

RISK COORDINATOR'S MANUAL



September 2016

**HOW TO BECOME A
SUCCESSFUL RISK
COORDINATOR**

**10 SECRETS TO
INVESTIGATING
INCIDENTS**

**REPORTING –
WHY and HOW**

**WHAT TO KNOW
ABOUT ANNUAL
SURVEYS**

**HRDS CLASSES
AVAILABLE**

WHAT'S THE ROLE OF A RISK COORDINATOR ALL ABOUT?

The question you're probably thinking right now is, "What do I do and how do I do it?" Well, you're in luck. Throughout this manual we will discuss the functions and duties of the risk coordinator. You will also be provided with suggested training courses on each function.

Let's get started

Why do state agencies have risk coordinators?

According to Chapter 70 of the State Risk Management Program, state agencies and other covered entities that may or may not maintain a Risk Management Program will be directed and instructed on how to do so. The purpose of this is to create a standardized, effective means of reporting, investigating, adjustment, settlement and litigation of claims.

260:70-1-1

Agencies have risk coordinators for that very reason; to establish a standardized approach and plan for dealing with risk and managing claims.



Now that you understand the purpose of the risk coordinator's role and why agencies have them, let's discuss the duties of the risk coordinator and how you can be successful in completing them in a timely manner.

Risk coordinator duties need to be prioritized according to the urgency of a matter. Here are some examples of these duties:

Risk Walkthrough and Inspection

Risk walkthroughs and inspections are designed to identify risks, i.e., hazards, and potential risks that can cause physical harm or damage to property and people. As the risk coordinator, it is your duty to proactively identify, eliminate or mitigate these risks.



Reporting Claims

As a risk coordinator, it is your duty to ensure claims are being reported in a timely manner. This is a very important step for effective risk management with regard to your agency's claims.



Safety Training

Safety training is an effective way for you, as well as employees in your agency, to remain current on policies and procedures. It is your duty to ensure that employees are trained on safe practices and procedures.



Annual Surveys

Each agency is to annually report to state Risk Management their property values, number of employees and officers, Risk Management will provide you with these surveys as well as the charts to return to Risk Management and other requested information via surveys. It is your duty to ensure the surveys are completed and submitted on time.



WALKTHROUGHS AND INSPECTIONS

A risk walkthrough and inspection can take place at any of the state agencies as well as any other covered entity. These walkthroughs and inspections are critical to the safety of employees, visitors and vendors at the location. Once a walkthrough and inspection is completed, the risk coordinator or designated staff will report any hazards and recommend improvements for that location. Recommendations should be addressed within 30 days.



The reason behind the walkthroughs and inspections is to identify hazards or potential risks that could cause harm to employees, visitor or vendors. By identifying hazards through inspection, you can address any risk before there is an incident, thereby preventing a potential injury. It also saves the agency time and money by avoiding a claim.

How do you perform a thorough walkthrough inspection?

Start by understanding what work is being done at your location or area. It is a good idea to get this information from supervisors who actually do and oversee the work. Once you understand what is being done, you can begin to identify what hazards are associated with the operations. When performing an inspection, walk all areas of the location and identify hazards that can cause bodily harm or interrupt operations.

Once the hazards and risks are identified, recommendations should be provided to control them. Recommendations can be as simple as housekeeping, such as removing clutter to decrease tripping and fire hazards in the work area, or as complex as implementing a hearing conservation program to protect employees from hearing loss.

“Inspections and investigations are **FACT** finding, not **FAULT** finding.”

Incident Investigation

Preventative actions such as walkthroughs and inspections are great ways to catch hazards before they turn into incidents and before incidents become claims. Incident investigations are also a great tool which can be used to gather information from a current incident to prevent reoccurrence. When conducting an incident investigation, be sure not to wait days or weeks after the date of the incident to investigate. It is important to investigate quickly to get a more accurate picture of what happened. If you wait too long, the layout of the scene could be altered, evidence could be gone and witnesses may have forgotten important details.

While investigating an incident, do not stop your investigation at just what happened, but dig to discover why it happened. For example, a “what” could be someone slipped on water in the hallway. A recommendation to this “what” could be clean up the water and put out a wet floor sign. But if you dig into the incident

further and ask why there was water in the hallway and where did it come from, you might discover it came from the leaking water fountain. Fixing the leak will prevent future puddles and future incidents.

Incident Investigation University

As a risk coordinator, incident investigation is very important for prevention of future incidents and claims. Proper and timely investigations are also very important to the management of current incidents and claims. To be fully educated on this function of your role, we suggest you complete the HRDS class “How to Investigate Incidents” training course.

This introductory course is designed to give you the tools necessary to investigate a variety of liability incidents and workplace injuries. It explores in detail how to conduct an investigation from start to finish and how to properly document the investigation, as well as how to report liability incidents to Risk Management.

10 Secrets to Investigating Incidents

1. Do not wait to investigate.
2. Investigate with supervisor.
3. Recommend corrective action.
4. Find root cause.
5. Take photos from all angles.
6. Interview witnesses in a quiet room.
7. Document any damage.
8. Put the witness at ease and thank them for their help.
9. Do not place blame.
10. Follow up.

REPORTING CLAIMS

Why is it so important?

Reporting is important because it is the first step in managing a claim. If the report is lagging, so will be the management of the claim. Before we get into how to report claims properly and in a timely manner, let's see what the Risk Management Program says about reporting:

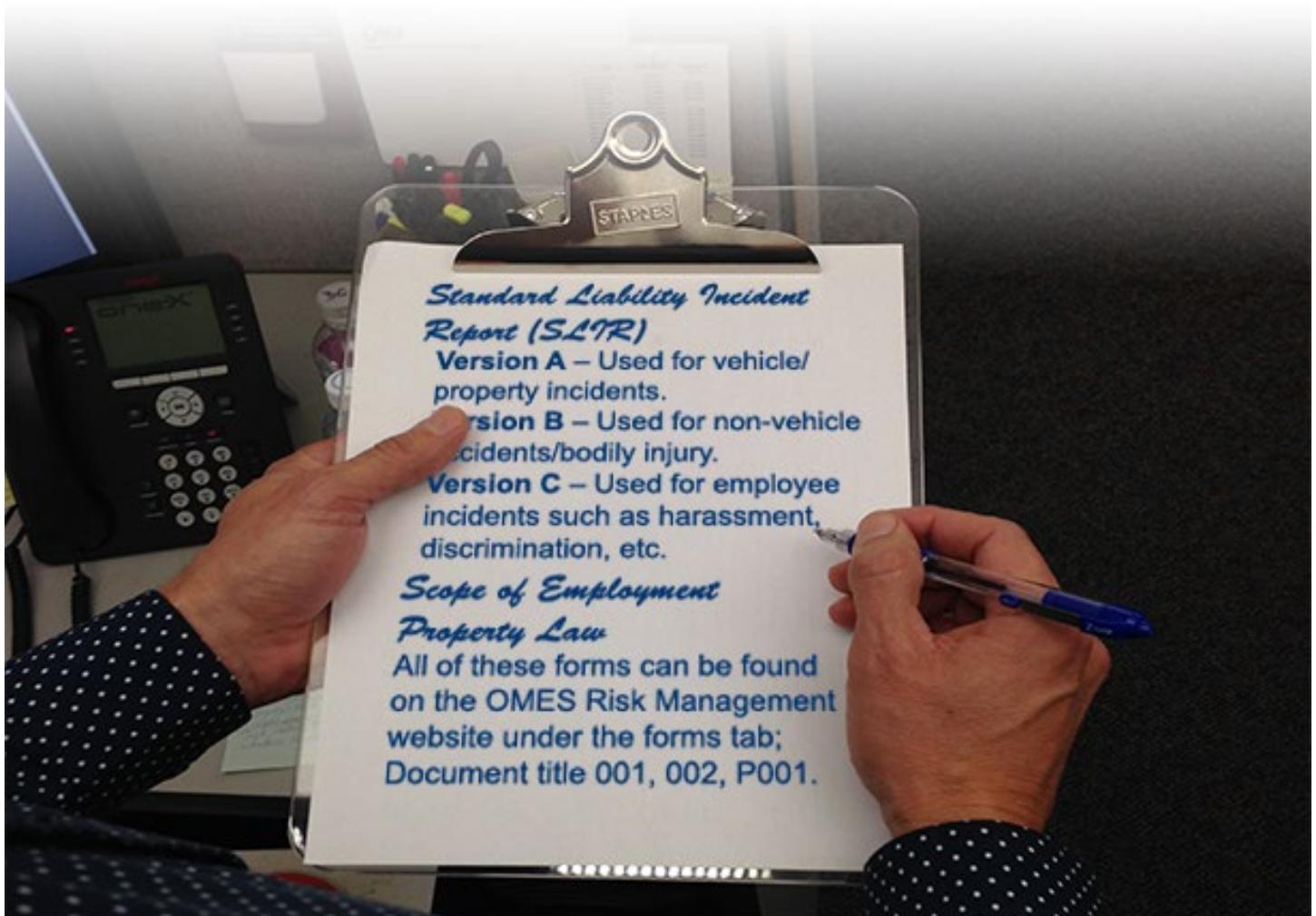
“The risk coordinator shall report or notify Risk Management in the event of any incident. As the risk coordinator, you will complete the liability incident report along with the required forms from employees involved. To be most effective with claim management, it is imperative that

notification is made, reports are completed and documents are gathered in a timely manner.” **260:70-3-2**

This explains that reporting is ultimately the duty of the risk coordinator. **No dodging this responsibility!**

How to properly report

As we previously discussed, reporting incidents as soon as possible is important for the overall management of a claim. Reporting incidents in a timely manner is the No. 1 most important step. As a risk coordinator you must also know how to report an incident. Below are the forms used for reporting, when you should use them and where to find them:



Reporting Incidents University

Just as incident investigation is critical, reporting an incident is also very important for the proper management of a claim. Proper and timely reports create a better timeline, allowing Risk Management to gather recent information to make a more accurate decision on a claim. To be fully educated on this function of your role, we suggest you complete the HRDS class “When an Incident Happens: How Should it be Reported” training course.

This course will teach you how to properly fill out the required form for each type of incident and correctly submit your report. You will also learn how prompt reports help prevent unsafe conditions by allowing hazards to be corrected quickly. You will be given the tools to review incidents, identify trends, assess effectiveness of current safety programs and prevent similar incidents from reoccurring.



SAFETY TRAINING

Safety training impacts employee culture and morale. This is why one duty of a risk coordinator is geared towards gathering and creating training material on various topics. The state's workers' compensation excess insurance carrier, Safety National, has a database that can be used as a training resource. If you notice a need for training in a certain area or topic, you are able to search Safety National to find material to present to your agency.

Safety training is not only beneficial for employees, but also for you as a risk coordinator. Regulations and best practices are constantly evolving. Continuous education through training is a great way to stay current and knowledgeable about regulations, processes and controls.

Safety Presentations

Safety presentations are a key part of the duties of the risk coordinator. Presentation requirements may be speaking to a large group or, in a smaller setting, giving one-on-one training. Presentations are an efficient way for a risk coordinator to deliver information to the whole agency. Information must be delivered in a manner that is clear and receptive.

When presenting, make sure you engage your audience through questions and crowd participation. Also, be sure that what you're presenting is relevant to your agency and that it supports the agency's culture. Last, but certainly not least, train in short segments. Thirty minute segments are ideal per training session.



The screenshot shows the 'SAFETY ESSENTIALS ONLINE' website. At the top right, it says 'UNITED STATES' and 'User: toni.blue@msdsonline.gov' with a 'Logout' link. A search bar with a 'search' button is circled in red. The main navigation bar includes 'Home', 'Library', 'Time Savers', 'Tools', 'Training', 'Find', 'My Safety, BLR', and 'Help'. Below this, there are several content areas: 'Workplace Safety Topics' with category and topic filters; 'Safety News' with two articles; and 'SDS Search' with input fields for 'Product Identifiers', 'Manufacturer or Supplier', and 'CAS #', and a 'Search' button. There are also social media links and 'Safety Quick Links' on the right side.

Safety Training Material

Safety National is the state's workers' compensation excess insurance carrier. One service they provide is a safety database of training materials. Above is a screen shot of Safety Essentials Online training page. The red circled search bar is where you can type in any topic for which you feel the need to train. The website provides a number of different types of training material for your agency's use. Safety National provides one login and password to Safety Essentials Online

for 50 agencies. All state employees in the state consolidated workers' compensation program (CWCP) can access other online safety tools. The tools that are available to all state agencies consist of a workers' compensation kit, defensive driving courses, office ergonomic solutions and much more. You, as the risk coordinator, will be the holder of that information.

There are also a number of useful tools you can use under each tab above, such as newsletter generators and safety handouts.

NEW ANNUAL SURVEYS

What to know

Whether you are familiar with Risk Management's surveys or this is your first introduction to them, there are a few things you should know, such as the purpose of the surveys and the importance of submitting them. These surveys have everything to do with the accuracy of your agency's insurance coverage.

Surveys have a direct impact on the marketing and placement of commercial lines of coverage along with identifying exposures for self-insured programs. By responding to all annual surveys, an agency is assured data utilized for their agency is accurate. The data provided in surveys has a direct impact on premiums which, when out-of-date, can have an adverse impact. Also, non-response on surveys can potentially lead to your agency being uninsured or under-insured for property coverage. Consistent survey response assures your agency the data utilized is accurate for all lines of coverage.

The risk coordinator acts as the lead in gathering information for Risk Management's annual surveys. As the risk coordinator for your agency, you will use all effective means to retrieve the information and updates needed to complete each survey by its intended deadline. You will also need to submit to Risk Management a point of contact email address for the online property survey. Your agency will be provided with

a password that will be used for you to submit your online survey.

Sounds overwhelming? Don't worry, Risk Management is available to answer any questions you may have.

Remember to submit surveys annually even if nothing has changed from the previous year. Below is a list of annual surveys that you, as a risk coordinator, are responsible for submitting:

Annual Surveys

- Auto Physical Damage Survey
- Employee Dishonesty (Crime) Survey
- Directors and Officers/Educators Legal Liability/Employee Concentration/Employment Practice
- Liability Survey
- Vehicles, Equipment and Watercraft
- Out-of-State Survey
- Foreign Liability Survey
- Property Survey – Online

Annual surveys only for certain agencies/colleges/universities

- Fine Arts
- Aviation

SRM_Underwriting@omes.ok.gov

Hard Deadlines

NEED HELP? 405-521-4999

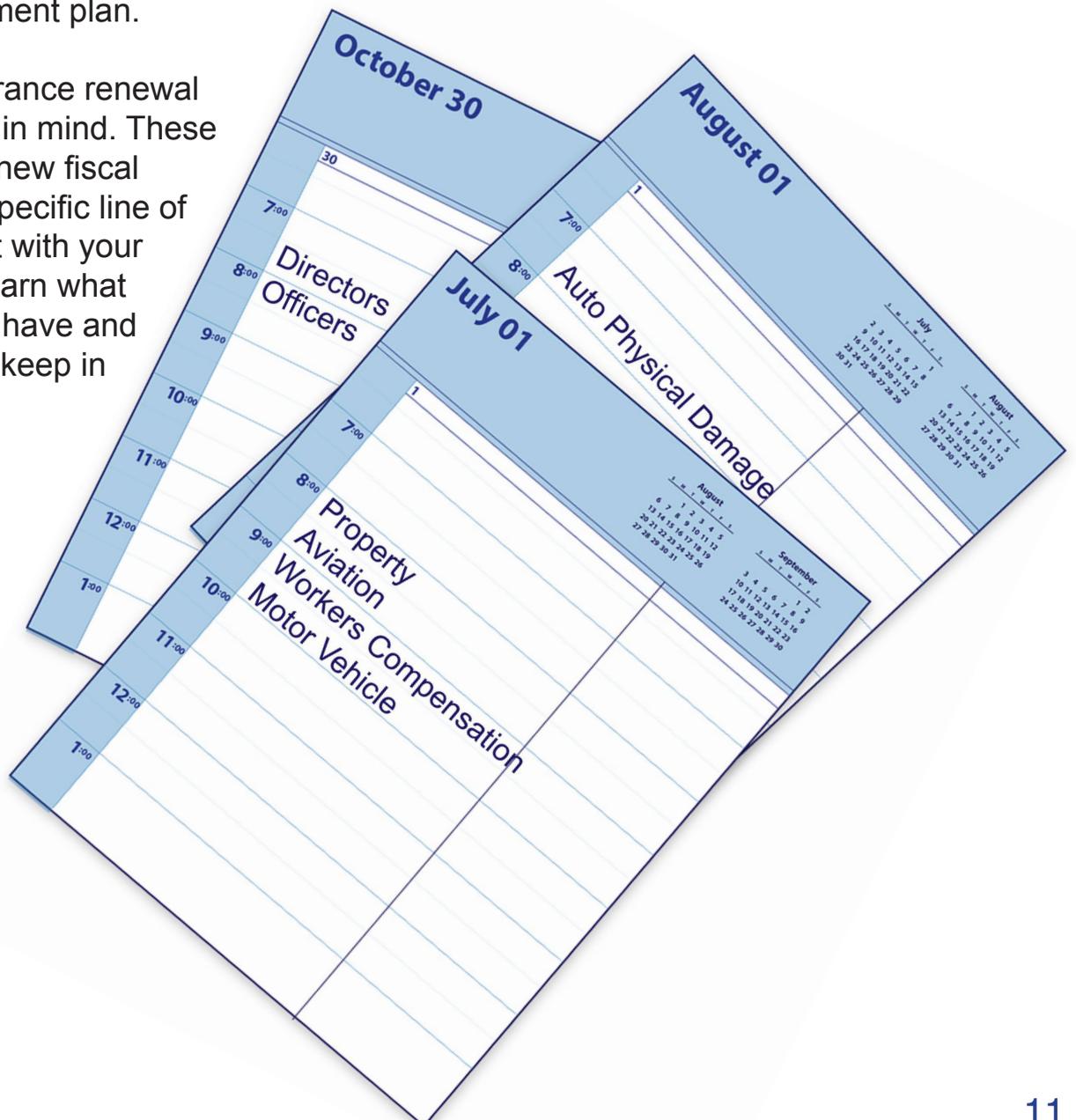
WHAT TO DO WITH INSURANCE INVOICES?

Paying bills may not be the most exciting function, but it is definitely something that must be done – correctly and on-time. Risk Management will invoice each agency according to its current lines of coverage. Your agency must pay its premium no later than 30 days from the invoice date. Failure to pay within 30 days may result in potential surcharges, less of allowed premium rate credit (if allowed), or a revision of your agency’s payment plan.

Here are insurance renewal dates to keep in mind. These dates mark a new fiscal year for that specific line of coverage. Get with your agency and learn what coverage you have and what dates to keep in mind.

Renewal Dates

- Property – July 1
- Aviation – July 1
- Workers Compensation – July 1
- Motor Vehicle – July 1
- Auto Physical Damage – Aug. 1
- Directors and Officers – Oct. 30



OVERVIEW

This position requires time, flexibility and the ability to prioritize tasks in the order of greatest urgency. Responsibilities of the risk coordinator include serving as a resource to your agency/covered entity in safety and risk control. It is also the risk coordinator's responsibility to ensure the annual Risk Management surveys are submitted by the scheduled deadline. As mentioned before in safety training, the risk coordinator has access to Safety National's training library. The risk coordinator will act as a Safety National resource for their agency/covered entity with regards to training and creating profiles for new employees and administrators. As mentioned in the manual, it is imperative that reporting is done correctly and in a timely manner. As a risk coordinator, it is your responsibility to ensure all this happens.

Below are reference numbers to the Risk Management Program and Administrative Rules; used as references for duties within the program.

Title 260: Office of Management and Enterprise Services
Chapter 70: Risk Management Program

<http://www.oar.state.ok.us/oar/codedoc02.nsf/All/F1A00EB50D22369D86257F49006186AF?OpenDocument>

HRDS CLASS LIST

Course: How to Investigate Incidents

Course Code: HRD107

Instructor: Risk Management

Cost: Free

Course: Lowering Costs by Reducing On-the-Job Injuries

Course Code: HRD145

Instructor: Risk Management

Cost: Free

Course: Understanding Behavior and Emergency Response (2 days)

Course Code: HRD108

Instructor: Risk Management

Cost: Free

Course: What is Risk Management?

Course Code: HRD146

Instructor: Risk Management

Cost: Free

Course: When an Incident Happens: How Should it be Reported?

Course Code: HRD144

Instructor: Risk Management

Cost: Free

Course: Defensive Driver Course

Course Code: HRD151

Instructor: Risk Management

Cost: Free