

**Mission Statement:**

*CompTrustAGC of Georgia will offer a stable source for Workers' Compensation Insurance for AGC Members who are committed to long range participation and effective loss control.*

*CompTrustAGC of Georgia will provide effective and efficient Administration, total Claims Management and Professional Safety Services.*

# SAFETY SENTINEL

April 2007

**CompTrustAGC**  
*Of Georgia*

Volume 16, Issue 1

## Training Available

### **Excavation Competent Person Course**

**FREE** to all CompTrustAGC members.  
May 2, 2007 in **Valdosta** or  
June 6, 2007 in **Albany**  
7:00 am—3:00 pm

### **OSHA 10—Hour Safety Course**

May 11, 2007  
7:00 am—6:00 pm

### **OSHA 30—Hour Safety Course**

**FREE** to all CompTrustAGC members.  
April 12, 19, & 26, 2007  
7:00 am—6:00 pm

Contact Cherri Watson w / AGC at 678-298-4104 to enroll.

Affinity Service Group offers a variety of Safety Training programs FREE to CompTrustAGC members. Call Brian Wood @ 404-550-2967 for details.

## **Members, Please Use the New WC-1 Form !**

The next time you need to complete a WC-1, First Report of Injury form to report an injury to the claims staff, make sure it is the "**Revision: 07/2006**". If it is not this version, the State Board will not accept it.

I have attached a copy to this newsletter or you may get your electronic copy of the new WC-1 form, by emailing Greg Dorsey at [gdorsey@affinityservicegroup.com](mailto:gdorsey@affinityservicegroup.com)

**Also, prompt claim reporting is essential for your claims management staff to be effective. Send the WC-1 ASAP.**

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Atlanta, GA 30339-2002

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Were on the web  
[www.affinityservicegroup.com](http://www.affinityservicegroup.com)



## 2007 Claims Review

Claims: 74

Claim Costs: \$323,666.32

Loss Ratio : 11.89%

## What is an Experience Modification Rate and how will it help or hurt you?

Your (EMR) experience modification rate, sometimes known as your 'mod', is a system that allows a refinement to your premium determination. It is calculated by NCCI based on your actual payroll classification and loss history. It provides a net premium cost based upon your actual payroll and loss history. This can be an incentive for those that put effort into providing a safe workplace for the employees.

I will try to explain an EMR as simple as I can. Your EMR is based upon your last three full years of loss history. So, for the 2007 EMR you currently have, the 2003, 2004, and 2005 loss history years are used (the 2006 data was incomplete at time of submission to NCCI). One of the ways it can hurt you is that a claim will stay with you for three years.

NCCI uses historical data to determine a rating for each classification of work to determine your loss experience. It compares apples to apples or carpenters to carpenters, and not carpenters to secretaries. An EMR of 1.00 means that for the class of work you perform and the amount of payroll you have, your losses are average. Above 1.00 means you are incurring more injuries than average and, of course, below 1.00 means you perform better than average. Below 1.00 gets you a credit on your premium.

Factors involved in your EMR calculation include claim frequency, payroll total and job classifications. The plan gives greater weight to accident frequency than to accident severity. A company with one \$50,000 claim will be effected less than a company with ten \$5,000 claims. Large claims are capped at an amount determined by the state and primary loss value of \$5,000. So, in our example, the one claim at 50,000 would be capped at \$5,000 primary loss value for the company, while the other company with ten \$5,000 claims would have primary loss total of \$50,000. Lost-time claims hurt more than medical-only and small companies, small payroll, are hurt more because of potential impact of one severe claim.

### *Ways to reduce your Experience Mod?*

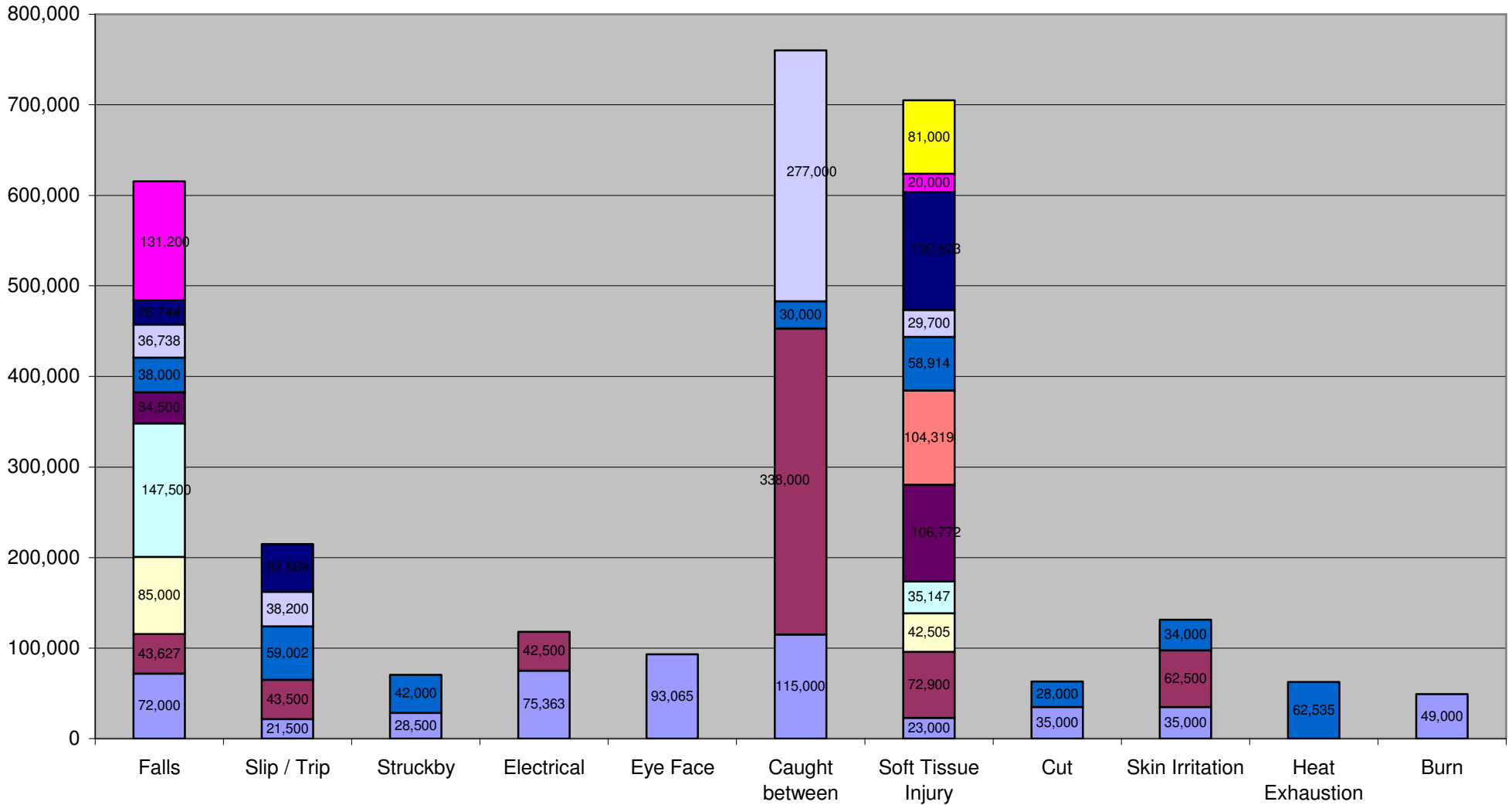
- *Properly classify your employees for the job they perform. A classification with higher premium rate means a higher risk of injury and greater expected losses, so if you have one loss it may not hurt you. But, if you use the wrong classification just to get a lower premium rate, a loss will be more significant in the overall picture.*
- *Participate in the deductible program. This takes the small claims out of the formula.*
- *Reduce frequency by providing safety training, equipment, incentives and behavior changes,*
- *Provide return to work programs. Keeping the employee at work reduces severity and it remains medical -only.*

## ***CompTrustAGC of Georgia announces dividend return !***

***Because of the successful 2006 fund year for CompTrustAGC, the eligible members of the fund will receive their share of the \$1.7 million dividend in June at the AGC Convention.***

**Affinity Service Group has Safety & Loss Control Consultants available to assist with the risk management needs of your company. Give us a call.**

## CompTrustAGC 2006, Causes of Claims greater than \$20,000



The chart above shows the causes for the injuries that resulted in claim cost of greater than \$20,000. Each color in the column represents a different injury.

Slips, Trips and Falls continue to account for a large frequency of CompTrustAGC claims. The most severity came from the "Caught Between" category.; both involving heavy equipment with one resulting in a death due to not wearing a seatbelt when roller turned over, and the other was a crushing by counterweight of drill rig. Soft Tissue injuries to the back, shoulder and knee continues to be a problem.