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There's real meaning behind the **&** in RCM&D.

AICUP Lunch & Learn: UCIC – Why It's a Success

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Team Introductions



- » Clint Wevodau, UCIC Program Administrator
- » Shannon Burke, Claims Consultant
- » Christina Childs, Risk Consultant
- » Gregg Rokavec, Bucknell U Risk Manager

Agenda



- » Mission/description of UCIC
- » Program functionality
- » Claim review process and statistics
- » Post injury management practices
- » Bucknell University case study

UCIC Description



- » Self-insured workers' compensation (WC) trust established on 7/1/02 for PA non-profit schools
- » Membership consists of 19 schools
- » Regulated by PA Labor and Industry
- » Represents \$2.7 million of annual WC risk financing costs
- » Excess WC coverage procured to limit catastrophic losses

UCIC Mission



- » Provide WC coverage for it's PA education members
 - Deliver coverage stability and protection from potential volatility in commercial market
 - Provide prompt, accurate and engaging claims management services
 - Member collaboration on pre and post injury management best practices
 - › Reduction of WC costs

UCIC Functionality



- » Legal entity (UCIC) owned by the members
- » Governed by nine-member board of trustees (BOT) and bylaws
 - Two at-large BOT positions (serve 2yr terms)
 - BOT meets quarterly
- » Each member appoints a delegate to represent their interests (annual meeting) and vote on at-large board members
- » Committees:
 - Safety leadership
 - Investment
 - Audit
- » Dividends from surplus monies
 - Excess funds
 - Surplus transfer

UCIC Functionality



- » Joining UCIC
- » Service providers:
 - Legal
 - Actuarial
 - Financial
 - Administration and risk control
 - Claims management

Claims

Employer 360 Claim Solution



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Proven Results

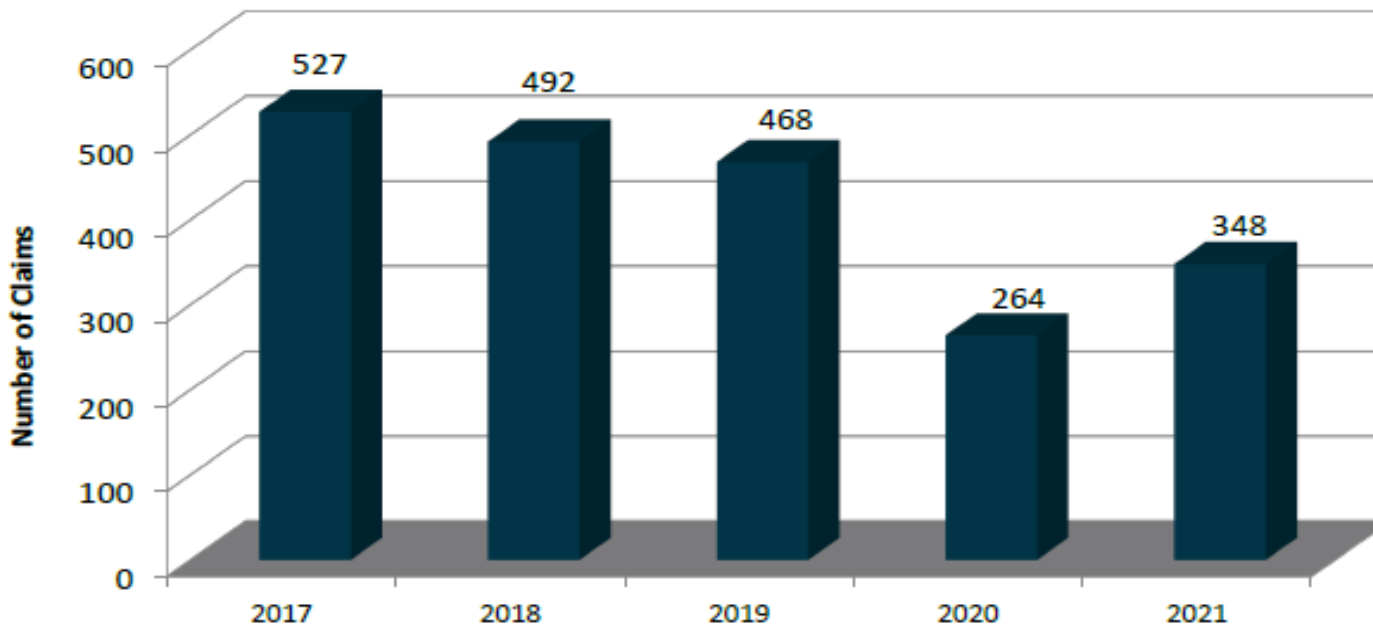
Clients who use SISCO's Employer 360 Claim Solution found that injured employees were able to return to work faster while maintaining high-quality medical treatment. **These clients experienced, on average:**

13%
reduction in
indemnity claims

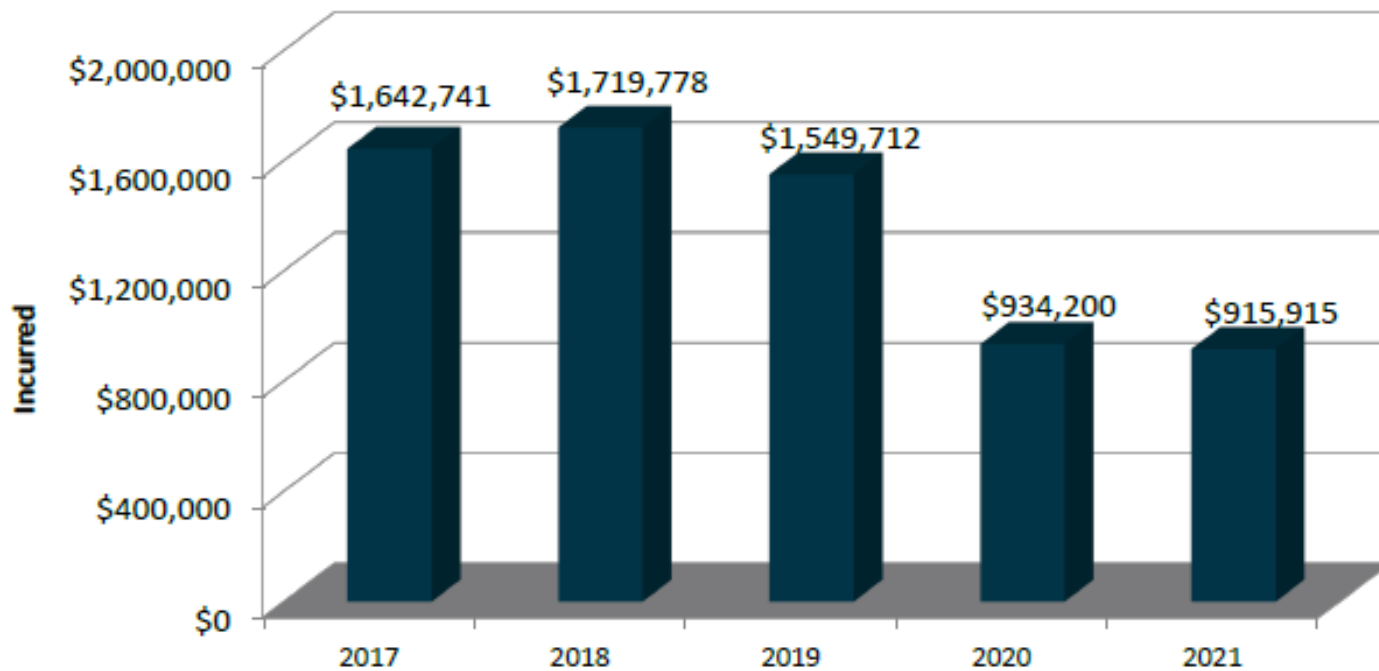
7%
reduction in attorney
representation

77%
decrease in medical &
indemnity payments

Frequency by Policy Year
1/1/2017 – 12/31/2021
Valued as of 12/31/2021



Severity by Policy Year
1/1/2017 to 12/31/2021
Valued as of 12/31/2021



Temporary Total Disability Analysis
1/1/2021 – 12/31/2021
Valued as of 12/31/2021



Claim Year	Number TTD Claims	Total TTD Amount Paid	TTD Days	Average Cost per TTD Claim	% of TTD Claims	% of Money From TTD Spent
	Total Claims	Total Paid				
2017	38 527	\$255,036.55 \$1,622,413.27	3,543	\$6,711.49	7%	16%
2018	49 492	\$233,247.13 \$1,719,778.02	4,122	\$4,760.15	10%	14%
2019	49 468	\$162,518.15 \$1,429,066.27	2,172	\$3,316.70	10%	11%
2020	39 264	\$128,068.02 \$800,001.32	2,007	\$3,283.80	15%	16%
2021	47 348	\$126,605.73 \$626,110.79	1,679	\$2,693.74	14%	20%

Risk Control

UCIC Injury Trends



- » Slips, trips & falls and strains/sprains were highest frequency and severity
 - Reviewed losses by member and as a group to target causes of STFs and strains/sprains
- » Developed best practices documents specific to the education sector
 - Included general best practices, as well as input from members of creative solutions they implemented
- » Performed focused risk assessments and job hazard analyses

First Report of Injury (FROI)



- » Began the process to implement FROI in 2015/2016 when SISCO began using Origami Risk
- » Mission:
 - Improve trending and benchmarking
 - Enhance reporting process (web-based form)
 - Reduce lag time
 - Customize workflow options
 - › Improve communication and follow-up
 - › Enhance investigation accountability

Case Study: Bucknell University

Post-injury management process



- » No clear point of contact
- » Ineffective accident reporting
- » Ineffective return-to-work (RTW) program- used rarely if at all
- » Lack of training at supervisory level
- » No communication with injured about expectations

New post-injury management process



- » FROI development
- » Initial contact with employee
- » Medical provider contact
- » HR contact w/supervisor and department liaison
- » Follow up with employee on RTW assignment
- » Once assignment begins – continued contact with employee and supervisor
- » Supervisory Training

Return-to-Work



- » Communication with individual departments is essential:
 - To identify potential tasks-
 - › identified with limited manual demands, able to be learned relatively quickly, performed while sedentary, and required little skill
 - To gain support from claimant, supervisor and department
- » Flexibility is key:
 - To find creative solutions, whether placing employees in home departments or placing them in alternative department

Results



	2018	2019	2020	2021
# Recordables	14	14	12	11
LWD's	101	505	292	378
RWD's	204	493	311	506
Premium	\$569,947	\$495,578	\$390,452	\$302,792

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