

Alert Newsletter

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Director's Column

by Liz Houlding

As we begin the new fiscal year, I would like to share with you our operational goals that are dependent on working in partnership with you, our customers.

- Reduce the workers' compensation claim incidence rate by an additional 10 percent beyond the 23 percent achieved over the first three years of the MnSAFE initiative.
- Reduce the cost of temporary total and temporary partial claim payments by 5 percent.
- Receive 85 percent of First Reports of Injury, submitted to the Workers' Compensation Program by state agencies, within 3 days.
- Measure timely reporting of Property and Casualty claims.
- Improve loss recommendation completion/implementation rate of COPE (Construction, Occupancy, Protection, Exposure) surveys.

The results are in. We achieved a 23 percent reduction in the workers' compensation claim incidence rate over the past 3 years. Thanks to all who contributed to this great success! We need to keep up the momentum and reduce the incidence rate by another 10 percent over the next year. We can do it if we continue to focus on preventing injuries to state employees.

If we reduce the number of injuries to state employees, we should see a corresponding decrease in the amount of payments being made to them for time missed from work. Again, state agencies can positively impact the results by taking employees back to work as soon as they are released, even if the employee has some temporary limitations.

Timely reporting of all claims contributes significantly to the overall success we have in gathering information during initial investigations. It can also lead to decreased costs. Please report all workers' compensation claims to us through SEMA4 within 3 calendar days and report all property and casualty claims to us within 24 hours of your notice that a loss has occurred.

After COPE surveys are conducted in your facility, we send recommendations to help you minimize future losses. Please implement these recommendations as soon as possible or within 90 days unless capital improvements are needed.

It is that time of year again! We are gearing up for another successful conference. Please plan on attending our 8th Annual State Safety and Loss Control Conference on September 30th and October 1st. It is a great time for networking with your peers, and the agenda is packed full of great informational sessions.

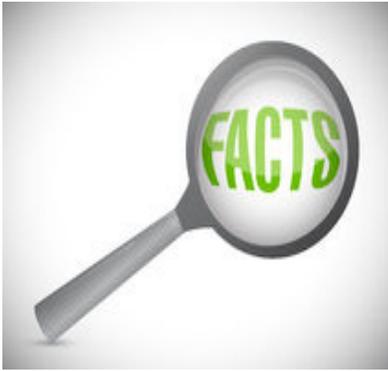
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“Don’t interpret what the employee says and use your own understanding and words to describe what happened – make sure the facts you submit are what the employee claims, even if it does not make sense to you”



Initial Fact Gathering by Supervisor & Workers’ Compensation Coordinator – Critical in the Claims Investigation Process

by Gary Westman, Workers’ Compensation Program Manager

When an employee reports a work-related injury, the supervisor and workers’ compensation coordinator typically receive the first notice. This is a critical moment in the claim investigation process as you listen and record what the employee says their injury is and as they describe how the injury occurred. It is important that you document the facts that you hear in the first moments or hours following an injury. As time passes, the ability to recall what happened or to be influenced by what other people say happened can change what the employee will remember and tell you about their injury.

You should treat every injury as legitimate and be ready to investigate it. Your investigation should include the following:

- ◆ Record what the employee says happened and what the injury was – be specific about what was injured and be sure to verify with the employee what you have heard them say (repeat back to them what your understanding of the accident and injury is)
- ◆ Record the specific body parts – right elbow, left knee; if it is a back injury specify the part and side of the back
- ◆ Don’t interpret what the employee says and use your own understanding and words to describe what happened – make sure the facts you submit are what the employee claims, even if it does not make sense to you
- ◆ Use quotes – The employee said “ I was injured when I was ...”
- ◆ Keep complete notes of your conversation with the employee
- ◆ Identify all witnesses
- ◆ Verify and confirm with the supervisor that what you have recorded is their understanding of the facts
- ◆ If the description of the injury can be better understood with pictures and/or diagrams of accident scene, do so

Even if you think the injury being claimed is questionable, follow the above steps. Do not hesitate to call the workers’ compensation specialist or workers’ compensation supervisor in our office if you want specific suggestions on any claim being reported.

MnSAFE Initiative Reduces Injury Rate by 23 Percent

by Todd Christenson, Property & Casualty Program Manager

The background

Three years ago, the Risk Management Division (RMD), with the Governor’s Office commitment and Inter-agency Safety Committee support, embarked on an aggressive three year initiative to reduce workplace injuries by 25 percent. At the time, the workers’ compensation claim incident rate had been flat for nine years, averaging 4.3 injuries per 100 employees. The MnSAFE initiative was born!

The rollout of MnSAFE included a commitment statement signed by the Governor and cabinet level commissioners, development of the MnSAFE “brand,” and quarterly performance metric reporting.

Where we are today

Fast forward three years and the numbers are in. The FY14 workers’ compensation claims incident rate sits at 3.17, a 23 percent reduction from the FY11 base rate of 4.11. While the MnSAFE initiative just missed its three year reduction goal of 25 percent, it has had a significant impact by turning the curve on workplace injuries. In fact, almost 1,000 fewer injuries have been reported over the three year MnSAFE initiative. Besides the obvious benefits of having 1,000 fewer injured employees, the Workers’ Compensation Program is reporting back-to-back reductions in workers’ compensation payments.

Looking ahead

The Risk Management Division is continuing its injury reduction efforts by adopting a FY15 statewide injury reduction goal of 10% from the final FY14 level, and will be working diligently to sustain the injury reduction gains that have been made through the MnSAFE initiative. For more information on MnSAFE, visit mn.gov/mnsafe.

The issue – rate of injuries not declining

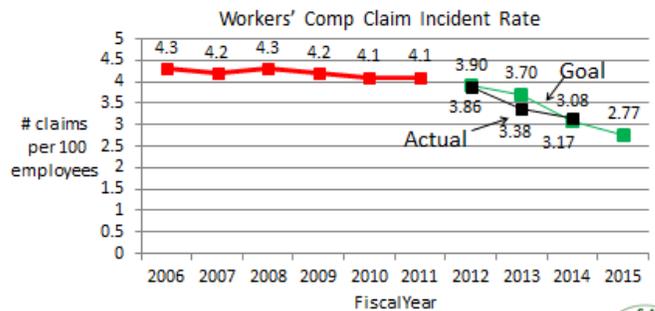


Source: Workers' Compensation Program Annual Report

“Fast forward three years and the numbers are in. The FY14 workers’ compensation claims incident rate sits at 3.17, a 23 percent reduction from the FY11 base rate of 4.11. ”

MnSAFE

The Goal– renewed and sustained injury reduction



iRISK Is Fully Implemented for Claims Management!



This past June marked a significant milestone for the Risk Management Division. Both property & casualty claims and workers' compensation claims are now being handled within one integrated risk management information system, named iRISK. An integrated system has been a priority for RMD since the merger of the Workers' Compensation Program with the Risk Management Division in 2007.

Workers' Compensation, which had been operating with two legacy systems, made the transition to iRISK in October 2012. Our Property & Casualty claim adjusters "went live" this past June, eliminating a third legacy system and making the transition to a paperless office.

The implementation of claims management within iRISK is really just the beginning of RMD's risk management information system. RMD is utilizing the system's automated reporting feature to enhance internal operations and to provide customers with more timely loss control information. Up next, RMD will be working to configure iRISK so that the system can be used by customers for OSHA recordkeeping. Finally, RMD is testing how the system can be used, both internally and by our customers, to track loss control recommendations and corrective actions for all lines of insurance offered by RMD.

We would like to extend a big thank you to our customers for their patience as we have made this transition!



Plan to Attend the 8th Annual State Safety & Loss Control Conference!

If you haven't done so already, block out your calendar on September 30 and October 1, 2014, and plan to attend the 2014 State Safety & Loss Control Conference!

This year's conference, the 8th annual, is designed specifically for state agencies and MnSCU, and it offers exceptional networking opportunities and professional development in the areas of workers' compensation, risk management, loss control, and workplace safety! The conference is sponsored by the Department of Administration's Risk Management Division in partnership with the MN State Colleges and Universities.

This year's keynote presenters include Petra Marquart and Billy McLaughlin. Ms. Marquart, author of the best seller *The Power of Service: Keeping Customers for Life*, will discuss the power of service in public service and championship performance. Mr. McLaughlin, recognized internationally as a world-class guitarist and Emmy Award winning composer, will share his perspective on new ways to do things and doing more with less.

The conference will include in-depth pre-conference professional development sessions and breakout sessions focused on workers' compensation claim management, human factors, distracted driving, OSHA recordkeeping and much, much more. Full details about the conference and registration information are available on the conference website at: <http://mn.gov/mnsafe/conference/index.html>.

This year's conference will once again be held at the Hennepin Technical College in Eden Prairie, Minnesota. With a full conference and PDC registration fee of only \$50, you will not find a better value for professional development.

If you are planning to seek continuing education credits, please refer to your particular certifying organization's requirements for documentation of attendance, calculation of credits, etc.



For conference questions, contact Jim Kubisiak at james.kubisiak@state.mn.us.

We look forward to seeing you there!



HTTP://MN.GOV/ADMIN/RISK

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ON THE FLY...

- MnSAFE received Honorable Mention recognition for its submittal to the American Society of Safety Engineers (ASSE) for the Award for Innovation in Occupational Safety Management. MnSAFE was one of 15 honorable mentions out of over 60 applicants for this national award.
- For the first time, Risk Management Fund policyholders will receive renewal coverage documents via email. They'll be coming from Business Manager, Gay Scharpen, so watch your email.
- Please report property, auto, and liability claims to us within 24 hours of the event or notification of the event. Prompt claims reporting has a positive influence on cost containment, customer service, and loss control. Additionally, a detailed loss notice allows us to get your claim started quickly.
- For agencies who use RMD to order employee and student motor vehicle records, please provide the driver's full name, date of birth, and driver's license number on the template provided by RMD. Also, please allow 24 to 48 hours for MN driver's records. Out-of-state driver's records can take up to seven business days since they are obtained from a third party.
- Please allow 24 to 48 hours for Certificates of Insurance and Self-Insured letters.
- For agencies with clothes dryers, remember to clean out the vents on a scheduled basis.
- October 5-11, 2014, is Fire Prevention Week. Take advantage of the National Fire Protection Association's link at <http://www.nfpa.org/press-room/news-releases/2014/nfpa-announces-theme-for-fire-prevention-week-2014> where you will find information on smoke detectors and other programs and suggestions for your safety events. OSHA also has Toolbox Safety Talks on Fire Safety at <http://safetytoolboxtalks.com/Fire/>.
- Finally, it's not too early to start thinking of your winterization plans for your facilities!

