

## Workers' Compensation Program

Special District Risk Management Authority (SDRMA) offers a workers' compensation program for special districts and other public agencies. Established in 1982, this program has a proven reputation for stable, competitive rates, actuarially based fiscal management and sound underwriting practices. Moreover, responsive claims management and cost containment, combined with tailored safety and loss prevention, provides members with a full-service workers' compensation program. For member agencies that participate in both the SDRMA Workers' Compensation and Property/Liability Programs, we offer multi-program discounts and also reward workers' compensation members through longevity distributions.

### COVERAGE

- Statutory Workers' Compensation Limits
- \$5 Million Employer's Liability
- Zero Member Deductible
- SDRMA maintains a Self-Insured Retention that is periodically adjusted based on market conditions

### CLAIMS MANAGEMENT PROGRAM

Our primary objective is to prevent employee injuries and positively impact the overall cost of workers' compensation coverage, as well as provide employees and employers fair and equitable claims management and resolution. Under the supervision of Special District Risk Management Authority Chief Risk Officer, we handle all claims in-house providing our members with efficient claims management.

SDRMA takes a very proactive approach to claims management. We believe claims management and handling are critical components of risk management and are the strength of our program. Our philosophy and established practice is to work with and on behalf of our members to satisfactorily resolve claims, not only within the self-insured retention level, but also with the excess insurance carrier.

### RISK CONTROL PROGRAM

Our comprehensive risk control program offers a wide range of services and resources. We assist members with Cal/OSHA and risk related regulatory requirements such as written program development, hazard inspections, ergonomic evaluations, and safety training. Members also have access to unlimited phone & email consultative services to assist with safety and risk management efforts. In addition, members have access to valuable resources, including a library of model programs and forms, an Online training platform with over 1,500 training and continuing education courses, safety training handouts, publications on pertinent risk management topics, and more. All Workers' Compensation Programs in California are required by law to provide the same coverage. The difference is, with an SDRMA Program, you

receive superior claims management and risk control services to help prevent and reduce losses and unequaled value-for-value services.

### **MEMBERPLUS SERVICES**

Members participate in a complimentary safety management program including:

- Personalized On-line Member Resources – MemberPlus Online™
- State-of-the-Art On-line Safety Training – Vector Solutions™
- Telephone Based Nurse Triage Program – Company Nurse
- Loss Prevention Fund for Reimbursement of Safety Equipment up to \$1,000 per year
- On-Site Loss Control Visits and Risk Analysis
- Training Workshops (safety, loss prevention, claims handling)
- Comprehensive Safety & Risk Management Multimedia Library
- Contribution-Reduction Credit Incentive Program (CIP)
- Occupational Safety & Health Program
- Safety & Claims Policy Manual
- Monthly Review of Claims Loss Reports
- Monthly Safety Management Meeting Materials
- Ergonomic Evaluations of Work Areas

### **CREDIT INCENTIVE PROGRAM**

Members are able to reduce their workers' compensation premiums through Special District Risk Management Authority Workers' Compensation Credit Incentive Program. Credit incentives up to 15% of the workers' compensation annual contribution amount can be earned for completion of approved program criteria guidelines.

### **PAYROLL AUDITS**

At this time payroll audits are not required. They may however, be performed periodically by random selection of an account. However, all accounts are required to annually submit copies of their Employment Development Department quarterly payroll tax report (form DE-9) for the fiscal year ending June 30. SDRMA requires an annual payroll reconciliation process completed by the member in mid-August.

### **ELIGIBILITY REQUIREMENTS**

SDRMA's eligibility requirements provide that member agencies:

- Must be a public agency formed under the California Government Code
- Execute the SDRMA Joint Powers Agreement
- Commit to an initial three program year member enrollment (thereafter coverage may be renewed annually)
- Have at least one paid employee on staff
- Maintain annual membership in California Special Districts Association (CSDA)

**CONTRIBUTION AND PAYMENT TERMS**

SDRMA's workers' compensation program policy period for all accounts is July 1 through June 30. Invoices are billed annually based on estimated payroll provided by the member each year.

**CONTACT INFORMATION:**

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