



# **2025 Annual Accountability Report**

**State Accident Fund  
Agency Code: R120**

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## **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 economical prices. 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.

The mission of SAF is to provide cost effective, guaranteed workers' compensation coverage for state agencies and other governmental entities, to provide superior servicing for policyholders and injured workers, and ensure provision of workers' compensation benefits to injured employees whose employers have failed to comply with the coverage requirements of the South Carolina Workers' Compensation Act.

### **Major Achievements During Fiscal Year 2024-2025**

#### **Management Support**

SAF's Management Support department is comprised of the Director and Executive Assistant. Per S.C. Code Ann. §42-7-20, the Director is responsible for the management and administration of SAF and the personnel necessary to carry out its mission. The Executive Assistant provides support to the Director, and the other members of SAF management, including coordination with internal staff, legislators, policyholders, and partner associations. The agencies prior Executive Assistant retired during FY 2024-2025, and the vacancy was filled by an internal candidate.

The State Accident Fund has five department heads, all of whom report directly to the Director: Director of Insurance Services, Director of Financial Services, Chief Counsel, Director of Information Technology, and Director of Human Resources. Throughout the year, SAF leadership has worked to identify agency wide areas for improvement and development and worked to improve processes and enhance the agency and its services. There has been a particular focus on collaboration with other agencies and providing helpful feedback and assistance to policyholders to help improve their processes and minimize claims and costs. SAF's new case management system should provide more opportunities to track data and analyze trends, which should enhance SAF's abilities to provide information and recommendations to policyholders and other interested parties. Much of this past fiscal year has been focused on the implementation of that new system, but there has been a concerted, agency-wide effort to ensure that SAF continues to provide consistent, uninterrupted service for the policyholders and injured workers that we serve.

#### **Insurance Services Division**

SAF's Insurance Services Division is comprised of SAF Claims, UEF Claims, Premium Audit, and Safety and Loss Control. These departments all fall under the Director of Insurance Services.

- **SAF Claims**

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The SAF Claims department receives and administers the workers' compensation claims filed by the employees of SAF's policyholders per the South Carolina Workers' Compensation Act ("Act"). It is headed by the Director of Claims and includes four teams of claim adjusters (each team contains a supervisor and five claim adjusters), and a team of claim technicians (which contains a supervisor and three claim technicians). SAF claims also includes a claim adjuster floater, who is responsible for handling special projects and claims as well as adjusting workers' compensation claims for their assigned policyholder. A Trainer/Quality Service Auditor ("QSA") provides the training for the SAF and UEF Claims departments and conducts quarterly audits to ensure effective claims handling. The Trainer/QSA reports to the Assistant Director of Insurance Services.

As with past fiscal years, the SAF Claims department has focused on proactive claims handling, which includes prompt compensability decisions, efficient scheduling of appropriate medical care, and expeditious claim resolution, all while providing exceptional customer service. The SAF Claims department has also worked towards closing out older legacy claims to limit unknown future liability considering rising medical costs.

There has been continued emphasis on remaining fully staffed in the department, and the claims department had two new claims adjusters start during FY 2024-2025. By ensuring adequate staffing, SAF can maintain an appropriate balance of claim counts for each claims adjuster and ensure SAF provides the best service possible to our policyholders and their injured workers.

The SAF Claims department has continued to provide training and guidance to SAF policyholders to help streamline and improve the claims handling process. During this past fiscal year, the SAF Claims department participated in quarterly Policyholder 101 Webinar Series, as well as other, more specialized training. Where requested or needed, the SAF Claims department provides in-person training and consultation and works closely with policyholders to review claims history and discuss ways to improve safety and claims handling based on that policyholder's specific needs.

During FY 2023-2024, SAF entered a Memorandum of Understanding with the South Carolina Workers' Compensation Commission ("WCC") for SAF to provide claim adjustment services for claims pending with a self-insured employer that has entered bankruptcy. During FY 2024-2025, SAF worked with the WCC to handle all claims pending with that employer and bring them to a fair resolution.

Throughout FY 2024-2025, several employees within the SAF Claims department had an active role in working on the configuration and implementation of the new claims/policy management system. This will continue to be a focus as SAF works towards full implementation during FY 2025-2026.

- **UEF Claims**

The UEF Claims department receives and administers claims involving injured workers of uninsured employers. They investigate whether the employer was subject to the Act and whether there are applicable workers' compensation policies that provide coverage for these claims. Where the South Carolina Workers' Compensation Commission ("WCC") has determined that the UEF is responsible for providing benefits to an injured worker, the UEF Claims department administers that claim per the Act. The UEF Claims department also pursues collections against liable uninsured employers for any expenses, costs, or benefits paid by the UEF. The UEF Claims department is headed by the UEF Claims Manager & Recovery Specialist, and includes two adjusters and a claims tech. The department reports to the Assistant Director of Insurance Services.

The UEF Claims department has continued to strengthen and expand its collections program. During FY 2024-2025, the UEF participated in a pilot program to outsource UEF collections against uninsured businesses who default on repaying the UEF to the South Carolina Department of Revenue. This adds another resource for the UEF to seek repayment from liable uninsured employers.

The UEF Claims department has also been involved in the configuration and implementation of SAF's new claims/policy management system during FY 2024-2025, including working to create an area in

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the new system to house and streamline the UEF collections process, which does not exist in SAF's current system. This will continue into FY 2025-2026.

- **Premium Audit**

The Premium Audit department compiles and analyzes data to calculate the annual premium for SAF's individual policyholders. It includes a senior premium auditor and premium auditor, both of whom report to the Director of Insurance Services.

During FY 2024-2025, the Premium Audit department completed 158 state audits and 363 city/county audits, for a total of 521 audits. The department also assisted in assigning class codes to new claims to improve premium accuracy, annual premium renewals, annual class code rate analysis, and payroll classification and premium calculation as requested by individual agencies. The Premium Audit department created thirteen new policies: three for state agencies, and ten for other governmental entities.

During this past fiscal year, the Premium Audit department continued to participate in quarterly WC 101 webinars with the SAF Claims department and Safety and Loss Control and helped to produce and present a new webinar on experience modifiers. They also worked to increase communication with other departments around SAF on audit and premium related matters.

The Premium Audit department has assisted in the configuration and implementation of the policy portion of SAF's new claims/policy management system during FY 2024-2025. The new system will streamline the policy renewal process, add in checks and oversight to the procedures, and grant additional accessibility to policyholders. This will continue to be a major focus in FY 2025-2026, until full implementation.

- **Safety and Loss Control**

The Safety and Loss Control department provides safety and risk mitigation training and consultation to SAF's policyholders to help create safer working environments and reduce workplace injuries. The Safety and Loss Control department also provides consultation with SAF management and training and instruction to SAF staff regarding safety and risk mitigation within the Agency. SAF has one safety and loss control specialist, who reports to the Assistant Director of Insurance Services.

During FY 2024-2025, the Safety and Loss Control department conducted a comprehensive review of renewals, identifying 27 policyholders with elevated experience modifiers ("EMODs") and initiated targeted outreach to certain agencies after analyzing their loss run reports and specific claim history. The Safety and Loss Control department's services to SAF's policyholders in FY 2024-2025 also included the delivery of 17 tailored training sessions to include slip, trip, and fall prevention training for an entire school district, including elementary, middle, high school, and district office employees.

SAF's safety and loss control specialist developed and presented a proactive webinar on Heat Stress and Exposure in the Workplace ahead of OSHA's proposed rulemaking public hearing. He attended OSHA Region IV/Georgia Tech University's Safety as a Core Value webinar and integrated key insights into departmental training materials and lectures. He also participated in multiple health and wellness fairs, reaching over 400 state employees with safety and wellness resources.

In addition to the services provided to SAF's policyholders, the Safety and Loss Control aided SAF employees, including organizing and executing active shooter preparedness training in collaboration with local law enforcement, enhancing emergency readiness among the employees at the SAF. The Safety and Loss Control department also facilitated 8-hour driver safety training for those employees at SAF who frequently drive state-leased vehicles and coordinated telematics installation for those vehicles.

For FY 2025-2026, the Safety and Loss Control department is awaiting hands-on training from the Department of Administration to effectively monitor the telematics systems installed on leased vehicles and prepare for driver policy modifications that will impact how monthly vehicle mileage and operator

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driving behaviors are tracked and evaluated. This aligns with data-driven safety and accountability goals. The department is also exploring strategic partnerships with local communities and third-party vendors to expand training offerings and enhance policyholder safety outcomes.

### **Legal Department**

The SAF Legal department provides legal advice and representation to SAF, its policyholders, and the UEF. It is headed by SAF's Chief Counsel and currently operates with three attorneys (including Chief Counsel), a Litigation Coordinator, and four paralegals. The SAF Legal department is set to add another attorney during the first quarter of FY 2025-2026. The SAF Legal department also includes the Special Investigations Unit ("SIU"), which contains one claims investigator. The SIU conducts investigations in certain claims as requested, makes referrals to outside vendors for investigative services, and coordinates referrals in claims involving suspected fraud to the South Carolina Department of Insurance.

In addition to providing legal services and advice to SAF staff regarding claim and agency related matters, SAF's in-house counsel litigates workers' compensation claims before the WCC, Circuit Court, Court of Appeals, and South Carolina Supreme Court. SAF also utilizes a pool of contract attorneys to assist in litigating claims, particularly in claims outside the midlands area (where SAF's office is located), or in more complex and time-consuming claims. This is coordinated by the Litigation Coordinator.

The SAF legal department is focused on trying to reduce the number of cases that are farmed out to reduce litigation and claim costs. Part of this effort included coordinating with the claims departments to increase early settlement of claims, often through mediation. There has been a particular emphasis on trying to resolve UEF claims prior to hearing, which helps to reduce the potential exposure at a hearing. During FY 2024-2025, the SAF Legal department mediated 84 SAF claims and settled 65 of those claims (77% settled). They mediated 18 UEF claims and settled 13 of those claims (73% settled). This is an increase in number and percentage of UEF claims settled at mediation from FY 2023-2024. Additionally, the SAF Legal department participated in 210 settlement conferences involving pro se claimants. Of those settlements, 205 were approved by the WCC, a 98% success rate. They also attended one pro se settlement conference for the UEF, which was approved.

Within the SIU, the department's claims investigator was hired during the last quarter of FY 2023-2024. During her first full fiscal year with SAF, she has increased the efficiency of SAF investigations and has expanded to assisting in UEF investigations. During FY 2024-2025, she closed over 115 investigations.

During FY 2024-2025, members of SAF's Legal Department and SIU have assisted with the configuration, implementation, and testing of the legal and investigations portions of the new claim/policy management system, helping to ensure that the new system meets the needs of these departments. This will continue in FY 2025-2026.

### **Business Support**

SAF's Business Support Division is comprised of the Accounting Department, Human Resources, and Document Management. The Accounting Department reports to the Director of Financial Services, Human Resources reports to the Director of Human Resources, and Document Management reports to the Assistant Director of Insurance Services.

- **Accounting Department**

The SAF Accounting department handles all financial transactions related to SAF premium processing, claims billing and benefit payments, SAF operating budget and operational expenses. The Accounting department also handles monthly and annual financial reporting. In addition to the Director of Financial Services, the Accounting department currently contains a Cash Analyst, four Bill Processors, Accounts Payable Analyst, Receptionist, and Provider Billing Services liaison. During FY 2024-2025, the department's Premium Accounts Receivable Analyst transitioned to the agency's Executive Assistant. Following that change, SAF reclassified the position into a senior/supervisory role and recruited an employee with more extensive accounting education and experience to assist with some of the more

Fiscal Year 2024-2025

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technical financial issues handled by the department. This will provide more effective assistance and backup for the Director of Financial Service and will help with accuracy and efficiency within the Accounting department.

The Accounting department worked alongside the SAF claims department under the Memorandum of Understanding with the WCC to administer claims for a bankrupt self-insured employer. As part of this agreement, the Accounting department was responsible for processing bills and payments, maintaining accurate payment logs, and communicating weekly with the WCC regarding the pending claims.

During FY 2023-2024, the Accounting department audited 107,762 bills for payment, 11,731 of which were entered and processed in-house. The Accounting department processed 25,462 SAF and UEF check payments during that time, 97 payments as the third-party administrator for the WCC, and 1,451 premium receipts for policyholders.

The Accounting department has assisted in the configuration and implementation of the new claims/policy management system during FY 2024-2025, specifically the financial portions of the system. The new system will allow SAF to offer electronic direct deposit payments for weekly benefits to injured workers. This will help to eliminate delays or lost checks related to mailing and should reduce the number of stop payments and reissuance of checks. It will also ensure that SAF and UEF comply with Regulation 67-1602. This work on the system will continue into FY 2025-2026.

- **Human Resources**

SAF's Human Resources ("HR") department ensures appropriate staffing for all departments, coordinates all employee benefits, and provides HR and employee relations support, including EPMS maintenance. The HR department currently includes the Director of HR and a Benefits Coordinator. During FY 2024-2025, SAF hired a new Director of HR after the prior Director of HR moved to another state agency.

During FY 2024-2025, SAF has 12 employee separations (8 FTE and 4 temporary hourly) and 8 new hires (7 FTE and 1 temporary hourly). One temporary hourly hire initially brought in during FY 2024-2025 transitioned into an FTE position four months after she was retained. For FY 2024-2025, SAF's average time to hire was 16 days.

To begin FY 2025-2026, the legislature approved a statewide compensation plan change from pay bands to pay grades, as well as a pay increase for all state employees. SAF's HR department implemented these changes for SAF employees and are conducting a classification and compensation review in light of those changes to ensure equity agency-wide. This will continue through FY 2025-2026.

The HR department has continued updating key policies to ensure compliance with the law and with agency practices and has provided new training to SAF staff through a variety of methods, including live training, KnowBe4, and LinkedIn Learning. These will continue to be priorities in FY 2025-2026.

- **Document Management**

SAF's Document Management department is responsible for scanning and indexing all SAF and UEF claim related documents, including medical records and bills. It is also responsible for processing all incoming mail to the agency and postmarking all outgoing agency mail. The Document Management department includes a supervisor, indexer, and scanner.

At the beginning of FY 2024-2025, two of the three employees within the department retired following more than 20 years of service with SAF. Two new employees were hired to fill these positions and were successfully onboarded and trained. It is anticipated that the new claim/policy management system will present some changes to the Document Management department during FY 2025-2026.

## **Information Technology Department**

Fiscal Year 2024-2025



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The SAF Information Technology (“IT”) department supports, maintains, and upgrades the existing systems and equipment that SAF relies on for all operations. The IT department also secures SAF’s network and data and maintains the web portal access for all policyholders. It is headed by the Director of Information Technology, and, in addition, currently contains two systems engineers, two application developers, and a network technician.

As with FY 2023-2024, most of the focus for FY 2024-2025 for the IT department was the configuration and implementation of a new claims/policy system. This project required the conversion of data from SAF and UEF from the current system, which is close to 30 years old, into the new system. This was a significant undertaking to ensure that converted data was cleaned up, so only good data is put into the new system. Despite the strain this placed on the IT department staff, they continued to support the agency and ensure that all technical needs were met. The IT department also continued to make cyber security a focus, especially since more than half of the agency works from home part time. For FY 2025-2026, the IT department has plans to do additional departmental cross training, as well as plans to bring some of SAF’s ageing systems up to date. The new claims/policy system implementation and go live as well as security improvement will also remain a top priority for the IT department in the upcoming fiscal year.

### Agency Wide Successes and Goals

SAF measures its success and establishes goals based on the expectations of our policyholders, stakeholders, and employees. The agency’s continued goals include:

- Maintaining a high level of customer satisfaction among our policyholders;
- Operating a cost-effective government agency;
- Maintaining and/or improving the efficiency of the agency’s internal practices and procedures;
- Maintaining and/or improving the agency’s claim resolution practices;
- Maintaining low claim costs; and
- Maintaining competitive rates.

The key strategic goals facing SAF are related to the implementation of a new claims/policy management system (which will require agency-wide collaboration and involvement from key stakeholders and the agency’s internal staff), retention and recruitment of staff.

The agency’s major applicable achievements for FY 2024-2025 include:

- Agency remained financially sound and self-sustaining;
- Maintained steady staffing and minimal turnover;
- Continued working on configuration and implementation of a new claim/policy management system;
- Completion of RFPs for physical therapy, pharmacy services, and surveillance, and new contracts for each service; and
- Successful administration and payment of first claims under South Carolina First Responder Line of Duty Death Benefit Fund.

The agency continued its costs saving and recovery efforts through vendor partnerships, which totaled a net recovery of \$10,229,510.00. This is a \$298,728.00 decrease from last year.

○ Medical services/ Charge Review	\$3,545,373.00
○ Pharmacy Services	\$3,449,952.00
○ Subrogation Services	\$990,166.00
○ Physical Therapy Services	\$247,718.00

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- |                                 |                |
|---------------------------------|----------------|
| ○ Second Injury Fund Recoveries | \$1,664,586.00 |
| ○ Collection Services (UEF)     | \$331,715.00   |

Primary goals for Fiscal Year 2025-2026 include:

- Complete implementation of and training on our new claim/policy management system;
- Go live with new claim/policy management system in late 2025/early 2026;
- Commence electronic payment of temporary total disability payments upon go live of new system; and
- Continue to work with Division of Procurement Services to bring all existing vendor contracts current.

#### **Risk Assessment and Mitigation Strategies.**

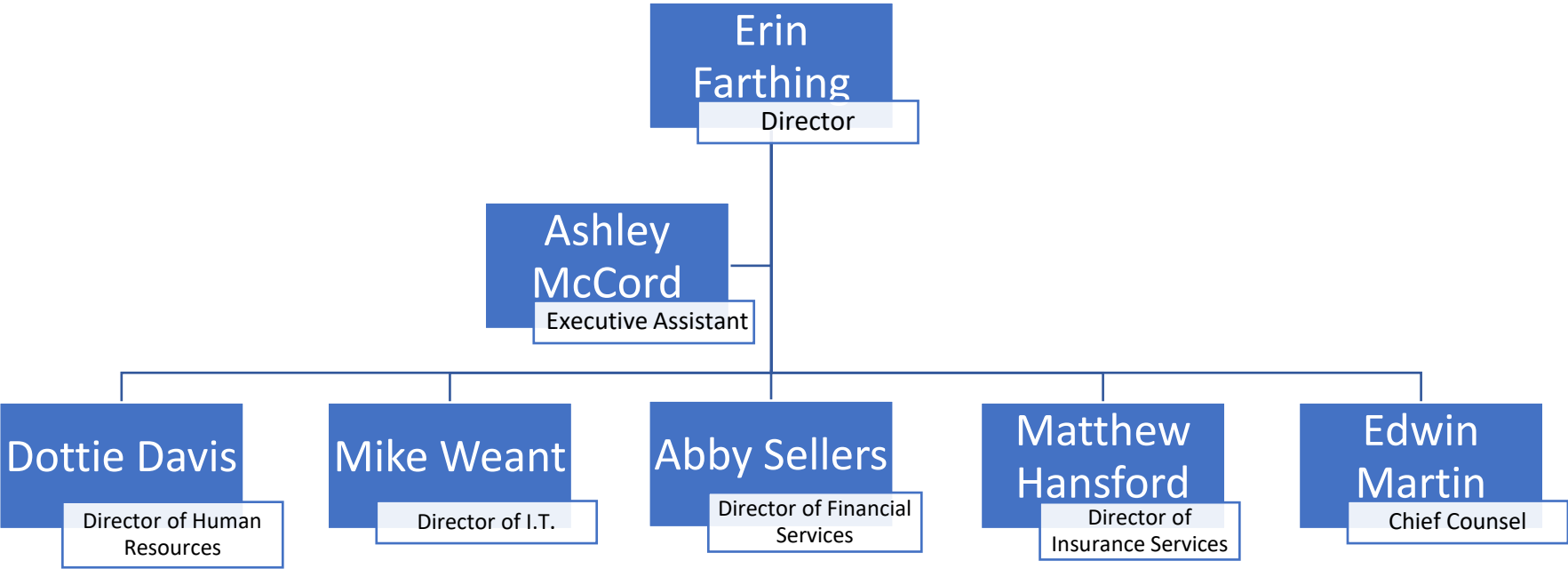
By creating a state agency for the sole purpose of “self-insuring,” the state of South Carolina provides a stable source of guaranteed insurance coverage so that state workers are not placed at undue risk. SAF provides the state with a more stable and economic source of insurance coverage and avoids 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. If SAF were unable to provide these services, each of the entities currently covered by SAF would have to procure workers’ compensation coverage on the open market. The State would have no control over eligibility, cost, or the quality of services by those companies. Additionally, if any state agency or governmental entity currently eligible for coverage by SAF could not find a company willing to provide this coverage on the open market, they would then be relegated to procuring this coverage from the high-risk pool, at a substantially higher rate.

The UEF provides workers’ compensation benefits in situations where the employee’s employer failed to procure required workers’ compensation coverage. If the UEF were unable to provide those benefits, a significant number of injured workers, some of whom have sustained substantial and, in some cases, life-threatening injuries, would have no resource to receive the medical treatment and income necessitated by their injuries.

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**AGENCY ORGANIZATIONAL CHART**

**Executive Management**



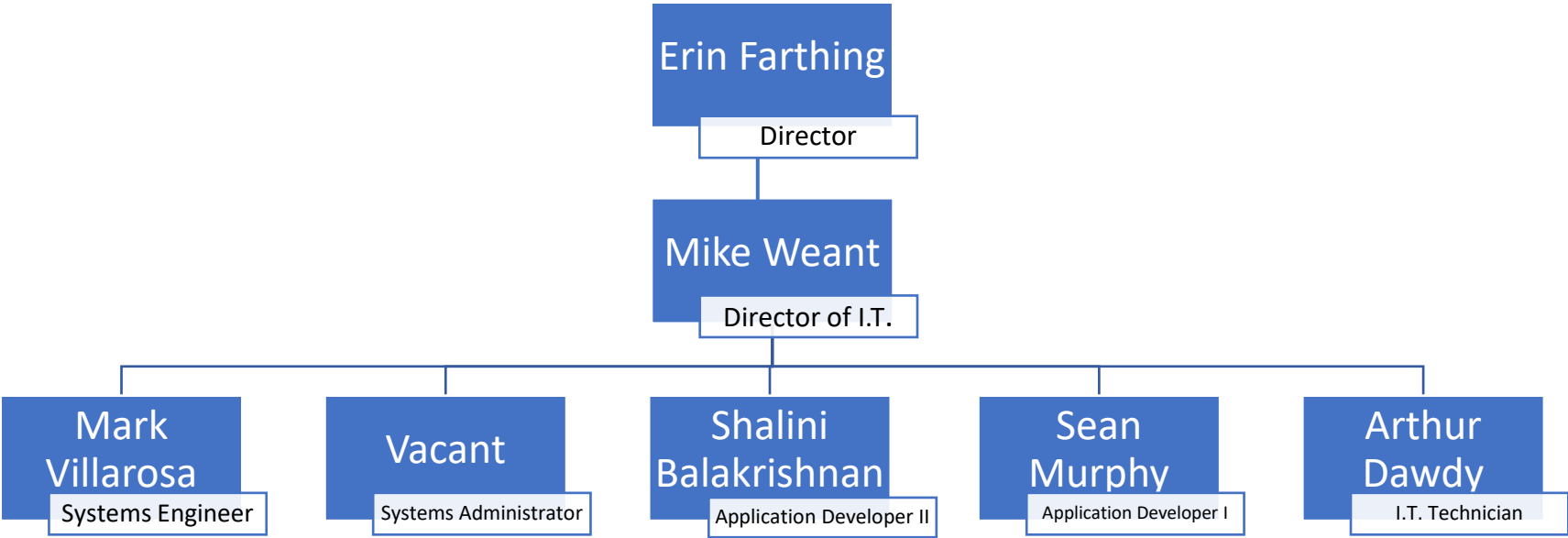
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Human Resources



Information Technology

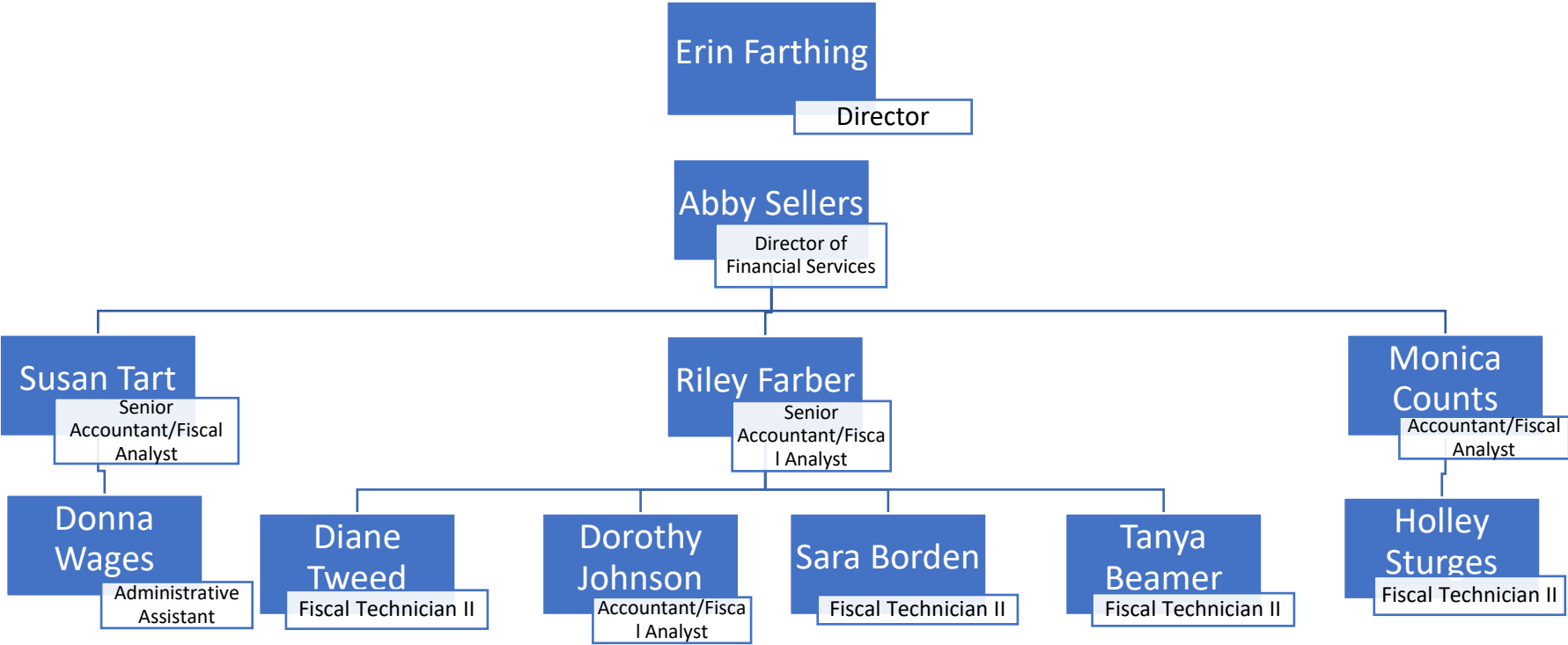
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**Business Support**

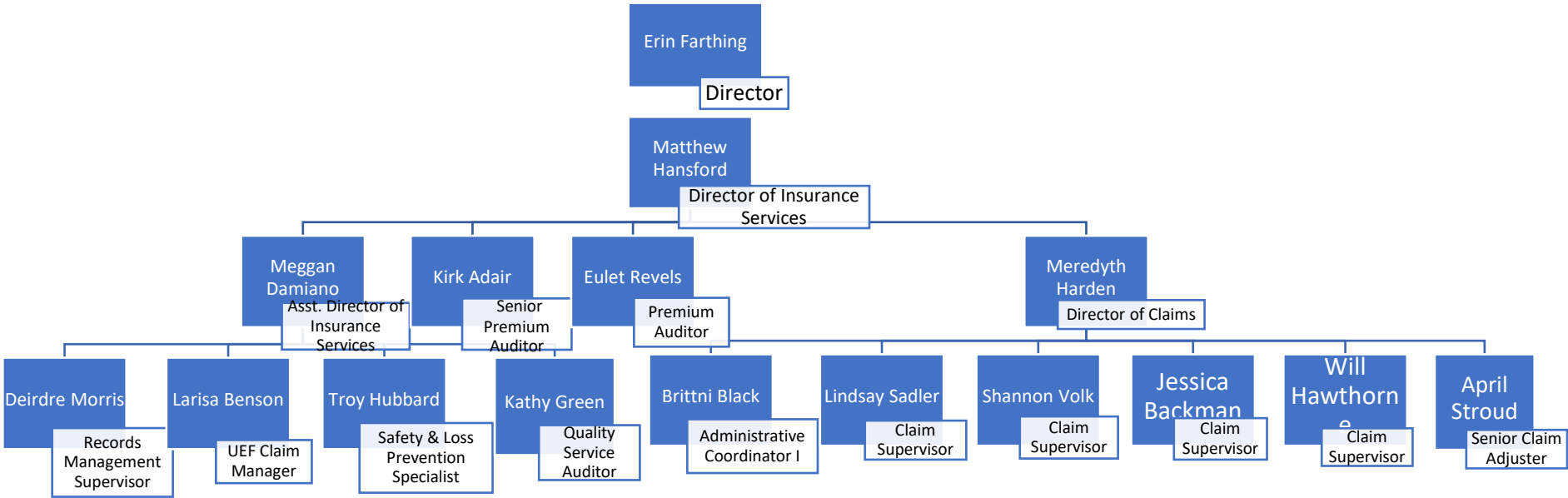
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### Insurance Services

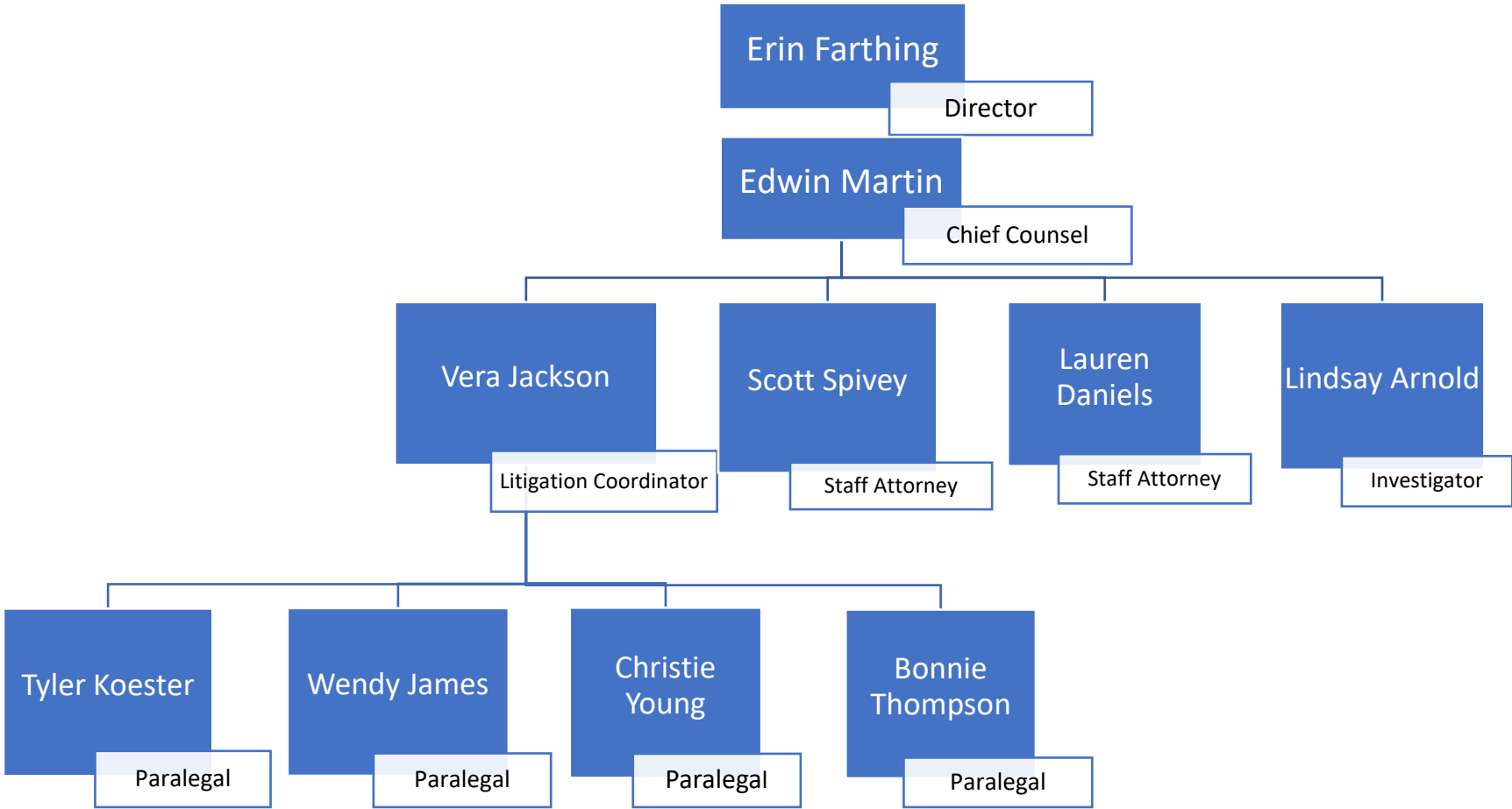


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# Legal



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# 2025

## 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:

2022

To provide cost effective, guaranteed workers' compensation coverage for state agencies and other governmental entities, to provide superior servicing for policyholders and injured workers, and ensure provision of workers' compensation benefits to injured employees whose employers have failed to comply with the coverage requirements of the South Carolina Workers' Compensation Act.

#### Agency Vision

#### Adopted in:

2022

The vision of the South Carolina State Accident fund is to administer workers' compensation claims in a fair and efficient manner and in compliance with the law while ensuring sound actuarial and financial management of SAF.

#### 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 FY2025

Description of Event	Start	End	Agency Measures Impacted	Other Impacts
No significant events affected performance measures.				

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

<b>Reason agency is out of compliance: (if applicable)</b>		
<b>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. § 30-1-10 through 30-1-180) and the South Carolina Uniform Electronic Transactions Act (S.C. Code Ann. § 26-6-10 through 26-10-210).</b>		Yes
<b>Does the law allow the agency to promulgate regulations?</b>		No
<b>Law number(s) which gives the agency the authority to promulgate regulations:</b>		
<b>Has the agency promulgated any regulations?</b>		No
<b>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?</b>		No
<b>(End of Reorganization and Compliance Section)</b>		

# FY2025

## Strategic Plan Results

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 effectiveness and efficient claim handling

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
<b>1.1 Maintain high-level of service and support to all policyholders.</b>														
										<b>State Objective: Government and Citizens</b>				
1.1.1	Maintain greater than a ninety percent (90%) positive response rate on the annual policyholder survey.	96%	90%	95%	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.	98%	90%	96%	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	
1.1.3	Maintain greater than ninety percent (90%) positive response to loss prevention and safety training surveys.	100%	90%	100%	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	
1.1.4	Provide a minimum of four (4) virtual workers' compensation related trainings to policyholders.	7	4	9	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	
<b>2.1 Maintain or improve current claim handling practices.</b>														
										<b>State Objective: Public Infrastructure and Economic Development</b>				
2.1.1	Maintain less than a fifteen percent (15%) increase in the average medical cost per SAF workers' compensation claim compared to the prior fiscal year.	-3%	15%	0%	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	
2.1.2	Maintain less than a fifteen percent (15%) increase in the average indemnity cost per SAF workers' compensation claim.	10%	15%	7%	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 employees.	All SAF Policyholders	0100.010000.000	

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
<b>2.2 Maintain or improve current claim handling practices. Collect premium as due.</b>														
2.2.1	Claims paid will not exceed more than eighty-five percent (85%) of Premium for the fiscal year.	65.39%	85%	60.00%	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	
<b>2.3 Maintain or improve current collection/subrogation recovery practices.</b>														
2.3.1	Reimbursements for claims paid on Uninsured Employers' Fund claims will exceed the previous fiscal year.	\$492,547	\$452,588.34	#####	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 Director of Insurance Services	Direct benefit to all stakeholders. Additional reimbursements from responsible employers lessens the amount of withdrawals needed to support the operations of UEF.	Department of Insurance, WCC, and the State	0516.000000.000	
2.3.2	Subrogation recovery will exceed twenty percent (20%) of the total claims paid on corresponding subrogation claims.	13.30%	20.00%	25.55%	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 Director of Insurance Services	Direct benefit to SAF policyholders. Consistent recoveries help mitigate total claim costs.	SAF Policyholders	0100.010000.000	
<b>2.4 Control operating costs of the agency.</b>														
2.4.1	Maintain less than fifteen percent (15%) administrative cost ratio.	11%	15%	10.00%	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	
<b>3.1 Schedule and monitor progress of assigned employee training.</b>														
3.1.1	Provide a minimum of five (5) workers' compensation claim and/or legal trainings to agency claims and legal staff.	12	5	12	Count	Equal to or greater than	State Fiscal Year	Number of claim/legal trainings held during fiscal year.	SAF Internal Database	Reports kept by Director of Insurance Services	Direct benefit to SAF claims and legal staff members. Increased education and training.	SAF employees	0100.010000.000	
3.1.2	All SAF employees complete assigned I.T. security training.	100%	100%	100%	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	
<b>3.2 Maintain and/or improve average length of time from job posting to candidate hiring.</b>														
3.2.1	The average time from NEO.GOV job posting to candidate hiring will be equal to or less than sixty (60).	33	60	16	Count	Equal to or less than	State Fiscal Year	Total time from posting to hiring divided by total candidates.	SAF Internal Database	Report kept by Director of Human Resources	Direct benefit to SAF Policyholders, employees of SAF Policyholders, and the State. Faster hiring times can lead to high quality candidates and less wasting of agency resources.	SAF Policyholders, Employees of SAF Policyholders, the State	0100.010000.000	
<b>3.3 Maintain or improve the percentage of EPMS reviews completed timely.</b>														
<b>State Objective: Education, Training, and Human Development</b>														

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
3.3.1	Maintain equal to or greater than ninety-five (95%) percent or more EPMS reviews completed timely.	99%	95%	92%	Percent complete	Equal to or greater than	State Fiscal Year	Number of timely completed EPMS reviews divided by the total number of EPMS reviews due.	SAF Internal Database	Report kept by Director of Human Resources	Indirect benefit to SAF Policyholders. Direct benefit to SAF and the State. Timely completion of EPMS reviews ensures employee performance is being reported and tracked.	SAF Policyholders, Employees of SAF Policyholders, the State	0100.010000.000	
<b>3.4 Maintain or improve I.T. Help Desk requests closure rate. State Objective: Maintaining Safety, Integrity and Security</b>														
3.4.1	The percentage of help desk requests closed within the same month requested will be equal to or greater than ninety (90%) percent.	97.90%	90.00%	98.00%	Percent complete	Equal to or greater than	State Fiscal Year	The number of helpdesk requests closed divided by the number of helpdesk requests received during the same month.	I.T. Department	SAF I.T. Department, completion reports kept by Director of I.T.	Indirect benefit to SAF Policyholders, Employees of SAF Policyholder and the State. Faster response to helpdesk requests ensures efficient and timely responses.	SAF, SAF Policyholders, the State	0100.010000.000	
<b>3.5 Maintain or improve premium audit completion time State Objective: Government and Citizens</b>														
3.5.1	Audit ninety percent (90%) or more premium accounts within 180 days of annual renewal.	100%	90%	100.00%	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 and the State. Demonstrates ability of SAF Premium Auditors conducting premium audits in timely fashion. Leads to faster collections and more accurate premium billing.	SAF Policyholders, the State	0100.010000.000	
3.5.2	The average premium audit completion time shall be equal to or less than thirty-five (35) calendar days.	24.5	35	24.12	Count	Equal to or less than	State Fiscal Year	The total amount of time to complete all payroll audits divided by the total number of payroll audits.	SAF Internal Database	SAF Internal Database. Report kept by Director of Insurance Services	Indirect benefit to all agency policyholders and the State. Demonstrates ability of SAF Premium Auditors conducting premium audits in timely fashion. Leads to faster collections and more accurate premium billing.	SAF Policyholders, the State	0100.010000.000	
<b>4.1 Maintain or improve current claim handling and WCC form filing practices. State Objective: Government and Citizens</b>														
4.1.1	Number of fines paid to the WCC is to be less than the prior three year's average.	3	3	1	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 and form filing.	SAF Policyholders	0100.010000.000	
<b>4.2 Maintain and/or improve upon current mediation practices by the Claim and Legal Departments. State Objective: Government and Citizens</b>														
4.2.1	Maintain equal to or greater than seventy percent (70%) mediation success rate.	78%	70%	76%	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	
<b>4.3 Maintain and/or improve upon current clincher conference practices by the Claim and Legal Departments. State Objective: Government and Citizens</b>														
4.3.1	Maintain equal to or greater than eighty-five percent (85%) clincher conference success rate.	98.16%	85%	97.63%	Percent	Equal to or greater than	State Fiscal Year	Number of claims resolved at a clincher conference divided by the total number of 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	
<b>4.4 Maintain and/or improve average compensability decision time. State Objective: Government and Citizens</b>														

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
4.4.1	Average compensability decision time will be equal to or less than 15 calendar days for all claims	7.86	15	8.08	Count	Equal to or less than	State Fiscal Year	Average number of days from claim received to decision made.	Agency Claims Management Database	SAF Internal Database. Report aggregates data from the agency claims management database. Reports kept by Director of Claims.	Direct benefit to SAF policyholders and employees of SAF policyholders. Prompt decisions ensure benefits are administered accurate and timely.	SAF Policyholders, Employees of SAF Policyholders	0100.010000.000	
<div> <div>4.5</div> <div>Maintain and/or improve average medical bill processing time.</div> <div>State Objective: Government and Citizens</div> </div>														
4.5.1	Average medical bill processing time will be equal to or less than 10 days	8	10	7.42	Count	Equal to or less than	State Fiscal Year	Average number of days from medical bill received to medical bill processed.	External vendor database	Reports kept by Director of Insurance Services	Direct benefit to SAF policyholders and their injured employees. Prompt approval leads to faster payment times to medical providers.	SAF Policyholders, Employees of SAF Policyholders, Medical Providers	0100.010000.000	

# FY2026

## 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 effectiveness and efficient claim handling

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
<b>1.1 Maintain high-level of service and support to all policyholders.</b>													
<b>State Objective: Government and Citizens</b>													
1.1.1	Maintain greater than a ninety percent (90%) positive response rate on the annual policyholder survey.	95%	90%	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.	96%	90%	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	
1.1.3	Maintain greater than ninety percent (90%) positive response to loss prevention and safety training surveys.	100%	90%	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	
1.1.4	Provide a minimum of four (4) virtual workers' compensation related trainings to policyholders.	9	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	
<b>2.1 Maintain or improve current claim handling practices.</b>													
<b>State Objective: Public Infrastructure and Economic Development</b>													
2.1.1	Maintain less than a fifteen percent (15%) increase in the average medical cost per SAF workers' compensation claim compared to the prior fiscal year.	0.19%	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
2.1.2	Maintain less than a fifteen percent (15%) increase in the average indemnity cost per SAF workers' compensation claim.	6.96%	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 employees.	All SAF Policyholders	0100.010000.000	
<b>2.2 Maintain or improve current claim handling practices. Collect premium as due.</b>										<b>State Objective: Public Infrastructure and Economic Development</b>			
2.2.1	Claims paid will not exceed more than eighty-five percent (85%) of Premium for the fiscal year.	60%	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	
<b>2.3 Maintain or improve current collection/subrogation recovery practices.</b>										<b>State Objective: Public Infrastructure and Economic Development</b>			
2.3.1	Reimbursements for claims paid on Uninsured Employers' Fund claims will exceed the previous fiscal year.	\$331,715	\$331,715	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 Director of Insurance Services	Direct benefit to all stakeholders. Additional reimbursements from responsible employers lessens the amount of withdrawals needed to support the operations of UEF.	Department of Insurance, WCC, and the State	0516.000000.000	
2.3.2	Subrogation recovery will exceed twenty percent (20%) of the total claims paid on corresponding subrogation claims.	25.55%	20%	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 Director of Insurance Services	Direct benefit to SAF policyholders. Consistent recoveries help mitigate total claim costs.	SAF Policyholders	0100.010000.000	
<b>2.4 Control operating costs of the agency.</b>										<b>State Objective: Public Infrastructure and Economic Development</b>			
2.4.1	Maintain less than fifteen percent (15%) administrative cost ratio.	10%	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	
<b>3.1 Schedule and monitor progress of assigned employee training.</b>										<b>State Objective: Education, Training, and Human Development</b>			
3.1.1	Provide a minimum of five (5) workers' compensation claim and/or legal trainings to agency claims and legal staff.	12	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 Director of Insurance Services	Direct benefit to SAF claims and legal staff members. Increased education and training.	SAF employees	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
3.1.2	All SAF employees complete assigned I.T. security training.	100%	100%	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	
<b>3.2 Maintain and/or improve average length of time from job posting to candidate hiring. State Objective: Government and Citizens</b>													
3.2.1	The average time from NEO.GOV job posting to candidate hiring will be equal to or less than sixty (60).	16	60	Count	Equal to or less than	State Fiscal Year	Total time from posting to hiring divided by total candidates.	SAF Internal Database	Report kept by Director of Human Resources	Direct benefit to SAF Policyholders, employees of SAF Policyholders, and the State. Faster hiring times can lead to high quality candidates and less wasting of agency resources.	SAF Policyholders, Employees of SAF Policyholders, the State	0100.010000.000	
<b>3.3 Maintain or improve the percentage of EPMS reviews completed timely. State Objective: Education, Training, and Human Development</b>													
3.3.1	Maintain equal to or greater than ninety-five (95%) percent or more EPMS reviews completed timely.	92%	95%	Percent complete	Equal to or greater than	State Fiscal Year	Number of timely completed EPMS reviews divided by the total number of EPMS reviews due.	SAF Internal Database	Report kept by Director of Human Resources	Indirect benefit to SAF Policyholders. Direct benefit to SAF and the State. Timely completion of EPMS reviews ensures employee performance is being reported and tracked.	SAF Policyholders, Employees of SAF Policyholders, the State	0100.010000.000	
<b>3.4 Maintain or improve I.T. Help Desk requests closure rate. State Objective: Maintaining Safety, Integrity and Security</b>													
3.4.1	The percentage of help desk requests closed within the same month requested will be equal to or greater than ninety (90%) percent.	98%	90%	Percent complete	Equal to or greater than	State Fiscal Year	The number of helpdesk requests closed divided by the number of helpdesk requests received during the same month.	I.T. Department	SAF I.T. Department, completion reports kept by Director of I.T.	Indirect benefit to SAF Policyholders, Employees of SAF Policyholder and the State. Faster response to helpdesk requests ensures efficient and timely responses.	SAF, SAF Policyholders, the State	0100.010000.000	
<b>3.5 Maintain or improve premium audit completion time State Objective: Government and Citizens</b>													
3.5.1	Audit ninety percent (90%) or more premium accounts within 180 days of annual renewal.	100%	90%	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 and the State. Demonstrates ability of SAF Premium Auditors conducting premium audits in timely fashion. Leads to faster collections and more accurate premium billing.	SAF Policyholders, the State	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
3.5.2	The average premium audit completion time shall be equal to or less than thirty-five (35) calendar days.	24.12	35	Count	Equal to or less than	State Fiscal Year	The total amount of time to complete all payroll audits divided by the total number of payroll audits.	SAF Internal Database	SAF Internal Database. Report kept by Director of Insurance Services	Indirect benefit to all agency policyholders and the State. Demonstrates ability of SAF Premium Auditors conducting premium audits in timely fashion. Leads to faster collections and more accurate premium billing.	SAF Policyholders, the State	0100.010000.000	
<b>4.1 Maintain or improve current claim handling and WCC form filing practices. State Objective: Government and Citizens</b>													
4.1.1	Number of fines paid to the WCC is to be less than the prior three year's average.	1	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 and form filing.	SAF Policyholders	0100.010000.000	
<b>4.2 Maintain and/or improve upon current mediation practices by the Claim and Legal Departments. State Objective: Government and Citizens</b>													
4.2.1	Maintain equal to or greater than seventy percent (70%) mediation success rate.	76%	70%	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	
<b>4.3 Maintain and/or improve upon current clincher conference practices by the Claim and Legal Departments. State Objective: Government and Citizens</b>													
4.3.1	Maintain equal to or greater than eighty-five percent (85%) clincher conference success rate.	97.63%	85%	Percent	Equal to or greater than	State Fiscal Year	Number of claims resolved at a clincher conference divided by the total number of 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	
<b>4.4 Maintain and/or improve average compensability decision time. State Objective: Government and Citizens</b>													
4.4.1	Average compensability decision time will be equal to or less than 15 calendar days for all claims	8.08	15	Count	Equal to or less than	State Fiscal Year	Average number of days from claim received to decision made.	Agency Claims Management Database	SAF Internal Database. Report aggregates data from the agency claims management database. Reports kept by Director of Claims.	Direct benefit to SAF policyholders and employees of SAF policyholders. Prompt decisions ensure benefits are administered accurate and timely.	SAF Policyholders, Employees of SAF Policyholders	0100.010000.000	
<b>4.5 Maintain and/or improve average medical bill processing time. State Objective: Government and Citizens</b>													
4.5.1	Average medical bill processing time will be equal to or less than 10 days	7.42	10	Count	Equal to or less than	State Fiscal Year	Average number of days from medical bill received to medical bill processed.	External vendor database	Reports kept by Director of Insurance Services	Direct benefit to SAF policyholders and their injured employees. Prompt approval leads to faster payment times to medical providers.	SAF Policyholders, Employees of SAF Policyholders, Medical Providers	0100.010000.000	

# 2025

## 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) General	(Projected) Other	(Projected) Federal	(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.	\$ -	\$ 7,984,178.35		\$ 7,984,178.35		\$ 7,464,294.00		\$ 7,464,294.00
0100.020000X000	Educational Training	Workers' Compensation related educational assistance and training.	\$ -	\$ 939,392.54		\$ 939,392.54		\$ 1,103,948.00		\$ 1,103,948.00
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.	\$ -					\$ 5,000.00		\$ 5,000.00
9500.050000.000	State Employer Contributions	All benefits paid to SAF employees in accordance with South Carolina Law.	\$ -	\$ 2,060,766.85		\$ 2,060,766.85		\$ 2,983,591.00		\$ 2,983,591.00

# 2025

## Services Data

as submitted for the 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 FY2025	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	

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 FY2025	Summary of changes to services
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	
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 it's policyholders.	No Change	
SAF In-House Legal Counsel - To represent SAF, UEF, and it's 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 it's 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	

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 FY2025	Summary of changes to services
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 it's 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	



# 2025

## 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 FY2025
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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2025
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
42-7-220	State	Statute	Establishes South Carolina First Responder Line of Duty Death Benefit Fund within the State Accident Fund.	Requires a service		Added
42-7-30	State	Statute	Legal representation for fund; extra legal services; fees and expenses.	Requires a service		No Change

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2025
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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2025
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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2025
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
Proviso 75.2	State	FY23-24 Proviso	Authorizes the State Accident Fund to use other appropriated funds to pay the costs of adjuster license dues owed to the South Carolina Department of Insurance for any licensed adjusters employed as working adjusters with the State Accident Fund, where such license is an agency requirement for their position.	Funding agency deliverable(s)		Added

2025	<u>Partnerships Data</u> as submitted for the Accountability Report by: <b>R120 - STATE ACCIDENT FUND</b>		
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
State Government	South Carolina Workers' Compensation Commission	During FY 2023-2024, SAF entered a Memorandum of Understanding with the South Carolina Workers' Compensation Commission ("WCC") for SAF to provide claim adjustment services for claims pending with a self-insured employer that has entered bankruptcy. The SAF Claims department worked with the WCC and SAF's IT and Accounting departments to collect the necessary information and make the necessary modifications to SAF's systems so SAF could take over the adjustment of these claims.	Add
Private Business Organization	Corporate Pharmacy Services	Corporate Pharmacy Services is the pharmacy benefit manager for the State Accident Fund.	No Change
Private Business Organization	Planned Administrators Inc.	Planned Administrators Inc. is the bill review manager for the State Accident Fund.	No Change
Private Business Organization	CorVel	CorVel is the Physical Therapy coordinator and a managed care provider for the State Accident Fund.	No Change

Type of Partner Entity	Name of Partner Entity	Description of Partnership	Change to the partnership during the past fiscal year
Private Business Organization	Praxis	Praxis is the subrogation recovery vendor for the State Accident Fund.	No Change
Private Business Organization	Reimbursement Consultants Inc. (RCI)	RCI is the second injury fund recovery vendor for the State Accident Fund.	No Change
Private Business Organization	Compendium Services	Compendium Services is a managed care provider for the State Accident Fund.	No Change
Private Business Organization	Sapiens	Sapiens is the claims and policy system provider for the State Accident Fund.	No Change
Private Business Organization	Risk International Actuarial Consulting	Risk International is the actuarial consulting firm for the State Accident Fund.	No Change
Private Business Organization	Willis Towers Watson	Willis Towers Watson is the cyber liability broker for the State Accident Fund.	No Change
Private Business Organization	Guy Carpenter	Guy Carpenter is the reinsurance broker for the State Accident Fund.	No Change



# 2025

## 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
NO REPORT DATA									

<b>AGENCY NAME:</b>	State Accident Fund		
<b>AGENCY CODE:</b>	R120	<b>SECTION:</b>	075

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## 2025 Accountability Report

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### SUBMISSION FORM

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

- Data Template
  - Reorganization and Compliance
  - FY2025 Strategic Plan Results
  - FY2026 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.

<b>AGENCY DIRECTOR</b> <i>(SIGN AND DATE):</i>  <i>(TYPE/PRINT NAME):</i>	<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: center; flex-grow: 1;"> <b>SIGNATURE ON FILE</b> </div> <div style="text-align: right;"> <b>Signature Received:</b>            09/15/2025         </div> </div> <div style="border-top: 1px solid black; margin-top: 10px; padding-top: 5px;">           Erin Farthing         </div>
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<b>BOARD/CMSN CHAIR</b> <i>(SIGN AND DATE):</i>  <i>(TYPE/PRINT NAME):</i>	<div style="text-align: center; font-size: 2em; margin-top: 20px;">N/A</div>
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