



**Controlling Your Losses
in the School System**

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**Controlling
Your
Losses**

**Workers Compensation
Tools to Manage Losses**

Presented by:
Mit Abbott, PhD, CSP
Encova Insurance

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Introduction – Who are we?



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Overview

- What is Loss Control?
- Loss Trends
- Worker's Compensation Costs
- How to contain costs?

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What is Loss Control?

- Zero injuries is impossible
- Goal is to two parts:
 - Prevent injuries and severity
 - Control the losses once an injury occurs




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BOE – Injury Trends

Claim Count by Injury Cause (top 5)

% represents the Percent of Gross Incurred for the Policy Term

	POLICY_TERM				
	7/1/2020 - 7/1/2021	7/1/2021 - 7/1/2022	7/1/2022 - 7/1/2023	7/1/2023 - 7/1/2024	7/1/2024 - 7/1/2025
Pandemic	334 Claims				
Mannual Material Handling	113K 8%	92 Claims 85%	70K 54%	94K 57%	87 Claims 20%
Slip, Trip, or Fall	93K 8%	47 Claims 7%	34K 26%	23K 13%	18K 62%
Struck By	15 Claims 8%	41 Claims 44%	10 Claims 0%	41 Claims 13%	6 Claims 15%
Machine Guarding	4 Claims 0%	12 Claims 0%	6 Claims 0%	5 Claims 0%	4 Claims 0%
Miscellaneous		7 Claims 0%			1 Claims 4%
Total	253 Claims	253 Claims	253 Claims	294 Claims	87 Claims



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BOE – Injury Trends

➤ Material Handling – Top Causes

- Special Education aggressive student events
- Service Personnel lifting and handling objects
 - Nutrition – carrying cases of food
 - Custodians – pulling overloaded trash
 - Maintenance – handling heavy or awkward objects

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BOE – Injury Trends

➤ Slips Trips and Falls– Common Causes

- Steps
- Wet Floors
- Stripping Floors
- Stepping off Curbs
- Objects on the floor
- Ladders or lack of
- Distracted walking



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Workers Comp Costs

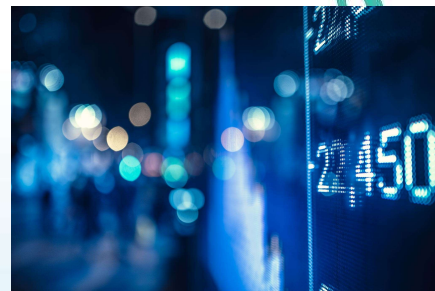
- Premium Calculations
- Claims Costs
- Worker's Compensation Costs
- How to contain costs?



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Premium Calculations

- Premium is based on
 - Payroll
 - Class Code – determines class code
- Example:
 - Scheduled Rate/\$100 X Payroll
 - i.e. $(\$2.20 \times \$35,000)/100 = \$770$
 - Assume 100 employees = \$77,000



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How to save on Premium?

- **Experience Modification**
 - Calculated by NCCI
 - Based on 3 full years of loss history
 - Goal is to be below 1.0

Example A

$\$77,000 \times 1.25$
\$96,250

Example B

$\$77,000 \times 0.75$
\$57,750

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How to drive down EMOD?

- Reduce injuries and losses
- Accident investigations
- Prompt Claims Reporting and **Communication with your service team**
- **Successful Return to Work Program**

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How does a RTW program help?

- Bring employee back by day 4 – keeps the claim a med only claim
- Law allows us to discount Med Only claims by 70%
- Only impacts your costs once versus 3 years of premium calculations



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Good Claim Versus Bad Claim

RETURN TO WORK AND STAY AT WORK

CLAIM SCENARIO #1

Employee experienced a strain of the neck and shoulder at work

CLAIM GONE WRONG

- Claim was not reported within 48 hours, but rather five days following the injury
- Employee was not placed on transitional duty by the physician
 - Transitional duty could not be accommodated by employer
- Employee received 618 days of temporary total disability benefits

COSTS

Indemnity	\$35,117
Medical Expenses	\$46,905
Expenses	\$11,713
Total claim costs	\$93,735

NCCI'S VIEW

Valuation for the Experience Modification factor with no discount due to indemnity benefits: **\$93,735**

CLAIM GONE RIGHT

- Claim was reported within 48 hours
- Employee was placed on transitional duty by the physician
 - Transitional duty was accommodated by employer
- Employee received zero days of temporary total disability benefits

COSTS

Indemnity	\$0
Medical Expenses	\$46,905
Expenses	\$11,713
Total claim costs	\$58,618

NCCI'S VIEW

Valuation for the Experience Modification factor with 70% discount because claim remains medical only: **\$17,585**



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Examples

Losses:

2021 = \$25,000

2022 = \$20,000

2023 = \$93,735

EMOD impacted for PY
2024, 2025, 2026

EMOD



Losses:

2021 = \$25,000

2022 = \$20,000

2023 = \$17,585

EMOD impacted for PY
2024, 2025, 2026

EMOD



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Keys to a Successful RTW

- Having a formal Return to Work program in place
- Communicate the program to all employees
- Injuries and incidents reported within 24 hours to administration for effective claims management
- Ongoing communication with your service team

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Transitional Duty

- Avoid using the term “light duty”
- **Transitional duties are**
 - Case by case basis
 - Specific to the injured employee’s restrictions and/or limitations
 - Progressive

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Concerns Debunked

- Grievances
- Employee morale concerns
- Employees “like” the light duty too much
- Puts an injured employee at risk



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Questions?

*Don't be afraid to ask your
carrier for help!!*

