered by both organizations.

Article Courtesy of Arthur J. Gallagher & Co.



MnSAFE Continues to Produce Results

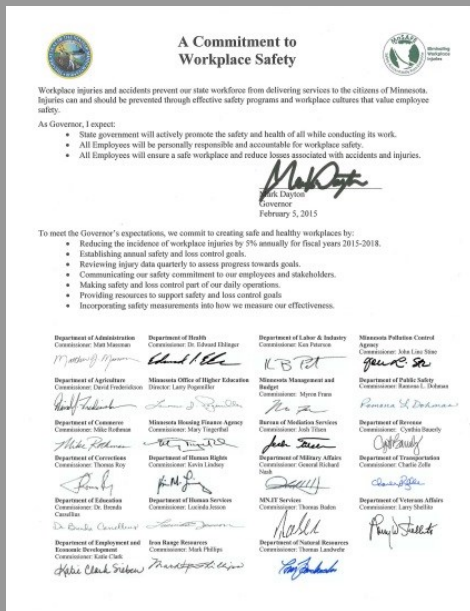


In 2012, Governor Dayton demonstrated his commitment to workplace safety, directing his cabinet to reduce workplace injuries by 25 percent over three years. This commitment became known as MnSAFE (Safety Accountability From Everyone).

Efforts by “Everyone” are having an impact! Through FY2014, we have “turned the curve,” achieving a 23 percent reduction in

workplace injuries, equating to nearly 1,000 fewer injuries to state employees.

In February this year, Governor Dayton and his Cabinet renewed their commitment by signing an updated Commitment to Workplace Safety. Under this renewed commitment, Governor Dayton is directing each commissioner to reduce work-



place injuries by 5 percent annually.

And statewide we continue to meet the goal! FY2015 results are in and for the first time the workers’ compensation claim incident rate has dipped below 3.0, at 2.98 claims per 100 employees.

More information about MnSAFE can be found at: mn.gov/

The Importance of Promptly Reporting Workers’ Compensation Injuries

The Risk Management Division wants to help you achieve an industry best practice in which 80 percent or more of claims are reported within three calendar days to the Division. Achieving or exceeding this goal will help provide quick claim service to injured employees and it will help reduce workers’ compensation costs for state agencies.

While it might not seem that reporting an injury a day or so later than three calendar days would matter all that much, national research from a major workers’ compensation insurer shows that it matters – significantly. Studies have shown that the cost of a workers’ compensation claim increases by 9 percent when reported between 4 and 7 days to the insurer/claim administrator and 20 percent or more when reported between 7 and 14 days to the insurer/claim administrator.

During FY2014, 78.4 percent of all workers’ compensation claims were reported to RMD within 3 calendar days. In FY2015, this percentage dropped to 76.9 percent. There is a need across state government to push for more prompt reporting of injuries. Please encourage employees in your agencies to promptly report injuries to you, and then please report the injuries to RMD within three calendar days.

PROVING THE BEST VALUE IN ADMINISTRATIVE SERVICES

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