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New Jersey Schools Insurance Group

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www.njsig.org

Board of Trustees Meeting of September 21, 2016 Loss Control Report

SafetyNet Newsletter

The Safety Theme for September is *There is a Lot to Know About Parking Lot Safety*. The article highlighted such issues as Pitfalls in the parking lot, Light up Your Lot, Winter is a challenge, Drive Safely and Education is the key.

Workers' Compensation Supervisor, Karen Olsen wrote an article titled *JordanReses is Now Mitchell ScriptAdvisor*. Script Advisor provides prescriptions for workers compensation patients. The Safety Life Article *Welcome Back* raised the issue of safety awareness in schools.

We looked at workers' compensation losses over the last school year. We found for the first time we have more special education act out cases than any other cause. Fortunately, those losses are usually of low severity. Loss Control will address this issue during the upcoming school year. A copy of this month's SafetyNet is in this report.

Safety Grants

75% of the safety grant checks have been distributed. The remaining checks are for districts which did not have board approval before the June 30, 2016 deadline. Once received, the remaining checks will be in the mail.

In-House Training Days

Our in-house defensive driving classes (DDC) were well attended in August selling out two of the three classes. We taught a total of 82 students over the summer and look forward to holding more DDC classes here in the future.

Tony Jones

Tony Jones, Loss Control Manager

BACCEIC SUBFUND

LOSS DATA ANALYSIS



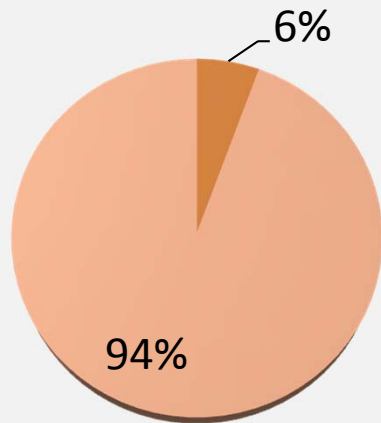
OCTOBER 20, 2016

Safety & Risk Control

BACCEIC

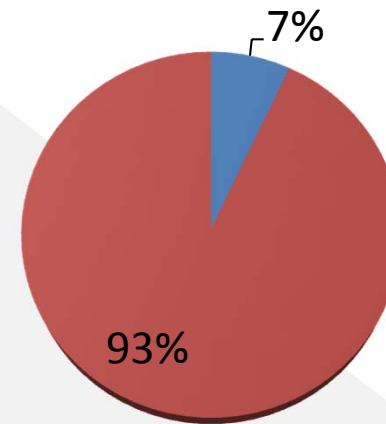
Total Incurred Dollars

■ BACCEIC ■ Entire Base



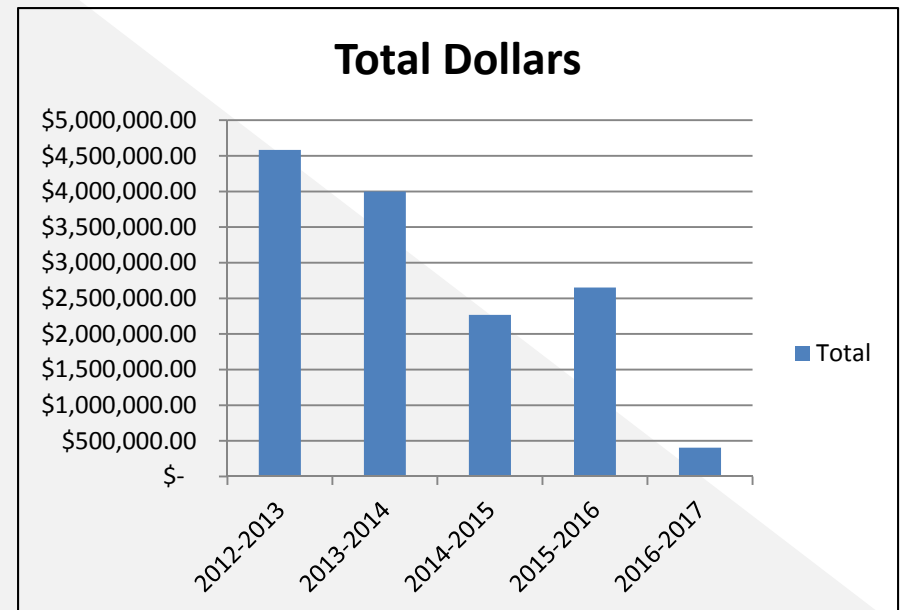
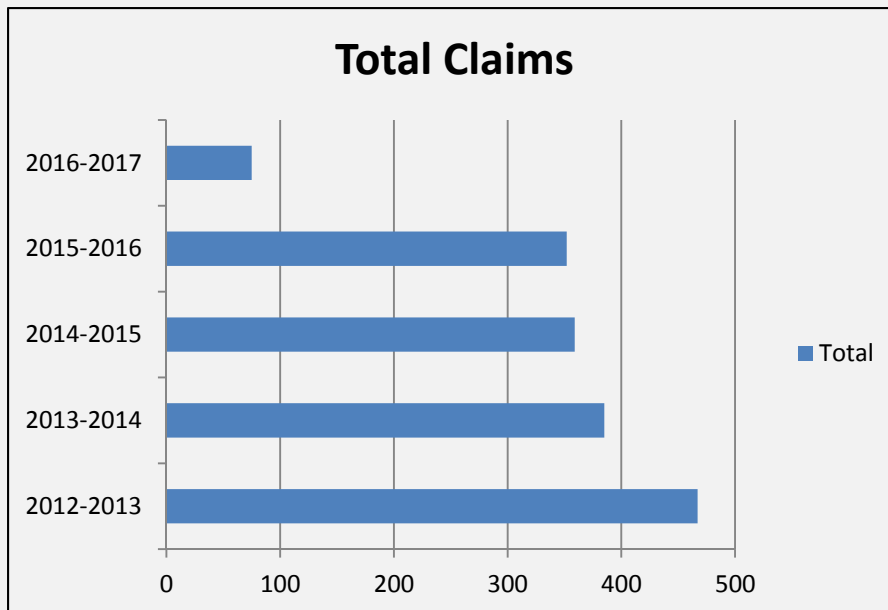
Total Number of Claims

■ BACCEIC ■ Entire Base

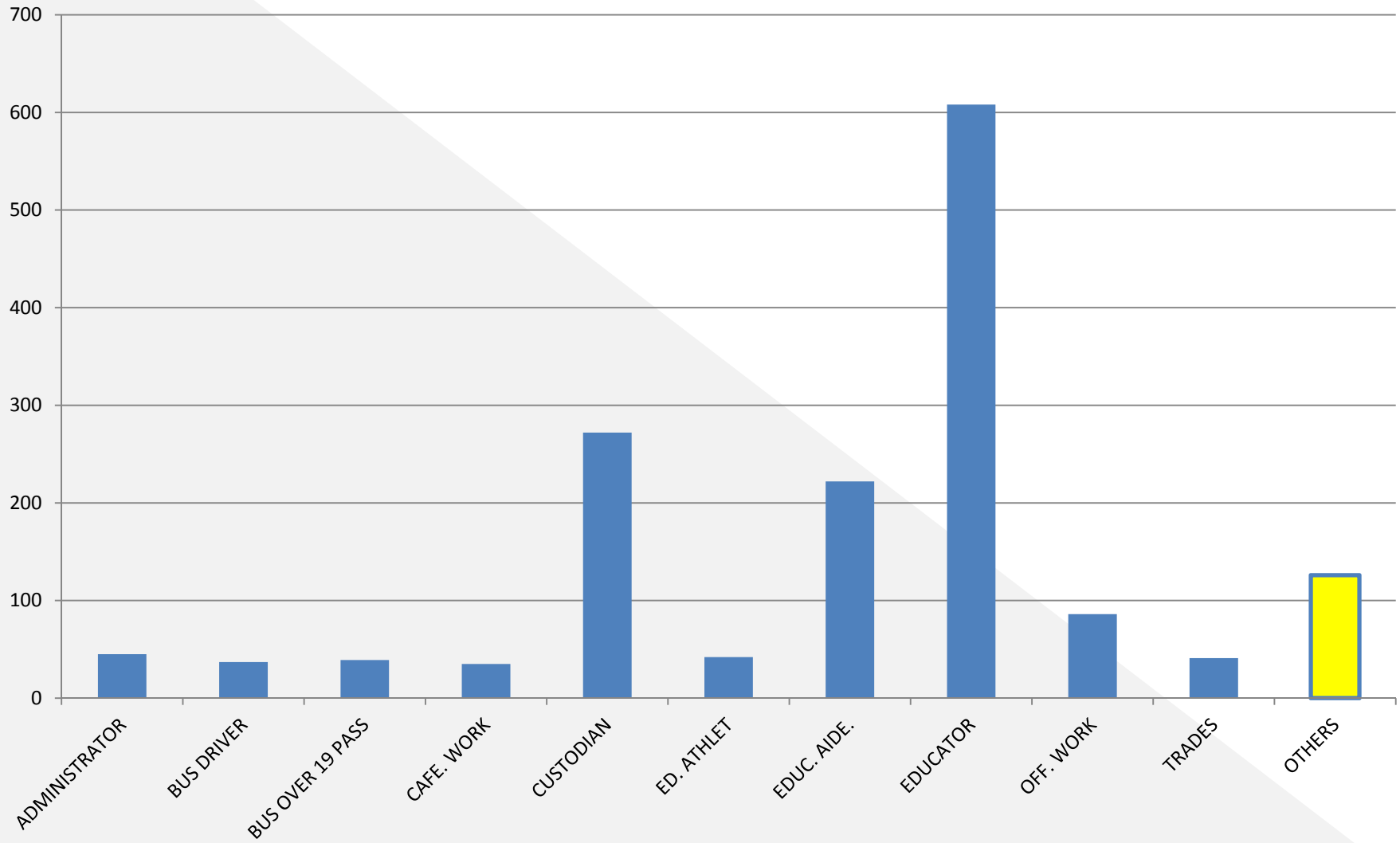


BACCEIC Overall Statistics

BACCEIC							
Policy Year	# Of Claims	Closed Claims	Open Claims	Reopened Claims	Total Incurred Costs	Avg Cost p/ Claim	Largest Claim Value
2012-2013	467	453	6	8	\$ 4,583,989.19	\$ 9,815.82	\$ 419,874.36
2013-2014	385	364	11	10	\$ 3,998,054.41	\$ 10,384.56	\$ 439,444.66
2014-2015	359	330	16	13	\$ 2,267,481.25	\$ 6,316.10	\$ 188,193.00
2015-2016	352	306	32	14	\$ 2,652,569.57	\$ 7,535.71	\$ 288,272.27
2016-2017	75	22	53	0	\$ 403,926.89	\$ 5,385.69	\$ 93,693.00
Totals	1,638	1,475	118	45	\$13,906,021.31		



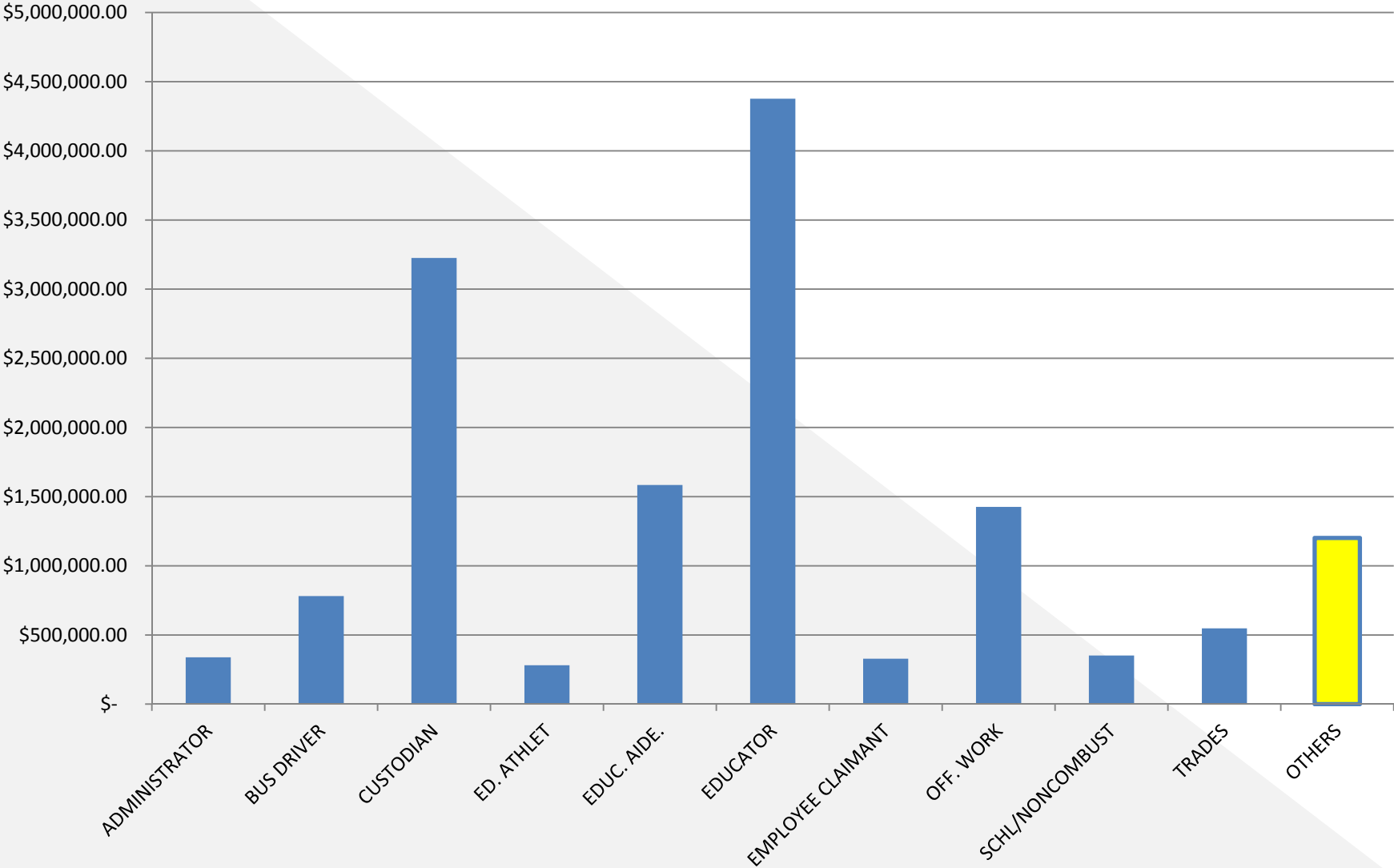
BACCEIC Exposure by Claim Count



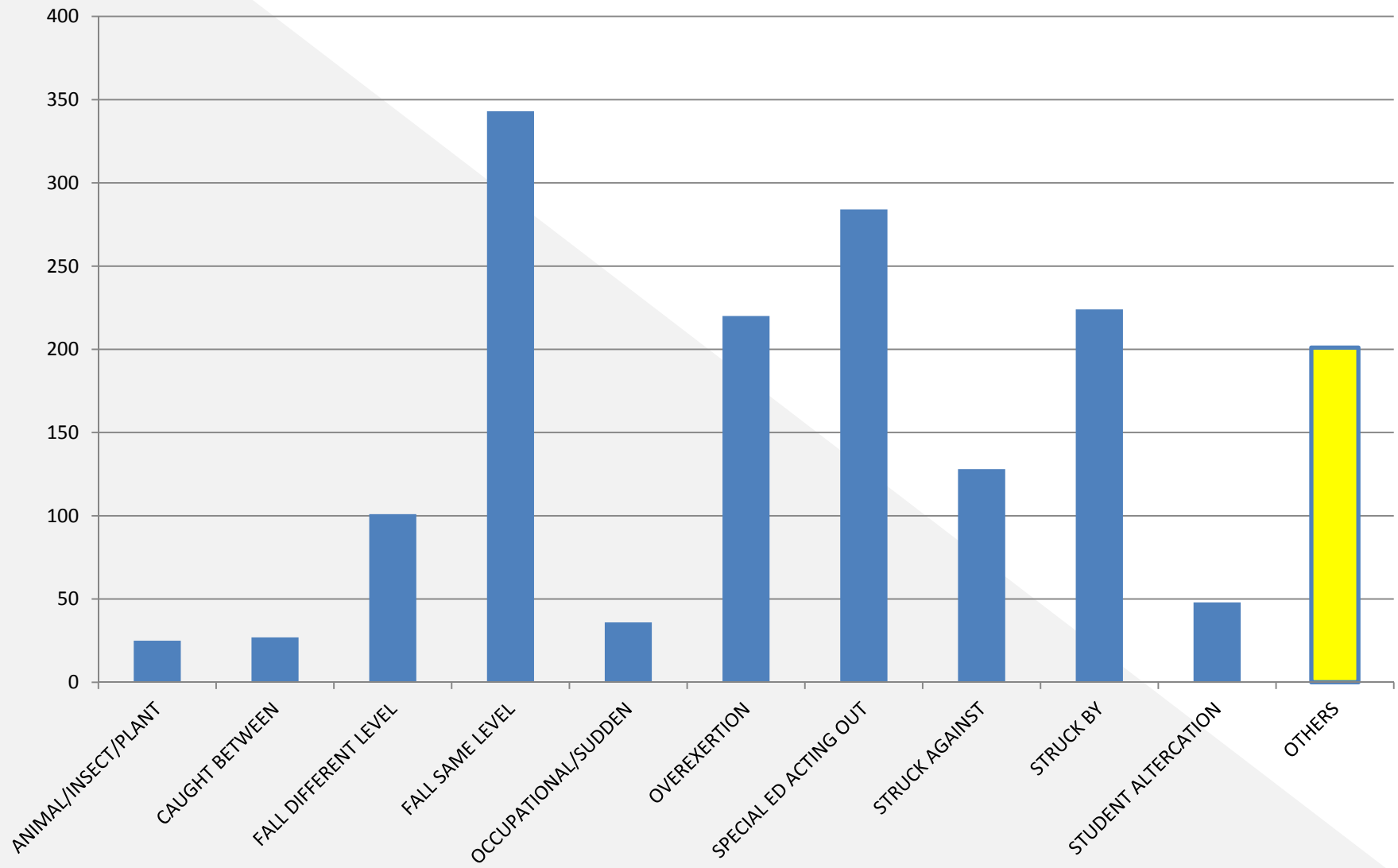
Safety and Risk Control



BACCEIC Exposure by Incurred Dollars



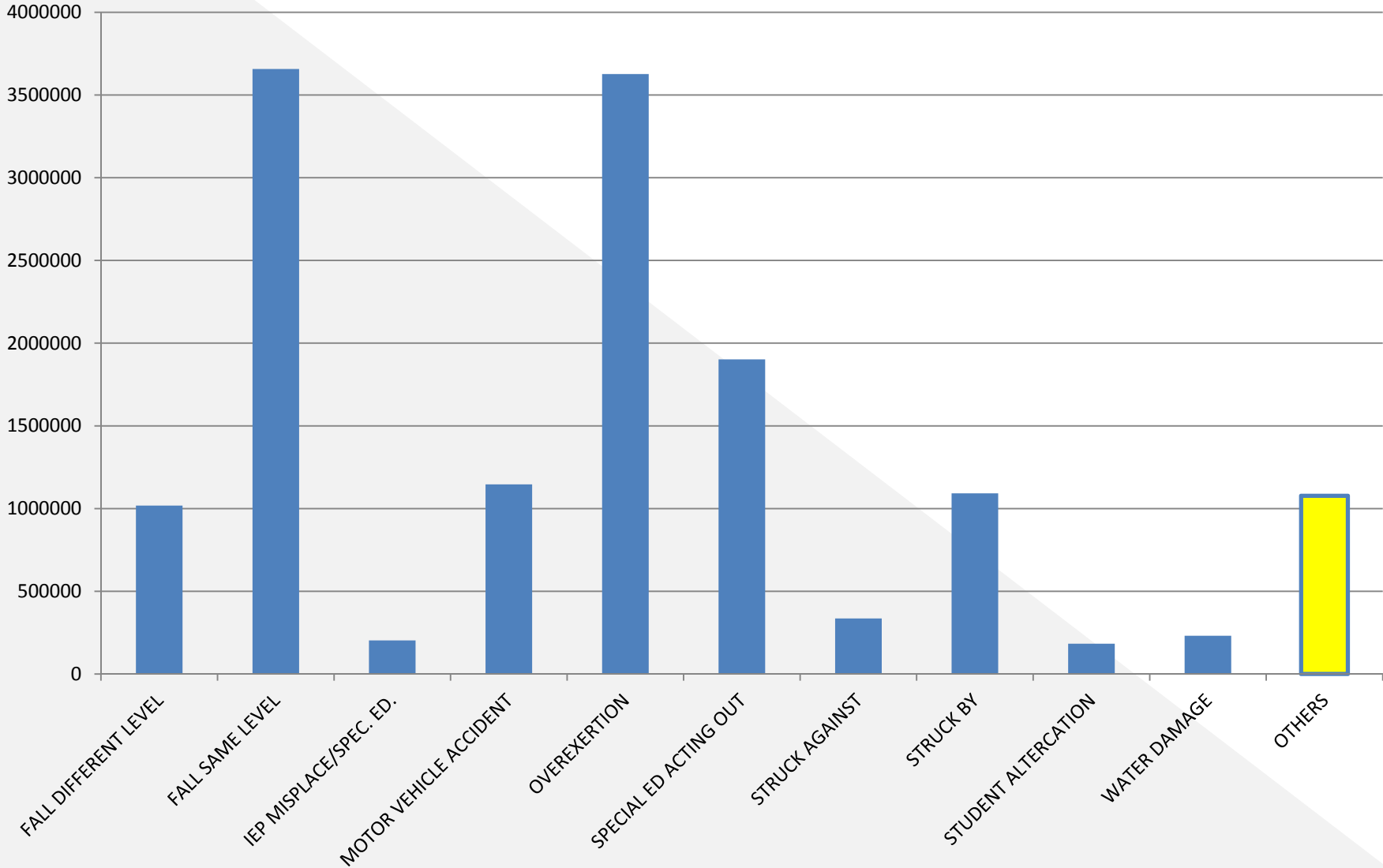
BACCEIC Cause by Claim Count



Safety and Risk Control



BACCEIC Cause by Incurred Dollars





Managing Insurance Risks at Schools

NJSIG TAKES A DIFFERENT APPROACH TO INSURANCE

We understand you have a school district to run. Insurance costs represent one of your biggest expenses.

School districts do not benefit from having an ordinary insurance company. You need a partner that will manage your insurance needs as well as offer expertise in managing your insurance risk.



What is Risk Management?

Risk management is about taking a complete view of your school district and identifying the problem areas that pose a threat to your bottom line – whether that be your people, culture or operations.



- Risk management is not a policy.
- Risk management is not buying/selling insurance.
- Risk management is not a safety handbook.

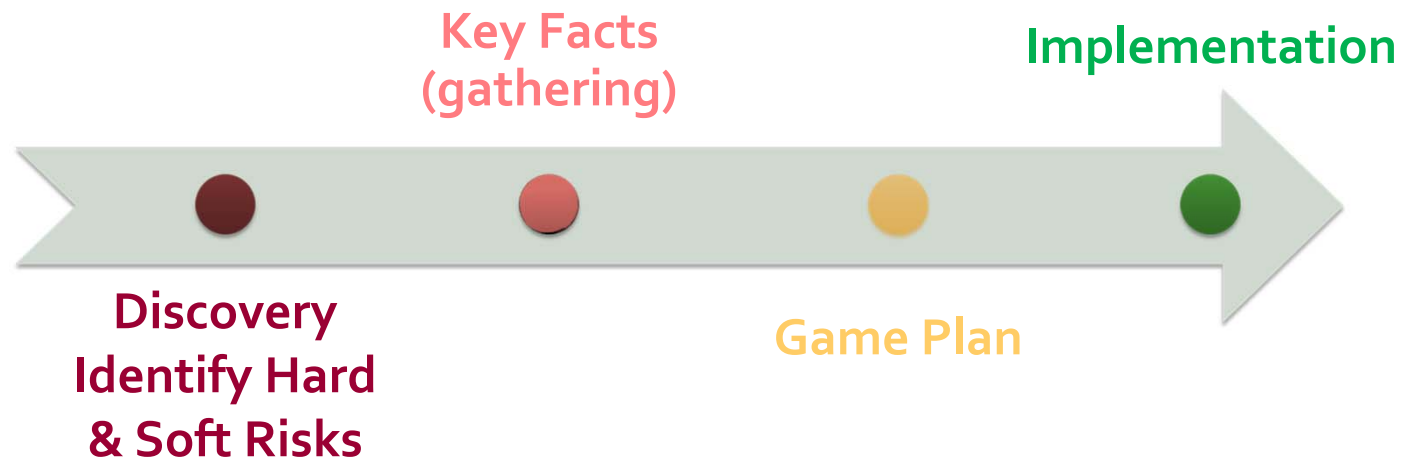
How Can We Help Manage Risks?

Our experience at NJSIG has led us to develop the “**Clear Risk**” framework. This method looks at the complexity school districts face when dealing with risks and replaces that with a clear and actionable plan. Our goal is to protect your operations and maintain your productivity.

“**Clear Risk**” will highlight what is driving your insurance costs up and guide you to have better control of your insurance costs.



CLEAR RISK TIMELINE





How can YOUR district keep dollars in the classroom?



Avoid these 10 mistakes when handling workers' compensation claims.



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top 10

Worker's Compensation Claim Handling Mistakes

Subfund Administrator:
Conner Strong & Buckelew

1 Failure to Make a Timely Report of the Claim.

When claims are not reported in a timely manner, the result is a loss of valuable time and information. When a report is received early, the investigation is easier as memories are fresh and evidence is preserved. It also allows the claim adjuster at NJSIG to work with the medical provider to keep your injured employee working in a modified duty capacity, thereby avoiding a lost time claim.

2 Failure to Investigate at the Time of the Injury.

The injured worker's immediate supervisors are the best investigator for a workers' compensation claim. They typically have the most knowledge of the job and the closest relationship with the injured worker. This can be vital in determining if a reported injury is credible or not. They may also have some inside knowledge about the worker's extracurricular activities. All information that may impact the claim, including witnesses, should be communicated to the NJSIG claim adjuster immediately.

3 Insufficient or Lack of Documentation of the Details of the Accident/Injury.

Keep complete and detailed notes throughout every step of an internal investigation. All statements should be written and signed. Take immediate steps to preserve evidence and secure the accident scene. Take pictures and make diagrams if necessary.

4 Losing Touch with an Injured Worker.

Trust is damaged with your injured worker if you fail to stay in touch with them at the onset of the injury. Keep them updated on the handling of the claim. Keeping the worker informed makes them feel comfortable with your school district and its motives. It also keeps the worker from feeling alienated and possibly retaining an attorney.

5 Not Securing a Medical Release at the Time of the Injury.

To avoid delays in obtaining medical records and delaying the compensability decision, you should consider having the claimant sign a medical release at the time of the injury (please consult with your board attorney).

6 Not Having a Transitional or Modified Return to Work Program.

School districts with comprehensive modified work programs can minimize or eliminate lost-time claims by bringing the injured worker back to work sooner. It also helps the worker feel valued by the school district. Identify activities that injured workers can do within your organization to bring them back as they heal.

7 Treating the Injured Worker and the Medical Provider with a Passive Attitude.

Pro-actively dealing with injured workers and doctors is the right approach to minimize your claim exposure. Develop a rapport between the provider, your district and the injured worker to cooperatively bring the employee back to work successfully.

8 Lack of Understanding about Workers' Compensation in General.

Know Workers' Compensation laws. New Jersey allows the employer (through NJSIG medical care providers) to direct care with a preferred occupational health clinic or doctor.

9 Hiring Unqualified Employees and Not Enforcing Proper Job Safety.

Make sure that employees are qualified and trained to safely perform the functions of their job. Regular employee safety training on the proper use of equipment and how to identify and deal with potential hazards will greatly reduce accidents.

10 Failure to Keep in Touch with the Claim Adjuster.

Form a partnership and work together with NJSIG to manage the claim and reach proper resolution of all issues. Ensure that there is an agreement on targets to return to modified duty, regular duty and completion of medical care. When trying to control your school district's workers' compensation claims, it is imperative that the appropriate actions are executed promptly and correctly.

Source: www.hni.com

NJSIG HELPS DISTRICTS KEEP DOLLARS IN THE CLASSROOMS



How can YOUR district keep dollars in the classroom?



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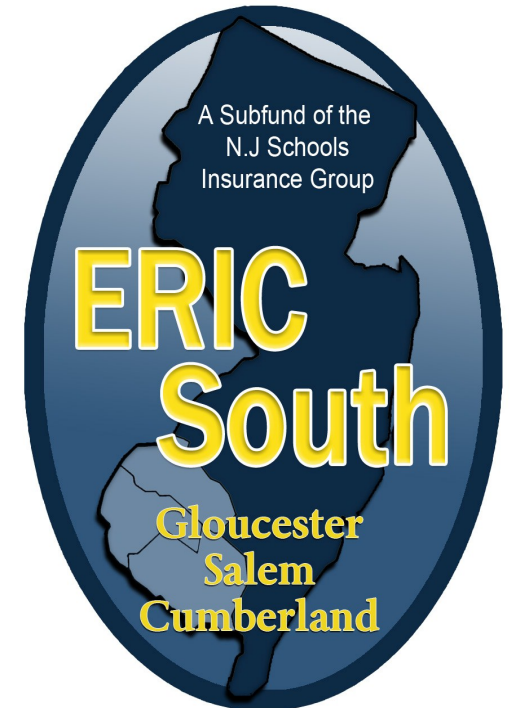
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Top 10 Worker's Compensation Claim Handling Mistakes

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