

# Risk Management

Update January 2023

# Risk Management Update

- Workers' Compensation
  - Stats
  - Methods
- Liability Claims
- Damage Recovery
- Insurance
- Safety
- Spreading the Word

# Workers Compensation Statistics

- Claims Expenses
  - 2013      \$3.7 million
  - 2022      \$825,000
  - Last four years CCG has been under \$1 million in claims expenses
  - Estimated Savings Over 9 Years = \$30 million
- Average Savings Per Claim for Return to Work Under National Guidelines
  - 120 Days
- Percentage of Injured Workers Out of Work
  - Percentage considered acceptable      65%
  - CCG percentage out of work              Averages 12%

# Workers Compensation Methods

- Understand that the primary goal is to get the best treatment for our employees as quickly as possible
- Cooperation of Departments
  - Crews who are short-handed are more likely to have another employee injure themselves
  - Long-term injury will produce an invalid mentality in the employee
  - Ensure the few game players we have do not depress the morale of the entire department
- Choosing the right partners
  - Visit all medical providers and discuss expectations
  - Open door policy
- Weekly conference call with TPA and MCO
- Training for department personnel

# Liability Claims

- Number of Claims That Were Referred to Outside Counsel
  - About 200
- Initial Demands
  - About \$29,450,000
- Final Settlements
  - About \$2,090,000
- Number Closed Without Any Payment
  - About 100

# Damage Recovery Service

- Contracted with Peachtree Recovery Services in December, 2016 to recover damages done by civilian drivers to City property such as traffic signal boxes
- The City has not previously been able to recover any money for such damage
- Recovered about \$490,000 since inception

# Insurance

- Property and Casualty Insurance
  - CCG was able to retain our Travelers coverage even after the flooding claims
- Excess Workers' Compensation coverage
  - Safety National has given CCG successive 2-year rate guarantees – the first time they have ever done that
- Cyber coverage
  - Working with Forrest Toelle we obtained this coverage several years ago and have been able to maintain it even though most municipalities have been unable to obtain it in the last couple of years
- Cancer coverage for Firefighters as per State law

# Safety

- Safety training of employees was given a high priority in order to keep them safe and reduce work-related injuries
- In conjunction with our broker's Loss Control Director we have performed safety inspections of key areas which has contributed to a reduction in injuries and liability claims



# Spreading the Word

- Speaking at Conferences to spread the word about CCG's programs
  - National Workers' Compensation Conference – I received the national Teddy Award in 2015 and have been a presenter at the conference three times
  - State Workers' Compensation Conference – I was on three panels at the 2022 State Board Conference in 2022
  - PRIMA – I have spoken about CCG's various programs at annual PRIMA meetings
- Several articles have been printed about CCG's programs in national periodicals
- Seminars for CCG employees and external agencies