

AGENCY NAME:	State Accident Fund		
AGENCY CODE:	R120	SECTION:	075

**2022
Accountability Report**

SUBMISSION FORM

I have reviewed and approved the data submitted by the agency in the following templates:

- Data Template
 - Reorganization and Compliance
 - FY2022 Strategic Plan Results
 - FY2023 Strategic Plan Development
 - Legal
 - Services
 - Partnerships
 - Report or Review
 - Budget
- Discussion Template
- Organizational Template

I have reviewed and approved the financial report summarizing the agency’s budget and actual expenditures, as entered by the agency into the South Carolina Enterprise Information System.

The information submitted is complete and accurate to the extent of my knowledge.

AGENCY DIRECTOR <i>(SIGN AND DATE):</i>	SIGNATURE ON FILE	Signature Received: 9/15/2022 12:12
<i>(TYPE/PRINT NAME):</i>	Erin Farthing	

BOARD/CMSN CHAIR <i>(SIGN AND DATE):</i>	N/A	
<i>(TYPE/PRINT NAME):</i>		

AGENCY NAME:	State Accident Fund		
AGENCY CODE:	R120	SECTION:	075

AGENCY'S DISCUSSION AND ANALYSIS

The South Carolina State Accident Fund ("SAF") was established in 1943 for the purpose of providing workers' compensation coverage and administration for all state agencies and other local governmental entities at reasonable prices. By creating a state agency for the sole purpose of "self-insuring," the state of South Carolina provides a stable source of guaranteed insurance coverage so that state workers are not placed at undue risk.

The mission of SAF is to provide cost effective, guaranteed workers' compensation insurance for state agencies and optional coverage for other governmental entities, and to provide superior servicing for policyholders and injured workers.

As set forth by statute, SAF determines rates and premiums in the same manner as a private insurance company. It is funded entirely by the premium it collects and receives no general funds from the state of South Carolina.

On July 1, 2013, the administration of the South Carolina Workers' Compensation Uninsured Employers' Fund ("UEF") was transferred to SAF. The UEF was created to ensure payment of workers' compensation benefits to injured employees whose employers failed to acquire coverage for their employees as required. The UEF is funded from the collections of tax on insurance carriers and self-insureds.

By self-insuring, SAF provides the state a more stable and economic source of insurance coverage and avoids many underwriting risks associated with varied governmental functions. This stability ensures that injured state employees are provided necessary medical care and income while out of work, thereby limiting any burden on SC employees and, ultimately, the state of South Carolina.

SAF measures its success and establishes goals based on the expectations of our policyholders and stakeholders. Surveys and interviews have established these continued goals:

- Quality and customized services (timely processing of claims and providing appropriate services);
- Low claim costs;
- Competitive rates; and
- Personal and interactive service and communication.

The key strategic goals facing SAF are related to the implementation of a new case management system, and retention and recruitment of staff.

The agency's major applicable achievements for FY 2021-2022 include:

- Agency remained financially sound and self-sustaining;
- Maintained level premium rates for SAF policyholders;
- Continued costs savings through vendor partnerships;
- Established a Claims Department career progression path for claim adjusters;
- Maintained a high success rate for workers' compensation claim mediations;
- Implementation of off-site backup and upgraded firewalls for enhanced security and monitoring.

AGENCY NAME:	State Accident Fund		
AGENCY CODE:	R120	SECTION:	075

The agency continued its costs saving and recovery efforts through vendor partnerships, which provided a net recovery and/or fee schedule savings of \$13,448,242.00.

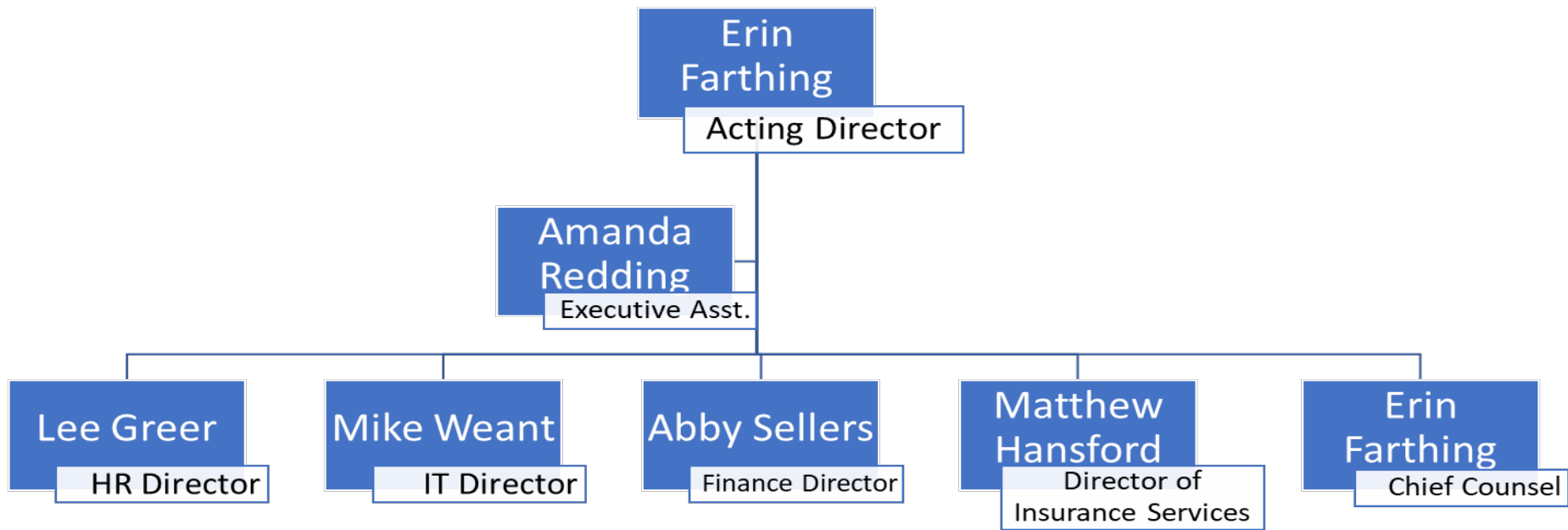
o Medical services/ Charge Review	\$3,828,430.00
o Pharmacy Services	\$5,100,156.00
o Subrogation Services*	\$1,229,115.00
o Physical Therapy Services	\$265,356.00
o Second Injury Fund Recoveries*	\$2,572,597.00
o Collection Services (UEF)	\$452,588.00

Primary goals for Fiscal Year 2022-2023 include:

- Begin integration of new case management system;
- Begin implementation of recommendations received from Legislative Oversight Committee;
- Continue to work with Division of Procurement Services to bring all existing vendor contracts current.

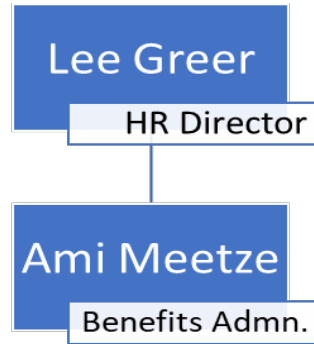
* Starting in FY 2021-2022 recoveries are shown as net.

AGENCY NAME:	State Accident Fund		
AGENCY CODE:	R120	SECTION:	075

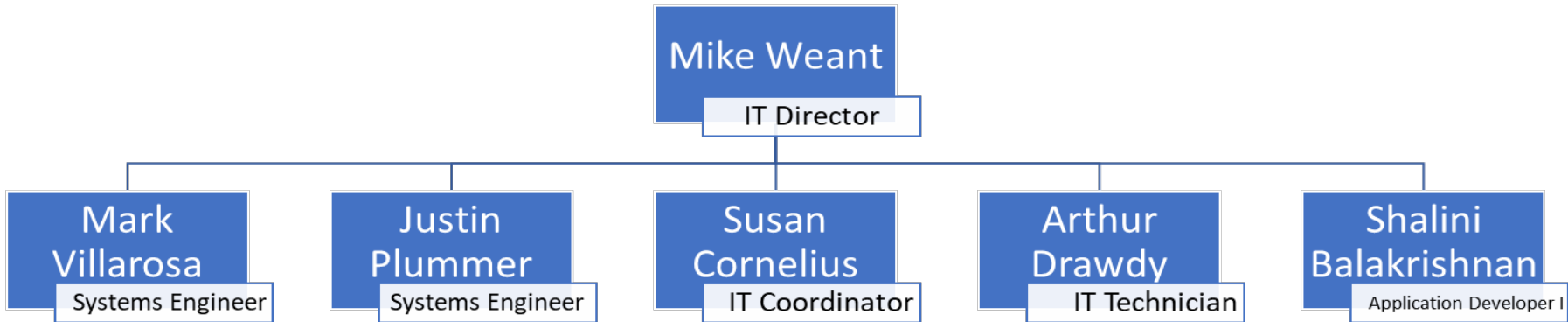


AGENCY NAME:	State Accident Fund		
AGENCY CODE:	R120	SECTION:	075

Human Resources

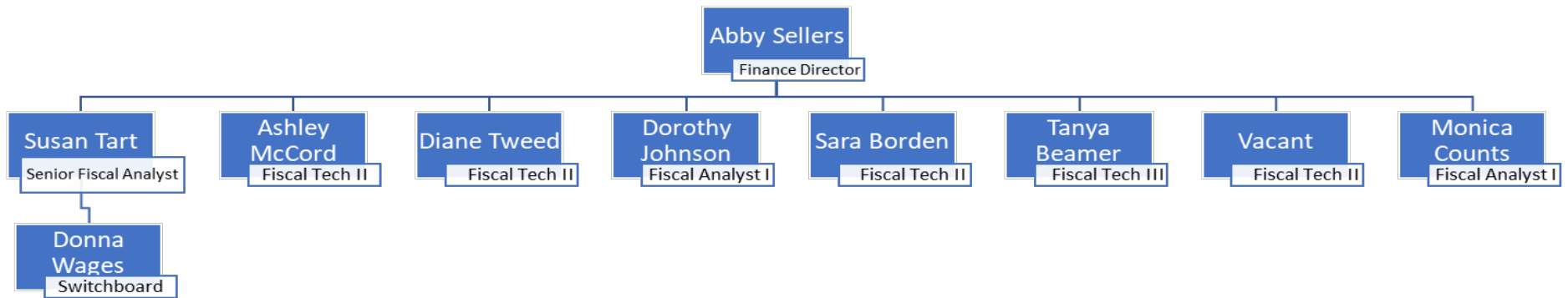


Information Technology



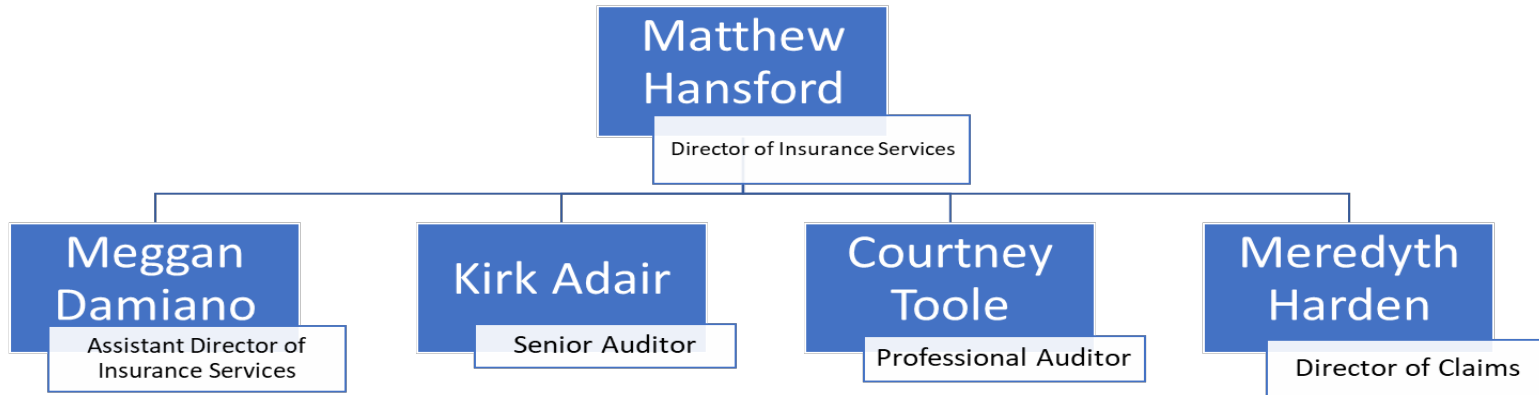
AGENCY NAME:	State Accident Fund		
AGENCY CODE:	R120	SECTION:	075

Finance



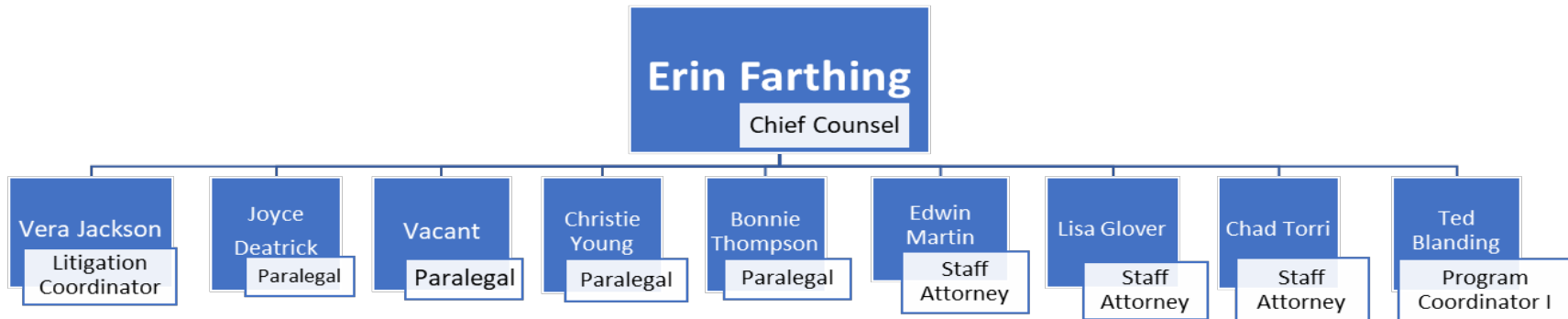
AGENCY NAME:	State Accident Fund		
AGENCY CODE:	R120	SECTION:	075

Insurance Services



AGENCY NAME:	State Accident Fund		
AGENCY CODE:	R120	SECTION:	075

Legal



FY2022

Reorganization and Compliance

as submitted for the Accountability Report by:

R120 - STATE ACCIDENT FUND

Primary Contact

First Name	Last Name	Role/Title	Email Address	Phone
Matthew	Hansford	Director of Insurance Services	mhansford@saf.sc.gov	803-896-5821

Secondary Contact

First Name	Last Name	Role/Title	Email Address	Phone
Abby	Sellers	Director of Financial Services	asellers@saf.sc.gov	803-896-5872

Agency Mission

Adopted in:

2019

To provide cost effective, guaranteed workers' compensation insurance for state agencies and optional coverage for other governmental entities, and to provide superior servicing for policyholders and injured workers.

Agency Vision

Adopted in:

2019

The South Carolina State Accident Fund will be recognized as a progressive and intuitive state agency and leader in the field of workers' compensation insurance for governmental entities.

Recommendations for reorganization requiring legislative change:

None

Agency intentions for other major reorganization to divisions, departments, or programs to allow the agency to operate more effectively and efficiently in the succeeding fiscal year:

None

Significant events related to the agency that occurred in FY2022

Description of Event	Start	End	Agency Measures Impacted	Other Impacts
n/a				

Is the agency in compliance with S.C. Code Ann. § 2-1-220, which requires submission of certain reports to the Legislative Services Agency for publication online and the State Library? (See also S.C. Code Ann. § 60-2-20).

Yes

Reason agency is out of compliance: (if applicable)

Is the agency in compliance with various requirements to transfer its records, including electronic ones, to the Department of Archives and History? See the Public Records Act (S.C. Code Ann. § 20-1-10 through 20-1-180) and the South Carolina Uniform Electronic Transactions Act (S.C. Code Ann. § 26-6-10 through 26-10-210).

Yes

Does the law allow the agency to promulgate regulations?

No

Law number(s) which gives the agency the authority to promulgate regulations:

Has the agency promulgated any regulations?

No

Is the agency in compliance with S.C. Code Ann. § 1-23-120 (J), which requires an agency to conduct a formal review of its regulations every five years?

No

(End of Reorganization and Compliance Section)

FY2022

Strategic Plan Results

as submitted for the Accountability Report by:

R120 - STATE ACCIDENT FUND

- Goal 1 Maintain High Level of Customer Satisfaction
- Goal 2 Be a leader in South Carolina Workers' Compensation rule and regulation compliance.
- Goal 3 Operate a cost effective government agency.

Perf. Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
1.1 Conduct Annual Policyholder Satisfaction Survey											State Objective: Government and Citizens			
1.1.1	Maintain greater than 90% positive response rate on the annual policyholder survey.	0.982	0.9	0.992	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Percentage of positive responses from Annual Policyholder Survey	Annual Policyholder Satisfaction Survey	Completed surveys entered into SAF Internal Database. Report aggregates combined data from collected surveys.	Indirect benefit to agency policyholders. Measures overall quality of service provided as well as effectiveness of claim management, timely response to inquiries, and further training requests.	All SAF Policyholders	0100.010000.000	
1.2 Measure Policyholder Retentions Rates											State Objective: Government and Citizens			
1.2.1	Measure policyholder retention.	0.968	0.8	0.942	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Percentage of policyholders who renewed or continued coverage with the Fund. (Voluntary Accounts)	Agency Policyholder Management Database.	SAF Internal Database. Report aggregates data from the agency policyholder management database.	Indirect benefit to agency policyholders. Higher retention shows SAF is fulfilling the needs of its voluntary policyholders.	SAF Voluntary Policyholders	0100.010000.000	
1.3 Provide Policyholders Loss Prevention and Safety Services											State Objective: Government and Citizens			
1.3.1	Maintain greater than 90% positive response loss prevention and safety training surveys.	0	0.9	1	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Percentage of positive responses from surveys taken at training classes, inspections, and other services provided.	Surveys conducted during safety training and/or classes.	Surveys maintained and calculated by SAF's Safety and Loss Team.	Direct benefit to agency policyholders. Measures the content and quality of all safety related training, classes, inspections, and any other safety services provided.	All SAF Policyholders	0100.010000.000	
2.1 Review fines received by SC Workers' Compensation Commission											State Objective: Government and Citizens			
2.1.1	Number of fines paid to the WCC is to be less than the prior three year's average.	3	2	5	Ratio	equal to or less than	State Fiscal Year (July 1 - June 30).	The number of fines paid to the Workers Compensation Commission.	Agency Claims Management Database.	SAF Internal Database. Report aggregates data from the agency claims management database.	Direct benefit to agency policyholders. Demonstrates proper claim handling.	All SAF Policyholders	0100.010000.000	
3.1 Review expenditures with the greatest impact to agency.											State Objective: Public Infrastructure and Economic Development			
3.1.1	Maintain less than a 15% increase in the average medical cost per SAF workers' compensation claim.	0.21	0.15	-0.0246	Percent	equal to or less than	State Fiscal Year (July 1 - June 30).	Actual figure from medical cost divided by the total number of claims. Percentage is change from last year to this year in average medical cost per claim.	Agency Claims Management Database.	SAF Internal Database. Report aggregates data from the agency claims management database.	Direct benefit to agency policyholders. Demonstrates proper medical management of workers' compensation claims which benefit all SAF policyholders and their injured employes.	All SAF Policyholders	0100.010000.000	Average cost decreased 2.46% compared to the previous fiscal year.
3.1.2	Maintain less than a 15% increase in the average indemnity cost per SAF workers' compensation claim.	-0.026	0.15	0.0257	Percent	equal to or less than	State Fiscal Year (July 1 - June 30).	Actual figure from indemnity cost divided by the total number of claims. Percentage is change from last year to this year in average indemnity cost per claim.	Agency Claims Management Database.	SAF Internal Database. Report aggregates data from the agency claims management database.	Direct benefit to agency policyholders. Demonstrates proper payment of Temporary Total benefits and settlement of workers' compensation claims which benefit all SAF policyholders and their injured employes.	All SAF Policyholders	0100.010000.000	Average cost increased 2.57% compared to the previous fiscal year.
3.1.3	Reimbursements for claims expense paid on Uninsured Employers' Fund claims will exceed the previous fiscal year.	527463.32	527463.32	452588.34	Dollar Amount	equal to or greater than	State Fiscal Year (July 1 - June 30).	Actual figure from all reimbursements received from employers on Uninsured Employers' Fund claims.	Agency Claims Management Database.	SAF Internal Database. Report aggregates data from the agency claims management database.	Direct benefit to all stakeholders. Additional reimbursements from UEF responsible employers lessens the amount of withdrawals needed to support the operations of UEF.	Department of Insurance, WCC, and the State	0516.000000.000	
3.2 Control operating costs of the agency.											State Objective: Public Infrastructure and Economic Development			

Perf. Measure Number	Description	Base	Target	Actual	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
3.2.1	Maintain less than 15% administrative cost ratio.	0.102	0.15	0.09	Percent	equal to or less than	State Fiscal Year (July 1 - June 30).	Total administrative costs divided by total premium	Current year estimated using Variance Report and finalized by the Fund's actuary.	SAF Monthly Variance Report kept by SAF's Director of Financial Services	Indirect benefit to agency policyholders. Demonstrates the cost effectiveness of having a state agency provide workers' compensation coverage to state employees.	All SAF Policyholders, the State	0100.010000.000	
3.3 Collect premium as due												State Objective: Public Infrastructure and Economic Development		
3.3.1	Percentage of Premium Billed over 90 days past due is less than 5% of the total premium billed.	0	0.05	0.000005	Percent	equal to or less than	State Fiscal Year (July 1 - June 30).	Total premium past due over 90 days divided by total premium	Past Due Amount as percentage of Premium as reported in the Variance Report	SAF Monthly Variance Report kept by SAF's Director of Financial Services	Indirect benefit to all agency policyholders. Demonstrates agency ability to collect past due premium from all policyholders.	All SAF Policyholders	0100.010000.000	
3.3.2	Audit 90% or more premium accounts within 180 days of annual renewal.	1	0.9	1	Percent	equal to or greater than	State Fiscal Year (July 1 - June 30).	Percentage of policyholder payroll audits completed within 180 days.	Agency Policyholder Management Database.	SAF Internal Database. Report aggregates data from agency policyholder management database.	Indirect benefit to all agency policyholders. Demonstrates ability of SAF Premium Auditors conducting premium audits in timely fashion. Leads to faster collections and more accurate premium billing.	All SAF Policyholders	0100.010000.000	
3.4 Cost vs. Revenue												State Objective: Public Infrastructure and Economic Development		
3.4.1	Claims Expense will not exceed more than 85% of Premium for the fiscal year.	0.96	0.85	0.92	Percent	equal to or less than	State Fiscal Year (July 1 - June 30).	Total claims expense divided by total premium	Estimation calculated from variance report and figures confirmed on audited Financial Statement	SAF Monthly Variance Report kept by SAF's Director of Financial Services	Indirect benefit to all stakeholders. Demonstrates agency's ability to manage workers' compensation claims appropriately year-over-year.	All SAF Policyholders, the State	0100.010000.000	

FY2022

Strategic Plan Development

as submitted for the Accountability Report by:

R120 - STATE ACCIDENT FUND

- Goal 1 Maintain High Level of Customer Satisfaction
- Goal 2 Operate a cost effective government agency.
- Goal 3 Improve efficiency of internal agency practices and procedures.
- Goal 4 Maintain and/or improve claim resolution practices.

Perf. Measure Number	Description	Base	Target	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
1.1 Maintain high-level of service and support to all policyholders.													
1.1.1	Maintain greater than a ninety percent (90%) positive response rate on the annual policyholder survey.	0.992	0.9	Percent	Equal to or greater than	State Fiscal Year	Percentage of positive responses from Annual Policyholder Survey	Annual Policyholder Satisfaction Survey	Completed surveys entered into SAF Internal Database. Report aggregates combined data from collected surveys.	Indirect benefit to SAF policyholders. Measures overall quality of service provided to policyholders by SAF's Claim, Policyholder, and Safety departments.	All SAF Policyholders	0100.010000.000	
1.1.2	Measure non-state policyholder retention. Percentage of non-state policyholders who renewed or continued coverage with the fund.	0.942	0.9	Percent	Equal to or greater than	State Fiscal Year	Percentage of non-state policyholders who renewed or continued coverage with the Fund.	Agency Policyholder Management Database	SAF Internal Database. Report aggregates data from policyholder management database.	Indirect benefit to agency non-state policyholders. Higher retention shows SAF is fulfilling the needs of its non-state policyholders.	SAF non-state policyholders	0100.010000.000	
1.2 Maintain the ability to provide educational and effective safety and loss prevention training to all policyholders.													
1.2.1	Maintain greater than ninety percent (90%) positive response to loss prevention and safety training surveys.	1	0.9	Percent	Equal to or greater than	State Fiscal Year	Percentage of positive responses from surveys taken at training classes, inspections, and other services provided.	Surveys conducted during safety training and/or classes.	Surveys maintained and calculated by SAF's Safety and Loss Specialist.	Direct benefit to agency policyholders. Measures the content and quality of all safety related training, classes, inspections, and any other safety services provided.	All SAF Policyholders	0100.010000.000	
1.3 Schedule a minimum of four (4) virtual trainings open to all policyholders.													
1.3.1	Provide a minimum of four (4) virtual workers' compensation related trainings to policyholders.	2	4	Count	Equal to or greater than	State Fiscal Year	Number of virtual trainings held during fiscal year.	SAF Internal Database	Reports kept by Director of Insurance Services	Direct benefit to SAF policyholders that attend training. Policyholders receive training and updates on SAF processes and the South Carolina workers' compensation system as a whole.	All SAF Policyholders	0100.010000.000	
2.1 Maintain or improve current claim handling practices.													
2.1.1	Number of fines paid to the WCC is to be less than the prior three year's average.	5	3	Count	Equal to or less than	State Fiscal Year	The number of fines paid to the Workers Compensation Commission.	Agency Claims Management Database	SAF Internal Database. Report aggregates data from the agency claims management database.	Direct benefit to agency policyholders. Demonstrates proper claim handling.	All SAF Policyholders	0100.010000.000	
2.1.2	Maintain less than a fifteen percent (15%) increase in the average medical cost per SAF workers' compensation claim compared to the prior fiscal year.	-0.0246	0.15	Percent	Equal to or less than	State Fiscal Year	Total medical cost divided by the total number of claims. Percentage is change from last year to this year in average medical cost per claim.	Agency Claims Management Database	SAF Internal Database. Report aggregates data from the agency claims management database.	Direct benefit to agency policyholders. Demonstrates proper medical management of workers' compensation claims which benefit all SAF policyholders and their injured employees.	All SAF Policyholders	0100.010000.000	

Perf. Measure Number	Description	Base	Target	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
2.1.3	Maintain less than a fifteen percent (15%) increase in the average indemnity cost per SAF workers' compensation claim.	0.0257	0.15	Percent	Equal to or less than	State Fiscal Year	Actual figure from indemnity cost divided by the total number of claims. Percentage is change from last year to this year in average indemnity cost per claim.	Agency Claims Management Database	SAF Internal Database. Report aggregates data from the agency claims management database.	Direct benefit to agency policyholders. Demonstrates proper payment of Temporary Total benefits and settlement of workers' compensation claims which benefit all SAF policyholders and their injured employes.	All SAF Policyholders	0100.010000.000	
2.2 Maintain or improve current collection practices.										State Objective: Public Infrastructure and Economic Development			
2.2.1	Reimbursements for claims paid on Uninsured Employers' Fund claims will exceed the previous fiscal year.	452588.34	452588.34	Dollar Amount	Equal to or greater than	State Fiscal Year	Actual figure from all reimbursements received from employers on Uninsured Employers' Fund claims.	Agency Claims Management Database	Monthly recovery reports kept by Deputy Director of Insurance Services	Direct benefit to all stakeholders. Additional reimbursements from UEF responsible employers lessens the amount of withdrawals needed to support the operations of UEF.	Department of Insurance, WCC, and the State	0516.000000.000	
2.3 Control operating costs of the agency.										State Objective: Public Infrastructure and Economic Development			
2.3.1	Maintain less than fifteen percent (15%) administrative cost ratio.	0.09	0.15	Percent	Equal to or less than	State Fiscal Year	Total administrative costs divided by total premium	Agency Variance Report and finalized by the Fund's actuary.	SAF Monthly Variance Report kept by SAF's Director of Financial Services	Indirect benefit to agency policyholders. Demonstrates the cost effectiveness of having a state agency provide workers' compensation coverage to state employees.	All SAF Policyholders, the State	0100.010000.000	
2.4 Conduct all premium audits within 180 days of annual renewal. Monthly review of audits completed.										State Objective: Public Infrastructure and Economic Development			
2.4.1	Audit ninety percent (90%) or more premium accounts within 180 days of annual renewal.	1	0.9	Percent	Equal to or greater than	State Fiscal Year	Percentage of policyholder payroll audits completed within 180 days.	Agency Policyholder Management Database	Premium Audit Report kept by Senior Premium Auditor	Indirect benefit to all agency policyholders. Demonstrates ability of SAF Premium Auditors conducting premium audits in timely fashion. Leads to faster collections and more accurate premium billing.	All SAF Policyholders	0100.010000.000	
2.5 Maintain or improve current claim handling practices. Collect premium as due.										State Objective: Public Infrastructure and Economic Development			
2.5.1	Claims paid will not exceed more than eighty-five percent (85%) of Premium for the fiscal year.	0.92	0.85	Percent	Equal to or less than	State Fiscal Year	Total claims expense divided by total premium	Estimation calculated from variance report.	SAF Monthly Variance Report kept by SAF's Director of Financial Services	Indirect benefit to all stakeholders. Demonstrates agency's ability to manage workers' compensation claims appropriately year-over-year.	All SAF Policyholders, the State	0100.010000.000	
2.6 Maintain or improve current subrogation practices.										State Objective: Public Infrastructure and Economic Development			
2.6.1	Subrogation recovery will exceed twenty percent (20%) of the total claims paid on corresponding subrogation claims.	0.249	0.2	Percent	Equal to or greater than	State Fiscal Year	Total subrogation recoveries during the fiscal year divided by the total claims paid on corresponding claims.	SAF Variance Report, Vendor Reports	SAF Variance Report, Vendor Reports kept by Deputy Director of Insurance Services	Direct benefit to SAF policyholders. Consistent recoveries help mitigate total claim costs.	SAF Policyholders	0100.010000.000	
3.1 Schedule a minimum of five (5) workers' compensation claim and/or legal trainings for agency claims and legal staff.										State Objective: Education, Training, and Human Development			
3.1.1	Provide a minimum of five (5) workers' compensation claim and/or legal trainings to agency claims and legal staff.	8	5	Count	Equal to or greater than	State Fiscal Year	Number of claim/legal trainings held during fiscal year.	SAF Internal Database	Reports kept by Deputy Director of Insurance Services	Direct benefit to SAF claims and legal staff members. Increased education and training.	SAF employees	0100.010000.000	
3.2 Amend current procedures and policies to reflect changes needed to implement universal date. Receive approval from DSHR. Communicate and										State Objective: Public Infrastructure and Economic Development			

Perf. Measure Number	Description	Base	Target	Value Type	Desired Outcome	Time Applicable	Calculation Method	Data Source	Data Location	Stakeholder Need Satisfied	Primary Stakeholder	State Funded Program Number Responsible	Notes
3.2.1	Transition agency to EPMS Universal Review Date	0	1	Percent complete	Complete	State Fiscal Year	New policies and procedures for EPMS Universal Date implemented prior to end of fiscal year.	SCEIS, SAF HR Department	SCEIS, SAF HR Department, SAF Employee Manual - Policies and Procedures	Direct benefit to SAF and the State. Changing to a Universal Review Date will save agency resources and ensure more timely completion of the EPMS for all SAF employees.	SAF, the State	0100.010000.000	
3.3 Schedule and monitor progress of assigned training.										State Objective: Maintaining Safety, Integrity and Security			
3.3.1	All SAF employees complete assigned I.T. security training.	0.96	1	Percent complete	Complete	State Fiscal Year	Total number of employees who complete all assigned training divided by the total number of agency employees.	SAF I.T. Department	SAF I.T. Department, completion reports kept by SAF Director of I.T.	Direct benefit to the agency, SAF Policyholders, and the State. Ensuring agency-wide completion of security training helps to prevent potential cyber threats that may occur.	SAF, SAF Policyholders, the State	0100.010000.000	
4.1 Maintain and/or improve upon current mediation practices by the Claim and Legal Departments.										State Objective: Government and Citizens			
4.1.1	Maintain greater than seventy percent (70%) mediation success rate.	0.78	0.7	Percent	Equal to or greater than	State Fiscal Year	Number of SAF claims resolved at mediation divided by the total number of SAF claims that went to mediation.	Agency Claims Management Database	Reports kept by SAF Litigation Coordinator	Direct benefit to SAF policyholders and their injured employees. Mediation provides a tool to resolve claims efficiently and avoids the costs of further litigation.	SAF Policyholders, Employees of SAF Policyholders	0100.010000.000	
4.2 Maintain and/or improve upon current clincher conference practices by the Claim and Legal Departments.										State Objective: Government and Citizens			
4.2.1	Maintain greater than eighty-five percent (85%) clincher conference success rate.	0.923	0.85	Percent	Equal to or greater than	State Fiscal Year	Number of SAF claims resolved at a clincher conference divided by the total number of SAF claims that went to a clincher conference.	Agency Claims Management Database	Reports kept by SAF Litigation Coordinator	Direct benefit to SAF policyholders and their injured employees. Clincher conferences provide an effective way to resolve claims efficiently and avoid the costs of further litigation.	SAF Policyholders, Employees of SAF Policyholders	0100.010000.000	

FY2022

Budget Data

as submitted for the Accountability Report by:

R120 - STATE ACCIDENT FUND

State Funded Program No.	State Funded Program Title	Description of State Funded Program	(Actual) General	(Actual) Other	(Actual) Federal	(Actual) Total	(Projected) General2	(Projected) Other	(Projected) Federal4	(Projected) Total
0100.010000.000	Administration	Created by Section 42-7-10 this fund serves as the workers' compensation insurer for all state agency's and other subdivisions of the State.	\$ -	\$ 4,237,911.34	\$ -	\$ 4,237,911.34	\$ -	\$ 7,677,501.00	\$ -	\$ 7,677,501.00
0100.020000X000	Educational Training	Workers' Compensation related educational assistance and training.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
0516.000000.000	Uninsured Employers Fund	Created by Section 42-7-200 this fund ensures the payment of worker's compensation benefits to injured employees whose employers have failed to acquire necessary coverage for employees accordance with Title 42.	\$ -	\$ 561,208.19	\$ -	\$ 561,208.19	\$ -	\$ 996,168.00	\$ -	\$ 996,168.00
9500.050000.000	State Employer Contributions	All benefits paid to SAF employees in accordance with South Carolina Law.	\$ -	\$ 1,536,074.71	\$ -	\$ 1,536,074.71	\$ -	\$ 2,137,394.00	\$ -	\$ 2,137,394.00

FY2022

Legal Data

as submitted for the Accountability Report by:

R120 - STATE ACCIDENT FUND

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2022
38-55-530	State	Statute	Designated the State Accident Fund as an authorized agency under Article 5. Insurance Fraud and Reporting Immunity.	Not related to agency deliverable		No Change
42-1-415	State	Statute	Representation of coverage; reimbursement from Uninsured Employers' Fund	Not related to agency deliverable		No Change
42-1-490	State	Statute	Payments to claimant-inmates of State Department of Corrections.	Requires a manner of delivery		No Change
42-1-500	State	Statute	County or municipal prisoners	Requires a service		No Change
42-7-10.	State	Statute	Establishment of the State Accident Fund.	Requires a manner of delivery		No Change
42-7-100	State	Statute	Fund director may insure liability.	Requires a manner of delivery		No Change
42-7-20.	State	Statute	Describes the administration of the fund and the selection of the director.	Requires a manner of delivery		No Change
42-7-200	State	Statute	Workers' compensation Uninsured Employers' Fund; claims; collection powers; reimbursement agreements; funding.	Requires a manner of delivery		No Change
42-7-210	State	Statute	Transfers from general fund to State Accident Fund authorized.	Funding agency deliverable(s)		No Change
42-7-30	State	Statute	Legal representation for fund; extra legal services; fees and expenses.	Requires a service		No Change
42-7-310	State	Statute	Establishment, purpose, administration, funding and staff of Second Injury Fund	Funding agency deliverable(s)		No Change
42-7-320	State	Statute	Termination of Second Injury Fund; schedule.	Funding agency deliverable(s)		No Change
42-7-40	State	Statute	Application to State.	Not related to agency deliverable		No Change
42-7-50	State	Statute	Subdivisions of State; optimal participation.	Requires a service		No Change
42-7-60	State	Statute	Officers and employees covered by article.	Requires a manner of delivery		No Change
42-7-65	State	Statute	Average weekly wage designated for certain categories of employees.	Requires a manner of delivery		No Change
42-7-67	State	Statute	Benefits for State and National Guard members.	Requires a manner of delivery		No Change
42-7-70	State	Statute	Rates and premiums.	Funding agency deliverable(s)		No Change
42-7-80	State	Statute	Payment of awards; notice of intention to contest award.	Requires a service		No Change
42-7-90	State	Statute	Expenditures from fund.	Requires a service		No Change
Regulation 67-201	State	Regulation	Regulations to be liberally construed in favor of the injured worker.	Not related to agency deliverable		No Change
Regulation 67-210	State	Regulation	Designates the State Accident Fund as a party to be served for hearing requests.	Not related to agency deliverable		No Change
Regulation 67-405	State	Regulation	Sets forth the requirement for the State Accident Fund to file reports for coverage, notices of termination and all reports and documents required under the Act.	Requires a service		No Change
Regulation 67-416	State	Regulation	Requires the State Accident Fund to report coverage, accident, and claims information to the Commission using electronic interchange standards prescribed by the Commission.	Requires a service		No Change
Regulation 67-417	State	Regulation	Stipulates that the Commission may conduct on-site examinations of the State Accident Funds claim files.	Requires a service		No Change

FY2022

Services Data

as submitted for the 2022 Accountability Report by:

R120 - STATE ACCIDENT FUND

Description of Service	Description of Direct Customer	Customer Name	Others Impacted by Service	Division or major organizational unit providing the service.	Description of division or major organizational unit providing the service.	Primary negative impact if service not provided.	Changes made to services during FY2022	Summary of changes to services
Premium Collection - To collect premium from policyholders in order to pay the claims and administrative costs of SAF.	All state agencies and other subdivisions of the State insured for workers' compensation by SAF.	SAF Policyholders	SAF Employees, Injured Workers	Policyholder Services Team	Policyholder Services gathers information to determine the amount of annual premium for policyholders. They in-turn, calculate annual premium for individual policyholders and send invoices to policyholders based on the calculated premium. This team also assists in the collection of premium from policyholders and also provides requested information to policyholders regarding premium and coverage.	The inability to collect premium from policyholders would limit the ability to pay claims and fund the operation of the State Accident Fund.	No Change	
Safety & Loss Control - To provide assistance, through inspections and training, to policyholders trying to reduce their number of workers' compensation claims or trying to develop a safety department or policies.	All state agencies and other subdivisions of the State insured for workers' compensation by SAF.	SAF Policyholders	Employees of SAF Policyholders	Policyholder Services Team	Provides safety and loss control training and consultation to SAF's policyholders to help reduce workplace injuries. Conducts courtesy inspections as requested by the policyholder. Provides and coordinates safety and inspections within SAF.	Increased frequency and severity of workers' compensation claims from all SAF Policyholders	No Change	
Claim Management SAF - To provide proper benefits and claim services to the injured employees of SAF policyholders.	Injured employees of all state agencies and other subdivisions of the State	Injured employees	The State, SAF Policyholders, family members of injured employees	SAF Claims Team	Claims Management (SAF) - Receive first reports of injury from policyholders and reviews individual claims to determine compensability under the South Carolina Workers' Compensation Act. Directs medical care of injured worker to appropriate providers. Ensure proper payment of medical and indemnity benefits in accepted claims. Provide workers' compensation training to all policyholders and their employees.	Inadequate or no workers' compensation benefits would be provided to State employees and other subdivisions of the State.	No Change	
Claims Management UEF - To provide proper benefits and claim services to the injured employees of uninsured employers.	Injured employees of uninsured businesses.	Injured employees	The State, SC licensed insurance companies, family members of injured employees	UEF Claims Team	Claims Management (UEF) - Receive first reports of injury via Form 50 from the Workers Compensation Commission (WCC) or order of the WCC. Investigate employer liability and assume responsibility for claim benefits as ordered by the WCC. Directs medical care of injured worker to appropriate providers. Ensure proper payment of medical and indemnity benefits as ordered.	Inadequate or no workers' compensation benefits would be provided to State employees and other subdivisions of the State.	No Change	
Claim Expense Recovery - Pursue recovery of workers' compensation claim costs by subrogating against at-fault third parties, uninsured employers, accepted SIF cases, and qualifying reinsurance events.	All state agencies and other subdivisions of the State insured for workers' compensation by SAF.	SAF Policyholders	The State, SC licensed insurance companies	SAF & UEF Claims Teams	Pursue and recover workers' compensation claim costs from at-fault third parties, uninsured employers, Second Injury Fund claim reimbursements, and from reinsurers on qualifying events.	Additional costs to SAF and it's policyholders by not recovering funds that are legally viable.	No Change	

Description of Service	Description of Direct Customer	Customer Name	Others Impacted by Service	Division or major organizational unit providing the service.	Description of division or major organizational unit providing the service.	Primary negative impact if service not provided.	Changes made to services during FY2022	Summary of changes to services
Claim Investigations - To provide a more detailed investigation regarding the compensability of a workers' compensation claim and, when required by law, assist in determining proper dependents in a workers' compensation death case.	All state agencies and other subdivisions of the State insured for workers' compensation by SAF.	SAF Policyholders	Injured employees of SAF Policyholders	Special Investigations Unit	Perform in-depth compensability and dependency investigations regarding the compensability of workers' compensation claims as requested by the policyholder, adjuster, or required by law. Coordinate referrals to outside surveillance firms. Investigate claims for fraud and makes referrals to the South Carolina Attorney General's Office for possible prosecution.	Failure to investigate claims regarding the legal compensability of a workers' compensation claim may lead to incorrect assessments by SAF claims adjusters, resulting in additional costs to the SAF and its policyholders.	No Change	
SAF In-House Legal Counsel - To represent SAF, UEF, and its policyholders in legal matters and to advise SAF staff when needed.	All state agencies and other subdivisions of the State insured for workers' compensation by SAF.	SAF Policyholders	SAF Employees, Uninsured Employers	SAF & UEF Legal	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. Advise SAF management and staff regarding legal matters concerning the agency.	Inadequate representation of the SAF in legal matters. Legal representation is required by law (SC Code 42-7-30).	No Change	
Outside counsel hired by SAF - To represent SAF, UEF, and its policyholders in all legal matters.	All state agencies and other subdivisions of the State insured for workers' compensation by SAF.	SAF Policyholders	SAF Employees, Uninsured Employers	SAF & UEF Legal	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.	Additional costs to the State and SAF Policyholders and lack of expertise in South Carolina's workers' compensation market.	No Change	
Technology Support - Support, maintain, and upgrade the existing systems and equipment that SAF relies on for all operations	All SAF employees	SAF Employees	SAF Policyholders	Information Technology	The Information Technology Team provides support and maintenance to 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, and recommends and implements new systems and equipment as needed	Restrict the SAF's ability to maintain the integrity of the agency's internal data and systems, and protect claimants' personal data from external security breaches.	No Change	
Human Resource Management - To provide SAF with the proper staffing, compensation, benefit, and training needs in order to optimize the effectiveness of all employees.	All SAF employees	SAF Employees	SAF Policyholders	Human Resources	Provide agency with appropriate staffing for all departments. Coordinate all benefits on employee and employer behalf. Provide support for all matters related to Human Resources including EPMS maintenance.	Increased costs to SAF and its Policyholders. Non-payment of employee benefits and improper agency staffing.	No Change	
Financial Services Support - To provide financial support and expertise to SAF.	All SAF employees	SAF Employees	SAF Policyholders	Business Support	The SAF Business Support Team processes all check payments, stop payments, and cancellations, report to management on all financial and budgetary matters, maintains and reconciles all general ledger accounts and bank checking accounts, and performs purchasing and inventory required by the agency for operation.	Impede thr ability to provide payments to injured workers, medical providers, and SAF vendors.	No Change	

FY2022

Partnerships Data

as submitted for the 2022 Accountability Report by:

R120 - STATE ACCIDENT FUND

Type of Partner Entity	Name of Partner Entity	Description of Partnership	Change to the partnership during the past fiscal year
State Government	Department of Insurance	SAF refers potential workers' compensation fraud cases to DOI for potential investigation.	No Change
State Government	South Carolina Department of Revenue	Participant is DOR's GEAR program which aides in the recovery of uninsured employer debts.	No Change
State Government	South Carolina Department of Social Services	DSS advises SAF of any potentially eligible SAF claims that could be appropriately garnished for overdue child support.	No Change

FY2022

Reports Data

as submitted for the Accountability Report by:
R120 - STATE ACCIDENT FUND

Report Name	Law Number (if applicable)	Summary of information requested in the report	Date of most recent submission DURING the past fiscal year	Reporting Frequency	Type of entity/entities	Method to access the report	Direct access hyperlink or agency contact (if not provided to LSA for posting online)	Changes to this report during the past fiscal year	Explanation why a report wasn't submitted
n/a									