

**CHAPTER 92-05-02
RISK MANAGEMENT PROGRAMS**

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92-05-02-01. Definitions.

As used in this article:

1. "Employer" means employer as defined in North Dakota Century Code section 65-01-02.
2. "Good standing" for purposes of this article means an employer account that is not in default pursuant to North Dakota Century Code section 65-04-22.
3. "Organization" means workforce safety and insurance.
4. "Risk management programs" means all premium reduction and premium calculation programs offered and approved by the organization. Participants in the deductible program are not eligible for discounts under this chapter.
5. "Safety intervention" means any program, practice, or initiative approved by the organization intended to eliminate workplace hazards.

History: Effective July 1, 2006; amended effective July 1, 2007; July 1, 2010; January 1, 2024.

General Authority: NDCC 65-02-08

Law Implemented: NDCC 65-03-04, 65-04-19.1

92-05-02-02. Availability.

The availability of the risk management programs is contingent on sufficient fund surplus as determined by the organization. The organization may develop additional programs and modify existing programs.

History: Effective July 1, 2006.

General Authority: NDCC 65-02-08

Law Implemented: NDCC 65-03-04, 65-04-19.1

92-05-02-03. Eligibility - Billing.

All employers, except participants in the deductible programs are eligible to participate in the organization's risk management programs.

Volunteer accounts are not eligible for participation in risk management programs.

At the organization's discretion, an employer account that is delinquent, uninsured, or not in good standing pursuant to section 92-05-02-01 may not be eligible for discounts under this article.

Discounts are automatically calculated by the organization and are applied as a credit to the employer's premium billing statement.

History: Effective July 1, 2006; amended effective April 1, 2008; July 1, 2010; April 1, 2012; April 1, 2014; January 1, 2024.

General Authority: NDCC 65-02-08

Law Implemented: NDCC 65-03-04, 65-04-19.1

92-05-02-04. Death claims.

Repealed effective July 1, 2010.

92-05-02-05. Risk management program plus.

Repealed effective July 1, 2010.

92-05-02-06. Safety outreach program.

Repealed effective April 1, 2012.

92-05-02-07. Alternative risk management programs.

The organization may create new risk management programs, or modify existing employer premium calculation programs under this article to provide greater or lesser premium discounts.

History: Effective April 1, 2008; amended effective July 1, 2010.

General Authority: NDCC 65-02-08

Law Implemented: NDCC 65-03-04, 65-04-19.1, 65-04-19.3