

# The Risk Report

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## Rule 32 Program: lost time injuries

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As some districts are aware, the Arkansas Workers Compensation Commission (AWCC) administers the Rule 32 Program. This program identifies school districts which incurred a significant number of lost time injuries during the previous calendar year.

A simple equation – which includes the district's number of employees, number of lost time claims, and the Bureau of Labor Statistics (BLS) incident rate for public schools – determines each district's Hazard Index (H.I.), not to be confused with your Experience Modifier. Any school district with an H.I. over 1.00 will be placed in the Rule 32 Program.

Since the inception of the Program in 1994, there has been an average of 12 districts per year placed in the Program, with as many as 18 in some years. However, in the past two identification periods (2010, 2011), an average of four districts per year have been placed in the program. This significant improvement is a result of several factors including the following:

- School districts' utilization of the ASBA Risk Management Program's Loss Control Services, including FREE onsite training for all certified and classified personnel.

- Using designated in-service days to conduct training dedicated to accident prevention and safe work practices.
- Implementation of the Company Nurse Program which assures quick injury reporting, prompt medical treatment and a reduction in lost time claims (the primary driver in Rule 32).
- Improved communication between the ASBA Risk Management Claims Adjusters and the district personnel.
- Improved attendance at the annual ASBA Workers' Compensation Workshops conducted at each of the Educational Service Coops around the state.

These factors, along with the valuable relationships we have within each district, are what separate us from other insurance providers. We thank each district for your continued commitment in maintaining a safe and healthy learning environment for your students, your faculty and staff, and your community.

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

<b>Property</b>	Ark. River Co-op Augusta Bradley El Dorado Fort Smith Heber Springs
<b>Vehicle</b>	Augusta

## School Bus Driver Training

During fiscal year 2010-11, districts filed 175 insurance claims with the ASBA Risk Management Program involving school buses. Related costs incurred as a result of these claims totaled \$909,091. Two major types of incidents accounted for 28 percent of the claims – backing incidents (33 claims or 19 percent of the total claims) and failure-to-yield incidents (16 claims or 9 percent of the total claims). However, these same two incident types accounted for 65 percent of the total incurred costs.

Backing incidents accounted for \$229,448 or 25 percent of the total incurred costs. Failure-to-yield incidents accounted for \$359,659 or 40 percent of the total costs incurred. Additionally, turning incidents represented 17 percent of the total claims and 8 percent (\$71,177) of total costs incurred.

The current state requirement for bus driver training is 24 hours of initial training for new drivers and 3 hours of annual refresher training for all other drivers. This training is provided by the Public School Academic Facilities and Transportation Department. Additional training is offered by the ASBA Risk Management Loss Control Department. The School Bus Safety Company Driver Training Course is available to any school district (at no cost to ASBA Risk Management members). The classroom portion only can be covered in 2.5 hours and includes the following subjects:

1. Safety Basics – This course teaches all about safety and risk. It connects the dots between unsafe behaviors and accidents. It explains why every accident has a cause rooted in human behavior. This program lays a solid foundation for everything a driver needs to know.
2. LLLC Defensive Driving – This explains the four basic practices to drive defensively and provides an easy-to-remember phrase that can be used as a daily reminder to:
  - Look Ahead
  - Look Around
  - Leave Room
  - Communicate
3. Intersections – Many accidents happen at intersections, and this program explains the seven key behaviors that prevent intersection accidents (including “rockin & rollin”).
4. Danger Zones – The worst accidents happen in the danger zones, which can lead to child fatalities. This program clearly explains each of the key behaviors the driver should perform to ensure the danger zones are kept clear and the children are safe.
5. Post-Accident Procedures – We all hope an accident never happens, but on occasion it does. In the event that a school bus driver is involved in an accident, the procedure to follow is very specific. The legal stakes are much higher and the procedure is much more structured than it is for a car accident. To protect the driver and the school district, it's critical that drivers follow post-accident procedures carefully and professionally.
6. Seven school districts have already scheduled this valuable driver training for 2011. If you would like to know more about this new program or would like to schedule a class, please contact Dwayne McAnally at [dmcanally@arsba.org](mailto:dmcanally@arsba.org) or call 501-492-4807.



## Just the Facts!

Slips, trips and falls continue to be the primary driver in both claims frequency and severity. During the period 7/1/2010 through 6/30/2011, a total of 3,395 claims were submitted. Total incurred costs for these claims came to \$7,088,636. Of this total, 1,392 or 41 percent of the claims are slips, trips or falls. Incurred costs related to the S/T/F claims are currently \$3,605,890 or 51 percent of the total. Various causes include:

- Falls from elevations
- Falls on same level
- Falls from ladders or scaffolds
- Slips/falls on liquid or grease
- Falls on ice/snow
- Falls on stairs
- Slips, trips, falls not otherwise classified

Common accident prevention controls include:

- Clean up spills or liquids immediately.
- Use “Caution – Wet Floor” signs when mopping.
- Keep ladders inspected and discard old ones.
- Provide doormats at all entry/exit doors.
- Wear the appropriate shoe for the job.
- Use step ladders instead of chairs and tables.

An excellent training program addressing the prevention of slip/trip/fall injuries in school environments is available through the ASBA Loss Control Department. The video, Slips, Trips and Falls – Educate Yourself DVD, is 16 minutes in length. To schedule FREE onsite training for your employees, give us a call!

## Safety Footwear Available for Custodians

Every summer we see a significant increase in the number of slip and fall injuries. Most of these are incurred by custodians while stripping and waxing floors. During the 2010 summer break, there were 60 slip/fall claims incurred with related costs in excess of \$61,000.

There are products available that will help in preventing these costly and painful injuries. Jordan David Company offers products, aptly named Grippers for Strippers, designed specifically for use in such conditions. To get more information and view a video about their products, go to: [www.winterwalking.com/html/grippersforstrippers.htm](http://www.winterwalking.com/html/grippersforstrippers.htm); or you may contact Patrick Dennis at 1-888-667-5477.

## Workers' comp claims specialists weigh in

The calls come in every day; school employees have taken a spill and incurred injuries. Many times these accidents could be avoided.

Misty Thompson, ASBA Workers' Comp. Claims Supervisor, summarized what her colleagues see frequently at schools.

- Slip/fall on stripper resulting in fractures and/or head injuries. We see this every summer while the floors are being stripped/waxed. All employees should be extremely cautious while stripping the floors and not walk on the wet floors. (See safety footwear article below.)
- Fall from ladders resulting in fractures. Make sure the ladder is stable and have someone to hold it while the employee is working on the ladder.
- Standing on desk/chairs to remove or cover items on the walls (especially during testing periods). Get a ladder and/or ask for assistance from maintenance in reaching items that are at higher levels.
- Trip/fall on backpacks on the floor. Ensure that students' backpacks are stored out of walkways.

Using common sense can help to prevent many accidents from occurring. School districts should offer training for all staff, not just maintenance, custodial and transportation employees, so that the number of accidents, injuries and lost time can be minimized.

Let the ASBA Risk Management team know if you need help with training resources.



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## Property and vehicle claims up in 2010-11; districts urged to train employees

Wind damage on school campuses was the major culprit behind increased property insurance claims in 2010-11. Risk Management Program Director Shannon Moore noted that the number of property claims increased from 160 in 2009-10 to 240 in 2010-11. At the same time, the value of total claims increased to \$3.0 million, compared to \$2.1 million the prior year.

The value of vehicle claims increased 50 percent in 2010-11, from \$621,543 in 2009-10 to \$932,785. The primary culprits were failure to yield and striking another vehicle; backing up and hitting an object; and failure to yield and hitting another district-insured vehicle.

Moore encourages districts to provide job-appropriate employee training and a district risk management program to help reduce losses.

**Share the Risk Report with school staff, especially maintenance, transportation and custodial employees. Teachers and others will benefit too. It's online at [www.arsba.org](http://www.arsba.org) under the News & Resources menu, then select Publications link.**

