

The Risk Report

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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. When our district has a bus traveling to an extracurricular activity, such as a speech tournament or game, are adult sponsors and parent chaperones covered if the bus is involved in an accident?

A. *Vehicle insurance coverage is on the bus, and all passengers would be covered under the ASBA policy in the event of an accident. ASBA vehicle insurance covers \$5,000 in medical payments with a combined single limit liability of \$100,000.*

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

Workers' comp payroll forms coming soon

In early December ASBA will send estimated 2009/actual 2008 payroll forms to school districts. School staff are responsible for completing the estimated payroll forms for all employee position class codes and returning the forms to ASBA.

Factors that affect workers' compensation premiums are:

- Underestimating payroll, which results in higher future premiums
- The experience modifier, which reflects the frequency of claims and, to a lesser extent, the severity of workplace accidents
- The experience of all other districts in the workers' compensation pool; higher total claims payments reduce the annual distribution to member districts

"We give every district a front-end discount of 30 percent because of the financial stability of the ASBA Workers' Compensation Trust," said Shannon Moore, ASBA Risk Management Director. "The Arkansas Workers' Compensation Commission authorizes this discount for our members."

Districts can control their experience modifier by:

- Initiating a good safety program; fewer accidents equal lower costs
- Reporting claims promptly
- Implementing a return-to-work program which reduces the cost of claims and the impact on the experience modifier; helps workers feel utilized and productive; and results in a more effectively managed claim

ASBA Workers' Compensation Trust Fast Facts

2007 Total Claims – 2,603

2007 Total Anticipated Cost – \$5,803,417

Number of Claims Over \$50,000 Each – 7

Number of Claims Over \$100,000 Each – 2

Top Loss Cause in 2007 (representing 30 percent of annual claims and \$1.8 million in anticipated cost) – Slips, trips, falls

Other Top Loss Causes in 2007 – Lifting injuries and strains

Welcome new ASBA-insured districts

Property

Academics Plus
Quitman

Vehicles

Academics Plus
Booneville

Workers' Compensation

Academics Plus
eStem Elementary School
eStem Middle School
eStem High School



808 Dr. Martin Luther King, Jr. Drive
Little Rock, AR 72202-3646

Non-Profit
Organization
U.S. Postage
PAID
Permit No. 2340
Little Rock, AR

Winterize your campus to reduce injuries and claims

One thing about Arkansas weather is that it is unpredictable. This month's fall temperatures soon will be replaced by much cooler winter weather and precipitation.

Every year many, if not most, Arkansas schools experience wet or icy sidewalks and slippery floors. Preparing now can help you reduce the likelihood that a student, staff member or building visitor may take a nasty fall.

- Be sure your custodial staff has the right equipment and de-icing material; have bags of salt or sand available to spread on sidewalks to prevent ice buildup.
- Think about all of the locations where falls are likely to occur; don't forget walkways between buildings which students and staff must use to get to class, the cafeteria or gym.
- Be sure that building entrances have dry floor mats at doorways.
- Place "wet floor" signs where needed.
- Remind staff who handle playground duty to take precautions on wet surfaces and to encourage children not to run in wet areas. (Yes, this may be easier said than done.)
- Involve students in the effort, such as a "safe winter" essay contest in which students contribute suggestions for home and school.

Don't miss the
Health & Safety Plans for Public Schools
breakout session at the
ASBA Annual Conference.
Jim White, Facilities Supervisor at Rogers,
will present this session on
Wednesday, December 3, at 2:15 p.m.

For your
convenience, workers'
compensation,
property and vehicle
claim forms are on
the ASBA Web site:
www.arsba.org

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