RESTRUCTURING & SEVEN-YEAR PLAN

State Accident Fund

Date of Submission: March 31, 2015

Please provide the following for this year's Restructuring and Seven-Year Plan Report.

	Name	Date of Hire	Email
Agency Director	Harry B. Gregory Jr.	06/11/2004	hgregory@saf.sc.gov
Previous Agency			
Director	Irvin D. Parker	09/02/1986	Unknown

	Name	Phone	Email
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Is the agency vested with revenue bonding authority? (re: Section 2-2-60(E)) No

I have reviewed and approved the enclosed 2015 Restructuring and Seven-Year Plan Report, which are complete and accurate to the extent of my knowledge.

Current Ager Director (Sign/Date):	cy
(Type/Print Name	:
	Harry B. Gregory Jr.
If applicable, Board/Commissic Chair (Sign/Date):	n
(Jigh) Date).	
(Type/Print Name	:

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EXECUTIVE SUMMARY

I. Executive Summary

A. Historical Perspective

- 1. In 1943 the State Workers' Compensation Fund was created as a division of the South Carolina Industrial Commission.
- 2. In 1947, the establishment of the State Workers' Compensation Fund was permanently codified by Sections 42-7-10 through 42-7-100 of the 1976 Code of Laws of South Carolina.
- 3. The State Workers' Compensation Fund was established as a separate agency in 1974.
- 4. On July 1, 1993, as part of government restructuring enacted by the legislature, the State Workers' Compensation Fund was renamed the State Accident Fund.
- 5. On July 1, 2013 the South Carolina Workers' Compensation Uninsured Employers' Fund was established within the State Accident Fund in accordance with Section 42-7-200.

B. Purpose, Mission and Vision

- 1. Purpose:
 - a. The State Accident Fund is charged with the administration of the workers' compensation program for all state agencies. Creation of the Fund centralized the administration of workers' compensation claims within a single agency, as the State effectively "self-insured" its workers' compensation coverage in the same manner as most large private businesses.
 - b. On July 1, 2013 there was established, within the State Accident Fund, the South Carolina Workers' Compensation Uninsured Employers' Fund. This fund ensures payment of workers' compensation benefits to injured employees whose employers failed to acquire necessary coverage as required by the Workers' Compensation Act .
- 2. Mission:
 - a. The State Accident Fund's mission is provide a cost effective guaranteed workers' compensation market for state agencies, other government entities and, when in the best interest of the State, businesses in the private sector.
 - b. The South Carolina Workers' Compensation Uninsured Employers' Fund's mission is to ensure payment of workers' compensation benefits to injured employees whose employers have failed to acquire necessary coverage for employees in accordance with the provisions of the law.
- 3. Vision: The South Carolina State Accident Fund will be a recognized leader in the field of workers' compensation insurance and the insurer of choice for governmental entities.

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C. Key Performance Measure Results

- 1. The measures of mission effectiveness were at the most favorable level since tracking started over ten years ago. The "Number of Fines Paid" (Figure 5.1.1) and the "Amount Paid in Fines" (Figure 5.1.2) were at the lowest recorded level. There were no audit findings (Figure 5.1.3) on the annual independent audit.
- 2. The agency's measures of mission efficiency continued to compare very favorably to private sector data. The agency's "Administrative Cost Ratio" (Figure 5.2.1), "Average Medical Costs per Claim" (Figure 5.2.2) and the "Average Indemnity Cost per Claim" (Figure 5.2.3) remained well below the industry average for private workers' compensation insurance carriers in the state.
- 3. Customer satisfaction remained high as indicated by "Results of Annual Customer Survey" (Figure 5.3.1), "Retention Rate for Voluntary Accounts" (Figure 5.3.3), and the "Retention Ratio for Voluntary Accounts" (Figure 5.3.4).
- 4. Measures of workforce engagement indicate a significant decrease in "Turnover Rate" (Figure 5.4.1) while nearly half of survey participants ranked the agency's work environment as "Better than Most" or "Best". Other measures (Figure 5.4.3 & 5.4.4) have remained relatively stable.
- 5. Operational/work system performance measures indicated that cycle time for initial compensability decisions (Figure 5.5.1) and bill processing (Figure 5.5.2) continue to sustain the gains they achieved over the years and the "Percentage of Accounts Audited Within 180 Days" remained at 100% for the third consecutive year.
- 6. During fiscal year 2014, the actual and/or estimated savings from vender partnerships for medical management, pharmacy bill cost containment programs and subrogation services were \$9,610,628.

ORGANIZATIONAL PROFILE

II. Organizational Profile

Created in 1947 by an Act of the General Assembly [1947(45) 147], the State Accident Fund (formerly the State Workers' Compensation Fund) is one of twenty-seven state sponsored workers' compensation insurance funds. The State Accident Fund is a highly specialized organization. The agency provides a guaranteed, cost effective source of workers' compensation insurance for government entities regardless of their loss experience, level of risk, or other unique characteristics. In addition, though it does not currently market itself to private business, the agency is prepared to offer private businesses, as necessary, the same quality coverage and services.

1. Key Deliverables: The agency has three key processes that create value for our customers. These processes deliver services directly to the policyholders. Each of the processes and their related services are listed below:

Claims Management

- Claim management services.
- Recoveries from third parties.
- Recoveries from the Second Injury Fund.
- Medical case management.
- Rehabilitation services.
- Technical training for human resources and workers' compensation staff.
- Legal services.

Premium Calculation and Collection

- Training and assistance in preparing the documentation required for premium calculations.
- Training and information on the NCCI premium determination process.
- Premium audits and on-site consultations.

Safety and Loss Control Consultation

- Safety and loss control training and consultation.
- Courtesy inspections.
- 2. Key Customers: The State Accident Fund's key customers are its policyholders and their employees.

The agency's policyholders can be segmented into two distinctly different groups. The first and largest group, over 500 accounts, consists of municipal and county governments, special purpose districts, other local government organizations, and over 40 volunteer fire departments.

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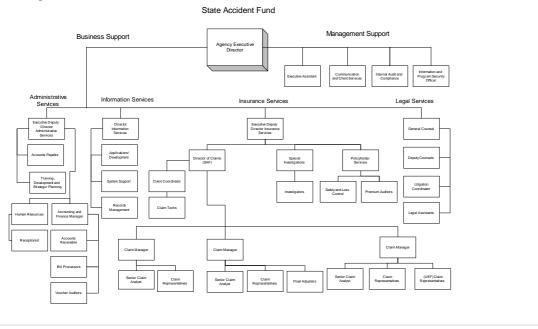
Their participation is voluntary, but the Fund acts as the assigned risk provider for these nonstate accounts.

The second distinct group is made up of state agencies, representing widely diverse employers in terms of the nature of work and level of risk.

- 3. The agency's key stakeholders include the taxpayers of the state of South Carolina and several private businesses. Included in this group are merchants that provide medications and durable medical equipment, medical practices that treat injured employees, private law firms that provide legal services, and other businesses that provide services to the agency or our customers.
- 4. Key Partner Agencies: The Workers' Compensation Commission is the agency that has the greatest impact on the agency's mission.
- 5. Performance Improvement Systems: The agency uses various performance measures that are reported on a weekly, monthly, quarterly, or annual basis. They include process times, industry benchmarks, actuarial review, employee input, and customer surveys. The results of these measures are compiled and reported to agency staff. The agency management team reviews these measures as they become available.

The agency management team reviews the relevant measures and actionable items are investigated and reviewed. Opportunities for improvements in systems and processes are assigned to members of the management team, departments, or special teams as necessary. Recommendations from these teams are reported back to the agency management team for adoption or integration into the strategic plan.

6. Organizational Structure:



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- 7. Oversight Body: The agency/director reports to the Governor and members of the legislature.
- 8. Major Program Areas: The State Accident Fund has two major program areas. The first program is the administration of the state's workers' compensation program. The second is the administration of the South Carolina Workers' Compensation Uninsured Employers' Fund.
- 9. Emerging Issues: The key strategic challenges facing the agency are related to retention of management and improvement to the agency's case management system. The deficit in salaries of agency mangers as compared to their counterparts in the private sector makes knowledge retention difficult. Key staff members are often recruited by other providers in the industry.

The agency's current case management system was developed over 15 years ago and though it has received periodic patch upgrades, the system is no longer providing expected efficiencies. The replacement of this system will likely be costly and time consuming, but necessary to reduce operating costs and provide the highest level of customer support and service to our stakeholders.

ORGANIZATIONAL PROFILE

III. Laws (Statutes, Regulations, Provisos)

The State Accident Fund's enabling legislation is Title 42, Chapter 7 of the South Carolina Code of Laws. The agency is also responsible for the provisions set forth in Title 42, Chapter 1. As a workers' compensation insurance provider the Fund complies with Chapter 67, of the Code of Regulations.

IV. Reports and Reviews

Various statues, regulations, and provisos include reporting requirements that require information to be submitted on a regular basis. The agency identified ten (10) annual reports, three (3) quarterly reports, and one (1) monthly report. In most cases the information is submitted to a designated office (e.g. Executive Budget Office) or agency (e.g. Human Affairs) and then submitted to the appropriate legislative entity.

The State Accident Fund is audited annually by an independent audit firm contracted by the State Auditor's Office. The agency's internal controls include separation of duties, monthly management reports that are reviewed by the Management Committee, and an internal claim audit program that reviews a sample of claims from each adjuster annually. An independent

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actuary also performs an annual review of the agency's performance results. The agency does not have an internal auditor.

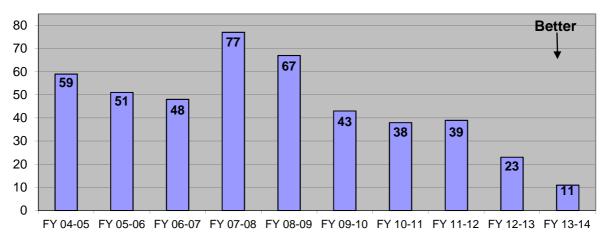
RESTRUCTURING REPORT

V. Key Performance Measurement Processes

A. Results of Agency's Key Performance Measurements

Mission Effectiveness

The agency's key performance measurements of mission effectiveness are all based on regulatory compliance. The agency records the number and amount of fines paid to the Workers' Compensation Commission. This information is reported to the agency director on a weekly basis. The Workers' Compensation Commission does not track the number fines paid by each carrier, therefore comparative data is not available. The agency's performance in this area has shown significant improvement in recent years. Data for the last 10 years is shown in Figure 5.1.1 and Figure 5.1.2.

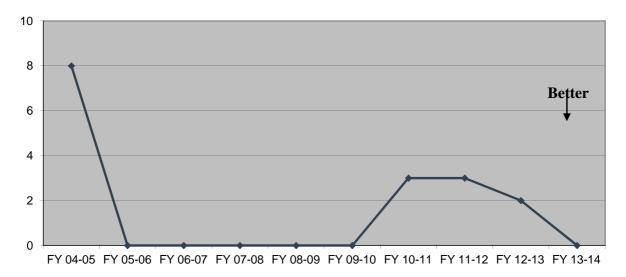


Number of Fines Paid

Figure 5.1.1



The agency is audited annually by an independent audit firm contracted by the State Auditor. The agency tracks the number of audit findings to determine regulatory compliance. Figure 5.1.3 shows the number of audit findings for the last 10 years.



Number of Audit Findings

Figure 5.1.3

Mission Efficiency

The agency compares its results with the other workers' compensation carriers in the state to determine mission efficiency. A standard industry measure of an insurance carrier's efficiency is the "Administrative Cost Ratio." It represents the percentage of premium spent on

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administration and not paid out in benefits. Figure 5.2.1 shows the State Accident Fund's Administrative Cost Ratio, as determined by our actuaries, Bickerstaff, Whatley, Ryan, and Burkhalter, Consulting Actuaries, is less than half of the average for private sector carriers in the state as reported by National Council on Compensation Insurance (NCCI).

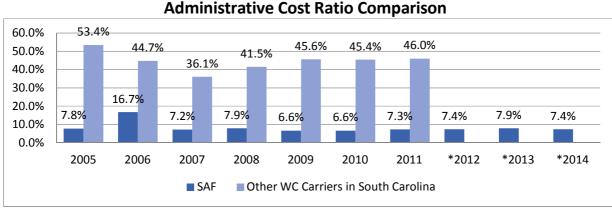
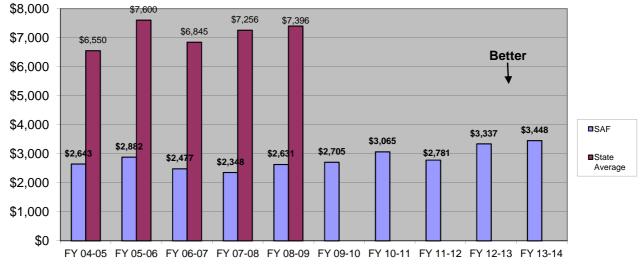


Figure 5.2.1

*Note: NCCI Data not available for CY 2012-2014.

To measure claim handling efficiency, the agency uses NCCI data to conduct a comparison of State Accident Fund's average medical and indemnity costs per claim with the average for other carriers in the state (Figure 5.2.2 and Figure 5.2.3). The most recent data shows the average medical cost of claims was almost 64% lower than the industry average.



Average Medical Cost per Claim

Figure 5.2.2

Note: SAF FY is July-June; NCCI years are policy year based.

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The average indemnity cost per claim is shown in Figure 5.2.3. The agency's average was 63% below the average for private industry.



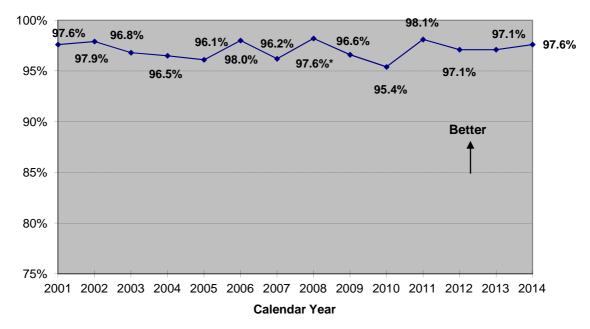
Average Indemnity Cost per Claim

Figure 5.2.3

Quality (Customer Satisfaction)

The State Accident Fund has conducted a customer survey annually since 1994 to measure customer satisfaction. It is designed to perform two tasks simultaneously. First, open-ended questions are used to determine customer expectations and gather recommendations on improving current services. Then each customer evaluates the agency's performance using a four-point Likert Scale. Additional space is provided for written comments. This information is compiled, trends are noted, and both the raw data and the refined scores are distributed to the staff.

The agency uses the percentage of positive responses to determine trends. The results for the last 14 years are shown in Figure 5.3.1

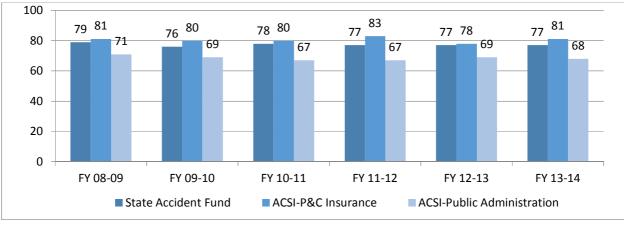


Results of Annual Customer Survey

Figure 5.3.1

(*Note: The survey was redesigned in 2001 and the number of scored questions was reduced from 36 to 10.)

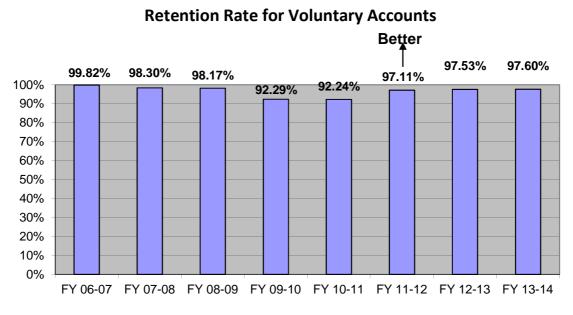
The agency compares its customer satisfaction scores against the American Customer Satisfaction Index, produced by the American Society for Quality. The index is nationally recognized and provides industry specific measures of customer satisfaction. The results of the agency's customer survey are converted to a comparable scale of 0-100 and then measured against the industries' indexes. This allows the agency to determine trends in both the public sector, as well as the insurance industry. The results of this comparison are shown in Figure 5.3.2.



Customer Satisfaction Compared to the American Consumer Satisfaction Index

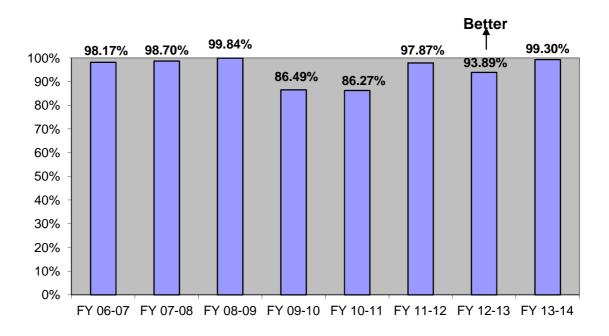
Figure 5.3.2

Approximately 79% of the agency's policyholders are county and municipal government entities. Included in this group are a variety of municipal and county government organizations, special purpose districts, other local government organizations, and over 40 volunteer fire departments and 30 volunteer rescue squads throughout the state. While their participation is voluntary, over 500 of these accounts chose the State Accident Fund. Repeat business is often times the best measure of customer satisfaction. The agency measures the percentage of voluntary accounts that renew their coverage each year. This measure is called the retention rate and is shown in figure 5.3.3.





The agency also measures the percentage of premium from voluntary accounts that renew each year. This measure is called the Retention Ratio and is shown in figure 5.3.4.



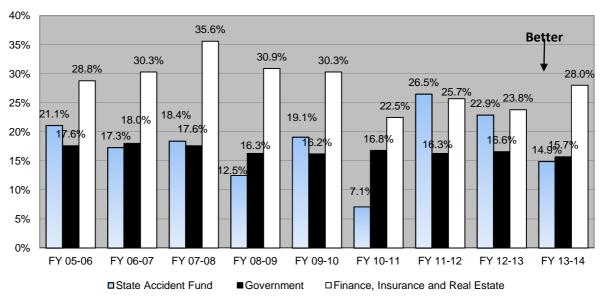
Retention Ratio for Voluntary Accounts

Figure 5.3.4

Workforce Engagement

A key measure of employee satisfaction is the turnover rate shown in Figure 5.4.1. The rate is determined by dividing the number of filled positions by the number of employees who have departed the organization. The agency uses data from the Bureau of Labor Statistics to compare its current turnover rate with the rates for both "Government" and the "Finance" industry. The chart below shows the agency has compared favorably to the national averages in recent years.

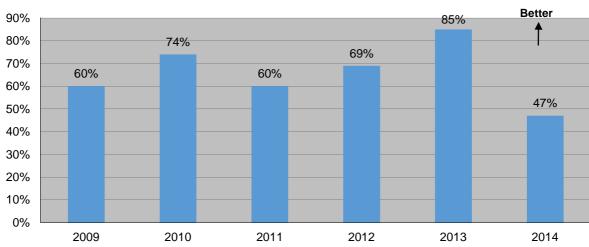
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Turnover Rate



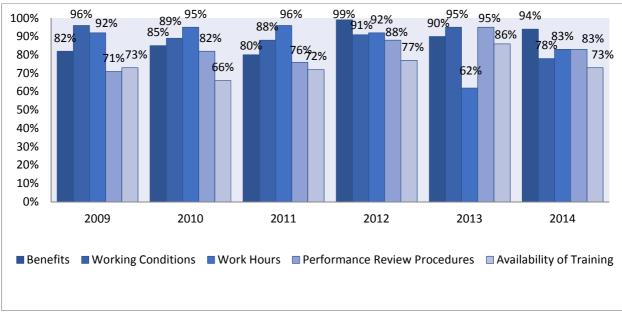
The agency also conducts an annual Employee Satisfaction Survey. The results of the questions that deal directly with employee satisfaction are shown in Figures 5.4.2 and 5.4.3.



Percentage of Employees Who Ranked the Agency's Work Environment as "Better Than Most" or "Best"

Figure 5.4.2

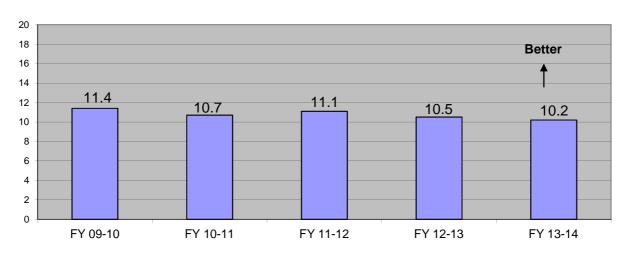
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Percentage of Employees Who Ranked These Organizational Characteristics as Either "Good" or "Excellent"

Figure 5.4.3

The agency measures employee development and training by tracking the average hours of formal classroom training attended by each employee. Included in this measure are professional seminars, conferences, and other formal classroom training programs (Figure 5.4.4).



Average Number of Hours of Classroom Training

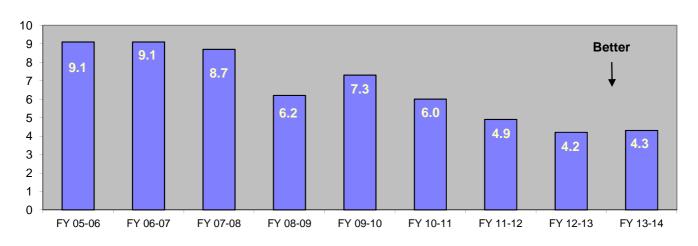
Figure 5.4.4

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Operational/Work System Performance

Surveys and interviews with our customers have shown they all have similar expectations. Among these are the timely processing of claims, premium estimates and audit adjustments.

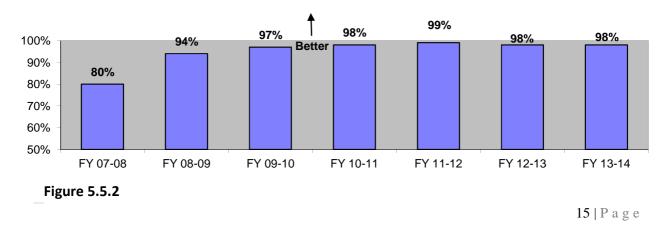
The director monitors on a weekly basis the average number of days to make an initial compensability decision. The result for the last 10 years is shown in Figure 5.5.1.



Average Number of Days to Make Initial Compensability Decisions

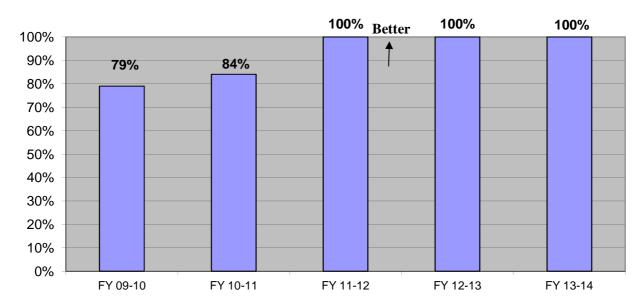
Figure 5.5.1

Customers, injured workers, and suppliers all want their bills paid in a timely manner. Rebilling creates rework and adds no value. This measure tracks the percentage of bills processed within thirty days of the date of receipt. In fiscal year 07-08 the measure was refined to show all bills including those processed by our partners. The data is shown in Figure 5.5.2.



Percentage of Bills Processed Within 30 Days of Receipt

Another measure used to monitor the Premium Determination and Collection Process is the percentage of accounts audited within 180 days after the end of the policy period. This information is reported to the director on a monthly basis. The results are shown in Figure 5.5.3



Percentage of Accounts Audited Within 180 Days

Figure 5.5.3

The agency continued to explore and expand efforts to improve cost and service efficiencies through vendor partnerships for a number of programs. During the reporting period, the actual and/or estimated saving from these programs were:

•	Medical Services / Charge Review	\$ 1,010,222
•	Pharmacy Services	\$ 2,788,943
•	Subrogation Recoveries	\$ 1,076,095
•	Physical Therapy Services	\$ 453,242
•	Second Injury Fund Recoveries	\$ 4,282,126

B. Most Critical Performance Measures

All of the performance measures identified in this report are critical. They relate directly to our customers expectations. Listed below are the three performance measures that provide the most accurate measure of performance:

- 1. Results of Annual Customer Survey
- 2. Administrative Cost Ratio Comparison
- 3. Claim Cost Comparison

C. Databases/Document Management

The State Accident Fund uses the following databases/document management programs.

- 1. The agency's claims and policy management systems uses an Oracle database.
- 2. The agency uses IBM Content Manager for imaging and document management.
- 3. The agency's accounting system uses MS SQL Server.

D. Recommended Restructuring

The agency has no restructuring recommendations at this time.

SEVEN-YEAR PLAN

VI. Seven-Year Plan

A. General

The agency's plan is based on the implementation new technology and expansion of own successful vender partnership program to reduce costs and increase the level of service to our customers and stakeholders.

B. Current/Recommended Actions

- 1. Replacement of the current case management system.
 - a. The State Accident Fund's current case management system was developed over 15 years ago and though it has received periodic upgrades, the system is no longer providing expected and needed efficiencies. The replacement of this system will likely be costly and time consuming, but necessary to reduce overall operating costs and provide the highest level of support and service to our customers and stakeholders.
 - b. The replacement of the current claim management system will result in reduced maintenance and upgrade costs, more efficient payment of claim related expenses, and better communications with stakeholders.
 - c. No legislative action is required to implement this action.
 - d. The agency will work with the Information Technology Management Office to procure a new case management system in accordance with the South Carolina Consolidated Procurement Code.
 - e. The estimated completion date for this action is 2018.
- 2. Implement an Electronic Fund Transfer system.
 - a. Replace the current paper based check system of paying bills with an Electronic Fund Transfer system.
 - b. The implementation of an Electronic Fund Transfer system for the payment of claim related bills will reduce administrative costs associated with procurement of check stock, printing, and postage.
 - c. No legislative action is required to implement this action.
 - d. The agency will meet with the Office of the State Treasurer, the Comptroller General, and other affected state agencies to plan, design, and implement an Electronic Funds Transfer program.
 - e. The estimated completion date for this action is 2018.

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- 3. Implement Video Conferencing.
 - a. Use video conferencing for meetings, investigations, mediations, and to deliver training to our policyholders.
 - b. The use of video conferencing will reduce both travel costs and travel time. The time and money saved will allow the agency to improve and increase services without the need for additional personnel.
 - c. No legislative action is required to implement this action.
 - d. The agency will meet with other agencies that have experience using video conference as a medium to deliver training and develop a plan.
 - e. The estimated completion date for this action is FY 2016.
- 4. Identify opportunities to recover the costs of servicing Uninsured Employer Fund claims.
 - a. Explore options/possibilities/feasibility of outsourcing certain recovery services of the Uninsured Employers Fund.
 - b. Outsourcing debt collection services could potentially increase the percentage of claim related costs recovered from responsible employers. This could reduce the amount of earmarked funds required to support this program.
 - c. No legislative action is required to implement this action.
 - d. The agency will work with the S.C. Budget and Control Board's Materials Management Office to solicit proposals for the debt collection services associated with the Uninsured Employers Fund.
 - e. The estimated completion date for this action is FY 2016.
- 5. Continue to leverage advances in technology to increase efficiency in claim reporting, investigation, handling, monitoring and resolution.

C. Additional Questions

1. What top three strategic objectives of the agency will have the biggest impact on the agency's effectiveness in accomplishing its mission?

The top three strategic objectives that will have the biggest impact on the agency's effectiveness in accomplishing its mission are:

- a. Replacement of the current case management system.
- b. Implement Video Conferencing.
- c. Increase recoveries from noncompliant employers to offset costs of servicing Uninsured Employer Fund claims.
- 2. What are the fundamentals required to accomplish the objectives?

The agency will work with Procurement Services to properly identify requirements and issue solicitations.

3. What links on the agency website, if any, would the agency like listed in the report so the public can find more information about the agency?

http://www.saf.sc.gov/

4. Is there any additional information the agency would like to provide the Committee or public?

The agency's performance improvements over the last ten years have positioned it as the leading provider of workers' compensation coverage in the state. This accomplishment, as documented on the agency website and throughout this report, is the result of a determined effort to excel in performance, quality service, and efficiency on the behalf of employers, employees, and the taxpayers of South Carolina.

- 5. Consider the process taken to review the agency's divisions, programs and personnel to obtain the information contained in response to all the previous questions in the Restructuring Report and Seven-Year Plan ("Process"). State the total amount of time taken to do the following:
 - a. Complete the Process 85 Hours
 - b. Complete this Report 22.5 Hours
- 6. Please complete the Personnel Involved Chart. In the Excel document attached, there is a template to complete under the tab labeled, "Personnel Involved."

CHARTS APPENDIX

VII. Excel Charts

Please send an electronic copy of the entire Excel Workbook and print hard copies of each of the Charts to attach here. Please print the charts in a format so that all the columns fit on one page. Please insert the page number each chart begins on below.

Similar Information Requested Chart	22
Historical Perspective Chart	23
Purpose, Mission Chart	24
Key Deliverables Chart	25
Key Customers Chart	26
Key Stakeholders Chart	27
Key Partner Agency Chart	28
Overseeing Body Chart (General and Individual Member)	29
Major Program Areas Chart	31
Legal Standards Chart	32
Agency Reporting Requirements Chart	33
Internal Audits Chart	34
Personnel Involved Chart	35

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INSTRUCTIONS: Please provide details about other reports which investigate the information requested in the Restructuring Report. This information is sought in an effort to avoid duplication in the future. In the columns below, please list the question number in this report, name of the other report in which the same or similar information is requested, section of the other report in which the information is requested, name of the entity that requests the other report and frequency the other report is required. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting	Restructuring Report Question	Name of Other	Section of Other	Entity Requesting	Freq. Other Report is	
Report	#	Report	Report	Report	Required	
			FY 2013-14			
		Fiscal Year 2013-2014	Accountability Reports -			
State Accident Fund	1.B. Purpose, Mission and Vision	Accountability Report	Submission Form	Executive Budget Office	Annually	
		Postructuring Poport	Description of Current			
State Accident Fund	1.B. Purpose, Mission and Vision	Restructuring Report and Cost Savings Plan		Office of Senate Oversight	Annually	
	1.C. Key Performance Measure	Fiscal Vear 2013-2014	Performance Measures			
State Accident Fund	Results	Accountability Report	Template	Executive Budget Office	Annually	
	3. Laws (Statues, Regulations,	Fiscal Year 2015-2016				
State Accident Fund	Provisos)	Agency Budget Report		Executive Budget Office	Annually	
	5.A. Result of Key Performance	Ficcal Vear 2012 2014	Performance Measures			
State Accident Fund	Measurements	Accountability Report	Template	Executive Budget Office	Annually	
			Cost Coving and			
State Accident Fund	6. Seven Year Plan	Restructuring Report and Cost Savings Plan	Cost Saving and Increased Efficiency	Office of Senate Oversight	Annually	

INSTRUCTIONS: Please provide information about any restructuring or major changes in the agency's purpose or mission **during the last ten years**. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Year	Description of Restructuring	Description of Major Change in Agency's
		that Occurred	Purpose or Mission
		Establishment of the South	
		Carolina Workers' Compensation	
		Uninsured Employers Fund within	The agency's original mission did not change.
State Accident Fund	2013	the State Accident Fund.	It acquired an additional mission.

INSTRUCTIONS: Provide information about the date the agency, in its current form, was initially created and the present purpose, mission and vision of the agency, with the date each were established in parenthesis. The Legal Standards Cross Reference column should link the purpose, mission and vision to the statutes, regulations and provisos listed in the Legal Standards Chart, which they satisfy.

Agency Submitting	Date Agency	Purpose	Mission	Vision	Legal Standards Cross
Report	created				References
		The State Accident Fund is			
		charged with the administration of			
		the workers' compensation			
		program for all state agencies.			
		Creation of the Fund centralized	Provide a cost effective		
			guaranteed workers'		
		-	compensation market for		
		single agency, as the State	state agencies, other	The South Carolina State Accident	
		-	•	Fund will be a recognized leader in the	
		workers' compensation coverage		field of workers' compensation	
		in the same manner as most large		insurance and the insurer of choice for	
State Accident Fund	4/17/1947		private sector.	governmental entities.	60, 42-7-70
		This fund is created to ensure			
		payment of workers'	Ensure payment of workers'		
		compensation benefits to injured	compensation benefits to		
		employees whose employers have		The South Carolina State Accident	
		failed to acquire necessary	employers have failed to	Fund will be a recognized leader in the	
		coverage for employees in			
	7/1/00/10	•	in accordance with	insurance and the insurer of choice for	
State Accident Fund	7/1/2013	section.	provisions of Title 42.	governmental entities.	4-7-200

INSTRUCTIONS: Provide information about the agency's key deliverables (i.e. products or services); primary methods by which these are delivered; and, as applicable, actions that may reduce the general public and/or other agencies initial or repetitive need for the deliverable. List each deliverable on a separate line. If there are multiple ways in which the deliverable is provided, list the deliverable multiple times with each deliver able and constrained on a separate line. In the "Three Greatest" column, indicate and rank the three most significant deliverables the agency brings to the people of South Carolina with #1 being the most significant. For the deliverables which are not one of three most significant, do not put anything in this column. The Major Program Areas Cross References Column should links the deliverable to the major program area, in the Major Program Areas Chart, within which that product or service is provided. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	ltem #	Deliverable (i.e. product or service)	Three Most Significant (#1, #2, #3)	Primary Method of Delivery	What can be done to reduce the general public and/or other agencies initial need for this deliverable? (i.e. preventive measures before the citizen or agency needs to come to the agency)	What can be done to reduce the general public and/or other agencies need to return for this deliverable? (i.e. preventive measures to ensure they do not need to come back to the agency for this service or product after already receiving it once)	If deliverable is identified as one of the three most significant, what would allow the agency to focus on it more?	Major Program Areas Cross Reference
State Accident Fund	1	Claim management services	1	Telephone, Email, Mail, Website, Private Contractors			Replacement of the current case management system. Implement Video Conferencing.	I. Administration: Workers' Compensation Insurance and II. Uninsured Employers' Fund
State Accident Fund	2	Recoveries from third parties		Private Contractor				I. Administration: Workers' Compensation Insurance and II. Uninsured Employers' Fund
State Accident Fund	3	Recoveries from the Second injury fund		Private Contractor				I. Administration: Workers' Compensation Insurance and II. Uninsured Employers' Fund
State Accident Fund	4	Medical case management		Private Contractors				I. Administration: Workers' Compensation Insurance and II. Uninsured Employers' Fund
State Accident Fund	5	Rehabilitation services		Private Contractors				I. Administration: Workers' Compensation Insurance and II. Uninsured Employers' Fund
State Accident Fund	6	Training for workers' compensation staff		In Person				I. Administration: Workers' Compensation Insurance
State Accident Fund	7	Legal services	2	In Person, Private Contractors			Replacement of the current case management system. Implement Video Conferencing.	I. Administration: Workers' Compensation Insurance and II. Uninsured Employers' Fund
State Accident Fund	8	Training and assistance in preparation of documentation for premium calculations		In Person				I. Administration: Workers' Compensation Insurance
State Accident Fund	9	Training on the NCCI premium determination process		In Person				I. Administration: Workers' Compensation Insurance
State Accident Fund	10	Premium audits and on-site consultation	3	In Person			Replacement of the current case management system. Implement Video Conferencing.	I. Administration: Workers' Compensation Insurance
State Accident Fund	11	Safety and loss control training and consultation		In Person				I. Administration: Workers' Compensation Insurance
State Accident Fund	12	Courtesy inspections		In Person				I. Administration: Workers' Compensation Insurance

INSTRUCTIONS: Provide information about the key customer segments identified by the agency and each segment's key requirements/expectations. A customer is defined as an actual or potential user of the agency's deliverables. Please be as specific as possible in describing the separate customer segments (i.e. do not simply put "public.") The Deliverables Cross References column should link customer groups to the deliverable listed in the Key Deliverables Chart, which they utilize. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Customer Segments	Requirements/Expectations	Deliverables Cross References
State Accident Fund	1	Governor	Effective and efficient delivery of services	All
State Accident Fund	2	Legislature	Effective and efficient delivery of services	All
				Claim management
				services. Legal
State Accident Fund	3	Workers' Compensation Commission	Compliance with laws and regulations	Services.
			Competitive rates. Low claim costs. Timely	
			processing of claims, premium estimates and audit	
			adjustments. Availability of customized services to	
			support unique requirements and organizational	
			structure. Willingness to write coverage and	
			provide service to small accounts which pay a	
State Accident Fund	4	Policyholders	minimum premium.	All
				Claim management
				services. Medical case
			Fair treatment. Quality medical care. Timely	management.
State Accident Fund	5	Injured workers	payment of lost wages and related expenses.	Rehabilitation services.
				Claim management
				services. Legal
State Accident Fund	6	Uninsured employers	Low claim costs. Timely processing of claims.	Services.

INSTRUCTIONS: Provide information about the agency's key stakeholder groups and their key requirements and expectations. A stakeholder is defined as a person, group or organization that has interest or concern in an agency. Stakeholders can affect or be affected by the agency's actions, objectives and policies. Please be as specific as possible in describing the separate stakeholder groups (i.e. please do not simply put "the public.") The Deliverables Cross References column should link stakeholder groups to the deliverable, listed in the Key Deliverables Chart, for which they group has the most interest or concern. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Item #	Stakeholder Group	Requirements/Expectations	Deliverables Cross
				References
State Accident Fund	1	Taxpayers	Effective and efficient delivery of services	All
			Open Communications and prompt payment of	Claim management
State Accident Fund	2	Medical Providers	bills	services
				Claim management
			Open Communications and prompt payment of	services. Medical case
State Accident Fund	3	Manage Care Companies	bills	management
				Recoveries from third parties. Recoveries
				from Second Injury
				Fund. Medical Case
			Open Communications and prompt payment of	Management.
State Accident Fund	4	Other Private Contractors		Rehabilitation Services.

INSTRUCTIONS: List the names of the other state agencies which have the biggest impact on the agency's mission success (list a minimum of three); partnership arrangements established and performance measures routinely reviewed with the other entity. The Major Program Areas Cross References Column should link the Partner Agency to the major program area, in the Major Program Areas Chart, on which it has the biggest impact. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable and a minimum of three.

Agency Submitting Report	Agency w/ Impact on Mission Success	Partnership Arrangement Established		Major Program Areas Cross Reference
State Accident Fund	•	The Workers' Compensation Commission is responsible for administering the workers' compensation law in South Carolina.	Number and amount of	I. Administration: Workers' Compensation Insurance and II. Uninsured Employers' Fund

INSTRUCTIONS: Provide information about the body that oversees the agency and to whom the agency head reports including what the overseeing body is (i.e. board, commission, etc.); total number of individuals on the body; whether the individuals are elected or appointed; who elects or appoints the individuals; the length of term for each individual; whether there are any limitations on the total number of terms an individual can serve; whether there are any limitations on the number of consecutive terms an individual can serve; and any other requirements or nuisances about the body which the agency believes is relevant to understanding how the agency performs and its results.

Agency Submitting Report	Type of Body (i.e. Board,	# of Times per	Total # of	Are Individuals Elected	Who Elects or	Length of	Limitations on	Limitations on	Challenges imposed or that Agency	Other Pertinent Information
	Commission, etc.)	Year Body	Individuals on	or Appointed?	Appoints?	Term	Total Number	Consecutive	staff and the Body have faced based	
		Meets	the Body				of Terms	Number of	on the structure of the overseeing	
								Terms	body	
State Accident Fund	Not Applicable									

INSTRUCTIONS: Provide information about the individual members on the body that oversees the agency including their name, contact information, length of time on the body, profession and whether they are a Senator or House Member. The Major Program Areas Cross References Column should link the individual to the major program area, in the Major Program Areas Chart, in which the individual has a particular influence, if any, by way of serving on a subcommittee within the body, task force, etc. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Name of Individual on	Contact Information	Profession	Date First	Last Date	Length of Time on	Senator or House	Major
	Body			Started Serving	Served on the	the Body (in years)	Member? (put	Program
				on the Body	Body		Senate or House)	Areas Cross
				-	-		-	Reference
State Accident Fund	Not Applicable							

INSTRUCTIONS: Provide information about the agency's Major Program Areas as those are defined in the Appropriations Act. When completing columns B - K, the agency can copy and paste the information the agency submitted in the Program Template of the FY 2013-14 Accountability Report, just make sure of the following:

a) List only the programs that comprise at least 80% of the total budget and include the % of total budget. The remainder of the programs should be "listed ONLY" in the box labeled "Remainder of Programs", with those program expenditures detailed in the box labeled "Remainder of Expenditures." If the agency has trouble understanding what is requested, refer to the 2012-13 Accountability Report, Section II, number 11.

b) The "Associated Objective(s)" column in the Program Template of the FY 2-13-14 Accountability report has been changed to "Key Performance Measures Cross References." The Key Performance Measures Cross References column should link major programs to charts/graphs in the Key Performance Measurement Processes Section (ex. Chart 5.2-1 or Graph 5.2-2). If the agency has trouble understanding what is requested, refer to the 2012-13 Accountability Report, Section II, number 11; and

c) An additional column, titled "Legal Standards Cross References," has been added at the end. The Legal Standards Cross Reference column should link major programs to the statutes, regulations and provisos listed in the Laws Section of this report, which they satisfy. Included below is an example, with a partial list of past Major Program Areas from the Department of Transportation. The example does not include information in the columns under expenditures, key performance measures cross reference, legal standards cross references or remainder of expenditures, however the agency must complete these columns when submitting this chart in final form. Please delete the example information before submitting this chart in final form. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Note:

-Key Performance Measures Cross References Column links major programs to the charts/graphs in the Key Performance Measurement Processes Section of the Restructuring Report. -Legal Standards Cross References Column links major programs to the statutes, regulations and provisos they satisfy which are listed in the Laws Section of the Restructuring Report.

				FY 2012-13 E	Expenditures			FY 2013-14 E	xpenditures			
Agency Submitting	Program/Title	Purpose	General	Other	Federal	TOTAL	General	Other	Federal	TOTAL		Legal Standards
Report											Measures Cross Reference	Cross References
State Accident Fund	I. Administration: Workers' Compensation Insurance	Provide workers' compensation insurance services to policyholders in accordance with established laws.		\$3,831,467 80.5% of Total Budget:	% of Total Budget:	\$3,831,467 80.5% of Total Budget:	% of Total Budget:	\$3,534,753 71.7% of Total Budget:	% of Total Budget:	\$3,534,763 71.7% of Total Budget:	Figures 5.1.1, 5.1.2, 5.1.3, 5.2.1, 5.2.2, 2.2.3, 5.3.1, 5.3.2, 5.3.3, 5.3.4, 5.4.1, 5.4.3, 5.4.4, 5.5.1,	47.2.10, 42-7.20, 42-7-30, 42-7-40, 42-7-50, 42-7-60, 42-7-65, 42-7-67, 42-7-70, 42-7-80, 42-7-90, 42-7-100,
												42-7-210, 42-1-490, 42-1-500, and 38- 55-530,
State Accident Fund	II. Uninsured Employers' Fund	Provide payment of workers' compensation benefits to injured employees whose employers failed to acquire necessary coverage for employees in accordance with the provisions of Title 42.		% of Total Budget:	% of Total Budget:	% of Total Budget:	% of Total Budget:	\$392,175 7.9% of Total Budget:	% of Total Budget:		5.4.1, 5.4.2, 5.4.3, 5.4.4, and 5.5.2.	42-7-200, 42-7-210, 42-7-310, 42-7-320, and 42-1-415,
State Accident Fund	III. Employee Benefits	Provide employer contributions in compliance with state and federal law.	% of Total Budget:	\$925,939 19.5% of Total Budget:	% of Total Budget:	\$925,939 19.5% of Total Budget:	% of Total Budget:	\$1,007,779 20.4% of Total Budget:	% of Total Budget:	\$1,007,779 20.4% of Total Budget:		

Remainder of Programs: List any progr	ams not included above and show	w the remainder of expenditures by source of funds.
5050000	Land and Buildings	Not Applicable
3000000	Toll Operations	Not Applicable

Remainder of Expenditures:								
	% of Total Budget							
None.								

INSTRUCTIONS: List all state and federal statutes, regulations and provisos that apply to the agency ("Laws") and a summary of the statutory requirement and/or authority granted in the particular Law listed. Included below is an example, with a partial list of Laws which apply to the Department of Juvenile Justice and Department of Transportation. The agency will see that a statute should be listed again on a separate line for each year there was an amendment to it. Please delete the example information before submitting this chart in final form. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency	Item #	Statute/Regulation/	State or	Summary of Statutory Requirement and/or Authority Granted
Submitting Report		Provisos	Federal	Summary of Statutory Requirement and/of Authority Granted
oublinting report		11011303	reactar	
State Accident	1	42-7-10.	State	Establishment of the State Accident Fund.
Fund				
State Accident	2	42-7-20.	State	Describes the administration of the fund and the selection of the director.
Fund				
State Accident	3	42-7-30	State	Legal representation for fund; extra legal services; fees and expenses.
Fund				
State Accident	4	42-7-40	State	Application to State.
Fund State Accident	5	42-7-50	State	Subdivisions of State; optimal participation.
Fund	5	42-7-50	Siale	
State Accident	6	42-7-60	State	Officers and employees covered by article.
Fund	0	42-7-00	Otate	
State Accident	7	42-7-65	State	Average weekly wage designated for certain categories of employees.
Fund	-			
State Accident	8	42-7-67	State	Benefits for State and National Guard members.
Fund				
State Accident	9	42-7-70	State	Rates and premiums.
Fund				
State Accident	10	42-7-80	State	Payment of awards; notice of intention to contest award.
Fund				
State Accident	11	42-7-90	State	Expenditures from fund.
Fund State Accident	40	42-7-100	Clata	
Fund	12	42-7-100	State	Fund director may insure liability.
State Accident	13	42-7-200	State	Workers' compensation Uninsured Employers' Fund; claims; collection powers; reimbursement agreements; funding.
Fund	10	42 7 200	olulo	trenter compensation entributed Employers i and, elamos, concerter period, formatioenter agreemente, randing.
State Accident	14	42-7-210	State	Transfers from general fund to State Accident Fund authorized.
Fund				
State Accident	15	42-7-310	State	Establishment, purpose, administration, funding and staff of Second Injury Fund
Fund				
State Accident	16	42-7-320	State	Termination of Second Injury Fund; schedule.
Fund				
State Accident	17	42-1-415	State	Representation of coverage; reimbursement from Uninsured Employers' Fund
Fund	18	42-1-490	Chata	Dumente la algiment inmettes of Otela Department of Connections
State Accident Fund	18	42-1-490	State	Payments to claimant-inmates of State Department of Corrections.
State Accident	19	42-1-500	State	County or municipal prisoners
Fund	13	42-1-300	Otate	
State Accident	20	38-55-530	State	Designated the State Accident Fund as an authorized agency under Article 5. Insurance Fraud and Reporting Immunity.
Fund				
State Accident	21	Regulation 67-201	State	Sets forth the requirement to maintain coverage files and defines the agency as being a employer's representative.
Fund				
State Accident	22	Regulation 67-210	State	Designates the State Accident Fund as a party to be served for hearing requests.
Fund	L			
State Accident	23	Regulation 67-405	State	Sets of the herequirement for the State Accident Fund to file reports for coverage, notices of termination and all reports and documents required
Fund	04	Desulation 07 410	Ctata	under the Act.
State Accident	24	Regulation 67-416	State	Requires the State Accident Fund to report coverage, accident, and claims information to the Commission using electronic interchange standards prescribed by the Commission.
Fund State Accident	25	Regulation 67-417	State	prescribed by the Commission. Stipulates that the Commission may conduct on-site examinations of the State Accident Funds claim files.
Fund	23	11090121011 07-417	Glate	
i unu	L	1	t	

INSTRUCTIONS: List all reports, if any, the agency is required to submit to a legislative entity. Beside each include the following under the appropriate column: a) Name of the report; b) Legislative entity that requires the report; c) Law(s) that require the agency to provide the report; d) Stated legislative entity, statute, regulation or other source) in providing the report; e) Frequency with which the report is required to submit to a legislative entity, etc.); 1) Approximate year the agency first started providing the report; b) Legislative entity that requires the report and any positive results from completing and submitting the report; and h) Method by which the the agency receives, completes the reaprofic, receive via amiled word document; log into or open program, enter data and click submit; etc.). Included below are examples does to submit. The example does to submit. The example does not include information in the columns under # of staff needed to complete the report; approx. Ital all cost to complete the report, however the agency must complete the sequelities that in final form. Please delete the example figures before submit this chart in final form, unless it applies to the agency, in which case ensure the information about those reports is complete. NOTE: Responses are not limited to the number of rows below that have borders around them, please applicable.

											t to Complete						
Agency Submitting Report	Item # Report Name	Legislative Entity Requesting Report	Law Requiring Report	Stated Intent of Report	Year First Required to Complete Report	Reporting Freq.	# of Days in which to Complete Report	Month Report Template is Received by Agency	Agency is	# of Staff Members Needed to Complete Report	Approx. Total Amount of time to Complete Report	Approx. total Cost to Agency to Complete (considering staff time, etc.)	Positive Results of Reporting	Method in which Report Template is Sent to Agency (i.e. via email; receive	Format in which Report Template is Sent to Agency	Method in which Agency Submits Completed Report (i.e. email; mail; click submit on web based form; etc.)	which Agency Submits k Completed Report
	2014 Other Funds	SC Revenue and			0010	-	07	0.111	N		0.1	6 000 50	TOD	F 11 (1)		E	Word &
State Accident Fund	1 Survey	Fiscal Affairs Office	Unknown	Used in Budget Preparation	2012	Every two years	37	October January,	November January,	1	3 hours	\$220.59	TBD	Email	Word and Excel	Email	Excel
State Accident Fund	2 Accident Report	State Fleet	Unknown	State Fleet Management	Unknown	Quarterly	30	April, July, October	April, July, October	1	.5 hours	\$36.97	TBD	Download From Web	PDF	Mail	Printed Form
		Executive Budget		To provide the Governor and General Assembly with information that supports their analysis of the budget and also ensure that the Agency Head Salary Commission											PDF, Word, and	Hand delivered	
State Accident Fund	3 Accountability Report	Office	1-1-810	has a basis for its decisions	1998	Annually	75	June-July	September	12	90 hours	\$6,617.70	TBD	Email	Excel	and Email	lly
Otote Applicate Fund	4 Agency Budget Plan	Executive Budget	11 11 20	Dudant Dana antina	2006	A	42	A	Ortobas	2	C haven	\$441.18	TBD	Email	Word	Email, mail, and SCEIS	Word, Excel, d PDF, and SCEIS
State Accident Fund	4 Agency Budget Plan Agency Restructuring	Office	11-11-30	Budget Preparation	2006	Annually	42	August	October	2	6 hours	\$441.18	IBD	Email	word	SCEIS	Word,
State Accident Fund	and Seven-Year Plan 5 Report	House Legislative Oversight Committee	e 1-30-10(G)	Periodic Review of Agency Programs	2015	Annually	29	March	March	4	107.5 hours	\$7,848.55	TBD	Email	Word and Excel	Email and mail	Excel, & PDF
														Receive notice that it is			
State Accident Fund	6 Annual IT Plan Bank Account	Division of Technology	11-35-1580	Assessing the need for and use of information technology	1986	Annually	30	September	October	1	8 hours	\$588.00	TBD	available online	Web based form	Click submit on web based form	
State Accident Fund	7 Transparency and 7 Accountability	Executive Budget Office	Proviso 117.88	Determine amount of outstanding	2011	Annually	30	September	October	1	1 hour	\$73.53	TBD	Email	Excel	Email	Excel
State Accident Fund	8 Debt Collection Report		Proviso 117.37	debt		Annually	30	January	February	1	0.5 hours	\$36.77	TBD	Email	Word	Email	Word
State Accident Fund	9 Deficit Monitoring	Executive Budget Office	Proviso 117.86	Budget Management		Quarterly	7	January	February	1	0.5 hours	\$36.77	TBD	Email	PDF	Email	Email
State Accident Fund	10 Financial Audit	State Auditors Office	11-7-20	Preparation of the CAFR	1943	Annually	90	N/A	September	3	225 hours	\$16.544.25	CAFR	N/A	N/A	Email	Word
State Accident Fund	11 Mileage Report	State Additors Onice	1-11-280	Report mileage for each vehicle	1945	Monthly	10	Monthly	Monthly	1	1 hour	\$73.53	TBD	Available after 1st of the month	Word & Web Based Form		Word and Web Based Form
				The General Assembly takes this leadership role in setting procedures that will result in awarding contracts and subcontracts to minority business firms in order to enhance minority capital ownership, overall state				January,	January,								
State Accident Fund	12 Minority Business	Governor's Office of Small and Minority Business	11-35-5240	economic development and reduce dependency on the part of minorities.		Quarterly	30	April, July, October	April, July, October	2	2 hours	\$147.06	TBD	Recurring	Word & Web Form	Web Based From & Mail	Printed Form
State Accident Fund	Report to the General 13 Assembly	Human Affairs Commission	1-13-110	Affirmative Action	1978	Annually	32	September	October	1	2 hours	\$147.06	TBD	Email	Word and Excel	Email and mail	Word & Excel
State Accident Fund	13 Assembly Restructuring Report 14 and Cost Savings Plar	Office of Senate	1-13-110 1-30-10(G)	Periodic Review of Agency Programs	2015	Annually	70	November	January	2	6 hours	\$441.18	TBD	Email	Word and Excer	Email and mail	Word
	· · · · · · · · · · · · · · · · · · ·	Comptroller		-					· · · · ·	1							

INSTRUCTIONS: Identify the agency's internal auditors; general subject matters audited; the individual or body that makes decision of when internal audits responsible for hiring the internal auditors; individuals to whom internal auditors; individuals to whom internal audits are conducted; information considered when determining whether to conduct an internal audit; the individual or body that makes decision of when internal audits are porticible for hiring the internal audits are audit; average number of months to complete an internal audit; and date of the most recent. Peer Review of Self-Assessment by SC State Internal Auditors Association or other entity (if other entity, range of the entity).

Note: All audits are not the result of suspicious activity or alleged improper actions. Often times regular audits are required by statute regulation or an agency's standard operating procedure simply as a method of ensuring operations are staying on track.

Agency Submitting Report	Does agency have internal auditors? Y/N	Date Internal Audits Began	Individuals responsible for hiring internal auditors	Individuals to whom internal auditors report	Name and contact information for head Internal Auditor	decision of when	-	routinely evaluate the	performed in last five fiscal years	# of months for shortest audit	longest audit	needed to	Date of most recent Peer Review of Self-Assessment by SCSIAA or other entity (if other entity, name of that entity)
State Accident Fund	No dedicated internal auditors at this time, but does utilize state appointed auditor and contracted actuary.												

INSTRUCTIONS: List the name of all personnel at the agency who were consulted or performed work to obtain the information utilized when answering the questions in these reports, their title and their specific role in answering the question (i.e. searched the agency documents, asked for information because they are in charge of the department, etc.) Please delete the example information and instructions row before submitting this chart in final form. NOTE: Responses are not limited to the number of rows below that have borders around them, please list all that are applicable.

Agency Submitting Report	Name	Phone	Email	Department/Division	Title	Question	Role in Answering Question
State Accident Fund	Gerald Murphy	803-896-5870	gmurphy@saf.sc.gov	Administration	Executive Deputy Director Administrative Services	Overall responsible for the report	Drafted the report.
State Accident Fund	Steve Flowers	803-896-5848	<u>sflowers@saf.sc.gov</u>	Information Services	Director Information Services	V.B	Provided the list of all electronic databases and document management systems the agency uses. Provided information for Agency Reporting Requirements.
State Accident Fund	David Andrews	803-896-5044	dandrews@saf.sc.gov	Administration	Director of Training/Benefits Coordinator	I.C, IV, and V.A	Provided data and information. Provided data for Agency Reporting Requirements, Also, converted final document to PDF.
State Accident Fund	Janice Harmon	803-896-5872	jharmon@saf.sc.gov	Administration	Accounting and Finance Manager	II and V.A.	Provided data and information. Provided data for Agency Reporting Requirements,