

Ventura County Community College District

Ventura College

Workers' Compensation Risk Management Service Plan

Presented By

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January 21, 2014

What is in a Workers' Comp claim?

Medical Costs

- Medical inflation

Temporary Disability (TD) Payments

- TD increasing over time

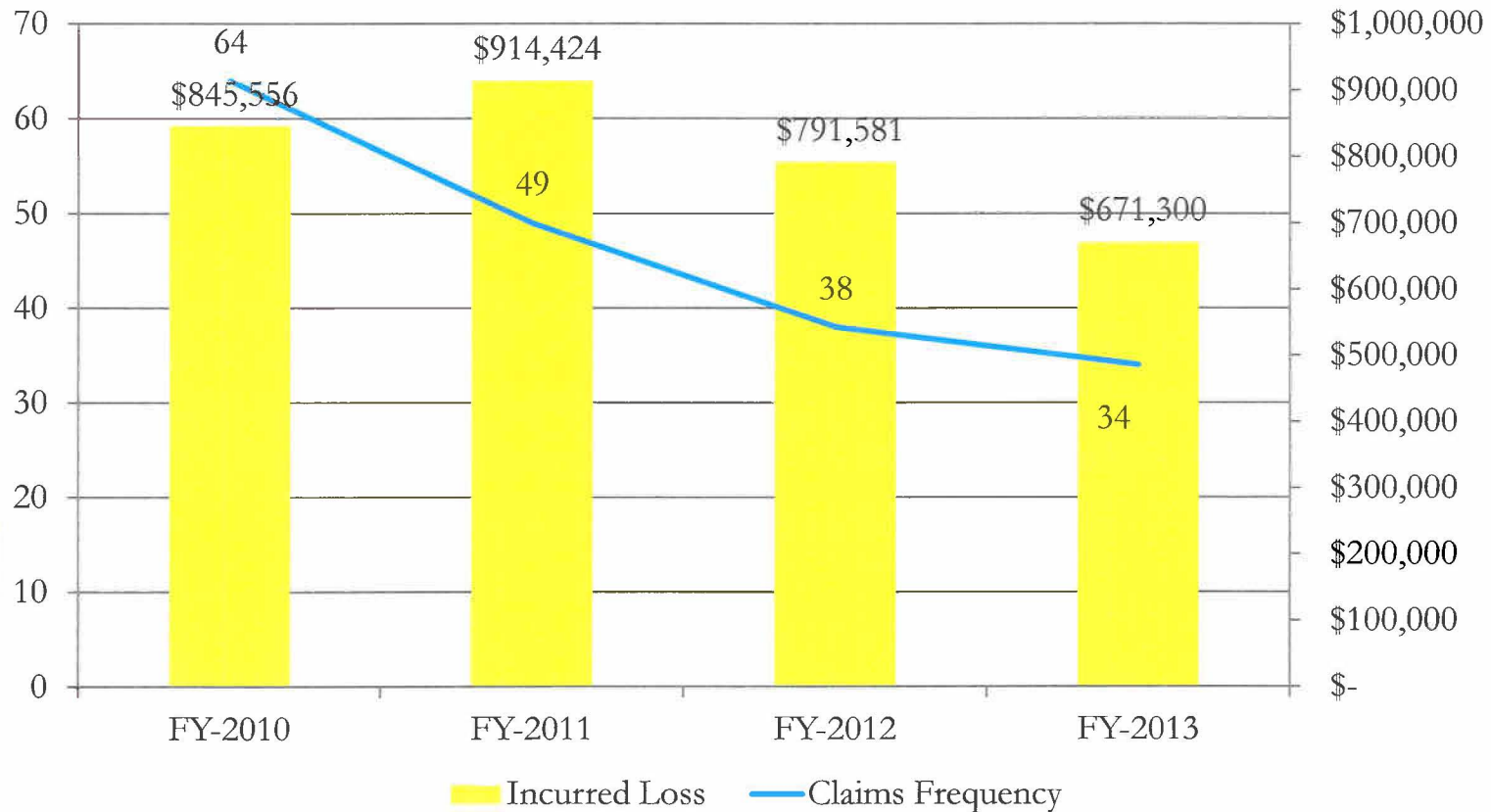
Permanent Disability (PD) Payments

- Recent legislation (SB 863) to result in increases

Expenses

- Attorney fees, investigation fees, etc.

District Workers' Compensation History



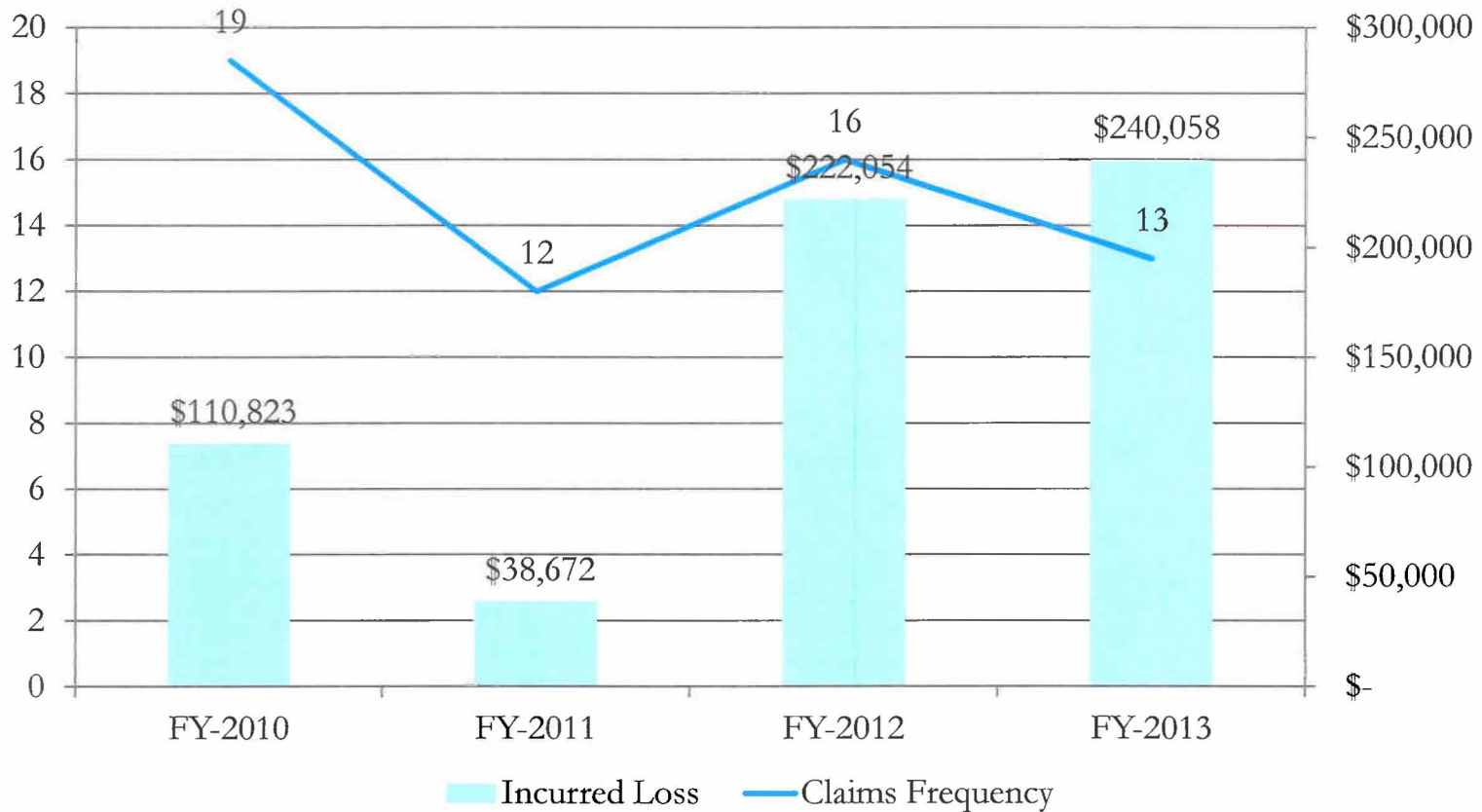
Valued as of June 30, 2013

License No. 0451271

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Keenan
Associates

Ventura College Workers' Compensation History



FY-2010, FY-2011, FY-2012, FY-2013 combined, valued as of June 30, 2013

Claims Analysis

- **Repeaters**
 - 6 Employees represent 15 claims (25% of all claims) and 15% of total incurred costs
 - 4 claims for 1 employee
- **Litigation**
 - 3 claims litigated, representing 5% of total incurred
 - No litigation in FY-2010 or FY-2013 policy years

FY-2010, FY-2011, FY-2012, FY-2013 combined, valued as of December 31, 2013

Ventura College

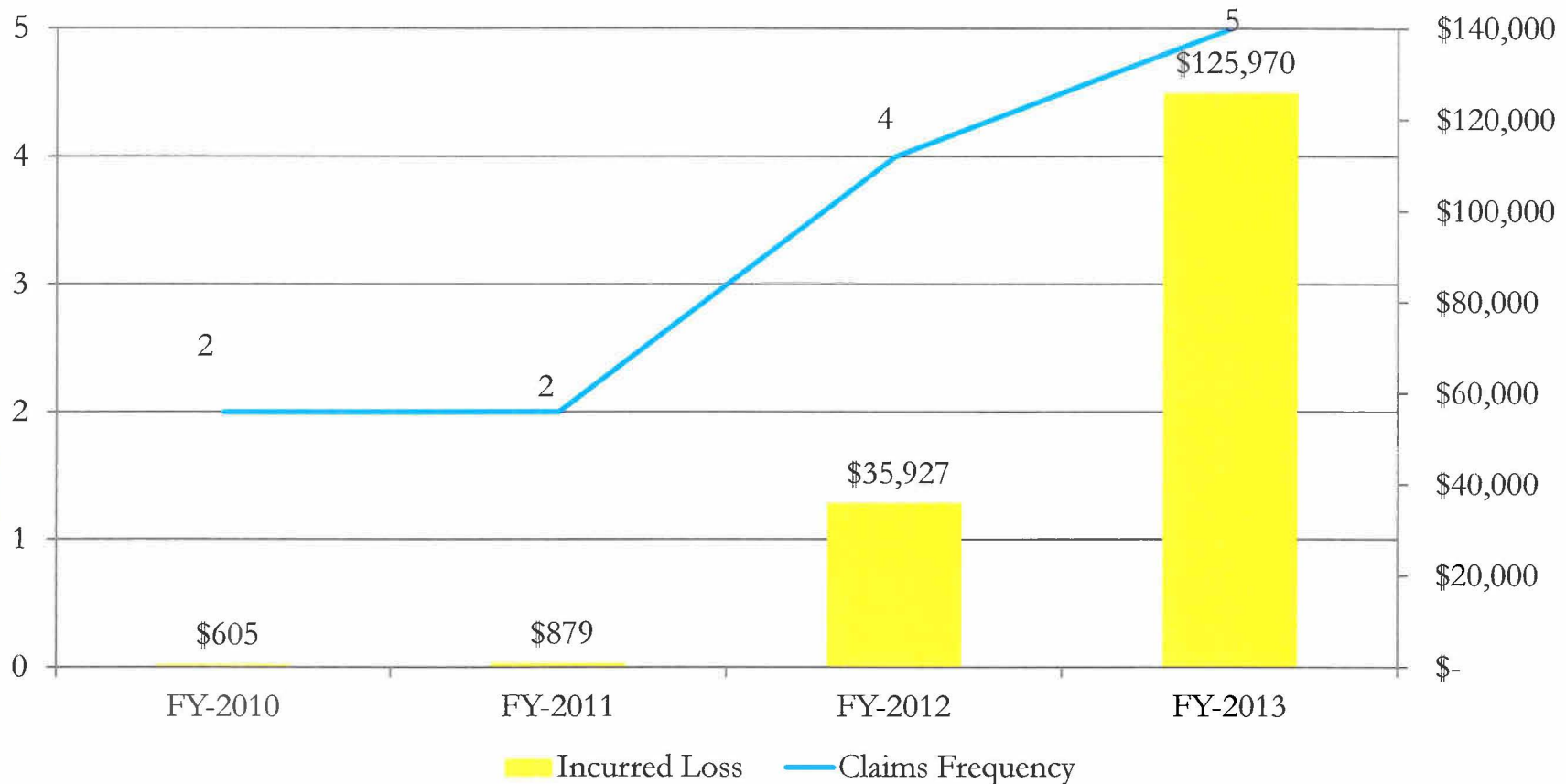
Top 8 Occupations by Severity



FY-2010, FY-2011, FY-2012, FY-2013 combined, valued as of June 30, 2013

VC Clerical by Fiscal Year

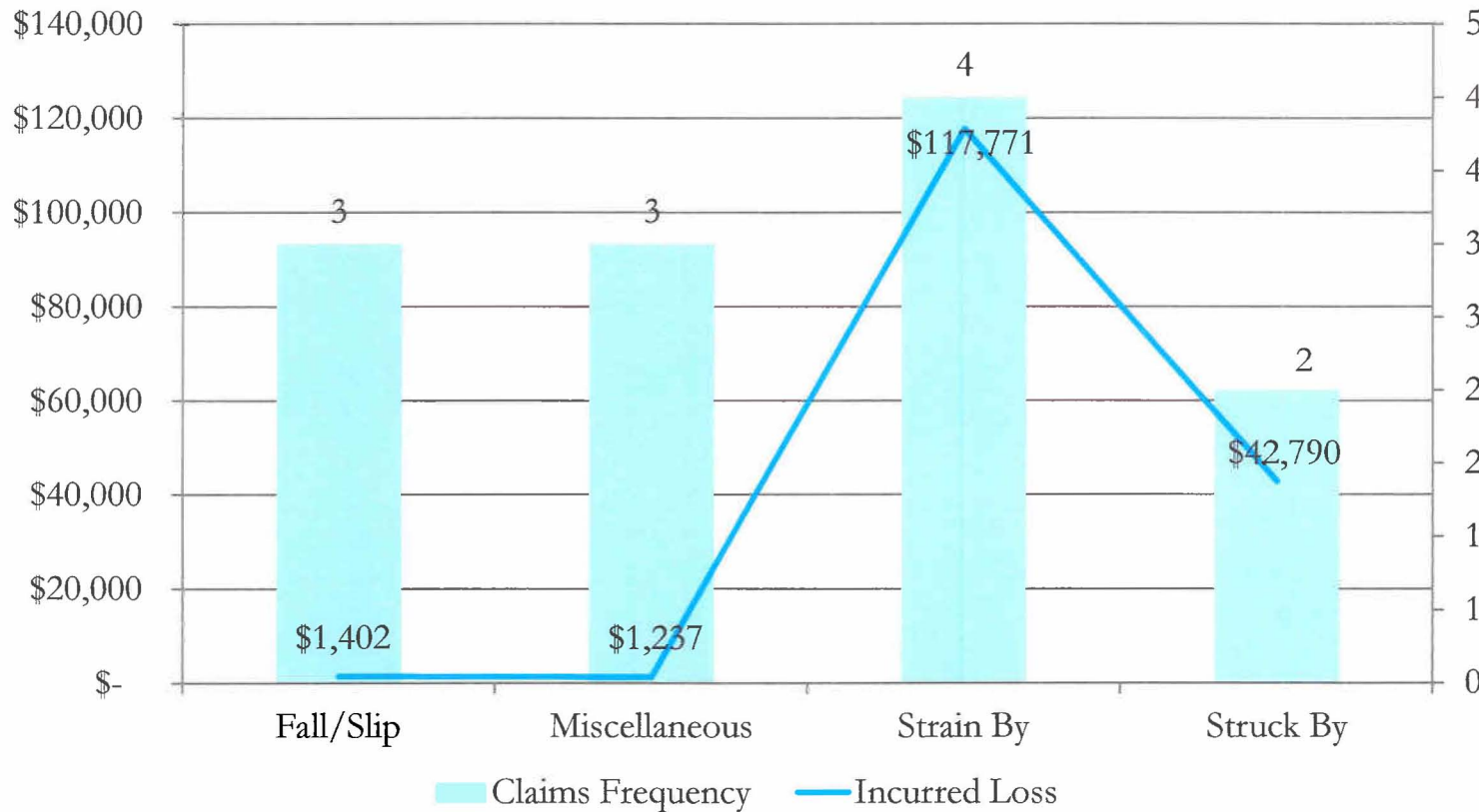
1st in Severity and 1st in Frequency



FY-2010, FY-2011, FY-2012, FY-2013 combined, valued as of June 30, 2013

VC Clerical by Cause

1st in Severity and 1st in Frequency



FY-2010, FY-2011, FY-2012, FY-2013 combined, valued as of June 30, 2013

VC Clerical

1st in Severity and 1st in Frequency

- Strains represent 31% of frequency, but 72% of severity

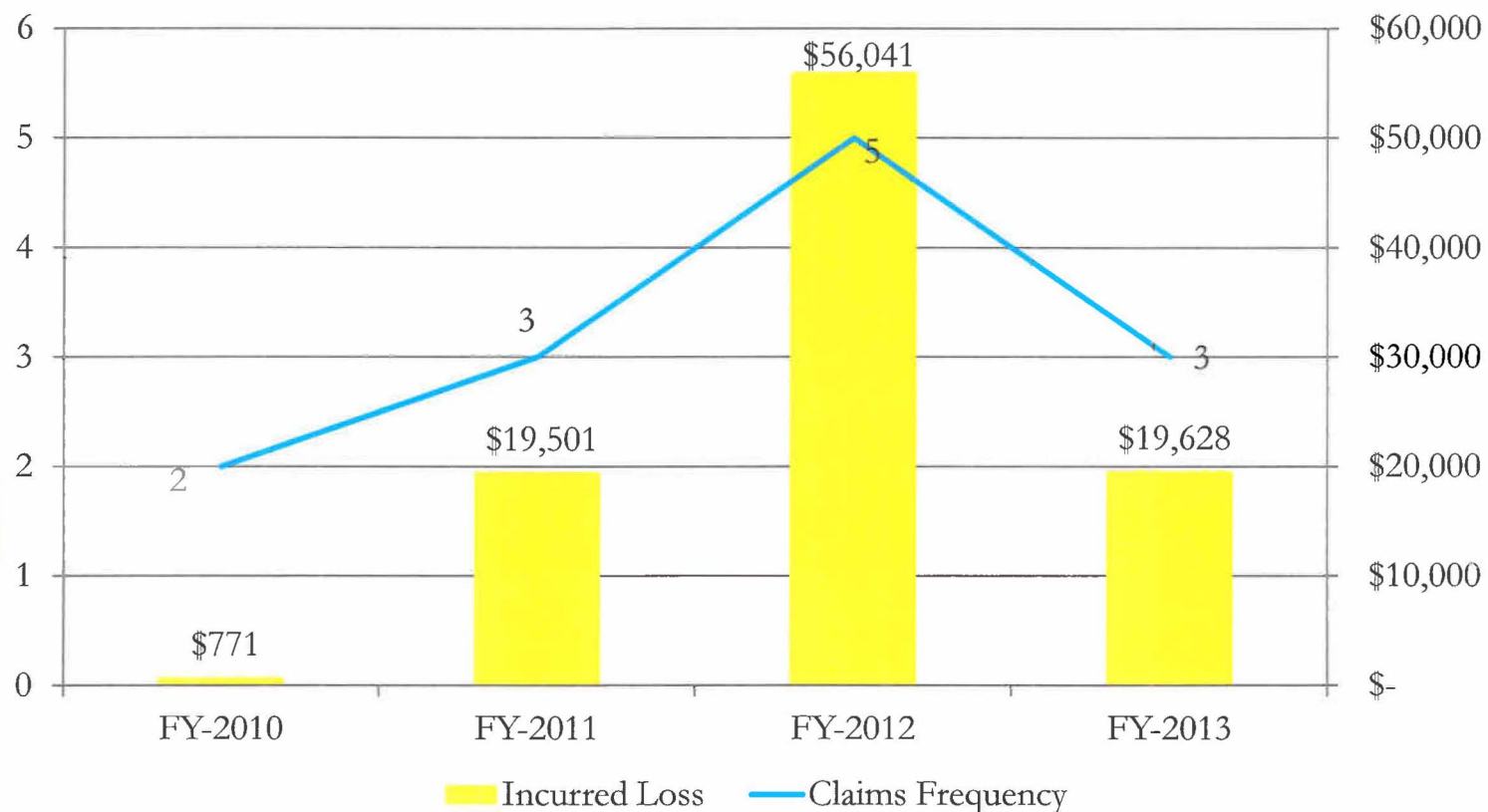
Recommendation:

- Office Ergonomics
- Office Safety
- IT training on setting up desks ergonomically

FY-2010, FY-2011, FY-2012, FY-2013 combined, valued as of June 30, 2013

VC Custodians by Fiscal Year

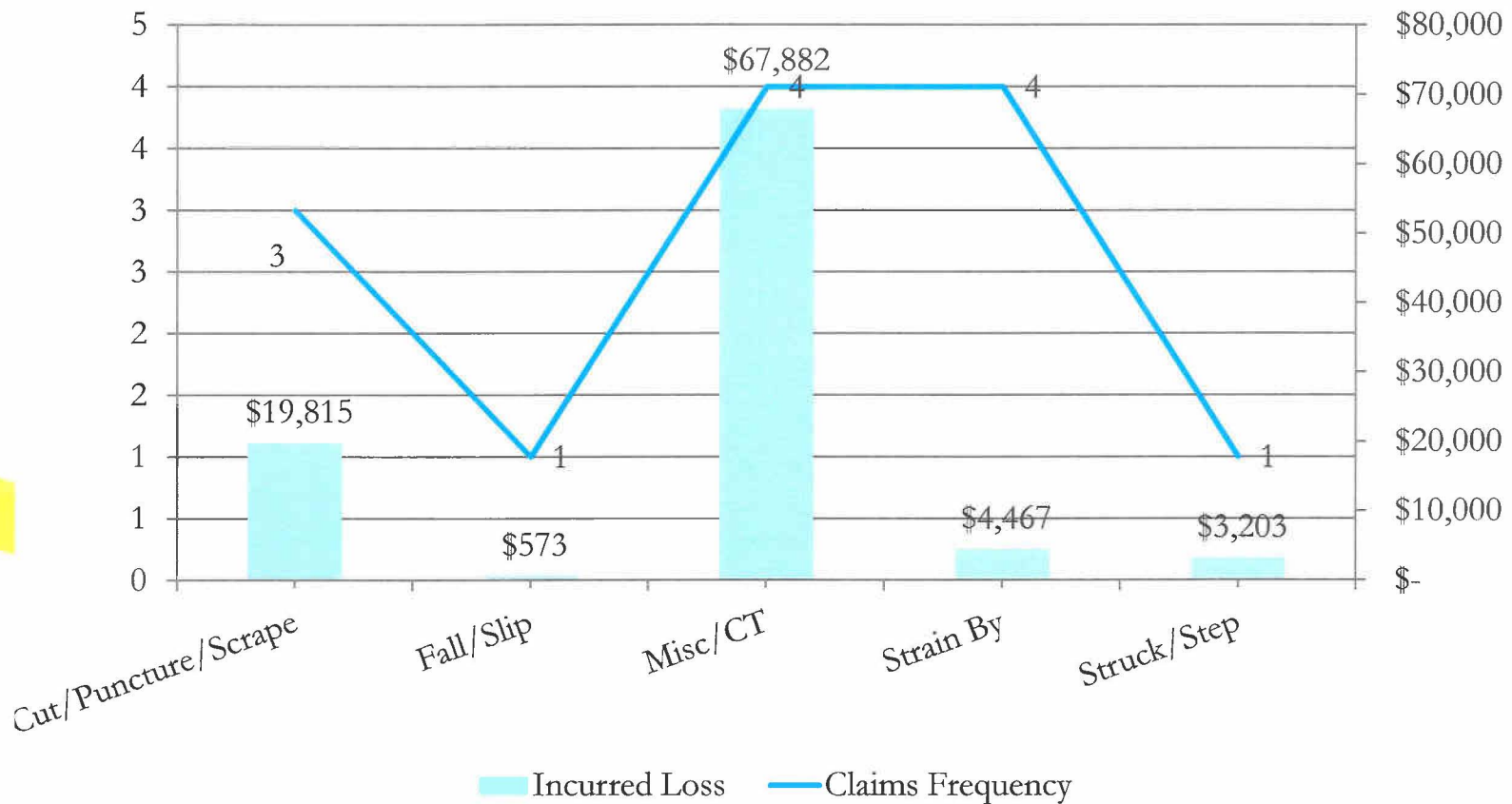
1st in Severity and 3rd in Frequency



FY-2010, FY-2011, FY-2012, FY-2013 combined, valued as of June 30, 2013

VC Custodians by Cause

1st in Severity and 3rd in Frequency



FY-2010, FY-2011, FY-2012, FY-2013 combined, valued as of June 30, 2013

VC Custodians

1st in Severity and 3rd in Frequency

- 71% of incurred cost is Misc./Cumulative

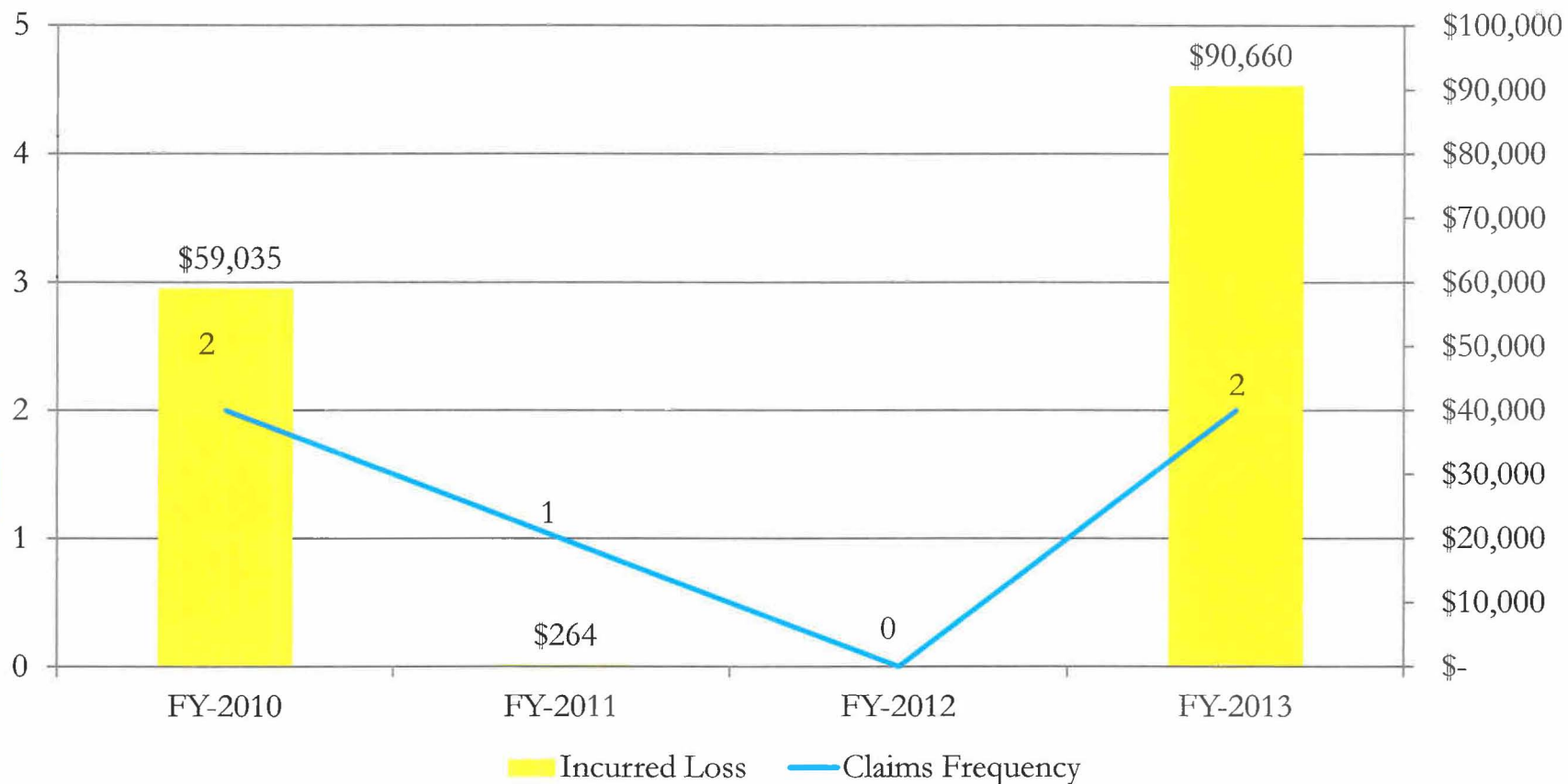
Recommendation:

- Increase focus on body mechanics

FY-2010, FY-2011, FY-2012, FY-2013 combined, valued as of June 30, 2013

VC Instruction by Fiscal Year

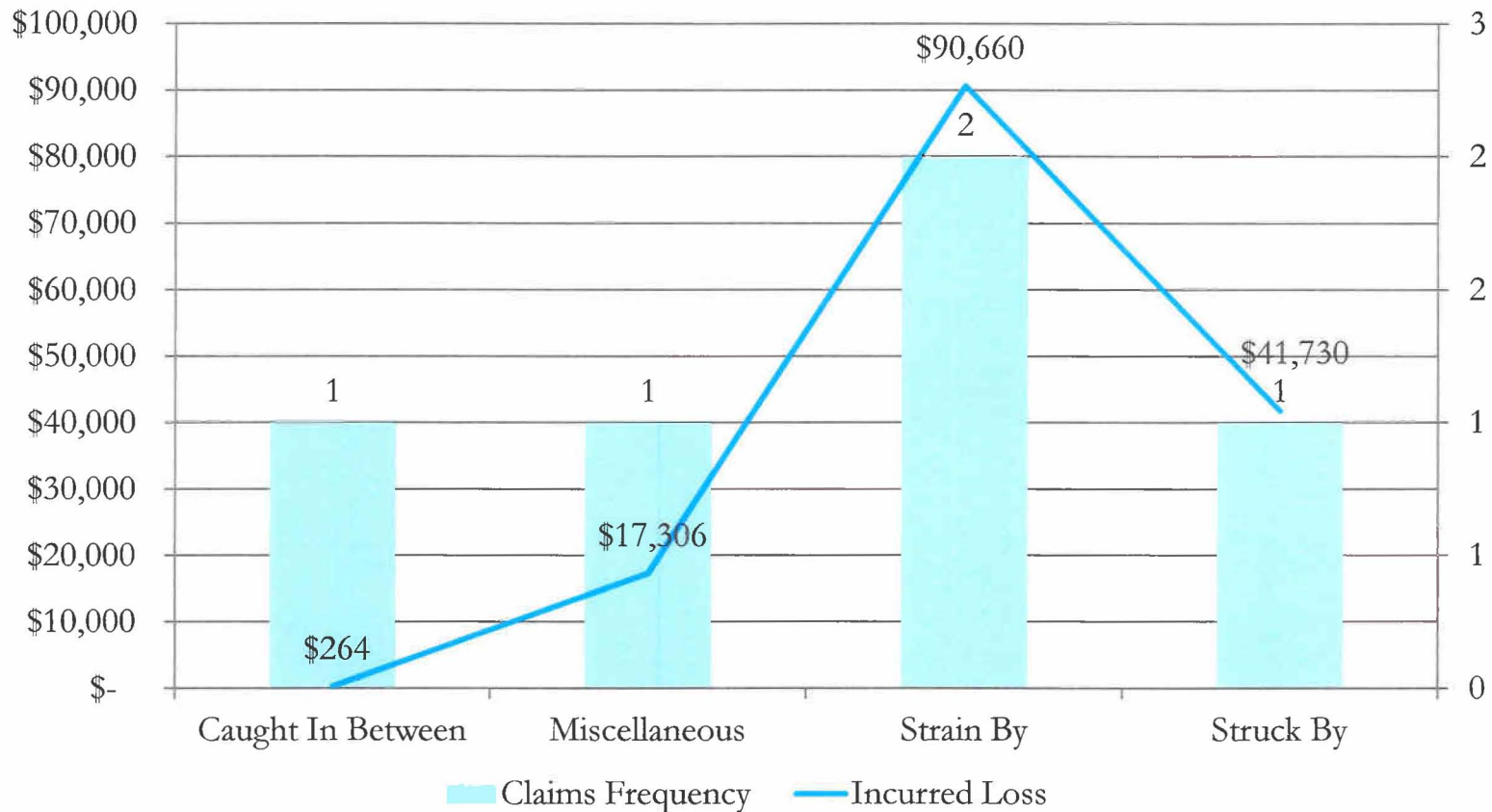
3rd in Severity and 5th in Frequency



FY-2010, FY-2011, FY-2012, FY-2013 combined, valued as of June 30, 2013

VC Instruction by Cause

3rd in Severity and 5th in Frequency



FY-2010, FY-2011, FY-2012, FY-2013 combined, valued as of June 30, 2013

VC Instruction

3rd in Severity and 5th in Frequency

- Non-office related injuries

Recommendation:

- Accident Investigation training for related departments

FY-2010, FY-2011, FY-2012, FY-2013 combined, valued as of June 30, 2013

Return to Work Ventura College

Policy Year	Lost Days	TD Paid	Average Daily TD Rate	Mod Duty Days	Average Savings
FY-2010	29	\$3,387	\$116.79	417	\$48,701.43
FY-2011	70	\$6,742	\$96.45	107	\$10,320.15
FY-2012	178	\$8,072	\$45.34	103	\$4,670.02
FY-2013	173	17,269	\$99.82	188	\$18,766.16
Grand Total	450	\$35,470		815	82,457.76

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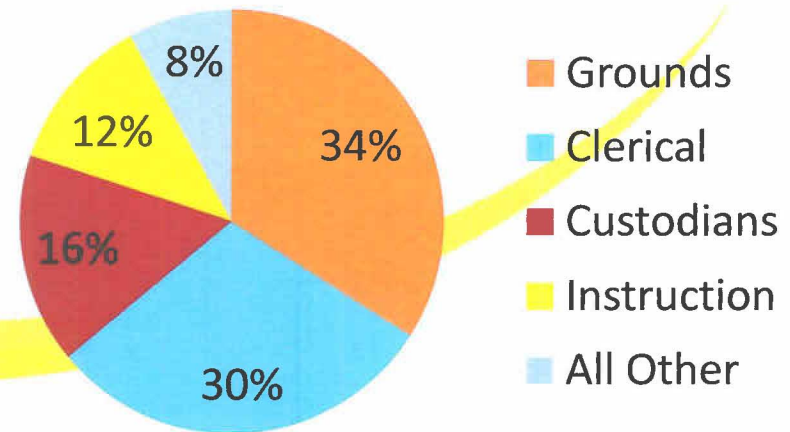
Keenan
Associates

Claims Analysis

- Temporary Disability Paid for all 4 fiscal years totaled \$35,470

- By Cause, Strain By represents 43% and Struck By represents 29% of total TD paid

TD Paid



FY-2010, FY-2011, FY-2012, FY-2013 combined, valued as of December 31, 2013

Claims Analysis – Modified Duty Successes

- **Faculty**
 - 2 claims modified for total of 322 days – Actual savings \$44,032
 - Restrictions: Claim #1: Wear sling;
Claim #2: no prolonged standing, no weight bearing and use crutches
- **Clerical**
 - 1 claim modified 128 days – Actual savings \$15,447
 - Restrictions: Limited overhead work, ltd. lift, pull & push up to 10 lbs. Must take a 5 minute stretch break every 30 minutes. Stretch.
- **Custodian**
 - 3 claims modified for total of 131 days – Actual savings \$19,661
 - Restrictions: Claim #1: Limited use of left arm, no lifting over 15 lbs;
Claim #2: No push/pull/lift/carry over 25 lbs.; Claim #3 limited use of hand