

# The Risk Report

Published by the Risk Management Program of the Arkansas School Boards Association

## Property claims up in 2009-10; vehicle claims decline by one-third

Lightning damage on school campuses was the major culprit behind increased property insurance claims in 2009-10. Risk Management Program Director Shannon Moore noted that the number of property claims were down from 188 in 2008-09 to 160 in 2009-10.

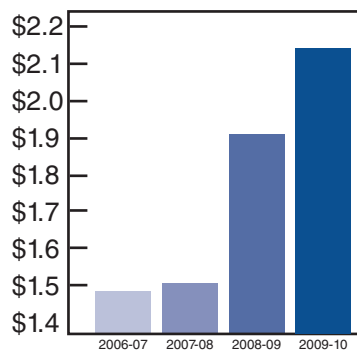
However, the value of total claims increased to more than \$2.1 million, compared to \$1.9 million the prior year.

The value of vehicle claims dropped by 33 percent in 2009-10, but remained almost double the average annual amount in recent years. The total dollar value of vehicle claims incurred in 2009-10 was \$621,543, compared to \$969,972 in 2008-09, a year which saw two significant accidents with large insurance payouts.

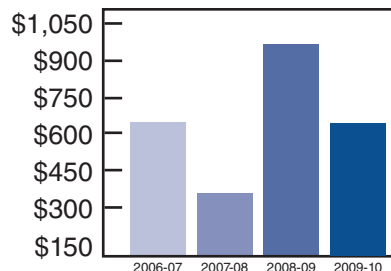
Moore said that ASBA's Risk Management

Program has added additional insured districts for vehicle coverage which may result in higher average annual claims in the future. She encourages districts to provide job-appropriate employee training and a district risk management program to help reduce losses.

Property Claims in Millions of Dollars



Vehicle Claims in Thousands of Dollars



## Claim reporting guidelines

### Property

- Take appropriate steps to protect your property from further damage.
- Promptly report the claim to your insurance company and submit a loss notice or claim form.
- List all items stolen or damaged.

### Vehicle

- Call the police and make a formal report.
- Obtain as much information about the other party involved including insurance information.
- Promptly report the claim to your insurance company and complete a loss notice or claim form.

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## Ready – Set – Stop! Make employee safety a priority

It's back-to-school time again. Time to review bus routes, distribute books, prepare classrooms and answer parent phone calls. And it's also time for employees to get hurt.

The week prior to the start of each school year always results in an increase in workers' compensation claims. This, in turn, brings medical bills, lost productivity, administrative paperwork, replacement of injured workers and, ultimately, increased insurance premiums.

Most common injuries can be prevented by utilizing simple loss prevention techniques that are cost effective and easily implemented. Listed below are the most common hazards along with prevention methods. In preparation for the new school year, remind your employees that safety is everyone's responsibility.

### Falls From Tables, Chairs and Desks

**CAUSES:** Often teachers use these platforms as "ladders" or "step stools" during classroom preparation. Using chairs with rollers is the most common cause of accidents.

**CURE:** Provide step stools or short stepladders in each classroom. Instruct teachers not to incorporate "homemade scaffolding" while decorating their classroom. Advise teachers to ask for help from custodial/maintenance personnel before working at heights.

### Slips/Trips/Falls

**CAUSES:** Inside Building – Loose rugs and mats, worn carpet, backpacks and books in floor, open drawers and cabinets, exposed cables and cords.

**CURE:** Good housekeeping habits, replacing worn/torn carpets and mats, closing drawers when not in use and using covers over exposed extension cords and cables.

**CAUSES:** Outside Building – Cracks and holes in parking lots, unmarked curbs or ramps, uneven walking surfaces and inadequate lighting.

**CURE:** Repair damaged walkways and uneven walking surfaces. Use yellow caution paint on ramps and concrete parking stops. Replace used bulbs and add lighting to dark or dim work areas. Make sure designated parking areas are safe from trip/fall hazards.

### Additional Accident Prevention Controls:

- Clean up spills or liquids immediately.
- Use "Caution – Wet Floor" signs when mopping.
- Provide covers for umbrellas.
- Provide doormats at all entry/exit doors.
- Wear the appropriate shoes for the job.

## School districts to add Company Nurse as a resource

Have you ever had an employee suffer an injury that didn't appear serious enough to send to the emergency room, but you erred on the side of critical care treatment? Help is on the way with the Company Nurse program, a free injury-reporting system for members of ASBA's Workers' Compensation Program.

When an employee is injured, a call is made to the toll-free Company Nurse hotline. Triage nurses answer the hotline call, assess the injury over the phone, and recommend the appropriate level of care – such as onsite first aid, clinic visit or emergency room visit. Benefits of using Company Nurse include prompt, accurate reporting of injuries and quick access to appropriate medical facilities. The program also improves claims' costs and medical outcomes.

Rolled out effective July 1, phase I involves about 85 school districts. ASBA hopes to have all member schools trained and using Company Nurse by the end of the 2010-11 school year. Company Nurse files the First Report of Injury on behalf of the district, which saves the district workers' comp. coordinator time and effort. All calls are recorded, and each injured employee receives a call-back number in the event further treatment is required. Employees retain the option to pursue further treatment. For more information, please contact Dwayne McAnally at 1.866.223.9587, Ext.307, or Misty Thompson, Ext. 303.

## Meet the ASBA Risk Management & Workers' Compensation Staff



**Amanda Blair** has been with ASBA since 2004, moving to workers' comp. claims in 2010. Prior to 2004, she worked with a national insurance/financial services company.

**Krista Glover** is one of ASBA's longest tenured employees with 16 years as a risk management specialist and another 9 years of school insurance experience with the Ark. Department of Education.



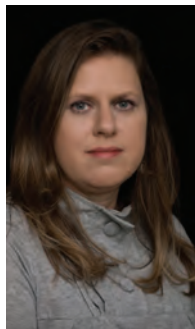
**Tiffany Malone** joined ASBA as a claims assistant in 2010 with almost a decade of experience with medical service providers. This month she transitions to the position of risk management/workers' comp. specialist, handling property, vehicle and workers' comp. claims.

**Dwayne McAnally**, Loss Control Specialist, joined ASBA in 2009. He has 28 years of loss control experience. He previously worked for a third-party administrator and as a teacher and coach.



**Shannon Moore**, Risk Management Program Director, joined ASBA in 2006. Prior to her current role, she handled workers' comp. claims for a third-party administrator, with ASBA-member schools as her primary account.

**Jennifer Shook** came to ASBA in 2010 as a workers' comp. specialist, following almost 20 years of workers' comp. experience at a medical provider's office.



## Risk management Q & A

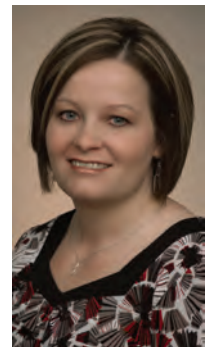
**Q**uestion: I've noticed that a lot of districts are contracting with outside companies for different types of services – not just transportation, but cafeteria workers and substitute teachers. Is the district liable for workers' comp. claims for these employees?

**A**nswer: Good question. In the case of contracted employees such as the ones you've mentioned, their employers, the company that issues their paychecks, is responsible for workers' compensation claims.

### Welcome to new members of ASBA's Risk Management Program:

<b>Property</b>	Carlisle Hampton Mayflower Mount Ida South Mississippi County
<b>Vehicle</b>	Beebe Carlisle Mayflower Mount Ida

**Misty Thompson** joined ASBA in 2010 as the Workers' Compensation Claims Supervisor. She has 18 years of experience handling claims for multiple accounts for a third-party administrator.



**Melody Tipton** moved to ASBA in 2009 as a workers' comp. claims specialist. She has 9 years of claims experience and 10 years of medical office experience.



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## Utilizing ASBA's Risk Management Loss Control Services

There are many reputable, qualified consultants who offer expertise in risk management and loss control, but you might consider the loss control resources available through ASBA's Risk Management Program. Free services available to members of the Workers' Compensation Trust include training in all OSHA-required subjects, driver training for both DOT and non-DOT drivers, administrative staff improvement, workers' compensation rules and regulations, bullying prevention, drug and alcohol awareness, hazard awareness, and other safety-related topics.

Free services available to members of ASBA's Risk Management Property Insurance Program include campus safety inspections, fuel/chemical storage compliance, life safety codes, school security issues and fire suppression systems. These services are available to non-members of the RMP Property Insurance Program for a fee of \$125 per hour. Items on our checklist include: stairways, ladders, electrical/fire hazards,

housekeeping, playgrounds, restrooms, storage areas, and any other unmonitored hazards that could result in property losses and/or personal injury.

For more information, please contact Dwayne McAnally, ASBA Loss Control Consultant, at 1.866.223.9587, Ext.307, or via e-mail at [dmcanally@arsba.org](mailto:dmcanally@arsba.org).

### **Alternative Resources**

The Arkansas Department of Labor offers free health and safety inspections of school campuses. To schedule a school inspection through the ADOL, call Jim Pumphrey at 501.682.4516.

The Health and Safety Division of the Arkansas Workers' Compensation Commission offers free health and safety training materials and information, including training CDs containing five-minute safety topics. To request these, contact Pat Burge at 501.682.2063.