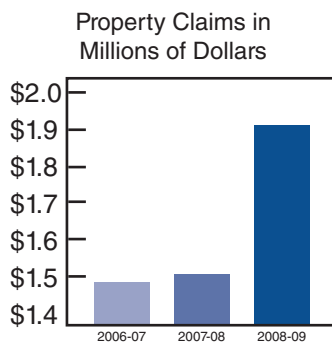


# The Risk Report

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

## High claims year ends; weather, multi-bus wrecks to blame

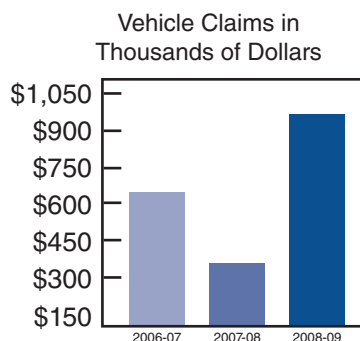
The 2008-09 school year will be remembered as one in which the dollar amount of property and vehicle losses exceeded those of previous years. Risk Management Program Director Shannon Moore attributes the increase in insurance payouts to weather events and, in some cases, bus driver inattention.



A total of 188 property claims were reported in 2008-09, which represents a 40 percent increase over the previous year. Moore noted that the dollar amount of property claims incurred in 2008-09 was \$1.9 million, an increase of 27 percent from the prior year.

Vehicle claims didn't fare much better, showing an increase of 27 percent. The total dollar value of vehicle claims incurred in 2008-09 was \$969,972, a whopping 187.5 percent increase over 2007-08.

While there may not be much we can do to manage the



weather, there are some other things that districts can do. Job-appropriate employee training and a district risk management program can reduce losses. For claim reporting guidelines, please see reverse side.

## Designated workers' compensation MD requested

Risk Management staff at ASBA sent e-mail requests to all superintendents requesting the name of each district's designated doctor or clinic for workers' compensation claims. ASBA is updating its records and appreciates the assistance of the districts in providing the names.

While one-third of school districts immediately responded, we are awaiting the completed forms from other districts. If you have not sent in the name of your designated workers' comp physician or clinic, please do so as soon as you can.

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

<b>Property</b>	Booneville Charleston Emerson-Taylor
<b>Vehicle</b>	Emerson-Taylor Malvern



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## **Risk management Q & A**

**Q**uestion: We had an employee who just notified us about an on-the-job injury that occurred two months ago. Since we tell employees they must report accidents and injuries immediately, should we send the claim in for processing?

**A**nswer: You've heard the old adage, "better late than never." That applies in this case; you should handle the claim as you would have if it had been turned in the day of the incident. State law sets the statute of limitations on filing claims for two years from the date of the injury. Even if the claim is filed more than two years after the injury, refer it to the third party administrator so that an investigation/review may begin.

## **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.

### **Looking for forms?**

You'll find workers' compensation, property and vehicle claims forms on the ASBA Web site:

[www.arsba.org](http://www.arsba.org)