State of West Virginia

State Agency Workers' Compensation Program Conference

September 14, 2016

WELCOME

- Please power down or silence cell phones

- Restroom location

- Lunch is provided. Lunch break around 12:00 PM

- Breaks will be around 10:00 AM and 2:00 PM

- Presentation material will be shared via email and posted on the SAWC webpage after the conference

SAWC PROGRAM OVERVIEW

- Program Overview
  - Participation
  - Contacts
  - Site Codes

- Trends
  - Claim count
  - Claim costs
  - Emods
  - Reporting Lag

- Control Premium Costs

PARTICIPATION AND CONTACTS

- The program currently covers 107 agencies, boards and commissions

- Approximately 900 locations across the state

- 24,000 state employees are covered by the program

- Each agency has a primary contact that is used in policy correspondence and communication

- It is important to notify the OIC of any contact and/or location changes for each agency

PROGRAM OVERVIEW

- Site codes are used in the claims reporting process.

- Each agency location is assigned a site code.

- Site codes are used in safety reports and data analysis to determine agency trends, identify risks in specific locations and to assist with specialized safety programs.

- Claims used in the agency emod are determined by site code.

- It is imperative to review claims coded to your site code to ensure you are not paying higher premiums due to inaccurate claims reporting by another agency.

PROGRAM TRENDING

Claim Count by Fiscal Year

1,133 — FY2012
1,677 — FY2013
1,580 — FY2014
1,514 — FY2015
1,456 — FY2016
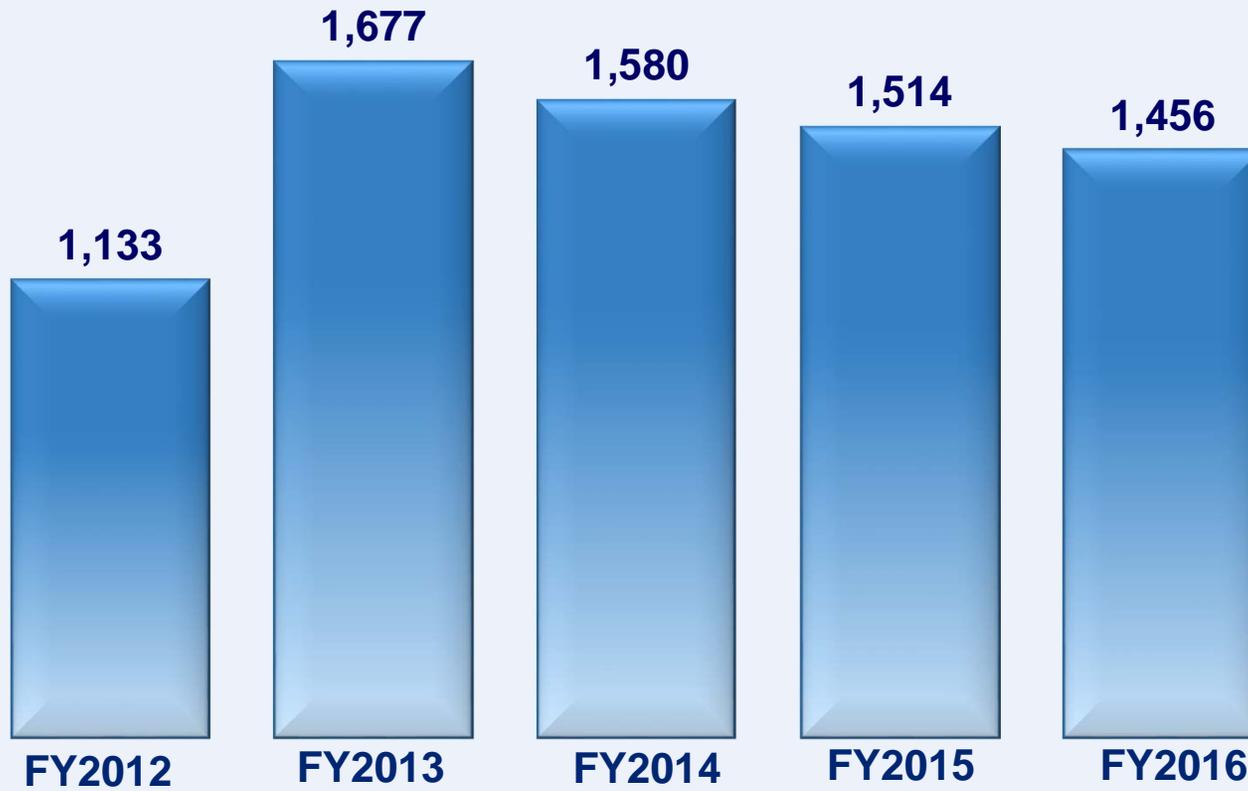
FY2012 includes claims from October 2011 – June 2012
Data valued as of July 31, 2016

PROGRAM TRENDING

Claim Costs by Fiscal Year

	2012	2013	2014	2015	2016
Total Paid	$8,588,060	$11,163,813	$9,565,774	$8,819,319	$5,266,112
Total Reserves	$149,530	$632,694	$915,504	$4,492,797	$5,024,722

FY2012 includes claims from October 2011 – June 2012
Data valued as of July 31, 2016

SAWC Injuries

- Motor Vehicle Accidents (MVA)
  - 330 claims from October 2011 – July 2016
  - Total incurred costs are $10,467,684
  - MVA claims account for 19% of total program incurred costs
  - Highest average total incurred at $31,720 per claim
  - Safe Driving Video is available for training purposes on the SAWC website
  - OIC is partnering with BRIM and Fleet Management for accident prevention training

- Weather related slips, trips and falls – majority of claims due to icy conditions
  - 476 claims from October 2011 – July 2016
  - Total incurred costs are $3,137,347
  - Ice/snow claims account for 5.7% of total program incurred costs
  - Preventable with proper maintenance

AGENCY EMODS

- The highest agency emods in the SAWC Program are 2.71 and 2.10.

- These emods increase the agencies annual premium by $115,807 and $161,718, respectively.

- Agencies with the lowest emods are the Department of Environmental Protection and Alcohol Beverage Control Administration. The emods are 0.58 and 0.60 respectively.

- The lowest emods save the two agencies a combined total of $257,702 in annual premium.

- With safety initiatives, training and Return to Work focus, an agency can lower the emod to save premium dollars.

REPORTING LAG

- An injury should be reported to the carrier as soon as the agency is made aware of the accident.

- Standard practice is to report the claim within 24 hours of notification but no later than 5 days.

- A claim reported after 5 days of notification is considered late.

- Late reported claims may be hard to investigate and substantiate the validity of the claim.

Fiscal Year	Average Number of Days to Report	Claims Reported Past 5 Days	% of Claims Reported Late
2012	17.2	437	38.6%
2013	14.3	595	35.5%
2014	13.7	610	38.6%
2015	12.5	569	37.6%
2016	9.2	464	31.9%

HOW TO CONTROL PREMIUM COSTS

- Focus on the safety of our employees

- Lower emod with effective Return to Work plans, employee training, using personal protective equipment such as gloves, eye protection, etc. and utilizing the preferred provider directory as often as possible

- Ensure agency classifications are correct and payroll allocation is appropriate

- Verify all claims include the correct site code

- Use first aid when possible

- Use primary care vs. emergency care when possible

- Be an active participant in all your claims

- Focus a safety program based on your loss history

QUESTIONS?

THANK YOU!