



***Exceptional Service. Long-Term Stability.***

**FOR BROKERS**



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# Workers' Compensation for Municipalities

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## Program Sponsors



## Program Administrator



The Comp Alliance is a public group self-insurer that provides workers' compensation and risk management solutions to public entities in New York State, sponsored by the New York Association of Towns (NYAOT) and the New York State Conference of Mayors (NYCOM).

We assist our members in creating safer workplaces and stabilizing the inherently volatile costs of workers' compensation by prioritizing risk management and meticulous claims handling.

### When you join the Comp Alliance you get...

- ✓ **Stability:** Consistent, affordable funding contributions with optional multiyear fixed-cost options and no payroll audits
- ✓ **Money Back:** Safe Workplace and Loyalty award programs returned nearly \$12M to members since 2019
- ✓ **Exceptional Service:** Personalized claims management and an online claims portal
- ✓ **Resources:** Flexible training options and safety resources
- ✓ **Peace of Mind:** Active management and investigation of fraudulent claims

# Workers' Compensation for NYS Schools



The Comp Alliance is a public group self-insurer that provides workers' compensation and risk management solutions to public entities in New York State. When a School District joins the Comp Alliance, it gets the tools needed to keep its employees safe and successfully manage its workers' compensation costs. Our in-house professional risk managers are organized by region so that a loss control representative is always close by to assist our members. We provide educational training programs to help our members reduce the number of workplace injuries.

The Comp Alliance shows appreciation for our members who contribute to our continued success. We offer multiple award programs such as our Loyalty Award that distributes a portion of our surplus to our devoted members. Our Safe Workplace Award is allocated to members who take a proactive approach to maintaining safe workplaces and preventing injuries.

## Advantages of Membership

- ✓ Stable, affordable funding contributions with optional multi-year fixed cost options and no payroll audits
- ✓ Safe Workplace and Loyalty Award programs, returning nearly \$12M to members since 2019
- ✓ Flexible training options and safety resources
- ✓ Personalized claims management and an online claims portal
- ✓ Active management and investigation of fraudulent claims

For more information or a quote please contact

**John Triessl**

Vice President of Member Services

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✉ [jtriessl@wrightinsurance.com](mailto:jtriessl@wrightinsurance.com)



# Workers' Compensation for NYS Public Entities



***Now accepting submissions for libraries, charter schools, public authorities, and community colleges!***

The Comp Alliance is a public group self-insurer that provides workers' compensation and risk management solutions to public entities in New York State. When a public entity joins the Comp Alliance, it gets the tools needed to keep its employees safe and successfully manage its workers' compensation costs. Our in-house professional risk managers are organized by region so that a loss control representative is always close by to assist our members. We provide educational training programs to help our members reduce the number of workplace injuries.

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# Meet Our Program Partners



Exceptional Service. Long-Term Stability.



The success of the Comp Alliance can be attributed to our partnerships with The New York Association of Towns, The New York State Conference of Mayors, and Wright Risk Management. Our partners participate in the governance and management of the Comp Alliance, ensuring that we stay true to our mission and remain the preeminent workers' compensation program for New York State's municipalities and schools.



The New York Association of Towns was established in 1933 to help towns obtain greater economy and efficiency. The Association serves town governments by providing training programs, research and information services, technical assistance, legal services, insurance programs and a variety of publications to member towns.

From inception, membership support has been strong and has grown to over 97% of all towns. The Association staffing has evolved over the years to meet member needs and now includes attorneys and professionals with experience in town government, the State Legislature and State agencies. The Association's library and computer systems house vast amounts of information on State and local governments, including fiscal and census data, and membership information for more than 20,000 town officials!



Wright Risk Management (WRM) has been the program manager of the Comp Alliance since 1994, when it partnered with the Association of Towns to create a workers' compensation program to meet the unique needs of New York's municipalities and schools. WRM is licensed by the New York State Workers' Compensation Board to represent self-insured programs, and its current list of public sector clients includes over 700 municipalities and school districts in New York State.

WRM specializes and focuses on the insurance needs of New York State schools and municipalities to provide unparalleled service to clients and adapts services to meet the challenges that are unique to our clients.



At the beginning of the 20th century, "state municipal leagues" began to be formed to give general support to municipal officials in each state, serving as a way to improve local government by facilitating cooperation, the exchange of information and ideas on best practices, and the discussion of new solutions to common municipal problems. NYCOM opened its membership to village governments in 1924, and eventually changed the basis of membership from solely the mayor to the entire municipal government.

Then, as now, NYCOM's mission is to serve as:

- A powerful advocate for city and village governments and their taxpayers before the state's Legislative, Executive and Judicial branches of government;
- A readily accessible source of practical information touching upon every area of municipal activity; and
- The preeminent provider of training for local government officials. Through membership in NYCOM, New York's cities and villages are better able to provide essential services in the most cost effective manner.

For more information on our program partners please contact:

**John Triessl**

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# No Year-End Premium Payroll Audit



Exceptional Service. Long Term Stability.



## No Year-End Premium Payroll Audits



Premium payroll audits can be used by other workers' compensation programs and insurance carriers after a policy expires to confirm your payrolls during the year. This can lead to additional charges after your policy and budget period have passed.



With the Comp Alliance, we do not audit your payroll to adjust your cost for the year.



The predictability of cost with no audit adjustment helps with budget predictability!

Call now and find out why no payroll audits are only one of the reasons to join!

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Safety Source provides program members with a library of more than 850 safety training videos. The videos are effective, easy to understand, and designed to enhance or supplement your in-house safety initiatives and training programs.

Safety Source's video library enhances the Comp Academy's offerings. The following are some examples of additional topics.

- ✓ Chainsaw Safety
- ✓ Reasonable Suspicion
- ✓ Bucket and Dump Truck Operation
- ✓ Emergency Preparedness and Response
- ✓ Fire Extinguisher Training
- ✓ Confined Space Entry



To register and begin utilizing this diverse video library, please send your request to [compalliancemarketing@wrightinsurance.com](mailto:compalliancemarketing@wrightinsurance.com).

Please contact us today for registration and access instructions!

**Robert Blaisdell**

Director of Loss Control



# Minimize Claims Costs



Exceptional Service. Long Term Stability.

Helping Members Minimize Their Claims Costs for Over 30 Years

## Program Sponsors



## Program Manager



## Minimize Claim Frequency

### Establishment of a Safety Committee

Safety committees are a proven way to create a culture of safety within your organization. A safer work environment can reduce direct and indirect costs.

### Annual Inspection

Our loss control experts perform a non-intrusive annual inspection of your facilities and make recommendations to increase safety in the workplace.

### Safety Training

We have an online library with dozens of safety resources and members can access over 850 topical videos through our partnership with Safety Source.

## Minimize Claims Costs

### Treatment and Care

To ensure employees are being cared for, we supply Employee ID Cards, First-Fill Pharmacy Cards, and step-by-step instructions to help guide injured workers through the claims process and back to work.

### Investigation, Surveillance, & Subrogation

The Comp Alliance works with members to investigate suspicions of workers' compensation fraud and pursue third party liability when available.


### Return-to- Work Program

Our return-to-work program reduces workers' compensation claims costs by getting the injured employee back into the workforce.

Contact us to see how we can help reduce your claims cost.

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# Stability and Flexible Options



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### 1 Year Plan

- Traditional
- Established

### 2 Year Plan

- Greater stability
- Peace of mind
- Cost predictability = Ease of budgeting

### 3 Year Plan

- Longer-term cost predictability = Optimal stability
- Limited eligibility

(speak to a Comp Alliance Rep.)

## Member's Choice

Offering flexible options and plan terms that are tailored to your needs!

### 1 Year Membership

Member joins the Comp Alliance for 12 months. Funding contribution is based on rates, loss experience, and projected payroll for the 12-month period of membership. Most common, traditional option. No payroll audit.

### 2 Year Membership

Member joins the Comp Alliance for 24 months. Funding contribution is based on rates, loss experience, and projected payroll for the 24-month period of membership. Provides multi-year stability and predictability. No payroll audit.

### 3 Year Membership

Member joins the Comp Alliance for 36 months. Funding contribution is based on rates, loss experience, and projected payroll for the 36-month period of membership. Provides multi-year stability and predictability. No payroll audit. Eligibility is limited, so please contact a Comp Alliance marketing representative for additional details.

To explore these options, or for more information, please contact us today!

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# Loss Control Training



Exceptional Service. Long Term Stability.

## Program Sponsors



## Program Manager



## Common Topics Available for Loss Control Training

**Bloodborne Pathogens**

**Chainsaw Safety**

**Confined Space Entry**

**Driver Safety**

**Electrical Safety: Lockout/Tagout**

**Ergonomics**

*Back Safety*

*Safe Lifting*

*Repetitive Motion*

**Excavation, Trenching & Shoring Safety**

**Fall Protection**

**Flagger Safety**

**HAZWOPER Awareness**

**Ladder Safety**

**Personal Protective Equipment**

**Slip, Trip, and Fall Prevention**

**Stress in the Workplace**

**Sun Safety**

**Woodchipper Safety**

**Work Zone Set-Up**

**Workplace Violence Prevention**

**Reasonable Suspicion**

**Hazard Communication and Right-to-Know**



For more information or to explore any of these great options, please contact us today!

**Robert Blaisdell**

Director of Loss Control

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## Safe Workplace Award

The Safe Workplace Award Program provides a monetary incentive for members to maintain safe workplaces and prevent injuries proactively. Members who qualify not only receive a direct benefit through the award but also from their improved loss experience and reduced rates expected from fewer losses.

### The way it works is simple:

Members can qualify for a Safe Workplace Award through their loss experience, their demonstrated commitment to improving workplace safety, or both!

Upon the close of each policy year, members will be given a 60-day window to visit the Comp Academy and complete the Safe Workplace Award Survey, highlighting the safety measures, processes and initiatives they've made to keep their workers safe. Then, six months after the close of policy period, that members' loss experience for the preceding policy year will be evaluated. Members with qualifying survey responses, or qualifying loss experience (or both!) are eligible to receive a Safe Workplace Award. Awards are then disbursed to members following the determination of the award.



As we are always careful not to compromise the fiscal integrity of the Comp Alliance, Safe Workplace Awards are subject to annual appropriation by the Comp Alliance Board of Trustees based on review of its financial condition and are not guaranteed.

For more information on this award, please get in touch with us today!

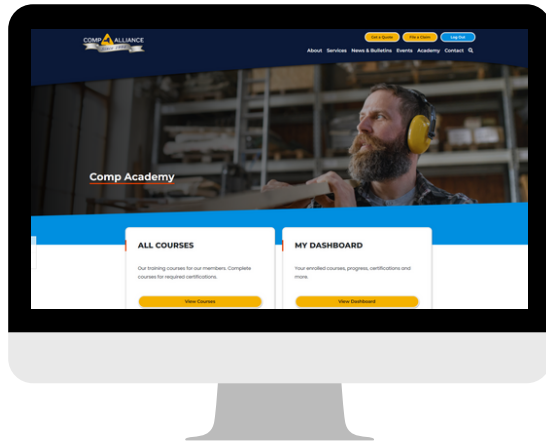
**John Triessl**

Vice President of Member Services



## Discover the Comp Alliance Academy

The upgraded Comp Academy gives access to more than 20 courses, earned certificates of completion, safety culture talks and webinars, past safety bulletins, and exclusive, members-only safety content. Register today!



- Take online courses like Workplace Violence Prevention, Bloodborne Pathogens, Right-To-Know, and Sexual Harassment Prevention while earning certificates of completion
- Access archived newsletters, safety bulletins, and annual reports
- Search for topic-specific webinars and handouts, including seasonal safety
- Check the dashboard for course progress, quiz grades, certificates, and account information
- Apply for the competitive portion of the Safe Workplace Award
- Create groups to monitor employee progress and download their certificates of completion

**To gain access, please email [compalliancemarketing@wrightinsurance.com](mailto:compalliancemarketing@wrightinsurance.com) with a request to register. We encourage those interested in signing up several employees to request more information about groups. Once approved, we will email a link to access registration. Registration will not be processed unless the email is in our system.**



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# Risk Management Services



Exceptional Service. Long Term Stability.

We do more than just pay claims. The risk management specialists at the Comp Alliance will work with you to develop long-term solutions to reduce your workers' compensation exposure.



In the past five years, the program has had over a 98% member retention rate, a testament to the exceptional, on-staff risk management employees dedicated to the Comp Alliance.

## These Risk Management Member Services Include:

### ✓ Onsite Evaluations

- Interview key personnel and department heads
- Loss/Claims review
- Inspections of main facilities
- Hazard identification with remediation methods
- Personalized recommendations for improved safety

### ✓ Comp Academy Training (Online)

- Slip/Fall Prevention
- Personal Protective Equipment
- Hazard Communication/Right-to-Know
- Lockout/Tagout
- Bloodborne Pathogens
- Chainsaw Safety
- Excavation/Trenching Safety
- Driver Safety
- Workplace Violence Prevention
- Confined Space Awareness
- HAZWOPER Awareness

### ✓ Risk Management Service Tools

- Onsite, virtual and online safety awareness training
- Safety webinars
- Regional safety training
- Accident/Employee injury review training

### ✓ Ongoing Consultative Service Visits

- Safety committee development/participation
- Board meeting/department head meeting participation

### ✓ Other Services

- Online member safety resource center
- Safety bulletins and quarterly newsletters
- High experience modification review and consultation



For more information or to explore any of these great options, please contact us today!

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# Claim Reporting



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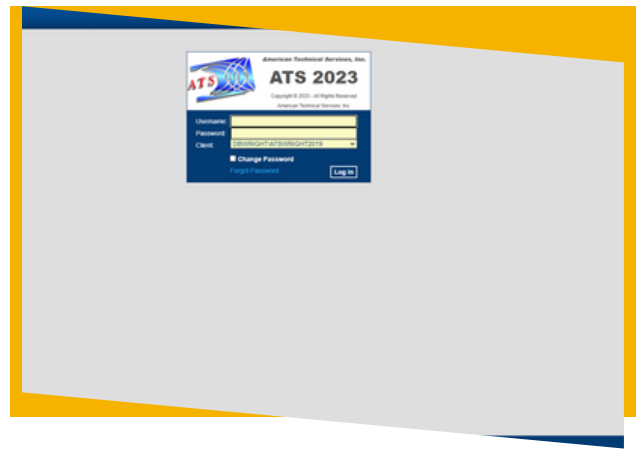
## Program Manager



## Workers' Comp Claim Reporting

When an accident happens, one of your primary responsibilities is to report it as soon as possible. Industry studies have shown that claims reported five days or later after they occur can cost 15% more for income replacement and medical than those that had been reported timely.

**The Comp Alliance has a claim reporting portal that you can sign up for by contacting Maria Luciano with your full name, title, phone number, and email address. Upon submission, you will receive an immediate claim number and be able to report and monitor claim status.**



Alternatively, we have a dedicated email address for first reports. Please email us your completed First Report of Injury (C-2F) at [wcreporting@wrightinsurance.com](mailto:wcreporting@wrightinsurance.com).

Lastly, the Comp Alliance has a dedicated, toll-free claims reporting fax number. You can fax your completed First Report of Injury (C-2F) to us at (877)-567-5730. This fax is solely used for our members to report losses and should not be given out to injured employees or medical providers.



**If you have an accident that involves serious/catastrophic injuries, please call us immediately.**

Comp Alliance members can receive login credentials, more information and access instructions by contacting us today!

**Maria Luciano**

Asst. Vice President, Workers' Compensation Claims

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# Claim Reporting



Exceptional Service. Long Term Stability.

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### Steps for Timely Claim Reporting

- ☐ Confirm facts of the accident with the injured worker's supervisor.
- ☐ Determine return-to-work status. Will the claimant be out of work?
- ☐ Obtain medical treatment information.
- ☐ File a claim choosing one of the options below:
  - Use ATS RMIS (Risk Management Information Systems) Portal. Reporting by portal will allow you to receive a claim number instantly.
  - Complete the fillable C-2F and fax 516-794-5254.
  - Complete the fillable C-2F and email [wcreporting@wrightinsurance.com](mailto:wcreporting@wrightinsurance.com).

*If you are not enrolled in the portal program, please contact Maria Luciano at 516-357-4135.*
- ☐ Once received, please share the claim number with the injured worker so medical treatment may be obtained.
- ☐ Any additional forms (C-11, C-240, and C-107) requested by WRM should be returned as soon as possible.

*The employer may be penalized by the WCB if the claim or any subsequent forms are not filed timely with WRM.*



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# Claim Handling Protocols



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## Program Manager



### Taking Care of the Employee

1. When an accident occurs, the first step is to assess the injury and seek the appropriate medical attention or first aid if necessary. Employee well being is the priority and information gathering is secondary.
2. We have provided you with Workers Compensation ID Cards to give your employees to present to their treating physician. This helps make your employees medical provider aware that this is a workers' compensation claim and that fees must be billed at the applicable fee schedule and bills should be forwarded directly to the Comp Alliance for processing. Each employee should have one of these cards and they should present to the medical facility if they require treatment.
3. A supply of Instant Fill Prescription Cards was sent to you when you joined the Alliance, which you may hand to employees who have been injured and who may need a prescription as part of their treatment. The card may be used by the employee even if the claim has not been reported yet, and will advise the pharmacy about billing (it is not a substitute for a prescription). We recommend that only site supervisors or Department Heads be given a supply of these cards, to be handed out as necessary as an injury arises. This will provide the employee the ability to get an initial prescription filled the day of the accident before they have any claim information, as it may not have been filed yet.

### Filing the Claim

4. Once the employee is situated, start gathering the information necessary to complete the initial incident report. Gather as much information as possible, in accordance with your local rules or policies on investigations. We recommend completing an internal incident report. We are able to provide a generic template if you do not have one. We also recommend completing "near miss" incident reports to help identify situations which might cause an injury in the future. This can help prevent claims!
5. Your internal incident report should have most of the information you will need to complete a C-2F (Employer's Report of Accident). A copy of this form is attached. This information should include all the personal information about the injured party (name, home address, employment status etc). Additionally, you will want to gather all the information about the incident and extent of the injury. It is important to be as specific as possible in your investigation, including injury descriptors such as the injured body part, type of injury etc. Witnesses should be interviewed, and their contact information maintained to be shared with us.
6. We ask that all incidents resulting in an employee injury be reported to us. If you are in doubt about whether to report (only first aid was required and employee quickly back to work), please call Maria Luciano at 516-357-4135 to discuss.
7. You should prepare the C-2F (Employer's report of accident) and forward the original to the New York State Municipal Workers' Compensation Alliance (Comp Alliance) via one of the three methods discussed previously on the flip side of this sheet. (Claim Portal, Email or Fax). An electronic copy of the C-2F is available from us, and paper copies have been provided in your startup kit. The Comp Alliance will review the C-2F and determine whether it is necessary to file the claim with the Workers' Compensation Board (WCB), based on the Workers' Compensation Law. Using our template, helps you as much of the information will be pre-filled. See Appendix A for a list of information needed to complete a C-2F along with a Blank C-2F with highlighted fields.
8. Once the claim is filed with us, our adjuster will reach out to you and the injured worker and will walk everyone through the claim process. Any additional forms will be provided. Let us know if you have any questions.

Comp Alliance members can receive login credentials, more information and access instructions by contacting us today!

**Maria Luciano**

Asst. Vice President, Workers' Compensation Claims

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# Claim Handling Protocols



Exceptional Service. Long Term Stability.

## Program Sponsors



## Program Manager



### Instructions for Completing the C-2F by Page

#### Page One:

You do not need to complete the blanks for the WCB Case Number (JCN) or the Claim Administrator Claim Number at the top of the form. Those are assigned after the claim is submitted.

The Insurer/Claim Administrator Section should be prefilled, but in case it is not, the information is:

- **Insurer Name:** Wright Risk Management
- **Insurer ID:** W848139
- **Insurer:** Workers Compensation Alliance
- **Info/Attn:** Workers Compensation Claim Dept.
- **Address:** 900 Stewart Avenue Suite 600
- **City:** Garden City
- **State:** NY
- **Postal Code:** 11530
- **Country:** USA
- **T Number:** T100094

Phone Number, Date of Birth and Social Security Number (SSN) are all required. The full SSN is required, not just the last four digits. **The WCB will not accept the claim without this information and a penalty may be the result.**

The claimant's phone number is required because it is important for our adjuster to contact the injured employee.

#### Page Two:

**Date Employer had Knowledge of the Injury:** This is the date an employee in a management or supervisory position had knowledge of the injury and had knowledge that it was work related.

**Employment Status:** This would be designated as full time, part-time, seasonal FT or seasonal PT.

**Date Employer Had Knowledge of Date of Disability:** This is the date an employee in a management or supervisory capacity was advised the injured employee was missing work and was advised that the disability was due to the work-related injury.

**Estimated Weekly Wage:** This is very important to provide so the Claim Administrator may issue compensation payments if the employee is not receiving sick leave or salary continuation from the employer.

**Work Week Type:** If the employee works a standard 5 day work week, the first box would be checked and the boxes below marked Mon through Fri would be checked. If the employee works a fixed nonstandard work week, e.g. Monday through Thursday, the second box would be checked, and the boxes below marked Mon through Thurs would be checked. Should the employee work a non-fixed, irregular work schedule, the third box would be checked and all the boxes below would be left blank.

(Continued on Next Page)

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# Claim Handling Protocols



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## Instructions for Completing the C-2F by Page

### Page Two (cont):

#### EMPLOYEE INJURY

**Full Wages Paid for Date of Injury:** This is typically answered "Yes" since most employers pay the employee for the remainder of the day of injury. It is important to note that the date of injury is never the subject of an award of compensation. All awards begin the date after the injury, including awards of reimbursement to the employer.

**Employee Paid Salary in Lieu of Compensation:** This box should be checked "yes" if the injured employee is missing work and the employer will be starting up sick leave payments or salary continuation to the employee at the onset of the claim.

**Nature, Part of Body, Cause & Description of Injury:** We ask that you please be as descriptive and detailed as possible.

**Work Status:** Please ensure this section is completed. If the employee has returned to work, the date should be noted in the appropriate space.

**Accident Location & Witnesses:** This would not be the employer's official mailing address but the actual street location where the accident took place. If the accident occurred on the road or at a residence, the Organization Name should be left blank.

### Page Three:

#### EMPLOYER INFORMATION

**Employer FEIN:** This is required and is another name for the employer's Tax ID number.

**UI Number:** This designates the employer's Unemployment Insurance ID number. It is not required.

**Manual Classification Code:** This is not required.

**Industry Code:** This is required. The code number is **92** for municipalities and **6111** for school districts.

**Info/Attn:** This should be the name of the person at the employer designated with administrative responsibilities for claim reporting. This name is usually the same as the Contact Name requested further below.

#### INSURED INFORMATION

The name of the employer should again be provided here as well as the employer FEIN (Tax ID No.).

**Insured Type:** The middle circle (Self Insured) should be checked. (The Comp Alliance is a group self-insurance program).

**Policy Number ID, Policy Effective Date and Policy Expiration Date** should all be marked N/A, as the employer is a member of a self-insured pool identified by a Carrier ID number and not by a policy number.

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