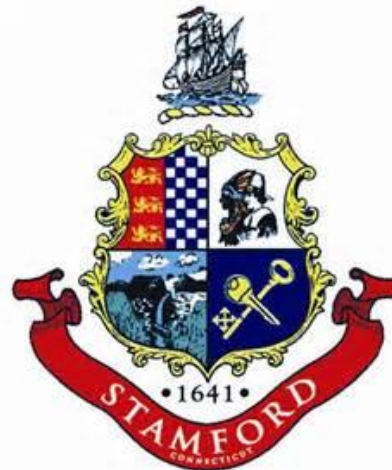


City of Stamford Risk Management

FY 2017-18 Budget Presentation





Services Provided

(to citizens / to departments)

Program (s)	Services Provided (include Volume - if applicable)
Critical & Mandated Programs Services	Self Insured Loss program, Excess Insurance, Safety & Loss Control
Other Services	Review 3,000 building use, special event, and parks use permits for insurance compliance
	Prepare insurance language and review documents for compliance for grants and Purchasing. Prior fiscal year included 68 competitive bids, 24 competitive proposals, 28 contracts based on cooperative bids, 170 contracts based on State of CT contracts, 23 GSA contracts, and 23 misc. contracts.
	Investigation and processing of property losses due to flood, fire, etc. Coordination of Third Party Administrators, review of workers' compensation claims Safety training, CPR, AED, and First Aid training, accident investigations



Other Department Resources

Resources that supplement department staff (i.e.: consultants, outside firms, etc.)

<i>Function</i>	<i>Title</i>
Processing and adjusting of workers' compensation claims (approximately 545 new claims/year)	PMA of New England
Processing and adjusting of liability claims Current count 145	PMA of New England
Marketing and securing of excess insurance for the City of Stamford	A.J. Gallagher



2016-17 Highlights

What are the most significant accomplishments made & challenges faced by the department in the last FY?

- An accomplishment was proposing to Stamford Leadership a change to the Workers' Compensation Regulations. The proposal passed through and became a law primarily because of Stamford leadership, and has eliminated improper notifications of workers compensation claims which resulted in an inability to deny the claim.
- Stamford experienced a decrease in the severity of WC injuries, resulting in a \$1,360,000 (22%) decrease compared to prior year in reserves for new injuries, and maintains an average number of new losses <550.



Department Challenges

Key Program/Department Challenges (exclude staffing level impact)

A challenge in Risk is a lack of sufficient resources. There are only 3 employees. An additional safety officer was previously requested, but cut by the BOF. Approximately 25% of our time is spent on workers compensation and injury related issues, 25% administrative activities, 20% safety training, 20% contracts/permits, 10% other (i.e. investigations, OSHA meetings, etc.). With an additional safety officer, more safety training could occur, additional investigations, etc.

A huge challenge/concern is pending or proposed legislation which would result in expanded unfunded mandates

Budget Scenarios

In the event of significant budget reductions describe the impact the reduction would have?

- The budget submitted is a bare minimum budget. Any reduction will most likely result in coming back to the Boards for additional appropriations for workers' compensation, general liability, auto physical damage, and auto liability claims.



Performance Metrics

City of Stamford Workers' Compensation Benchmarks							
City Only							
Average Results by Total Claim Rate							
Municipality	Population	Total Claims	Total Claim Rate	Total Incurred	Total Paid	Total Reserved	Total Incurred Rate
A	61,422	111	0.18	\$1,170,307	\$666,884	\$503,423	\$1,905
B	61,347	113	0.18	\$576,276	\$377,562	\$198,714	\$939
D	63,324	150	0.24	\$886,716	\$565,552	\$321,164	\$1,400
C	60,570	153	0.25	\$868,315	\$458,581	\$409,735	\$1,434
E	147,612	421	0.28	\$3,746,994	\$2,165,446	\$1,581,549	\$2,538
Stamford	128,278	431	0.34	\$3,989,222	\$2,256,389	\$1,732,832	\$3,110
F	109,307	375	0.34	\$4,939,867	\$2,738,971	\$2,200,897	\$4,519
G	60,293	218	0.36	\$1,378,823	\$811,083	\$567,740	\$2,287
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Rates are per 100 Residents,
2014 CT DPH Statistics, Losses
Valued 6/30/15



Performance Metrics

City of Stamford Workers' Compensation Benchmarks							
Board of Education Only							
Average Results by Total Claim Rate							
Municipality	Population	Total Claims	Total Claim Rate	Total Incurred	Total Paid	Total Reserved	Total Incurred Rate
Stamford	128,278	219	0.17	\$963,304	\$609,786	\$353,517	\$751
A	61,422	125	0.20	\$553,107	\$261,111	\$291,996	\$901
B	61,347	127	0.21	\$662,643	\$452,493	\$210,150	\$1,080
E	147,612	311	0.21	\$1,300,974	\$837,492	\$463,482	\$881
C	60,570	132	0.22	\$511,231	\$342,578	\$168,653	\$844
G	60,293	150	0.25	\$596,440	\$388,333	\$208,107	\$989
D	63,324	175	0.28	\$449,524	\$344,708	\$104,816	\$710
F	109,307	368	0.34	\$2,489,628	\$1,517,807	\$971,821	\$2,278
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Rates are per 100 Residents,
2014 CT DPH Statistics,
Losses Valued 6/30/15



2017-2018 Goals

What are your department goals and plans for 2017-18?

- Continue to provide additional safety training to City/BOE employees
- Investigate more accidents
- Continue to pursue disciplinary action as a result of at fault accidents
- Will measure success by review of claim numbers, expenditures, and accident reports



Department Changes

Major changes planned for the department

- *No major changes planned for department*
- *We believe that an additional safety officer would allow us to perform more training, complete more safety inspections, and review the new AVL program which could help us reduce losses.*