



State of West Virginia



State Agency Workers' Compensation Program Conference

September 10, 2015



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
- Continuing education credits are available – check with registration table on sign-in requirements for eligible credits
- 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 108 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

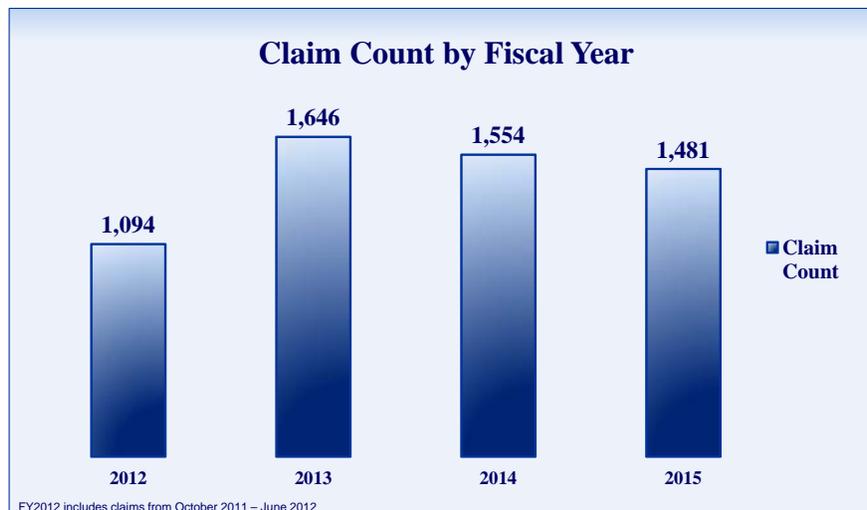


PROGRAM OVERVIEW

- 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 assists with 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.

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PROGRAM TRENDING



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PROGRAM TRENDING



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SAWC Injuries

- **Motor Vehicle Accidents (MVA)**
 - 270 claims from October 2011 – August 2015
 - Total incurred costs are \$4,338,269
 - MVA claims account for 11% of total program incurred costs
 - Highest average total incurred at \$16,068 per claim
 - Safe Driving Video is available for training purposes on the SAWC website

- **Weather related slips, trips and falls – majority of claims due to icy conditions**
 - 335 claims from October 2011 – August 2015
 - Total incurred costs are \$2,145,536
 - Ice/snow claims account for 5.5% of total program incurred costs
 - Preventable with proper maintenance

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AGENCY EMODS

- The highest calculated emods in the SAWC Program are 2.75 and 2.54.
- These emods increase the agencies annual premium by \$181,846 and \$121,816, respectively.
- Agencies with the lowest emods are the Department of Education and the Department of Environmental Protection. The emods are 0.55 and 0.64 respectively.
- The lowest emods save the two agencies a combined total of \$275,930 in annual premium.
- With a safety and Return to Work focus, an agency can lower the calculated emod to save premium.

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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.

Fiscal Year	Average Number of Days to Report	Claims Reported Past 5 Days	% of Claims Reported Late
2012	10.5	398	36.4%
2013	9.2	565	34.3%
2014	10.2	585	37.6%
2015	8.8	535	36.1%

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HOW TO CONTROL PREMIUM COSTS

- Focus on the safety of our employees
- Lower emod with effective return to work plans, employee training 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



QUESTIONS?

THANK YOU!
