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.
<table>
<thead>
<tr>
<th>Year</th>
<th>Incurred Loss</th>
<th>Claims Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY-2010</td>
<td>$845,556</td>
<td>64</td>
</tr>
<tr>
<td>FY-2011</td>
<td>$914,424</td>
<td>49</td>
</tr>
<tr>
<td>FY-2012</td>
<td>$791,581</td>
<td>38</td>
</tr>
<tr>
<td>FY-2013</td>
<td>$671,300</td>
<td>34</td>
</tr>
</tbody>
</table>

Valued as of June 30, 2013

License No. 0451271

Ventura College
Workers' Compensation History


License No. 0451271
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

Ventura College

Top 8 Occupations by Severity

VC Clerical by Fiscal Year

1st in Severity and 1st in Frequency


License No. 0451271

VC Clerical by Cause

1st in Severity and 1st in Frequency

$140,000

$120,000

$100,000

$80,000

$60,000

$40,000

$20,000

$1,402

$1,257

$117,771

$42,790

Fall/Slip

Miscellaneous

Strain By

Struck By

Claims Frequency

Inured Loss

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

VC Custodians by Fiscal Year
1st in Severity and 3rd in Frequency

VC Custodians by Cause
1st in Severity and 3rd in Frequency

VC Custodians
1st in Severity and 3rd in Frequency

• 71% of incurred cost is Misc./Cumulative

Recommendation:

• Increase focus on body mechanics

VC Instruction by Fiscal Year
3rd in Severity and 5th in Frequency


VC Instruction by Cause
3rd in Severity and 5th in Frequency


VC Instruction
3rd in Severity and 5th in Frequency

- Non-office related injuries

Recommendation:
- Accident Investigation training for related departments

## Return to Work
**Ventura College**

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

Valued as of December 31, 2013

License No. 0451271
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

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