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STAYING ONE STEP AHEAD

by Bruce Birdwell, ARM, CSP, Executive Director

For risk managers, an important saying to know is: What hasn't happened in 10 years can happen in 10 seconds. Just because an accident has not occurred due to inaccessible emergency exits, for example, doesn't necessarily mean it won't happen. Trying to anticipate the unexpected is something risk managers are having to do more often.

Risk managers can stay one step ahead by keeping up to date on safety issues, new laws and regulations, and court decisions. Inside this issue of *Risk-Tex* is a list of useful Web sites and continuing education courses for risk managers. The page

is designed as a pull-out section to be kept next to the computer or somewhere handy for quick reference.

Over the years the risk manager's job has transformed from being technical to more of a managerial role. Today's risk managers are focusing more on analyzing and predicting what actions pose risk and what can be done to eliminate, transfer, or reduce it. But remember, nobody's perfect. Risk managers can't know about every risk that is out there. That's where continuing education and staying on top of issues comes

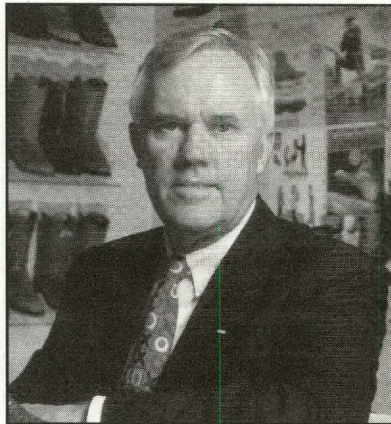
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NEW MEMBER JOINS BOARD

The SORM board of directors has a new addition. James E. Green of Hurst, who was appointed by Gov. George W. Bush to a six-year term, joined the board in May 1999.

Gov. Bush also reappointed Micaela Alvarez of McAllen. The Texas Senate confirmed the appointments May 12. Both will serve terms ending Feb. 1, 2005.

Green is the risk manager for Justin Industries, Inc. of Fort Worth, where he established the original risk management function for the manufacturing company. Previously, he served as a management consultant at Peat, Marwick, Mitchell & Co. He also served 10 years with the Fort Worth Police Department.



James E. Green

Green is the Region V chairman of the Texas Association of Business and Chambers of Commerce, past

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SORM

STATE OFFICE of RISK MANAGEMENT

MISSION STATEMENT

The State Office of Risk Management will provide active leadership to enable State of Texas agencies to protect their employees, the general public, and the state's physical and financial assets by reducing and controlling risk in the most efficient and cost-effective manner.

ADOPTED MARCH 1998

BOARD MEMBERS

- Gerald M. Lavey, ARM
Chair
- Martha A. Rider
Vice Chair
- Micaela Alvarez, JD
- Ronald D. Beals, M.D.
- James E. Green
- Ray "Tom" Pace

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LABOR SURVEY UNDER WAY

A number of agencies were sent survey packets from the Texas Workers' Compensation Commission (TWCC) and the Bureau of Labor Statistics (BLS). SORM requests that the surveys be completed and returned ASAP. Everyone participating in the survey will receive a copy of the

final report.

If you have questions, contact Scott Richardson, TWCC's chief safety information systems (512-440-3864, E-mail srichardson@twcc.state.tx.us), or Celia Villarreal, TWCC's manager of BLS programs (512-440-3862, E-mail cvillarreal@twcc.state.tx.us).

GREEN JOINS SORM BOARD

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chairman and current member of the board of the West Area Council of the Fort Worth Chamber of Commerce, and past chairman and current trustee of the Fort Worth Police Awards Foundation. He is actively involved in the Rotary Club of Fort Worth, the DFW Chapter of the Risk and Insurance Management Society, and the Metroplex Tennis Officials Association.

A graduate of Texas Christian University, Green replaces Frances C. Oliver of Dallas, whose term expired.

TRYING TO STAY ONE STEP AHEAD

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to play. By keeping current and by networking with others in the field, risk managers can discover what other agencies or businesses are facing and how the situation was handled. There's no need to "reinvent the wheel" at your agency if another agency has already solved a similar problem.

The Web pages listed in this issue are links to government, organization, industry, and other sites that deal with risk management issues. Some of the sites focus on specific issues, while others cover a broad range of topics. Many of the organizations included in the list have chapters around the state. Many of those have convenient luncheons

with speakers, organize regional conferences, and offer a way to network with other risk managers from different industries.

The continuing education courses are becoming more and more necessary. Many risk manager job listings are requiring applicants to have some of the professional designations. The designations are also a way to show employers and peers that you've achieved a certain level of professionalism in your career.

Risk managers are employed in jobs where learning never ends. Staying ahead of the game by keeping on top of the new laws, regulations, court decisions, and safety issues is how today's risk managers will survive tomorrow.

SORM AWARDED

SORM's *Risk Management for Texas State Agencies Guidelines* received an honorable mention in the Public Risk Management Product category in the Public Risk Management Association's 1999 Risk Management Achievement Awards national competition.

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OFFICE HOURS: 8 A.M.-5 P.M. MONDAY THROUGH FRIDAY

MAILING ADDRESS: STATE OFFICE of RISK MANAGEMENT, P.O. BOX 13777, AUSTIN, TX 78711-3777

FAX NUMBERS: 512-472-0228 • 512-472-0234 • 512-472-0237

VISIT OUR WEB SITE AT WWW.SORM.STATE.TX.US

DON'T KNOW WHERE TO TURN?

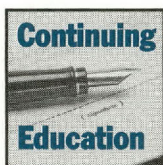
USE THIS PULL-OUT SECTION TO GUIDE YOU TO RISK MANAGEMENT RESOURCES

Below is a list of some of the professional designations offered. For more information, contact the American Institute for CPCU and the Insurance Institute of America at (800) 644-2101 or online at www.aicpcu.org.

Associate in Risk Management Program (ARM)

Three courses, ARM 54, ARM 55, ARM 56, consisting of 13 assignments each.

Recommended for: (1) persons responsible for controlling and financing the risk of loss faced by their own organizations; (2) insurance producers and consultants who want to broaden their services to include complete risk management counseling; (3) corporate and government safety personnel; and (4) underwriters seeking to sharpen their risk selections and loss control recommendations.



Courses

- ARM 54 - Essentials of Risk Management
- ARM 55 - Essentials of Risk Control
- ARM 56 - Essentials of Risk Financing

Associate in Loss Control Management Program (ALCM®)

For new students, three loss control courses, ALCM 74, ALCM 75, and ALCM 76, each with 13 assignments, and completion of any two of three CPCU courses – CPCU 1, CPCU 5, and CPCU 7.

Recommended for: (1) individuals responsible for conducting an insurer's loss control activities; (2) others responsible for advising clients in the development and implementation of loss controls in connection with insur-

ance agency, brokerage, or consulting activities; (3) persons responsible for controlling the accidental losses of their own organizations.

Courses

- ALCM 74 - Accident Prevention
- ALCM 75 - Property Protection
- ALCM 76 - Occupational Health and Hygiene

Chartered Property Casualty Underwriter Program (CPCU)

Ten courses consisting of 15 assignments each.

Recommended for: (1) experienced insurance personnel who have a good
(Continued on page 4)



WHAT'S ON THE WEB

These are some sites related to risk management. While some of the sites are governmental or non-profit organizations, others are offered by companies that may include commercial speech and advertising in their content. SORM does not endorse any of the companies or sites listed. As with all information on the Internet you should independently verify information you find on the Net before relying on it in important matters.

GOVERNMENT

- Agency for Toxic Substances and Disease Registry** <http://www.atsdr.cdc.gov/atsdrhome.html>
- Building and Fire Research Laboratory** <http://www.bir.nist.gov>
- Bureau of Labor Statistics** <http://stats.bls.gov>
- Centers for Disease Control and Prevention** <http://www.cdc.gov>
- Consumer Product Safety Commission** <http://www.cpsc.gov>
- U.S. Department of Energy Chemical Safety Program** http://tis-hq.eh.doe.gov/web/chem_safety
- U.S. Environmental Protection Agency** <http://www.epa.gov>
- Federal Emergency Management Agency** <http://www.fema.gov>
- U.S. Department of Health and Human Services** <http://www.dhhs.gov>
- National Agriculture Safety Database** <http://www.cdc.gov/niosh/nasd/nasdhome.html>
- National Highway Traffic Safety Administration** <http://www.nhtsa.dot.gov>
- National Institute of Environmental Health Sciences** <http://www.niehs.nih.gov>
- National Institutes of Health** <http://www.nih.gov>
- National Institute of Occupational Safety and Health** <http://www.cdc.gov/niosh/homepage.html>
- Occupational Safety & Health Administration** <http://www.osha.gov>
- State Office of Risk Management** <http://www.sorm.state.tx.us>
- Americans with Disabilities Act** <http://www.usdoj.gov/crt/ada/adahom1.htm>
- U.S. Chemical Safety and Hazard Investigation Board "Chemlinks"** <http://www.chemsafety.gov>

(Continued on page 4)

PROFESSIONAL DESIGNATIONS

(Continued from page 3)

knowledge of insurance practices and have studied the insurance principles that underlie these practices; (2) people who have completed the Program in General Insurance (INS) or any of the IIA associate designation programs; and (3) risk managers, accountants, safety professionals, attorneys, professors of insurance, recent graduates of schools of business, and other professionals whose jobs require an understanding of property and liability insurance contracts and operations.

Courses

- CPCU 1 - Ethics, Insurance Perspectives, and Insurance Contract Analysis
- CPCU 2 - Personal Insurance and Risk Management
- CPCU 3 - Commercial Property Insurance and Risk Management
- CPCU 4 - Commercial Liability Insurance and Risk Management
- CPCU 5 - Insurance Operations
- CPCU 6 - The Legal Environment of Insurance
- CPCU 7 - Management
- CPCU 8 - Accounting and Finance
- CPCU 9 - Economics
- CPCU 10 - Related Studies

Associate in Claims Program (AIC)

Four courses with 13 assignments in each.

Recommended for: (1) Experienced claim representatives, claim supervisors, and examiners who have a strong knowledge of insurance claim practices but who have not had formal study on the insurance, legal, and claim principles that underlie those practices; and (2) other people in insurance and insurance-related occupations who work with claims.

Courses

- AIC 33 - The Claims Environment
- AIC 34 - Workers' Compensation and Medical Aspects of Claims
- AIC 35 - Property Loss Adjusting
- AIC 36 - Liability Claims Adjusting

Certified Risk Manager Program (CRM)

Five courses. Recommended for those in the risk management or a related field, including accounting, finance, insurance, loss control, legal, claims, and others.

Courses

- Risk Management Essentials
- Risk Analysis
- Risk Financing
- Risk Control
- Risk Administration

RESOURCES ON THE WEB

(Continued from page 3)

ASSOCIATIONS AND SOCIETIES

- American Association of Occupational Health Nurses <http://www.aaohn.org>
- American Chemical Society <http://www.acs.org>
- American College of Occupational and Environmental Medicine <http://www.acoem.org>
- American Conference of Governmental Industrial Hygienists <http://www.acgih.org>
- American Industrial Hygiene Association <http://www.aiha.org>
- American National Standards Institute <http://web.ansi.org>
- American Society of Heating, Refrigerating and Air-Conditioning Engineers <http://www.ashrae.org>
- American Society of Safety Engineers <http://www.asse.org>
- Board of Certified Safety Professionals <http://www.bccsp.com>
- Building Owners and Managers Association International <http://www.boma.org>
- Chemical Manufacturers Association <http://www.cmahq.com>
- Industrial Safety Equipment Association <http://www.safetycentral.org/isea>
- National Fire Protection Association <http://www.nfpa.org>
- National Safety Council <http://www.nsc.org>
- The Public Entity Risk Institute (PERI) <http://www.riskinstitute.org>
- Red Cross <http://www.crossnet.org>
- Risk and Insurance Management Society (RIMS) <http://www.rims.org>
- Public Risk Management Association (PRIMA) <http://www.primacentral.org>
- Self-Insurance Institute of America <http://www.siiia.org>
- American Society for Healthcare Risk Management <http://www.ashrm.org>
- Public Risk Database Project <http://www.prdp.org>

INDUSTRY AND UNIVERSITY LINKS

- FireNet Information Network <http://online.anu.edu.au/Forestry/fire/firenet.html>
- Johns Hopkins University Center for Occupational & Environmental Health <http://www.med.jhu.edu/coeh>
- OSHWEB-Index of Occupational Safety and Health Resources <http://oshweb.me.tut.fi/cgi-bin/oshweb.pl>
- Underwriters Laboratories Inc. <http://www.ul.com>
- American Risk and Insurance Association <http://www.aria.org>
- Human Factors and Ergonomics Society <http://www.hfes.vt.edu/HFES.html>
- Contingency Analysis <http://www.contingencyanalysis.com>
- Risk Management Internet Services <http://www.rmis.com>
- Accessology, Inc. <http://www.accessology.com>
- World Safety <http://www.worldsafety.com>
- RiskINFO <http://www.riskinfo.com>
- International Risk Management Institute <http://www.irmi.com>
- Center for Risk Management and Insurance Research <http://rmictr.gsu.edu/ctr>

JOURNALS AND NEWS SOURCES

- Infection Control and Hospital Epidemiology <http://www.slackinc.com/general/iche/ichehome.htm>
- The Journal of the American Medical Association <http://www.ama-assn.org/public/journals/jama/jamahome.htm>
- Emerging Infectious Diseases <http://www.cdc.gov/ncidod/eid/index.htm>
- Business Insurance magazine <http://www.businessinsurance.com>
- National Underwriter <http://www.nuco.com>
- Risk & Insurance magazine <http://www.riskandinsurance.com>

Texas State Agencies Safety Awards

SORM recognizes agencies that have effectively reduced their number of injuries. The Gold Award recipients can compete for the Texas State Agency Safety Excellence Award. The FY 1998 Safety Awards results are listed below:

Fourteen **Gold Awards** for reduction in injury frequency rate (IFR) of 50 percent or more when compared to the average of the previous five years.

- ★ Legislative Budget Board
- ★ Supreme Court
- ★ Court of Criminal Appeals
- ★ State Securities Board
- ★ Texas Veterans Commission
- ★ Department of Banking
- ★ Texas State Soil and Water Conservation Board
- ★ Texas Historical Commission
- ★ Texas Higher Education Coordinating Board
- ★ Abilene State School
- ★ Health and Human Services Commission
- ★ Board of Medical Examiners
- ★ Office of the Governor
- ★ Texas Commission on Alcohol and Drug Abuse

Nineteen **Silver Awards** for reduction in IFR of 30 percent to 50 percent when compared to the average of the previous five years.

- ★ University of North Texas Health Science Center at Fort Worth
- ★ Lubbock State School
- ★ Office of the State Comptroller
- ★ Texas Natural Resource Conservation Commission
- ★ Texas Rehabilitation Commission
- ★ Texas Animal Health Commission
- ★ Waco Center for Youth
- ★ Department of Licensing and Regulation
- ★ San Angelo State School
- ★ El Paso State Center
- ★ Employees Retirement System
- ★ Lamar University at Orange
- ★ General Services Commission
- ★ Texas Senate
- ★ Office of the Attorney General
- ★ Angelo State University
- ★ Texas Department of Insurance
- ★ Vernon State Hospital
- ★ Kerrville State Hospital

Thirty-one **Bronze Awards** for reduction in IFR of 10 percent to 30 percent when compared to the average of the previous five years.

- ★ Department of Agriculture
- ★ Denton State School
- ★ Texas Department of Housing and Community Affairs
- ★ Wichita Falls State Hospital
- ★ Texas Legislative Council
- ★ Texas State Library and Archives Commission
- ★ Texas Workers' Compensation Commission
- ★ State Office of Administrative Hearings
- ★ Texas Workforce Commission
- ★ Lamar University at Beaumont
- ★ Alcoholic Beverage Commission
- ★ Richmond State School
- ★ Sul Ross State University
- ★ Department of Protective and Regulatory Services
- ★ Office of Court Administration
- ★ Sam Houston State University
- ★ Lufkin State School
- ★ Corpus Christi State School
- ★ San Antonio State Hospital
- ★ Department of Human Services
- ★ Austin State Hospital
- ★ School for the Blind and Visually Impaired
- ★ Parks and Wildlife Department
- ★ Terrell State Hospital
- ★ Texas Racing Commission
- ★ Adjutant General's Department
- ★ Texas State Technical College System
- ★ University of North Texas
- ★ Railroad Commission
- ★ Rusk State Hospital
- ★ Texas Department of MHMR

In addition, 32 agencies received the **Sustained Safety Performance Award** for small agencies that have no reported injuries for three or more years.

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SORM UPCOMING EVENTS & TRAINING

NFPA, LIFE SAFETY CODE 101

Aug. 25, 1999
Austin, TX

This course provides an overview of enabling legislation and a general overview of the basic fundamentals (Chapters One through Seven) of Life Safety Code 101. The intent is to provide an orientation and basic knowledge for those with limited or no experience with the Code.

ADDITIONAL DUTY SAFETY OFFICER ORIENTATION

1st Wednesday of every month
Austin, TX, 8 a.m.-5 p.m.

BASIC FIRST AID & CPR TRAINING

July 23, 1999
Austin, TX
8 a.m.- 5p.m.

Aug. 31, 1999
Austin, TX
8 a.m.- 5p.m.

Learn the basics of first aid, CPR, and the Heimlich maneuver. A manual is provided and each participant practices first-aid skills in the class. Each class is limited to 10 participants. **COST: \$25.** Red Cross certification provided.

ERGONOMICS & ERGOEASER®

July 28, 1999
Austin, TX
8 a.m.- 5p.m.

This course provides the safety officer and risk manager with the basic skills required to design a program to prevent one of the most prevalent and costly modern workplace health problems, "work-related musculoskeletal disorders" (WMSDs).

BASIC TRAINING FOR CLAIMS COORDINATORS

2nd Tuesday of every month
Austin, TX, 9 a.m.-3 p.m.

REGISTRATION FORMS will be mailed to your agency with times, locations, and arrangements.

Please contact: Val McCandless @ 512-936-1460 VSM@OAG.state.tx.us
Leonard Zolondek @ 512-936-1561 LDZ@OAG.state.tx.us

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