

The Risk Report

Volume 1, Number 2
A publication of the Arkansas School Boards Association (ASBA)

For more information about risk management or workers' compensation, please contact:
Shannon Moore
501-372-1415 or
800-482-1212

Now that you asked....

Q. Last school year our district had a couple of vehicle accidents in which employees were injured. Do these qualify as workers' compensation claims?

A. First, I hope the injured staff members are healed by now. To answer the question, if the employees were traveling in a vehicle for work purposes, the injuries would be covered. As an example, a speech pathologist who travels between schools to work with students would be covered during transit, as long as the employee does not make a personal side trip along the way.

If you have a question about property or vehicle insurance or workers' compensation, please e-mail Shannon Moore at shannon@arsba.org.

Welcome new ASBA-insured districts

Property

- Fordyce
- Poyen
- School of Excellence Charter

Vehicles

- Jasper
- Lafayette Co.
- Mineral Springs
- Osceola Comm. School
- Poyen
- Russellville

What is your plan to reduce workers' comp accidents?

Did you know that workers' compensation claims in Arkansas totaled \$5.8 million in 2007 and of that total that about \$3.2 million was for "slips, trips and falls"?

"It would be unrealistic to expect we could prevent every job-related accident," said ASBA risk management director Shannon Moore. "But employee training can reduce the number and seriousness of on-the-job injuries."

Think about the employees in your district who might be likely to be injured:

- Custodians
- Cafeteria workers
- Maintenance staff

But don't overlook other employees who may one day have to file a workers' compensation claim:

- School secretary strains her back lifting a box from the supply closet
- Teacher stands on a chair with wheels to decorate a bulletin board and falls when the chair rolls unexpectedly

- Bus driver strains his shoulder as he pushes open the bus door

As the new school year begins, be sure to discuss with your staff some common sense approaches

The Goals:

- Reduce injuries and deaths
- Reduce lost time
- Improve morale and productivity
- Reduce workers' compensation insurance premiums

to prevent accidents. Remind staff members to make good decisions as they go about their daily duties.

For some employee groups, such as custodians, cafeteria workers and maintenance staff, arrange for training in the use

of chemicals and indoor/outdoor equipment, as well as implementing safety procedures such as positioning "wet floor" signs and removing trash and other debris from hallways.

Some causes of slips

- Wet walking surfaces
- Oil, ice, snow, mud or other slippery material on floor
- Footwear with soles that are not appropriate for walking surfaces
- Poor lighting
- Personal factors (distractions, physical condition)

Some causes of trips

- Cords or hoses on floor
- Uneven or damaged walking surface
- Debris or material on floor
- View obstructed by material carried by person
- Unanchored or uneven floor mats
- Loose or poor fitting shoes

How to file a workers' compensation claim

Despite your best efforts, some employees will experience work-related injuries or illnesses. It is important for the employee to follow the claims reporting process.

Claims reported just three days late can add 20 - 25 percent to the total claim cost. Arkansas law mandates that the Workers' Compensation Commission claim

form (Form 1) be submitted within 10 days of the district's knowledge of an injury. Claim forms are on the ASBA web site (www.arsba.org). The process is:

- Employer must report claims directly to Risk Management Resources (RMR) within 48 hours of the employer being notified of the injury

- Injured employee must complete Form N
- Employer must complete Form 1
- RMR will make mandatory filing with Arkansas Workers' Compensation Commission

Contact Jill Johnson at RMR to request additional forms:

1-800-863-5045

E-mail: Jill_Johnson@rkfl.com

RMR workers' compensation meetings

In the past Risk Management Resources (RMR), ASBA's workers' compensation insurance partner, has hosted meetings during the fall at the educational service co-ops. This year these meetings will be scheduled upon request by districts or, preferably, groups of districts. To schedule, please contact RMR:

Jill Johnson:
501-614-1112

No need to bid for ASBA insurance pool members

We've received several calls recently about the need for districts to bid their insurance. Apparently a comment made at a recent meeting raised some concerns.

The apparent source of the confusion was Act 625 which states the Commission for Arkansas Public School Academic Facilities and Transportation shall establish bidding requirements and procedures.

Doug Eaton, State Director of Academic Facilities and Transportation, confirmed the Act 625 language refers to coverage specifications to be included on a bid request. This ensures

all coverages are included on a request for proposal should the district solicit bids. He agreed that the language does not require bid solicitation, but serves as a reminder so that districts will not overlook needed coverage.

You can be assured that a school district that is a member of a self-insured, non-profit program, such as the Arkansas School Boards Association Risk Management Program, is not required to solicit competitive bids. This is supported by Attorney General Opinion 83-198. Additionally, the ASBA insurance coverage exceeds the requirements set by the state.