

**HEALTHCARE AND
REGULATORY SUBCOMMITTEE**
Thursday, October 14, 2021

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AGENDA

South Carolina
House of Representatives



Legislative Oversight Committee

HEALTHCARE AND REGULATORY SUBCOMMITTEE

The Honorable John Taliaferro "Jay" West, IV, Chair

The Honorable Gil Gatch

The Honorable Rosalyn D. Henderson-Myers

The Honorable Timothy A. "Tim" McGinnis

Thursday, October 14, 2021

2PM

110 - Blatt Building

*Pursuant to Committee Rule 6.8, S.C. ETV shall be allowed access for internet streaming
whenever technologically feasible.*

AGENDA

- I. Approval of minutes**
- II. Discussion of the study of the South Carolina State Accident Fund**
- III. Adjournment**

MINUTES

Chair Wm. Weston J. Newton

*First Vice-Chair:
Joseph H. Jefferson, Jr.*

Legislative Oversight Committee



South Carolina House of Representatives

*Kambrell H. Garvin
Roselyn D. Henderson-Myers
Jeffrey E. "Jeff" Johnson
John R. McCravy, III
Adam M. Morgan
Melissa Lackey Oremus
Marvin R. Pendarvis
Tommy M. Stringer
Chris Wooten*

*Gil Gatch
William M. "Bill" Hixon
Kimberly O. Johnson
Josiah Magnuson
Timothy A. "Tim" McGinnis
Travis A. Moore
Russell L. Ott
Michael F. Rivers, Sr.
John Taliaferro (Jay) West, IV*

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Legal Counsel*

*Cathy A. Greer
Administration
Coordinator*

*Lewis Carter
Research Analyst/Auditor*

*Riley E. McCullough
Research Analyst*

Legislative Oversight Committee

Thursday October 14, 2021
2:00 pm Blatt Room 110

Archived Video Available

- I. Pursuant to House Legislative Oversight Committee Rule 6.7, South Carolina ETV was allowed access for streaming the meeting. You may access an archived video of this meeting by visiting the South Carolina General Assembly's website (<http://www.scstatehouse.gov>) and clicking on *Committee Postings and Reports*, then under *House Standing Committees* click on *Legislative Oversight*. Then, click on *Video Archives* for a listing of archived videos for the Committee.

Attendance

- I. The Healthcare and Regulatory Subcommittee meeting was called to order by Chair John Taliaferro (Jay) West on Monday, August 30, 2021, in Room 321 of the Blatt Building. All members were present for all or a portion of the meeting. Representatives Gil Gatch; Rosalyn D. Henderson-Myers; and Timothy A. (Tim) McGinnis participated virtually in the meeting.

Minutes

- I. House Rule 4.5 requires standing committees to prepare and make available to the public the minutes of committee meetings, but the minutes do not have to be verbatim accounts of meetings.

Approval of Minutes

- I. Representative Henderson-Myers makes a motion to approve the meeting minutes from the May 24, 2021, meeting. A roll call vote was held, and the motion passed.

Rep. Henderson-Myers motion to approve the May 24, 2021, meeting minutes.	Yea	Nay	Not Voting
Rep. Gatch			✓
Rep. Henderson-Meyers	✓		
Rep. McGinnis	✓		
Rep. West	✓		

Discussion of Department of Health and Human Services

- I. Chair West reminds the Department of Health and Human Services (DHHS) that all participating agency personnel remain under oath.
- II. Director Kerr provides a summary and overview of the DHHS employee engagement survey.
 - a. Summary includes a cover letter about the survey, a list of the 47 questions that were asked, along with the survey results themselves.
 - b. There were 3400 comments provided by survey participants.
 - c. Director Kerr identifies several survey questions that were of concern and communicates general steps the agency plans to implement to begin addressing issues.
 - d. Agency staff respond to the members’ questions.
- III. Subcommittee members vote to include findings and recommendations in study report.
 - a. Members vote to include 10 findings and 26 recommendations in the study report.
 - b. Chair West directs staff to update the subcommittee study report with the motions adopted during the meeting.
 - c. Chair West gives staff until the end of business on Friday, October 1st, 2021, to submit final report to members for review. Members given until Friday, October 11, 2021, to submit statements for inclusion in the report.

Adjournment

- I. There being no further business, the meeting is adjourned.

STUDY TIMELINE

Timeline of Agency Study

The House Legislative Oversight Committee’s (Committee) process for studying the South Carolina State Accident Fund (agency, Department, or SAF) includes actions by the full Committee; Healthcare and Subcommittee (Subcommittee); the agency; and the public. Key dates and actions are listed below.

December 9, 2019	At Meeting 1, the Committee selects the South Carolina State Accident Fund as the next agency for the Healthcare and Regulatory Subcommittee to study.
January 15, 2020	The Committee provides the agency with notice about the oversight process.
February 28 – April 1, 2020	The Committee solicits input from the public about the agency in the form of an online public survey.
March 6, 2020	The South Carolina State Accident Fund submits its Program Evaluation Report.
April 8, 2021	At Meeting 2, the Committee receives public input regarding the agencies selected for study, to include State Accident Fund.
Today	The Subcommittee holds Meeting 3 with the agency to discuss an overview of its mission, history, resources, major programs, successes, challenges, and emerging issues.

Figure 3. Summary of key dates and actions in the study process

CONSTITUENT LETTER

September 22, 2020

South Carolina House of Representatives
Legislative Oversight Committee
228 Blatt Building
1106 Pendleton Street
Columbia, South Carolina 29201

By email: HCommLegOv@schouse.gov

Dear Committee Members,

I hope this finds all of you well. I own an independent insurance agency in Summerton which is in Clarendon County. Our agency has a specialized focus in serving fire and EMS organizations. Part of our service offering is workers' compensation insurance. I work very closely with a workers' compensation insurance carrier, 7710 Insurance Company, which specializes in providing this coverage for fire and EMS agencies. In fact, 7710 Insurance Company is a South Carolina domiciled insurer that is properly licensed, regulated and taxed by the South Carolina Department of Insurance and operates in approximately 39 states having its South Carolina headquarters in Summerton.

I am providing this background to you to address concerns that I have about the role and mission of the South Carolina State Accident Fund specifically as it relates to the Fund's position of actively and aggressively competing against private South Carolina business interests. I am aware that the State Accident Fund is on your calendar for review. The South Carolina State Accident Fund was created and authorized under Title 42, Chapter 7, Article 1 (42-7-10) of the South Carolina Code of Laws as amended. It appears from this legislation that its purpose is to provide workers' compensation insurance to state agencies and also local political subdivisions that request the coverage.

Several weeks ago, I was made aware of solicitation emails that were sent from an employee of the South Carolina State Accident Fund to fire departments that were previously, but not currently, insured by the Fund. The email was espousing lower rates and provided an insurance premium quote based on outdated and inaccurate information.

I did have the opportunity to speak with Ms. Amy Cofield, the executive director of the Fund, on August 13. She was very gracious in speaking with me and I am certainly appreciative of her time. She relayed to me her goal of growing the agency and recovering accounts that have

been lost over the years. The solicitation email is one of the means that she has undertaken to reach her goal. She also confirmed for me that the State Accident Fund is not regulated by the South Carolina Department of Insurance nor does it subscribe to the rate making rules of the National Council on Compensation Insurance (NCCI) as all regulated workers' compensation private insurers in the state do.

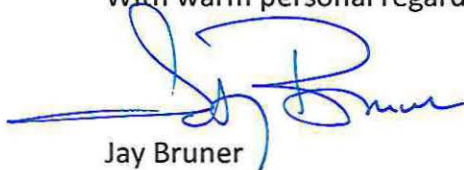
As a licensed insurance producer in the state of South Carolina, I am prohibited from sending out misleading or confusing marketing material. This applies to insurance carriers as well. Further, 7710 Insurance follows the rate making structure of NCCI and must have its rates approved by the South Carolina Department of Insurance.

All of this brings me to my concern. How does a state agency function as what, essentially, is a quasi-profitmaking enterprise and purposefully and overtly compete against private business interests? The question is further significant in realizing that this state agency is functioning as an insurer yet is not bound by the same rules and regulations as are the private business interest that it is competing against, which gives the Fund a very unfair trade advantage.

I have always very much appreciated South Carolina's "business first" stance. The pro-business environment in this great state has led to much economic success over the last number of Page years. As a business owner and taxpayer, it seems counter intuitive that an agency of the state is undertaking an effort to negatively impact private business. Further, it seems that the state would be most interested in alleviating the burden on its taxpayers by not actively wanting to assume these risks if private business is able to adequately do so.

I am requesting the opportunity to address the sub-committee that will be reviewing the State Accident Fund so that I may bring my concerns directly to them. I sincerely appreciate your time and consideration.

With warm personal regards,



Jay Bruner

AGENCY SNAPSHOT

State Accident Fund

History

- 1943 - The State Workers' Compensation Fund created as a division of the South Carolina Industrial Commission.
- 1974 - The State Workers' Compensation Fund established as a separate agency.
- 1982 - The State Workers' Compensation Insolvency Fund established within the State Workers' Compensation Fund.
- 1993 - The State Workers' Compensation Fund name is changed to the State Accident Fund.
- 2013 - the South Carolina Workers' Compensation Uninsured Employers' Fund was established within the State Accident Fund.

Agency Mission

Providing cost-effective, guaranteed workers' compensation insurance for state agencies and other governmental entities along with exceptional service to our state workers.

Organizational Units

Management Support

- Focuses on the overall operations and high-level decisions that go into running the agency

Business Support

- Includes Accounting, Human Resources, and Records Management

Claims

- Receiving and processing all workers' compensation claims from covered policyholders

Legal

- Provides legal advice and representation

Policyholder Services

- Compiles and analyzes data to establish premiums

Special Investigations Unit

- Performs investigations and provides investigative support

Information Technology

- Supports all critical business applications

Uninsured Employers' Fund

- Ensures payment of workers' compensation benefits to injured employees with underinsured employers

Information Technology

- Supports all critical business applications

Military Disability Program

- Provides settlements for National Guard members permanently disabled during the October 2015 weather event

Successes

Identified by the agency

- Improving the workplace by adding new positions and hiring more personnel
- Providing advancement opportunities by revamping its working organization
- Minimizing case expenses with new settlement and mediation processes
- Producing better rates with new Actuaries

Resources (FY 18-19)

Employees

62

all types at the start of the fiscal year

Funding

\$8,863,100 appropriated and authorized

Challenges

Identified by the agency

Current:

- Replacing the current case management system
- Moving to a new office location
- Competition from other workers' compensation insurers
- Delays in procurement processes

Emerging:

- Increased claims costs and premiums resulting from proposed House Bills 4147 & 4777
- Staff retention
- Cyber security and insurance technology changes
- Legalization of medical marijuana

AGENCY PRESENTATION

South Carolina State Accident Fund

House Legislative Oversight Committee
Healthcare and Regulatory Subcommittee

October 14, 2021



Presentation Agenda



AGENCY OVERVIEW

- Mission
- Purpose
- History
- Governing Body
- Federal and Local Counterparts
- Records Management
- Risk Mitigation
- Organizational Units
- FTE's



FINANCIAL OVERVIEW

- Other Funded- SAF vs. UEF
- Operational Expenditures
- Premium Sources
- Claim Expenditures



SAF POLICYHOLDERS

- State vs. Non-State
- Map
- Location & Covered Employees
- Premium Received
- Claim Payments



DEPARTMENTS OVERVIEW

- Premium Audit
- Safety & Loss Control
- Claims Management (SAF)
- Claims Management (UEF)
- Claim Expense Recovery
- Claim Investigations
- Legal Representation (In-house)
- Legal Representation (Contract)



Presentation Agenda



PERFORMANCE MEASURES

- Policyholder Survey
- Voluntary Account Retention
- Claim Fines
- Average Medical Cost
- Average Indemnity Cost
- Administrative Cost Ratio
- Premium Billed
- Vendor Partnerships
- Net Asset Retention
- Claim Recoveries



SUCSESSES

- Staffing
- Claims Handling
- Mediation
- COVID-19



CHALLENGES

- New system selection
- Hiring Experienced Staff
- Medical Provider Availability
- COVID-19



EMERGING ISSUES

- Staff Retention
- Technology & Data Security
- Medical Marijuana
- COVID-19



AGENCY OVERVIEW

Erin Farthing
Acting Agency Director



Mission

The mission of the State Accident Fund is to provide cost-effective, guaranteed workers' compensation insurance for state agencies and other governmental entities along with exceptional service for policyholders and their injured workers.



Before Workers' Compensation



Prior to the establishment of the workers' compensation system, an employee injured in the course and scope of their employment would have to seek relief through the civil courts.*



***Injured worker not only had to prove negligence on the part of their employer caused their injury, they also had to overcome three defenses available to the employer:**

- Assumption of risk – the injured worker knew, and accepted, the risks of their position;
- Fellow-servant – the accident or injury was caused by a fellow coworker rather than negligence on the part of the employer; and
- Contributory negligence – the injured employee's actions caused the accident or injury.

*Source: Congressional Research Service
Workers' Compensation: Overview and Issues
February 18, 2020



The GRAND BARGAIN



***The “grand bargain” between employers and employees developed at the start of the 20th century because of the inadequacies of the tort system in compensating injured workers.**



- **Employees gave up the right to sue their employer in exchange for guaranteed, no-fault benefits for work related injuries, illnesses, and deaths.**
- **Limited the liability of employers, who could more accurately predict workers’ compensation costs, and insure against this risk through workers’ compensation insurance.**



Workers' Compensation in South Carolina

- First workers' compensation laws passed in South Carolina in 1935.
- S.C. Code Ann. §42-1-540: Exclusive remedy for employees seeking compensation from their employer for work related injuries, illness, or death.
- South Carolina Workers' Compensation Act contained in Title 42 of the South Carolina Code of Laws.
 - Governs compensability of certain injuries and illnesses, entitlement to benefits and medical care, method for determining degree of permanent disability, etc.
- Jurisdiction for claims under the Act lies with the South Carolina Workers' Compensation Commission



State Accident Fund: Creation & Purpose

1943 State Workers' Compensation Fund created by the General Assembly.

1947 Law governing the Fund became a permanent act and is now codified in S.C. Code Ann. §§ 42-7-10 through 42-7-210. Fund becomes part of South Carolina Industrial Commission.

1974 State Workers' Compensation Fund established as its own agency.

1993 Act No. 181 renamed the State Workers' Compensation Fund to the present State Accident Fund.

2007 Act No. 111 Part II Section 4 allowed for the transfer of the South Carolina Uninsured Employers' Fund to the State Accident Fund.



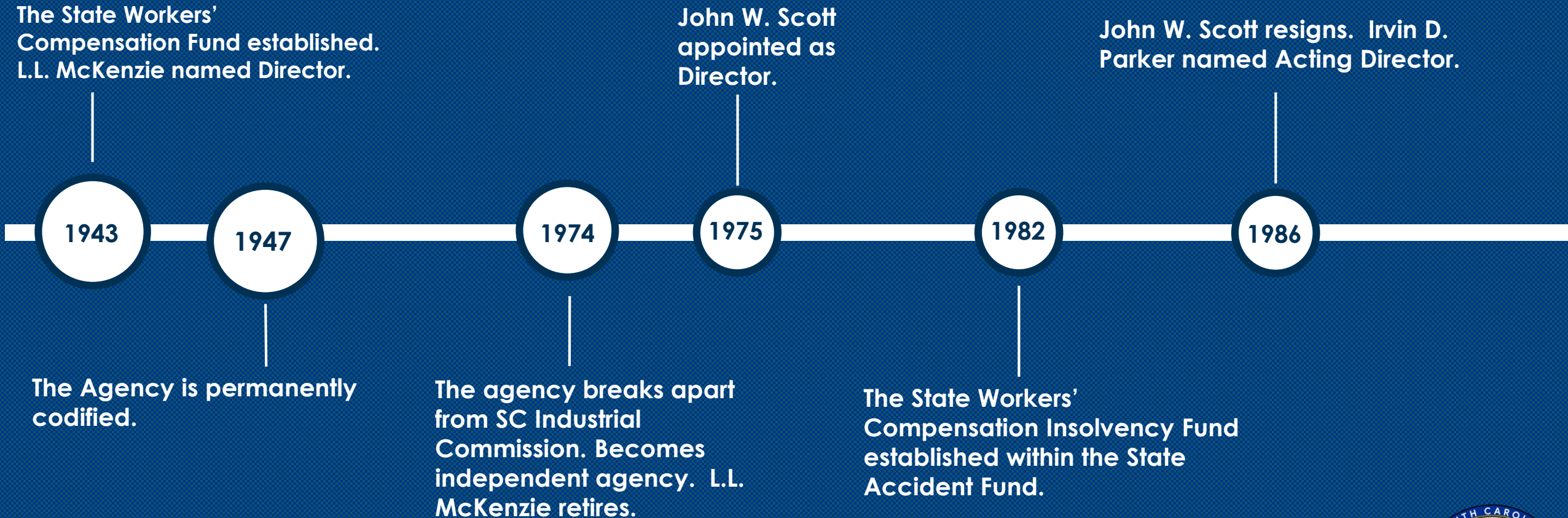
Establishment of State Accident Fund

Established under S.C. Code Ann. §42-7-10

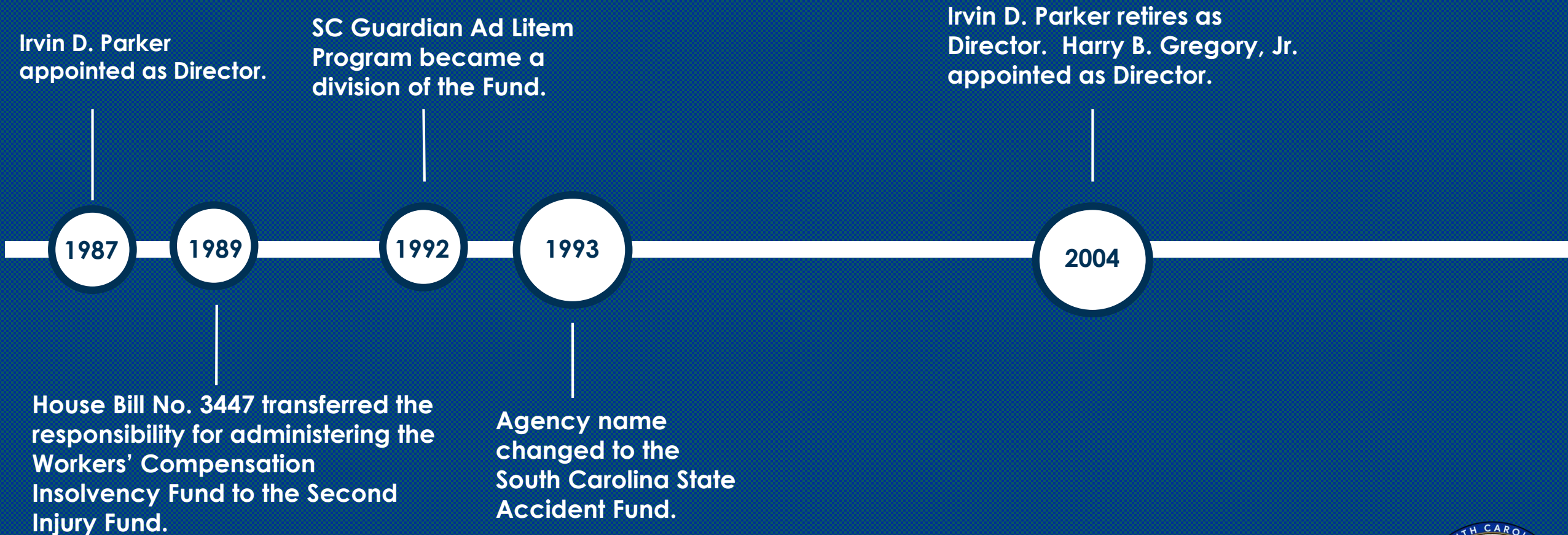
“There is established as a separate agency of state government a separate fund to be known as the State Accident Fund... This fund consists of annual premium charges, recoveries from the Second Injury Fund, recoveries by subrogation and, subject to subsection (B), of all income or revenue derived from investing these funds.”



SAF History 1943 to 1986



SAF History 1987 to 2004



SAF History 2013 to Present

Harry B. Gregory, Jr. removed as Director of the State Accident Fund. Amy V. Cofield appointed Director.

2013

The South Carolina Uninsured Employers' Fund transferred back to the State Accident Fund.

2019

2021

Amy V. Cofield removed as Director per Executive Order No. 2021-09. Erin Farthing named Acting Director.

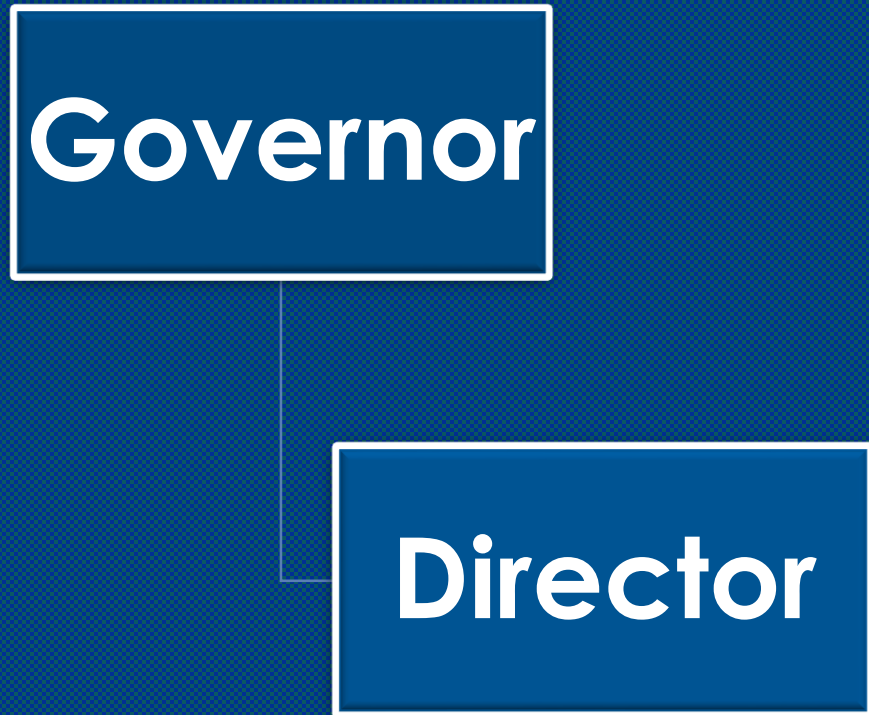


Uninsured Employers' Fund (UEF)

- Established under S.C. Code Ann. §42-7-200
 - Became part of SAF effective July 1, 2013 pursuant to §42-7-200(A)(2)
- UEF was “created to ensure payment of workers' compensation benefits to injured employees whose employers have failed to acquire necessary coverage for employees...”
- Administered by the Director of the State Accident Fund.



Agency's Governing Body



Pursuant to S.C. Code Ann. § 42-7-20 of the South Carolina Code of Laws, the State Accident Fund is administered by a director appointed by the Governor for a term of six years with the advice and consent of the Senate. The agency director is accountable directly to the Governor.



Duties of the State Accident Fund Director

- Charged with management and administration of SAF and the personnel necessary to carry out its mission.
- S.C. Code Ann. §42-7-20: “The administration shall provide for employment of office and field personnel necessary for the proper conduct of the business of the fund, to the extent of appropriations therefor, including the determination of the amount of and the collection of annual charges, the issuance of certificates of compliance with this article, the investigation of claims, the adjustment and payment of claims and awards, the inspection of risks, study and investigation with respect to safety provisions with recommendations to employers as to means of preventing injuries, medical examination of employees, and the prosecution of subrogation rights against any third party. The director may inspect and audit records of employers for the purpose of determining or verifying the amount of annual charges against such employers.”



SAF Directors

DIRECTOR	TERM OF SERVICE
Erin F. Farthing (Acting)	Feb. 2021 - Present
Amy V. Cofield	2019 – Feb. 2021
Harry B. Gregory, Jr.	2004 - 2018
Irvin D. Parker	1986 - 2004
John W. Scott	1975 – 1986
L.L. McKenzie	1943 - 1975



Current Director

- Erin F. Farthing
 - Named Acting Director in February 2021
 - Also serving as Agency Chief Counsel
 - Educational History:
 - B.A. in English from University of South Carolina in December 2003
 - J.D. from University of South Carolina School of Law in May 2007
 - Employment History:
 - Associate attorney with Columbia law firm from 2007 until August 2013
 - Joined State Accident Fund in August 2013



Federal & Local Counterparts

SAF provides workers' compensation coverage for all South Carolina state agencies and those counties, municipalities, agencies and institutions thereof that elect to have coverage through SAF. The following entities provide similar coverage on the federal and local levels:

Federal counterparts

- Civilian employees of the United States are covered under the Federal Employees Compensation Act (FECA), which is administered by the Department of Labor's Office of Workers' Compensation Programs (OWCP).

Local Counterparts

South Carolina Association of Counties

- A statewide organization, providing statutory workers' compensation coverage for county governments.

Municipal Association of South Carolina

- A cooperative local government program providing self-funded workers' compensation protection for municipal employees.

South Carolina School Board Insurance Trust

- A provider of workers' compensation coverage to South Carolina school districts.
- *Please note, the local counterparts are SAF competitors when it pertains to non-state agency policyholders.



Records Management

In addition to the use of the Department of Archives & History General Retention Schedule for Personnel and Financial Records, in accordance with provisions of Title 30, Code of Laws of South Carolina, 1976, Sections 30-1-10 through 30-1-140 the State Accident Fund follows the below approved retention schedule:

Retention Schedule #11798 – Workers’ Compensation Claims Files (Open)

- Includes medical reports, legal actions, demographic and vital statistics, notice of award, and related correspondence. Agency shall retain six years after case is closed, delete or destroy.

Retention Schedule #11799 – Workers’ Compensation Claims Files (Closed)

- Closed claim files that were filed by employees injured on the job. Includes medical reports, legal actions, demographic and vital statistics, notice of award, and related correspondence. Agency shall retain two years. State records center will retain four years then destroy.

Retention Schedule #13764 – Audit Files

- Used by premium auditors to create, audit, compile, estimate, and adjust policyholders’ annual premium statements. Information includes agencies payroll information, employee classifications, employee historical data, total annual premiums and other related correspondence. Agency shall retain six years then destroy.

Retention Schedule #13765 – Annuities

- Used to establish annuities for claimant payments. Includes injured employee demographic information, benefit schedules, death certificates when applicable, policy numbers, and other related correspondence. Agency shall retain one year after the final annuity payment then destroy.



Risk Mitigation

Claims Staff Audit

In addition to their annual EPMS evaluation, Claim Adjusters are audited annually to ensure proper work performance in accordance with the law. This review includes areas such as timely payment of benefits, correct reserving practices, and proper settlement of claims.

Accounting Monthly Reconciliations

Accounting conducts reconciliations of bank accounts, fund accounts, premium, and claims activity and conducts a monthly budget review of expenditures.

Email and Web Content Filter

SAF uses email and web content filters to mitigate cyber security risks such as phishing, malware, and ransomware infections.

Separation of Duties

SAF mitigates risk with separation of duties including multi-level approval processes and least privileged access. This is true for all departments.

Secured Recycle Bins

SAF disposes of all Protected Health Information (PHI) via a secured shred disposal company.



Risk Mitigation (cont.)

Contract Attorney Evaluations

At the close of each legal file, the claims adjuster provides feedback regarding the contract attorney's performance and overall handling of the file. Management and our Executive Director review these evaluations to ensure proper assignment and handling of SAF's legal files.

Training

SAF regularly provides training in all departments including, but not limited to: Claims, Legal, Human Resources, Safety and Security, and IT.

Human Resources

SAF's Human Resources Department implements several risk mitigation processes to ensure proper hiring and a productive work environment. Those processes include, but are not limited to: background and reference checks to reduce negligent hiring, exit interviews to identify trends or patterns, I9 Audits to ensure compliance with hiring and labor practices, and education for employees regarding time and attendance policies to avoid Fair Labor Standard Act violations.



SAF ORGANIZATIONAL UNITS

Erin Farthing
Acting Agency Director

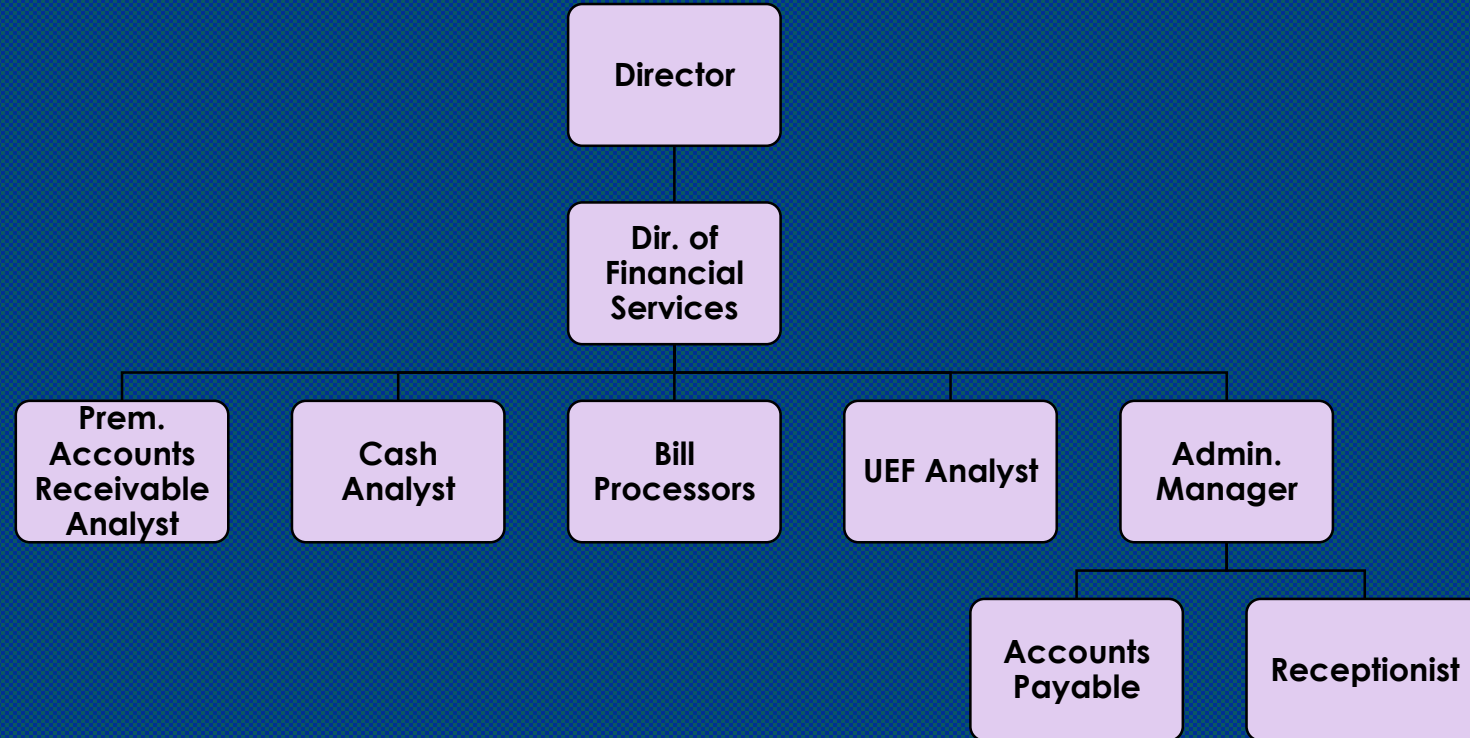


Organizational Chart



Accounting

- Part of Business Support along with Human Resources.
- Department director is the Director of Financial Services.
- Processes all check payments, stop payments, and cancellations.
- Reports to management on all financial and budgetary matters.
- Maintains and reconciles all general ledger accounts.
- Maintains and reconciles bank checking accounts.
- Performs purchasing and inventory required by the agency for operation.



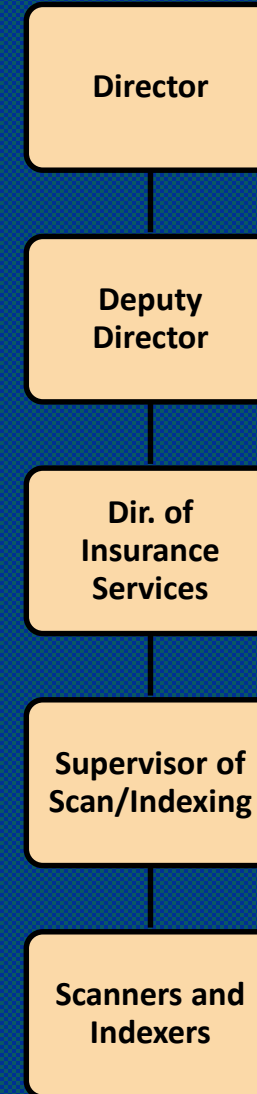
Human Resources

- Part of Business Support along with Accounting Department.
- Department director is the Human Resources Director.
- Provides agency with appropriate staffing for all departments.
- Coordinates all benefits on employee's and employer's behalf.
- Provides support for all matters related to Human Resources including EPMS maintenance.



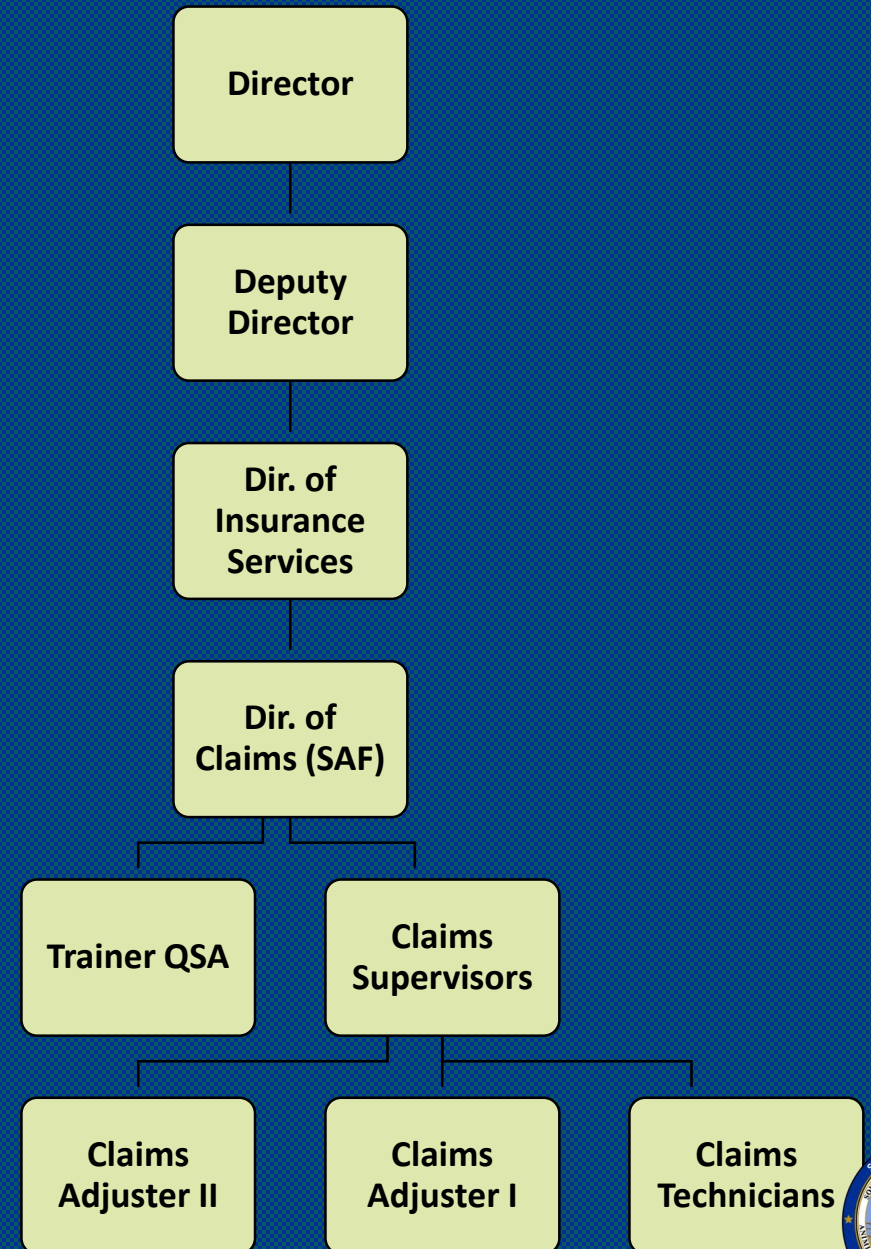
Document Management

- Part of Business Support.
- Department director is the Director of Insurance Services.
- Responsible for scanning and indexing of all SAF and UEF claim related documents, including medical records and bills.



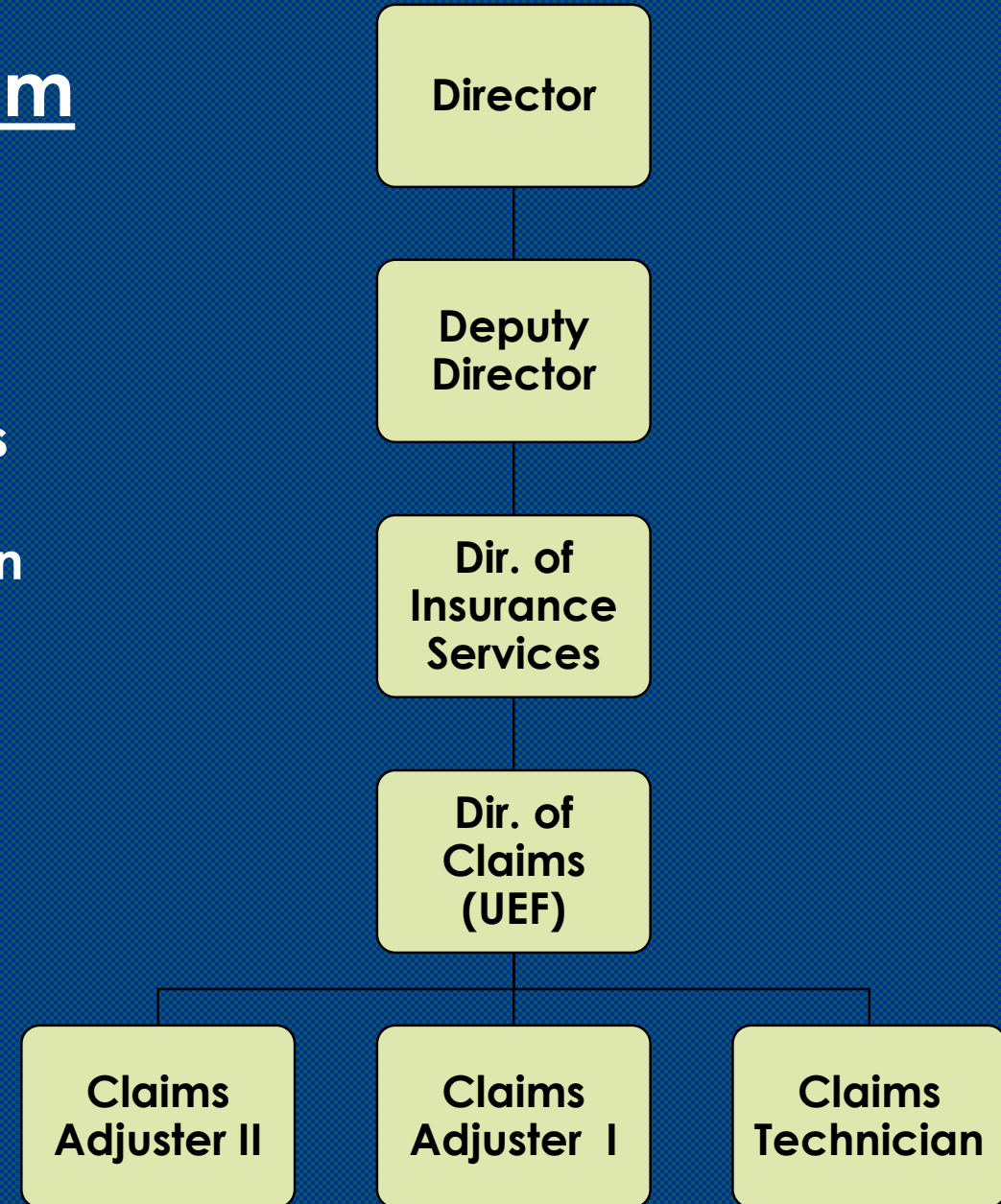
State Accident Fund Claims Department

- Part of Claims Department along with UEF Claims.
- Department director is the Director of Claims for SAF.
- Receives first reports of injury from policyholders.
- Reviews individual claims to determine compensability under the South Carolina Workers' Compensation Act.
- Directs medical care of injured worker to appropriate providers.
- Claim adjusters ensure proper payment of medical and indemnity benefits in accepted claims.
- Provides workers' compensation training to all policyholders and their employees.



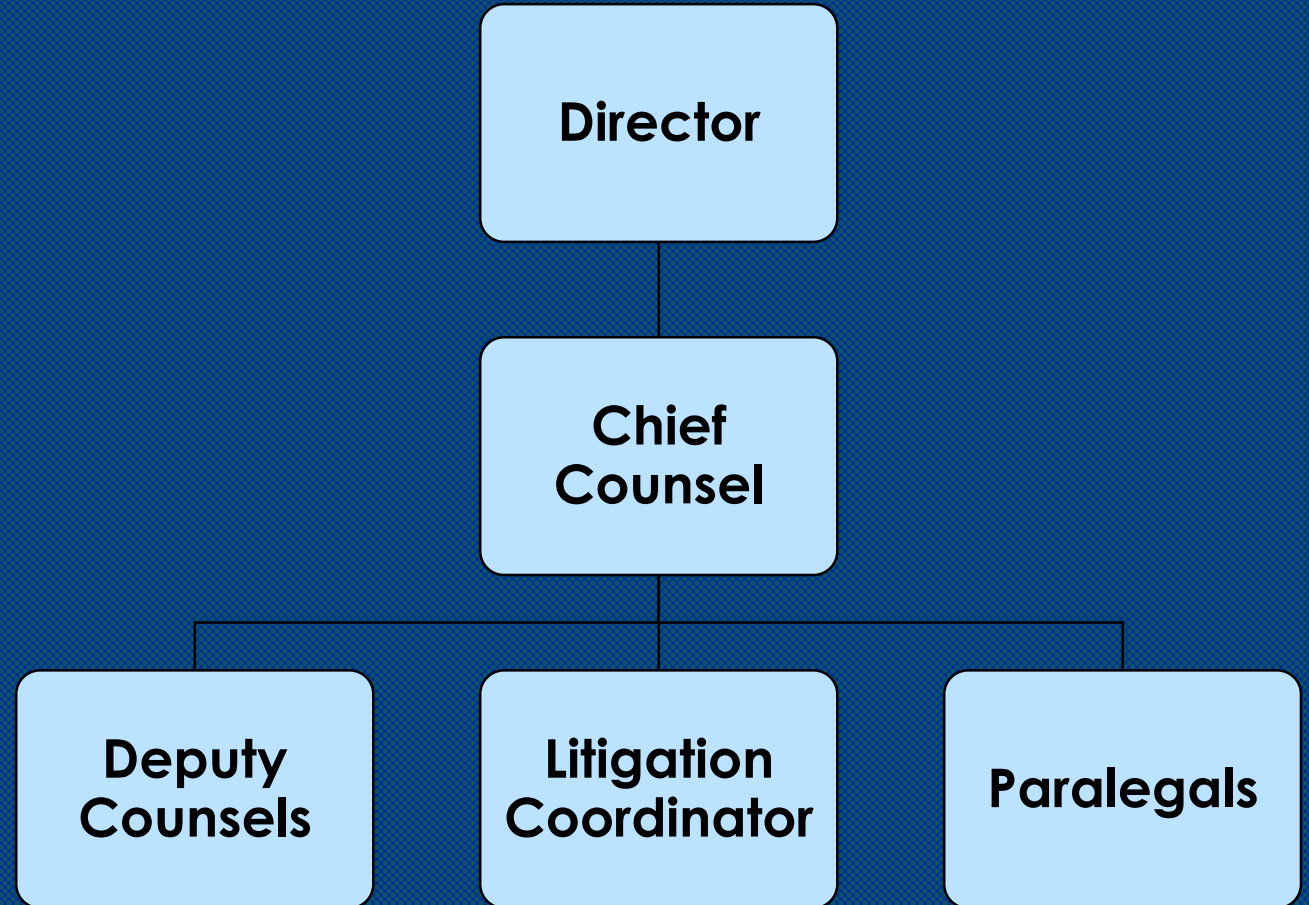
Uninsured Employers' Fund Claim Department

- Part of Claims Department along with SAF Claims.
- Department director is the Director of Claims for UEF.
- Receives Form 50 via Workers Compensation Commission (WCC) or order of the WCC.
- Investigates employer liability.
- Assumes responsibility for claim benefits as ordered by the WCC.
- Directs medical care of injured worker to appropriate providers.
- Claim adjusters ensure proper payment of medical and indemnity benefits as ordered.



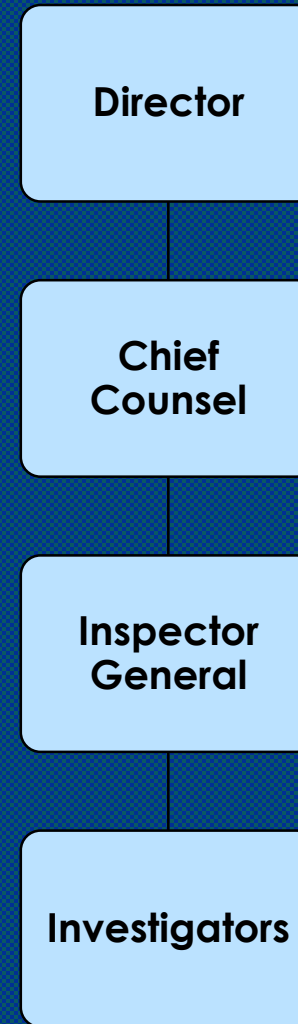
Legal

- Department director is the Chief Counsel.
- Consults with and advises claims staff and policyholders regarding legal issues and pending claims.
- Represents SAF, UEF, and policyholders in legal matters before the WCC, SC Circuit Courts, and SC Appellate Courts.
- Coordinates representation of SAF and UEF by outside counsel as permitted under §42-7-30.
- Advises SAF management and staff regarding legal matters concerning the agency.



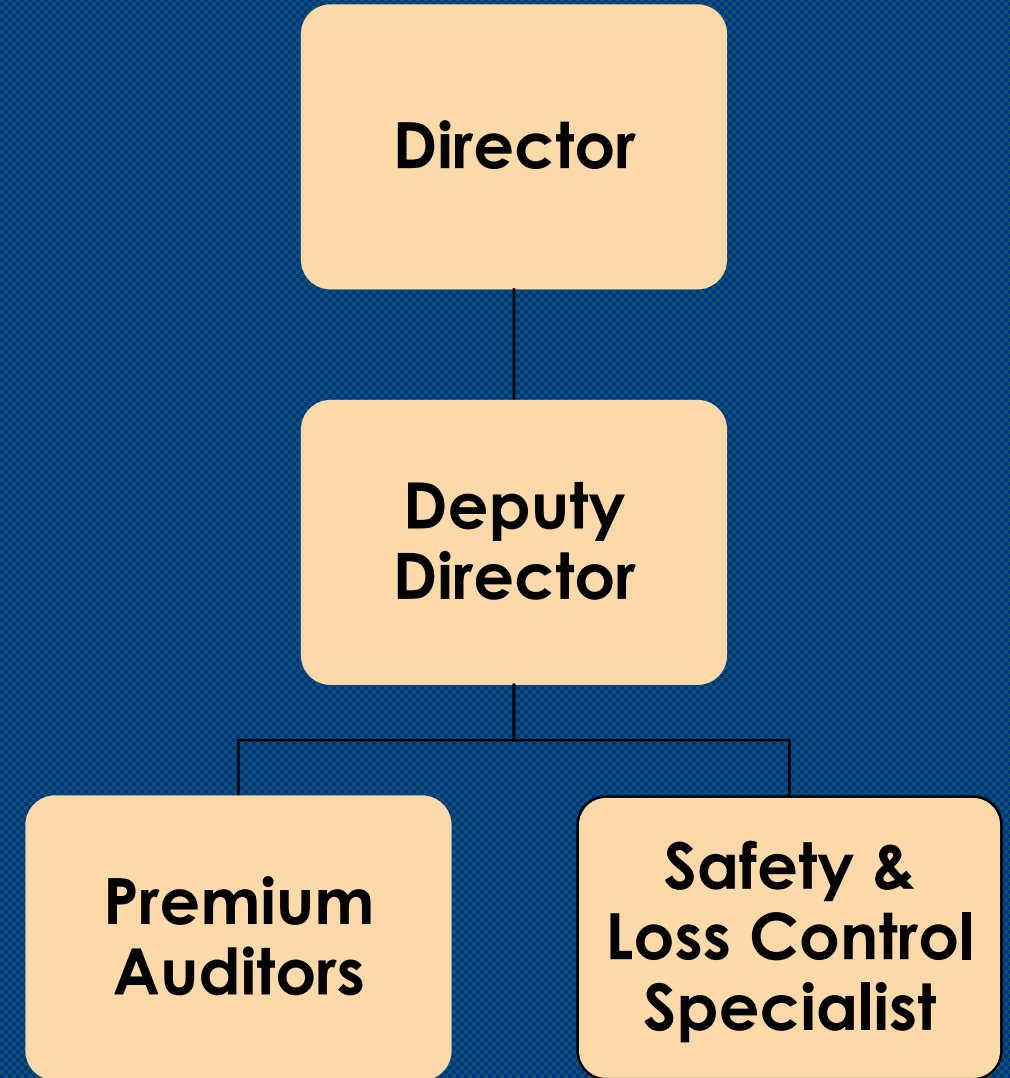
Special Investigations Unit

- Department director is the Chief Counsel.
- Performs in-depth investigations regarding the compensability of workers' compensation claims as requested by the policyholder or adjuster.
- Performs dependency investigations in cases involving the death of a claimant.
- Coordinates referrals to outside surveillance firms.
- Investigates claims for fraud and makes referrals for possible prosecution.



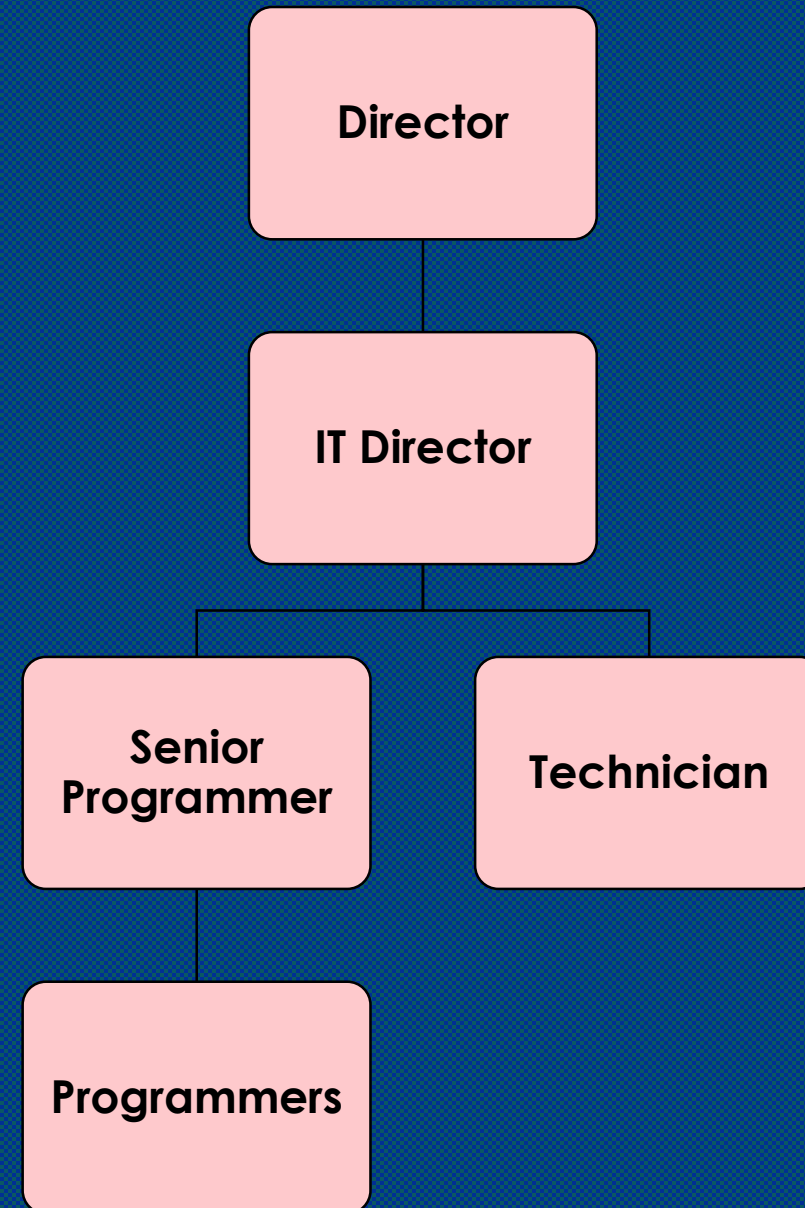
Policyholder Services

- Department director is the Deputy Director.
- Comprised of Premium Audit and Safety and Loss Control.
- Premium Audit:
 - Gathers information to determine the amount of annual premium for policyholders.
 - Calculates annual premium for individual policyholders.
 - Sends invoices to policyholders based on the calculated premium.
 - Collects premium from policyholders.
 - Provides requested information to policyholders regarding premium and coverage.
- Safety and Loss Control
 - Conducts safety and loss control training and consultation to SAF's policyholders to help reduce workplace injuries.
 - Provides courtesy inspections as requested by the policyholder.
 - Provides and coordinate safety and inspections within SAF.

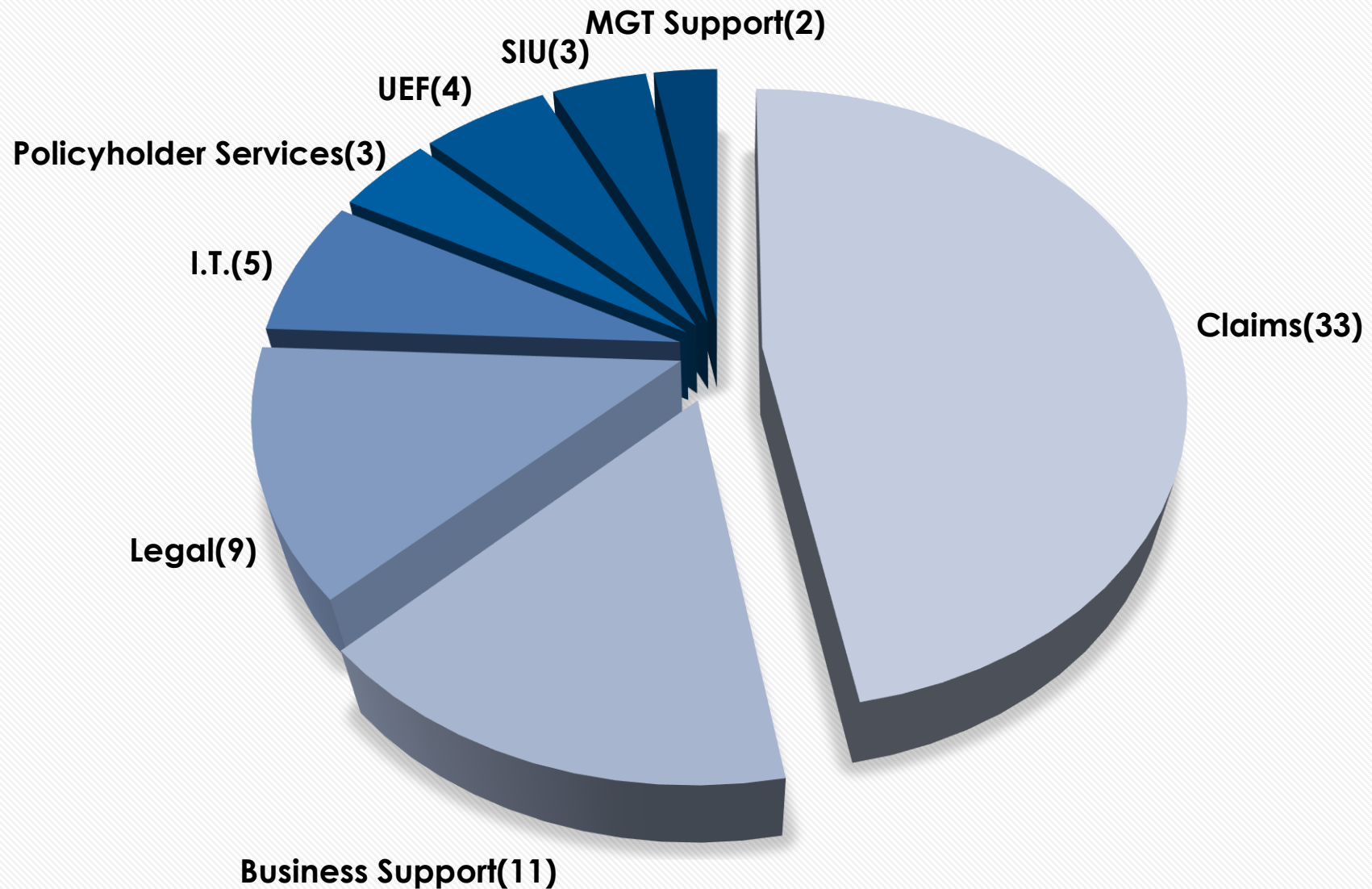


Information Technology (IT)

- Department director is the IT Director
- Supports, maintains, and upgrades the existing systems and equipment that SAF relies on for all operations.
- Maintains web portal access for claim transparency for all agencies.
- Secures SAF's network and data.
- Recommends and implements new systems and equipment as needed.



FTE's by Organizational Unit



As of October 2021

34



The Agency tracks other organizational data to include:

- Exit Survey
- Employee Satisfaction
- Anonymous Feedback

	Employee Count Start of Fiscal Year	Employee Count End of Fiscal Year	Employee Losses During Fiscal Year
MANAGEMENT SUPPORT			
FY 2019-2020	3	3	0
FY 2018-2019	1	3	1
FY 2017-2018	1	1	0
FY 2016-2017	1	1	1
BUSINESS SUPPORT			
FY 2019-2020	12	17	0
FY 2018-2019	7	10	1
FY 2017-2018	9	10	0
FY 2016-2017	10	9	1



	CLAIMS		
	Employee Count Start of Fiscal Year	Employee Count End of Fiscal Year	Employee Losses During Fiscal Year
FY 2019-2020	26	29	4
FY 2018-2019	27	26	7
FY 2017-2018	29	29	4
FY 2016-2017	25	29	5
	LEGAL		
FY 2019-2020	6	8	2
FY 2018-2019	7	6	2
FY 2017-2018	8	8	1
FY 2016-2017	8	8	0
	POLIC HOLDERS SERVICES		
FY 2019-2020	3	4	0
FY 2018-2019	3	3	0
FY 2017-2018	3	3	0
FY 2016-2017	3	3	0



	Employee Count Start of Fiscal Year	Employee Count End of Fiscal Year	Employee Losses During Fiscal Year
SPECIAL INVESTIGATIONS UNIT			
FY 2019-2020	3	3	0
FY 2018-2019	2	2	1
FY 2017-2018	2	2	0
FY 2016-2017	2	2	0
INFORMATION TECHNOLOGY			
FY 2019-2020	11	6	1
FY 2018-2019	9	11	1
FY 2017-2018	10	9	1
FY 2016-2017	10	10	0
UNINSURED EMPLOYERS' FUND			
FY 2019-2020	3	4	0
FY 2018-2019	6	6	0
FY 2017-2018	3	3	0
FY 2016-2017	3	3	0



<u>Reason for Separation</u>	FY 2019-2020	FY 2018-2019	FY 2017-2018	FY 2016-2017
Other State Agency	1	2	4	1
Private Sector	2	2	0	1
Retirement	0	3	2	2
Termination	2	3	0	0
Other	2	3	0	2
Total	7	13	6	7



SAF FINANCIAL OVERVIEW

Abby Sellers
Director of Financial Services



Agency Funding: SAF vs UEF

State Accident Fund



Agency is funded 100% by the premiums we collect from policyholders. Per S.C. Code Ann. §42-7-75 all State agencies are required to pay workers' compensation premiums to SAF.



Agency pays all administrative expenses, appropriated by the Legislature, from the collection of premiums.

Uninsured Employers' Fund



Division is funded by transfers to the fund from the tax on SC insurance carriers and self-insured employers. If required, additional monies may be transferred under S.C. Code Ann. §42-9-140.



Division pays all claim and operational expenses from these funds.

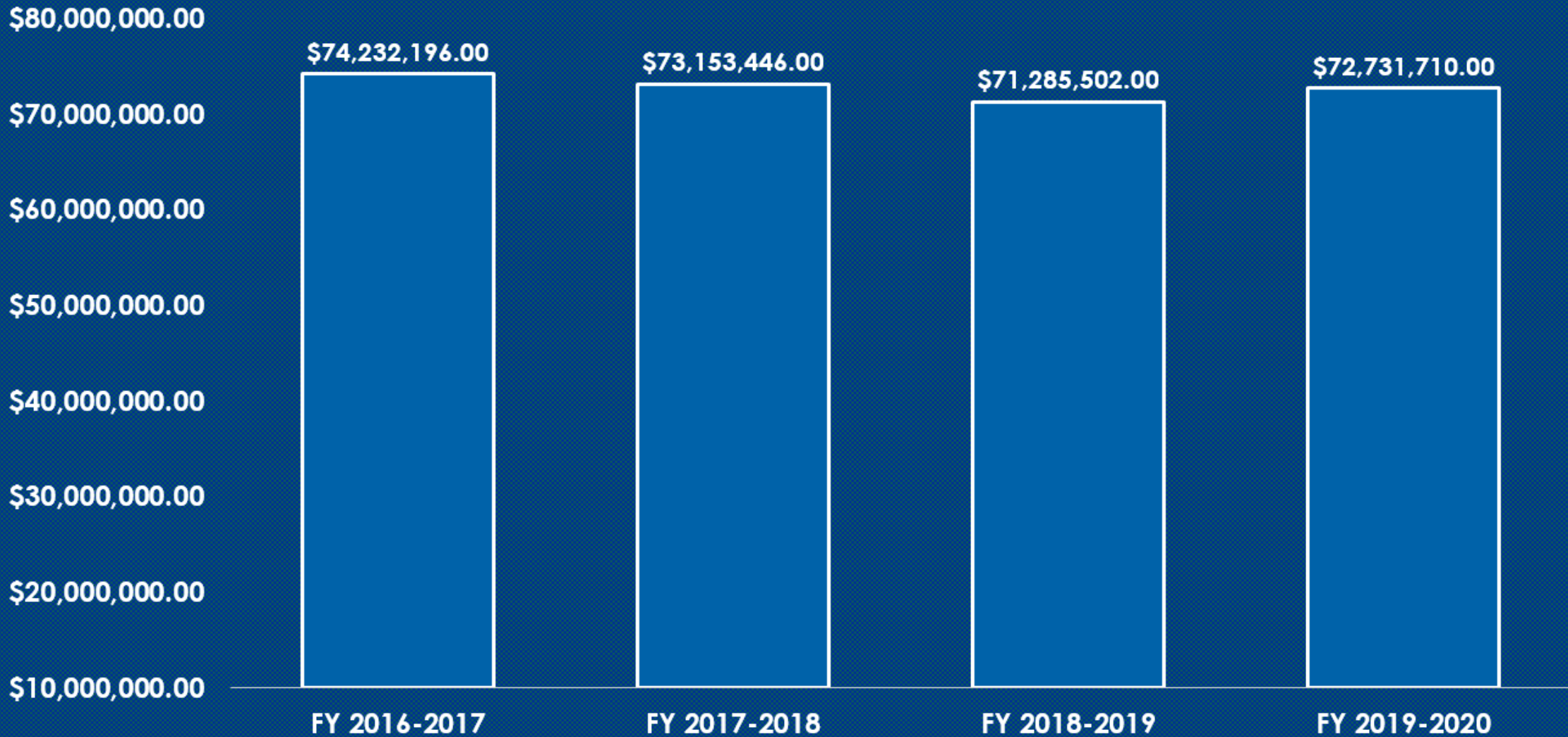


Finance Overview Chart

2019-2020					2018-2019				
	General Funds	Other Funds	Federal Funds	Total		General Funds	Other Funds	Federal Funds	Total
Budgeted Funds		\$8,856,775		\$8,856,775	Budgeted Funds		\$8,863,100		\$8,863,100
Actual Expenditures		\$6,642,234		\$6,642,234	Actual Expenditures		\$4,962,422		\$4,962,422
Agency Claim Payments		\$56,331,870		\$56,331,870	Agency Claim Payments		\$56,511,996		\$56,511,996
2017-2018					2016-2017				
	General Funds	Other Funds	Federal Funds	Total		General Funds	Other Funds	Federal Funds	Total
Budgeted Funds		\$9,959,480		\$9,959,480	Budgeted Funds		\$9,959,480		\$9,959,480
Actual Expenditures		\$5,406,520		\$5,406,520	Actual Expenditures		\$5,749,583		\$5,749,583
Agency Claim Payments		\$57,929,269		\$57,929,269	Agency Claim Payments		\$55,126,672		\$55,126,672



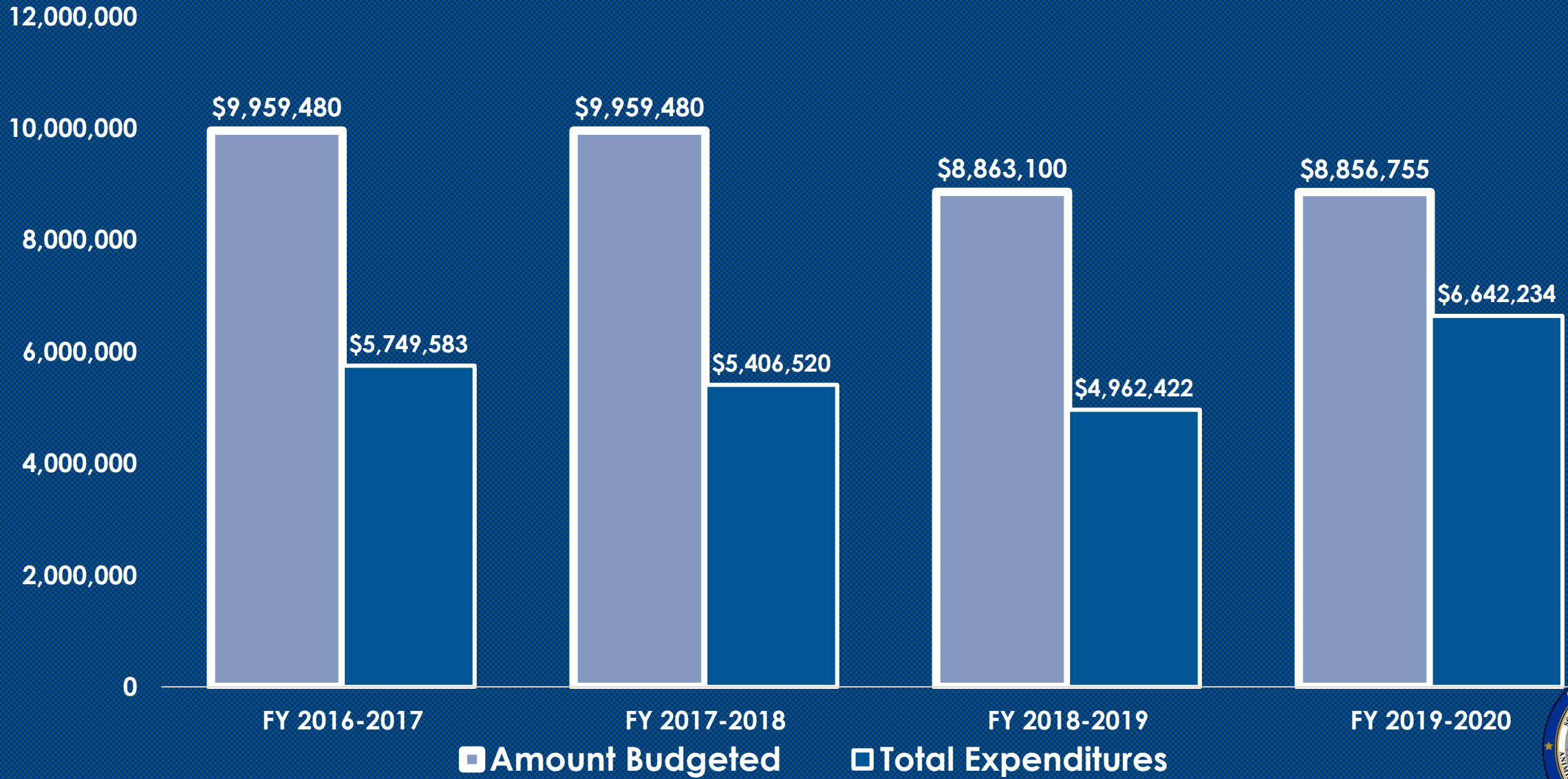
Total Premium Collected



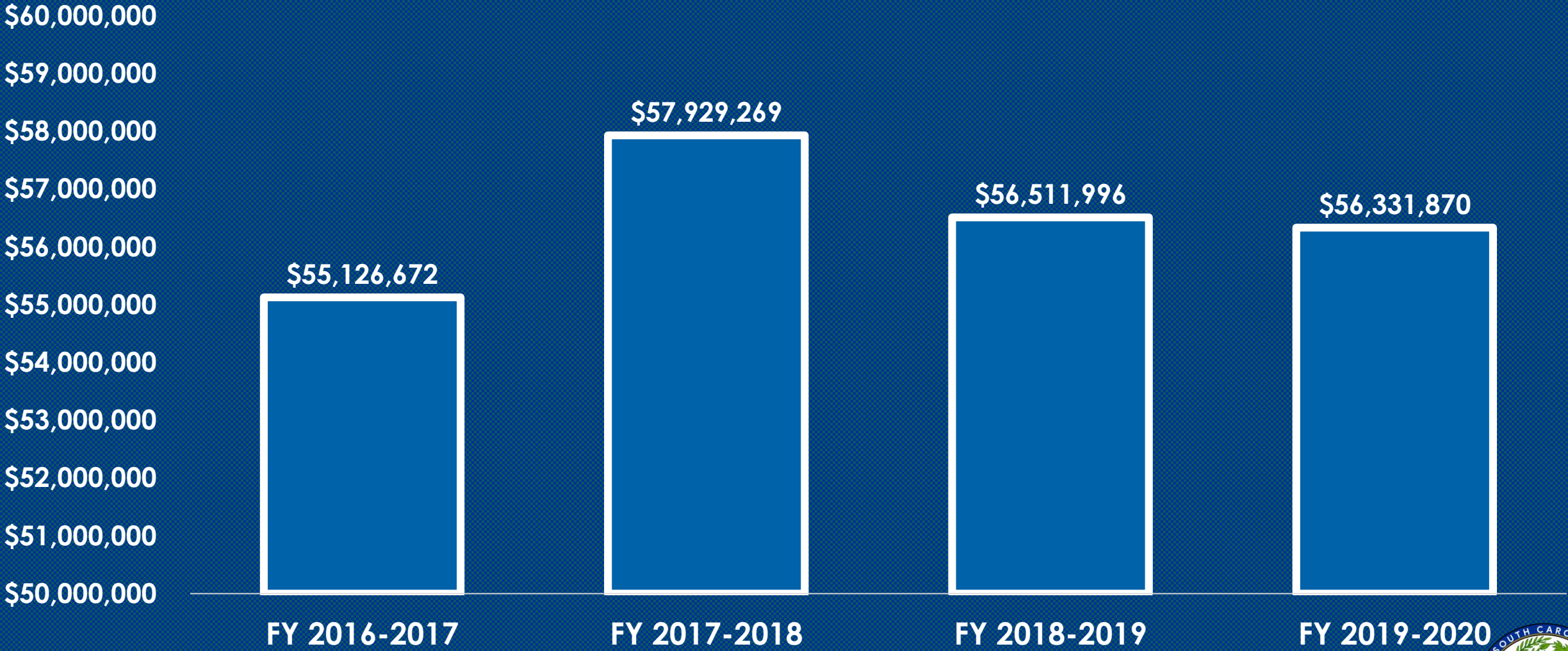
□ Total Premium Collected



Administrative Expenditures



Total Claim Expenditures



SAF Claim Costs



SAF POLICYHOLDERS

Matthew Hansford
Deputy Director



SAF Policyholders and Covered Employees

Per S.C. Code Ann. §42-7-40, SAF provides workers' compensation coverage for the State, including the State Guard and the National Guard.

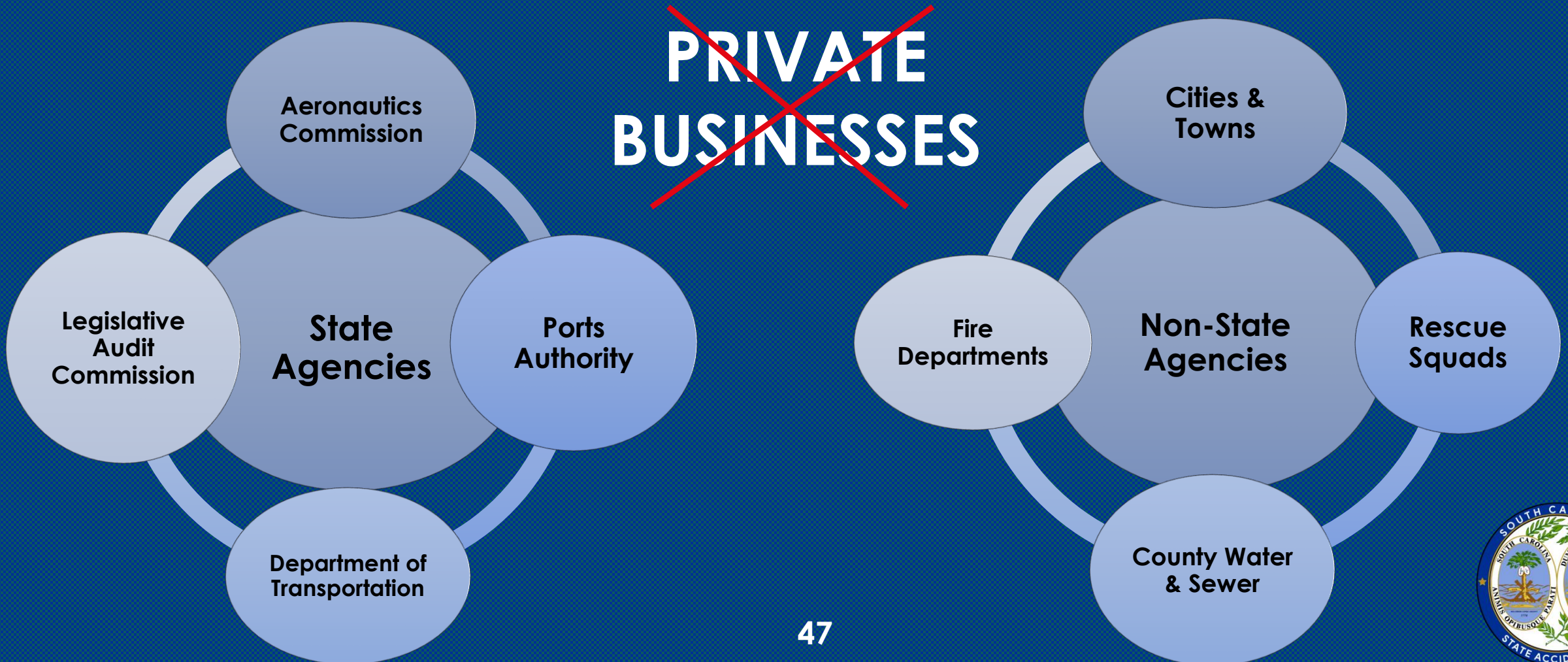
S.C. Code Ann. §42-7-50: "Any county or municipality in the State or any agency or institution thereof shall have the option of participating under the provisions of this article..."

S.C. Code Ann. §42-7-60: "[T]he provisions of this article apply to all officers and employees of the State and of any county, municipality, or other political subdivision thereof or any agency or institution of the State which has elected to participate under this article under the provisions of Section 42-7-50."

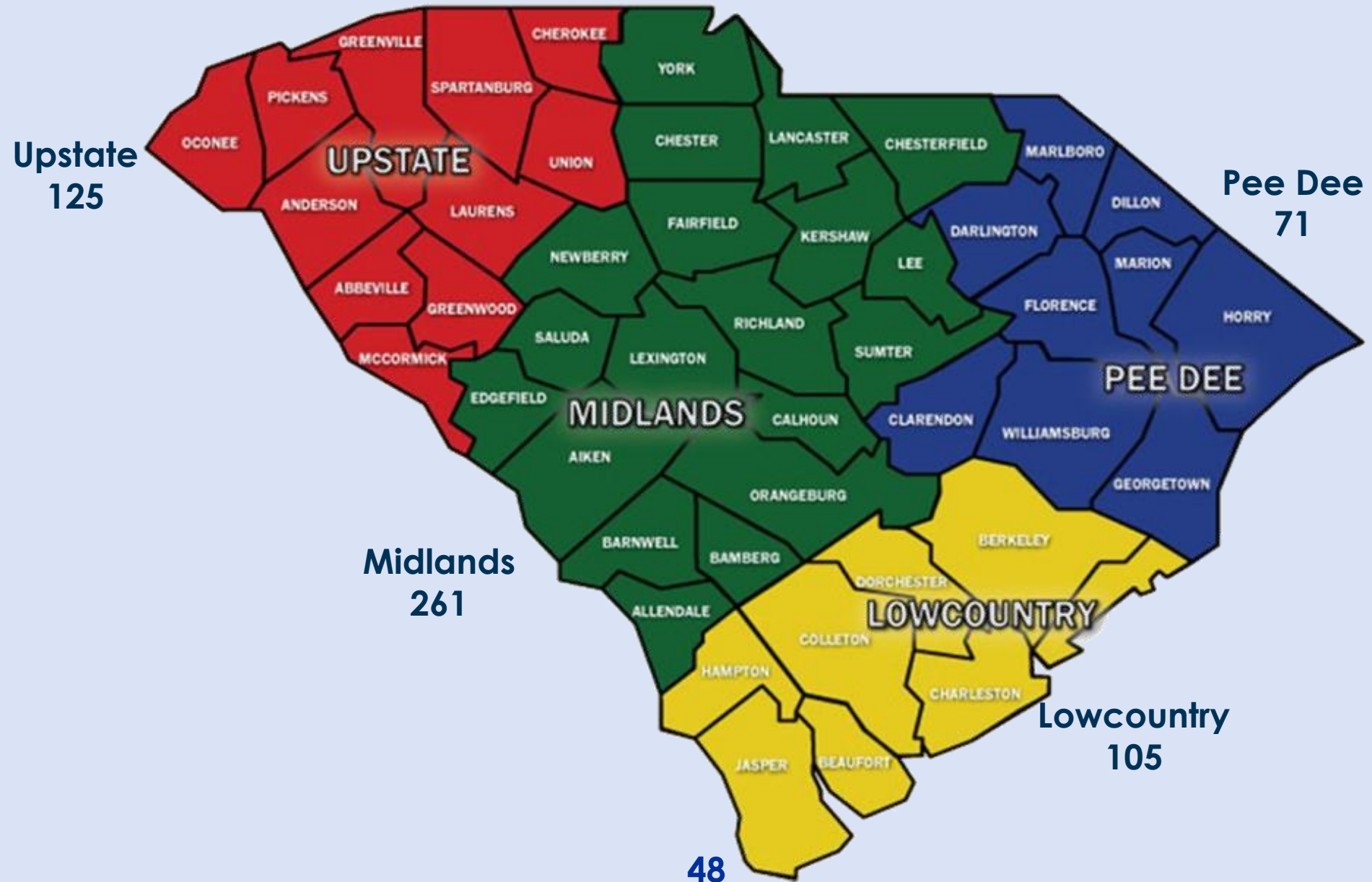


Who Does SAF Cover?

The State Accident Fund was created to establish a workers' compensation carrier for all state agencies and optional participation for subdivisions of the State. SAF does not provide coverage to private employers.



Policyholders by Region



Policy Type by County

County	Abbeville	Aiken	Allendale	Anderson	Bamberg	Barnwell	Beaufort	Berkeley	Calhoun	Charleston	Cherokee	Chester
Non-State	3	26	7	18	6	6	12	27	1	22	16	10
State Policies	0	0	0	0	0	0	0	0	0	11	0	0
Total	3	26	7	18	6	6	12	27	1	33	16	10



Policy Type by County (cont.)

County	Chesterfield	Clarendon	Colleton	Darlington	Dillon	Dorchester	Edgefield	Fairfield	Florence	Georgetown
Non-State	3	4	4	9	5	12	4	6	17	4
State Policies	0	0	0	0	0	0	0	0	1	0
Total	3	4	4	9	5	12	4	6	18	4



Policy Type by County (cont.)

County	Greenville	Greenwood	Hampton	Horry	Jasper	Kershaw	Lancaster	Laurens	Lee	Lexington	Marion
Non-State	17	4	6	16	1	5	7	5	2	14	5
State Policies	1	1	0	1	0	0	0	0	0	28	0
Total	18	5	6	17	1	5	7	5	2	42	5



Policy Type by County (cont.)

County	Marlboro	McCormick	Newberry	Oconee	Orangeburg	Pickens	Richland	Saluda	Spartanburg	Sumter
Non-State	5	2	5	5	15	3	14	6	25	10
State Policies	0	1	0	0	1	1	92	0	1	0
Total	5	3	5	5	16	4	106	6	26	10



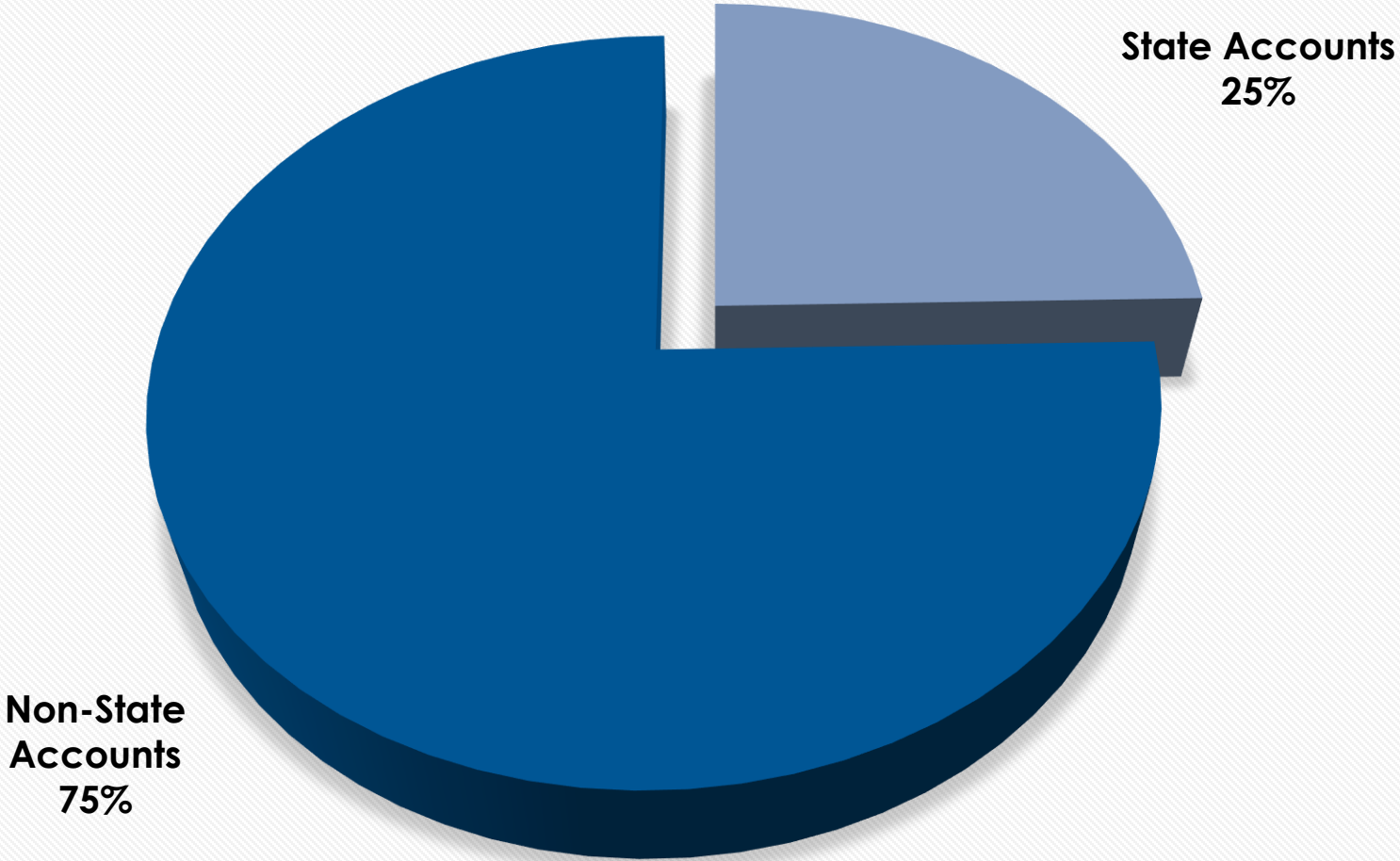
Policy Type by County (cont.)

County	Union	Williamsburg	York	Grand Total
Non-State	5	7	14	420
State Policies	0	0	1	142
Total	5	7	15	562



State Vs. Non-State Policyholders

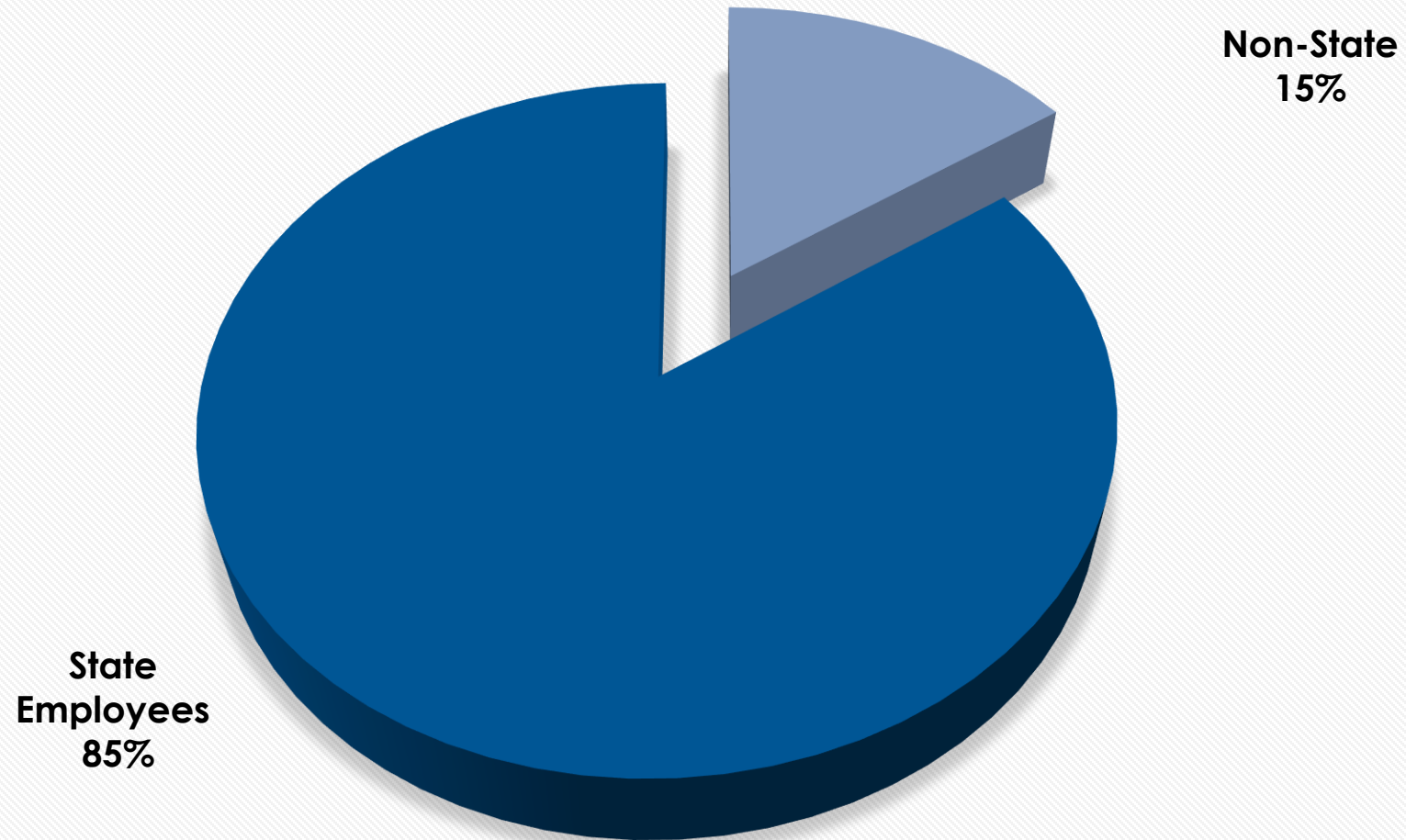
- State Accounts
- Non-State Accounts



As of October 2021



Covered Employees: State vs. Non-State Policyholders



As of October 2021

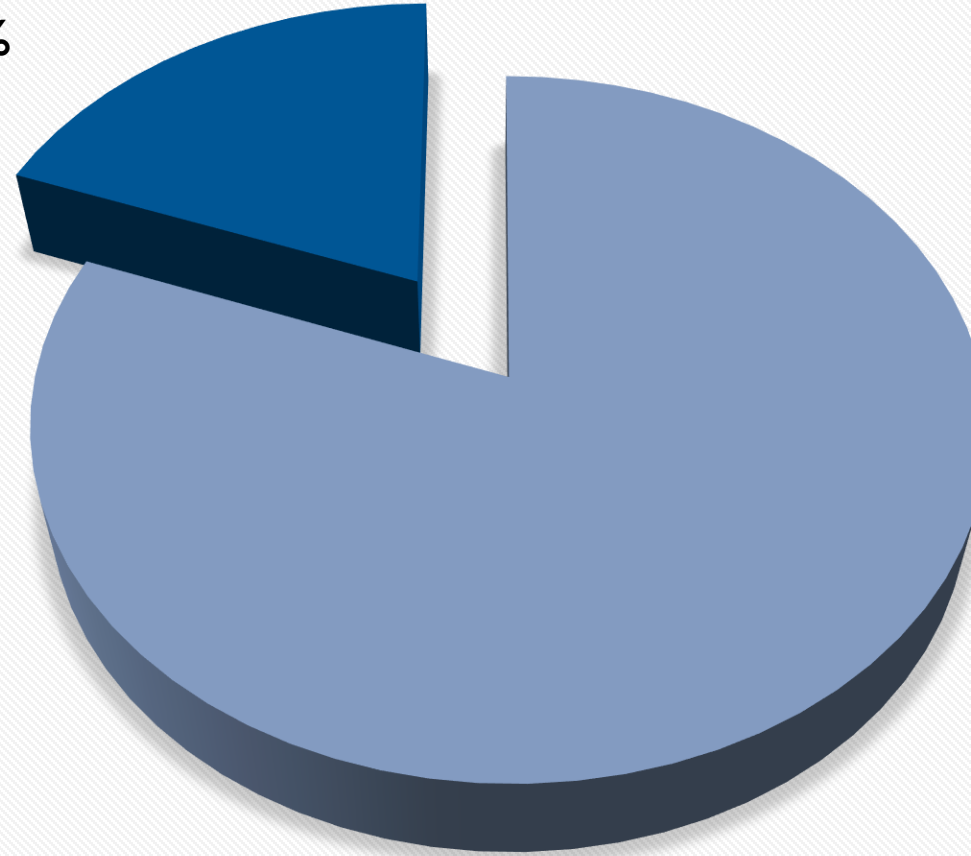
55



Premium Received: State vs. Non-State Policyholders

Non-State
19%

■ State ■ Non-State



State Policyholders
81%



DELIVERABLES OVERVIEW

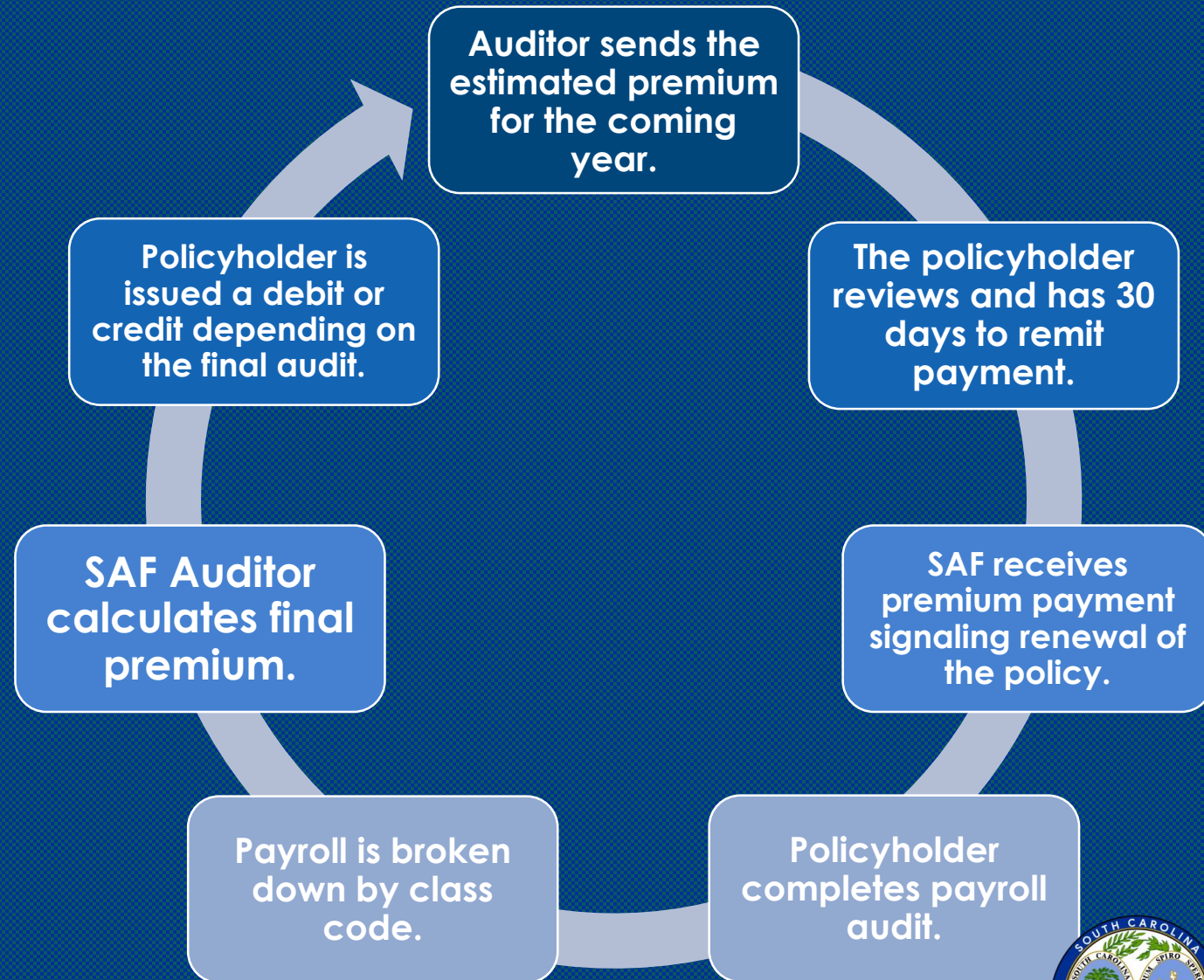
Erin Farthing
Acting Agency Director

Matthew Hansford
Deputy Director



Deliverable #1 – Premium Activities

Deliverable Description	<ul style="list-style-type: none"> • Gather information to determine the amount of annual premium for policyholders. • Calculate annual premium for individual policyholders. • Send invoices to policyholders based on the calculated premium. • Collect premium from policyholders. • Provide requested information to policyholders regarding premium and coverage.
Customer Description	SAF POLICYHOLDERS
Deliverable Unit	A single workers' compensation policy
Associated Laws	§§ 42-7-50; 42-7-70; 42-7-75
Associated Performance Measure(s)	1; 2; 4; 5; 11; 12



Premium Calculation Process

Each policyholder's payroll is divided into class codes according to the employee's job type. NCCI establishes class codes for all employers.

Manual premium is then calculated from the total payroll.

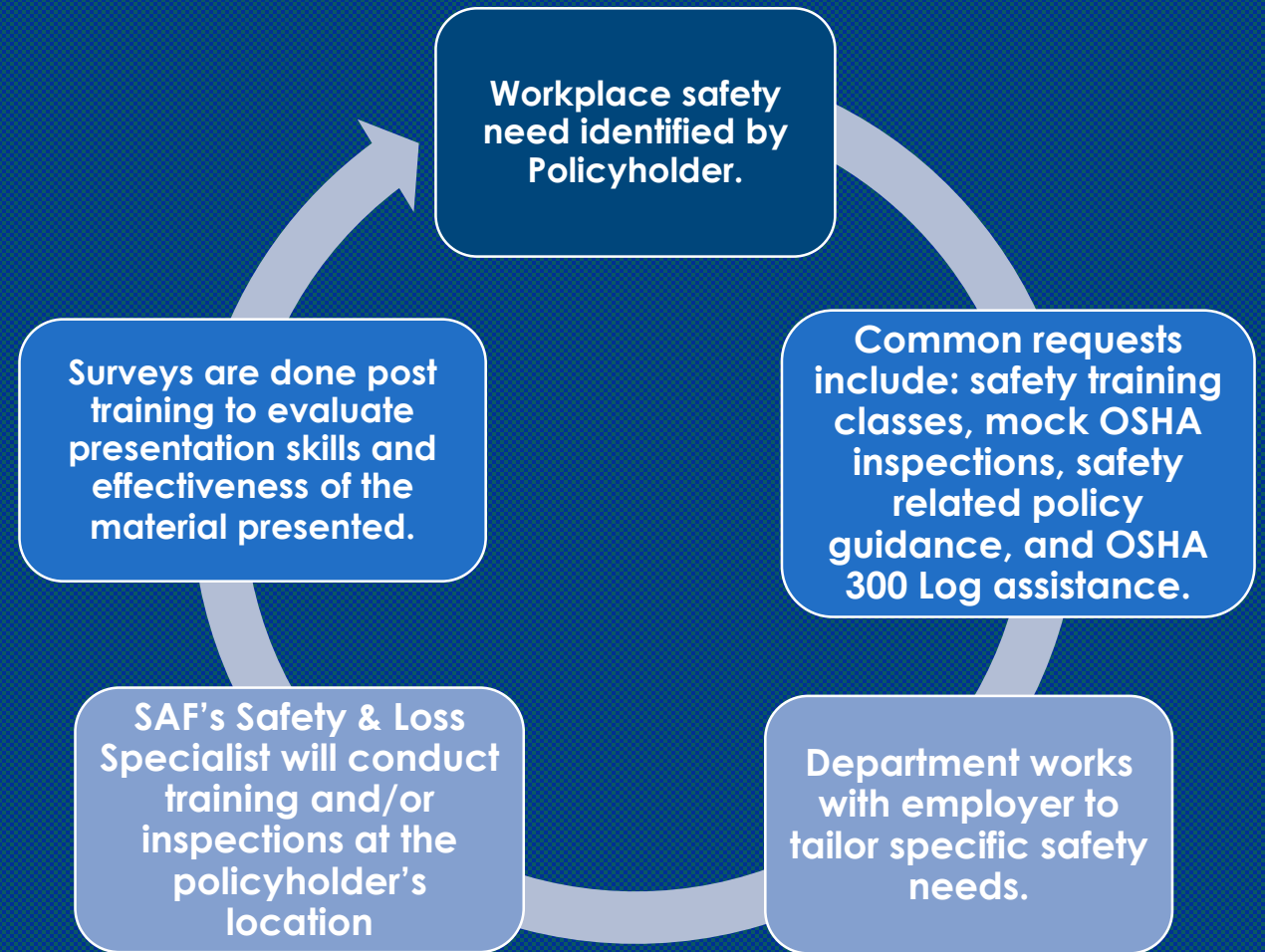
Each class code has a specific rate according to job risk. The class code rate is applied per \$100 in payroll. SAF consults with an actuary to establish SAF rates for all class codes.

Manual premium is multiplied by each agency's E-MOD factor. E-MOD Definition - a rating number that is calculated based upon your workers compensation payroll and workers compensation claims payments and is designed to adjust the premium according to the claims history of the agency being insured.

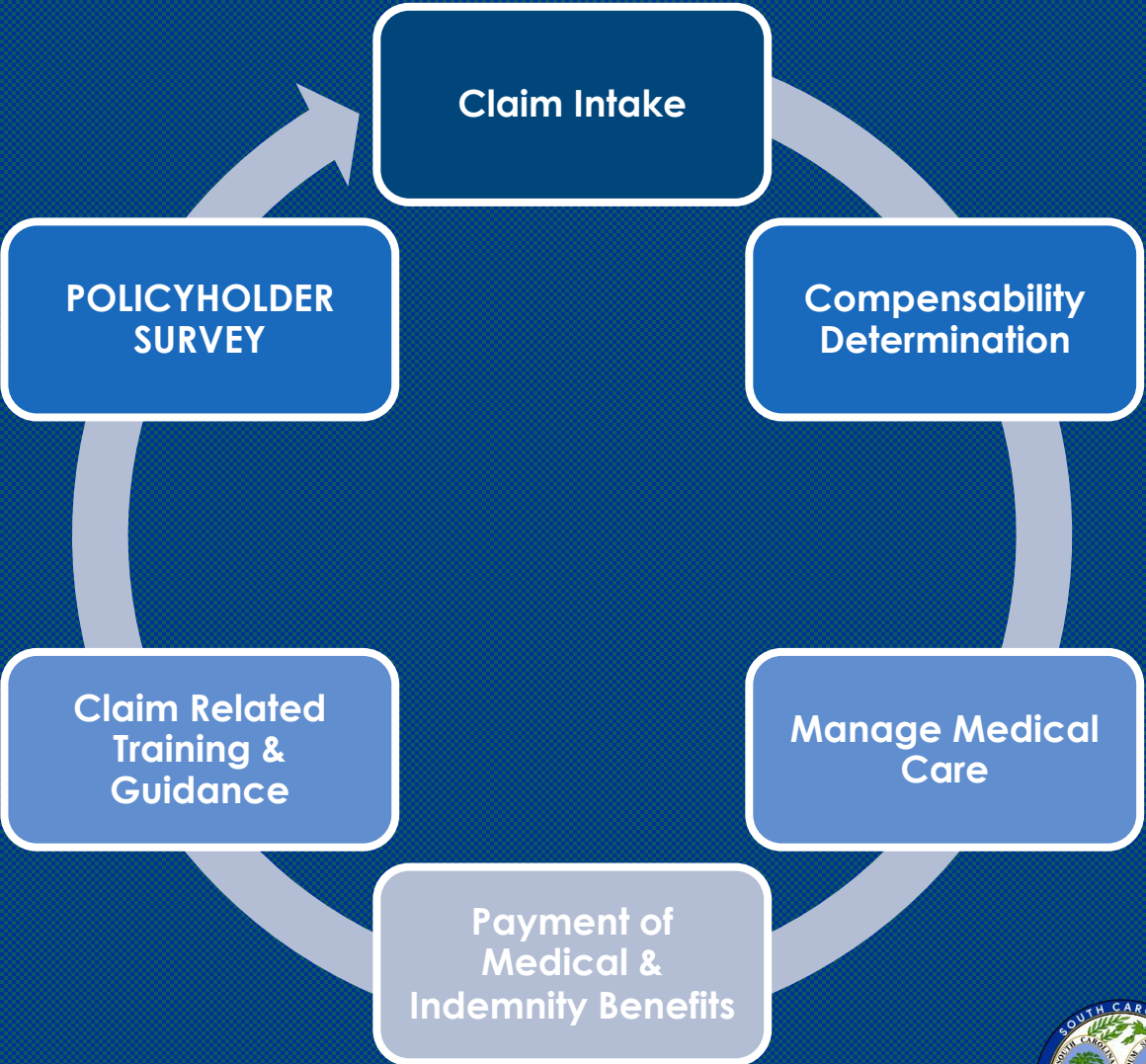


Deliverable #2 - Safety & Loss Control Requests

Deliverable Description	<ul style="list-style-type: none"> • Conduct safety and loss control training and consultation to SAF's policyholders to help reduce workplace injuries. • Provide courtesy inspections as requested by the policyholder. • Provide and coordinate safety and inspections within SAF.
Customer Description	SAF POLICYHOLDERS
Deliverable Unit	A visit, meeting, training class, or inspection
Associated Laws	§ 42-7-20
Associated Performance Measure(s)	1; 2



Deliverable #3: SAF Claims Management



<p>Deliverable Description</p>	<ul style="list-style-type: none"> • Receive first reports of injury from policyholders. • Review individual claims to determine compensability under the South Carolina Workers' Compensation Act. • Direct medical care of injured worker to appropriate providers. • Claim adjusters ensure proper payment of medical and indemnity benefits in accepted claims. • Provide workers' compensation training to all policyholders and their employees.
<p>Customer Description</p>	<p>Injured workers, Dependents of injured workers</p>
<p>Deliverable Unit</p>	<p>A workers' compensation claim filed against a SAF Policyholder</p>
<p>Associated Laws</p>	<p>§§42-7-20; 42-7-60; 42-7-65; 42-7-67; 42-9-5 to 42-9-50; 42-11-10 to 42-11-85; 42-15-10 to 42-15-95; 42-17-10 to 42-17-90</p>
<p>Associated Performance Measure(s)</p>	<p>1; 2; 6; 7; 8; 9; 14; 15</p>



3 Important Benefits for South Carolina Injured Workers

Benefit #1

Payment of medical bills for all injury related medical treatment.

Benefit #2

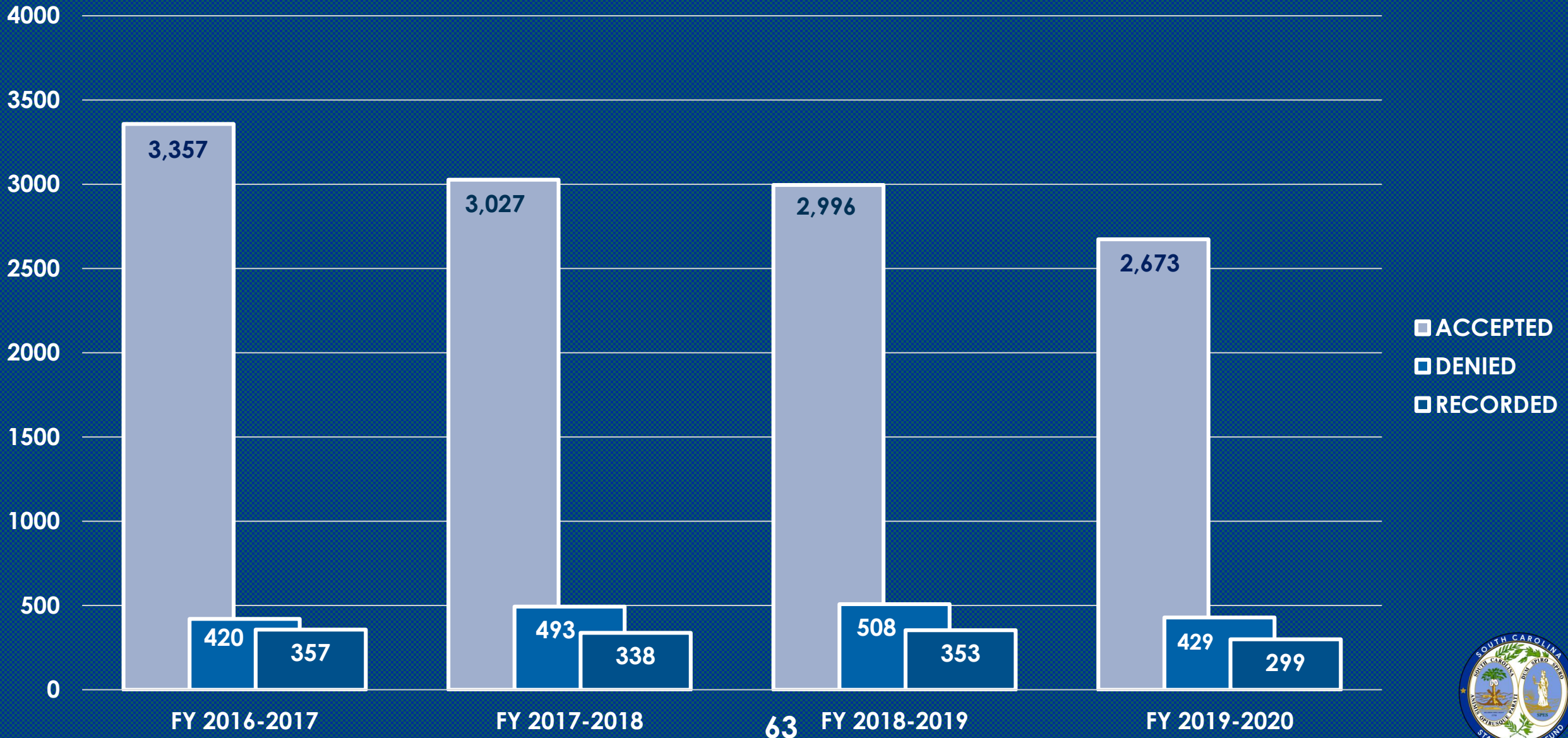
A portion of his/her average weekly wage while off work recovering from their injury. State employees may elect to use their sick and/or annual leave.

Benefit #3

A monetary settlement may be awarded at the end of the claim based on any impairment determined by the authorized treating physician.

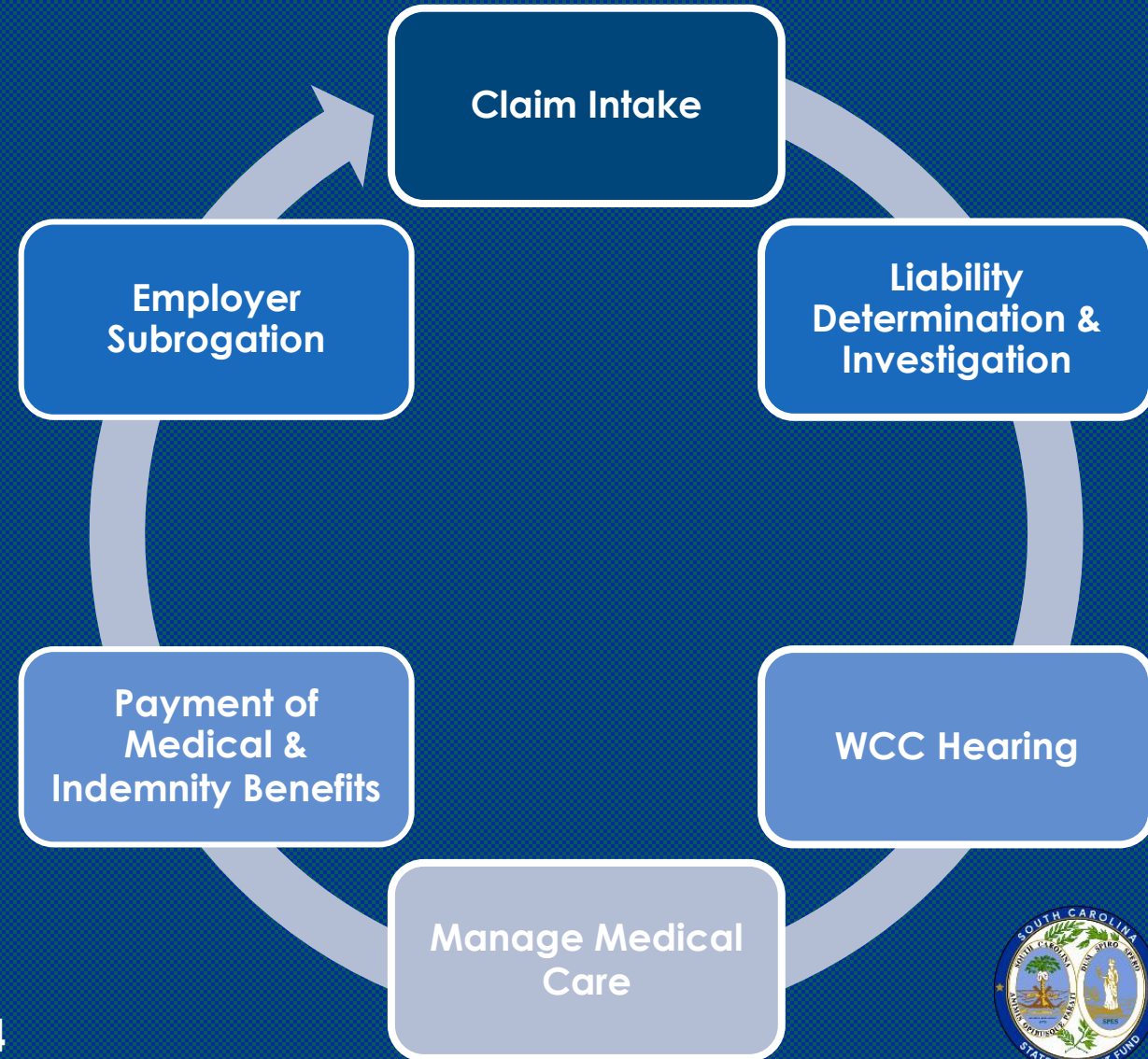


SAF Claim Management- Compensability by DOI

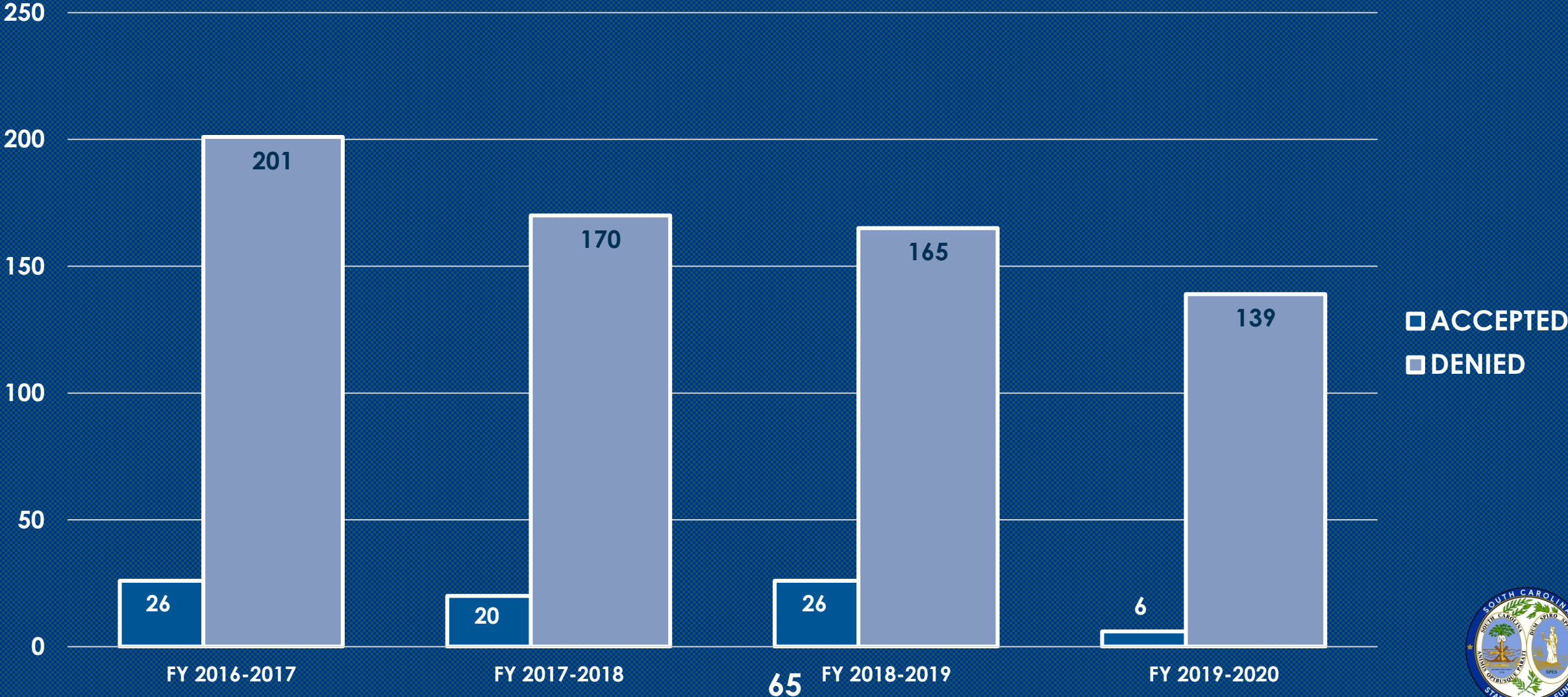


Deliverable Description	<ul style="list-style-type: none"> • Receive Form 50 via Workers Compensation Commission (WCC) or order of the WCC. • Investigate employer liability. • Assume responsibility for claim benefits as ordered by the WCC. • Direct medical care of injured worker to appropriate providers. • Claim adjusters ensure proper payment of medical and indemnity benefits as ordered.
Customer Description	Injured workers, Dependents of injured workers
Deliverable Unit	A workers' compensation claim filed against a an uninsured employer and the UEF
Associated Laws	§§42-7-200; 42-9-5 to 42-9-50; 42-11-10 to 42-11-85; 42-15-10 to 42-15-95; 42-17-10 to 42-17-90

Deliverable #4 – UEF Claim Management



UEF Claims Management– Compensability by DOI



Deliverable #5 – Claim Expense Recovery

Subrogation

Uninsured Employers

Second Injury Fund

Reinsurance

<p>Deliverable Description</p>	<ul style="list-style-type: none"> • Pursue and recover claims costs from at-fault parties. • Pursue and recover claim costs from uninsured employers and other responsible parties. • Request reimbursement from the Insurance Reserve Fund for claim payments in Second Injury Fund (SIF) accepted cases. • Request reimbursement of claims costs from reinsurers on qualifying events.
<p>Customer Description</p>	<p>SAF Policyholders</p>
<p>Deliverable Unit</p>	<p>The total SAF collected from subrogating claims with at-fault parties, uninsured employers, accepted SIF cases, and qualifying reinsurance events</p>
<p>Associated Laws</p>	<p>§§42-7-200; 42-7-310; 42-1-560</p>



Claim Expense Recovery Programs

Third Party Subrogation

Pursue benefit recovery where at-fault party caused the work injury.

Potential identification is made by claim adjuster then routed to SAF's internal Subrogation Coordinator.

In FY 2019-2020 the program recovered a total of \$926,176 on 143 claims.

UEF Collections

Pursue benefit recovery where an uninsured employer failed to provide employees with workers' compensation insurance coverage.

Employer is found liable by WCC. Debt is referred to SAF's Internal Collections Coordinator.

In FY 2019-2020 the program recovered a total of \$527,463 on 107 claims.

Second Injury Fund

Collection of recoveries on accepted Second Injury Fund claims.

Collection is only on run-off claims. Fund was dissolved in 2007.

In FY 2019-2020 the program recovered a total of \$2,635,158 on 494 cases.

Reinsurance

Also known as "Insurance for Insurance Companies."

In place to protect the State and Agency against large catastrophic losses.

Allowed per S.C. Code Ann. §42-7-100.

In FY 2019-2020 recovery was \$899,653.



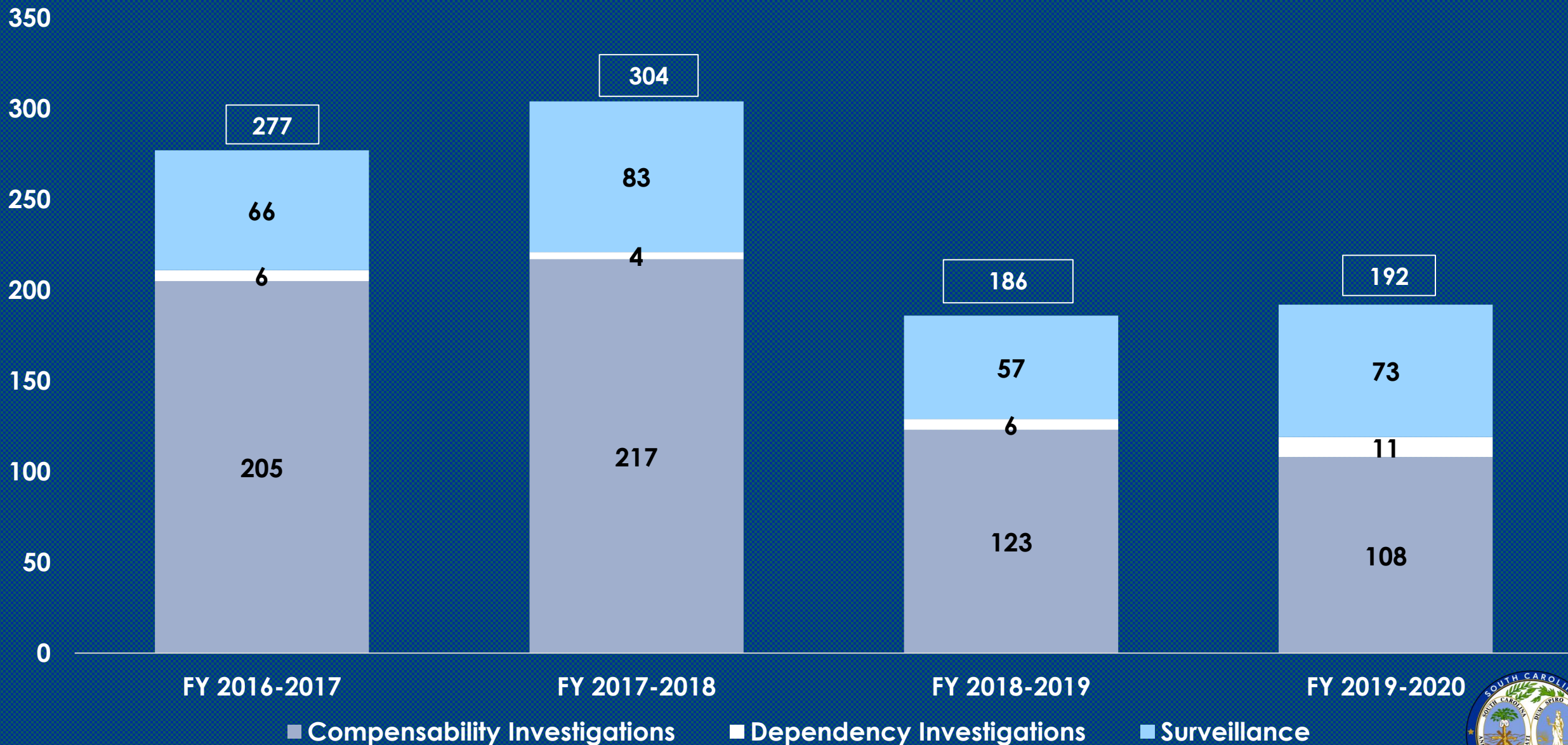
Deliverable #6 – Claim Investigations

Compensability
 Dependency
 Surveillance
 Fraud

<p>Deliverable Description</p>	<ul style="list-style-type: none"> • Perform in-depth investigations regarding the compensability of workers' compensation claims as requested by the policyholder or adjuster. • Perform dependency investigations in cases involving the death of a claimant. • Coordinate referrals to outside surveillance firms. • Investigate claims for fraud and makes referrals for possible prosecution.
<p>Customer Description</p>	<p>SAF Policyholders; SAF Claim Adjuster(s)</p>
<p>Deliverable Unit</p>	<p>A referred compensability investigation, dependency investigation, or surveillance referral</p>
<p>Associated Laws</p>	<p>§42-7-20</p>



Number of Referred Investigations by Type



Deliverable #7 – Legal Representation (In-house Counsel)

Agency Representation SAF Staff & Policyholder Assistance Agency Legal Matters

<p>Deliverable Description</p>	<ul style="list-style-type: none"> • Consult with and advises claims staff and policyholders regarding legal issues and pending claims. • Represent SAF, UEF, and policyholders in legal matters before the WCC, SC Circuit Courts, and SC Appellate Courts. • Advise SAF management and staff regarding legal matters concerning the agency.
<p>Customer Description</p>	<p>SAF Policyholders; SAF Claim Adjuster(s)</p>
<p>Deliverable Unit</p>	<p>An opened legal file during the requested time period</p>
<p>Associated Laws</p>	<p>§42-7-30</p>



Deliverable #8 – Legal Representation (Contract Counsel)

Coordinate Representation

Agency Representation

SAF Staff & Policyholder Assistance

Deliverable Description	<ul style="list-style-type: none">• Consult with and advises claims staff and policyholders regarding legal issues and pending claims.• Represent SAF, UEF, and policyholders in legal matters before the WCC, SC Circuit Courts, and SC Appellate Courts.• Advise SAF management and staff regarding legal matters concerning the agency.
Customer Description	SAF Policyholders; SAF Claim Adjuster(s)
Deliverable Unit	An opened legal file during the requested time period
Associated Laws	§42-7-30

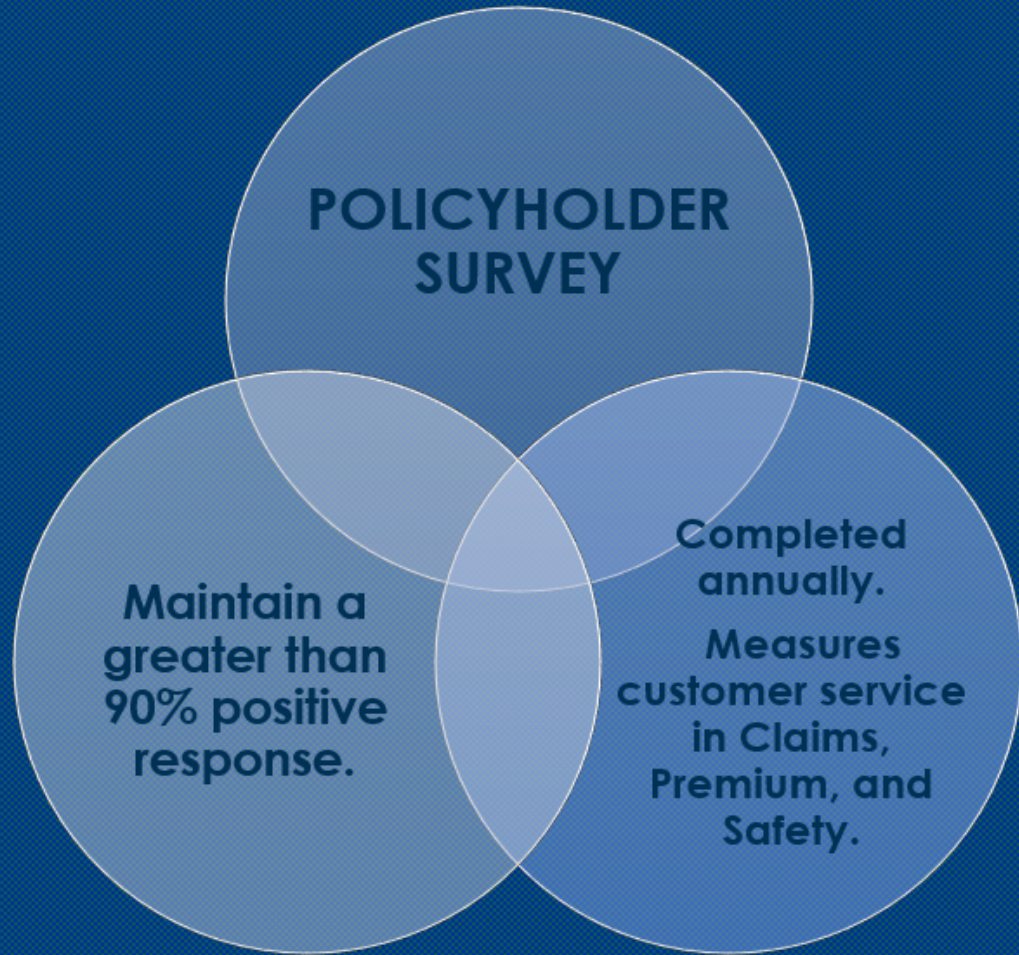


PERFORMANCE MEASURES

Matthew Hansford
Deputy Director



Performance Measure #1



Percentage of Positive Responses on Annual Policyholder Survey



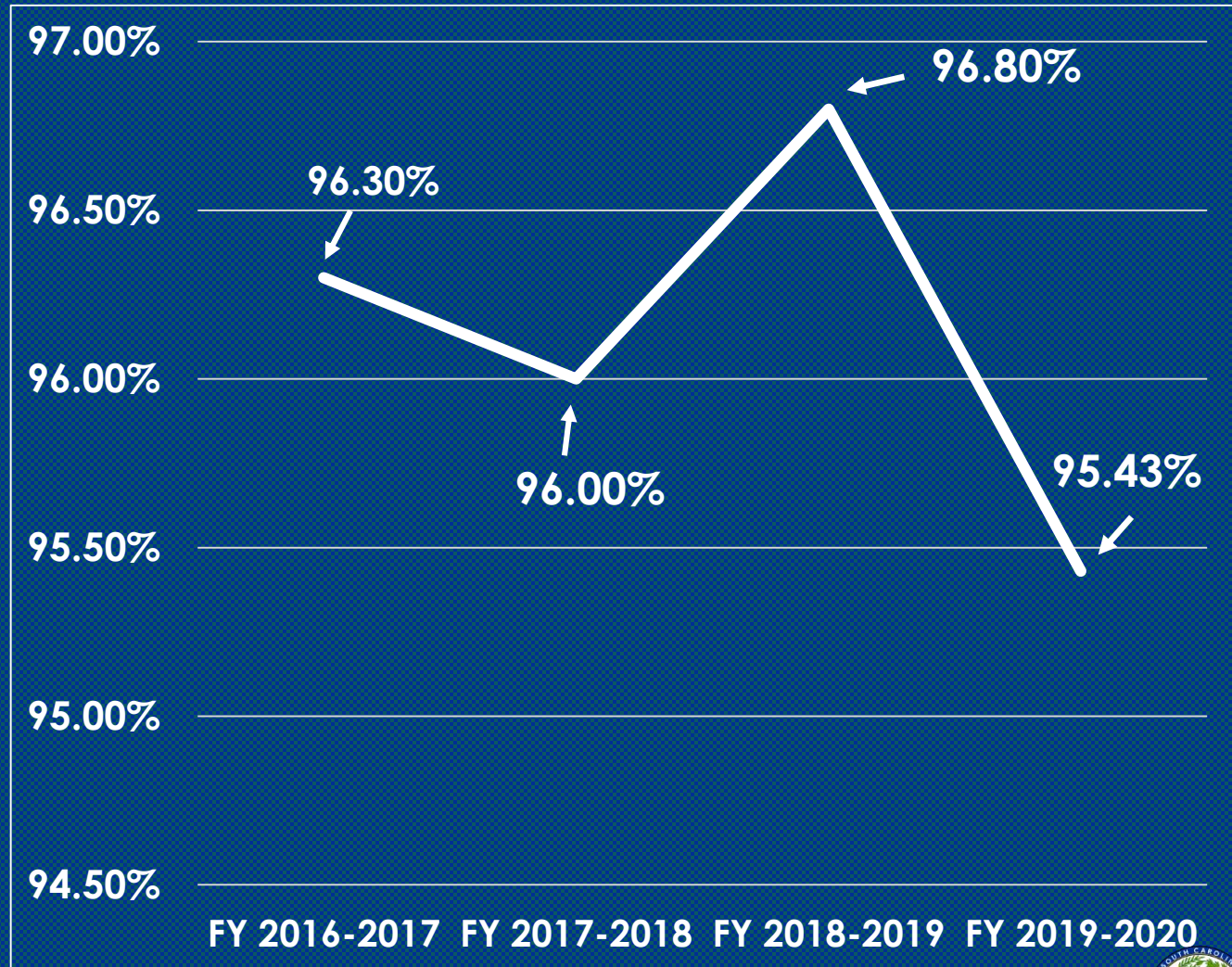
Performance Measure #2

**VOLUNTARY
ACCOUNT
RETENTION**

The percentage
of Non-State
policyholder
who continued
coverage with
SAF

Demonstrates
good customer
service and
competitive
rates

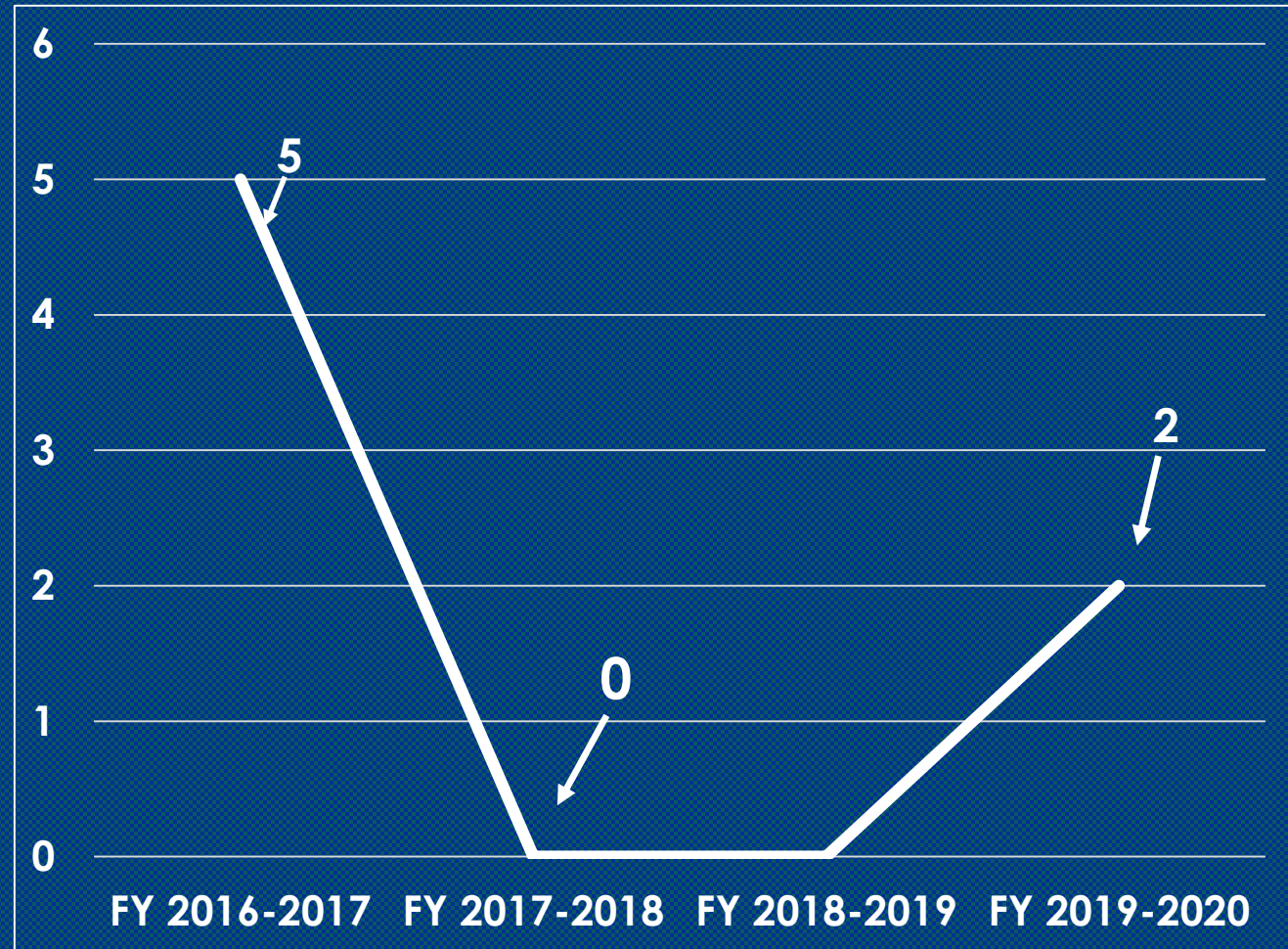
Percentage of Non-State Policyholders Who Continued Coverage



Performance Measure #3



Number of Claim Fines Received



Performance Measure #4

**AVERAGE
MEDICAL COST
PER CLAIM**

Maintain less than a 15% increase compared to prior fiscal year.

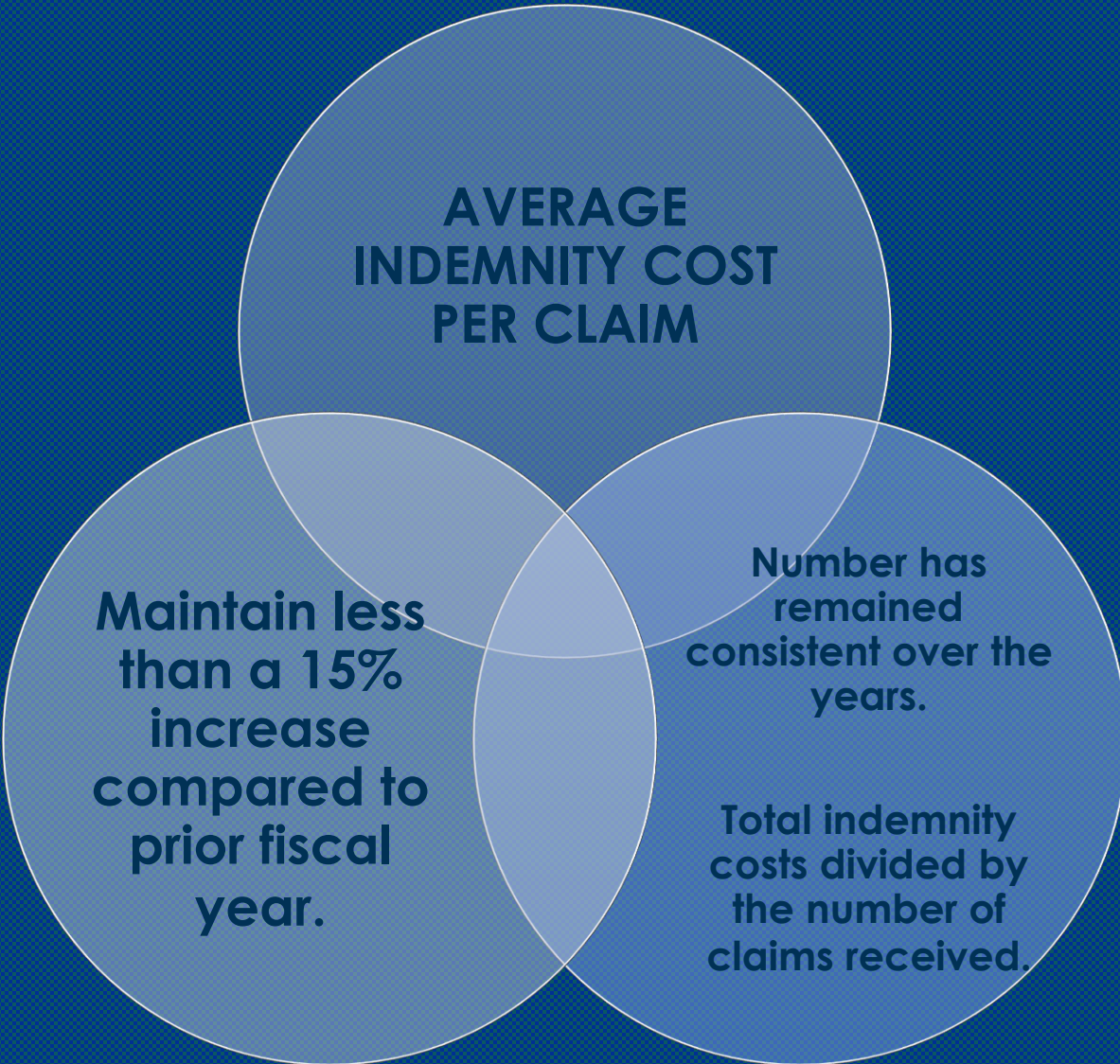
Number has remained consistent over the years.

Total medical costs divided by the number of claims received.

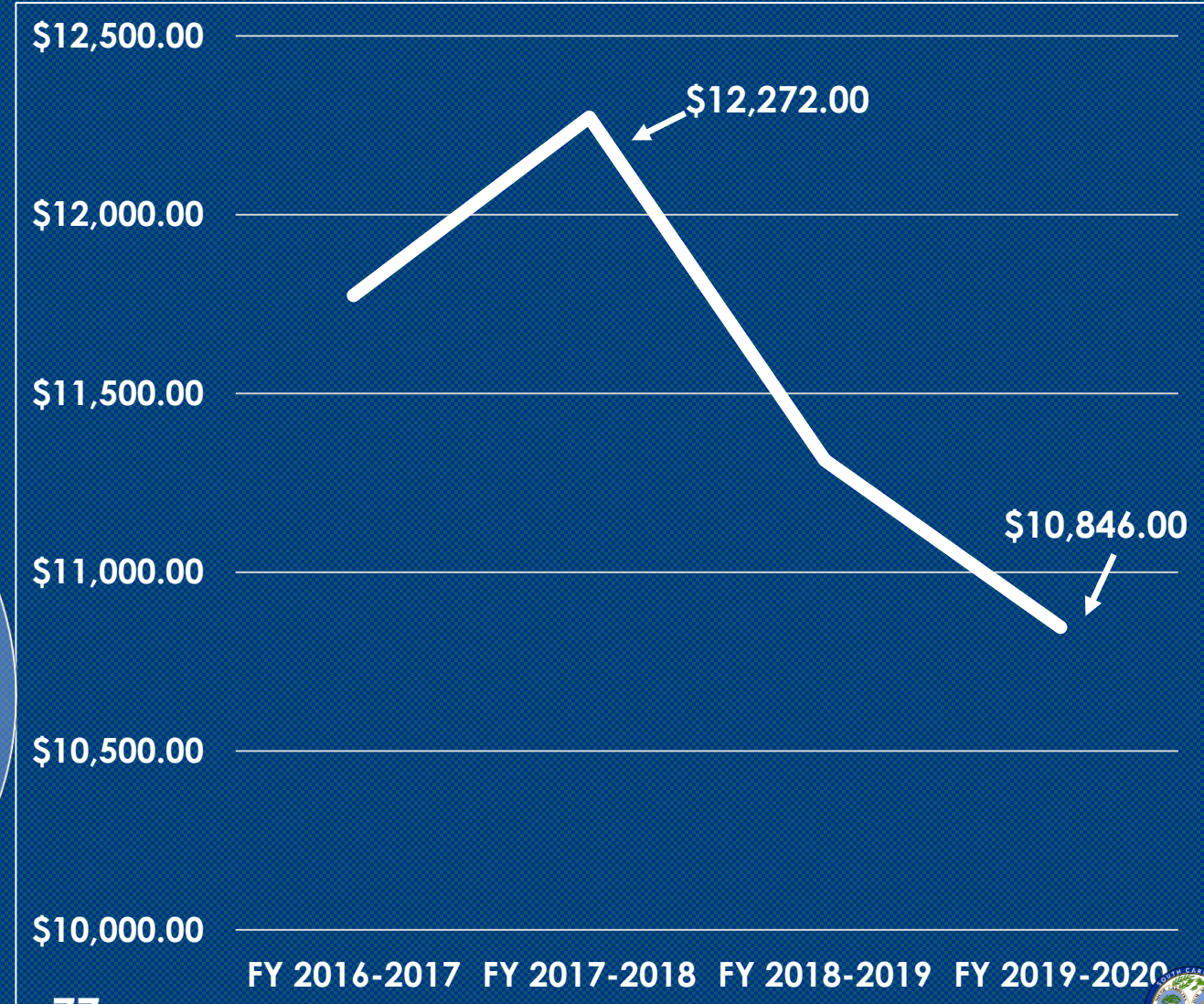
Average Medical Cost Per Claim Received



Performance Measure #5

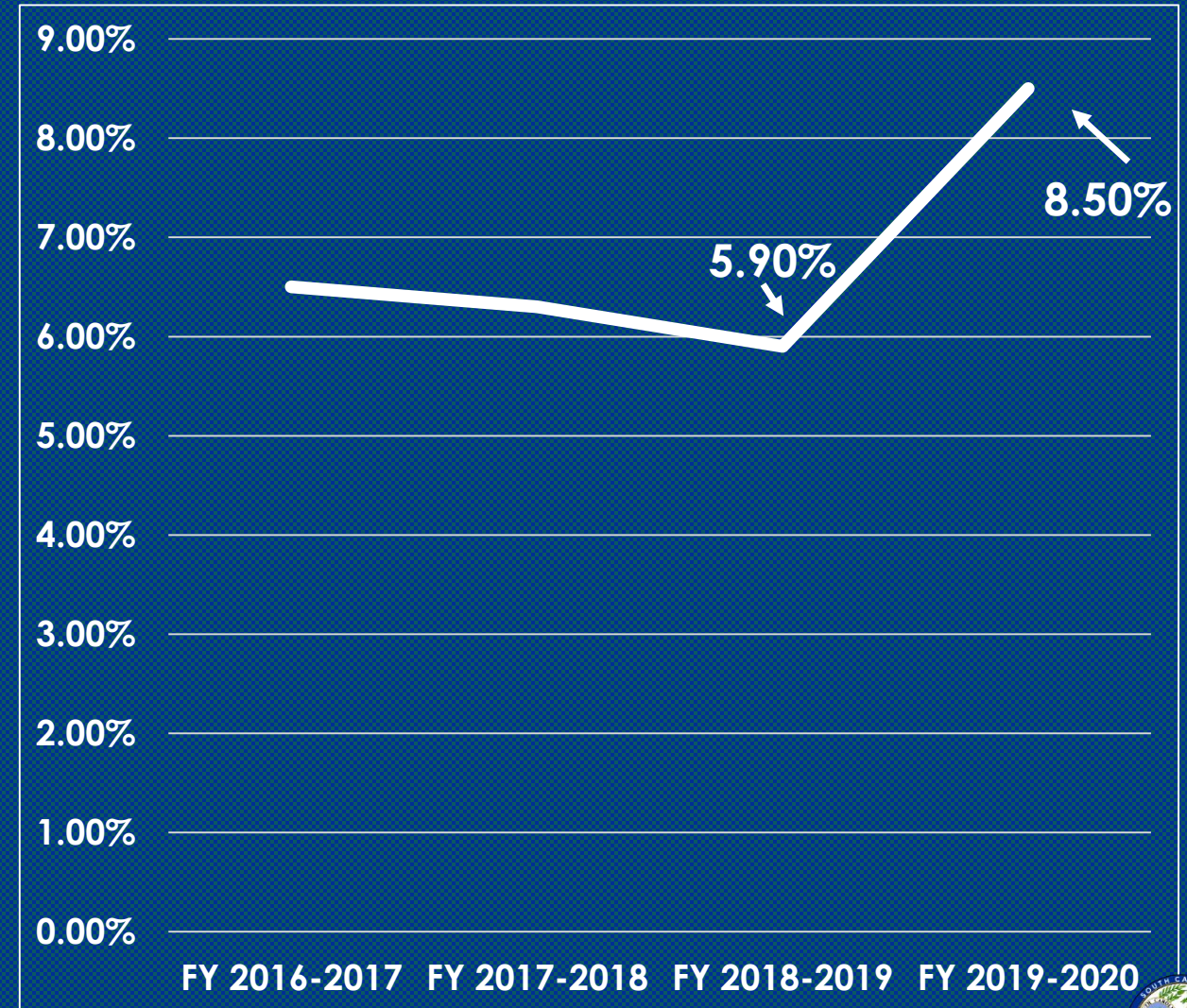


Average Indemnity Cost Per Claim Received



Performance Measure #6

Administrative Cost Ratio



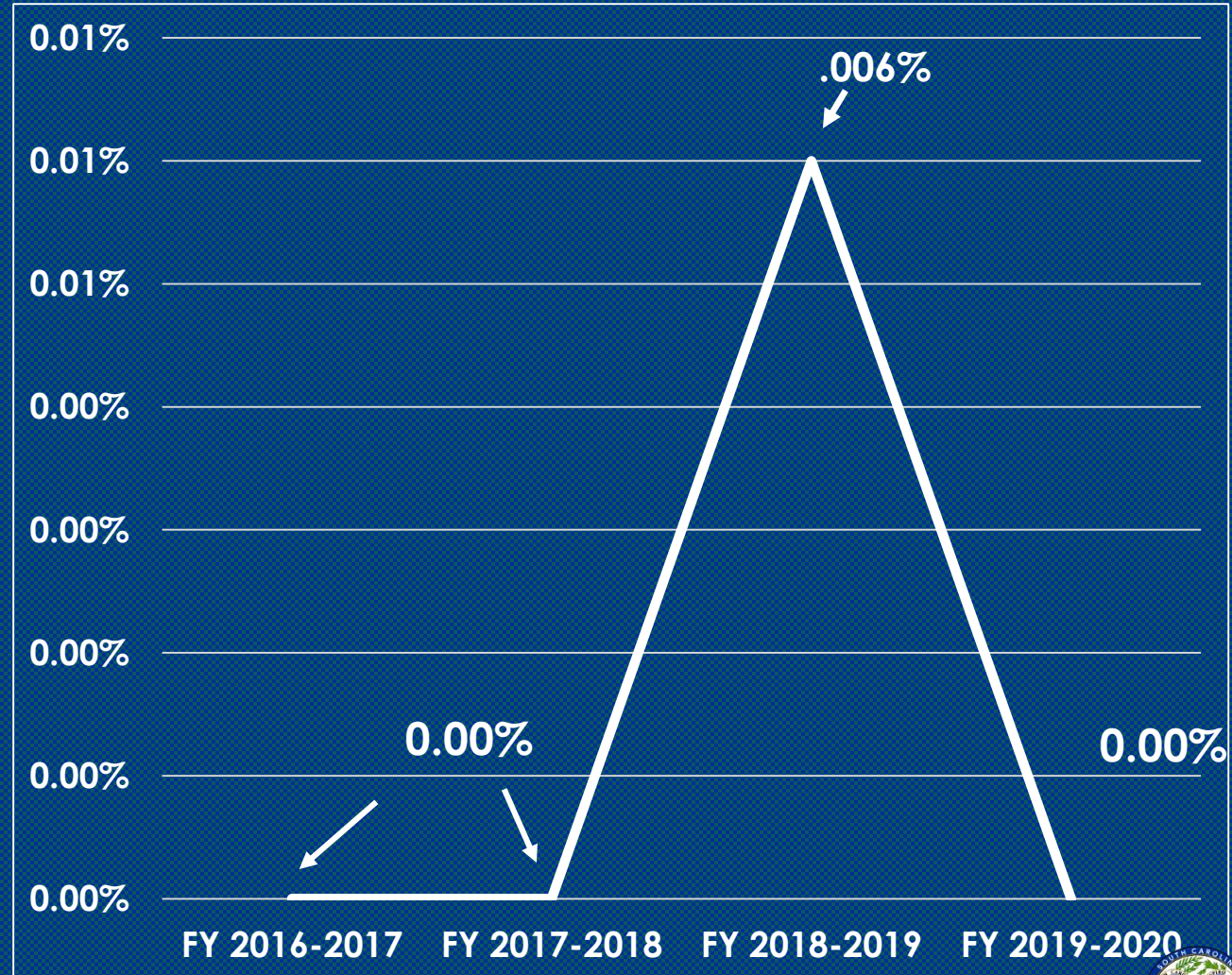
Performance Measure #7

PREMIUM PAST DUE

Percentage of premium due past 90 days is less than 5%.

SAF has limited issues with policyholders paying untimely.

PERCENT OF PREMIUM BILLED PAST DUE MORE THAN 90 DAYS



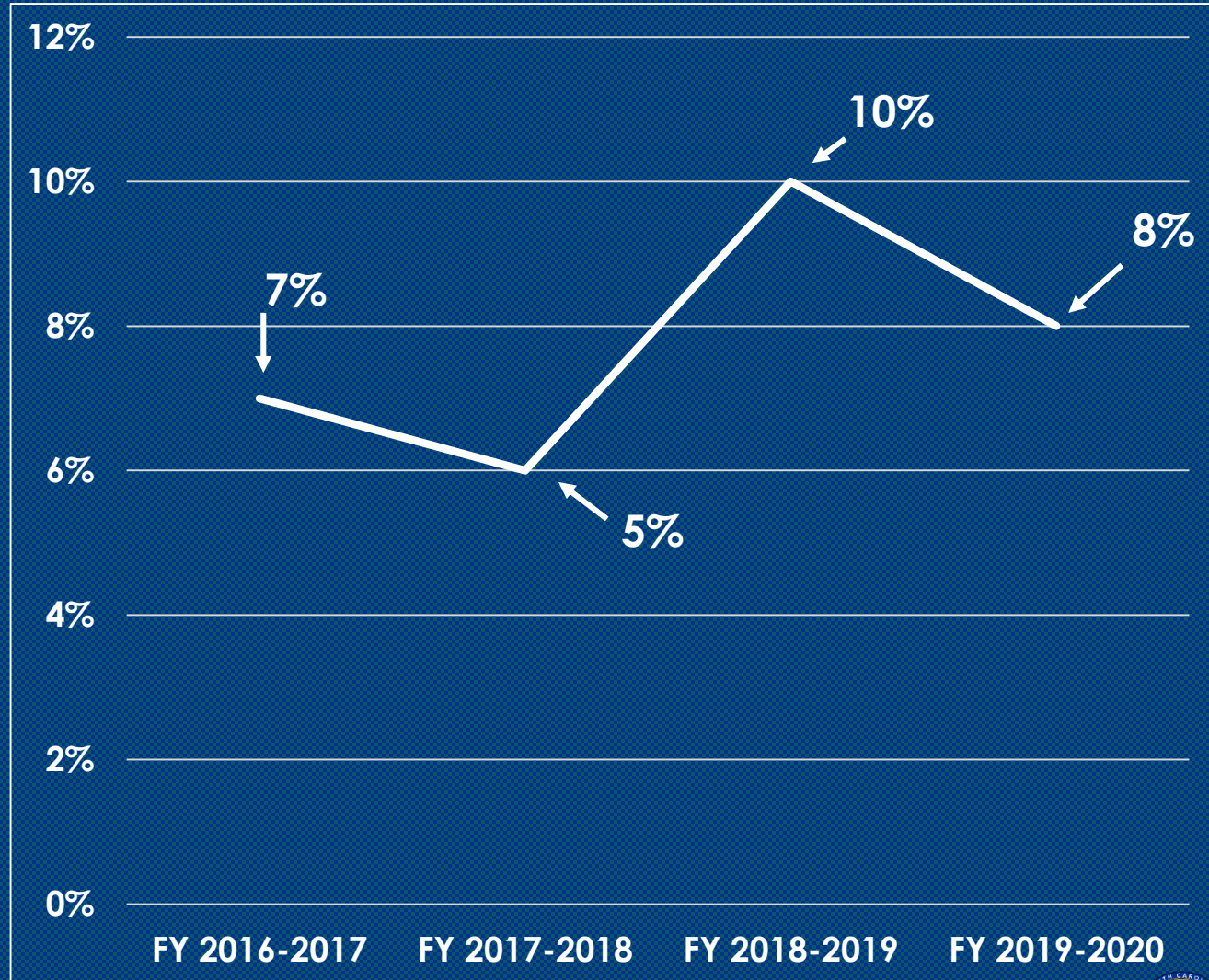
Performance Measure #8

THIRD PARTY RECOVERIES

Maintain or exceed total third party recoveries of more than 5% of annual claim spending

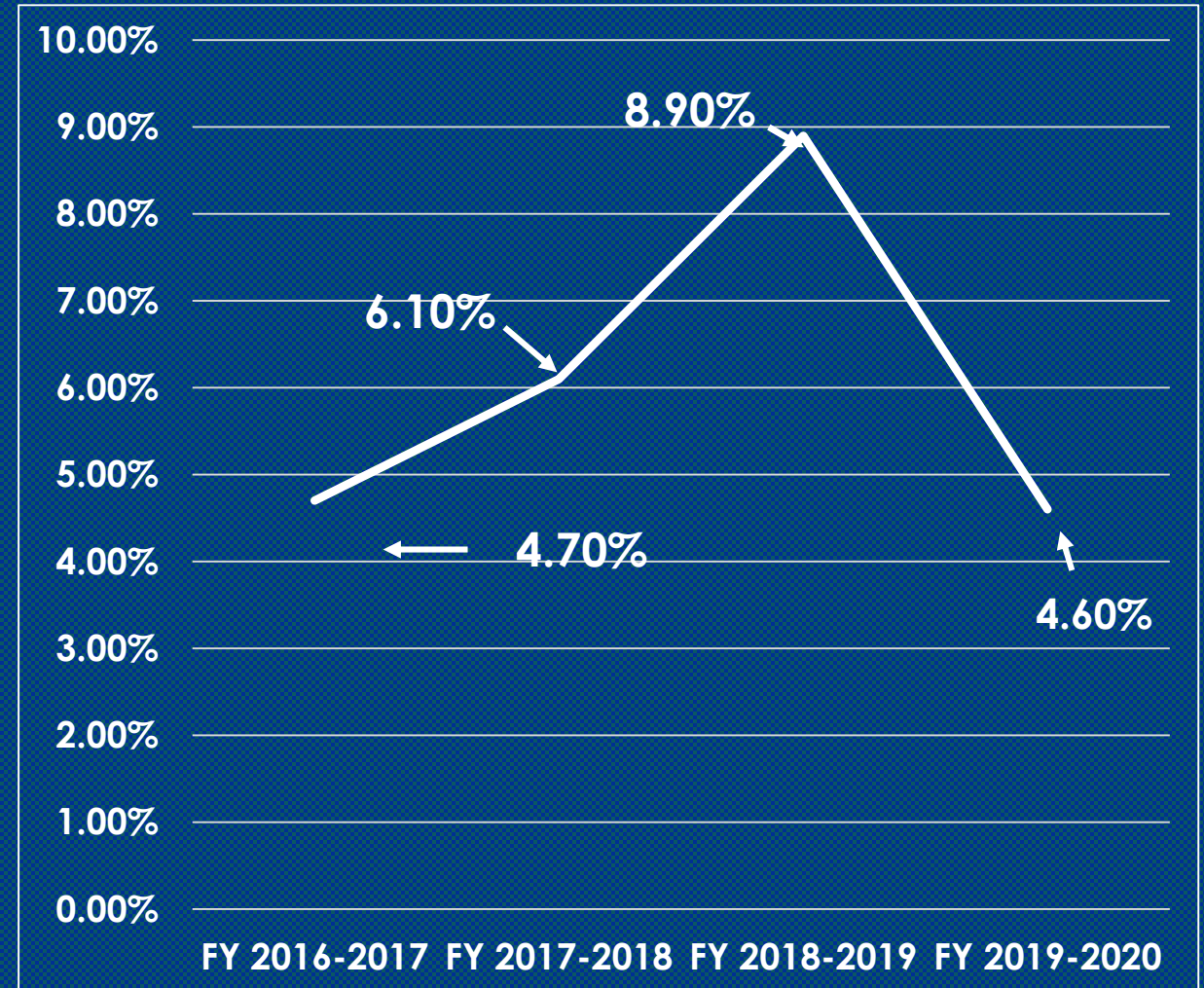
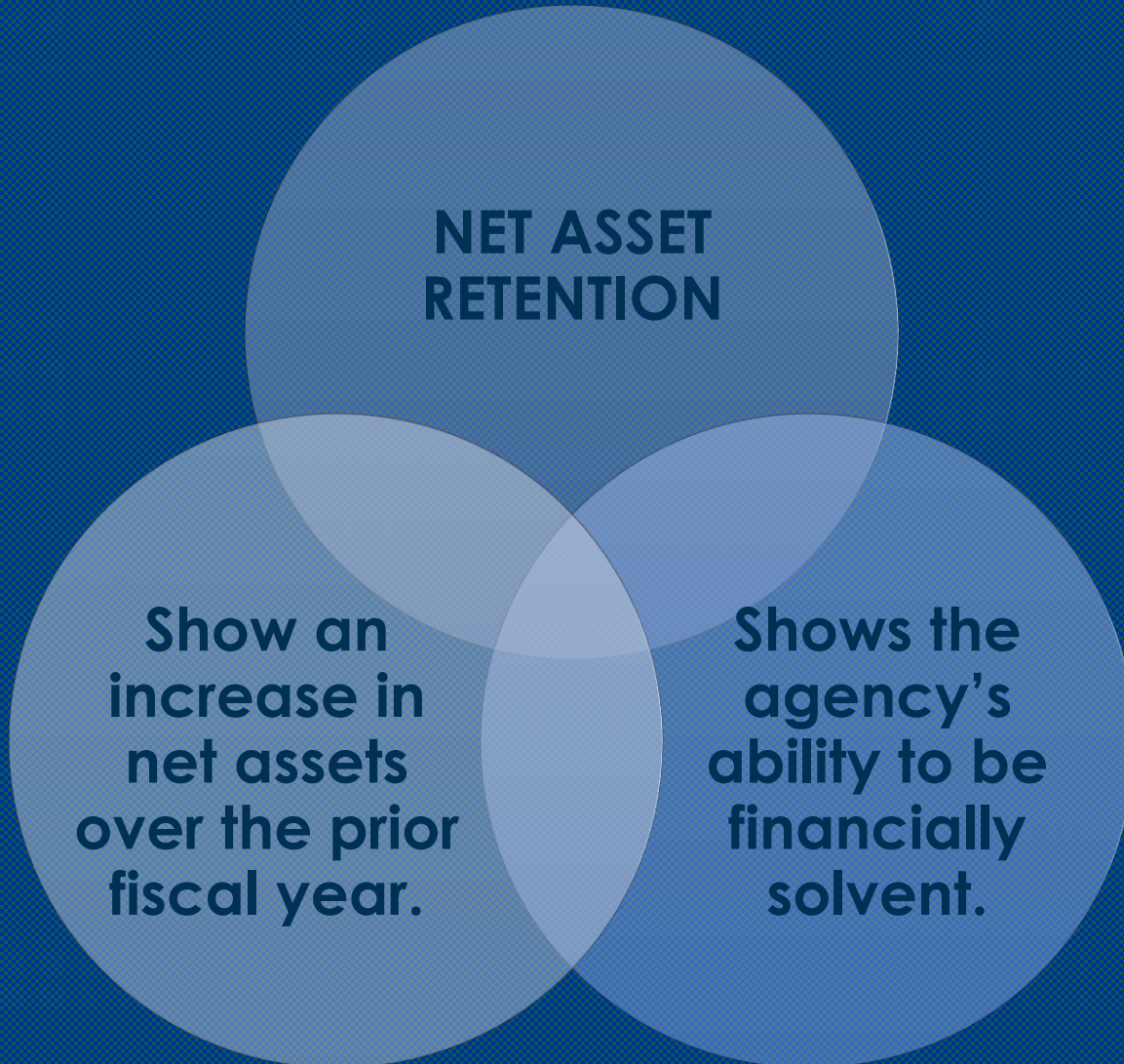
Includes Subrogation, Second Injury Fund, UEF Collections, and Reinsurance

Recoveries as a Percentage of Total Annual Claim Costs



Performance Measure #9

Percent Increase of Net Assets Compared to Prior Year



SUCCESSSES, CHALLENGES, & EMERGING ISSUES

Erin Farthing
Acting Agency Director



Agency Successes

- **Staffing**

- Significant shortages throughout the agency. Affecting morale and service.
- Filled vacant positions, which resulted in significant improvements in morale and service to policyholders and injured workers.

- **Improvements in claims handling process**

- Emphasis on more efficient handling, and more timely and complete resolutions.
- Makes future costs for claims more predictable.

- **Mediation**

- More focus on meaningful participation in mediation.
- 85% resolution of claims in mediation in fiscal year 2019-2020, compared to 44% in fiscal year 2017-2018.

- **COVID-19**

- Collaborative effort agency wide ensured that a majority of workforce able to work exclusively from home.
- Seamless continuation of claims handling and disability and bill payment.



Agency Challenges

- **New system selection and implementation**
 - Replacement underway several years ago, but selected provider filed for bankruptcy mid-implementation.
 - About to begin selection process.
- **Hiring experienced staff**
 - Competition from private market for skilled and experienced staff.
- **Medical provider availability**
 - Provider must be willing to accept workers' compensation patients/fee schedule.
 - Significant shortages in certain areas, particularly psych providers.
- **COVID-19**
 - Continues to pose challenges from claims handling perspective, as well as agency wide.



Emerging Issues

- **Staff retention**

- Worker shortages throughout variety of industries have led to a more competitive job market, and increasing incentives from employers.

- **Technology and data security**

- Continuously evolving area, which also means new and more advanced security threats.

- **Medical Marijuana**

- Potential challenges from workers' compensation standpoint, in particular with authorization and payment.

- **COVID-19**

- Changed so many elements of how people work and interact. How much of this change is permanent? How much more change is coming?



Glossary of Terms

Term, Phrase or Acronym	Meaning of the Term, Phrase, or Acronym
§	Section of the South Carolina Code of Laws
Accident	An unlooked for and untoward event that the person who sustained the injury did not expect or design.
Actuary	One who compiles and analyzes statistics to calculate insurance risks and premiums.
Arising Out of Employment	The origin or cause of an accident. An injury “arises out of” employment when there is a connection between the conditions under which the work is performed and the resulting injury.
Audit	An examination of an insured's records to determine the final workers' compensation premium based on proper classification and final payroll amounts.
Average Weekly Wage	The earnings of an injured employee in the employment in which he was working at the time of the injury during the period of 52 weeks immediately preceding the date of the injury.
Certificate of Insurance	A document issued by a carrier confirming that an entity or person had workers' compensation insurance coverage at a particular time.
Carrier (or insurer)	Any person or fund authorized under S.C. Code Ann. §42-5-20 to write a policy of workers' compensation insurance in the State. A self-insured employer is also a “carrier.”
Casual Employment	Employment that is irregular, unpredictable, sporadic and brief in nature, and not in the usual course of the employer's trade or business
Change of Condition	A change in the physical condition of an injured worker as a result of the original injury, occurring within one year after payment of an award from the WCC for permanent disability or settlement on a Form 16A.



Glossary of Terms

Term, Phrase or Acronym	Meaning of the Term, Phrase, or Acronym
Claim	Notification of a request for workers' compensation benefits.
Classification Code	Codes that insurance companies use to identify specific categories of work to estimate workers' compensation rates based on the risk associated with certain types of work.
Clincher	A full and final settlement of a workers' compensation claim. A clincher relieves the employer from any further responsibility for payment of compensation or medical expenses, unless the clincher specifically provides otherwise.
Compensation	Monetary benefits paid to an injured worker, or to their dependents in the event of the injured worker's death. This can take the form of temporary disability, permanent partial disability, or permanent total disability
Commutated value	The present value of lump sum award, which is determined using Net Present Value Tables provided by the WCC.
Compensation benefits	Monetary benefits paid to or on behalf of an injured worker because of a workers' compensation claim. Compensation benefits include temporary disability benefits, permanent disability benefits, and medical benefits.
Compensation rate	Two-thirds of an injured worker's average weekly wage, which is used to calculate an injured worker's temporary or permanent disability.
Course of Employment	Actions of an employee within a period of employment at a place where the employee reasonably may be expected to perform those duties while fulfilling those duties or engaged in activities to further the business of the employer.
Dependent	One who is financially reliant upon an injured worker at the time of his/her death who may be entitled to compensation upon the death of that injured worker.
Disability	Incapacity because of an injury to earn wages which the employee was receiving at the time of that injury in the same or other employment.



Glossary of Terms

Term, Phrase or Acronym	Meaning of the Term, Phrase, or Acronym
Earning Capacity	A person's ability to earn money in the future given their education, work experience, job skills, and talents.
Exclusive Remedy	Pursuant to S.C. Code Ann. § 42-1-540, where an employee's at work injury is covered under the South Carolina Workers' Compensation Act, that employee is barred from bringing a tort liability claim against their employer and can only pursue benefits under workers' compensation.
Experience Modification Rate ("EMOD")	A modification to premium based on a calculation established by the workers' compensation insurance industry which takes into account a policyholder's specific loss history and payroll data, to compare a policyholder's risk to other policyholders using the same classification codes. The lower the EMOD of a business, the lower their workers compensation insurance premium will be.
General Disability	Disability based on a loss of earning capacity pursuant to S.C. Code Ann. §42-9-10 or §42-9-20.
Hearing	An administrative proceeding before a Workers' Compensation Commissioner to determine matters relating to an injured worker's workers' compensation claim.
Impairment	A change in an individual's health or a deviation from normal bodily functioning.
Indemnification	Compensation for loss or harm.
Indemnify	To compensate someone for loss or harm.
Independent Contractor	An individual with no legally defined employment relationship with the entity for which he/she performs a paid service. The individual performs the work according to his/her own knowledge, skill, judgment, means, and methods.
Informal Conference	A meeting with the claimant, the employer's representative, and a Commissioner or claims mediator during which the Commissioner or claims mediator answers questions about the claim and reviews, for approval, a proposed settlement of a claim.



Glossary of Terms

Term, Phrase or Acronym	Meaning of the Term, Phrase, or Acronym
Insurance	A practice or arrangement by which a company or government agency provides a guarantee of compensation for specified loss, damage, illness, or death in return for payment of a premium.
Least Privileged Access	The practice of limiting access rights for users, accounts, and processes to only those resources necessary to perform required and legitimate activities.
Maximum Compensation Rate	The statutory cap for an injured workers' compensation rate. An injured workers' compensation rate cannot be more than the average weekly wage in the State for the prior fiscal year, which is determined by the Department of Employment and Workforce using employment covered by the employment security compensation law.
Maximum Medical Improvement ("MMI")	The point at which an injured workers' medical condition has stabilized and no further treatment will improve the condition.
National Council on Compensation Insurance ("NCCI")	A national rating and data collection bureau that specializes in workers' compensation insurance. It is a non-profit organization owned by its member insurance companies.
Occupational Diseases	A disease or illness associated with a particular occupation or industry. Such diseases or illnesses result from biological, chemical, physical, or psychological hazards that are encountered in the course and scope of employment in excess of those ordinarily encountered in employment.
Partial Dependent	One who received some financial support from an injured worker prior to his/her death but also had other means of financial support.
Permanent Partial Disability ("PPD")	A permanent inability to work at full physical capability because of an injury or illness. An injured worker receives benefits to compensate for the complete or partial loss of use of a body part or parts.
Permanent Total Disability ("P&T")	The permanent inability because of an injury or illness to perform services other than those that are so limited in quality, dependability, or quantity that a reasonable stable job market for them does not exist.



Glossary of Terms

Term, Phrase or Acronym	Meaning of the Term, Phrase, or Acronym
Premium	The amount charged for insurance coverage under an insurance policy.
Presumption	A rule to law that allows a court to assume a fact is true. A party may overcome a rebuttable presumption where the greater weight of evidence disproves or outweighs the presumption.
Reconciliation	Process of ensuring that two sets of records are in agreement. Documentation that the balance of the general ledger accounts equal the production system activity.
Reinsurance	The practice under which an insurer transfers portions of their risk to other insurers to limit their total exposure in case of a large or catastrophic loss.
Repetitive Trauma Injury	An injury that develops gradually as the result of performing the same activities for an extended period.
Scheduled Injury	Permanent injury or impairment to specific body parts that have a set limit for compensation as forth in S.C. Code Ann. §42-9-30 or Regulation 67-1101.
South Carolina Second Injury Fund	A fund set up by the State to compensate a partially disabled employee who has a subsequent injury. The fund may reimburse the employer or carrier all or a portion of the compensation paid to an injured employee for a second injury. SIF was terminated effective July 1, 2013 and the wind down operations were transferred to the budget and Control Board. Effective July 1, 2015, the Insurance Reserve Fund-Second Injury Fund Operations was transferred to the State Fiscal Accountability Authority.
Self- Insured	An Employer that assumes the financial risk for providing workers' compensation benefits to its employees.
South Carolina Uninsured Employers' Fund ("UEF")	A statutorily created fund established to ensure payment of workers' compensation benefits to injured employees whose employers are subject to Title 42 but have failed to acquire necessary workers' compensation coverage for their employees.



Glossary of Terms

Term, Phrase or Acronym	Meaning of the Term, Phrase, or Acronym
South Carolina State Accident Fund ("SAF")	A statutorily created fund that provides workers' compensation coverage for public employees of state, municipal, and county agencies.
South Carolina Workers' Compensation Commission ("WCC")	The state agency that implements Title 42 of the South Carolina Code of Laws and presides over matters concerning injured workers.
Subrogation	A legal right held by an insurance carrier to take legal action against a third party that caused a loss to an insured.
Temporary Partial Disability ("TPD")	Temporary compensation benefits paid to an injured worker who has returned to work but is making less than his average weekly wage. TPD is two-thirds of the difference from the pre-injury average weekly wage and the amount the worker is currently able to earn.
Temporary Total Disability ("TTD")	Temporary compensation benefits paid to injured worker when they are temporarily unable to work in any capacity. TTD is two-third of the injured workers' average weekly wage.
Third Party Action	An action brought by, or on behalf of, an injured worker against an individual responsible for causing the accident that gave rise to the injured worker's compensation claim.
Workers' Compensation	A type of business insurance that provide benefits to employees who suffer work-related injuries or illnesses.



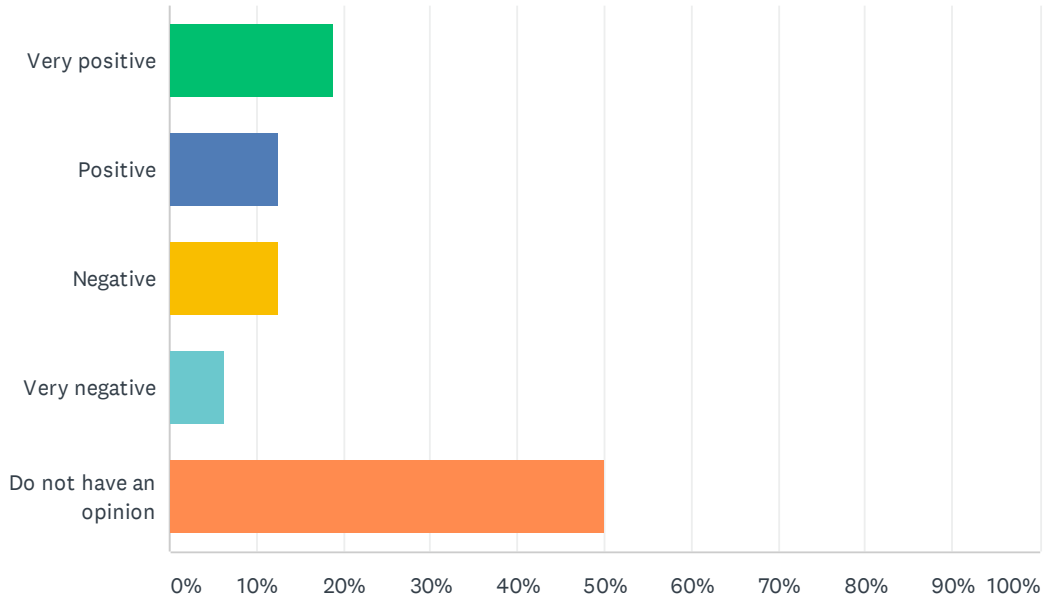
Thank You



PUBLIC INPUT

Q37 Overall, what is your opinion of the State Accident Fund?

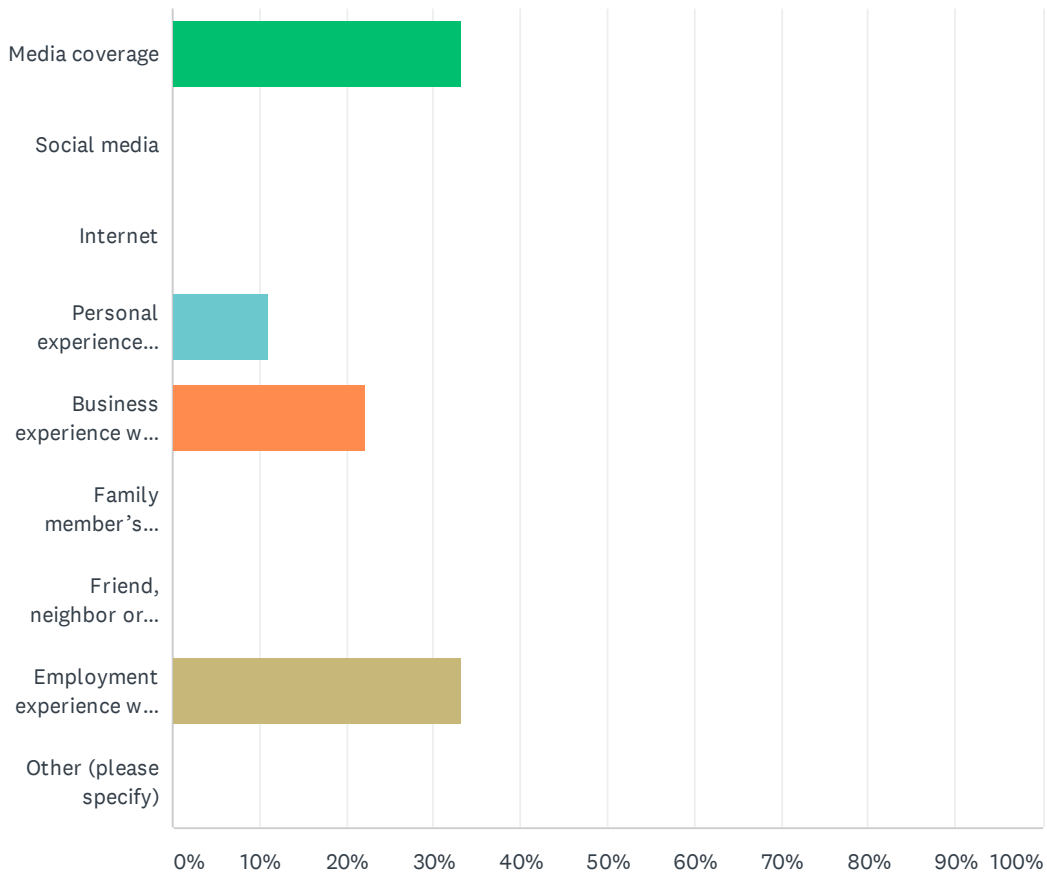
Answered: 16 Skipped: 0



ANSWER CHOICES	RESPONSES	
Very positive	18.75%	3
Positive	12.50%	2
Negative	12.50%	2
Very negative	6.25%	1
Do not have an opinion	50.00%	8
TOTAL		16

Q38 Which of the following has most influenced your opinion of the State Accident Fund?

Answered: 9 Skipped: 7



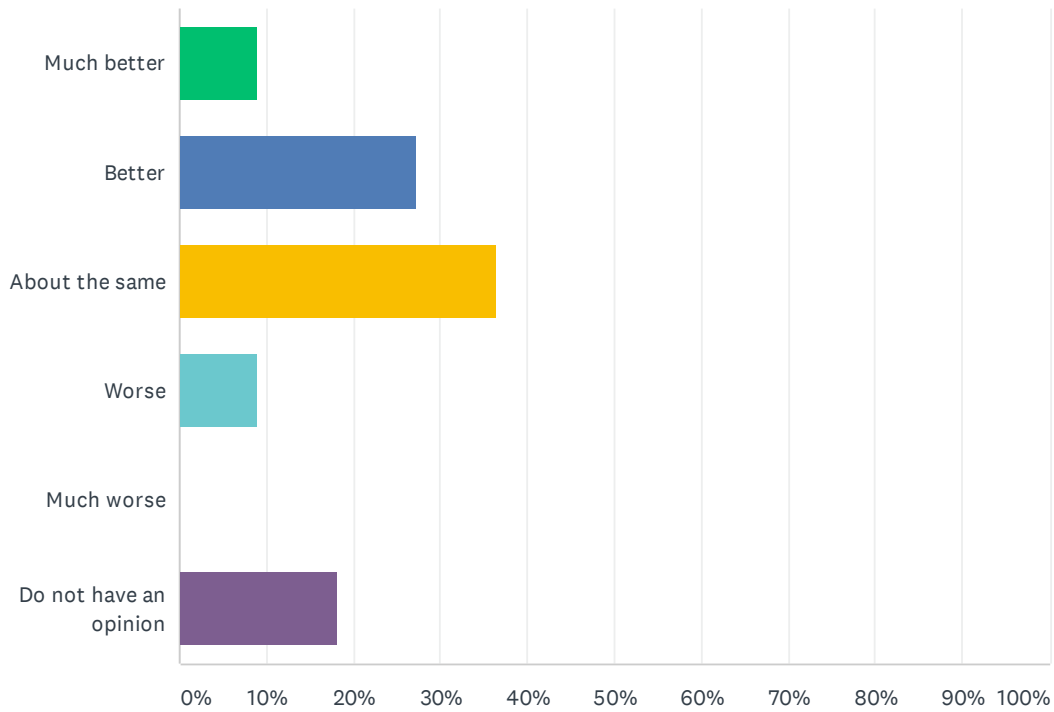
ANSWER CHOICES	RESPONSES	
Media coverage	33.33%	3
Social media	0.00%	0
Internet	0.00%	0
Personal experience with/tour of the agency	11.11%	1
Business experience with the agency	22.22%	2
Family member's experience with the agency	0.00%	0
Friend, neighbor or colleague's experience with the agency	0.00%	0
Employment experience with the agency	33.33%	3
Other (please specify)	0.00%	0
TOTAL		9

Public Survey About Agencies Under Study 2020

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q39 How do you think the State Accident Fund functions on an overall basis in comparison to other state agencies in South Carolina?

Answered: 11 Skipped: 5



ANSWER CHOICES	RESPONSES	
Much better	9.09%	1
Better	27.27%	3
About the same	36.36%	4
Worse	9.09%	1
Much worse	0.00%	0
Do not have an opinion	18.18%	2
TOTAL		11

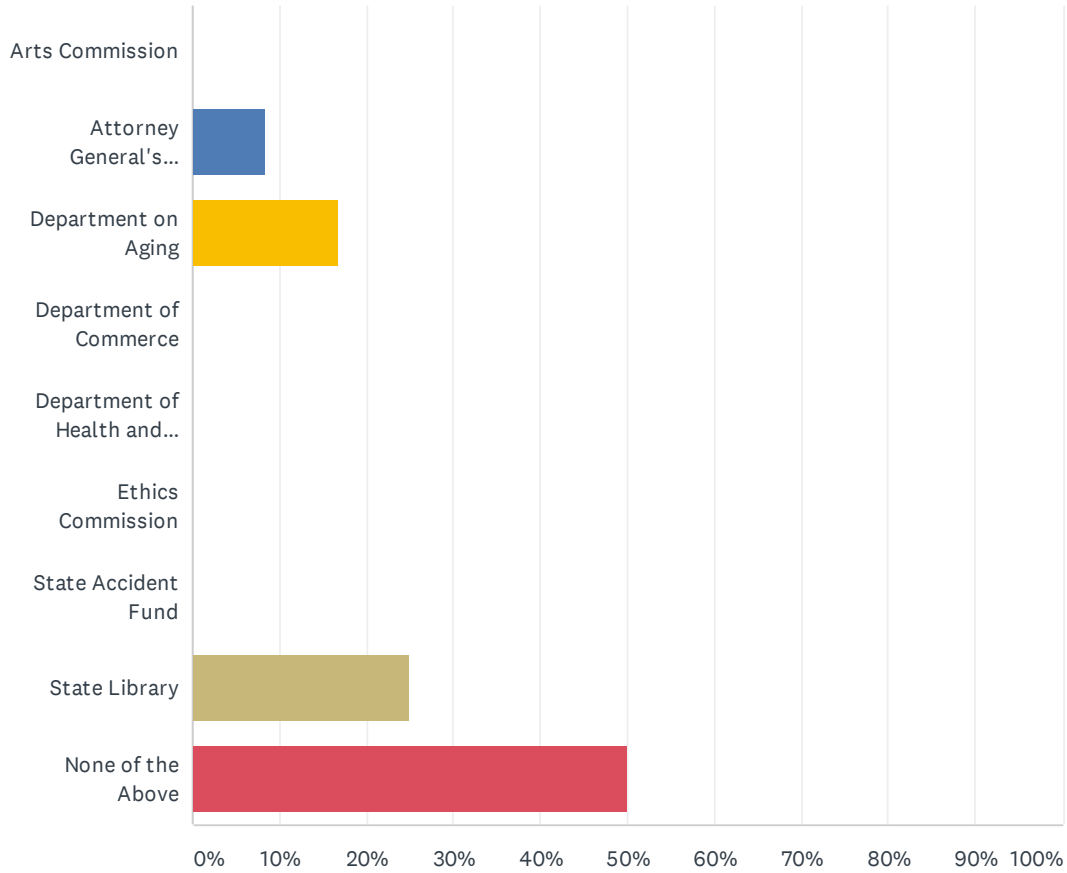
Q40 Please list any comments, concerns, or suggestions you may have about the State Accident Fund, including the ease of obtaining information online. Your response may be quoted verbatim in a Committee report.

Answered: 1 Skipped: 15

#	RESPONSES	DATE
1	Employed here but not satisfied with the upcoming relocation to Lexington County - most all State agencies home office is located in Richland Co.	3/2/2020 12:37 PM

Q41 Which agency would you like to provide input about next?

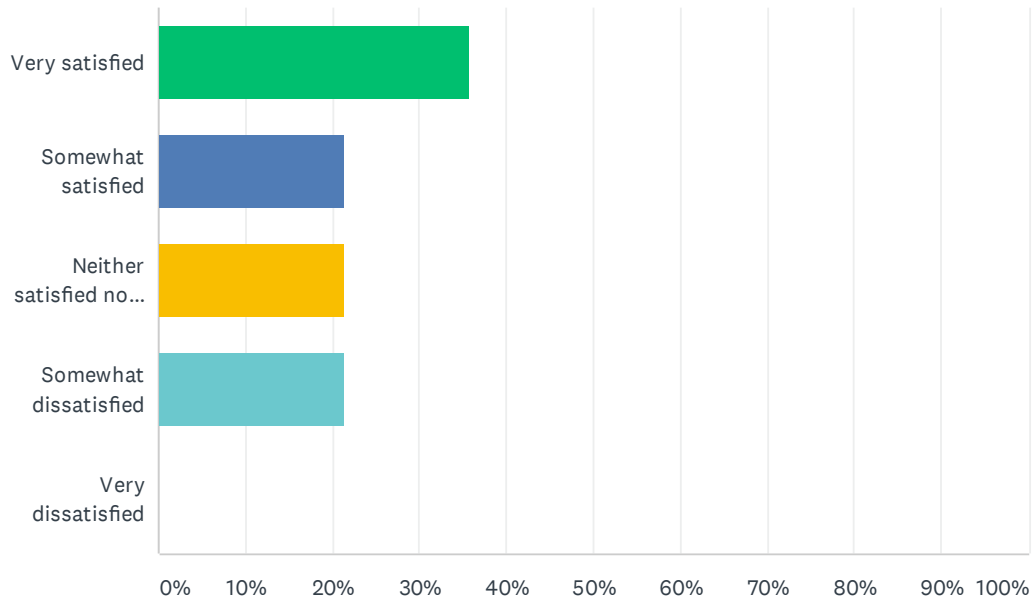
Answered: 12 Skipped: 4



ANSWER CHOICES	RESPONSES	
Arts Commission	0.00%	0
Attorney General's Office	8.33%	1
Department on Aging	16.67%	2
Department of Commerce	0.00%	0
Department of Health and Human Services	0.00%	0
Ethics Commission	0.00%	0
State Accident Fund	0.00%	0
State Library	25.00%	3
None of the Above	50.00%	6
TOTAL		12

Q47 Overall, how satisfied or dissatisfied are you with state government?

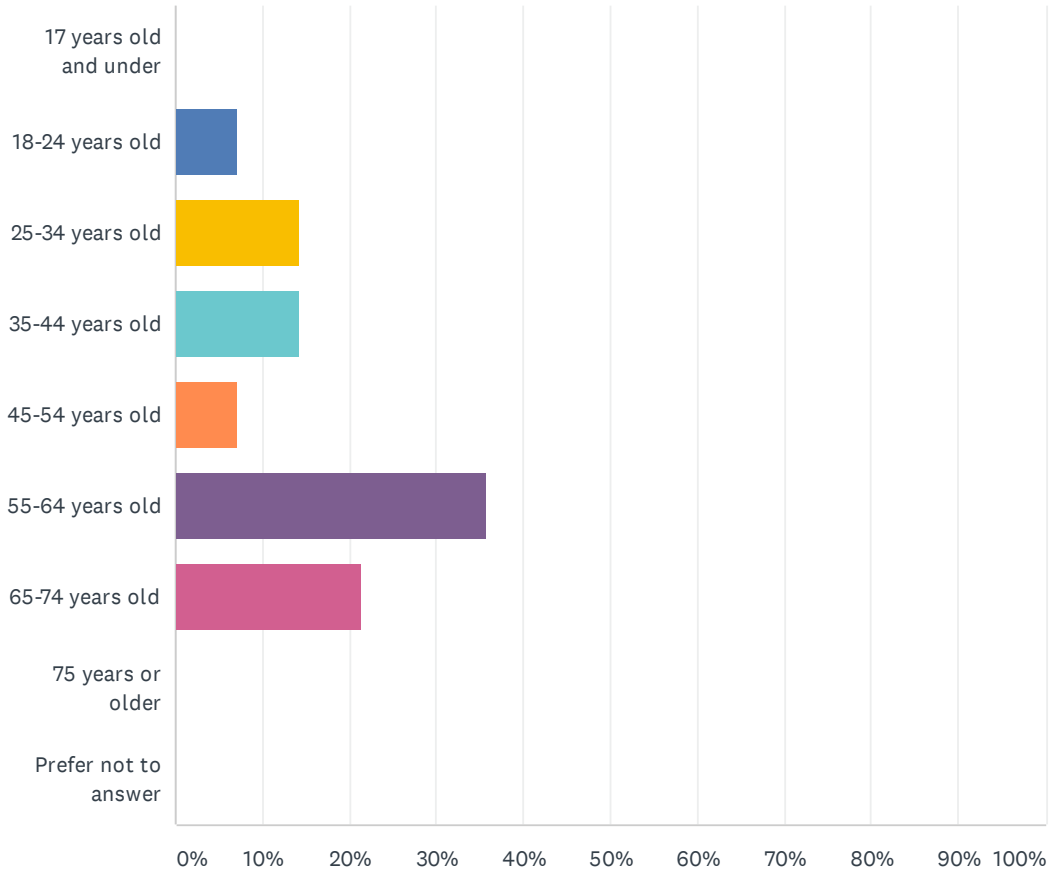
Answered: 14 Skipped: 2



ANSWER CHOICES	RESPONSES	
Very satisfied	35.71%	5
Somewhat satisfied	21.43%	3
Neither satisfied nor dissatisfied	21.43%	3
Somewhat dissatisfied	21.43%	3
Very dissatisfied	0.00%	0
TOTAL		14

Q48 What is your age?

Answered: 14 Skipped: 2



ANSWER CHOICES	RESPONSES	
17 years old and under	0.00%	0
18-24 years old	7.14%	1
25-34 years old	14.29%	2
35-44 years old	14.29%	2
45-54 years old	7.14%	1
55-64 years old	35.71%	5
65-74 years old	21.43%	3
75 years or older	0.00%	0
Prefer not to answer	0.00%	0
TOTAL		14

Q49 In which county do you live?

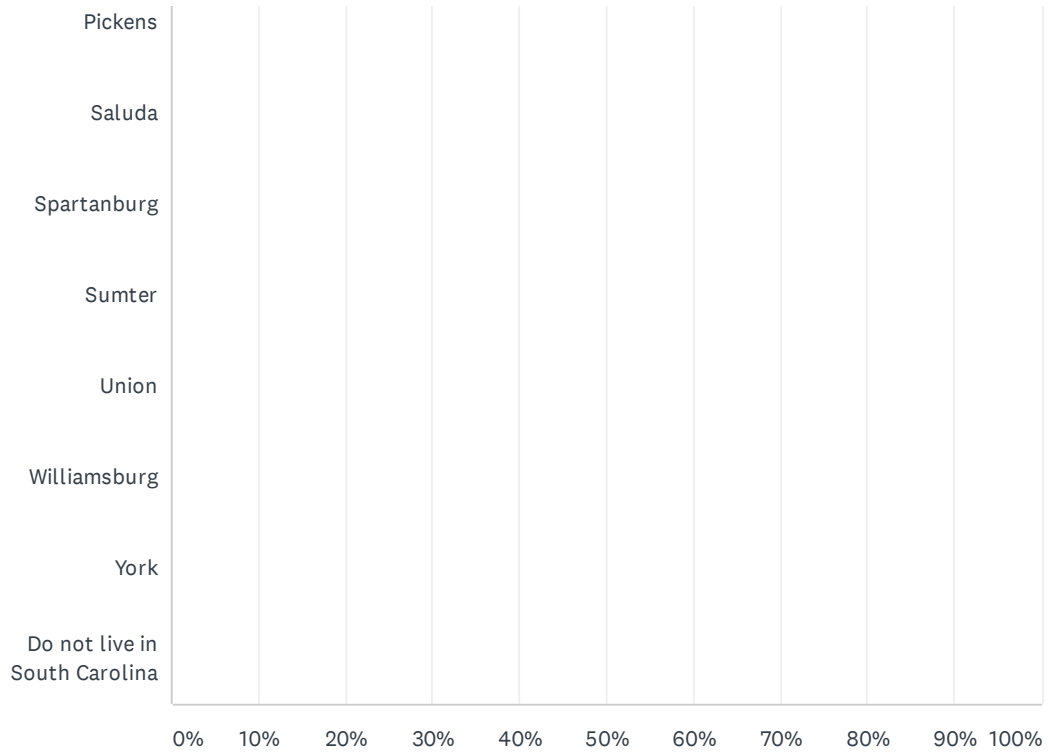
Answered: 14 Skipped: 2



Public Survey About Agencies Under Study 2020

Colleton
Darlington
Dillon
Dorchester
Edgefield
Fairfield
Florence
Georgetown
Greenwood
Jasper
Kershaw
Lancaster
Laurens
Lee
Marion
Marlboro
McCormick
Newberry
Oconee
Orangeburg

Public Survey About Agencies Under Study 2020



Public Survey About Agencies Under Study 2020

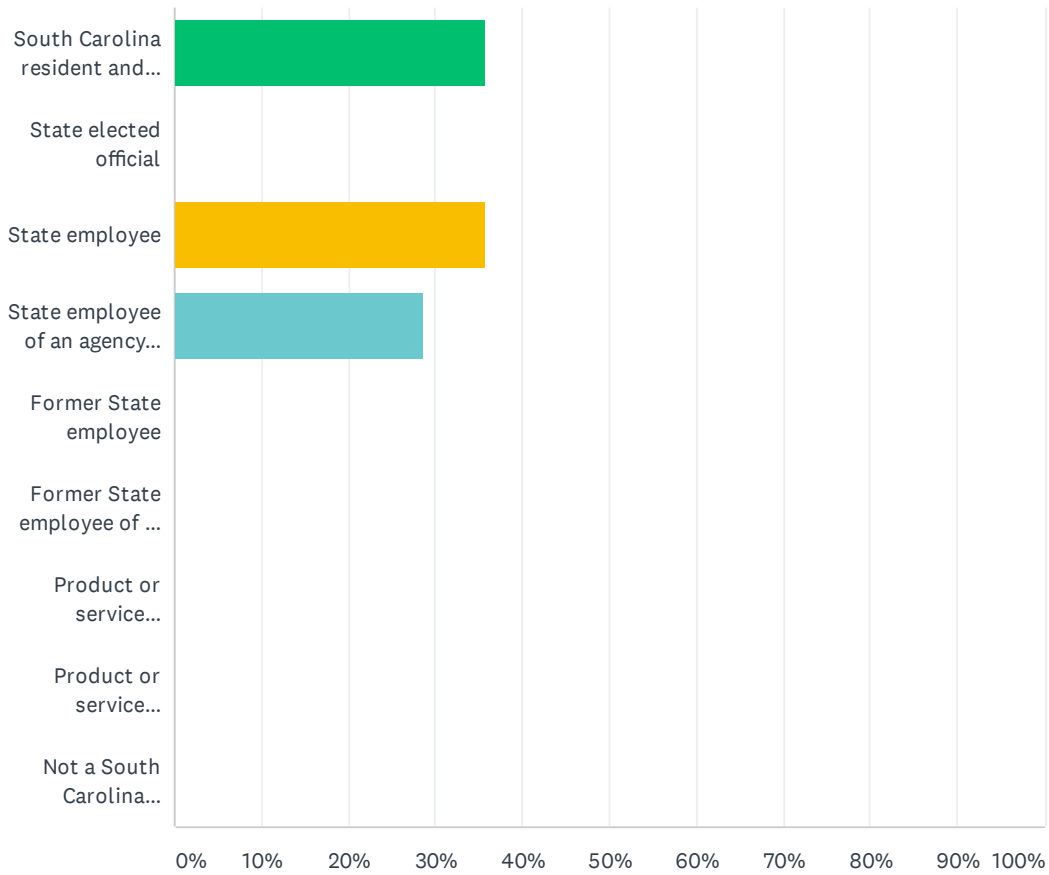
ANSWER CHOICES	RESPONSES	
Lexington	35.71%	5
Richland	21.43%	3
Chesterfield	14.29%	2
Charleston	7.14%	1
Greenville	7.14%	1
Hampton	7.14%	1
Horry	7.14%	1
Abbeville	0.00%	0
Aiken	0.00%	0
Allendale	0.00%	0
Anderson	0.00%	0
Bamberg	0.00%	0
Barnwell	0.00%	0
Beaufort	0.00%	0
Berkeley	0.00%	0
Calhoun	0.00%	0
Cherokee	0.00%	0
Chester	0.00%	0
Clarendon	0.00%	0
Colleton	0.00%	0
Darlington	0.00%	0
Dillon	0.00%	0
Dorchester	0.00%	0
Edgefield	0.00%	0
Fairfield	0.00%	0
Florence	0.00%	0
Georgetown	0.00%	0
Greenwood	0.00%	0
Jasper	0.00%	0
Kershaw	0.00%	0
Lancaster	0.00%	0
Laurens	0.00%	0

Public Survey About Agencies Under Study 2020

Lee	0.00%	0
Marion	0.00%	0
Marlboro	0.00%	0
McCormick	0.00%	0
Newberry	0.00%	0
Oconee	0.00%	0
Orangeburg	0.00%	0
Pickens	0.00%	0
Saluda	0.00%	0
Spartanburg	0.00%	0
Sumter	0.00%	0
Union	0.00%	0
Williamsburg	0.00%	0
York	0.00%	0
Do not live in South Carolina	0.00%	0
TOTAL		14

Q50 Which best describes your current role?

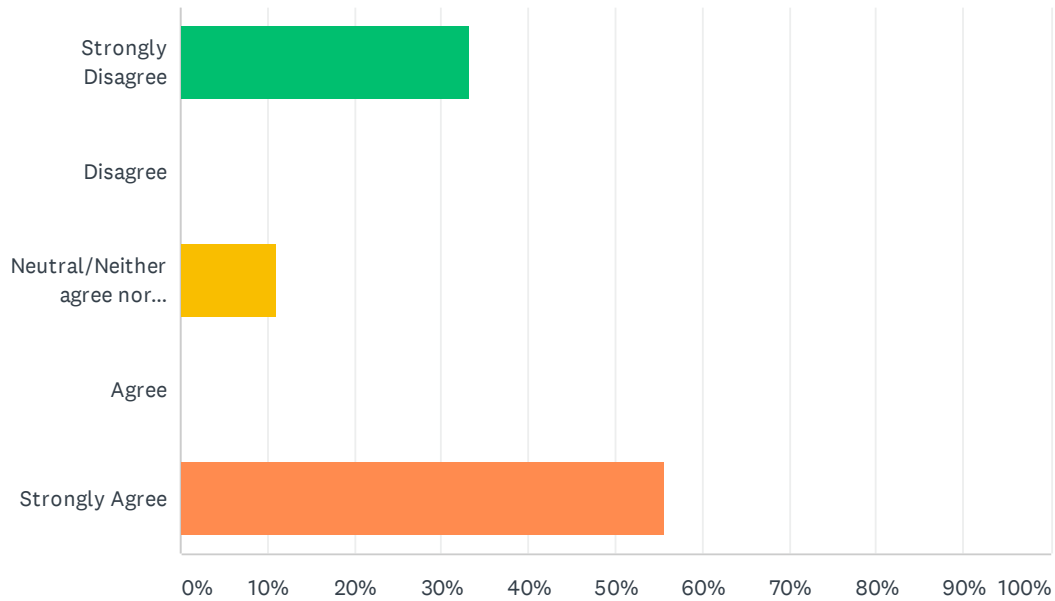
Answered: 14 Skipped: 2



ANSWER CHOICES	RESPONSES	
South Carolina resident and do not fall into any of the categories below	35.71%	5
State elected official	0.00%	0
State employee	35.71%	5
State employee of an agency included in the survey	28.57%	4
Former State employee	0.00%	0
Former State employee of an agency included in the survey	0.00%	0
Product or service provider or other partner to a State agency	0.00%	0
Product or service provider or other partner of a State agency included in the survey	0.00%	0
Not a South Carolina resident and do not fall into any of the categories above	0.00%	0
TOTAL		14

Q51 My organization's work positively impacts people's lives.

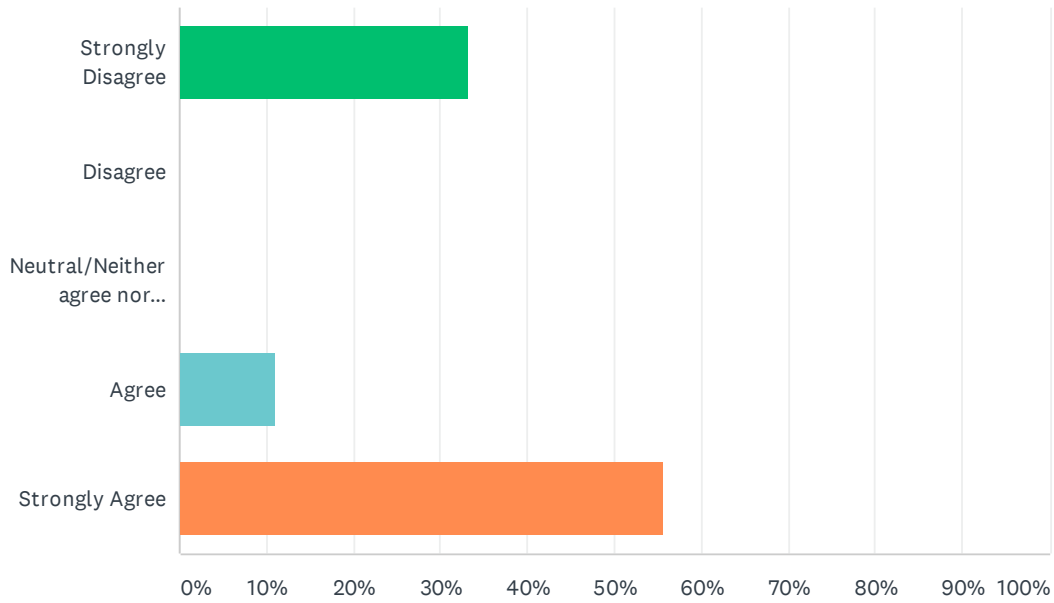
Answered: 9 Skipped: 7



ANSWER CHOICES	RESPONSES	
Strongly Disagree	33.33%	3
Disagree	0.00%	0
Neutral/Neither agree nor disagree	11.11%	1
Agree	0.00%	0
Strongly Agree	55.56%	5
TOTAL		9

Q52 I understand how my work impacts the organization's goals.

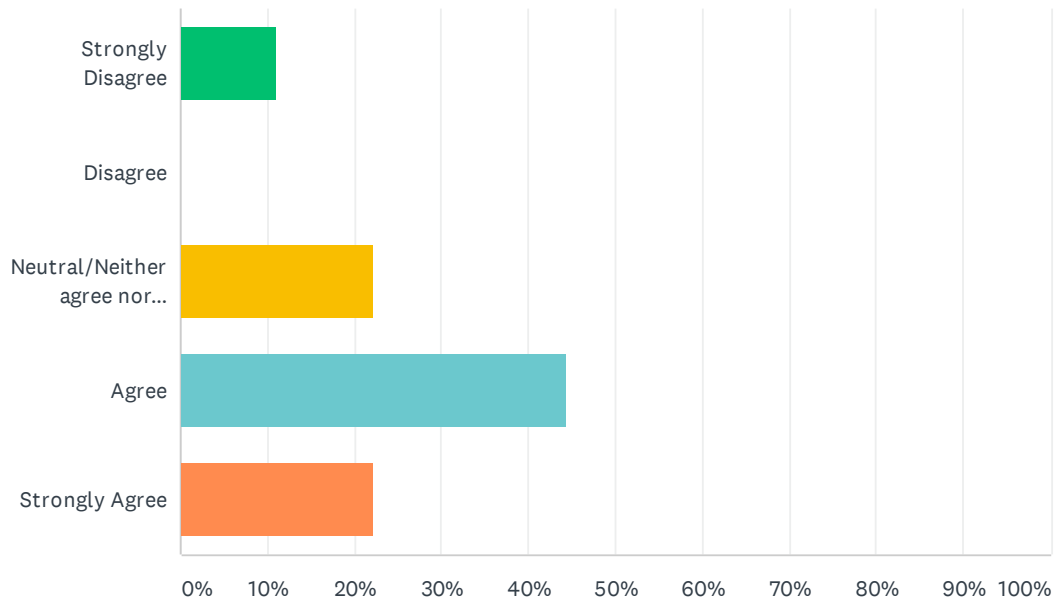
Answered: 9 Skipped: 7



ANSWER CHOICES	RESPONSES	
Strongly Disagree	33.33%	3
Disagree	0.00%	0
Neutral/Neither agree nor disagree	0.00%	0
Agree	11.11%	1
Strongly Agree	55.56%	5
TOTAL		9

Q53 Communication between senior leaders and employees is good in my organization.

Answered: 9 Skipped: 7



ANSWER CHOICES	RESPONSES	
Strongly Disagree	11.11%	1
Disagree	0.00%	0
Neutral/Neither agree nor disagree	22.22%	2
Agree	44.44%	4
Strongly Agree	22.22%	2
TOTAL		9

#644

COMPLETE

Collector: Web Link 1 (Web Link)
Started: Monday, April 05, 2021 10:20:12 AM
Last Modified: Monday, April 05, 2021 10:23:23 AM
Time Spent: 00:03:10

Page 2: About Agencies Scheduled for Study

Q1

Please share any comments, suggestions or concerns you may have about these agencies, including any observations about the way the agency shares information online. Please note your responses will be posted online and may be included in a Committee report.

State Accident Fund

Staff is very helpful!

Employment & Workforce, Department of

Really enjoy working with our DEW contacts in the Santee Lynches cohort. Very hard working and helpful people!

State Library

Appreciate all the programs and assistance provided to public libraries by the State Library!

Page 3: There are three questions seeking general information.

Q2

35-44 years old

What is your age?

Q3

South Carolina resident and do not fall into any of the categories below

Which best describes your current role?

Q4

Dorchester

In which county do you live?

Q5

Dorchester

In which county do you live?
