



MICHIGAN SCHOOL INSURANCE PROGRAMS

## Workers' Compensation Summary

Forest Hills Public Schools

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Policy Term: July 1, 2024 – July 1, 2025

Presented by:

Arthur J. Gallagher.  
300 Ottawa NW | Suite 301  
Grand Rapids, MI 49503  
[www.ajg.com](http://www.ajg.com)

and

West Michigan Workers'  
Compensation Group



# Gallagher

Insurance | Risk Management | Consulting

**Table of Contents**

Claims Overview ..... 3

Payroll Exposure ..... 3

Class Code Rates ..... 4

Premium Contribution ..... 4

Program Structure..... 5

Servicing MSIP ..... 6

No Additional Cost Resources Provided to Members ..... 7

## Claims Overview

Below is a summary of your district's and MSIP's claims information.

### Claims Information for Forest Hills Public Schools

	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	Total
<b>Workers' Compensation Losses</b>	\$37,117	\$100,026	\$340,828	\$129,449	\$9,524	<b>\$616,944</b>

5 Year Loss Ratio: 86.8%

3 Year Loss Ratio: 106.3%

23/24 Term Loss Ratio: 5.2%

## Payroll Exposure

Class Code	Classification	2023-2024 Payroll	2024-2025 Estimated Payroll	% Change
7380	Bus Drivers	\$1,196,618	\$1,528,471	27.73%
8810	Clerical	\$4,224,726	\$4,433,029	4.93%
8868	Professional	\$48,094,093	\$50,285,256	4.56%
9015	Janitorial	\$2,293,665	\$2,407,740	4.97%
9058	Food Service	\$735,728	\$771,333	4.84%
9101	All Other	\$1,175,300	\$1,195,576	1.73%
<b>Total</b>		<b>\$57,720,130</b>	<b>\$60,621,405</b>	<b>5.03%</b>

### Class Code Rates

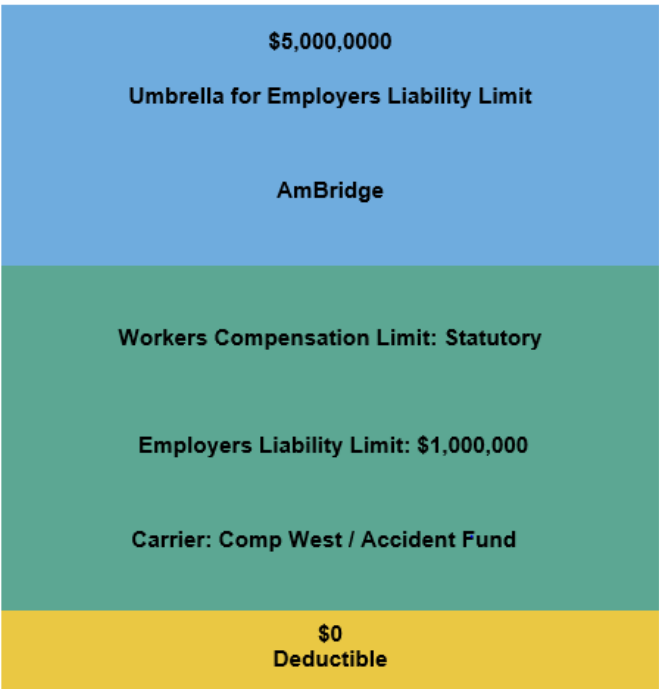
Class Code	Classification	2023-2024 Rates per \$100	2024-2025 Rates per \$100
7380	Bus Drivers	3.15	3.15
8810	Clerical	0.07	0.07
8868	Professional	0.17	0.17
9015	Janitorial	2.19	2.19
9058	Food Service	0.70	0.70
9101	All Other	1.77	1.77

### Premium Contribution

	2023-2024	2024-2025	% Change
Premium	\$160,958	\$194,265	20.69%
WMWCG Administration Cost	\$9,940	\$7,122	-28.35%
<b>Total Contribution</b>	<b>\$170,898</b>	<b>\$201,387</b>	<b>17.84%</b>
Experience Mod	0.92	1.14	23.91%

Program Structure

2024-2025 Program Structure – Workers Compensation Group First Dollar Program



Workers Compensation

### Servicing MSIP

### Executive Committee

<b>Chris Lamer – Chair</b> Ottawa ISD	
<b>Scott Powers – Treasurer</b> Spring Lake Public Schools	<b>Jamie Carnes – Vice Chair</b> Ionia ISD
<b>Marty Eischer – Secretary</b> Comstock Park Public Schools	<b>Heather Roszkowski – At Large Member</b> Grandville Public Schools
<b>Sonia Hodge – At Large Member</b> Lowell Area Schools	<b>Anthony Morey – At Large Member</b> East Grand Rapids Schools

### Arthur J. Gallagher Risk Management Services, Inc.

Main Office Phone Number: (616) 233-0910

Name / Title	Phone	E-mail
<b>Travis Van Tighem, ARM</b> Senior Program Director	(517) 899-8339	Travis_VanTighem@RPAdmin.com
<b>John Zielinski</b> Account Executive	(616) 292-4580	John_Zielinski@ajg.com
<b>Katie Carlson, CISR</b> Client Service Supervisor	(616) 233-0915	Katie_Carlson@ajg.com
<b>Rachel Drangin, CLCS</b> Client Service Manager	(616) 459-3352	Rachel_Drangin@ajg.com
<b>Abby Boumis, CLCS</b> Client Service Associate	(616) 233-0916	Abby_Boumis@ajg.com

### Claims Handling Procedures

Direct Reporting to Accident Fund

**Website – AccidentFund.com**

Email: ClaimsExpress@AccidentFund.com / Fax: (866) 814-5595 / Phone: (866) 206-5851

Policy Number: WCP 100041032

Name/Title	Phone	E-mail
<b>Icis Sanders, CAWC</b> Medical Only Claims Trainee I	(517) 708-5405(p) (517) 367-7540 (f)	Icis.Sanders@accidentfund.com
<b>Casey Pearson</b> Indemnity Claims Specialist	(517) 708-5957 (p)	Casey.Pearson@accidentfund.com
<b>Debora Wylie</b> Loss Control Specialist	(517) 708-5834 (p)	Debora.Wylie@accidentfund.com



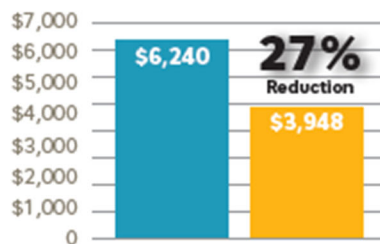
### No Additional Cost Resources Provided to Members

- Virtual Nurse Triage/Telemedicine Program

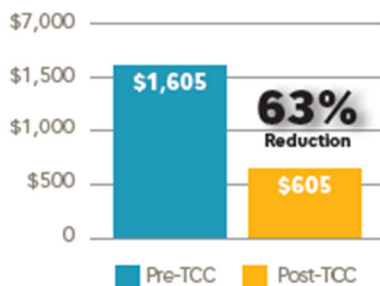


## The Benefits of TeleCompCare®

Medical Cost per Claim



Indemnity Cost per Claim



\* Long term large account of AF Group in the Auto Wholesale Industry. Graphs represent a minimum of 100 closed claims.

### Program overview

In 2017, AF Group introduced TeleCompCare (TCC) – a new nurse triage/telemedicine program. TCC offers an innovative solution for injured workers to get immediate, appropriate care when a workplace injury occurs. It serves as the First Notice of Loss, which alleviates the need for the manager to fill out the injury forms.

#### TeleCompCare is simple:

1. Injured worker calls the TCC 800-number (without having to leave work).
2. A nurse does a telephonic assessment of the injury and recommends the appropriate level of care.
3. FNOL is initiated, which starts the claim process.

### Treatment Results

In 2019, 53% of injured workers received care without going to a clinic.

- 45% Self Care
- 8% Telemedicine
- 47% Referred to Clinic

#### Additional leading indicators

- >50% of injured workers receive care while staying at work
- >40% reduction in indemnity claims
- 86% injured worker survey satisfaction rate
- >90% of claims reported within 1-3 days
- 100% policyholder retention in program

For more information on TeleCompCare, visit [AccidentFund.com/TeleCompCare](https://AccidentFund.com/TeleCompCare) or speak to your business development consultant.

- Lezage Training Center Safety Library – 162 courses.
- Online access to file claims and view claim details.
- Dedicated claims handling team.
- Annual Loss Control Visits.
- Access to Tools for Schools – A full Workers Compensation Guide geared directly to Schools.
- Dividend Program for positive loss performance of the Group.
- Return to Work Programs Available.

**TOTAL ACCIDENT COSTS =**  
**DIRECT COSTS + INDIRECT COSTS**

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Direct cost is medical and indemnity (insured)  
Indirect cost is non-productive (uninsured)

<b>DIRECT COSTS</b>	<b>INDIRECT COSTS</b>
- Medical	- Lost work time by injured party
- Compensation	- Lost earning power by injured party
	- Economic loss to injured party's family
	- Lost work time by fellow workers
	- Cost of training a replacement worker







### Notes