

2026 Annual Accountability Report

State Accident Fund

Agency Code: R120

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AGENCY NAME:	State Accident Fund		
AGENCY CODE:	R120	SECTION:	075

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 statue, 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 2025-2026

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 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. Much of the focus of SAF leadership over the past few years has been the configuration and implementation of SAF's new case management system, which went live in April 2026. While this was a substantial and time-consuming task, there was a concerted, agency-wide effort to ensure that SAF continues to provide consistent, uninterrupted support and service for our policyholders and their injured workers. There has been a continued focus on collaboration with other agencies and providing helpful feedback and assistance to policyholders to help improve their processes and minimize claims and costs. This will be enhanced by the new case management system, as it offers more opportunities to track data and analyze trends, improving SAF's ability to provide data and recommendations to policyholders and other interested parties.

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**

  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 comprised of a supervisor and five claim adjusters, and a team of claim technicians, comprised of 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, and a Trainer/Quality Service Auditor ("QSA"), who 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.

This year, the claims department focused on ensuring all claims were up to date and organized leading up to go-live for the new claims management system. There was also an emphasis on training the adjusters and claims techs on the new system to facilitate a seamless transition. Throughout this process, there was a push to ensure continued efficient, effective, and proactive claims management. Now that the system has been fully implemented, the department continues learning the full functionality of the system to leverage opportunities to improve services to SAF's policyholders.

To help ensure SAF provides the best service possible to our policyholders and their injured workers, there has been continued focus on remaining fully staffed in the department to maintain an appropriate balance of claim counts for each claims adjuster. The claims department had one new claims adjuster and two new claims technicians join the department during the 2025-2026 fiscal year, as well as a promotion of a senior claims adjuster into a supervisory position. These changes and additions allowed the SAF claims department to help restructure and consolidate certain policies and policyholders to ensure consistent and efficient claims handling.

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 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. 2026-2027 will bring an increased focus on training for SAF's Claims department in light of the new continuing education requirements for adjusters.

- **UEF Claims**

The UEF Claims department receives and administers claims filed by 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. In those cases 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 and Recovery Specialist, and includes two adjusters and a claims tech. The department reports to the Assistant Director of Insurance Services.

As with the SAF Claims department, there was a focus on ensuring the UEF Claims department is trained in all the functionality of the new system while ensuring appropriate and efficient claims investigation and handling.

Unlike with SAF, where there are established policyholders and more predictable exposure, the UEF has limited ability to predict the number and type of claims that will be filed. There has been an increase in claims over the past few years, including severe claims. There has been increased efforts in the claims intake process to try to find coverage to protect the UEF before initiating litigation costs. Based on these efforts, the UEF has successfully been released from files that used to require outside counsel and extended litigation. In those cases where the UEF is not released at the outset, there has been an increased focus on resolving claims at earlier stages in a claim, prior to litigation, in an effort to limit future exposure. The UEF Claims department has also continued to strengthen and expand its collections program to increase recoveries from responsible, uninsured employers.

As with the SAF Claims department, 2026-2027 will bring an increased focus on training for UEF's Claims department in light of the new continuing education requirements for adjusters.

- **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 2025-2026, the Premium Audit department completed 158 state audits and 357 city/county audits, for a total of 515 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 a new City/County policy and worked to combine the policies for the former South Carolina Department of Mental Health, South Carolina Department of Disabilities and Special Needs, and South Carolina Department of Alcohol and Other Drug Abuse Services into a single policy for the newly created South Carolina Department of Behavioral Health and Developmental Disabilities.

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 worked to increase communication with other departments around SAF on audit and premium related matters.

The Premium Audit department assisted with the completion of the configuration and implementation of the policy portion of SAF's new claims/policy management system during FY 2025-2026. There will be a continued effort to develop the new system's portal to allow employers to submit their audits online, download forms, run reports, and access additional claim information from the SAF website.

- **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 2025-2026, the Safety and Loss Control department designed and facilitated training topics intentionally selected to appeal across a wide range of industries within the policyholder group given the diverse operational environments (Ergonomics Awareness, Incident Reporting & Investigation Best Practices, OSHA Compliance Essentials, and Building a Safety-First Culture).

The safety and loss control specialist completed and evaluated multiple ergonomic assessments and identified consistent workstation concerns across employees within the same organization. To help them respond quickly to recurring trends, he collaborated with human resources staff to develop an internal ergonomic review process that avoided delays associated with external evaluation routes. This streamlined approach enabled employees to obtain the ergonomic equipment needed to improve posture, comfort, and long-term musculoskeletal health.

The department conducted and analyzed a comprehensive review of all January 2026 renewals and performed EMOD analysis to identify policyholders with elevated experience modifiers ("EMODs") and compiled the full list of elevated-risk accounts and collaborated with both the safety and claims representatives to verify findings and evaluate underlying claim trends. Outreach was initiated with multiple agencies identified during the review offering training to address areas of particular concern.

In addition to webinars and individual training for specific policyholders, the Safety and Loss Control department represented the State Accident Fund through extensive statewide outreach at multiple in person events, including benefits fairs, wellness fairs, building tours, and safety events. These

engagements included Department of Administration, Department of Juvenile Justice (three locations), Coastal Carolina University, Department of Revenue, and Charleston County Aviation Authority, collectively strengthening SAF visibility and providing direct safety support to hundreds of employees.

For FY 2026-2027, the Safety and Loss Control department will explore new strategies to increase policyholder engagement in SAF services, including training requests, ergonomic assessments, and site visits. Future efforts will focus on presenting SAF support in ways that highlight the direct benefits to risk reduction, EMOD improvement, and overall safety culture while continuing to maintain a supportive, non-pressured approach. The department will also evaluate new delivery methods to improve engagement in SAF's webinar series. Future plans include exploring alternative formats such as shorter micro sessions, topic specific workshops, or interactive elements to broaden agency participation and encourage more policyholders to take advantage of SAF provided safety services.

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 four attorneys (including Chief Counsel), a Litigation Coordinator, and four paralegals. This includes a new attorney hired during 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 and managed by the Litigation Coordinator. During FY 2025-2026, the existing contract between SAF and the contract attorneys was tailored to better make clear SAF's expectations and to conform to industry standards.

The SAF legal department remains focused on trying to reduce the number of cases that are farmed out to contract attorneys for handling to reduce litigation and claim costs. Part of this effort includes 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 2025-2026, the SAF Legal department mediated 91 SAF claims and settled 71 of those claims. (78% settled). They mediated 32 UEF claims and settled 22 of those claims. (71% settled). In total, the department had 122 mediations, with 93 settled, with a 76% success rate. Additionally, the SAF Legal department participated in 223 settlement conferences for SAF involving pro se claimants. Of those settlements, 219 were approved by the WCC, a 98% success rate. They also attended one pro se settlement conference for the UEF, which was approved. During FY 2025-2026, SAF's in-house counsel prepared and presented training for SAF and UEF's claims departments as well as SAF's policyholders.

Within the SIU, the department's claims investigator continues to increase the efficiency of SAF and UEF investigations. During FY 2025-2026, she received 112 referrals for investigations and closed 106 of those referrals during the fiscal year.

During FY 2025-2026, members of SAF's Legal Department and SIU assisted with the completion of the configuration and implementation of the new claim/policy management system and ensured the efficiency of the department was not diminished during go-live.

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 Senior Accountant/Fiscal Analyst, a Cash Analyst, five Bill Processors, Accounts Payable Analyst, Receptionist, and Provider Billing Services liaison. The billing procedures in the new system are different from the prior system, which affected how the Accounting department handles billing issues such as overpayments and recoveries, re-evaluations, and bill status tracking. The additional bill processor position was key to helping the department move forward with the additional duties required by the new system.

  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 2025-2026, the Accounting department audited 107,315 bills for payment, 11,123 of which were entered and processed in-house. The Accounting department processed 28,414 SAF and UEF check and electronic throughout the fiscal year, 27 payments as the third-party administrator for the WCC, and 1,324 premium receipts for policyholders.

  The Accounting department assisted in the completion of the configuration and implementation of the new claims/policy management system during FY 2025-2026, specifically the financial portions of the system. Along with this implementation came the successful implementation of electronic payments to injured workers. The new system now allows SAF to offer electronic direct deposit payments for weekly benefits to injured workers. While this does help to eliminate delays or lost checks related to mailing, it also adds a new layer of responsibility and the Accounting department fields regular questions regarding bank sign-up and must process these payments via uploads to Wells Fargo in addition to processing check payments daily.

- **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.

  SAF had 6 separations last fiscal year: 3 found employment outside of State government citing telecommuting restrictions and/or increased salary opportunity; 3 moved to other State agencies citing promotional opportunities. We recruited for 11 positions, with an average time to hire of 43 days. Four postings required reopening and one required a downward reclassification.

  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 in accordance with State HR's updated guidance and regulations. Since this implementation, SAF's HR department has worked to identify potential inequities within SAF's current pay structures and has proposed potential solutions to ensure equity. The HR department has also begun an intuitive compensation analysis to ensure SAF continues to recruit and retain talented employees.

  The HR department has continued updating key policies to ensure compliance with the law and with agency practices. During FY 2025-2026, this included overhauling SAF's telecommuting policy under the direction Governor McMaster and State HR. SAF also implemented an EPMS procedural overhaul and

ensured that all EPMS reviews during FY 2025-2026 were submitted and keyed prior to the submission deadline. This was particularly notable as the submission deadline fell at the same time as the new system go-live date. Moving forward, the HR department, in conjunction with the agency Director and other members of agency leadership, will continue to update SAF policies to reflect current regulations, resources constraints, and industry best standards, as well as to remove outdated or antiquated policies.

- **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.

  During FY 2025-2026, the Document Management department scanned a total of 14,233 in-house bills, an average of 1,186.08 bills per month. During that same time, the department scanned an additional 4919 documents into SAF's system, an average of 409.92 documents per month. From September 16, 2025 through the close of FY 2025-2026, the department scanned a total of 25,759 bills to SAF's bill review vendor, an average of 129.44 per day. During FY 2025-2026, one of the employees within Document Management moved to another department within SAF, so a new employee was hired to fill this position and was successfully onboarded and trained.

Information Technology Department

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 web portal access for all policyholders. It is headed by the Director of Information Technology, and, in addition, currently contains one systems engineer, two application developers, and a systems administrator.

The primary focus for FY 2025-2026 for the IT department was the completion of the configuration and implementation of SAF's new claims/policy system, which went live in April 2026. The department also worked on enhancing the agency's security process and started the process of upgrading SAF's security system to tie into the state's system. The IT department has a greater view into SAF's systems, any needed software updates that should be installed, and any potential threats attempting to penetrate SAF. The department will continue to implement the state's software until SAF has full coverage, at which time they will evaluate any gaps that need to be addressed.

A major focus for FY 2026-2027 will be to obtain more knowledge on the new system and related programs to prepare for future needs of the agency, policyholders, or other stakeholders. The goal is to increase SAF's independence within the system so that more work within the system can be done by SAF internally with little to no assistance from the vendor. There will also be a continued focus on replacing or upgrading any other systems and equipment to keep SAF's technology current.

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 new claims/policy management system, specifically becoming stable and leveraging its full capability to the benefit of our policy holders and their injured workers and updating IT infrastructure to conform with the new system, as well as retention and recruitment of staff.

The agency's major applicable achievements for FY 2025-2026 include:

- Agency remained financially sound and self-sustaining;
- Maintained steady staffing with minimal turnover;
- Completed configuration and implementation of a new claim/policy management system, which was a three-year project;
- Completed RFPs for reinsurance and pharmacy management services, and new contracts for each service;

The agency continued its cost saving and recovery efforts through vendor partnerships, which totaled a net recovery of $11,737,975.00. This is a $1,508,465.00 increase from last year.

- Medical services/ Charge Review $4,252,140.00
- Pharmacy Services $3,976,804.00
- Subrogation Services $1,307,723.00
- Physical Therapy Services $298,837.00
- Second Injury Fund Recoveries $1,549,527.00
- Collection Services (UEF) $352,944.00

Primary goals for Fiscal Year 2026-2027 include:

- Continue training in and becoming more knowledgeable on our new claim/policy management system to become less dependent on system vendor;
- Increase outreach and collaboration with policyholders, including restarting the annual employer update;
- Continued focus on recruitment, retention, and development of workforce, including expanded opportunities for training;
- Enhance and streamline rate making and premium calculation to ensure our policyholders are receiving the most cost-effective coverage, while SAF also remains financially sound;
- Develop and implement process for receiving and processing requests for benefits for the death of a patrol or law enforcement canine pursuant to S.C. Code Ann. §42-7-90(4)(a);
- Ensure all vendor contracts remain current and in compliance with the South Carolina Procurement Code.

Risk Assessment and Mitigation Strategies.

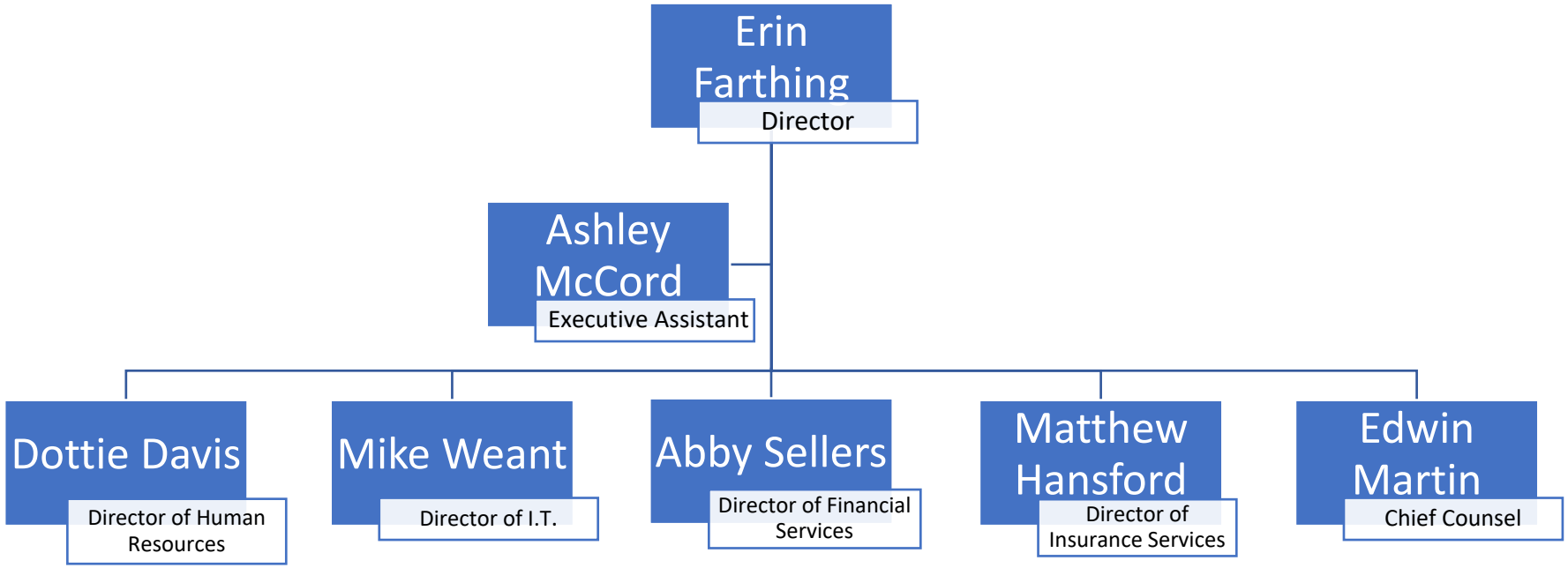
By creating a state agency for the sole purpose of "self-insuring," the state of South Carolina provides a stable source of guaranteed insurance coverage so that state workers are not placed at undue risk. SAF provides the state with a more stable and economic source of insurance coverage and avoids 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.

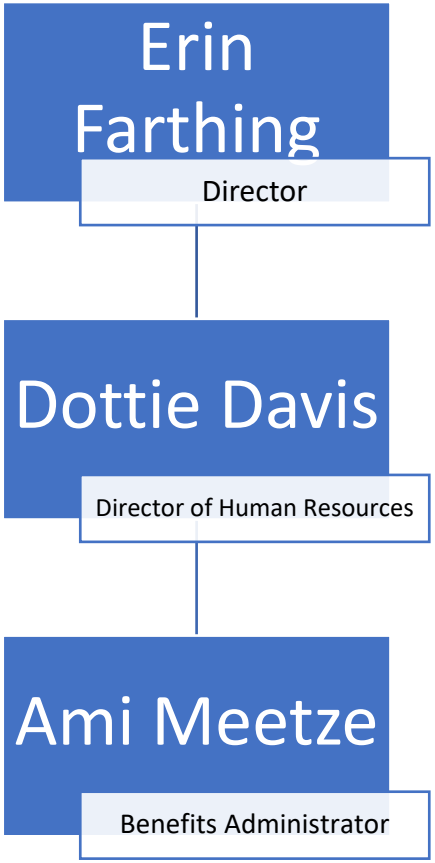
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Executive Management



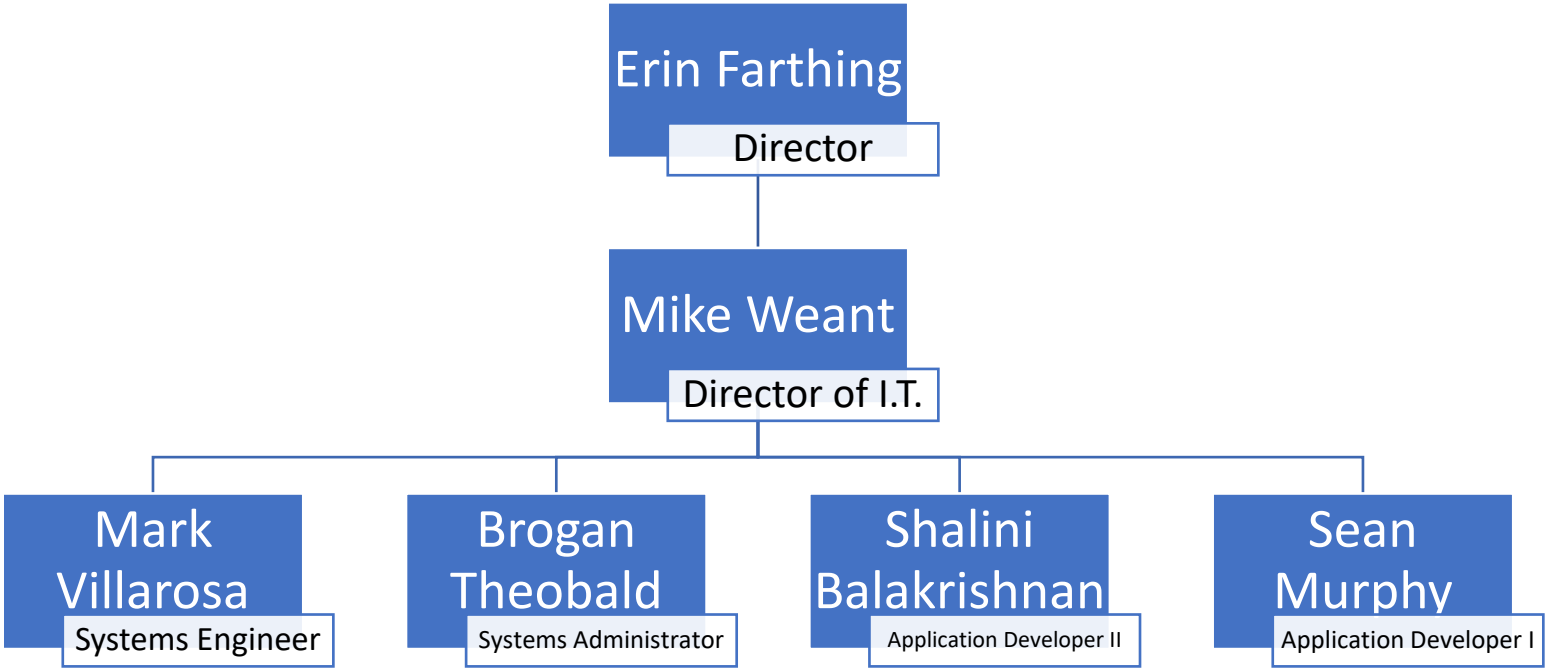
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Human Resources



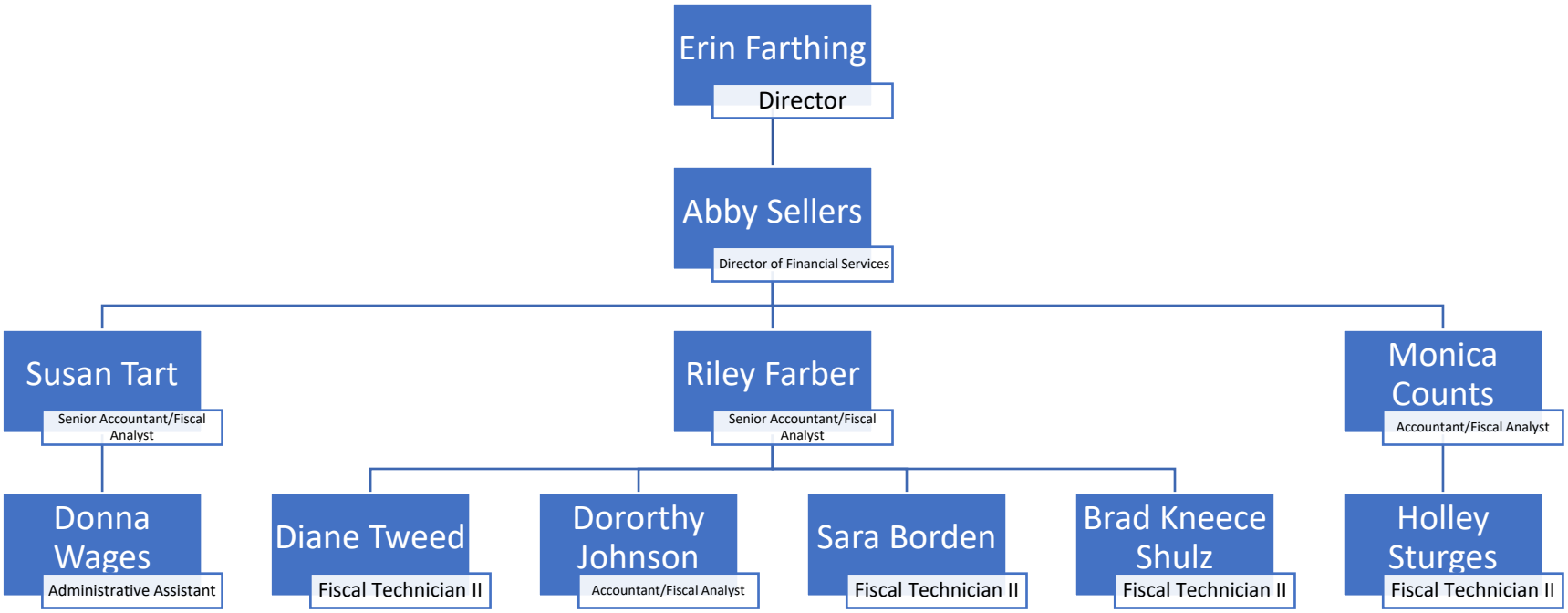
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Information Technology



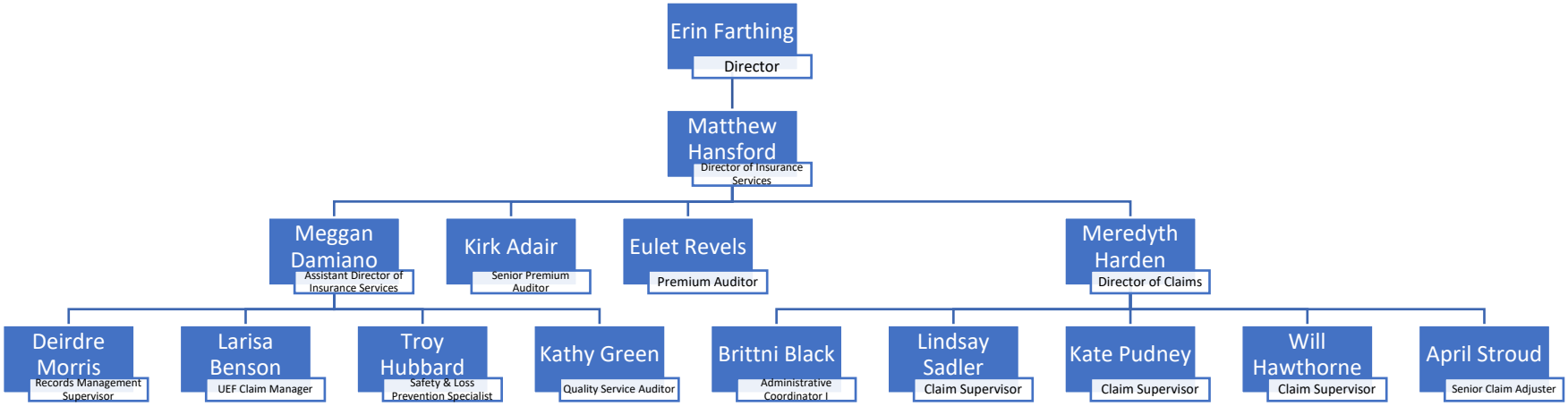
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Business Support



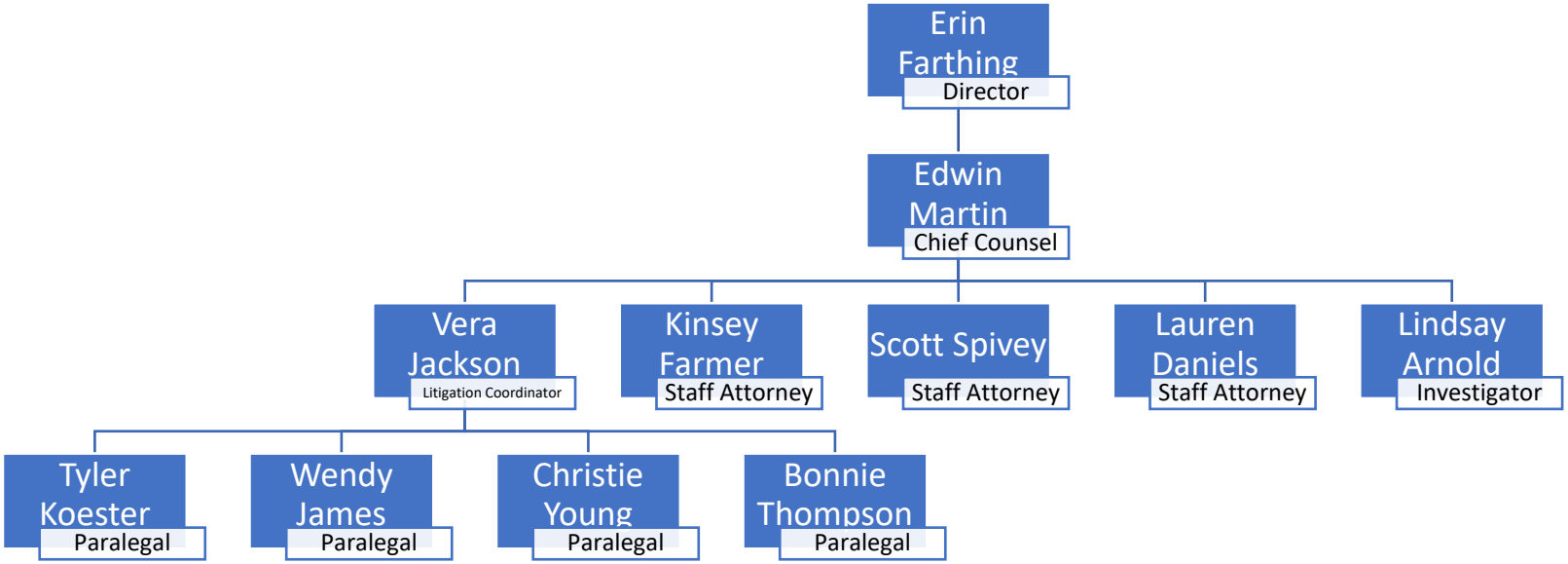
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Insurance Services



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Legal



2026

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
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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 FY2026

Description of Event	Start	End	Agency Measures Impacted	Other Impacts

Implementation of a hosted case management software solution.	July	April	Maintain less than fifteen percent (15%) administrative cost ratio.	Implementing a modern case management solution will create a more streamlined approach throughout claims, policy, and medical billing. New reporting capabilities will offer more opportunities to track data and analyze trends within departments. A new portal will provide enhanced functionality, improved reporting capabilities, and a more efficient means for policyholders to interact and conduct business directly with SAF. Also, moving to a hosted software solution will allow SAF to move resources away from maintaining an on-site legacy structure toward more business driven activities that will support agency goals.
Implementation of a hosted case management software solution.	July	April	Provide a minimum of four (4) virtual workers' compensation related trainings to policyholders.	
Implementation of a hosted case management software solution.	July	April	Provide a minimum of five (5) workers' compensation claim and/or legal trainings to agency claims and legal staff.	
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
Reason agency is out of compliance: (if applicable)				

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).	Yes
Does the law allow the agency to promulgate regulations?	No
Law number(s) which gives the agency the authority to promulgate regulations:	
Has the agency promulgated any regulations?	No
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?	No
(End of Reorganization and Compliance Section)	

FY2026

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
1.1	**Maintain high-level of service and support to all policyholders.**										**State Objective: Government and Citizens**			
1.1.1	Maintain greater than a ninety percent (90%) positive response rate on the annual policyholder survey.	95%	90%	97.70%	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%	98.12%	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.	9	4	10	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	
2.1	**Maintain or improve current claim handling practices.**										**State Objective: Public Infrastructure and Economic Development**			

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
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%	6.55%	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.	6.96%	15%	16.75%	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	
2.2	**Maintain or improve current claim handling practices. Collect premium as due.**									**State Objective:**	**Public Infrastructure and Economic Development**			
2.2.1	Claims paid will not exceed more than eighty-five percent (85%) of Premium for the fiscal year.	60%	85%	70.76%	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	
2.3	**Maintain or improve current collection/subrogation recovery practices.**									**State Objective:**	**Public Infrastructure and Economic Development**			
2.3.1	Reimbursements for claims paid on Uninsured Employers' Fund claims will exceed the previous fiscal year.	$331,715	$331,715	$352,944.07	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%	23.36%	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	
2.4	**Control operating costs of the agency.**									**State Objective:**	**Public Infrastructure and Economic Development**			

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
2.4.1	Maintain less than fifteen percent (15%) administrative cost ratio.	10%	15%	9%	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	
3.1	**Schedule and monitor progress of assigned employee training.**										**State Objective:**	**Education, Training, and Human Development**		
3.1.1	Provide a minimum of five (5) workers' compensation claim and/or legal trainings to agency claims and legal staff.	12	5	15	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	
3.2	**Maintain and/or improve average length of time from job posting to candidate hiring.**										**State Objective:**	**Government and Citizens**		
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	43	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	
3.3	**Maintain or improve the percentage of EPMS reviews completed timely.**										**State Objective:**	**Education, Training, and Human Development**		
3.3.1	Maintain equal to or greater than ninety-five (95%) percent or more EPMS reviews completed timely.	92%	95%	100%	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	
3.4	**Maintain or improve I.T. Help Desk requests closure rate.**										**State Objective:**	**Maintaining Safety, Integrity and Security**		

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
3.4.1	The percentage of help desk requests closed within the same month requested will be equal to or greater than ninety (90%) percent.	98%	90%	99.80%	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	
3.5	**Maintain or improve premium audit completion time**										**State Objective: Government and Citizens**			
3.5.1	Audit ninety percent (90%) or more premium accounts within 180 days of annual renewal.	100%	90%	99.61%	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.	24.12	35	27	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	
4.1	**Maintain or improve current claim handling and WCC form filing practices.**										**State Objective: Government and Citizens**			
4.1.1	Number of fines paid to the WCC is to be less than the prior three year's average.	1	3	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	
4.2	**Maintain and/or improve upon current mediation practices by the Claim and Legal Departments.**										**State Objective: Government and Citizens**			
4.2.1	Maintain equal to or greater than seventy percent (70%) mediation success rate.	76%	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	
4.3	**Maintain and/or improve upon current clincher conference practices by the Claim and Legal Departments.**										**State Objective: Government and Citizens**			

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
4.3.1	Maintain equal to or greater than eighty-five percent (85%) clincher conference success rate.	97.63%	85%	98.20%	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	
4.4	**Maintain and/or improve average compensability decision time.**										**State Objective: Government and Citizens**			
4.4.1	Average compensability decision time will be equal to or less than 15 calendar days for all claims	8.08	15	8.12	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	
4.5	**Maintain and/or improve average medical bill processing time.**										**State Objective: Government and Citizens**			
4.5.1	Average medical bill processing time will be equal to or less than 10 days	7.42	10	6.72	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	

FY2027

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
1.1	**Maintain high-level of service and support to all policyholders.**								**State Objective: Government and Citizens**				
1.1.1	Maintain greater than a ninety percent (90%) positive response rate on the annual policyholder survey.	97.70%	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.	98.12%	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	

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
1.1.4	Provide a minimum of four (4) virtual workers' compensation related trainings to policyholders.	10	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	
2.1	**Maintain or improve current claim handling practices.**								**State Objective:**	**Public Infrastructure and Economic Development**			
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.	6.55%	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	
2.1.2	Maintain less than a fifteen percent (15%) increase in the average indemnity cost per SAF workers' compensation claim.	16.75%	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	
2.2	**Maintain or improve current claim handling practices. Collect premium as due.**								**State Objective:**	**Public Infrastructure and Economic Development**			

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
2.2.1	Claims paid will not exceed more than eighty-five percent (85%) of Premium for the fiscal year.	70.76%	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	
2.3	**Maintain or improve current collection/subrogation recovery practices.**								**State Objective:**	**Public Infrastructure and Economic Development**			
2.3.1	Reimbursements for claims paid on Uninsured Employers' Fund claims will exceed the previous fiscal year.	$352,944.07	$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.	23.36%	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	
2.4	**Control operating costs of the agency.**								**State Objective:**	**Public Infrastructure and Economic Development**			
2.4.1	Maintain less than fifteen percent (15%) administrative cost ratio.	9%	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	
3.1	**Schedule and monitor progress of assigned employee training.**								**State Objective:**	**Education, Training, and Human Development**			
3.1.1	Provide a minimum of five (5) workers' compensation claim and/or legal trainings to agency claims and legal staff.	15	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	
3.2	**Maintain and/or improve average length of time from job posting to candidate hiring.**								**State Objective:**	**Government and Citizens**			
3.2.1	The average time from NEO.GOV job posting to candidate hiring will be equal to or less than forty-five (45) calendar days.	43	45	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	
3.3	**Maintain or improve the percentage of EPMS reviews completed timely.**								**State Objective:**	**Education, Training, and Human Development**			
3.3.1	Maintain equal to or greater than ninety-five (95%) percent or more EPMS reviews completed timely.	100%	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	
3.4	**Maintain or improve I.T. Help Desk requests closure rate.**								**State Objective:**	**Maintaining Safety, Integrity and Security**			
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.	99.80%	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	
3.5	**Maintain or improve premium audit completion time**								**State Objective:**	**Government and Citizens**			

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
3.5.1	Audit ninety percent (90%) or more premium accounts within 180 days of annual renewal.	99.61%	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	
3.5.2	The average premium audit completion time shall be equal to or less than thirty-five (35) calendar days.	27	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	
4.1	**Maintain or improve current claim handling and WCC form filing practices.**								**State Objective:**	**Government and Citizens**			
4.1.1	Number of fines paid to the WCC is to be less than the prior three year's average.	3	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	
4.2	**Maintain and/or improve upon current mediation practices by the Claim and Legal Departments.**								**State Objective:**	**Government and Citizens**			
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	
4.3	**Maintain and/or improve upon current clincher conference practices by the Claim and Legal Departments.**								**State Objective:**	**Government and Citizens**			

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
4.3.1	Maintain equal to or greater than eighty-five percent (85%) clincher conference success rate.	98.20%	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	
4.4	**Maintain and/or improve average compensability decision time.**								**State Objective:**	**Government and Citizens**			
4.4.1	Average compensability decision time will be equal to or less than 15 calendar days for all claims	8.12	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	
4.5	**Maintain and/or improve average medical bill processing time.**								**State Objective:**	**Government and Citizens**			
4.5.1	Average medical bill processing time will be equal to or less than 10 days	6.72	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	

2026 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.		$ 6,436,460.00		$ 6,436,460.00		$ 8,029,139.00		$ 8,029,139.00
0100.020000X000	Educational Training	Workers' Compensation related educational assistance and training.		$ -		$ -		$ 5,000.00		$ 5,000.00
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.		$ 777,664.00		$ 777,664.00		$ 1,219,045.00		$ 1,219,045.00
9500.050000.000	State Employer Contributions	All benefits paid to SAF employees in accordance with South Carolina Law.		$ 2,153,585.00		$ 2,153,585.00		$ 3,001,441.00		$ 3,001,441.00

2026

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 FY2026
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
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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
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		No Change
42-7-30	State	Statute	Legal representation for fund; extra legal services; fees and expenses.	Requires a service		No Change
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

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
42-7-65	State	Statute	Average weekly wage designated for certain categories of employees.	Requires a manner of delivery		No Change
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 FY2026
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)		No Change
42-7-9(4)(a)	State	Statute	Authorizes expenditures from the State Accident Fund for the payment of an award for injury or death of a specific patrol canine or canine used by law enforcement for tracking or specific detection, as described in Section 23-23-140.	Requires a service		Added

Law number	Jurisdiction	Type	Description	Purpose the law serves:	Notes:	Changes made during FY2026
38-91-90	State	Statute	An individual who holds an adjuster license and who is not exempt under subsection (D) must satisfactorily complete a minimum of twenty-four hours of continuing education courses, including three hours of ethics as approved by the director and reported on a biennial basis in conjunction with the license renewal cycle. Any individual who holds an adjuster license and adjusts workers' compensation claims must complete at least three hours of education related to the laws and regulations specific to adjusting workers' compensation claims in South Carolina. These hours must be included in the twenty-four hours of required continuing education.	Requires a manner of delivery		Added

2026

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 FY2026	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	

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 FY2026	Summary of changes to services
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	
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	

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 FY2026	Summary of changes to services
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	
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	

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 FY2026	Summary of changes to services
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 the ability to provide payments to injured workers, medical providers, and SAF vendors.	No Change	

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Partnerships Data

as submitted for the Accountability Report by:

R120 - STATE ACCIDENT FUND

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

Type of Partner Entity	Name of Partner Entity	Description of Partnership	Change to the partnership during the past fiscal year
Private Business Organization	CorVel	CorVel is the Physical Therapy coordinator and a managed care provider for the State Accident Fund.	No Change
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

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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									

AGENCY NAME:	State Accident Fund		
AGENCY CODE:	R120	SECTION:	075

2026
Accountability Report

SUBMISSION FORM

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

- Data Template
  - Reorganization and Compliance
  - FY2026 Strategic Plan Results
  - FY2027 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.

AGENCY DIRECTOR *(SIGN AND DATE)*:	**SIGNATURE ON FILE**	**Signature Received:** 09/15/2026
(TYPE/PRINT NAME):	Erin Farthing	

BOARD/CMSN CHAIR *(SIGN AND DATE)*:	
(TYPE/PRINT NAME):	