Maximizing
CSAC EIA Training Resources

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PRESENTER:
Mike Fleming, CEO
Who We Are

CSAC Excess Insurance Authority

- JPA serving California public entities
- Counties since 1979; All since 2001

Membership

- 55 counties
- 242 stand-alone public entities
- 26 other JPAs (including CSURMA)
- 323 total members; 1,927 covered entities
EIA’s 10 Major Programs

- PWC
- EWC
- GL1
- GL2
- PGL
- Med Mal
- Property
- MR OCIP
- Health
- Dental
Governance Organizational Chart
Premium Volume

$32.5M CSURMA
$100.9M All Others
$133.4M Total

Demographics

County members 50
City/Sp. District 103
Schools 13 (67 districts)
CSURMA 1
167 members

Corridor Layers

$15.6M Ed Tower – Primary
$10.4M Ed Tower – Excess
$22.0M Core Tower
$48M Transferred to EIO Captive

Excess Workers' Compensation
2016/2017

Core Tower

Statutory — Excess Insurance Layer
Liberty Insurance Corporation
Statutory excess of $50M

$50M — Excess Insurance Layer
ACE American Insurance Company
14.5M excess of $5M pool

$5M — EIA Pool
Difference between SIR and $5M

Reinsured by Wesco Insurance Co. (AmTrust Group)
Subject to a $220,026,998 Corridor Retention*
Reinsured by EIO

Educational Tower

Statutory
Safety National
Insurance Company
Statutory excess of underlying

$2.5M

EIA Pool — Reinsured by Wesco Ins Co. (AmTrust Group) Subject to a $10,384.878 Corridor Retention*
Reinsured by EIO

$500K

EIA Pool — Reinsured by Wesco Ins Co. (AmTrust Group) Stop Loss of $15,602,873

*The Corridor Retentions will be adjusted at the end of the year
100% Risk Transfer of Corridor Layers

Blended Risk
- Superior risk transfer
- Enhanced investments
EIA has many services that are available to CSURMA members at no additional cost or at substantially reduced pre-negotiated rates.
Our Focus on Loss Prevention

Training

- TargetSolutions LMS
- Online Toolbox
- On-Site Custom Programs
- Professional Webinars
- Regional Training
- Participation in Safety Training Days & Fairs
- EIAtv = On Demand Viewing

Resources

- On Site & Telephonic Consultation
- Policy/Procedure Development & Review
- Drug & Alcohol Testing Consortium
- Crisis Mgmt. Services
- Legal Consultation
- DMV Employer Pull Notice Services
- Certificate of Insurance Management System
- Soft Tissue Injury Prevention
- Pre-Employment Background Checks
- Subsidy Program
- Essential Job Functions
TargetSolutions

Learning Management System in conjunction with SkillPort

**Loss Prevention**
- Slips, Trips and Falls
- Back Injury Prevention
- Driving Safety
- Bloodborne Pathogens
- Ergonomics

**Risk Management**
- Sexual Harassment
- Hazard Communication
- Understanding the Risk Management Function

**Office Suite/Customer Service**
- Word/Excel/Power Point
- Effective Listening
- Distressed Communications
- Handling Difficult Customers

**Create a Program**
Use TargetSolutions’ LMS function to push out your internal programs and track course completions
EIAtv & Training Topics this last Year

82 Training Sessions were conducted via webinar or in-person

Webinars
- Monthly TargetSolutions Topics
- Preventing Workplace Violence
- Strategies in RTW Programs
- Slips, Trips and Falls (1-3)
- Industrial Hygiene
- Managing WC for Supervisors
- Event Managers (BP)
- Sharing Org. Resources (BP)
- IRIC Manual Series (1-4)

In-person
- Verbal Judo
- CIM 8 Part Series
- Risk Management Strategies
- Tackling Accommodations
The Toolbox

www.csac-ela.org

What’s in the Box?
Information Sheets and a compendium of risk control Best Practices, sample policies, and presentations on over 100 areas of risk management.

Information Sheets
From Accident Investigation to Working with Children, there are over 50 categories with numerous best practices and Regulatory information under each category.

Best Practices Library
Staff and Members have provided nearly 70 Best Practices including: policy models, risk management programs, and RM examples that may fit your needs.
Crisis Incident Management

Situation Assessment and Message Management

Pre- Incident
Held 8 Regional training programs
8 Part Webinar series on EIAtv

Topics include:
• Workplace Violence,
• Critical Incident Management,
• Communications, and
• Media Management.

Specific training may be contracted for at discounted rates.

Post- Incident
Services include:
• Situation Assessment,
• Message Management, and
• Media Consulting.

EWC CIM Policy pays up to $50,000

Assisted members 8 times this year
Soft Tissue Injury Prevention

Reduce Musculoskeletal Disorders

Slips, Trips and Falls is the largest driver of workers’ compensation claims expense for CSURMA.

This program is designed to reduce Musculoskeletal Disorders (MSDs) including sprains, strains, tears and repetitive motion injuries that can happen during slips, trips and falls.

Interesting Fact

The CA average direct cost for a sprain or strain injury is $33,528, and 33% of all days-away from work!
Essential Job Functions

Helping Injured Employees Return to Work

Sometimes doctors and claims administrators do not fully understand the physical requirements of a particular job. This classification, school specific document, will help you determine relevant work capacities to help employees return to work.

Job Categories

- Administrative
- Construction and Maintenance
- Education
- Public Safety
- Transportation
Contract Review

IRIC Manual V 9.1 & Your Broker Resource

Insurance Requirements in Contracts V 9.1

• The IRIC Manual provides general guidelines of insurance related topics in contracts
• Includes ISO forms
• User friendly:
  • Bookmarked TOC
  • Search function

Alliant: Your Broker Resource

• Risk Management questions after referencing the Manual? Email contractreview@alliant.com
• Attach contracts for an insurance professional’s review
• Legal questions: Use our Legal Advice Service
Legal Advice Service

Legal Services Designed to Supplement, not Replace, Your Existing Counsel

Topics include the following areas*:

- Brown Act
- Public Records Act
- Contracts and other documents legal review
- Statutory interpretation
- Litigated matters
- Telephonic appearance at closed sessions of the legislative body
- Other general governmental issues

* The Legal Advice Service is separate from services provided by the Eyres Law Group for EPL consulting.
Drug & Alcohol Testing Consortium

Controls Costs and Facilitates Testing Requirements

Two pools: Regulated and Non-regulated


Services include:

- Statistically validated random computer selection
- Administrator notification
- Specimen collection site coordination
- Quarterly summary reporting
- Billing assistance
- Medical Review Officer (MRO) coordination
- Substance Abuse Professional (SAP) referral service
- Employee and Supervisor training
Pre-employment Background Checks

Plexus Global

Hire Smart

- Ensure prospective employees will not pose a risk to the public, students, other employees, or your agency
- Comprehensive background checks are a necessary and important pre-employment best practice
- Using a consumer reporting agency ensures compliance with requirements for safeguarding the confidentiality of information obtained
- Limiting employees’ involvement reduces your exposure and maintains the confidentiality of the information obtained
Implement a new data collection process

- Monthly loss updates for effective online reporting
- Exposures at the agency (and lower) levels
- Additional loss data elements

- Pilot group of members - WC (14) and Liability (10)
  - Includes CSU and AORMA Workers’ Compensation
  - Counties, Cities, Education, and Special Districts
  - Statewide - JPAs and Standalone Members
Pilot Overview

- Provide online access to member dashboards with benchmarking capabilities and experience reporting
  
  • Begin with a relatively simple prototype
  
  • Collaborate with pilot participants to develop it into a production benchmarking and reporting application
  
  • Continue to expand capabilities over time
Data and Analytics Continued

Dashboard Overview

- EIA Membership information
  - Coverage Dates and Retentions
  - Premiums
  - Ex-Mods
  - Member Locations

- Loss Performance and Trends
  - By Year, Quarter and Month
  - Claim Counts, Losses, and Key Metrics
Dashboard Overview

- Key Metrics
  - Loss Rate (Incurred per $100 Payroll)
  - Frequency (Claims per $1M Payroll)
  - Average Cost per Claim
  - Average Paid on Closed
  - Average Case Reserve
  - Average Days to Close
  - Average Days Open
Dashboard Overview

- Loss Analysis
  - By Coverage, Claim Type, Status, and Examiner
  - Department, Safety/Non-Safety, Class, Age, and Years Employed
  - Cause, Nature, and Body Part(s)
- Benchmarking
  - Claim Counts, Losses, and Key Metrics
  - To the Program or Peer Groups
  - Internal Member Benchmarking – For JPAs
Dashboard Overview

- Peer Groups
  - Agency Type
    - County, City or Town, Education, Special District
  - Geographic Region
    - North, Central, and South
  - Rating Group
    - High Safety / Low Safety
  - Program Participation
Pilot Status

- Wrapping up work with self-administered providers and all EIA Member TPAs to obtain monthly loss data
- Obtaining agency level exposures from the JPA participants
- Mapping member data to a common structure for unified reporting and benchmarking
- Having discussions with the pilot participants on needs and wants
- Developing the prototype dashboard for initial deployment to participants
Data and Analytics

Going Forward

– 2017
  • Use input from pilot participants to develop the initial prototype into initial production application
  • Availability to the full EIA Membership

– Ongoing Development
  • Additional Capabilities and Functionality
  • Responsive Design - Tablet / Mobile Version
In our Future

Developments to help our members manage risk

Risk Assessment Tool

• Self tests in a multitude of Risk Management areas
• Results provide Best Practices information
• Results link to on-line sources of information to address areas of need

Stop!

• Incident Reporting System
• Mobile Application Based
• Anonymous Reporting
• Ease of administration
• Reports to track trends and implement loss prevention
• Addresses liability issues as well as workers’ compensation fraud
EIA tries to reach our members through various mediums, but below are our three main vehicles:

- csac-eia.org
- EssentiaLink
- Message Board
Important People

+ Mike Fleming
Chief Executive Officer
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+ Rick Brush
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+ Ian Chadwick
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Are we meeting your expectations?