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The Risk Connection is a publication of Local Government Risk Management Services, Inc., a service organization of the Association County Commissioners of Georgia and the Georgia Municipal Association, whose purpose is to educate and inform cities and counties about loss control methods and risk management.

The opinions expressed in this publication are those of the authors and are not necessarily those of the ACCG or GMA, and further, are not intended to provide specific legal advice. Readers should seek legal advice on specific concerns from their own legal advisors. Any questions or comments should be directed to: *Dennis Watts, Editor, 3500 Parkway Lane, Suite 110, Norcross, Georgia 30092, 678.686.6284, dwatts@gmanet.com.*

Spring Cleaning for Your First Aid Kit

After the winter season, spring is a time for renewal and cleaning up our homes. It's also a time when accidents in the home increase. From cleaning out closets to cleaning up your yard, accidents can happen anywhere. Make sure your first aid kit is ready to go.



- Check over-the-counter drugs for expiration and dispose of any that are expired.
- Show your family what is in the first aid kit and explain how to use each item.
- Keep the first aid kit in a place where everyone can reach it when it is needed.
- Make sure everyone in the family knows where the kit is.

Make sure the kit is fully stocked with:

- Box of adhesive bandages
- Gauze pads (at least 4"x4")
- 2 Large gauze pads (at least 8"x10")
- 1 Gauze roller bandage
- 2 Elastic wraps
- 2 Triangular bandages
- Wound cleaning agent
- Adhesive tape
- A splint
- Tweezers
- Scissors
- Latex gloves
- Resuscitation bag, or airway or pocket mask
- At least one blanket
- Directions for requesting emergency assistance

Georgia Supreme Court Workers' Compensation Decision Restores Willful Misconduct Defense for Employees

Everyone,

In February 2017, the Georgia Supreme Court issued a unanimous decision reversing the Court of Appeals' decision in *Chandler Telecom LLC v. Burdette*, breathing new life into one of the few defenses available to Georgia employers – the “willful misconduct” defense. This is a huge win for employers and insurers because it preserves the “willful misconduct” defense, which was at risk of being judicially eliminated even though it is expressly provided for by statute. Moore Ingram Johnson & Steele authored an Amicus Brief to the Georgia Supreme Court in support of the employer/insurer's appeal, on behalf of Georgia Workers' Compensation Association, Associated General Contractors of Georgia, Georgia Manufacturer's Association, Georgia Mining Association, Georgia Paper & Forest Products Association, and Georgia Poultry Federation.

In the unanimous Supreme Court decision, the Court reversed the Court of Appeals' decision which had reversed the Superior Court, State Board of Workers' Compensation, and ALJ's award denying workers' comp. benefits because the injured employee disregarded his supervisor's instructions not to use ropes and harnesses to descend from the cell tower. The employee ignored the express instructions by his supervisor not to descend down the stairs and instead, started a controlled descent down over his supervisor's objection.

During the process, the employee fell a great distance to the ground, causing serious injuries.

Workers' Compensation benefits were denied based on the willful misconduct defense, but the Court of Appeals reversed, holding that the employer failed to prove the employee's intentional violation of an employer rule and a supervisor's instruction rose to the level of “quasi criminal” conduct and awarded workers' compensation benefits to the employee. The Supreme Court's opinion reversed the Court of Appeals' decision and remanded the case back to the Workers' Comp. Board for the Board to make a determination as to whether the employee's intentional violation of the employer's instructions was “either with the knowledge that it is likely to result in serious injury, or with a wanton and reckless disregard of its probable consequences.” The Supreme Court indicated that if the Board makes either of the foregoing findings, the claim should be denied. Although the Supreme Court specifically stated that they are not suggesting all intentional violations of employer rules bar compensation, the Supreme Court does state, “an intentional violation does bar compensation when done either with the knowledge it is likely to result in serious injury, or with a wanton and reckless disregard of its probable injurious consequences.”

Robert D. Ingram
Partner, Moore Ingram Johnson & Steele, LLP

Director's Corner

Dan Beck, Director ACCG and GMA Loss Control (LGRMS)

Insurance ACCG/GMA Insurance Pool Loss Analysis

Within this article I will provide loss analysis for ACCG's/GMA's Workers' Compensation and Property & Liability Insurance Pools. This loss analysis will include data from the years 2014 to 2016.

What is the purpose of this loss analysis?

The purpose of this loss analysis is to identify loss trends in order to predict future losses. Ultimately this will allow us to develop processes/programs/policies to control those predicted losses. Although your organizations loss trends provide a good guide to your issues, smaller sample sizes will lead to less reliable predictions. It may work best

if you review both the pool's and your loss analysis to best predict future loss trends.

Like everyone else, you have limited resources. In order to be successful in risk reduction, we must focus on those areas with the biggest opportunity for improvement and highest likelihood successful impact. Try using the 80/20 rule to identify those high opportunity areas. Throughout this article we will attempt to find the 20% of the areas that have 80% of the issues.

After identifying those opportunity areas, you need to determine if you will be successful in having an impact. For example, if 80% of your losses are the results of weather damage, then you should probably focus on other areas. Unless of course if you have the power to control the climate.

An Overview of ACCG's Workers' Compensation Loss Analysis (2014 to 2016)

What was percentage of claims and costs per year?

ACCG's Workers' Compensation program had 9,346 claims and \$60,000,000 total incurred from 2014 to 2016. Although 2016 seems to have lower total incurred costs and number of claims, claims cost typically develop somewhere between two to three times the first years' data. Total Incurred is a claims term meaning total paid (medical, indemnity, legal), plus reserves (best estimate of future costs based on experience).

ACCG WC				
Year	Total Incurred	%	# of Claims	%
2014	\$23,423,807	39%	3,295	35%
2015	\$19,625,274	33%	3,131	34%
2016	\$16,903,368	28%	2,920	31%
Grand Total	\$59,952,449		9,346	

What departments have the highest percentage of claims and costs?

I've grouped these departments in three buckets: law enforcement, fire/EMS, and roads/public works and they account for 76% of claims, 79% of total incurred. These would be our focus areas.

ACCG WC					
Dept	Total Incurred	%	# of Claims	%	Cost/ Claim
Sheriff	\$18,557,377	31%	2,609	28%	\$ 7,113
Jail	\$ 3,220,444	5%	814	9%	\$ 3,956
Police	\$ 1,678,301	3%	332	4%	\$ 5,055
Vol Fire	\$ 6,000,542	10%	1,236	13%	\$ 4,855
Paid Fire	\$ 1,088,143	2%	169	2%	\$ 6,439
EMS	\$ 4,448,133	7%	595	6%	\$ 7,476
Roads	\$ 8,656,305	14%	950	10%	\$ 9,112
Public Wrks	\$ 3,918,978	7%	392	4%	\$ 9,997
Misc/ Courts	\$ 3,021,903	5%	646	7%	\$ 4,678
Animal Cntrl	\$ 1,018,466	2%	298	3%	\$ 3,418
Parks	\$ 1,300,754	2%	272	3%	\$ 4,782
Water WW	\$ 2,588,474	4%	264	3%	\$ 9,805
Admin	\$ 567,706	1%	211	2%	\$ 2,691
Bld Mnt	\$ 914,685	2%	196	2%	\$ 4,667
Refuse	\$ 1,638,050	3%	182	2%	\$ 9,000
Fleet Mnt	\$ 522,557	1%	84	1%	\$ 6,221
Public Trns	\$ 616,439	1%	48	1%	\$ 12,842
Grand Total	\$59,952,449		9,346		

What was percentage of claims/costs occurred by years of servicer?

Employees within the first 5 years of their employment are the most likely to have an incident (52% of Claims) and the highest percent of total incurred costs at

54%. Although not surprising, we need to ensure new employees are:

- Qualified for the positions – Sound recruiting and hiring processes are essential.
- Quality policies/procedures – High risk tasks should be identified and analyzed.
- Quality training and supervision.

Years of Service	Total Incurred	%	# of Claims	%
Less than 1	\$ 2,895,460	6%	779	11%
One	\$ 7,018,625	15%	951	14%
Two	\$ 4,718,506	10%	677	10%
Three	\$ 3,039,096	7%	486	7%
Four	\$ 2,682,055	6%	366	5%
Five	\$ 4,908,245	11%	374	5%
Six to 9	\$ 9,283,935	20%	1,233	18%
Ten to 19	\$ 8,152,942	18%	1,507	22%
Twenty - 29	\$ 2,775,927	6%	469	7%
Thirty - 39	\$ 865,540	2%	95	1%
Forty - 49	\$ 150,490	0%	19	0%
Fifty Plus	\$ 69,278	0%	5	0%

What are the top causes of claims within the sheriff's office?

From my perspective, we should be focusing on motor vehicle, altercation, shooting, and incidents while training claims. They account for 66% of claims, 79% of total incurred.

Non-category claims include struck-by, caught-between, and sharp objects. They are typically high frequency low severity.

Ex in MV = Entering and Exiting Motor Vehicle. These are typically high severity low frequency.

ACCG Sheriff WC				
Type	Total Incurred	%	# of Claims	%
MVA	\$ 6,235,345	34%	366	14%
Altercation	\$ 3,026,074	16%	577	22%
Slip Fall	\$ 2,774,394	15%	540	21%
Shot	\$ 1,784,304	10%	25	1%
Training	\$ 1,034,441	6%	31	1%
Ergonomic	\$ 943,174	5%	269	10%
Non-Category	\$ 857,625	5%	526	20%
Foot Pursuit	\$ 757,350	4%	57	2%
Ex/ En MV	\$ 578,276	3%	8	0%
Struck by MV	\$ 392,059	2%	3	0%
Exposure	\$ 174,336	1%	207	8%
Grand Total	\$18,557,377		2,609	

What are the top causes of claims within the emergency medical services (EMS)?

We should be focusing on lifting patients, slip/fall, and entering/exiting MV claims. They account for 72% of total incurred.

ACCG EMS WC				
Type	Total Incurred	%	# of Claims	%
Lifting Patient	\$ 1,433,680	32%	141	24%
Exposure	\$ 84,657	2%	126	21%
Non-Category	\$ 262,329	6%	120	20%
Slip Fall	\$ 1,209,892	27%	78	13%
Ergo	\$ 350,540	8%	70	12%
MVA	\$ 237,289	5%	31	5%
Ex/ En MV	\$ 587,966	13%	22	4%
training	\$ 56,139	1%	6	1%
Struck by MV	\$ 225,642	5%	1	0%
Grand Total	\$ 4,448,133		595	

What are the top causes of claims within the fire department?

Within the fire department we should be focusing on incidents while training, ergonomic (lifting, pushing/pulling), lifting patients, slip/fall, motor vehicle incidents, and exiting/entering MV claims. They account for 57% of total incurred.

The three equipment failure claims were all related to one incident.

ACCG Fire WC				
Type	Total Incurred	%	# of Claims	%
Training	\$ 1,387,342	20%	79	6%
Equipment Fail	\$ 1,274,850	18%	3	0%
Ergonomics	\$ 1,054,635	15%	248	18%
Slip Fall	\$ 717,239	10%	189	13%
Fighting Fire	\$ 705,860	10%	45	3%
Non Category	\$ 411,897	6%	269	19%
Exposure	\$ 365,228	5%	412	29%
Lifting Patient	\$ 322,922	5%	67	5%
MVA	\$ 301,898	4%	46	3%
Ex/ En MV	\$ 241,346	3%	26	2%
Working Acc	\$ 165,581	2%	3	0%
Struck by MV	\$ 60,099	1%	1	0%
Climb Lad	\$ 55,193	1%	3	0%
Ladder	\$ 24,597	0%	14	1%
Grand Total	\$ 7,088,685		1,405	

What are the top causes of claims within the road/public works?

Ergonomic (lifting, push/pull) claims account for 23% of claims, 21% of total incurred (\$2.7M)

Tree trimming type claims account for 1% of claims, 17% of total incurred (\$2.1M)

Slip, trip and fall claims account for 18% # of claims, 14% of total incurred (\$1.8M)

Claims while employees are entering or exiting motor vehicles or jumping of the back of trucks account for 1% number of claims, 10% of total incurred (\$1.3M)

Motor vehicle incident claims account for 9% of claims, 7% of total incurred (\$0.9M)

Add training, ergonomic, lifting patients and, slip/fall claims and they account for 78% of total incurred.

ACCG Roads/ Public Works WC				
Type	Total Incurred	%	# of Claims	%
Ergonomics	\$ 2,653,221	21%	310	23%
Tree Wrk	\$ 2,119,433	17%	17	1%
Slip Fall	\$ 1,813,207	14%	236	18%
Ex/ En MV	\$ 1,275,081	10%	20	1%
Struck By MV	\$ 1,127,727	9%	9	1%
MVA	\$ 912,921	7%	116	9%
Non Category	\$ 867,595	7%	363	27%
Road Wrk	\$ 526,935	4%	1	0%
Tire Blew	\$ 316,453	3%	1	0%
Exposure	\$ 314,704	3%	260	19%
Checking Pipe	\$ 294,793	2%	1	0%
Changing Tire	\$ 255,127	2%	6	0%
Other	\$ 98,086	1%	1	0%
Grand Total	\$12,575,284		1341	

An Overview of ACCG's Property & Liability (IRMA) Program's Loss Analysis (2014 to 2016)

What was percentage of claims and costs per year?

As you can see in the below chart, ACCG's Property & Liability (GIRMA) program had 6,000 plus claims and \$56,000,000 total incurred from 2014 to 2016. Although 2016 seems to have lower total incurred costs and number of claims, claims cost typically develop somewhere between 2 to 3 times the first years' data. Total Incurred is a claims term meaning total paid (medical, indemnity, legal), plus reserves (best estimate of future costs based on experience).

ACCG PL				
Year	Total Incurred	%	# of Claims	%
2014	\$26,985,092	48%	2,046	33%
2015	\$15,120,830	27%	2,248	36%
2016	\$14,031,665	25%	2,000	32%
Grand Total	\$56,137,587		6,294	

What departments have the highest percentage of claims and costs?

I've grouped these departments in 3 buckets: law enforcement, fire/EMS, and roads/public works and they account for 65% of claims, 66% of total incurred. These would be our focus areas.

ACCG PL				
Dept	Total Incurred	%	# of Claims	%
Sheriff	\$ 18,278,858	33%	2370	38%
Jail	\$ 2,484,795	4%	161	3%
Police	\$ 984,738	2%	113	2%
Roads	\$ 5,724,176	10%	1015	16%
Pub Wrks	\$ 2,227,217	4%	425	7%
EMS	\$ 3,993,570	7%	271	4%
Vol Fire	\$ 1,643,007	3%	196	3%
Paid Fire	\$ 48,992	0%	24	0%
Parks	\$ 2,914,726	5%	286	5%
Admin	\$ 2,010,472	4%	219	3%
Water WW	\$ 1,609,979	3%	290	5%
Refuse	\$ 1,495,328	3%	83	1%
Bld Mnt	\$ 294,176	1%	61	1%
Pub Trns	\$ 586,749	1%	190	3%
Misc	\$ 11,103,478	20%	461	7%
Grand Total	\$ 56,137,587		6294	

What are the top causes of claims within the sheriff's office?

From my perspective, we should be focusing on Motor Vehicle, False Arrests, Jail, Excessive Force and Shooting/Taser claims. They account for 81% of total incurred.

PBE – Are claims were (Public Building Equipment) are involved in the claims. These are more general liability claims (i.e. Slip/trip on public sidewalks).

ACCG Sheriff				
Type	Total Incurred	%	# of Claims	%
MVA	\$ 11,394,819	62%	2022	85%
False Arrest	\$ 1,406,296	8%	120	5%
Jail	\$ 859,880	5%	19	1%
Excessive Force	\$ 637,506	3%	35	1%
Shooting/Taser	\$ 744,414	4%	21	1%
Flash Bang	\$ 1,782,807	10%	2	0%
Property	\$ 886,670	5%	80	3%
General	\$ 234,823	1%	25	1%
PBE	\$ 36,149	0%	23	1%
Human Resource	\$ 226,500	1%	18	1%
Search Seizure	\$ 68,000	0%	5	0%
Grand Total	\$ 18,278,858		2370	

What are the top causes of claims within the emergency medical services (EMS)?

We should be focusing on motor vehicle claims. They account 60% of total incurred.

ACCG EMS PL				
Type	Total Incurred	%	# of Claims	%
MVA	\$ 2,388,825	60%	186	69%
Property	\$ 995,479	25%	36	13%
Officials	\$ 317,000	8%	7	3%
Human Resource	\$ 198,328	5%	25	9%
Proper	\$ 57,596	1%	4	1%
Cyber	\$ 25,000	1%	2	1%
PBE	\$ 11,341	0%	11	4%
Grand Total	\$ 3,993,570		271	

What are the top causes of claims within the road/public works?

From my perspective, we should be focusing on Road Conditions/Design, Motor Vehicle, Heavy Equipment, and Public Building and Equipment type claim. They account for 70% of Total Incurred.

PBE – Are claims were (Public Building Equipment) are involved in the claims. These are more general liability claims (i.e. Slip/Trip on public sidewalks).

ACCG Roads PL				
Dept	Total Incurred	%	# of Claims	%
Road Cond	\$ 359,358	6%	361	36%
MVA	\$ 2,129,713	37%	273	27%
Heavy Eqpt	\$ 888,005	16%	119	12%
Property	\$ 1,444,565	25%	77	8%
Debris	\$ 30,459	1%	68	7%
Tree/ Limb	\$ 47,869	1%	48	5%
PBE	\$ 622,005	11%	38	4%
Signage	\$ 47,146	1%	16	2%
Human Resource	\$ 67,500	1%	6	1%
Construction Zone	\$ 11,057	0%	5	0%
General	\$ 76,500	1%	4	0%
Grand Total	\$ 5,724,176		1015	

What are the top causes of claims within the parks & recreation?

From my perspective, we should be focusing on Motor Vehicle, Pool, and Public Building and Equipment type claims. They account for 52% of Total Incurred.

PBE – Are claims were (Public Building Equipment) are involved in the claims. These are more general liability claims (i.e. Slip/Trip on public sidewalks).

ACCG Recreation PL				
Type	Total Incurred	%	# of	%
Property	\$ 1,296,870	44%	113	40%
MVA	\$ 468,333	16%	62	22%
PBE	\$ 288,549	10%	50	17%
Recreation	\$ 55,963	2%	31	11%
Tree/ Limb	\$ 23,347	1%	15	5%
Human Resource	\$ 25,100	1%	7	2%
Debris	\$ 1,564	0%	5	2%
Pool	\$ 755,000	26%	2	1%
Officials	\$ -	0%	1	0%
Grand Total	\$ 2,914,726		286	

What are the top causes of claims within the entire property and liability pool?

As you can see, Motor Vehicle Claims lead all with 37% of Total Incurred. Property Claims are next, but we do not have control over these weather related claims. LE- is Law Enforcement type claims (i.e. false arrest, excessive force, search/seizure, .etc.). PBE or General Liability Claims Next. HR – Human Resource type claims (i.e. EEOC, Discrimination, Harassment, etc.), RDS – roads design/condition type claims.

ACCG PL by Claim Type				
Type	Total Incurred	%	# of Claims	%
MVA	\$ 20,734,916	37%	3491	55%
Property	\$ 15,854,019	28%	571	9%
LE	\$ 9,372,763	17%	419	7%
PBE	\$ 4,007,770	7%	717	11%
HR	\$ 1,863,777	3%	109	2%
RDS	\$ 1,856,258	3%	784	12%
REC	\$ 810,963	1%	37	1%
Officials	\$ 769,968	1%	126	2%
Fire/EMS	\$ 700,354	1%	36	1%
Cyber	\$ 166,800	0%	4	0%
Grand Tot	\$ 56,137,587		6294	

ACCG PL MV by Dept				
Dept	Total Incurred	%	# of Claims	%
Sheriff	\$ 11,344,049	55%	2,007	57%
Police	\$ 473,343	2%	78	2%
Jail	\$ 67,892	0%	23	1%
EMS	\$ 2,258,365	11%	184	5%
Vol Fire	\$ 511,238	2%	124	4%
Paid Fire	\$ 39,264	0%	17	0%
Roads	\$ 2,129,713	10%	273	8%
Pub Wrks	\$ 655,410	3%	183	5%
Misc	\$ 1,479,839	7%	172	5%
Pub Trns	\$ 511,549	2%	160	5%
Parks	\$ 468,333	2%	62	2%
Water WW	\$ 423,091	2%	79	2%
Refuse	\$ 180,357	1%	42	1%
Grand Total	\$ 20,734,916		3,491	

What are the top departments that have motor vehicle claims?

As you can see, law enforcement (sheriff's police, and jail) lead all departments with 57% of Total Incurred. Followed by fire/EMS and roads/public works.

An Overview of GMA's Workers' Compensation (WCSIF) Loss Analysis (2014 to 2016)

What was percentage of claims and costs per year?

As you can see in the below chart, GMA's Workers' Compensation program had 5,607 claims and \$33,000,000 total incurred from 2014 to 2016. Although 2016 seems to have lower total incurred costs and number of claims, claims cost typically develop somewhere between two to three times the first years' data. "Total incurred" is a claims term meaning total paid (medical, indemnity, legal), plus reserves (best estimate of future costs based on experience).

GMA WC				
Year	Total Incurred	%	# of Claims	%
2014	\$ 13,129,249	40%	2,024	36%
2015	\$ 10,129,151	31%	1,905	34%
2016	\$ 9,281,386	29%	1,678	30%
Grand Total	\$ 32,539,787		5,607	

What departments have the highest percentage of claims and costs?

The top 4 departments:

Law Enforcement, Public Works, Fire, and Water Utility. They account for 69% of Claims, 79% of Total Incurred. These would be our focus areas.

GMA WC by Dept					
Dept	Total Incurred	%	# of Claims	%	Cost/ Claims
Police	\$ 12,937,472	40%	1,776	32%	\$ 7,285
Public Wrks	\$ 5,225,570	16%	988	18%	\$ 5,289
Fire	\$ 4,110,871	13%	672	12%	\$ 6,117
Water Utility	\$ 3,484,086	11%	416	7%	\$ 8,375
Housing Auth	\$ 968,033	3%	246	4%	\$ 3,935
Electrical Utili	\$ 913,187	3%	136	2%	\$ 6,715
Refuse	\$ 801,108	2%	181	3%	\$ 4,426
School	\$ 756,478	2%	225	4%	\$ 3,362
Bldg Mant	\$ 655,405	2%	124	2%	\$ 5,286
Admin	\$ 546,899	2%	180	3%	\$ 3,038
Water WW	\$ 539,520	2%	72	1%	\$ 7,493
Parks	\$ 398,672	1%	165	3%	\$ 2,416
Gas Utility	\$ 376,167	1%	74	1%	\$ 5,083
Other	\$ 272,567	1%	167	3%	\$ 1,632
Exhibitions	\$ 207,679	1%	32	1%	\$ 6,490
Grand Total	\$ 32,539,787		5,607		

What was percentage of claims/costs occurred by years of service?

As you can see in the chart, employees within the first 5 years of their employment are the most likely to have an incident (49% of Claims) and the highest percent of total incurred costs at 40%. Although not surprising, we need to ensure new employees are:

- Qualified for the positions – Sound recruiting and hiring processes are essential.
- Quality policies/procedures – High risk tasks should be identified and analyzed.
- Quality training and supervision.

GMA WC Years of Service				
Yrs of Srv	Total Incurred	%	# of Claims	%
First Year	\$ 4,306,988	13%	1,099	20%
Second Year	\$ 2,534,625	8%	595	11%
Third Year	\$ 1,983,829	6%	408	7%
Fourth Year	\$ 2,668,485	8%	353	6%
Fifth Year	\$ 1,430,645	4%	274	5%
1 to 5	\$ 12,924,572	40%	2,729	49%
6 to 10	\$ 6,328,766	19%	1,109	20%
11 to 15	\$ 6,497,432	20%	660	12%
16 to 20	\$ 3,182,442	10%	494	9%
21 to 25	\$ 1,863,782	6%	120	2%
26 to 30	\$ 1,036,414	3%	121	2%
31 to 35	\$ 373,076	1%	67	1%
Grand Total	\$ 32,539,787		5,607	

What was percentage of claims/costs occurred by age range?

As you can see employees in their forties account for 33% of total incurred and 25% of claims. I'm not sure of the populations of each of these age ranges. The number of people within the forty-age range may be above or below 25% of the population. We typically point the fingers at people in their twenties being incident prone, and although

GMA WC by Age Range				
Age Range	Total Incurred	%	# of Claims	%
Teens	\$ 21,237	0%	31	1%
Twenty's	\$ 1,875,658	6%	944	17%
Thirty's	\$ 6,579,332	20%	1400	25%
Forty's	\$ 10,612,004	33%	1386	25%
Fifty's	\$ 7,571,265	23%	1205	22%
Sixty's	\$ 5,170,412	16%	559	10%
Seventy's	\$ 569,575	2%	48	1%
Eighty's	\$ 134,087	0%	8	0%
Grand Total	\$ 32,539,787		5581	

they have 17% of the claims, they only account for 6% of total incurred. This may reflect the youth's ability to recover physically.

What are the top causes of claims within the police department?

From my perspective, we should be focusing on Altercations, Foot Pursuits, Motor Vehicle, Slip, Trip, and Fall, Incidents while Training and Exiting/Entering Motor Vehicle claims. They account for 79% of Total Incurred.

Ex/En MV = Entering and Exiting Motor Vehicle. These are typically high severity low frequency.

GMA Police WC				
Cause	Total Incurred	%	# of Claims	%
Altercation	\$ 2,956,270	23%	486	27%
Foot Pursuit	\$ 2,053,856	16%	128	7%
MVA	\$ 1,836,317	14%	232	13%
Slip Fall	\$ 1,415,725	11%	206	12%
Training	\$ 1,330,373	10%	109	6%
Non Category	\$ 813,100	6%	335	19%
Ergo	\$ 643,253	5%	82	5%
Ex / En MV	\$ 622,104	5%	27	2%
Duty Belt	\$ 412,857	3%	1	0%
Struck by MV	\$ 347,997	3%	6	0%
Tree Wrk	\$ 151,520	1%	4	0%
Exposure	\$ 130,816	1%	156	9%
Shot	\$ 119,250	1%	2	0%
Changing Tire	\$ 104,036	1%	2	0%
Grand Total	\$ 12,937,472		1776	

What are the top causes of claims within the fire department?

Within the Fire Department we should be focusing on Ergonomic (Push/Pull, Lifting, etc.), Slip, Trip, and Fall,

GMA FIRE by Cause				
Cause	Total Incurred	%	# of Claims	%
Non-Category	\$ 236,228	6%	144	21%
Ergo	\$ 385,498	9%	141	21%
Exposure	\$ 58,618	1%	140	21%
Slip Fall	\$ 332,575	8%	86	13%
Training	\$ 1,127,686	27%	72	11%
Fighting Fire	\$ 1,112,996	27%	35	5%
Lifting Patient	\$ 414,505	10%	23	3%
MVA	\$ 6,132	0%	16	2%
Ex En MV	\$ 390,320	9%	13	2%
Stk by MV	\$ 4,140	0%	1	0%
Unknow	\$ 42,173	1%	1	0%
Grand Total	\$ 4,110,871		672	

Incidents While Training, Lifting Patients, and Exiting/ Entering MV claims and they account for 63% of Total Incurred.

Non-Category = struck by, caught between, sharp object, etc.

Exposure = contact with blood, heat, chemicals, etc.

Ex/En MV = Entering and Exiting Motor Vehicle. These are typically high severity low frequency.

What are the top causes of claims within the public works/streets?

Within the Public Works/Streets we should be focusing on Slip, Trip, and Fall, Ergonomic (Push/Pull, Lifting, etc.), Fall off over Motor Vehicle (Truck, Equipment), Tree Work, and Motor Vehicle Incidents. They account for 77% of Total Incurred.

GMA Public Works/ Street WC				
Cause	Total Incurred	%	# of Claims	%
Slip Fall	\$ 1,687,948	32%	147	15%
Ergo	\$ 878,512	17%	240	24%
Fall off MV	\$ 678,072	13%	7	1%
Struck by MV	\$ 552,484	11%	3	0%
Tree Wrk	\$ 454,988	9%	18	2%
non Category	\$ 395,970	8%	399	40%
MVA	\$ 318,485	6%	69	7%
Exposure	\$ 232,326	4%	103	10%
Ex In MV	\$ 4,303	0%	2	0%
Grand Total	\$ 5,203,088	100%	988	

What are the top causes of claims within the water utilities?

Within the Water Utilities we should be focusing on Ergonomic (Push/Pull, Lifting, etc.), Slip, Trip, and Fall, Fall off over Motor Vehicle (Truck, Equipment), and Trenching Incidents. They account for 78% of Total Incurred.

GMA Water Utility by Cause				
Type	Total Incurred	%	# of Claims	%
Non-Category	\$ 696,553	17%	183	38%
Ergonomics	\$ 1,396,897	35%	98	20%
Exposure	\$ 49,022	1%	88	18%
Slip Fall	\$ 650,828	16%	84	17%
MVA	\$ 127,192	3%	19	4%
Fall Off Eqt	\$ 607,937	15%	12	2%
Trenching	\$ 495,175	12%	4	1%
Grand Total	\$ 4,023,605		488	

An Overview of GMA's Property & Liability (GIRMA) Loss Analysis (2014 to 2016)

What was percentage of claims and costs per year?

As you can see in the below chart, GMA's Property & Liability (GIRMA) program had 4,600 plus claims and \$59,000,000 Total Incurred from 2014 to 2016. Although 2016 seems to have lower total incurred costs and number of claims, claims cost typically develop somewhere between 2 to 3 times the first years' data. Total Incurred is a claims term meaning total paid (medical, indemnity, legal), plus reserves (best estimate of future costs based on experience).

GMA PL				
Year	Total Incurred	%	# of Claims	%
2014	\$ 22,927,123	39%	1591	34%
2015	\$ 17,770,814	30%	1550	33%
2016	\$ 17,937,884	31%	1519	33%
Grand Total	\$ 58,635,821		4660	

What departments have the highest percentage of claims and costs?

The top 4 department:

Law Enforcement, Streets & Roads, and Administration. They account for 83% of Claims, 84% of Total Incurred. These would be our focus areas.

GMA PL				
Dept	Total Incurred	%	# of Claims	%
POLICE	\$ 25,060,296	43%	1,809	39%
STR & ROAD	\$ 5,070,541	9%	1,197	26%
ADMIN	\$ 19,216,021	33%	866	19%
WTR PROD	\$ 1,619,360	3%	157	3%
SWG TMNT	\$ 2,489,905	4%	153	3%
FIRE	\$ 1,294,877	2%	134	3%
REFUSE	\$ 1,043,359	2%	130	3%
GEN REC	\$ 1,368,646	2%	108	2%
ELEC DISTR	\$ 1,243,792	2%	76	2%
SCHOOLS	\$ 229,023	0%	30	1%
Grand Total	\$ 58,635,821		4,660	

What are the top causes of claims within the police department?

From my perspective, we should be focusing on Motor Vehicle, False Arrests, Human Resources (Harassment, Discrimination, etc.) and Excessive Force (I would include the flash bang and shootings within EF). They account for 83% of Total Incurred.

PBE – Are claims were (Public Building Equipment) are involved in the claims. These are more general liability claims (i.e. Slip/Trip on public sidewalks).

GMA Police PL				
Cause	Total Incurred	%	# of Claims	%
MVA	\$ 13,857,567	55%	1,452	80%
False Arrest	\$ 2,270,295	9%	107	6%
Human Resouces	\$ 3,302,643	13%	72	4%
Bang Flash	\$ 1,065,404	4%	44	2%
Excessive Force	\$ 1,032,372	4%	33	2%
Officials	\$ 1,577,496	6%	32	2%
PBE	\$ 299,331	1%	25	1%
Jail	\$ 991,458	4%	11	1%
Search & Siezure	\$ 212,485	1%	11	1%
Shooting / Taser	\$ 263,818	1%	10	1%
General	\$ 131,299	1%	6	0%
Grand Total	\$ 25,060,296		1,809	

What are the top causes of claims within the administration department?

Property losses account for 62% of total incurred. From my perspective there are other departments with better opportunity for risk reduction.

GMA ADMIN PL				
Type	Total Incurred	%	# of Claims	%
Property	\$ 11,983,724	62%	402	46%
PBE	\$ 1,471,091	8%	167	19%
MVA	\$ 570,215	3%	144	17%
Officials	\$ 2,578,181	13%	85	10%
Human Resource	\$ 1,248,976	6%	40	5%
Officals	\$ 1,363,835	7%	28	3%
Grand Total	\$ 19,216,021		866	

What are the top causes of claims within the road/ public works?

GMA Streets PL				
Type	Total Incurred	%	# of Claims	%
PBE	\$ 2,000,743	39%	571	48%
MVA	\$ 1,646,831	32%	410	34%
Property	\$ 888,578	18%	33	3%
Storm Water	\$ 213,022	4%	6	1%
Human Res	\$ 146,842	3%	2	0%
Road Cond	\$ 129,133	3%	113	9%
Debris	\$ 27,454	1%	53	4%
Sewer	\$ 10,276	0%	4	0%
Public Trans	\$ 7,681	0%	5	0%
Grand Total	\$ 5,070,541		1,197	

From my perspective, we should be focusing on Public Building & Equipment, Motor Vehicle, Road Conditions/Design, and Flying Debris (mowers/trucks). They account for 75% of Total Incurred.

PBE – Are claims were (Public Building Equipment) are involved in the claims. These are more general liability claims (i.e. Slip/Trip on public sidewalks).

What are the top causes of claims within the entire property and liability pool?

As you can see, Motor Vehicle Claims lead all with 29% of Total Incurred. HR – Human Resource type claims (i.e. EEOC, Discrimination, Harassment, etc.), RDS – Roads Design/condition type claims.

GMA PL				
Dept	Total Incurred	%	# of Claims	%
POLICE	\$ 12,269,633	73%	1,328	60%
STR & RDS	\$ 1,653,676	10%	401	18%
ELEC DISTR	\$ 1,160,113	7%	43	2%
ADMIN	\$ 530,386	3%	145	7%
FIRE	\$ 512,611	3%	84	4%
REFUSE	\$ 350,861	2%	94	4%
Grand Total	\$ 16,822,989		2,227	

What are the top departments that have motor vehicle claims?

As you can see, the Police Department and Streets & Roads Department account for 83% of Total Incurred.

GMA PL Motor Vehicle Incidents				
Type	Total Incurred	%	# of Claims	%
MVA	\$ 16,822,989	29%	2,227	48%
All Other	\$ 35,610,159	61%	2,287	49%
HR	\$ 6,202,674	11%	146	3%
Grand Total	\$ 58,635,821		4,660	

A Lifetime of Risk



Preventable injuries are the **4th** leading cause of death in the U.S. right after heart disease, cancer and chronic lower respiratory disease.

Top Risks by Age Group

UNDER **12** MONTHS

Mechanical Suffocation

AGE **1** TO **24**

Traffic Crashes

AGE **25** TO **64**

Poisoning
Largely from Prescription Pain Medication

AGE **65** & OLDER

Falls

Sources: National Safety Council, *Injury Facts*® 2016 edition, NSC analysis of 2013 NCHS mortality data



SMALL CHANGES TODAY CAN MAKE A HUGE DIFFERENCE TOMORROW.

Visit nsc.org for more helpful resources.

#Safe4Life

900008552 0516 2016 National Safety Council

UNDER 12 MONTHS
Mechanical Suffocation

More than **2 preventable deaths** occur per day*

- Have infants sleep in a crib, not the parent's bed
- Place infants on their backs to sleep
- Keep stuffed animals and blankets out of cribs

NATIONAL SAFETY COUNCIL

SMALL CHANGES TODAY CAN MAKE A HUGE DIFFERENCE TOMORROW.
Visit nsc.org for more helpful resources. #Safe4Life

AGE 1 TO 24
Traffic Crashes

Nearly **21 preventable deaths** occur per day*

- Buckle up every trip, every time in size-appropriate restraints
- Drive with teens to gain more driving experience even after licensure
- Don't use electronic devices—including hands-free—while driving

NATIONAL SAFETY COUNCIL

SMALL CHANGES TODAY CAN MAKE A HUGE DIFFERENCE TOMORROW.
Visit nsc.org for more helpful resources. #Safe4Life

AGE 25 TO 64
Poisoning
Largely from Prescription Pain Medication

More than **92 preventable deaths** occur per day*

- Ask your doctor about alternatives to prescription pain medication
- If you have to take opioids, take the smallest dose for the shortest time
- Never share your prescriptions with friends and family

NATIONAL SAFETY COUNCIL

SMALL CHANGES TODAY CAN MAKE A HUGE DIFFERENCE TOMORROW.
Visit nsc.org for more helpful resources. #Safe4Life

AGE 65 & OLDER
Falls

More than **69 preventable deaths** occur per day*

- Use non-skid mats in the bath and shower
- Install grab bars near the tub, toilet and stairs
- Provide adequate lighting in every room and stairway

NATIONAL SAFETY COUNCIL

SMALL CHANGES TODAY CAN MAKE A HUGE DIFFERENCE TOMORROW.
Visit nsc.org for more helpful resources. #Safe4Life

Health as an Outcome Based on Well-Being and Not Merely the Absence of Disease

Candace Amos, LGRMS Health and Wellness Representative

In the early 1980s, many leading organizations were looking for ways to protect themselves against the rapidly rising costs of health care, worker's compensation, medical claims, and other disability-related expenses. Thus over the years, employers have supported a variety

of workplace initiatives to improve the health of their employees. The approach toward health as an outcome based on wellbeing, and not merely the absence of disease, was embraced by several workplace health promotion programs as means to manage costs.

The growing awareness of the benefits of workplace health promotion programs, for employees and employers alike, has led to an increase in the number being offered. As a result, participation has become accepted as an important means of improving health. More than 60% of Americans are covered by an employer-based health insurance program. Amid the rising cost of health care spending, employers are searching for new and innovative approaches to delivering high quality and affordable health care; including shifting from the treatment of illness to a focus on disease prevention. Disease prevention uses strategies to reduce the risk of developing chronic conditions and other morbidities.

However, risk reduction starts with the whole person . . . their well-being. A multidimensional supportive environment plays a critical role in helping employees reach and maintain optimal well-being. Employees spend two-thirds of their waking hours at work. As such, employers are in a unique position to help employees stay healthy through empowerment and engagement by creating a culture of well-being. Procedures, policies, and behaviors of the organization strongly impact the health of employees. Access to appropriate services, such as training classes, screenings, and immunizations, can extend the span of a healthy life and lower unnecessary losses in worker productivity. Furthermore, this culture can help control health care costs through a positive return on investment, boost employee morale, increase retention, and improve employees' quality of life.



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Training Classes

Health Promotion Champion

September 20	Tifton, Tift County
September 21	Statesboro, Bulloch County
September 26	Macon, Bibb County
September 27	Cartersville, Bartow County
September 28	Gainesville, Hall County

Personnel Liability Seminar

May 3	Cartersville, Bartow County
May 25	Macon, Bibb County
June 6	Tifton, Tift County
June 15	Statesboro, Bulloch County

Workers Compensation

September 7	Tifton, Tift County
September 12	Douglasville, Douglas County
September 14	Gainesville, Hall County
September 26	Dublin, Laurens County
September 28	Macon, Bibb County

Work Zone Safety

May 11	Macon, Bibb County
May 23	Statesboro, Bulloch County
June 8	Tifton, Tift County

More information on our training classes, including descriptions of all courses, is available online.

Our online calendar is always the most up to date, so be sure to check it frequently!

www.lgrms.com
