

# *Workers' Compensation Advisory Committee*

*April 9, 2015*



# Agenda

Time	Topic	Presenter(s)
9:00am-9:15am	<b>Welcome &amp; General Updates</b> <ul style="list-style-type: none"> <li>• Introductions</li> <li>• Legislation &amp; Rules</li> <li>• Safety Message</li> </ul>	Vickie Kennedy Joel Sacks
9:15am-10:00am	<b>Industrial Insurance State Fund Financial Overview</b>	Sharon Elias
10:00am-10:20am	<b>Self Insurance Risk Analysis System (SIRAS)</b>	Vickie Kennedy
10:20pm-10:35am	<b>BREAK</b>	All
10:35am-10:55am	<b>Insurance Services Performance Metrics Dashboard</b>	Vickie Kennedy
10:55am-11:25am	<b>Provider Survey Results &amp; Outreach Efforts</b>	Karen Jost
11:25am-11:40am	<b>Logger Safety Initiative</b>	Vickie Kennedy
11:40am-11:50am	<b>Board of Industrial Insurance (BIIA) Update</b>	Dave Threedy
11:50am-12:00am	<b>Closing Comments &amp; Adjourn</b> <ul style="list-style-type: none"> <li>• Future WCAC Agenda topics</li> </ul>	Vickie Kennedy Joel Sacks

# WELCOME & GENERAL UPDATES

*Joel Sacks,  
Director*

*Vickie Kennedy,  
Assistant Director for Insurance Services*

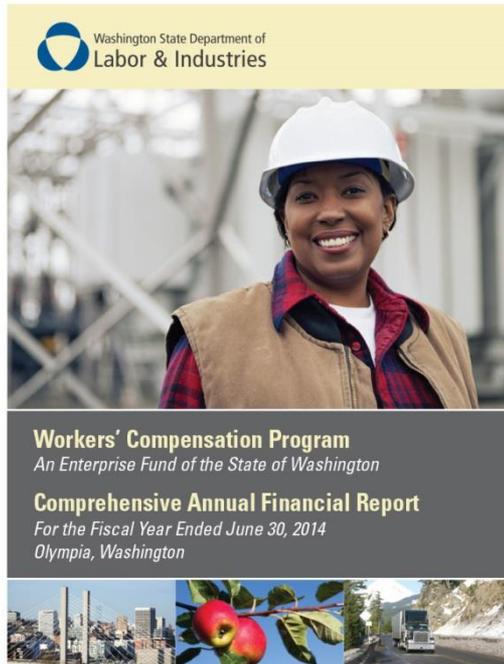


# SAFETY MESSAGE



# ANNUAL FINANCIAL REPORTS

## FISCAL YEAR 2014 - JULY 2013 THROUGH JUNE 2014



# Fiscal Year Annual Financial Reports

- On December 15, 2014, WCAC members received an email with copies of the annual financial reports.
- Annual financial reports and 10 year history is available on L&I's website at:  
<http://www.lni.wa.gov/ClaimsIns/Insurance/Learn/StateFund/Reports>

# Unmodified, “Clean” Opinions

Independent Auditors issued unmodified or “clean” opinions on:

- The Workers’ Compensation Program Comprehensive Annual Financial Report (CAFR)
- The Industrial Insurance Fund Annual Statutory Financial Information Report
- Review of actuarial estimates

# GFOA Award **5** years in a row

- We received our first Certificate of Achievement for Excellence in Financial Reporting from the Governmental Finance Officers Association (GFOA) awards for Fiscal Year 2010 Workers' Compensation Program Comprehensive Annual Financial Report. We have maintained our high level of excellence by earning the award every year since.
- A Certificate of Achievement for Excellence in Financial Reporting is the highest form of recognition in governmental accounting and financial reporting.

# INDUSTRIAL INSURANCE (STATE) FUND

## FINANCIAL OVERVIEW

STATUTORY FINANCIAL INFORMATION  
FISCAL YEAR 2015 THROUGH SECOND QUARTER  
JULY 2014 - DECEMBER 2014

***Sharon Elias***  
*Chief Accounting Officer*

*WCAC Meeting*



# Significant Financial Highlights

July 2014 through December 2014

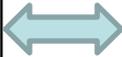
The contingency reserve increased \$63 million, from \$950 million to \$1,013 million, from July 1, 2014 through December 31, 2014 mainly due to:

	Current year to date net income is <b>\$92</b> million due to:	
		<ul style="list-style-type: none"> <li>• Premiums are greater than current accident year liabilities</li> <li>• Investment income from interest increased</li> <li>• Prior year's benefit liabilities decreased (favorable)</li> </ul>
		<ul style="list-style-type: none"> <li>• During first quarter an accounting entry was recorded for the remaining portion of the 2011 reform savings</li> </ul>
	<p>Investment unrealized losses increased <b>\$15</b> million mainly due to the stock market.</p> <p>Accounting adjustments unrelated to operations or investments increased <b>\$14</b> million</p>	

*July 1st to September 30, 2014: CR increased \$11 million, from \$950 to \$961M.*

*October 1st to December 31, 2014: CR increased \$52 million, from \$961 to \$1,013M.*

# POTENTIAL CHANGES FOR 2015 CONTINGENCY RESERVE

Drivers		Percentage			Amount (range) dollars in millions		
<b>Decisions that will reduce the contingency reserve</b>							
	Reduce Pension Discount Rate*	6.5%	to	6.4%	\$21	to	\$31
	Further reduce Pension Discount Rate	6.3%	to	6.2%	N/A		N/A
	Updated pension mortality tables				\$85	to	\$91
	State pension adjustment (GASB)				\$X	to	\$Y
	Non-pension discount	1.5%	to	1.0%	\$110	to	\$130
<b>Decisions that will increase the contingency reserve</b>							
	Premium rate increase			0.8%	\$70	to	\$90
	Continue operational efficiencies				\$35	to	\$70
<b>This will either reduce or increase the contingency reserve</b>							
	Investments				\$X	to	\$Y

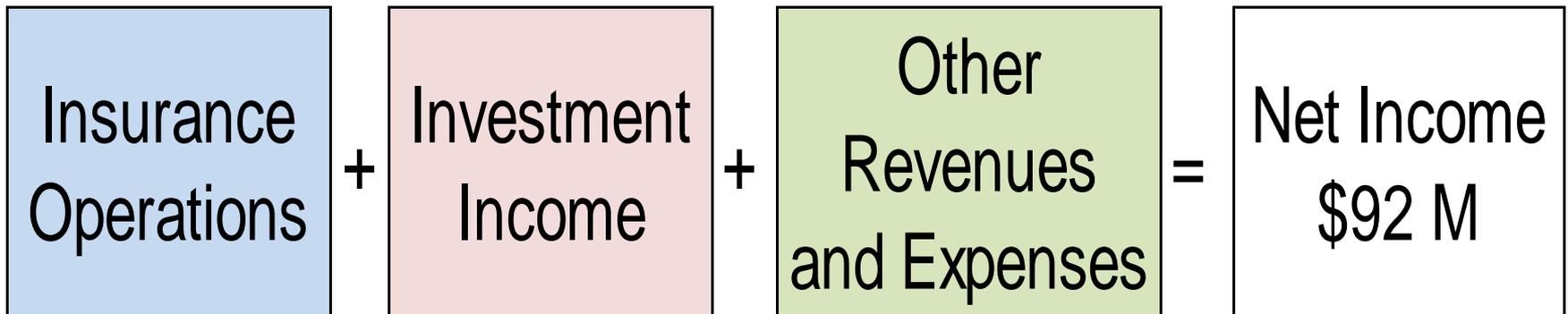
\*PDR reduction from 6.5% to 6.4% will be effective fourth-quarter 2015.

# State Fund Results

## “Net Income”

July 2014 through December 2014

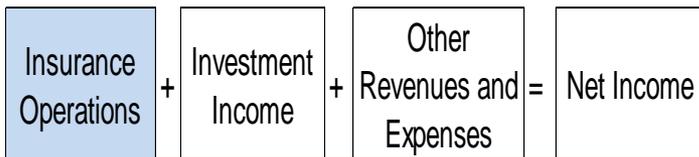
From July 2014 through December 2014, revenues exceeded expenses resulting in net income of \$92 million.



# Insurance Operations

July through December  
(in millions)

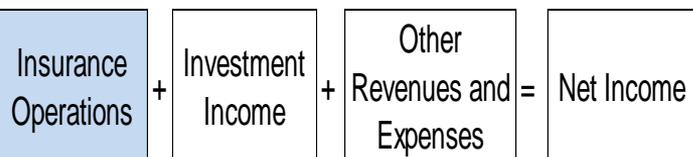
	December 31, 2014	December 31, 2013
<b>We took in (Premiums Earned)</b>	+ \$ 917	\$ 867
<b>We Spent (Expenses Incurred)</b>		
Benefits Incurred:	971	852
Claim Administrative Expenses	103	86
Other Insurance Expenses	39	37
Total Expenses Incurred	- 1,113	975
<b>Net Loss from Insurance Operations</b>	<b>= \$ (196)</b>	<b>\$ (108)</b>



# Premiums Earned

July through December  
(in millions)

	Six Months Ended		Difference
	December 31, 2014	December 31, 2013	
<i>Standard Premiums Collected</i>	\$ 998	\$ 916	
<i>Less Retrospective Rating Adjustments</i>	(42)	(35)	
<b>Net Premiums Collected</b>	<b>956</b>	<b>881</b>	
<b>Changes in future Premiums Amounts To Be Collected</b>	<b>9</b>	<b>24</b>	
<b>Changes in future Retrospective Rating Adjustment Refunds</b>	<b>(48)</b>	<b>(38)</b>	
<b>Net Premiums Earned</b>	<b>\$ 917</b>	<b>\$ 867</b>	<b>\$ 50</b>

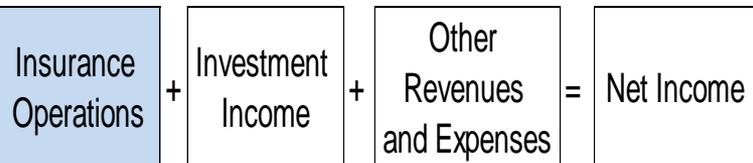


# Benefits Incurred

July through December  
(in millions)

	Six Months Ended		Difference
	December 31, 2014	December 31, 2013	
<b>Benefits Paid</b>	\$ 798	\$ 770	\$ 28
<b>Total Change in Benefit Liabilities*</b>	173	82	91
<b>Benefits Incurred</b>	\$ 971	\$ 852	\$ 119

\* December 31, 2014 Total Change in Benefit Liabilities includes \$83 million adjustment to avoid double counting 2011 Reform savings.

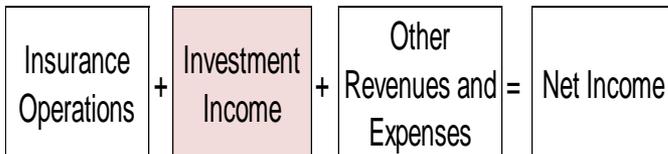


# Investment Income

July through December  
(in millions)

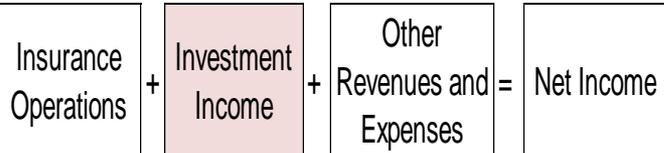
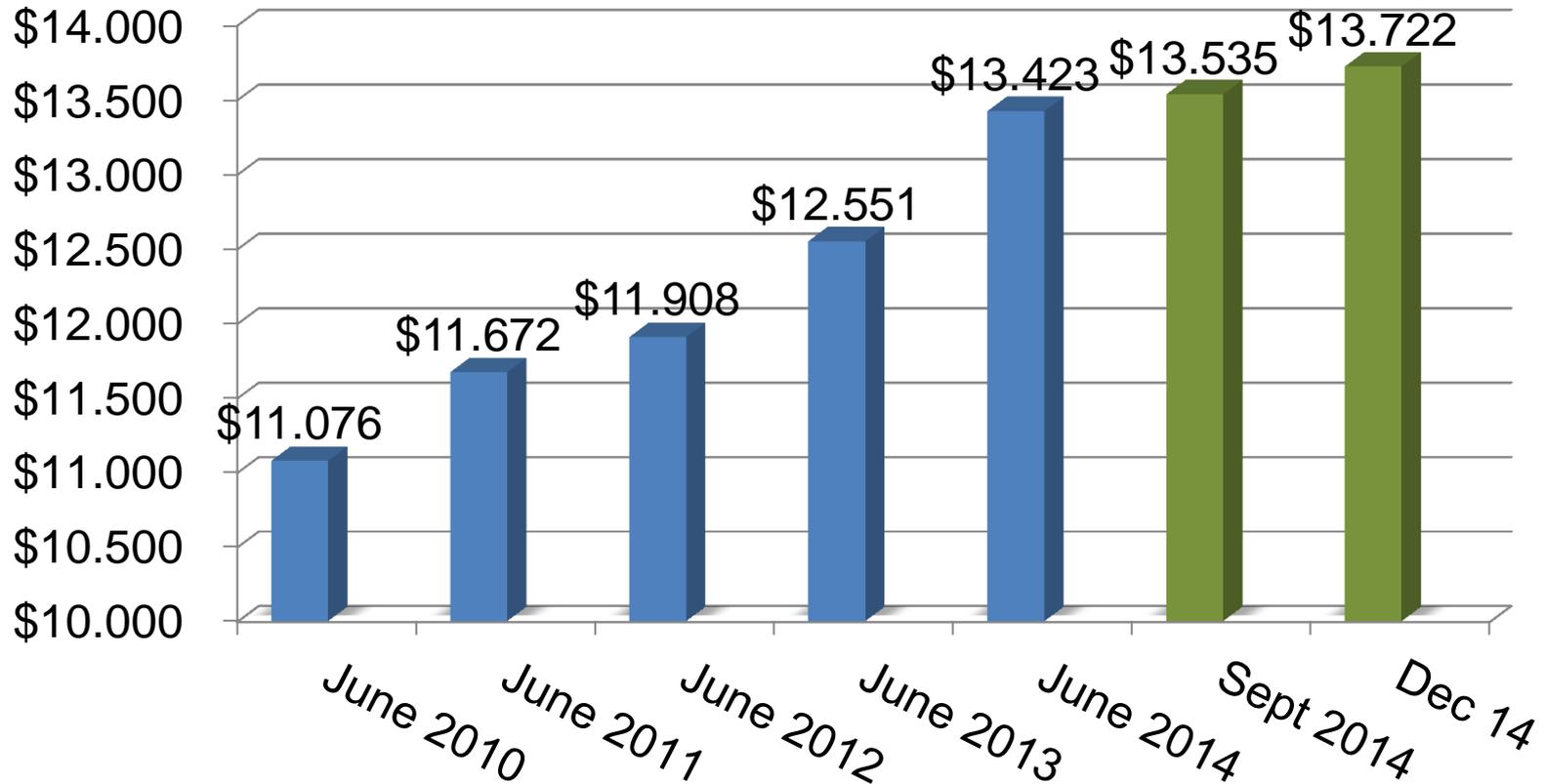
	Six Months Ended	
	December 31, 2014	December 31, 2013
Investment Income Earned from Dividends and Interest	+ \$ 246	\$ 231
Realized Gains from Fixed Income Investments Sold	+ 15	1
Realized Gains from Stocks (Equity Investments) Sold	+ 1	41 *
<b>Total Investment Income</b>	<b>= \$ 262</b>	<b>\$ 273</b>

\* Sold equities to rebalance the investment portfolio.



# Total Investments

(rounded to billions)



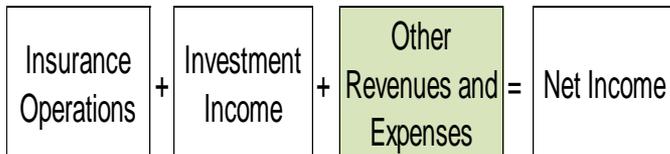
# Other Revenues & Expenses

July through December  
(in millions)

	Six Months Ended	
	December 31, 2014	December 31, 2013
Fines, Penalties, Interest, and Other Revenues	+ \$ 24	\$ 25
Net of Self Insurance Reimbursements and Expenses **	+ 28	24
Non-Insurance Expenses	- 26	23
<b>Net of Other Revenues and Expenses</b>	<b>= \$ 26</b>	<b>\$ 26</b>

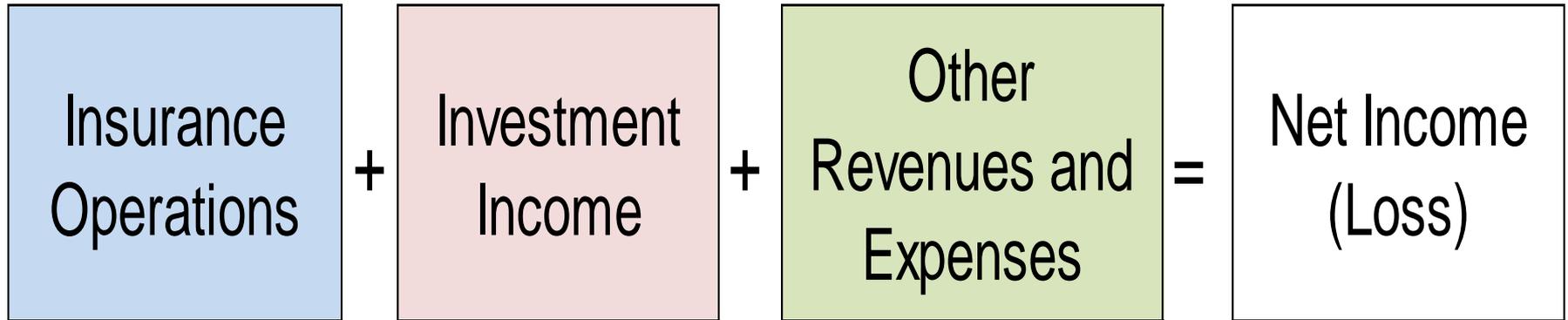
*Note: For example, non-insurance expenses include DOSH, Employment Standards, Apprenticeship, and Department of Health.*

\*\* This number does not include SI benefits incurred.



# Results of Operations

July 2014 through December 2014

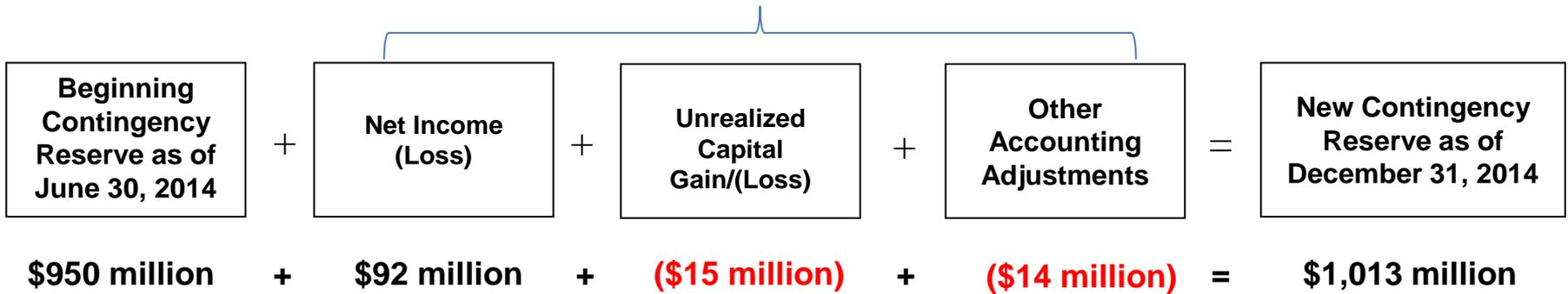


**(\$196) million** + \$262 million + \$26 million = \$92 million

# How Did Contingency Reserve Perform?

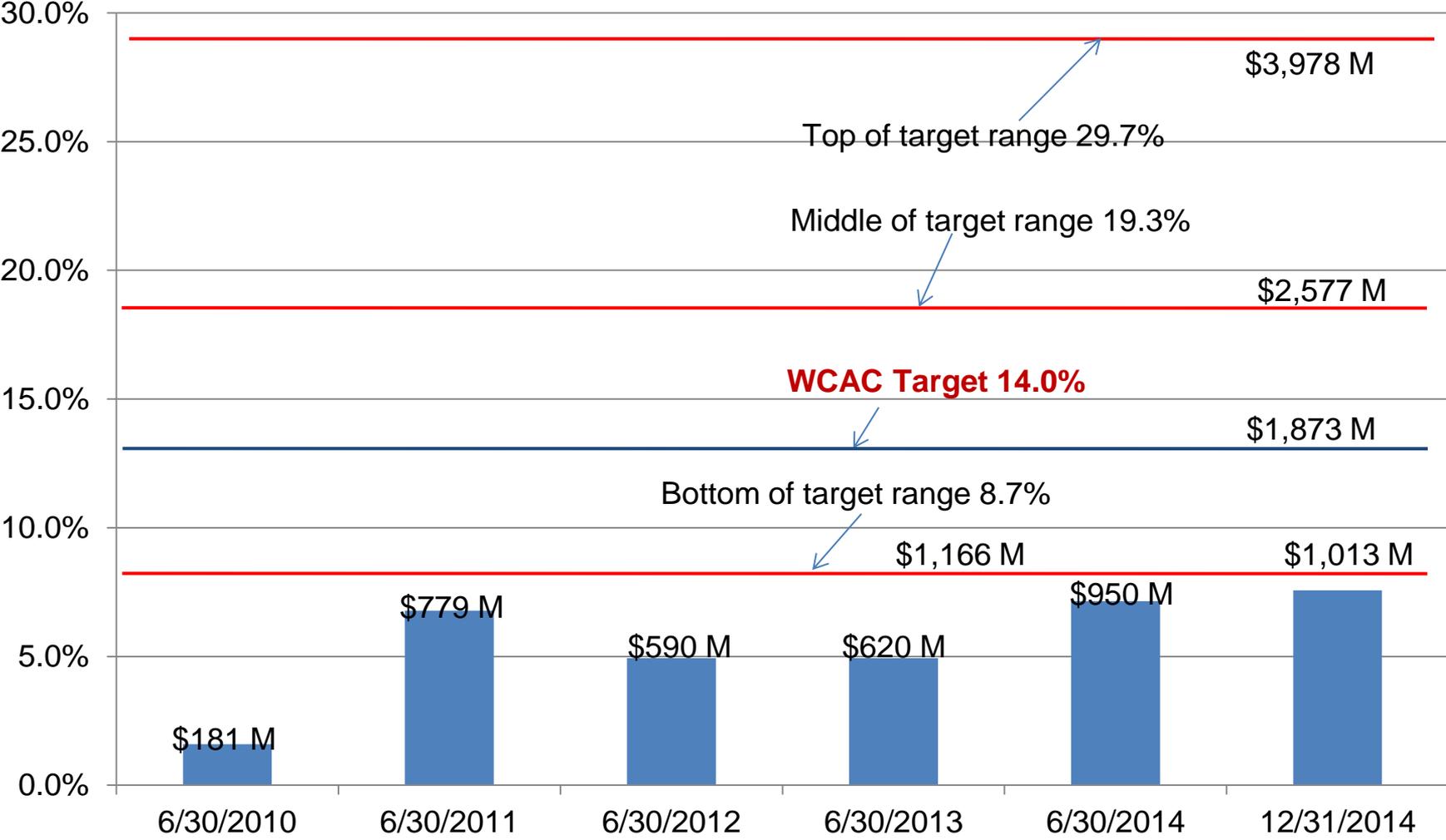
July 2014 through December 2014

Change \$63 million

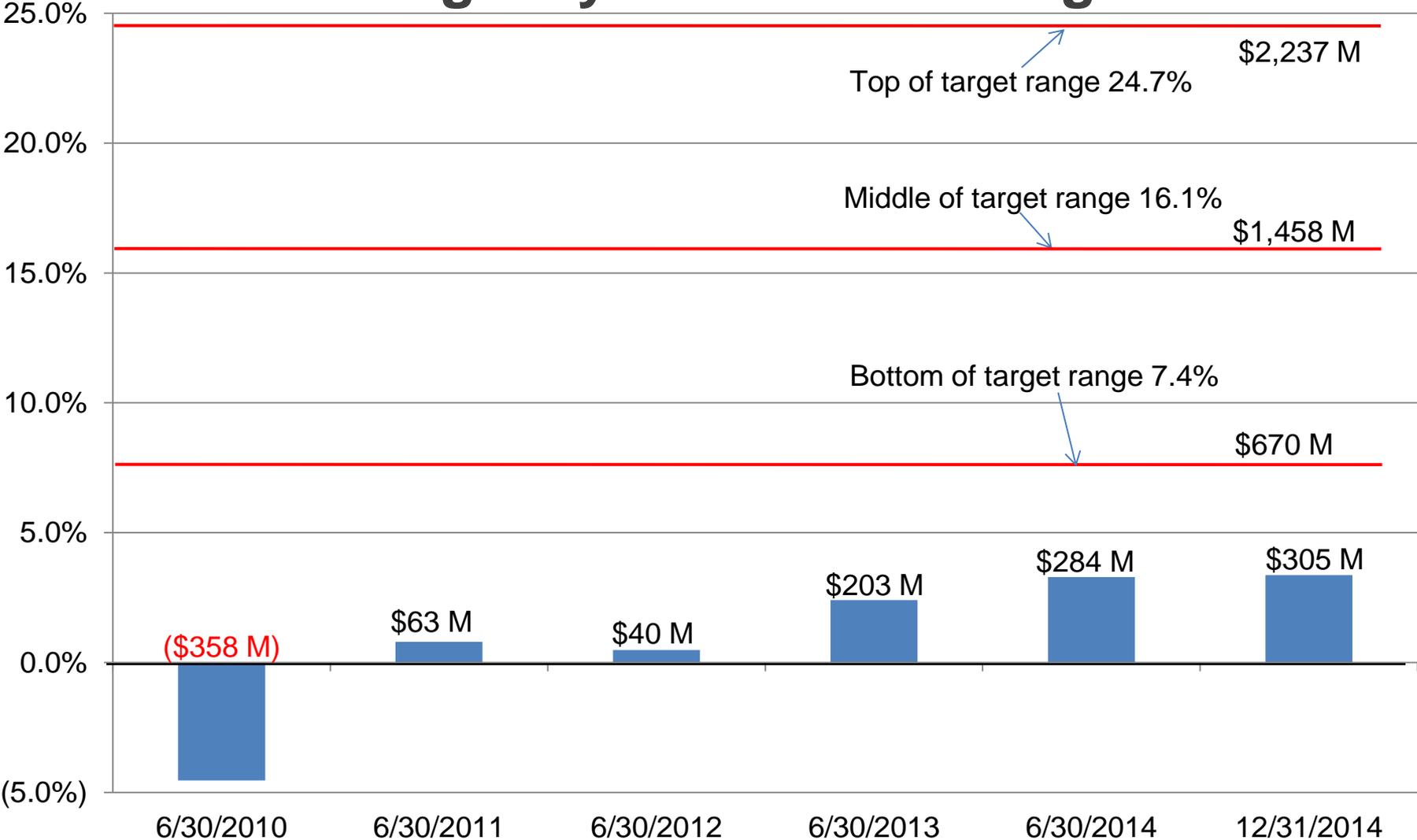


*Note: Unrealized capital gain/loss are not a part of net income because we have not “**cash**ed in” our profits or losses.*

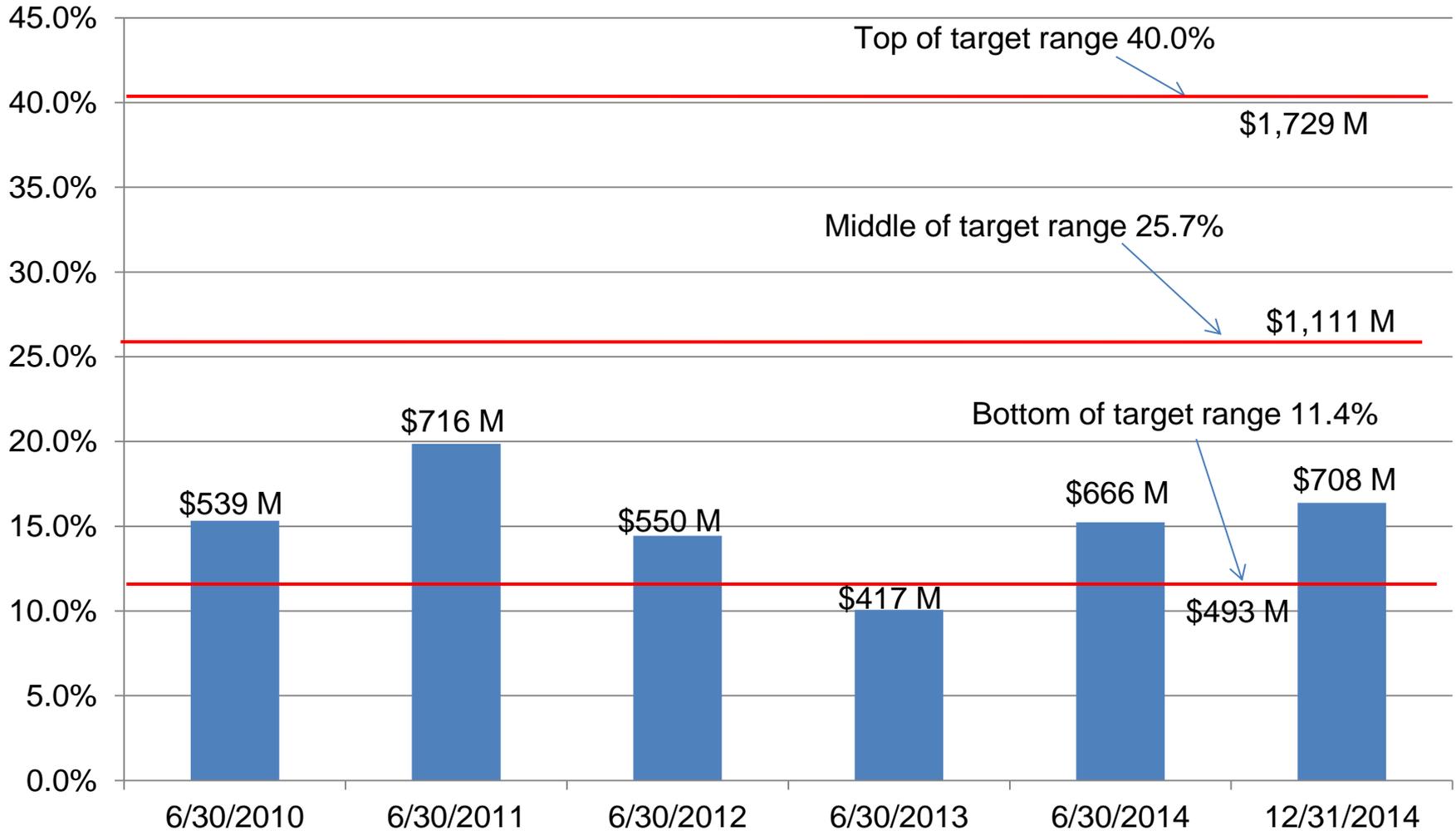
# Combined Contingency Reserve vs. Targets



# Accident & Pension Contingency Reserve vs. Targets



# Medical Aid Contingency Reserve vs. Targets



# Key Financial Ratios

	Quarter Ended		Quarter	Fiscal Year
	Dec 31, 2014		Ended	Ended
Ratios	State Fund	Industry Forecast	Dec 31, 2013	June 30, 2014
Current Year Benefit (Loss Ratio)	91.4%		89.8%	90.0%
Prior Year Benefit (Loss Ratio)	14.5%		8.4%	37.4%
<b>A Total Benefit (Loss Ratio)</b>	<b>105.9%</b>	59.5%	<b>98.2%</b>	<b>127.4%</b>
<b>B Claim Administration Expense (CAE) Ratio</b>	11.2%	13.7%	9.9%	9.9%
Sub-Total: Benefit and Claim Administration Expense Ratios	117.1%	73.2%	108.1%	137.3%
<b>C Underwriting Expense Ratio includes all insurance administrative expenses except CAE</b>	4.2%	25.0%	4.3%	4.7%
<b>D Combined Ratio (A+B+C)</b>	<b>121.3%</b>	<b>98.2%</b>	<b>112.4%</b>	<b>142.0%</b>
<b>E Investment Income Ratio</b>	26.9%	18.7%	26.7%	28.7%
<b>F Operating Ratio (D-E)</b>	<b>94.4%</b>	<b>79.5%</b>	<b>85.7%</b>	<b>113.3%</b>

*Note: a ratio of 100% would indicate that costs = premium for the period*

If we had not taken the savings offset, the Loss Ratio, and the Operating Ratio would have been 96.9% and 85.5%, respectively.

# Questions & Comments

Contact **Sharon Elias**,

Chief Accounting Officer

- Phone: 360-902-5743
- Email: [elia235@lni.wa.gov](mailto:elia235@lni.wa.gov).

## Thank You!

# Historical Investment Performance

	Six Months Ended		Fiscal Year Ended			
	December 31, 2014	December 31, 2013	June 30, 2014	June 30, 2013	June 30, 2012	June 30, 2011
Investment Income	246,383,000	231,185,000	479,774,000	465,868,000	481,892,000	491,654,000
Realized Gain (Loss)	15,988,000	42,000,000	303,184,000	87,405,000	547,771,000	68,768,000
Unrealized Gain (Loss)	(14,859,000)	226,787,000	200,333,000	266,041,000	(546,428,000)	416,944,000
Total Invested Assets	13,722,672,000	13,070,650,000	13,422,957,000	12,550,887,000	11,908,149,000	11,671,588,000

Unrealized gain (loss) changes are impacted mostly by stock market results.

*Note: Unrealized gains and losses are commonly known as “paper” profit or losses which imply that they have not been “cashd in.”*

# 9-Year Reserve Benchmarks

**Update: \$1,013 million contingency reserve or 7.6% of total liabilities.**

## 9-Year Interim Targets

Year	Contingency Reserve Target (range)	Pension Discount Rate (PDR) Target (range)	Contingency Reserve (CR) Yearly Goal (displays steady growth) <small>dollars in millions</small>
Quarter Ending June 2013	4.9%	6.5%	
2014	5 - 7%	6.5 - 6.3%	\$ 652 to \$902
2015	6 - 8%	6.3 - 6.2%	\$ 797 to \$1,032
2016	7 - 9%	6.2 - 6.0%	\$ 957 to \$ 1,167
2017-2018	8 - 11%	5.9 - 5.5%	\$ 1,122 to \$ 1,452
2019-2020	10 - 13%	5.4 - 4.7%	\$ 1,472 to \$1,742
2021-2022	13 - 15%	4.7 - 4.5%	\$ 1,757 to \$2,047
<b>9-Year Contingency Reserve Goal</b>			<b>\$2,047</b>

*Each tenth of a percent the PDR drops, the CR could reduce between \$30 to 60 million.*

# SELF INSURANCE RISK ANALYSIS SYSTEM (SIRAS)

*Vickie Kennedy,  
Assistant Director for Insurance Services*



# Self-Insurance: Oversight Role

- 360 of the state's large employers
- Nearly one-third of the state's workforce
- Self-Insurance Audit Program monitors compliance with workers' compensation laws and rules to ensure timely and accurate payment of benefits to injured workers.

# The Need for Self-Insured Audit Reform

1. Insufficient data to identify areas of non-compliance.
2. Dissatisfaction with next-on-the-list audit selection.
3. Redundant and duplicate reporting systems required for employers.
4. Lack of a process for audit response to complaints that may indicate a pattern.

# L&I Audit Reform Initiative

- A business, labor and L&I collaborative effort to modernize and improve auditing of self-insured workers' compensation programs.
- Self-Insurance Risk Analysis System (SIRAS) will:
  - Provide data for prioritizing audits,
  - Support issue-based and complaint-based audits, and
  - Respond to requests of self-insurers to utilize a nationwide data-reporting system.

# Audit Reform Tiers

Annual	Performance-Based	Issue-Based	Complaint-Based
<p>Annual checkpoint:</p> <p>Tier 1 - Audit based on selected audit category. Pass/Fail thresholds for next tier review.</p>	<p>Plus:</p> <p>Tier 2 - Audit expansion due to irregularities identified in Tier 1.</p> <p>Tier 3 - deficiencies in performance from second tier findings.</p>	<p>Plus:</p> <p>Audit based on priority issues or program concerns.</p>	<p>Plus:</p> <p>Audit based on individual complaints or aggregate data with analytics and triggers above threshold levels.</p>

# Self-Insurance Audit Reform

## Tiered Performance-Based Audit – Next Steps

### Tier 1 - 2015 Pilot

- 2015 Pilot updates sent out on the self-insured listserv  
**Q1** – 4/27/15 ; **Q2** – 7/13/15; **Q3** – 9/28/15; **Q4** – 1/13/16
- 2015 Pilot Year Report published – 1/29/16

### Development of Tier 2 & 3

- Concept and design tiers 2 & 3 – 6/16/15
- Pre-pilot processes/Procedures for Tier 2 & 3 – 10/27/15
- Launch Tier 1, 2, & 3 2016 Pilot – 1/4/16
- Develop rule for a Self-Insurance Audit Governance (transition from Advisory Committee) – 12/31/15

### System Updates

- Implement Tier 1 Automation in the Self-Insurance Laptop Audit System (SILAS) – 6/26/15
- Complete Analysis for Tiers 2 & 3 Automation – 7/17/15

### SIRAS System

- System requirements gathering – 7/1/15
- Electronic Data Interchange vendor selection – August 31, 2015
- Develop System - December 2016
- Launch system – April 2017

# BREAK



# INSURANCE SERVICES PERFORMANCE METRICS DASHBOARD

*Vickie Kennedy,  
Assistant Director for Insurance Services*



# Helping Workers Heal and Return to Work

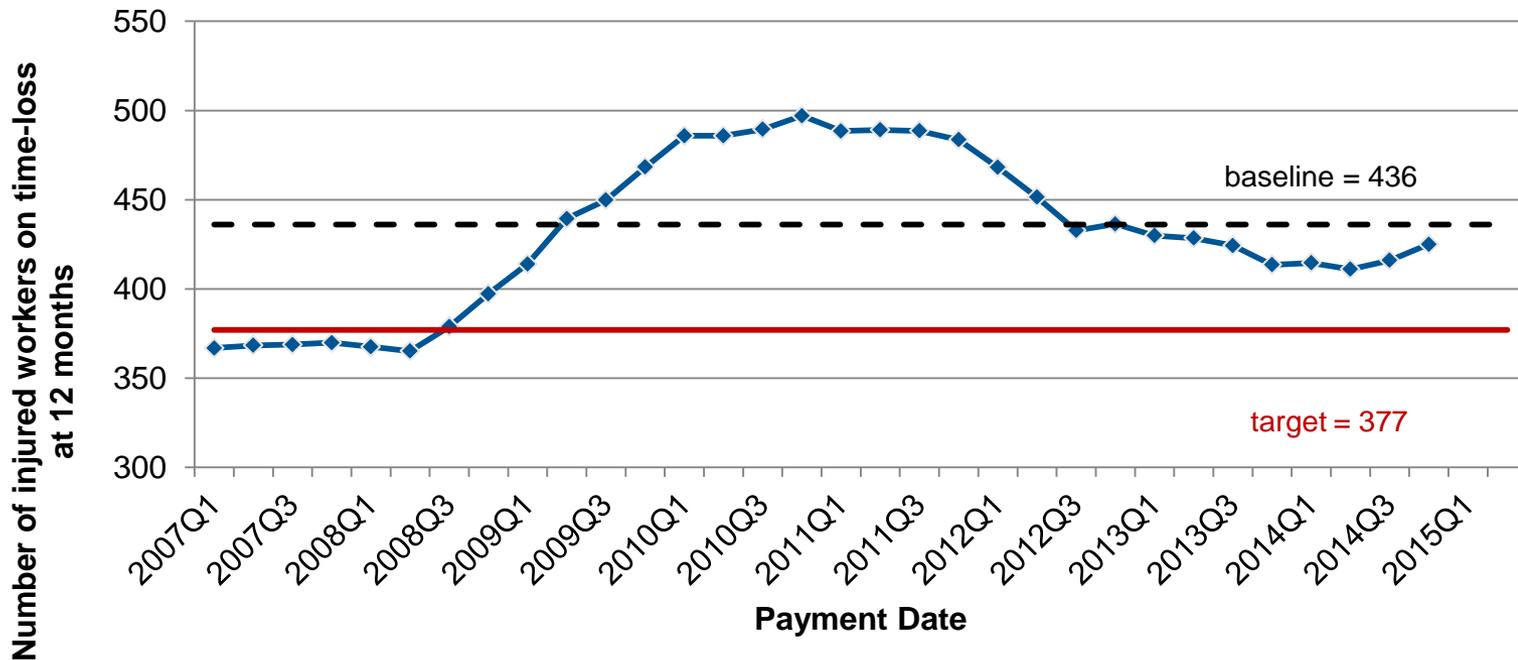
Status	Focus Area	Key Indicator	Baseline 2012	4th Qtr 2014	Target by June 2015
	Overall indicator	<b>Decrease number of long-term disability (LTD) claims</b>	436 claims (out of every 10,000 accepted claims)	<b>425 claims</b> (out of every 10,000 accepted claims)	377 claims (out of every 10,000 accepted claims)
	Culture of return to work	<b>Increase return to work in 6 months</b>	812 (out of every 1,000 new TL claims)	<b>811</b> (out of every 1,000 new TL claims) <b>2014Q3</b>	<b>840</b> (out of every 1,000 new TL claims)
	Reduce preventable disability	<b>Decrease time-loss persistence from three to six months</b>	70.9%	<b>69.3%</b>	62%
	Collaborate to Reduce system delays	<b>Decrease average days of time-loss paid at three months from the first time-loss payment.</b>	56.1 days	<b>56.9 days</b>	54 days

# Definitions

1. **Long-term disability claims** – For every 10,000 accepted claims, the number that are on time-loss 12 months from their injury month, smoothed.
2. **Return to work in 6 months** –For every 1,000 new time-loss claims, the number that are off time-loss for at least a 30 consecutive day period during their first six months.
3. **Time-loss persistence** – the number of claims that have time-loss payments at sixth months from their injury month divided by the number of claims that had a time-loss payment three months from their injury month, smoothed.
4. **Time-loss days paid at 3 months** – of claims receiving time-loss, the average number of time-loss paid per claim at 90 days from the 1<sup>st</sup> time-loss payment, smoothed.
5. **Injured Worker overall experience** – For a sample of injured workers who have at least 30 days of time-loss, what is their overall rating of their worker's comp experience.
6. **Employer overall experience** – for a sample of employers who have at least one claim that has had 30 days or more of time-loss in the last two years, what is their overall rating of their workers comp experience

# Overall Measures – Help Injured Workers Heal and Return to Work

The number of injured workers (out of every 10,000 accepted claims) that are still on time-loss 12 months from injury.



**Definition of Long-term disability claims** – For every 10,000 accepted claims, the number that are on time-loss 12 months from their injury month, smoothed.

**Analysis & Detail:** We have instituted a number of strategies to reduce disability at 12 months. The decline after 2011 was largely due to the implementation of Washington Stay at Work Program. Now we are using Lean to identify and implement internal policy changes to continue the positive change.

# Creating a culture that promotes Return to Work

Status	Focus Area	Key Indicator	Baseline 2012	4th Qtr 2014	Target by June 2015
	Culture of return to work	<b>Increase return to work in 6 months</b>	812 (out of every 1,000 new TL claims)	<b>811</b> (out of every 1,000 new TL claims) 2014Q3	840 (out of every 1,000 new TL claims)
	Target RTW services on high risk claims	% of claims off work on day 40, who are still off work 6-12 months from claim receipt	48.3% Average calendar year 2013	<b>48.7%</b>	TBD
	Identify critical intervention points	Percent of Ability to Work Assessment (AWA) referrals made in 90 days of claim receipt	5.6% Calendar year 2013	<b>9.6%</b>	10%

# Help injured workers heal and reduce preventable disability

Status	Focus Area	Key Indicator	Baseline 2012	4th Qtr 2014	Target by June 2015
	Reduce preventable disability	<b>Decrease time-loss persistence from three to six months</b>	70.9%	<b>69.3%</b>	62%
	Occupational health best practices	Percent of initiated claims seeing a COHE provider	31%	<b>43%</b>	50%
	Effective pain management	Percent of claims received with opioids 6-12 weeks from injury	4.9%	<b>1.1%</b>	NA

# Collaborate with stakeholders to reduce system delays

Status	Focus Area	Key Indicator	Baseline 2012	4th Qtr 2014	Target by June 2015
	Collaborate to Reduce system delays	<b>Decrease average days of time-loss paid at three months <i>from the first time-loss payment.</i></b>	56.1 days	<b>56.9 days</b>	54 days
	Standardize work of key processes	Median time-loss days to first AWA referral <small>(average monthly)</small>	249 <small>(calendar year 2013)</small>	<b>177</b>	TBD
	Collaborate with external stakeholders	New approaches for Vocational Rehabilitation Counselors	NA	Working with external Vocational community	NA

# PROVIDER SURVEY RESULTS & OUTREACH EFFORTS

*Karen Jost,  
Health Services Analysis Program Manager*



# Objectives

- Share findings from 2014 provider survey
- Discuss department activities to reduce provider burden
- Highlight provider support and outreach efforts

# Survey Purpose

Assess WA providers' perceptions about treating injured workers and working with L&I in regard to:

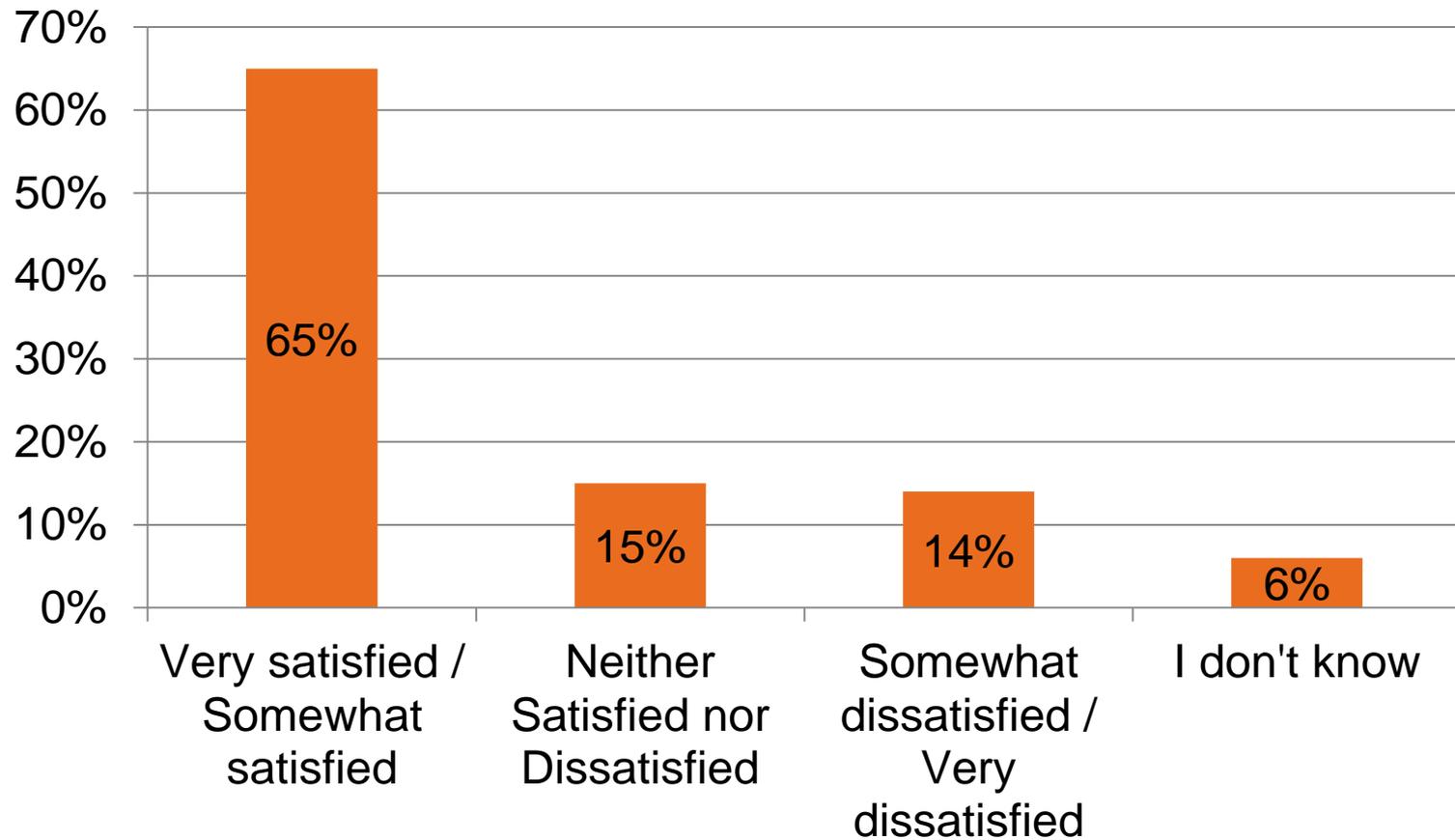
- Goal 2: Help workers heal and return to work
- Goal 3: Make it easy to do business with L&I

# 2014 Provider Survey

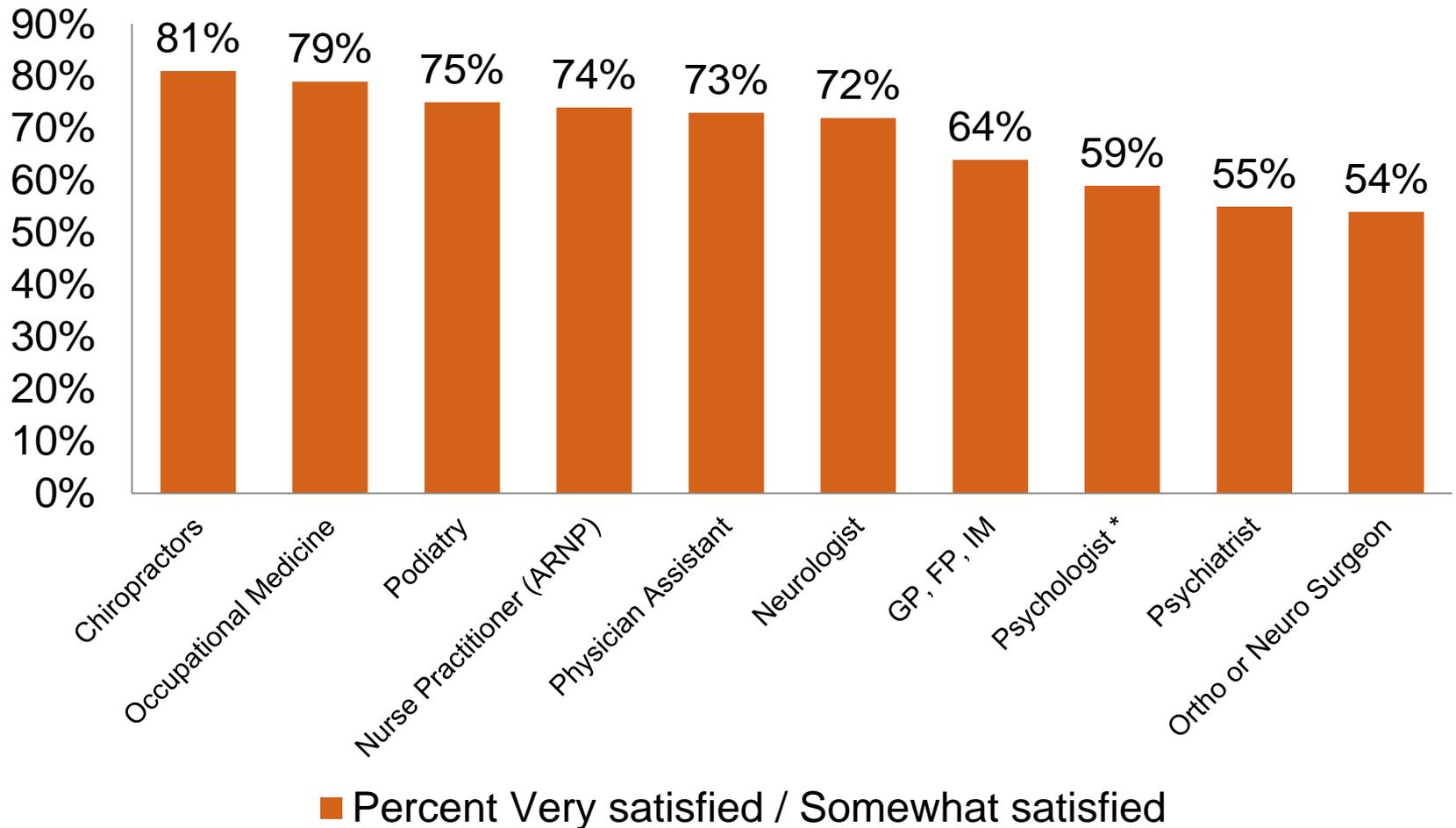
- Providers and provider staff
- Web or phone
- Areas of focus
  - Satisfaction
  - Trust
  - Willingness to treat
  - Role in Return to Work (RTW)
  - Compare to other payers
  - Awareness of resources

# Overall satisfaction treating L&I patients

“How satisfied is your office in treating patients with L&I claims?”



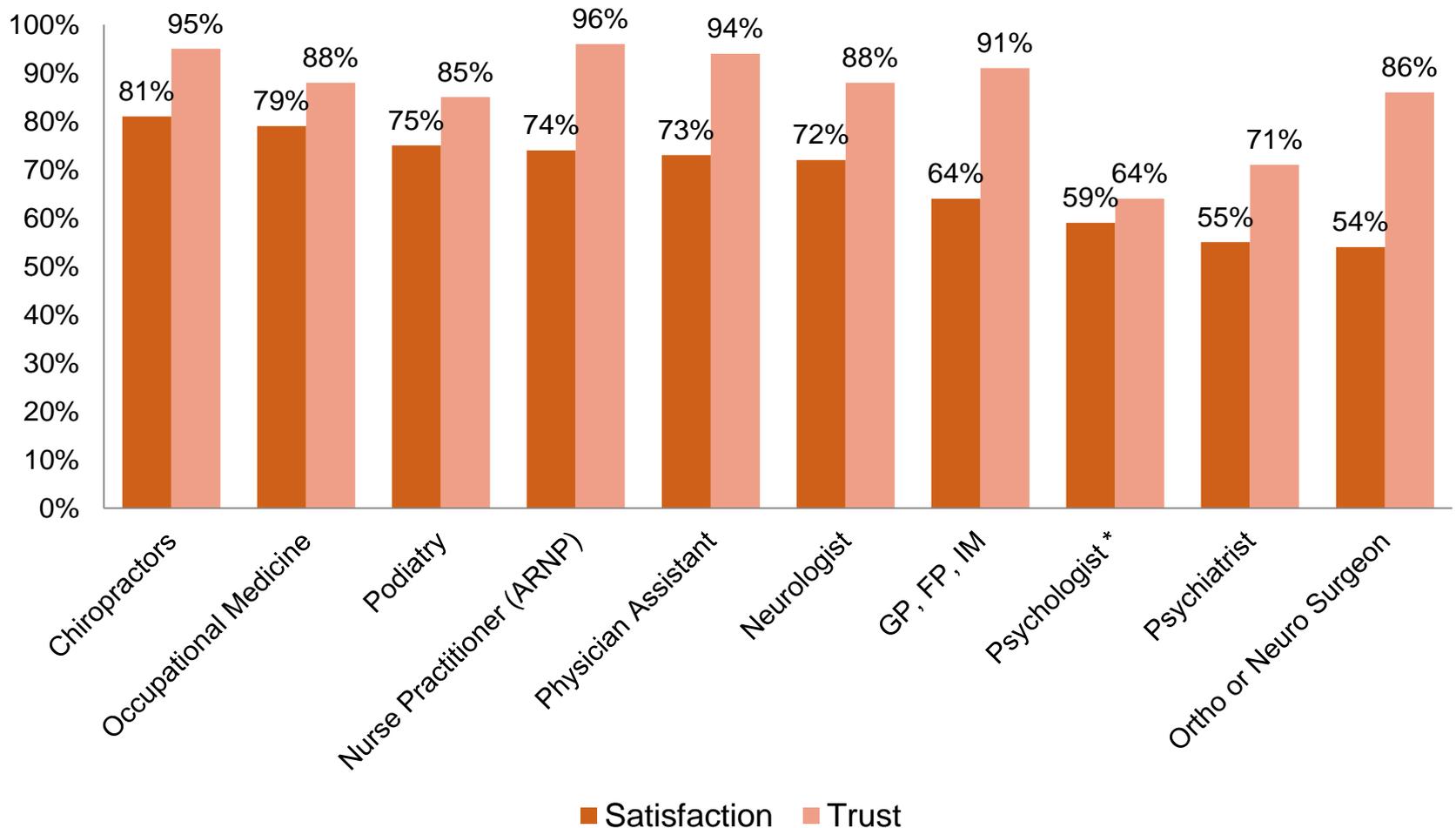
# Satisfaction (by provider type)



General Practice (GP); Family Practice (FP); Internal Medicine (IM)

\* Not attending physician provider type

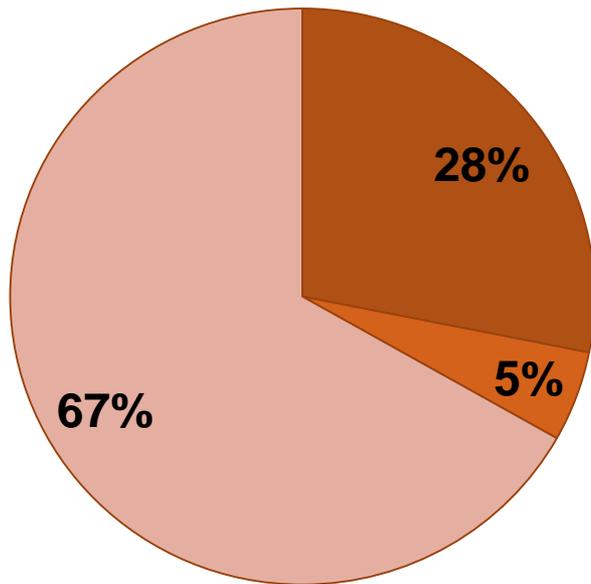
# Satisfaction and Trust



**Satisfaction:** Very satisfied / Somewhat satisfied responses “How satisfied is your office in treating patients with L&I claims?”  
**Trust:** Strongly agree / Somewhat agree responses “L&I is an organization I can trust”

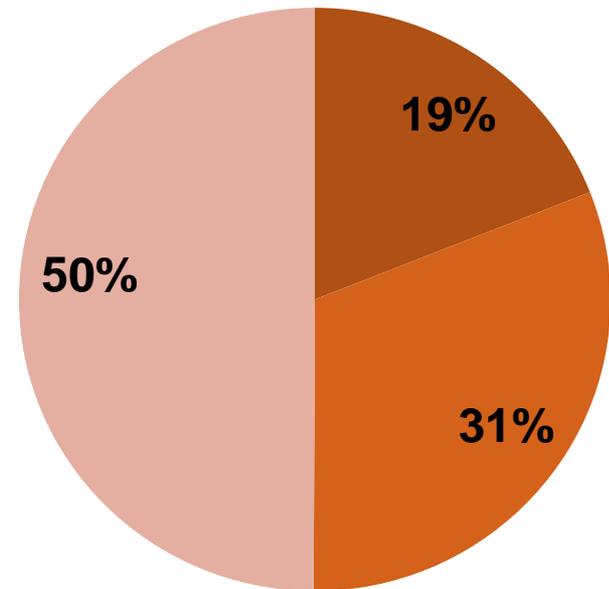
# Willingness to treat

Does your office treat all L&I patients who approach you for care?



■ No ■ I don't know ■ Yes

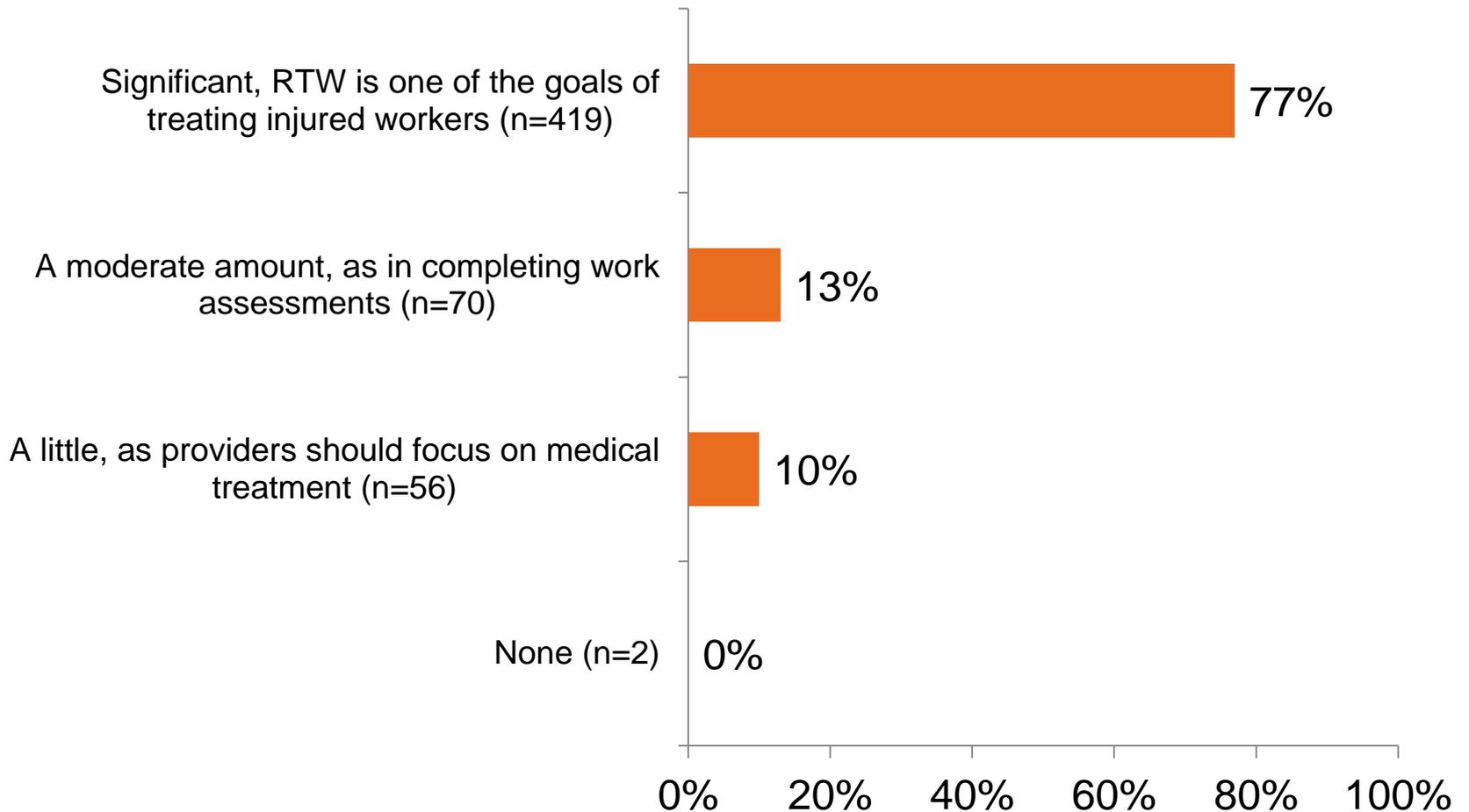
If yes, does your office want to increase the number of L&I patients you treat?



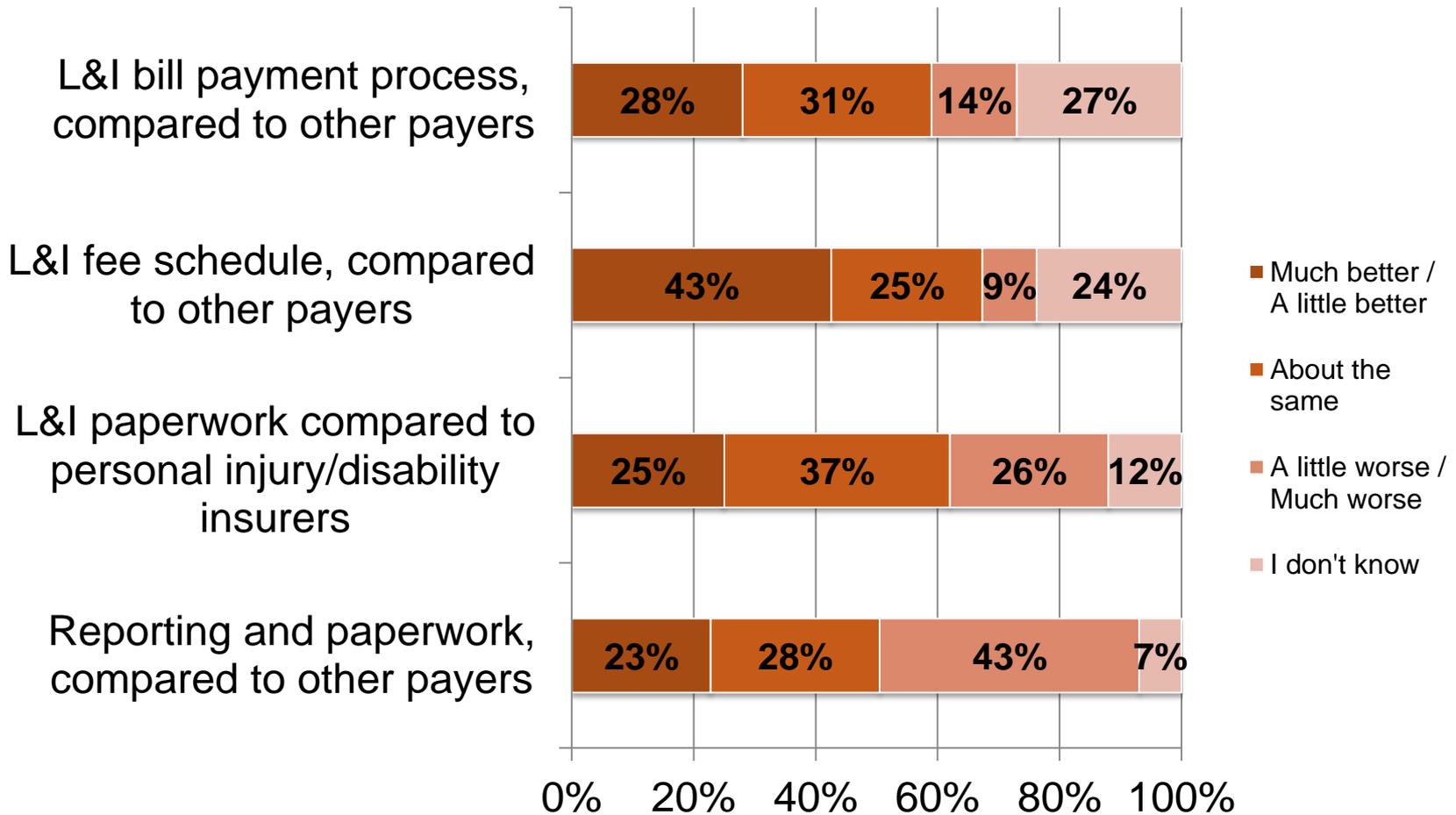
■ No ■ I don't know ■ Yes

# Provider role in Return to Work (RTW)

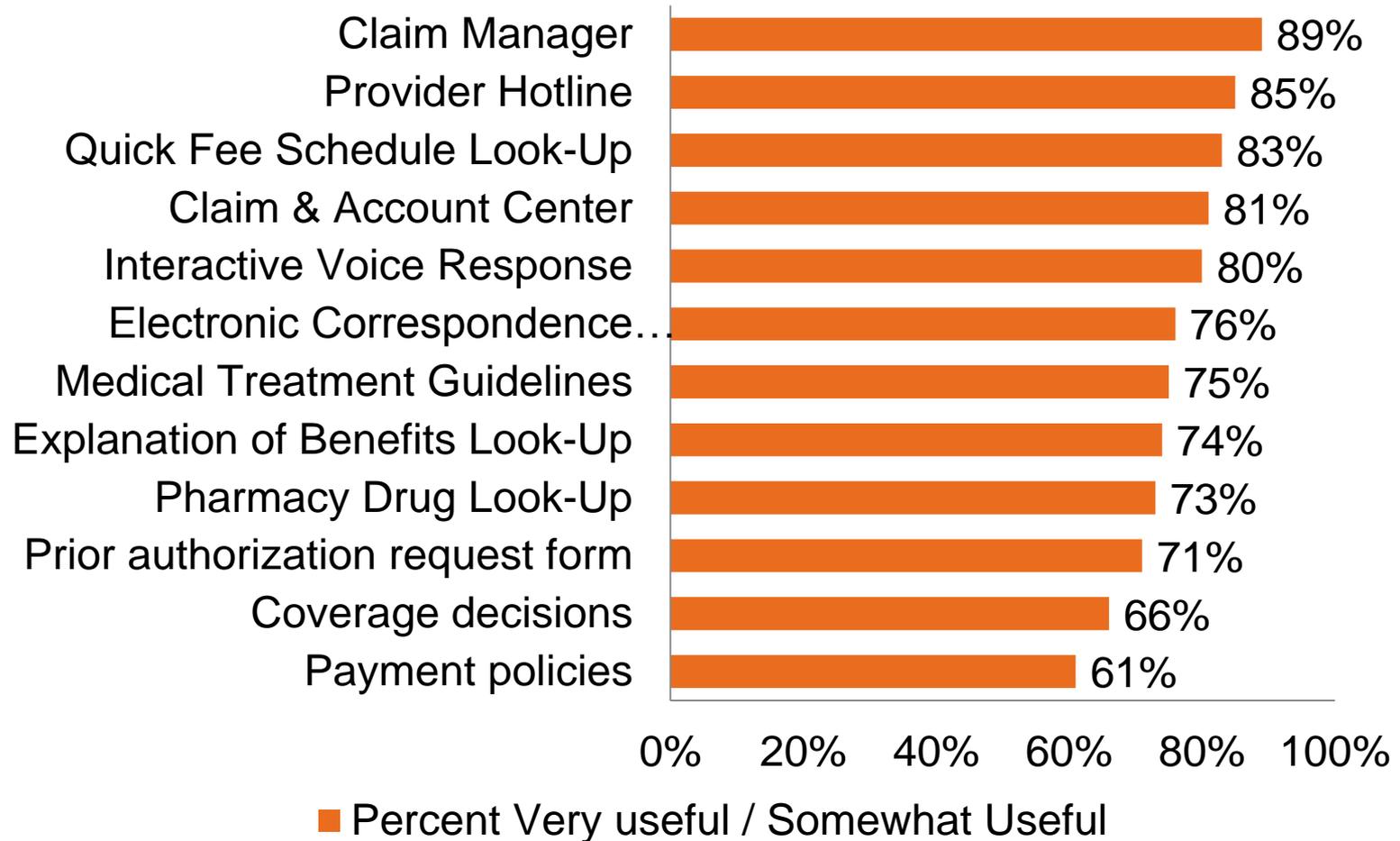
“How much of a role should providers play in helping patients return to work?”



# Comparison to other payers



# Perceived usefulness of L&I Resources



# Process improvements

- Authorizations
- Documentation
- Leveraging technology
- Ongoing LEAN projects
  - Credentialing
  - Provider Hotline

# Provider support and outreach

- Workshops / education
- Provider account representatives
- Centers for Occupational Health and Education
- Self-insured employers
- Facilitating difficult cases

View the Provider Hotline Survey online at:

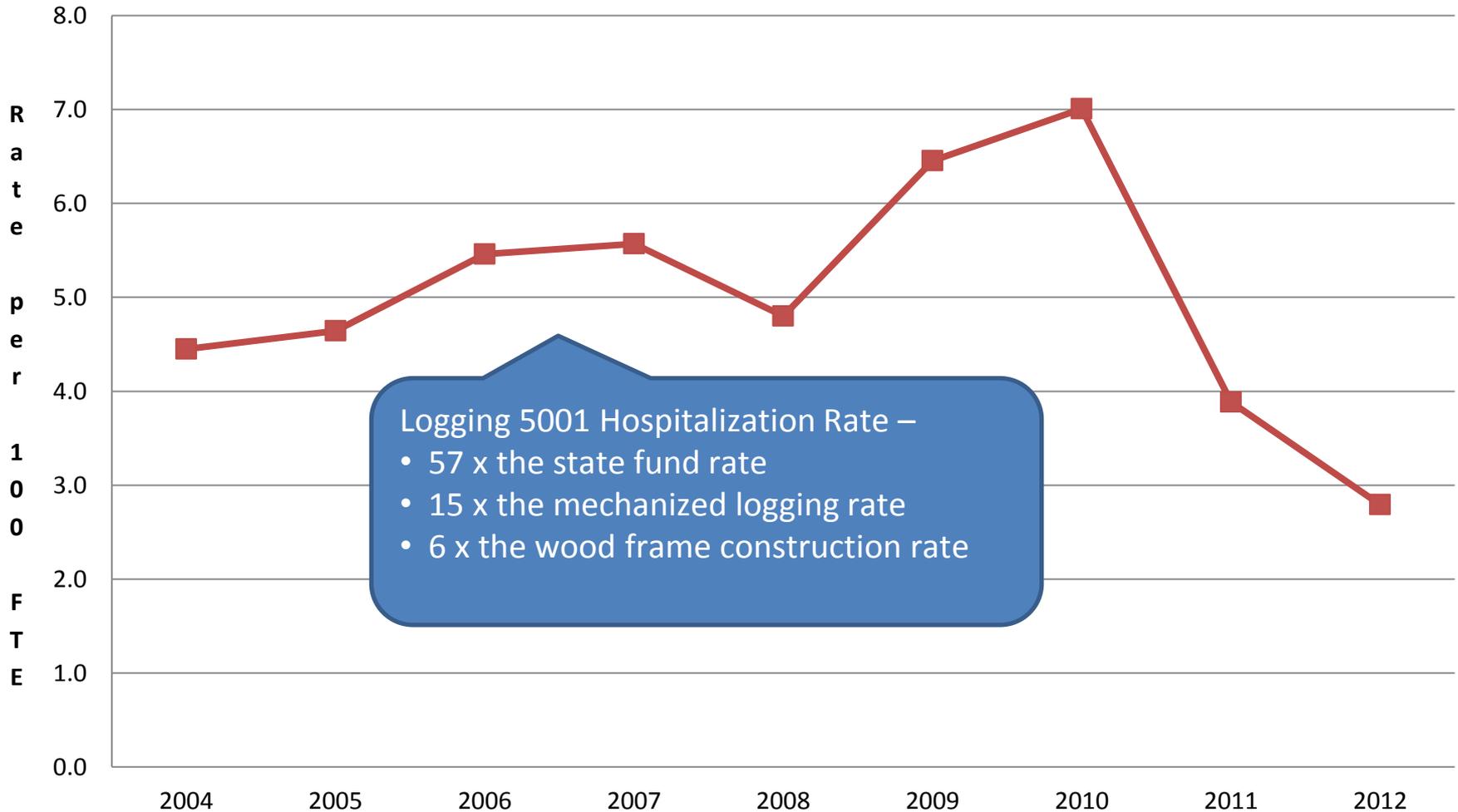
<http://www.lni.wa.gov/ClaimsIns/Files/Providers/ProviderSurvey2014.pdf>

# LOGGER SAFETY INITIATIVE

*Vickie Kennedy,  
Assistant Director for Insurance Services*



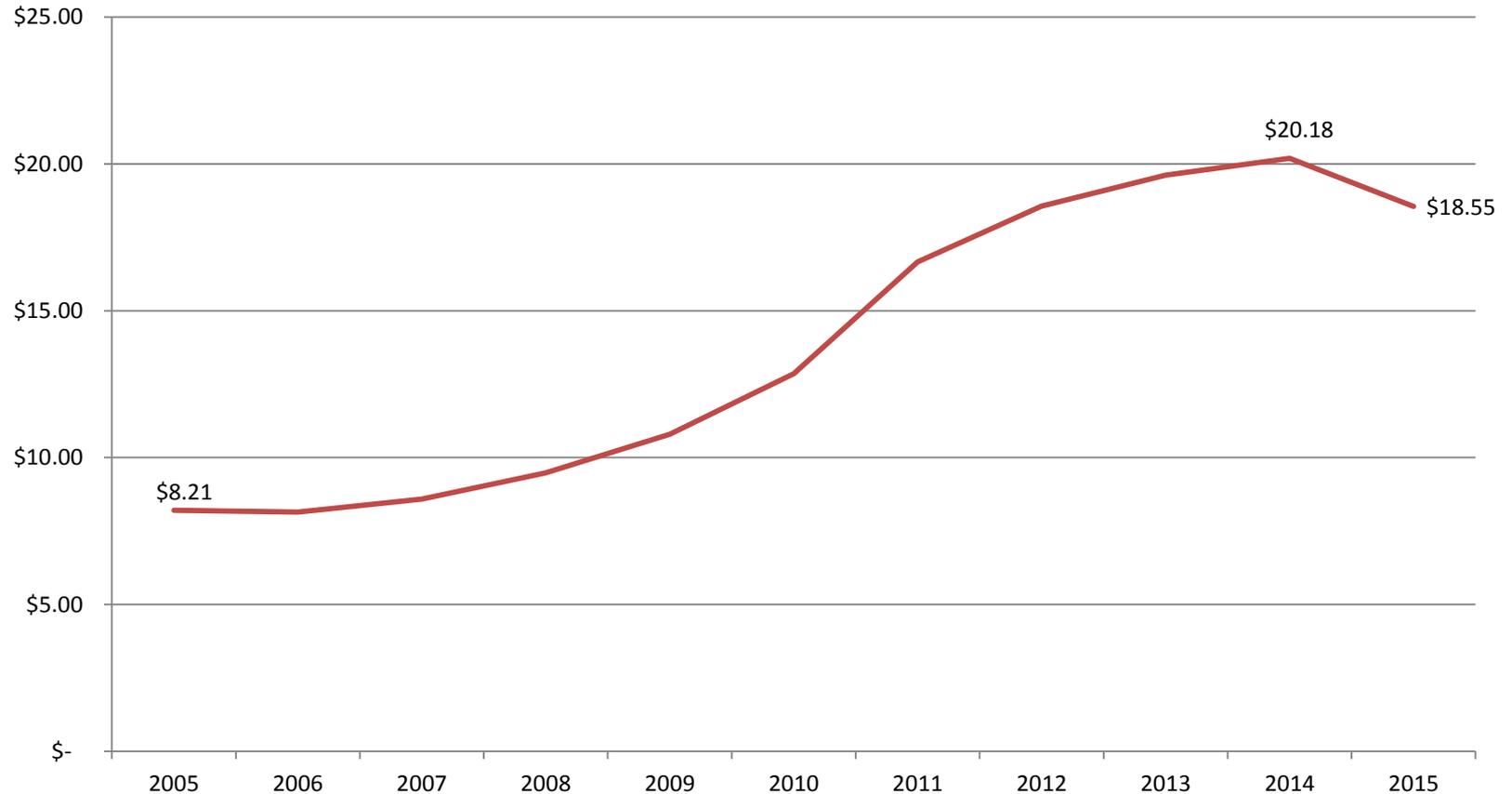
## Acute Inpatient Hospitalization Rate for Manual Logging (5001)



Source: SHARP, Inpt hospitalizations on date of injury (DOI) or DOI +1 day; SF Logging 5001. Extracted 8/28/2014

# Manual logging rates have more than doubled in the last ten years

Manual Logging (5001 risk class) Workers' Comp Premium Base Rate History



# Logger Safety Initiative (LSI)

- Partnership of private land owners, logging companies, Dept. of Natural Resources and L&I.
- Focus on ways to reduce costs by ...
  - Reducing frequency and severity of workplace injuries and fatalities by creating a culture of safety in the woods
  - Increasing proper reporting of hours
- LSI established sector-wide standards for worker training, performance and supervision.

# Key LSI Program Requirements

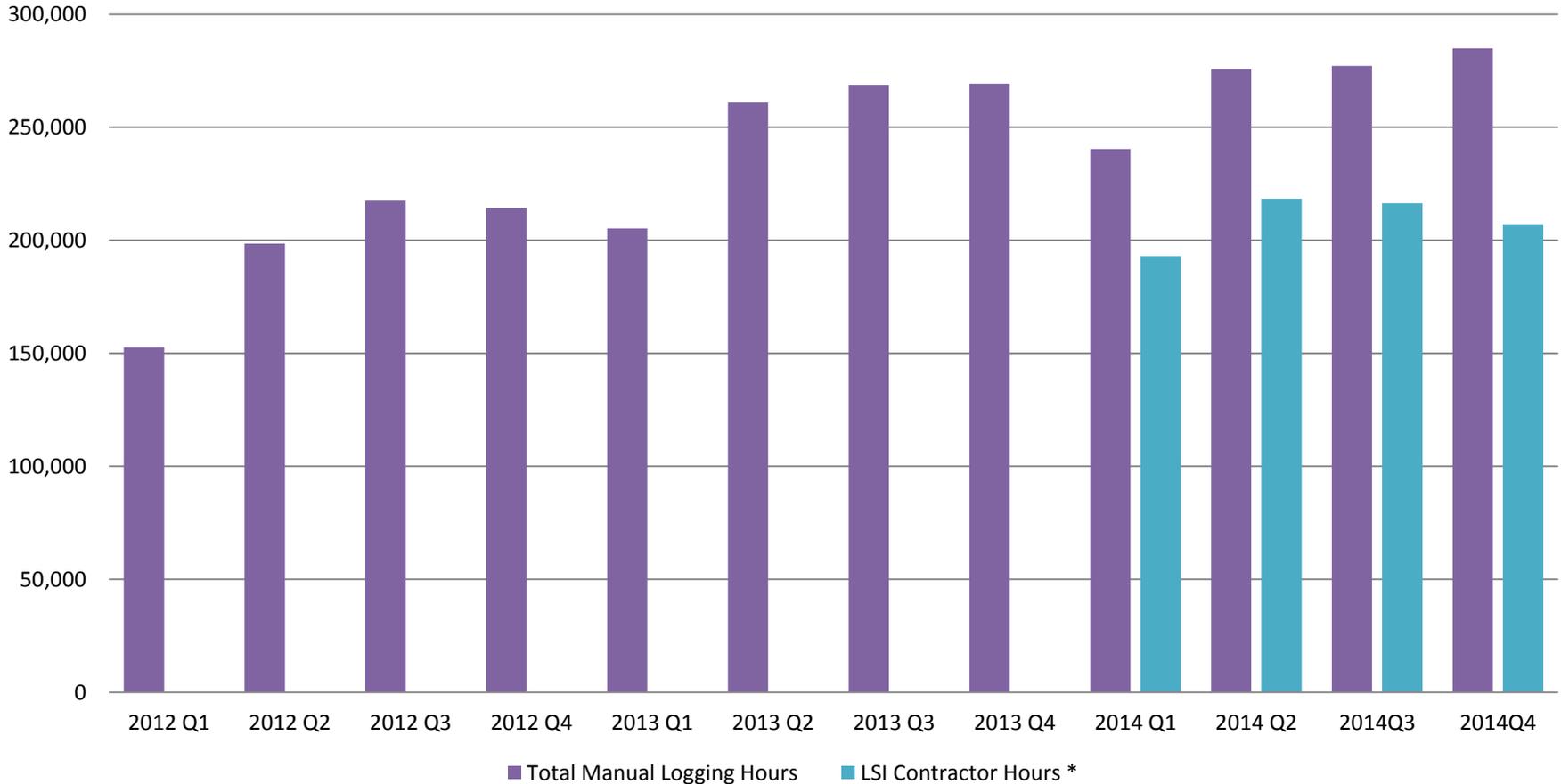
Participants must:

- Undergo a technical premium audit to ensure accurate workers' comp premiums.
- Comply with additional reporting requirements by notifying L&I of new logging/cutting sites and submit monthly supplemental reports listing employee hours and job duties.
- Implement the LSI safety standards and undergo a DOSH comprehensive consultation.
- Pass a performance-based independent third-party audit to verify compliance with LSI safety standards.

# LSI Participation

- As of April 3, 2015 107 logging companies and nine forestry landowners were participating in LSI.
  - 86 of the 107 logging companies have achieved LSI certification by complying with all the program requirements and passing the third-party safety audit.
  - 78 percent of manual logging hours are from LSI companies.

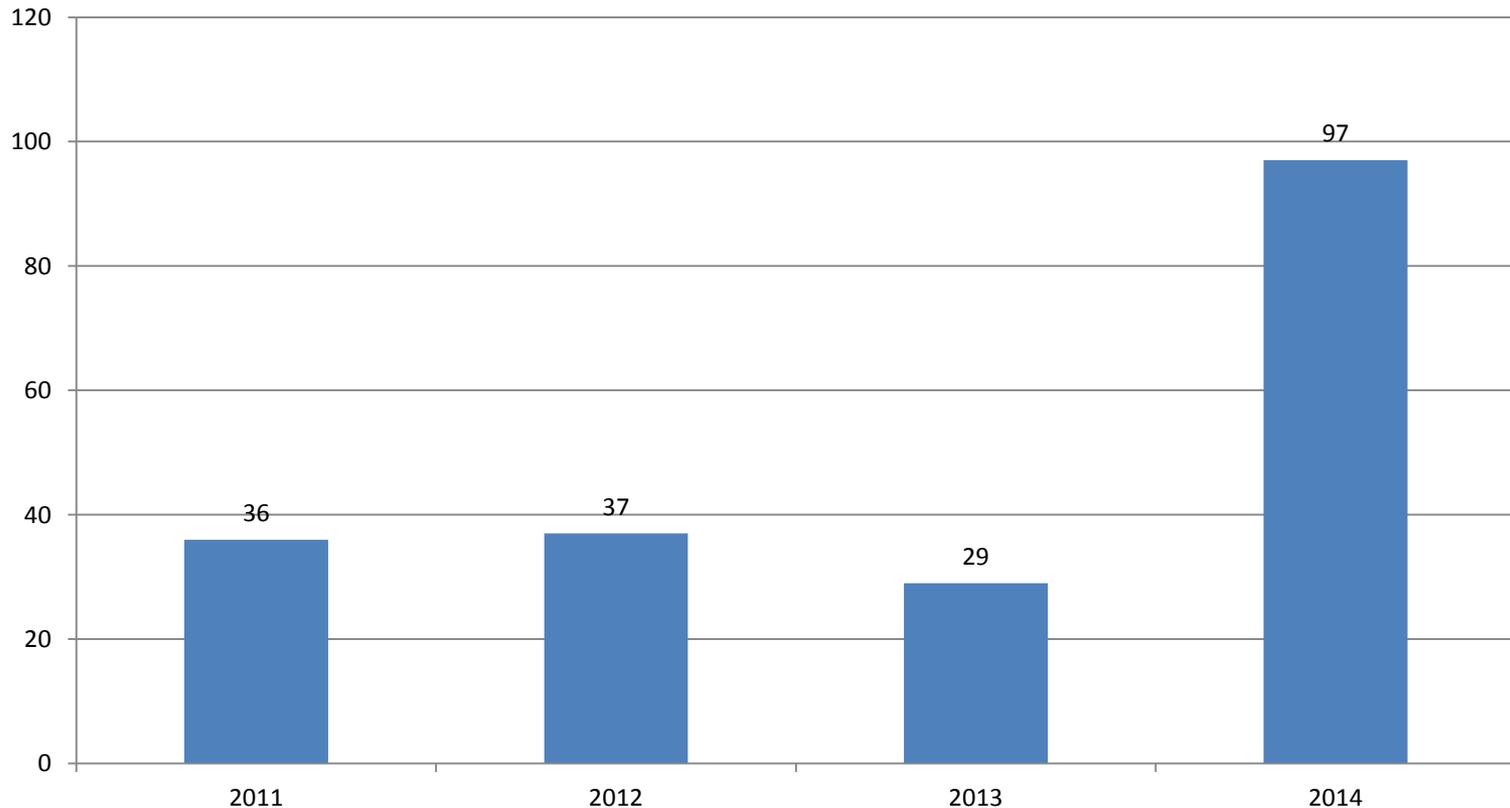
# Increased Hours



As of March 10, 2015, L&I has conducted a total of 214 audits and recovered over 71,000 hours to the manual risk class. These additional hours increased the size of the risk class by more than eight percent, helping lower rates for everyone.

• LSI Contractor hours include all hours reported by a firm that is currently enrolled in the LSI program.

# Manual Logging Accounts Visited by DOSH Consultation



A 2011 SHARP study showed that DOSH consultation visits were associated with an 8.5% decrease in compensable claims rates relative to employers with no DOSH activity.

\*Closing conference visit date used.

# LSI Funding

- To partially recover spending for LSI and to comply with the requirements of Laws 2013, 2<sup>nd</sup> spec. sess. CH 4 sec 217(6), the supplemental pension fund is increased by \$0.004 per hour for work reported in the forest products industry risk classifications.
  - On average, this would be an annual increase of about \$6.50 total per full-time worker reported in forest products classifications.
- For the 15-17 budget, L&I submitted a request to fund the current resources and contract (8.0 FTEs, \$2.07 million) to support the program as currently designed.

# Future Plans

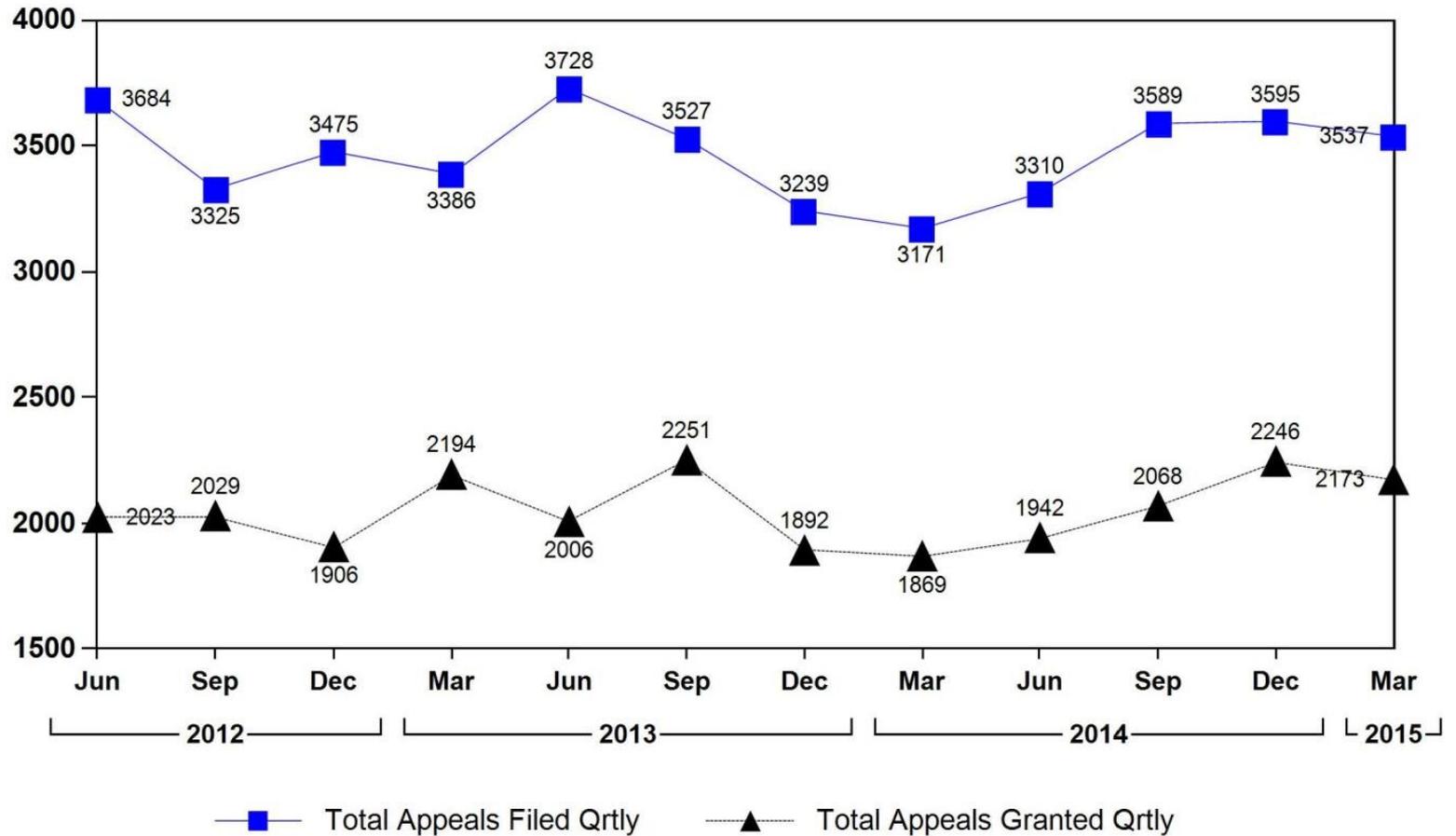
- The LSI Taskforce continues to refine the program.
- Return-to-work toolkit specific to manual logging was developed and is on the website. The toolkit provides resources for logging companies to work with injured employees.
- L&I considers LSI a potential model for working with other high-risk industries to improve their safety culture and reduce serious injuries and fatalities.

# BOARD OF INDUSTRIAL INSURANCE (BIIA) UPDATE

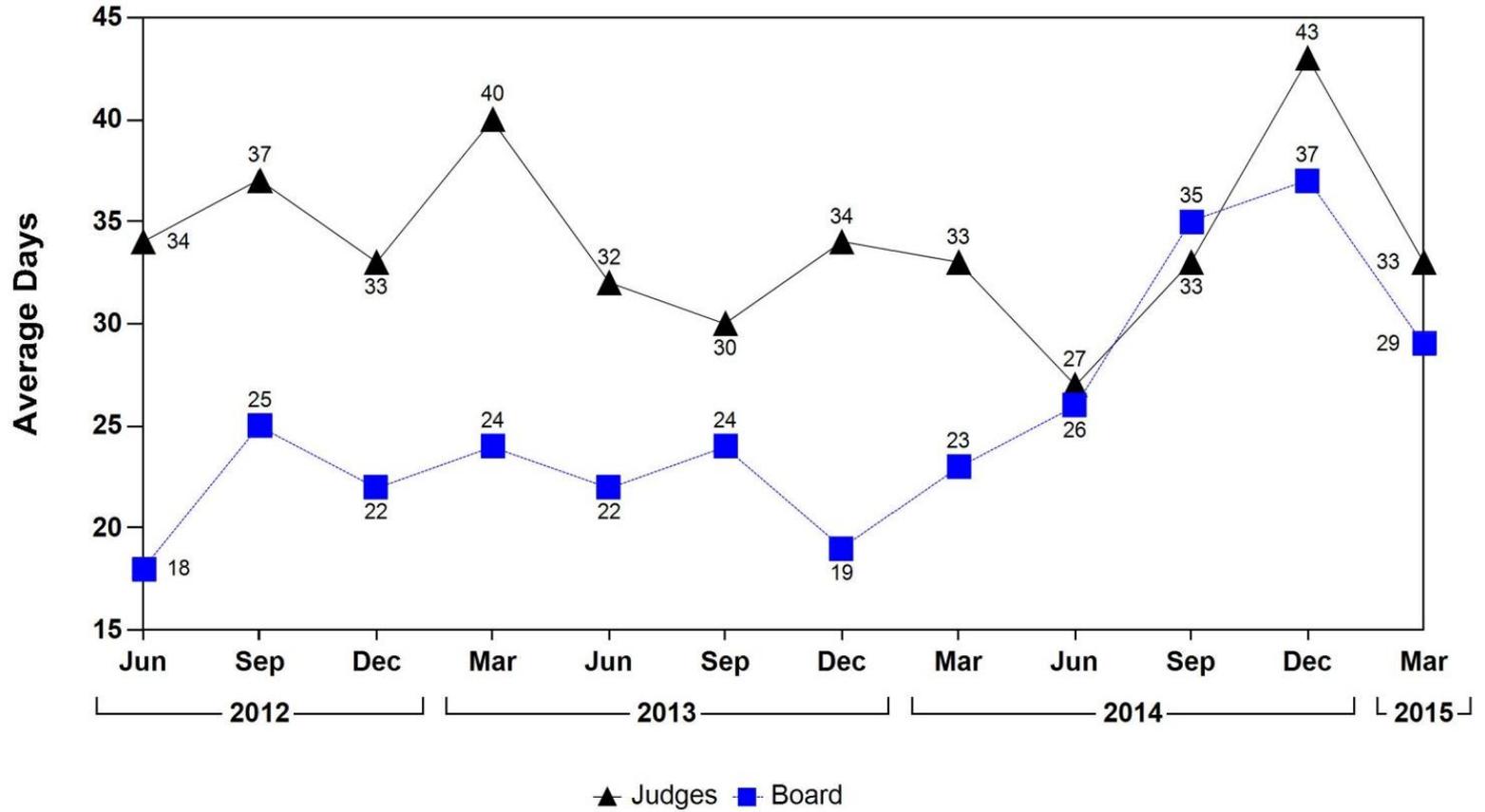
*Dave Threedy,  
Chair*



# Total Appeals Filed and Granted

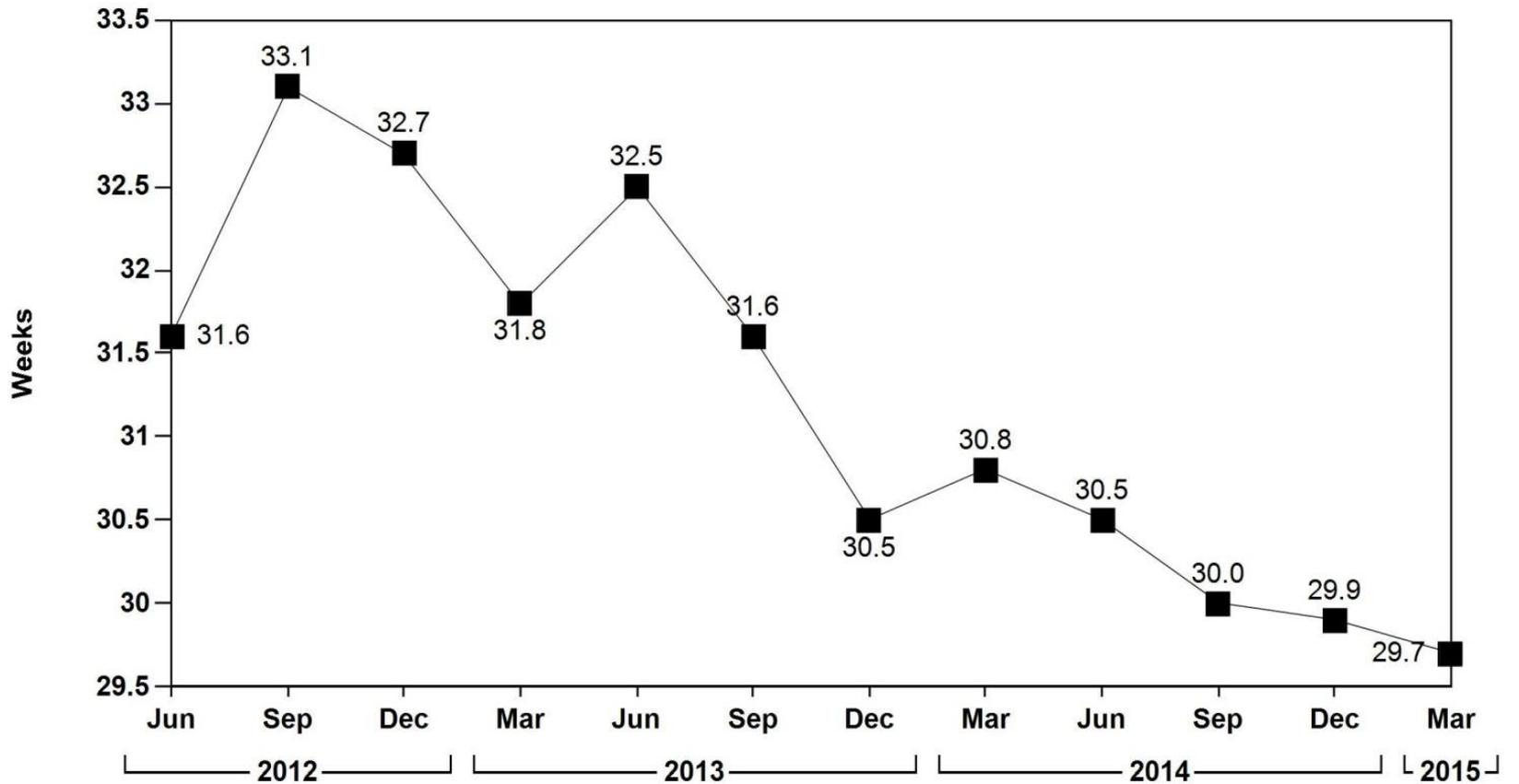


# D & O\* Lag Time By Quarter



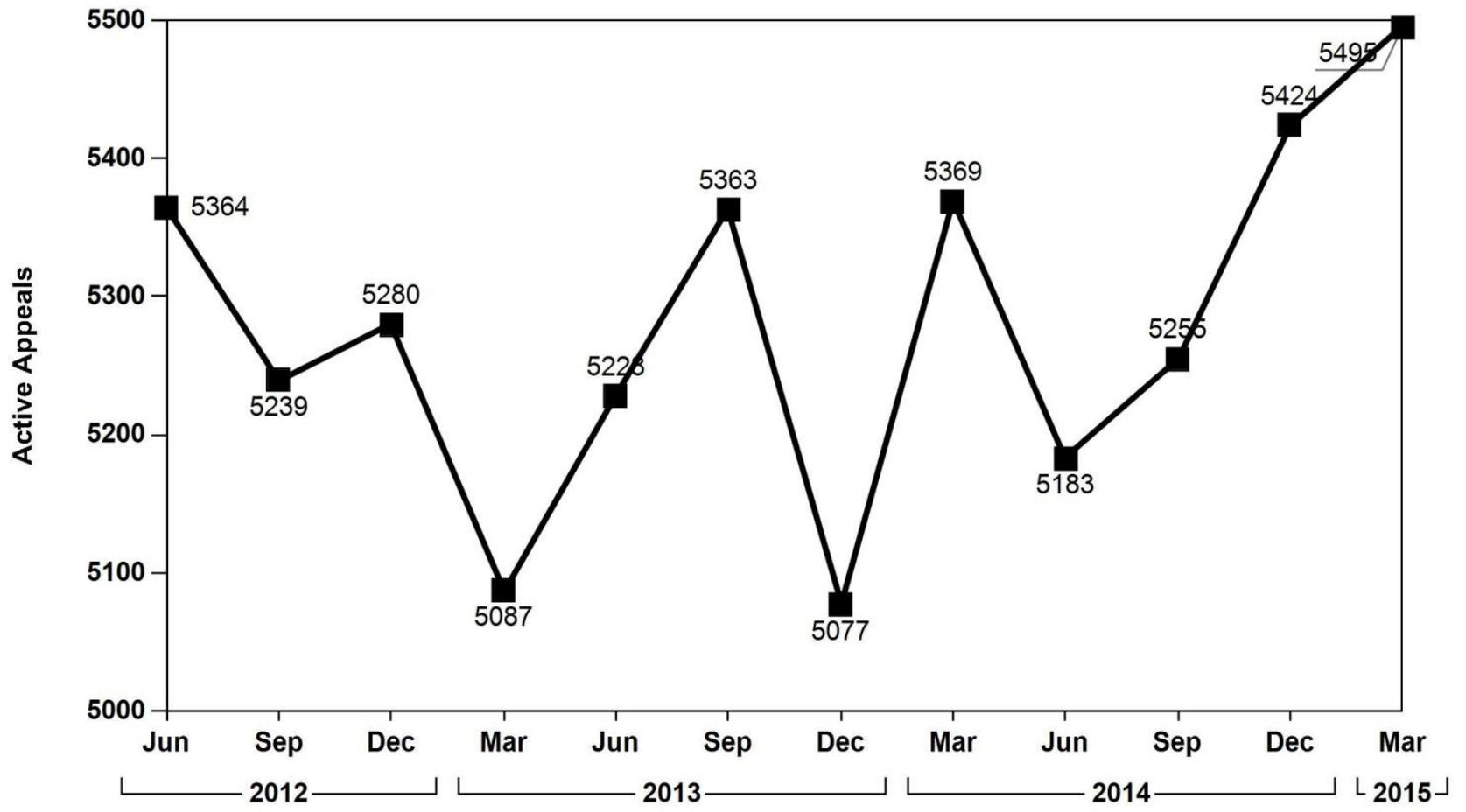
\*Decision and Order

# Quarterly Average Weeks to Completion

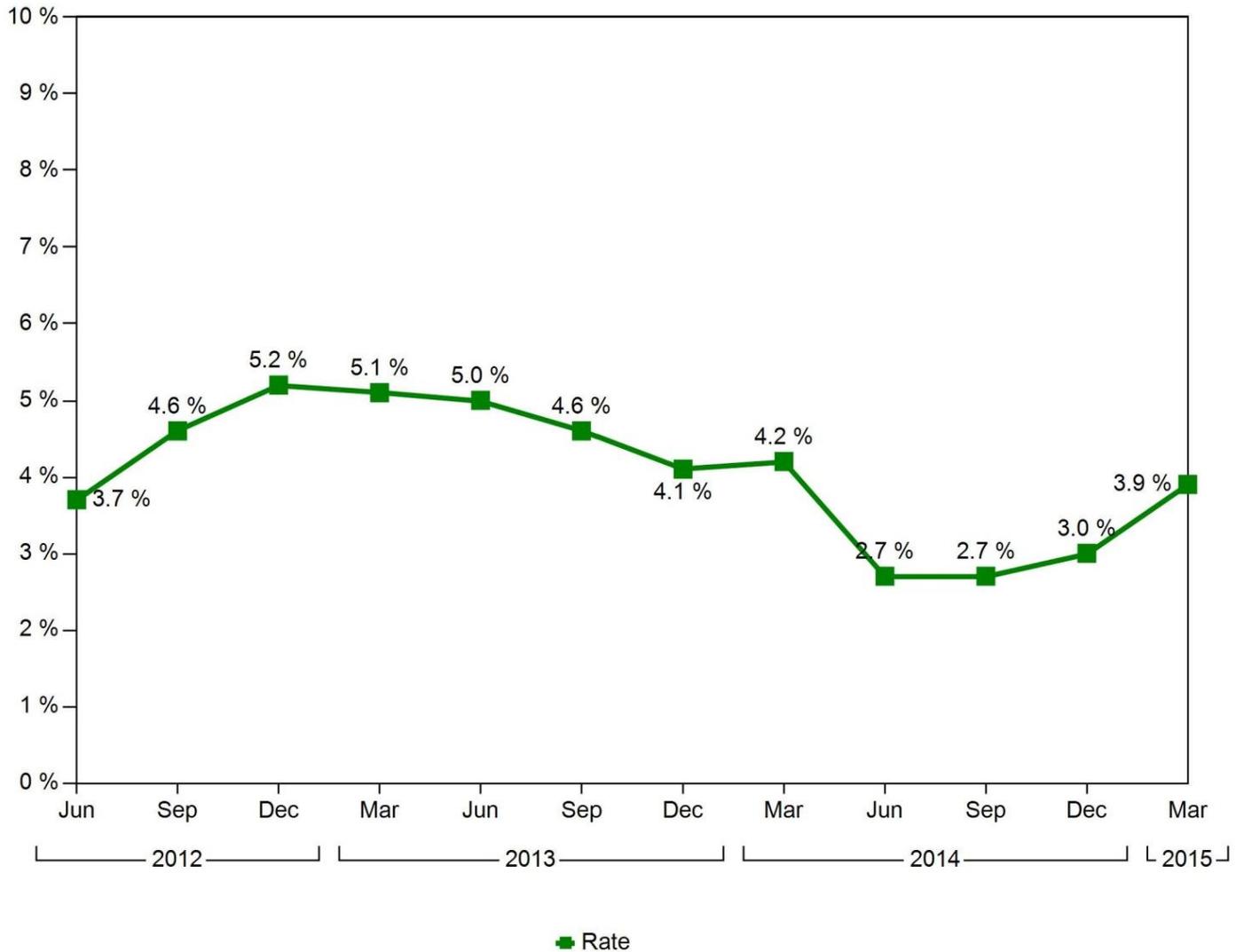


All orders issued by quarter from date filed to date of final order

# Caseload at End of Quarter



# Percentage of Final Orders Appealed to Superior Court - Quarterly



# CLOSING COMMENTS

- *Future agenda topics*

*Vickie Kennedy,  
Assistant Director for Insurance Services*

*Joel Sacks,  
Director*



# ADJOURN

