



Exceptional Service. Long Term Stability

In This Issue

- Comp Alliance Issues Safe Workplace Award
- Comp Alliance Member Loyalty Award
- Claim Reporting Portal
- Meet Your Comp Alliance Underwriting Team
- Comp Alliance Sponsors and Exhibits at the NYCOM Fall Training School
- Police and Fire Workplace Safety Webinars
- Safety Considerations – Employees Who Work From Home
- Stay Informed

Comp Alliance Issues Safe Workplace Award

The Comp Alliance is pleased to announce a second consecutive year distributing a Safe Workplace Award to eligible members. The Safe Workplace Award Program is a monetary award that benefits current Comp Alliance members who have had positive loss experience and contributed to the financial well-being of the program during a given policy year.

The Comp Alliance Board of Trustees appreciates its members that continue to perform well and have contributed to its continued success. As a result, the Comp Alliance, for a second time, distributed a portion of its surplus to eligible current members. The second disbursements of the award totaling nearly \$700,000 were recently sent to the qualified January renewal members for their performance during the 2020 policy year.



As the Comp Alliance continues its history of predictable rates and financial stability, we are proud to be in a position to give back to the members. In the past three years, the Comp Alliance has distributed annual Loyalty Award checks, two Safe Workplace Awards, Workforce Reduction Credit checks and tens of thousands of face masks to its members throughout the state.

The Comp Alliance Board of Trustees will continue to evaluate the program's financial condition on an annual basis and determine eligibility for the program going forward.

Comp Alliance Issues Member Loyalty Award

In appreciation of those members that have stood by the Comp Alliance and contributed to its continued success, the Comp Alliance has recently distributed a portion of its surplus to members through the Member Loyalty Award. Those members who renewed their coverage in June and July recently received the third round of this special monetary award.

The Member Loyalty Award reflects recognition by the Board of Trustees of fiscal challenges faced by municipalities and provides a tangible benefit of municipal cooperation by returning funds to local governments and schools for the betterment of their communities. The Loyalty Award amounts were based on the individual member's longevity of membership with the Comp Alliance and its annual funding contribution.

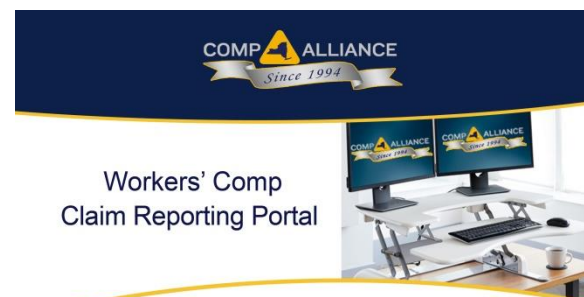
When the Alliance was formed in the early 1990's, municipalities in New York struggled to annually budget for unpredictable workers' compensation costs. The Comp Alliance offers its members budgetary stability and the opportunity to achieve significant savings by sharing the costs of workers' compensation insurance. **Today, the Comp Alliance has more than 320 members, \$41 million in contributions and more than \$60 million surplus to help maintain long-term financial stability.**

With sponsorship and oversight by the **Association of Towns of the State of New York and the New York State Conference of Mayors**, the Comp Alliance's mission remains the same as it was 27 years ago —ensuring members are able to meet their long-term workers' compensation liabilities while maintaining stable funding contributions.

Comp Alliance Claim Reporting Portal

The Comp Alliance recently introduced a claim reporting portal which provides members with access to the ATS System allowing users to:

- Enter first report of injury (FROI)
- Print the New York Workers' Compensation Board Employer's First Report of Work-Related Injury/Illness (C2-F) – a copy will be emailed to the user upon submission of the claim
- Upload additional supporting documentation to the claim
- Instantly receive a claim number
- Access the following:



- Basic claim data
- Claim reports
- Transactions
- Pay history and reports
- Claim reserves
- Claim notes

Comp Alliance Members can receive login credentials, more information and access instructions by contacting Howard Bitner, by emailing hbitner@wrightinsurance.com

Meet Your Comp Alliance Underwriting Team

The Comp Alliance and Wright Risk Management congratulate Maureen Gale on her recent retirement and thank her for her service and dedication to the program. Maureen was most recently the Comp Alliance's Vice President of Underwriting, handling the Comp Alliance underwriting duties for the better part of the last two decades and was an instrumental part of the program's success and growth over the years, from a few dozen members to well over 300. Congratulations Maureen on your retirement!

Let us take a moment now to introduce the Underwriting Team:

Jennifer Weible was promoted to the role of Director of Underwriting for the Comp Alliance. She joined the Underwriting Department in early 2019 and has been an integral part with assessing and evaluating both renewal members & new business. Jenn has also provided vital reporting used for program initiatives and has assisted upper management in making crucial decisions.

Jennifer looks forward to her new role & continuing to grow with the program while upholding the integrity of underwriting activities, processes & guidelines.

Tricia Murphy was recently promoted to Assistant Underwriter for the Comp Alliance. Tricia has been with Wright Risk Management for more than 5 years and looks forward to working with all members and brokers in this new role. Congratulations Tricia on your promotion.

Renee Gates has joined the department as an Assistant Underwriter for the Comp Alliance. Although a new member of the WRM team, Renee's background includes over 15 years of experience in the insurance industry. Her professional passion is accompanied by her commitment, positive attitude & dedication to provide business solutions.

We are happy to welcome her to the department and are excited to see all that she will accomplish in her new role with us!

Comp Alliance Sponsors and Exhibits at the NYCOM Fall Training School

The Comp Alliance was excited to sponsor and exhibit at the NYCOM Fall Training School in late September. It was nice to see so many Village and City officials in person.



We would like to thank all who were able to attend the training school and look forward to seeing you at an upcoming conference.

Police and Fire Workplace Safety Webinars

The work of police officers and firefighters is inherently dangerous and filled with uncertainties from day to day. Preparation through the development and maintenance of a positive safety culture will help to assure that personnel act in a safe, professional manner regardless of the situation and conditions.



The Comp Alliance Risk Management team recently presented a webinar focusing on major safety hazards facing our member police and fire departments and controls to utilize in a maximum effort to keep employees safe. The webinars look at statistics on claims and fatalities along with their root contributing factors.



The Police and Fire Safety Webinars were recorded and members can view them along with the Power Point presentations by logging into the Comp Alliance Academy, Safety Webinars section.

Safety Considerations – Employees Who Work From Home

With the expiration of the statewide state of emergency at the end of June, many municipalities in New York State have resumed operations at pre-COVID-19 conditions. Departments operate at full capacity, summer recreation programs are open to residents, the general public attends meetings of municipal boards in-person, and field-work is performed without restrictions. With the resumption of these operations, it is beneficial to reflect on the continued use of precautionary practices and procedures, work-from-home policies, and the lessons learned during the pandemic.



A number of precautionary practices and procedures became standard operating procedure during the state of emergency. These practices include: increased cleaning and sanitizing of work spaces; social distancing for staff and the public; utilizing personal protective equipment (gloves and masks); and regular health screenings for employees. Incorporating one, several or all of these practices in post-pandemic operations will help keep your employees healthy and your work environment safe. As a general practice, improved hygiene can help prevent seasonal colds and other illnesses from spreading in the workplace. Any time there is less illness in the workplace, the end result will be more productivity due to fewer sick days and down time.

In addition to maintaining the pandemic-related precautions, some municipalities may find a benefit in allowing employees to continue to work from home or otherwise outside the traditional workplace, instead of reporting to a municipal office. Working from home can be a satisfying and rewarding experience for the employee and productive alternative for the municipality. And while there are many benefits to working from home, there are some pitfalls as well. Below are a few of the lessons learned and best practices that developed during the past year and one-half.



Adopt a Comprehensive Work-From-Home Policy

A municipality looking to accommodate work-from-home or remote workplaces should adopt a policy that covers the terms and conditions of work performed outside of the office. The policy should clearly state what employees are eligible and identify what duties and responsibilities are capable of being performed remotely. A well-drafted policy provides employees with a clear understanding of the municipality's expectations – performance, quality and productivity should not suffer when accommodating a remote workplace. The policy should also prescribe the manner of supervision of, and communications with, remote employees. Express in the policy that all other municipal employment policies (harassment prevention, workplace violence, leave policies, etc.) still apply to the employee, and employees are expected to maintain the same level of professional while working from home.

In some instances, office equipment such as printers, mobile phones, scanners and laptops may be provided to employees to facilitate a remote workspace. In those instances, the municipality should have an "Acceptable Use" provision (or a stand-alone policy if one does not already exist) that provides guidance on appropriate and incidental use of issued resources. Employers should also consider how IT support will be provided to employees and how to maintain security, such as establishing a reliable and secured internet access through a virtual private network (VPN) or requiring dual-step authentication.

Establish a Designated Workspace at Home

Where possible, employees should designate a separate space for the completion of work as a means to "turn-on" and "turn-off" work duties. This is similar to a daily commute to and from an office each day when an employee can mentally prepare for the start of work and disengage at the end of a workday. Arrange the workspace so it is ergonomically friendly, with adequate lighting, seating and computer locations. Even the proper air temperature and air circulation is important for maintaining a productive work environment. Often, the designated workspace will be shared with others, which require additional safety precautions that are discussed in more detail below.

Minimize Common Distractions

While the average employee designated to work-from-home can maintain high levels of productivity and many people thrive in this environment, others may struggle to keep up with work demands and become distracted by the many offerings of daily home life. Issues with child care, pets, spouses, home chores, etc., may be huge distractions that take employees away from the task-at-hand and cause work to be delayed or completed unsatisfactorily. Managers should maintain communications with staff to avoid such behaviors.

Maintain Affirmative Communications

An overlooked part of work-from-home is its impact on emotional and mental well-being of employees due to the absence of co-workers. Human beings are a social species that rely heavily on cooperation to survive and thrive. This includes the work environment, where co-workers can be motivated by good cooperation, communication, interaction and verbalization, and the failure of such can lead to diminished morale and productivity. When restricted in human contact, many individuals fail to view work in a constructive manner and diminish the productivity and positivity of their work. Managers, supervisors and co-workers should maintain contact with employees who do not report to an office environment on a routine basis. Endeavor to communicate with them to affirm they are still part of the team, and their success benefits the municipal operations. The benefits of routine contact include a feeling of belonging and increased mental state, as it reduces the sense of isolation. Those that feel alone are more likely to suffer from depression-type symptoms and are more vulnerable to suffering illnesses, injuries and displaying inappropriate aggressive behaviors towards others.



Encourage Workplace Safety – At Home

Employers considering continuation of work-from-home should contemplate the potential for workplace injuries. When staff is working from home, they still may have coverage like your in-house staff will. If they trip and fall on their stairs at home, the potential of a workers' compensation claim exists like it would if a highway worker fell on the stairs at the garage. If employees are moving files or reconfiguring furniture or equipment around their home and they sustain an injury in this process, this could also result in a workers' compensation claim, even though this process would usually be completed in the office by a contractor or highway employee with special tools such as a hand cart or lift. Confirm with staff that home offices are being maintained in a safe manner, encourage self-inspections to recognize, reduce and remove hazards, and comply with safety regulations you have developed for these work-from-home positions.

Designated workspaces may be used by more than one person, or for more than one purpose, which also creates a risk of injury. A worker may be sharing that space with their 12-year-old's science project, or their partner's other hobbies or work. This commingling can lead to some awkward workspaces that contribute to injuries over time. The workspace would not be customized to one individual which can lead to incorrect posture, poor screen position and different seating settings which could all accentuate repetitive stress injuries. Additionally, as shared space becomes cramped, there is more opportunity for slips and falls or other related injuries. As with any office or workspace, cleanliness is important for safety.

Clearly Identify Job Duties

Work-from-home highlights the importance of developing clear guidance to identify work duties vs. non-work duties. Employees working from home may have increased workplace injury exposure depending on duties of the job – do they have to maintain office supplies including printer ink and paper? If so, their drive to and from the local stationary store might be considered work-related and therefore a workers' comp exposure. Be sure to work with your staff so they understand the dangers and responsibilities of maintaining a clean, safe workspace.

At home injuries present a blurred line between work and normal activities, and workers' compensation decisions tend to favor the claimants in these situations. Peripheral details of claim investigations are therefore even more crucial – attention must be paid to hospital emergency room reports, dates and times, ambulance records and all accounts provided by the injured workers.

As we slowly turn-the-corner from this recent pandemic, the operations of townships are likely to be dramatically changed. These new normal operations may consist of an increase in work-from-home personnel and so your municipal policies and procedures should reflect this potential change, encourage it where it can be beneficial, and promote the facet of a safe, healthy and productive at-home work environment.



Stay Informed

The Comp Alliance strives to keep members informed of the latest industry and program news. Please visit us at www.compalliance.org for the latest news, updated events calendar, safety articles, safety bulletins and more.

The Alliance also encourages members to visit us on [Twitter](https://twitter.com/nycompalliance) @nycompalliance and [Facebook](https://www.facebook.com/nycompalliance).

