



## COMP ALLIANCE

*The Alliance Advisor - June 2016*

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### Members Recognized at NYCOM's Annual Meeting for Leadership in Workplace Safety and Minimizing Claims

In recognition of their commitment to minimize employees' time lost due to workplace injury, the City of Plattsburgh and the Village of Lancaster were presented with the **2016 G. Jeffrey Haber Leadership Award** by the New

York State Municipal Workers' Compensation Alliance (Comp Alliance). The awards were presented as a testament to the efforts of both members to minimizing workplace accidents.



(From Left to Right) City of Plattsburgh Mayor Jim Calnon, Comp Alliance Executive Director Michael Kenneally, Village of Lancaster Trustee Dawn Robinson and NYCOM Executive Director Peter Baynes

The awards were accepted during a ceremony at the Annual Meeting of the New York State Conference of Mayors and Municipal Officials (NYCOM). More than 200 other village and city officials from across the state attended the conference.

“As a result of the leadership that you, the village council and the safety committee have demonstrated, the village has not had a lost-time accident in more than two years. The Village’s dedication to creating a safe culture in the workplace is truly an example for all of our members,” said Comp Alliance Executive Director Michael Kenneally to Village of Lancaster Trustee, Dawn Robinson.

“Through the development and implementation of safety policies, and your dedication to training employees on safe workplace practices, the leadership that your city has shown to minimize the time lost due to workplace injury sets a standard for all Comp Alliance members to strive toward.” said Michael Kenneally to City of Plattsburgh Mayor, Jim Calnan

NYCOM serves city and village officials by providing training, information services, technical and legal assistance, advocacy and access to exceptional insurance programs such as the Comp Alliance.

## Comp Alliance Regional Loss Prevention Seminars, Helping Members Maintain Their Yearly Compliance

Are you overwhelmed with trying to maintain compliance for yearly mandated safety topics?

Our safety trainings remain in high demand by our members. In order to continue to provide our

members with the best possible services, the Comp Alliance is conducting a regional training program covering all regions in New York State. Each regional training program will provide New York State mandated training on workplace violence, right-to-know, blood borne pathogen, HAZWOPER and harassment and discrimination training. The seminars are structured as train-the-trainer (leadership training) programs - attendees will be provided with the information and resources necessary to meet NYS training requirements, as well as tips and advice on how to successfully conduct similar training in their municipality.



**Roman Rotko, Comp Alliance Loss Control Specialist - Providing Workplace Violence and Prevention Tips to a Full Auditorium at a Recent Seminar Held at the Town of Aurora**

On April 27, 2016 the Comp Alliance provided a regional safety seminar to a full auditorium at the Town of Aurora. This training seminar was attended by more than 90 local officials representing 3 of our members, and provided training on five state mandated safety topics that all municipal officials and staff are required to receive.

Future seminars will be held in the following regions:

- Southern Tier – Corning Town Hall – September 20, 2016
- North Country – Beekmantown Town Hall – September 21, 2016
- Central New York – Illion Village Hall – October 13, 2016

Today more than ever, the Comp Alliance is dedicated to providing the best possible service to our members. Our success is evidenced by our member retention. We have retained 100 percent of our members for the past two January renewal cycles, and approximately 98 percent over the past four renewal cycles. Our high rate of member retention is a testament to the exceptional services provided to all program members.

Please check the Comp Alliance website for training programs and events by [Clicking Here](#).

## **Mandated Training and Policies –**

### ***What You Need to Know to Comply with Federal & State Mandated Programs & Training***

Mandated Policies and Trainings for all Public Employers

- **Workplace Violence and Prevention**
- **Harassment and Discrimination**
- **Right-To-Know – Hazard Communication**
- **Blood Borne Pathogen**



**Workplace Violence and Prevention** - NYS Law requiring all public employers to perform a workplace evaluation or risk evaluation at each worksite and to develop and implement programs to prevent and minimize workplace violence.

The law requires every public employer to perform a risk evaluation of their workplace to determine the presence of factors or situations that might place employees at risk for workplace violence. Public employers with a combined 20 or more full-time employees shall develop and implement a written workplace violence prevention program and provide employee training on workplace violence prevention measures. Training must be provided at the time of job assignment and annually thereafter.

The Written Plan is Mandatory for public employers with at least 20 full-time permanent employees, with participation of an employee representative, and must include:

- Board-adopted policy statement
- Risk factors identified from a review of workplace evaluations and employee surveys
- Methods to prevent incidents of occupational assaults and homicides
- Methods for incident reporting, investigating and follow-up training requirements for staff.
- A statement that the plan is available to employees, upon request

### **Recordkeeping and Reporting Requirements for Workplace Violence Incidents**

Public employers are required to record an employee workplace violence injury if it results in death, days away from work, restricted work or transfer to another job, medical treatment beyond first aid and loss of consciousness.

Employers are also responsible to report employee workplace violence related fatalities and multiple hospitalizations to PESH within 8 hours of the incident.



**All employees must be trained including full time, part time, seasonal, volunteers, including Fire Services, Board members, Senior Center personnel, and anyone else whose actions are directed by the Municipality.**

**The written program should include:**

- Workplace/job risk factors
- Training can be department specific
- Measures employees can take to protect themselves
- Details of the written workplace violence prevention program
- Risk assessment ID exposures/hazards
- Safeguards in place
- How to obtain counseling after a crisis

**Harassment and Discrimination** - Public employers should provide all employees, supervisors, and managers with annual sexual harassment training and have a written policy on sexual harassment which contains the following statements:

- The employer is committed to maintaining a workplace free from sexual harassment
- Sexual harassment is unlawful and subjects the employer to liability
- Any possible harassment will be investigated whenever management receives a complaint or knows of possible harassment
- Those who engage in harassment will be subject to disciplinary action

The harassment policy should also explain and define harassment, so that employees will know what actions are prohibited. It should encourage employees to complain about harassment that they experience or know about. The policy should indicate to whom employees can complain about harassment. Your policy should also require employees to cooperate with management during any harassment investigation and require all supervisory staff to report any complaint that they receive or any harassment they observe.

**Hazard Communication** - All public employers must prepare and implement a hazard communication program.

Your municipality should:

- Maintain safety data sheets for each hazardous chemical in the workplace and ensure that safety sheets are readily accessible.
- Train employees on the hazardous chemicals before initial assignment and when new hazards are introduced.
- Include the requirements of the hazards or chemicals, appropriate protective measures and how to obtain additional information.
- Indicate how hazard communication will be addressed in your facility.
- Include a listing or inventory of all hazardous chemicals in the workplace including product name, common name, or chemical name.
- Keep labels on shipped containers and label workplace containers.

### **Blood borne Pathogens**

- Annual Training and Program Evaluation
- Written Exposure Control Plan
- Exposure Determination
- Universal Precautions, Engineering Controls, PPE, Housekeeping
- Hepatitis B Vaccination/Declination
- Post-Exposure Evaluation and Follow-up
- Documentation Package for Healthcare Provider
- Labels and Signs
- Recordkeeping

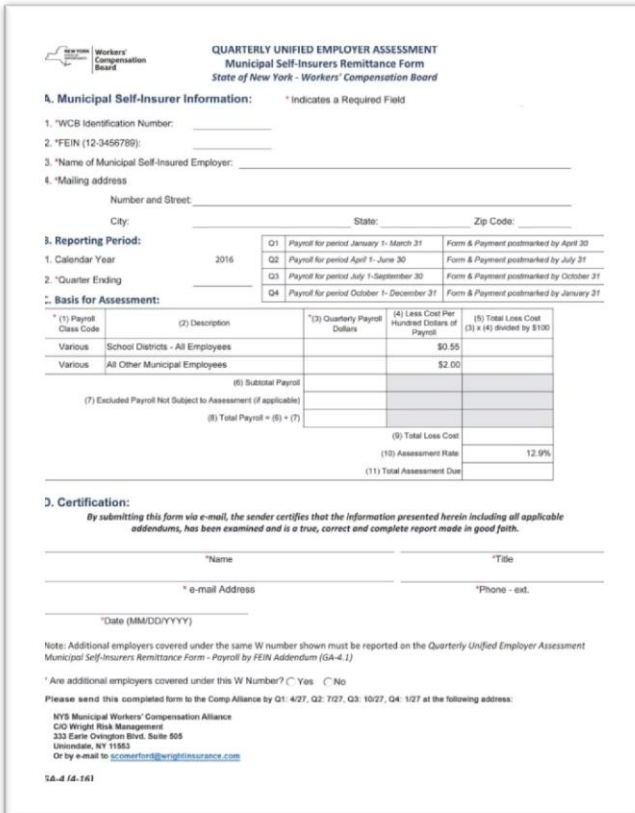
The Comp Alliance strives to assist our members in meeting these guidelines and maintain compliance. If you have any questions related to trainings please contact Laurie Noonan, [lnoonan@wrightinsurance.com](mailto:lnoonan@wrightinsurance.com)

## NYS Assessments – GA 4 Reporting

All employers in New York State, including Comp Alliance members, are required to pay an assessment to the New York State Workers' Compensation Board (WCB) to fund its administration and operations. Until such time as the WCB implements a system of direct employer charges, the Comp Alliance is required to collect and pay this amount on behalf of its members.

The assessment is charged on a quarterly basis, and is based upon the member's reported payroll for each quarter. An estimated, annual assessment fee is collected from each member with its yearly funding contribution. The collection of an estimated amount up front is necessary to comply with the strict payment schedule set by the Workers' Compensation Board and to help protect members from costly penalties resulting from late reporting and payment.

The assessment that is charged by the WCB each quarter is based upon the member's actual payroll for the quarter, as reported to the Comp Alliance. To ensure timely payment to WCB, quarterly payroll reports must be submitted to the Comp Alliance, care of Wright Risk Management, on form GA-4. Payroll reports should be submitted in accordance with the schedule below.



**QUARTERLY UNIFIED EMPLOYER ASSESSMENT**  
Municipal Self-Insurers Remittance Form  
State of New York - Workers' Compensation Board

**A. Municipal Self-Insurer Information:** \* Indicates a Required Field

1. "WCB Identification Number: \_\_\_\_\_

2. "FEIN (12-3456789): \_\_\_\_\_

3. "Name of Municipal Self-Insured Employer: \_\_\_\_\_

4. "Mailing address  
Number and Street: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

**B. Reporting Period:**

Q1	Payroll for period January 1 - March 31	Form & Payment postmarked by April 30
Q2	Payroll for period April 1 - June 30	Form & Payment postmarked by July 31
Q3	Payroll for period July 1 - September 30	Form & Payment postmarked by October 31
Q4	Payroll for period October 1 - December 31	Form & Payment postmarked by January 31

1. Calendar Year: 2016

2. "Quarter Ending: \_\_\_\_\_

**C. Basis for Assessment:**

(1) Payroll Class Code	(2) Description	(3) Quarterly Payroll Dollars	(4) Less Cost Per Hundred Dollars of Payroll	(5) Total Less Cost (3) x (4) divided by \$100
Various	School Districts - All Employees		\$0.55	
Various	All Other Municipal Employees		\$2.00	
(6) Subtotal Payroll				
(7) Excluded Payroll Not Subject to Assessment (if applicable)				
(8) Total Payroll = (6) + (7)				
(9) Total Less Cost				
(10) Assessment Rate			12.9%	
(11) Total Assessment Due				

**D. Certification:**  
By submitting this form via e-mail, the sender certifies that the information presented herein including all applicable addendums, has been examined and is a true, correct and complete report made in good faith.

Name: \_\_\_\_\_ Title: \_\_\_\_\_

e-mail Address: \_\_\_\_\_ Phone - ext.: \_\_\_\_\_

Date (MM/DD/YYYY): \_\_\_\_\_

Note: Additional employers covered under the same W number shown must be reported on the Quarterly Unified Employer Assessment Municipal Self-Insurers Remittance Form - Payroll by FEIN Addendum (GA-4.1)

\* Are additional employers covered under this W Number? ( ) Yes ( ) No

Please send this completed form to the Comp Alliance by Q1: 4/27, Q2: 7/27, Q3: 10/27, Q4: 1/27 at the following address:

NYS Municipal Workers' Compensation Alliance  
C/O Wright Risk Management  
333 East Chestnut Street, Suite 505  
Uniondale, NY 11553  
Or by e-mail to: [compalliance@wrightriskmanagement.com](mailto:compalliance@wrightriskmanagement.com)

GA-4 (6-16)

[2016 GA-4 Form \(Click Image to Download\)](#)

Quarter Number	Quarter Ends	Assessment Due	Report Payroll to Comp Alliance By:
1	March 31	April 30	<b>April 27</b>
2	June 30	July 31	<b>July 27</b>
3	September 30	October 31	<b>October 27</b>
4	December 31	January 31	<b>January 27</b>

Payroll Reported on the GA-4 should be Gross Wages with no exclusions except:

- Payroll for employees covered under a separate workers' comp policy
- Reimbursable portion of 207a and 207c payments

Payroll should match closely to what you report on your NYS-45 form. If not, please briefly describe the reason for the difference in the blank space on the bottom of the form. The WCB is questioning Wright Risk on significant differences and requiring them to contact municipalities for explanations of why these payroll amounts differ.

Some possible explanations are:

- Some elected officials payroll is not required to be reported to the Department of Labor
- Unemployment Insurance

Please send you completed GA-4 Form each quarter to:

NYS Municipal Comp Alliance  
333 Earle Ovington Blvd., Suite 505  
Uniondale, NY 11553  
Attn: Susan Comerford  
[scomerford@wrightinsurance.com](mailto:scomerford@wrightinsurance.com)  
Fax: 516-227-2352

At the end of the policy period Wright Risk will reconcile your estimated assessment payment against what Wright Risk paid each quarter based on the actual payroll you report on your quarterly GA-4.



## Split Level Change and the Impact on Your Experience Mod

### EXPLAINING THE MOD

One of the key components in determining what an employer is charged for workers' compensation insurance is the experience modification factor ("mod" or "experience mod"). Experience mods are intended to reflect an employer's recent loss history in terms of frequency of claims and the severity of the losses. Recent changes to how experience mods are calculated can have a significant impact on what you pay for workers' compensation insurance.



First, some basics - a 1.0 mod is average, if an employer's claims experience is better than average, it produces a credit mod (ie: .90), if the claims experience is worse than average (ie: 1.10), a debit mod is produced. A credit mod helps to reduce the premium while a debit mod increases premium.

One of the main factors used in calculating the mod is the "split point" factor. The split point divides each loss an employer has into two parts called the primary and the excess. The primary portion of the loss is an indicator of frequency. The excess portion of the loss is an indicator of severity. The primary portion of the loss goes into the mod calculation dollar for dollar while the excess portion is discounted by as much as 80% or more. The change that occurred in October 2015 was centered around the split point factor.

### WHAT'S NEW

In years past, the split point was at \$5,000. This meant that any claim that cost \$5,000 or less used the full amount of the claim cost in the calculation of the mod. However, if the claim was \$13,000 for example, \$5,000 was used in full (primary) and the remaining \$8,000 (excess) was discounted.

During 2015, the split point changed to \$15,000. So in the example above, the full \$13,000 of the claim is considered primary and is therefore used in full in the calculation of the mod and there is no Excess.

This calculation applies to every claim an employer has in a given policy period. Therefore, the total claim value could change dramatically if the average claim cost for an employer is in the \$5,000-\$15,000 range.

### **WHAT TO EXPECT FROM THIS CHANGE**

In summary, the development in a modification caused by the new split point is not a factor of whether a modification was a debit, credit or at unity under the old split point. Rather, the impact is based on what the size and type of losses are in the experience period. If the modification is driven by losses that are medical only or indemnity losses at or below \$5,000 the impact should be flat or even a reduction.

If the modification is driven by one or two large losses the impact should cause a moderate increase. Clearly, if employers have frequent losses with loss dollars falling in the \$5,000 to \$15,000 range, they will experience the greatest growth in their modification. It is not the total loss dollars in the experience period; rather, it is the total loss dollars that will be captured in the growth of the primary loss from \$5,000 to \$15,000.

### **NOW WHAT**

In light of this recent change, one thing is for certain: keeping claims frequency down and claims cost to a minimum are imperative to keeping experience modification factors as low as possible. This, in turn, will help to minimize your workers' compensation funding increases and possibly lead to a decrease. As mods increase, so do funding levels.

Investing in loss prevention programs will help to avoid accidents which, in turn, will lower the mod. Developing a functional safety committee, completing accident investigations, including evaluation and solution discussions, and implementing a strong modified duty plan are good places to start.

Keeping the claims dollars spent to a minimum will keep the mod down. Therefore, once an injury occurs, an employer should direct treatment to a physician who is familiar with the employer's operation, and will provide light duty restrictions when possible instead of placing the employee completely out of work.

If you have any questions related to this change in experience mod calculation and specifically its impact on your mod please contact the Comp Alliance Marketing or Underwriting Department.

## New Additions to Our Service Team

The Comp Alliance is proud to introduce additional members to its service team through Wright Risk Management. The additional personnel will help the Comp Alliance maintain its commitment to member services as we continue to grow as a program.



### New Staff

**Aaron Reader – Regional Marketing Manager**, brings over 10 years of experience in the insurance industry. Aaron worked on the Alliance for several years before joining an agency in Central NY, and is now back with Wright Risk. Mr. Reader will handle the Eastern portion of the state, from the Canadian border to the easternmost point of Long Island.

**Roman Rotko – Risk Control Specialist**, Roman's career had him working as a nurse, phlebotomist, EMT and Paramedic. Roman also worked for Cayuga County being the Deputy Director for EMS for 17 years.

Mr. Rotko served 26 years in the City of Auburn Fire Department with the last 7 years at the fire department were spent doing administrative work including being the City of Auburn Safety Officer.

Roman then worked (part-time) for the Auburn City Manager being the City Health and Safety Coordinator. During this time, he had the ability and blessing of the City Manager to put in place numerous policies and procedures, training events and drills to strengthen the city safety program.

Mr. Rotko joined the staff of Wright Risk Management /Comp Alliance in February 2016 and is dedicated to helping members reduce their workplace accidents.

**Robert Blaisdell, ALCM – Senior Risk Control Representative** - Robert Blaisdell has been involved in the insurance industry for more than 20 years, and with the Wright Insurance Group since 2003 as a Senior Risk Control Specialist, with responsibilities for insurance health and safety inspections, safety training, accident review and analysis, and policy development and implementation. Bob will continue his high-level of professionalism and risk management

knowledge with the Comp Alliance, developing a rapport with subscribers and working closely to develop workplace safety programs and comprehensive risk management services. Mr. Blaisdell will assist workers' compensation subscribers with the development of policies and procedures to prevent and minimize losses, including the development of safety programs, code compliance and liability reduction.

**Susan Boyle, ARM, ALCM, CPSI – Senior Risk Control Specialist** – Susan has been with Wright Risk Management for over 22 years and previously handled school district workers' compensation for the Public Schools Trust and also previously had worked with many Comp Alliance Members. Susan will now be working with members to help reduce workplace accidents.

### **Promotion**

**Shawn Roes** - has recently been promoted to **Comp Alliance Regional Marketing and Technology Manager**. Shawn has worked in workers' compensation insurance marketing for 15 years and has been a Marketing Representative with the Comp Alliance for over 2 ½ years dedicated to Central and Western NY. Mr. Roes is the editor of the Comp Alliance Newsletter, maintains the website with current and upcoming events, and creates the advertisements, flyers, and brochures to help promote the program.

### **Retirement**

Wright Risk Management and the Comp Alliance would like to congratulate Wayne Keebler who will be retiring July 1<sup>st</sup> from Wright Risk Management where he has served for 11 years most recently as an Underwriter. Wayne served in the insurance industry for 45 years total and was chief underwriting officer at two major re-insurance companies. All of us at Wright Risk Management, and The Comp Alliance wish Wayne nothing but the best!

## Summer Season Safety –

### ***Lyme Disease and Ticks: Protecting Your Municipal Staff***

Scientists have recently found that a tick attached for as briefly **as 15 minutes** can transmit Lyme disease! Thousands of cases of Lyme disease are reported in New York State every year. The Center for Disease Control estimates that for every case of Lyme identified, 3 or 4 more cases go unidentified for years.



Any employee who works for your municipality outdoors should receive training on the signs and symptoms of Lyme disease:

- Skin rash
- Flu-like symptoms
- Severe fatigue, aches, tingling and numbness, facial paralysis
- Headaches, arthritis, joint swelling, heart and CNS problems

While it is a good idea to take preventive measures against ticks year-round, be extra vigilant in warmer months (April-September) when ticks are most active.

### **Avoid Direct Contact with Ticks**

- Avoid wooded and brushy areas with high grass and leaf litter
- Walk in the center of trails

### **Repel Ticks with DEET or Permethrin**

- Use repellents that contain 20 to 30% DEET (N, N-diethyl-m-toluamide) on exposed skin and clothing for protection that lasts up to several hours. Always follow product instructions. Avoid hands, eyes, and mouth.
- Use products that contain permethrin on clothing. Treat clothing and gear, such as boots, pants, socks and tents with products containing 0.5% permethrin. It remains protective through several washings. Pre-treated clothing is available and may provide longer-lasting protection.
- Other repellents registered by the Environmental Protection Agency (EPA) are also available.

### **Find and Remove Ticks from Your Body**

- Bathe or shower as soon as possible after coming indoors (preferably within 2 hours) to wash off and more easily find ticks that are crawling on you.



- Conduct a full-body tick check using a hand-held or full-length mirror to view all parts of your body upon return from tick-infested areas. Check for ticks under the arms, in and around the ears, inside the belly button, behind the knees, between the legs, around the waist, and especially in your hair.
- Examine gear and pets. Ticks can ride into the home on clothing and pets, then attach to a person later, so carefully examine pets, coats, and day packs.
- Tumble clothes in a dryer on high heat for an hour to kill remaining ticks. (Some research suggests that shorter drying times may also be effective, particularly if the clothing is not wet.)

Your Municipal employees who work outdoors should be required to wear long pants, long sleeve shirts and pull their socks over their pant legs, especially when entering tick habitats. Your staff should be reminded to inspect themselves regularly for ticks and be watchful of any bites or bulls-eye rashes. The faster the tick is found and removed, the less likely they are to develop Lyme disease!

Please contact Laurie Noonan, Comp Alliance Loss Control by email [lnoonan@wrightinsurance.com](mailto:lnoonan@wrightinsurance.com) for more information.