



26th South Carolina Counties Insurance Trusts Membership Meeting

Omni Hilton Head Resort
Tuesday, January 27th, 2026

Insurance Trusts Membership Meeting
Tuesday, January 27th, 2026

- | | |
|----------|--|
| 10:00 am | <ul style="list-style-type: none">● Welcome Robert Benfield, SCAC
● Moonlighting Deputies: Whose Claim is it Anyway?
Lang Kelly, Workers' Compensation Claims Manager, SCAC
Brandon Peters, Safety Superintendent, Berkeley County
Dana Henderson, Deputy Director, Safety & Risk Management Charleston County
William Lyon, Willson Jones Carter & Baxley, P.A.
Gene Matthews, Richardson, Plowden & Robinson, P.A.
● Volunteer Firefighters: Safe Compensation Strategies
Rachael Stephenson, Workers' Compensation Claims Supervisor, SCAC
William Lyon, Willson Jones Carter & Baxley, P.A.
● A Physical Therapist's Perspective on Treating the Injured Worker
Joseph Cifelli, Sr. Regional Workers' Compensation Specialist, Cora |
| Noon | <ul style="list-style-type: none">● Lunch
● Cyber Security Issues Impacting Counties
Ryan Truskey, Director of SC CIC, CIO & CISO SLED
Sean Scranton, CISSP, CPCU, RPLU+, CISM, CISA, Willis Towers Watson
● City of Vidalia, GA Hurricane Helene Recovery Lessons Learned
Mayor Doug Roper, Vidalia Georgia
● Risk Management Resources & Member Engagement
Stephen Peacock, AVP, Client Engagement, Safety National
Betty Coulter, Sr Risk Control Manager, Safety National
● Round Table |
| 5:00 pm | <ul style="list-style-type: none">● Adjourn |
| 6:30 pm | <ul style="list-style-type: none">● Reception |

Insurance Trusts Membership Meeting
Wednesday, January 28th, 2026

8:15 am

- Continental Breakfast

9:00 am

- Welcome Robert Benfield, SCAC
- Risk Management Updates SCAC Staff
- Risk Management Awards

Noon

- Adjourn

GOALS & OBJECTIVES

NETWORKING

TRAINING

FELLOWSHIP

TAKE AWAYS



RISK MANAGERS
&
CLAIMS COORDINATORS

SCAC Insurance Trusts

Workers Compensation

- Created in 1984
- 42 Counties
- 38 related entities

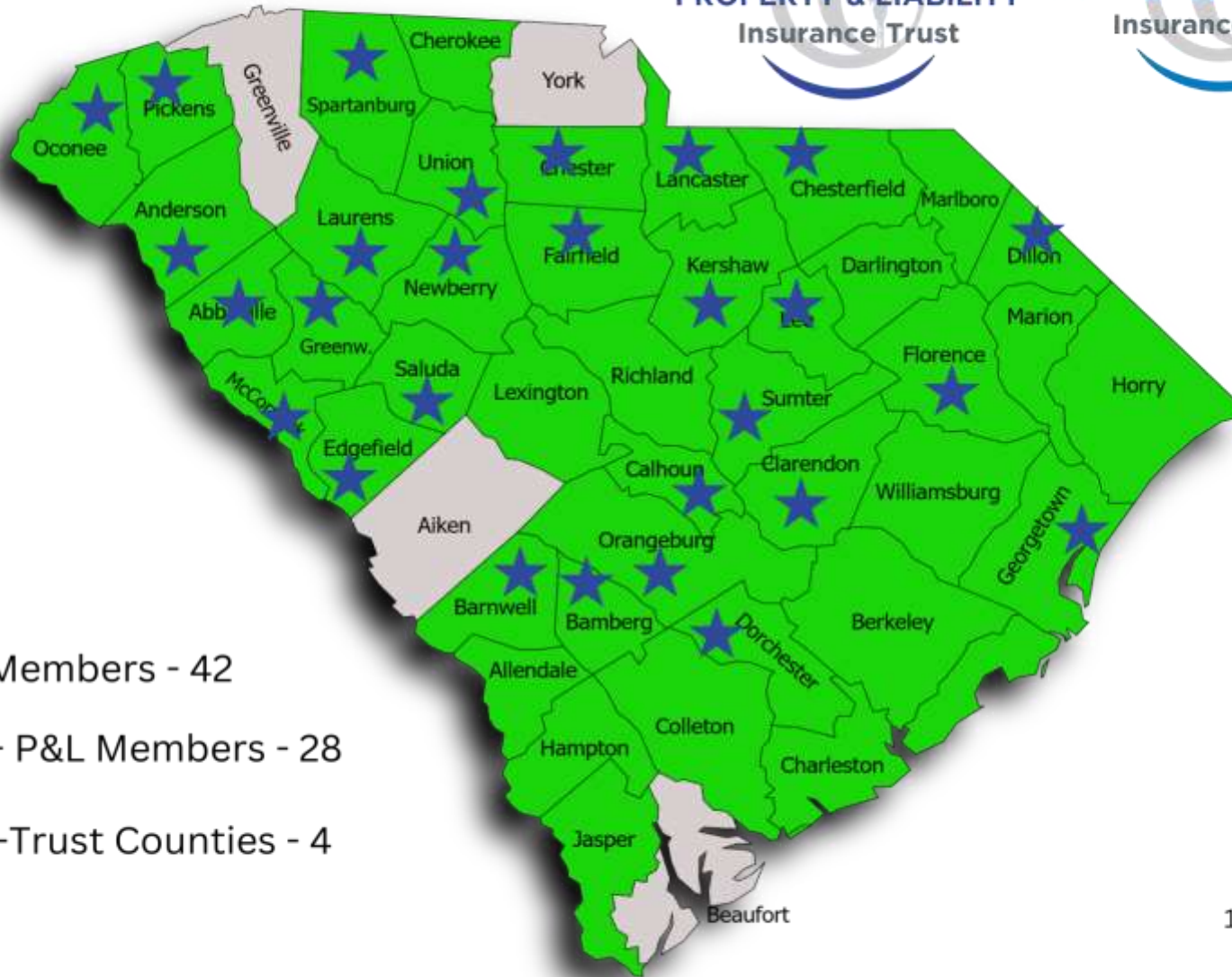
Property & Liability

- Created in 1995
- 28 Counties
- 9 related entities

Join us!

South Carolina Counties
PROPERTY & LIABILITY
Insurance Trust

South Carolina Counties
WORKERS' COMPENSATION
Insurance Trust



- WC Members - 42
- WC + P&L Members - 28
- Non-Trust Counties - 4

1/11/2026

Moonlighting – Whose Claim is it anyway?

Workers' Compensation Coverage
Options for Moonlighting Deputies



Participants

- Lang Kelly – Workers' Compensation Claims Manager, SCAC
- Brandon Peters, Safety Superintendent, Berkeley County
- Dana Henderson – Deputy Director, Safety & RM, Charleston County
- Will Lyon - Willson, Jones, Carter & Baxley
- Gene Matthews - Richardson, Plowden & Robinson

Why is this important?

Demand for Moonlighting is increasing.

Historically, many sheriffs wanted moonlighting deputies to be paid by the business/organization in an “under the table” transaction. Risky!

Do you want to cover the moonlighting activities of your deputies?

Align policies and procedures to ensure the desired outcome.

Without a strong program, a deputy who is injured while moonlighting can fall between the cracks, creating financial, legal, and PR risks for all parties.



Moonlighting in practice

Moonlighting Deputies are hired by:

- **Businesses large and small**
- **Schools**
- **Houses of worship**
- **Other governmental entities or their contractors (road construction)**

The party paying the moonlighting deputy varies:

- **Hiring Entity**
- **Third Party detail management vendor**
- **County, as a pass-through ***

Workers' Compensation Coverage Options

Option 1 – County provides coverage

- Track and report wages from moonlighting employment
- Inform insurance carrier that you are providing coverage

Option 2 – Moonlighting employer provides coverage

- The contracting business / organization using the deputies
- A third party vendor management company

Berkeley County

Coverage: Third party vendor
management company

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graph TD; A[Coverage: Third party vendor management company] --> B[Clear communication of policies to moonlighting deputies]; B --> C[Claim example];
```

Clear communication of
policies to moonlighting
deputies

Claim example

Charleston County - Managing Risks of Moonlighting

Strong Policy Elements

- Mandatory written authorization and annual renewal
- Clear distinction between law enforcement and non-law enforcement work
 - Second jobs vs Extra Duty
- Time-on-duty and fatigue limitations
- Right to revoke approval based on operational impact

Strong Policy Elements

- Defines approved and prohibited off-duty employment
- Clarifies primary employer priority and emergency recall
- Documents approval, conditions, and accountability
- Creates defensible administrative oversight

Extra Duty Contractual Risk Transfer

Charleston County

Strong Contract Elements



**CHARLESTON COUNTY
SHERIFF'S OFFICE**

**CARL RITCHIE
SHERIFF**

Charleston County Sheriff's Office
Off-Duty Contract

Event Information

Event Name: _____
 Event Address: _____
 Employer Position of Contact: _____
 Contact(s) Phone: _____
 Contract Email: _____
 District of Employment: _____
 Number of Deputies: _____
 Job Description: _____

Employee Information

Employer Name: _____

Assignment

ABC Agent: _____

Payment Information

Pay Rate: _____

Payment Method: _____
Payment Process Time: November 10, 2023

WORKERS' COMPENSATION

WORKERS' COMP INSURANCE IS REQUIRED. A COPY OF YOUR COMPANY'S WORKERS' COMPENSATION POLICY (CERTIFICATE OF LIABILITY) MUST BE SENT TO THE OFF-DUTY COORDINATOR PRIOR TO THE EVENT. IF THE EMPLOYER IS A PRIVATE CITIZEN, CHURCH, OR A BUSINESS WITH LESS THAN 4 EMPLOYEES, THE SHERIFF'S OFFICE WILL PROVIDE COVERAGE FOR THE SECONDARY EMPLOYER AT A RATE OF \$7.00 PER \$100 OF SALARY. THIS AMOUNT WILL BE CALCULATED BY AND PAYABLE TO THE SHERIFF'S OFFICE PRIOR TO THE COMMENCEMENT OF THE SECONDARY EMPLOYMENT.

WORKERS' COMPENSATION INSURANCE PROVIDED BY OFF-DUTY EMPLOYER: YES ☒ NO ☐ (Will provide copy for review)
 IF NO, CHECK THE APPROPRIATE BOX:
 I AM A PRIVATE CITIZEN: ☐ BUSINESS HAS LESS THAN FOUR EMPLOYEES: ☐ CHURCH: ☐

Administrative Office
 3641 Leeds Avenue
 N. Charleston, SC 29405
 - Main Office
 Voice (843) 554-2455
 Fax (843) 554-2445

Law Enforcement Division
 3641 Leeds Avenue
 N. Charleston, SC 29405
 - Patrol
 Voice (843) 554-1755
 Fax (843) 554-2454

AI Cannon Detention Center
 3641 Leeds Avenue
 N. Charleston, SC 29405
 Voice (843) 554-5590
 Fax (843) 554-7466

Judicial Center
 100 Broad Street, Suite 315
 Charleston, SC 29401
 Voice (843) 554-2100
 Fax (843) 554-0108

STIPULATIONS OF CONTRACT

- DEPUTIES ARE CONTRACTED FOR A MINIMUM OF FOUR HOURS PER DETAIL AT A RATE OF \$55.00 PER HOUR; THEREFORE, EACH DEPUTY WILL RECEIVE A MINIMUM FEE OF \$220.00 PER DETAIL.
- WHEN FOUR OR MORE DEPUTIES ARE REQUIRED TO WORK A DETAIL, THE HIGHEST-RANKING DEPUTY (OR A SENIOR DEPUTY IF EQUAL RANK) WILL ASSUME SUPERVISORY RESPONSIBILITIES FOR THE DETAIL AND THEREFORE, WILL BE PAID \$62.00 PER HOUR. THE SHERIFF RESERVES THE RIGHT TO ASSIGN SUPERVISORY RESPONSIBILITIES TO SMALLER DETAILS IF WHEN NECESSARY IN THE BEST INTEREST OF THE CHARLESTON COUNTY SHERIFF'S OFFICE.
- ALL EMPLOYEES CONTRACTING WITH THE CHARLESTON COUNTY SHERIFF'S OFFICE MUST PROVIDE WORKERS' COMPENSATION COVERAGE. A COPY OF THE SECONDARY EMPLOYER WORKERS' COMPENSATION POLICY MUST ACCOMPANY THE CONTRACT. WHEN REQUESTING DEPUTIES FOR OFF-DUTY EMPLOYMENT IF THE EMPLOYER DOES NOT HAVE WORKERS' COMPENSATION INSURANCE, THE SHERIFF'S OFFICE WILL PROVIDE THE COVERAGE FOR THE SECONDARY EMPLOYER AT THE RATE OF \$7.00 PER ONE HUNDRED DOLLARS OF SALARY. THIS AMOUNT WILL BE CALCULATED BY AND PAYABLE TO THE SHERIFF'S OFFICE PRIOR TO THE COMMENCEMENT OF THE SECONDARY EMPLOYMENT.
- DEPUTIES OF THE CHARLESTON COUNTY SHERIFF'S OFFICE ENGAGED IN OFF-DUTY EMPLOYMENT OF A POLICE NATURE MAY BE EMPLOYED ONLY WITHIN THE LEGAL BOUNDARIES OF CHARLESTON COUNTY, MAY NOT PERFORM TASKS OTHER THAN THOSE OF A POLICE NATURE, AND MAY NOT ENFORCE ANY RULE OR ORDER OF AN EMPLOYER GOVERNING CUSTOMER BEHAVIOR OF THE EMPLOYER'S PREMISES WHERE THE CUSTOMER'S CONDUCT DOES NOT CONSTITUTE A VIOLATION OF LAW. ADDITIONALLY, DEPUTIES WILL NOT BE PERMITTED TO ENGAGE IN ANY EMPLOYMENT, WHICH WOULD BE IN VIOLATION OF ANY COUNTY, STATE OR FEDERAL LAW. DEPUTIES WILL FOLLOW ALL POLICIES AND PROCEDURES APPLICABLE TO CHARLESTON COUNTY SHERIFF'S OFFICE.
- ALL DEPUTIES OF THE CHARLESTON COUNTY SHERIFF'S OFFICE MUST BE AVAILABLE AT ALL TIMES TO RESPOND TO POLICE EMERGENCIES. THE SHERIFF'S OFFICE IS THE PRIMARY EMPLOYER OF ALL sworn deputies of this Office and the requirements of the Office will take precedence over any secondary or private employment of an off-duty deputy. In an emergency, deputies will leave whatever private details at the direction of Charleston County Sheriff's Office On Duty SUPERVISOR AND WILL RESPOND IMMEDIATELY.
- THE CHARLESTON COUNTY SHERIFF'S OFFICE RESERVES THE RIGHT TO DIRECT PAYROLL RECORDS OF DEPUTIES EMPLOYED BY PRIVATE CONTRACTORS. THE PURPOSE OF ANY SUCH DIRECTION WILL BE TO ASCERTAIN THE HOURS A DEPUTY IS WORKING IN AN EFFORT TO PROTECT THE BEST INTEREST OF THE COUNTY AND THE DEPUTY BASED ON AN EVALUATION OF THE TOTAL NUMBER OF HOURS WORKED BY THE DEPUTY. FAILING TO MAINTAIN PROPER PAYROLL RECORDS WILL BE CAUSE FOR CANCELLATION OF THE CONTRACT.
- I, THE UNDERSIGNED, UNDERSTAND ALL OF THE ABOVE REQUIREMENTS OF THE CHARLESTON COUNTY SHERIFF'S OFFICE AS RELATED TO THE EMPLOYMENT OF OFF-DUTY DEPUTIES BY PRIVATE EMPLOYERS AND DO HEREBY AGREE TO ABIDE BY THESE REGULATIONS. I FURTHER UNDERSTAND THAT A MINIMUM 24 HOUR NOTICE OF CANCELLATION MUST BE GIVEN TO THE CHARLESTON COUNTY SHERIFF'S OFFICE, OTHERWISE, I WILL BE RESPONSIBLE FOR THE FEE ASSOCIATED WITH A MINIMUM FOUR-HOUR CONTRACT.

Signature _____

Extra Duty Special Risk Controls

- Minimum staffing and supervision requirements



2. WHEN FOUR OR MORE DEPUTIES ARE REQUIRED TO WORK A DETAIL, THE HIGHEST-RANKING DEPUTY (OR A SENIOR DEPUTY IF EQUAL RANK) WILL ASSUME SUPERVISORY RESPONSIBILITIES FOR THE DETAIL AND THEREFORE, WILL BE PAID _____ PER HOUR. THE SHERIFF RESERVES THE RIGHT TO ASSIGN SUPERVISORY RESPONSIBILITIES TO SMALLER DETAILS IN WHICH HIS JUDGMENT IS IN THE BEST INTEREST OF THE CHARLESTON COUNTY SHERIFF'S OFFICE.

Charleston County



Extra Duty Special Risk Controls

- Formal agreements defining scope of authority

4. DEPUTIES OF THE CHARLESTON COUNTY SHERIFF'S OFFICE ENGAGED IN OFF-DUTY EMPLOYMENT OF A POLICE NATURE MAY BE EMPLOYED ONLY WITHIN THE LEGAL BOUNDARIES OF CHARLESTON COUNTY, MAY NOT PERFORM TASKS OTHER THAN THOSE OF A POLICE NATURE, AND MAY NOT ENFORCE ANY RULE OR ORDER OF AN EMPLOYER GOVERNING CUSTOMER BEHAVIOR OF THE EMPLOYER'S PREMISES WHERE THE CUSTOMER'S CONDUCT DOES NOT CONSTITUTE A VIOLATION OF LAW. ADDITIONALLY, DEPUTIES WILL NOT BE PERMITTED TO ENGAGE IN ANY EMPLOYMENT, WHICH WOULD BE IN VIOLATION OF ANY COUNTY, STATE OR FEDERAL LAW. DEPUTIES WILL FOLLOW ALL POLICIES AND PROCEDURES APPLICABLE TO CHARLESTON COUNTY SHERIFF'S OFFICE.

5. ALL DEPUTIES OF THE CHARLESTON COUNTY SHERIFF'S OFFICE MUST BE AVAILABLE AT ALL TIMES TO RESPOND TO POLICE EMERGENCIES. THE SHERIFF'S OFFICE IS THE PRIMARY EMPLOYER OF ALL SWORN DEPUTIES OF THIS OFFICE AND THE REQUIREMENTS OF THE OFFICE WILL TAKE PRECEDENCE OVER ANY SECONDARY OR PRIVATE EMPLOYMENT OF AN OFF-DUTY DEPUTY. IN AN EMERGENCY, DEPUTIES WILL LEAVE HIS/HER PRIVATE DETAIL AT THE DIRECTION OF CHARLESTON COUNTY SHERIFF'S OFFICE ON DUTY SUPERVISOR AND WILL RESPOND WHENEVER NEEDED.

Charleston County



Extra Duty Special Risk Controls

- Workers' compensation and vehicle fee recovery

WORKERS' COMPENSATION

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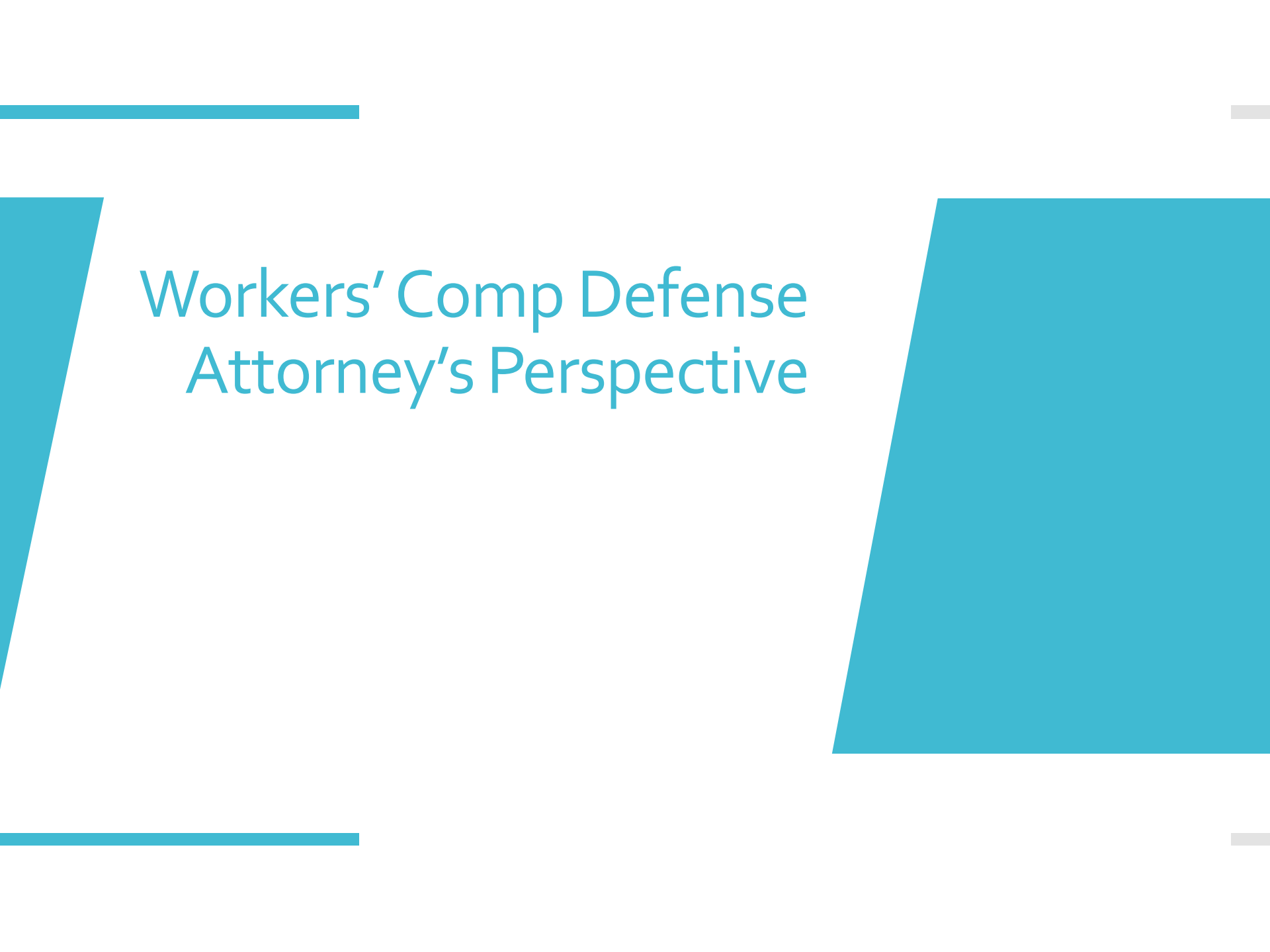
WORKER COMPENSATION INSURANCE PROVIDED BY OFF DUTY EMPLOYER: YES X NO: ____ (WILL PROVIDE COPY FOR RECORD)
IF NO, CHECK THE APPROPRIATE BOX:

____ I AM A PRIVATE CITIZEN ____ BUSINESS HAS LESS THAN FOUR EMPLOYEES ____ CHURCH

Charleston County

What Risk Managers Should Monitor

- Who approves and tracks off-duty employment?
- How are injuries and claims reported and reviewed?
 - Is this communicated to the Deputy?
- Are fatigue and hour limits enforced?
- Do contracts address indemnification and insurance?



Workers' Comp Defense Attorney's Perspective

Claim Scenario

- Deputy injured while moonlighting at a school football game. He fractured his wrist while breaking up a fight.
- Contract between the district and the sheriff's office doesn't address which party will provide liability or worker's compensation coverage for the moonlighting deputy.
- The school district and county both deny the claim.
- The deputy hires an attorney as do both carriers.
- Litigation is lengthy and expensive, a waste of taxpayer resources.
- Injured deputy suffers from the treatment delay, increased lost time from work, and emotional distress over the conflict.



Why these claims are difficult to defend

- Written contract nonexistent or unclear
 - No payroll trail
 - Conflicting testimony
 - Public authority exercised during “private” work
 - Counties face pressure to accept claims they did not intend to cover
- 

Employment Law Perspective



Questions?



Volunteer Firefighters: Safe Compensation Strategies



VOLUNTEERS

OFFICIAL NOTIFICATION OF WAGE LIMITATION

NOTICE: Under the South Carolina Workers' Compensation Law, South Carolina General Statute 42-7-65, the average weekly wage used to calculate compensable workers' compensation benefits for **volunteer firefighters, volunteer rescue squad members, volunteer deputy sheriffs (reserve officers) and volunteer coroners** is limited to 37.5% of the average weekly wage in the State for the preceding fiscal year.

The wages for these volunteers may not be increased as a basis for any computation of benefits because of employment other than as a volunteer.



What's the Calculation?

$$\$1,189.94 \times .375 = \$446.23 \times .6667 = \$297.50$$



No Stacking

This wage cannot be increased based on the volunteer's earnings from their "day job" or other private employment.

www.SCcounties.org





Volunteer compensation
should not be recorded as
wages but as a volunteer
pay stipend.

www.SCcounties.org





Medical Benefits not capped or limited
for volunteers injured in course and
scope of employment

www.SCcounties.org



Coverage is Mandatory

- Counties must provide workers' compensation for volunteer firefighters unless their governing body formally votes to opt out.
- Pool of volunteers would be greatly reduced if not covered by workers' compensation.

www.SCcounties.org



When does coverage begin?

- The moment they begin responding to an emergency call. *Strickland v. Galloway*
- Going and Coming Rule not a defense

www.SCcounties.org





Departments must establish
clear policies defining the
specific dispatch triggers that
officially mark the start of a
volunteer's line-of-duty
response.

www.SCcounties.org



Employment Law Perspective

www.SCcounties.org





www.SCcounties.org



What Employers Need to Know: Bridging the Gap Between the Clinic and the Workplace



Communication is Key

○ Who is Involved

- Employers
- Employees
- Case Managers
- Adjusters
- Medical Professionals
- Networks
- Families
- AND MORE

Clinical Treatment Teams

- Utilize professional skills for treatment
- Tailor's treatment plans to reflect patient needs
 - Specific goals for return to work status
 - Treatment interventions to reflect work/functional abilities
- Communicates updates throughout teams
- Communication is Key...AGAIN

Employer Communication

- Job Demands

- Details of Position Requirements

- The more details the better
 - "Has to stock products" vs "Must be able to lift 50 lbs occasionally from floor to waist height in order to load/unload products"
 - Job Demand Analysis

- Workplace Barriers

- Details What Could Impact RTW

- Accommodations/modifications that can be made

Treatment Without Employer Collaboration

- Not tailored for specific job needs
- Can easily lead to generic or uninspired interventions
- Lack of communication can cause delays in treatment
- Injured employee can feel isolated/alone
 - Impacts motivation and desire to RTW

Treatment WITH Employer Collaboration

- Improved job specific treatment
- Fun and enticing for both patients and clinicians
- Clear rationale behind interventions
- Continuity of care with minimal delays
- Improved trust between employers and employees
 - Improved engagement
 - Improved outcomes
- Decreased impact of lost time
 - Employees will be able to get back to work quickly
 - Employers will have employees return to work quickly
 - It is a Win-Win for both employers and employees

Summary: Communication is STILL Key

- Employers
- Employees
- Case Managers
- Adjusters
- Medical Professionals
- Networks
- Families
- AND MORE

Open communication allows all parties to be effective, ultimately helping the employee return to normal life and work while enabling the employer's business to run smoothly



Cyber Security Issues Impacting Counties

Ryan Truskey, SC CIC Director, CIO & CISO SLED

Sean Scranton, CISSP, CPCU, Willis Towers Watson

January 27, 2026

Willis Towers Watson

Sean Scranton, CISSP, CISM, CPCU, RPLU+

Cyber Consultant, North America – FINEX

Sean Scranton is based in central Illinois and has been involved in information security for more than 25 years. He has lead teams in internal security, IT consulting and audit, and cyber underwriting. He specializes in identifying, quantifying and mitigating key organizational cyber risks and then developing consensus based, cost effective solutions that align with the organization's overall business goals. He emphasizes a cross functional approach, involving key stakeholders and business units across the organization, to ensure that a comprehensive, organization wide strategy is developed to manage the people, technical and financial risks impacting an organization's cyber resilience.

Sean holds security, audit, and insurance underwriting certifications. He has a Bachelor's in Computer Science and an MBA and speaks regularly at cybersecurity industry and academic events. He has been on the board of a major credit union for the past 10 years.

Today's Scope

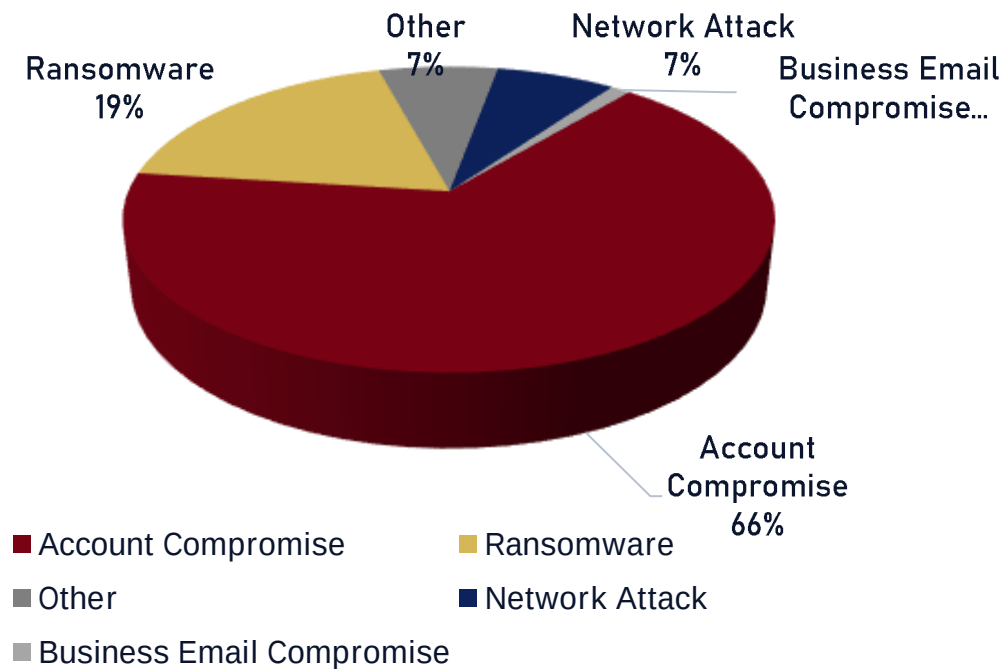
- Introduction: Why Are We Here?
 - Data Breaches, Ransomware, Business Email Compromise
- Cybersecurity Fundamentals / Setting Realistic Goals
- Safer Computing
 - Social Media
 - Social Engineering and Phishing... and Quishing, Smishing, Vishing...
 - Recognizing Phishing and Social Engineering
- How Insurance Can Assist
- AI Risk Landscape
- SC CIC Resources
- Questions



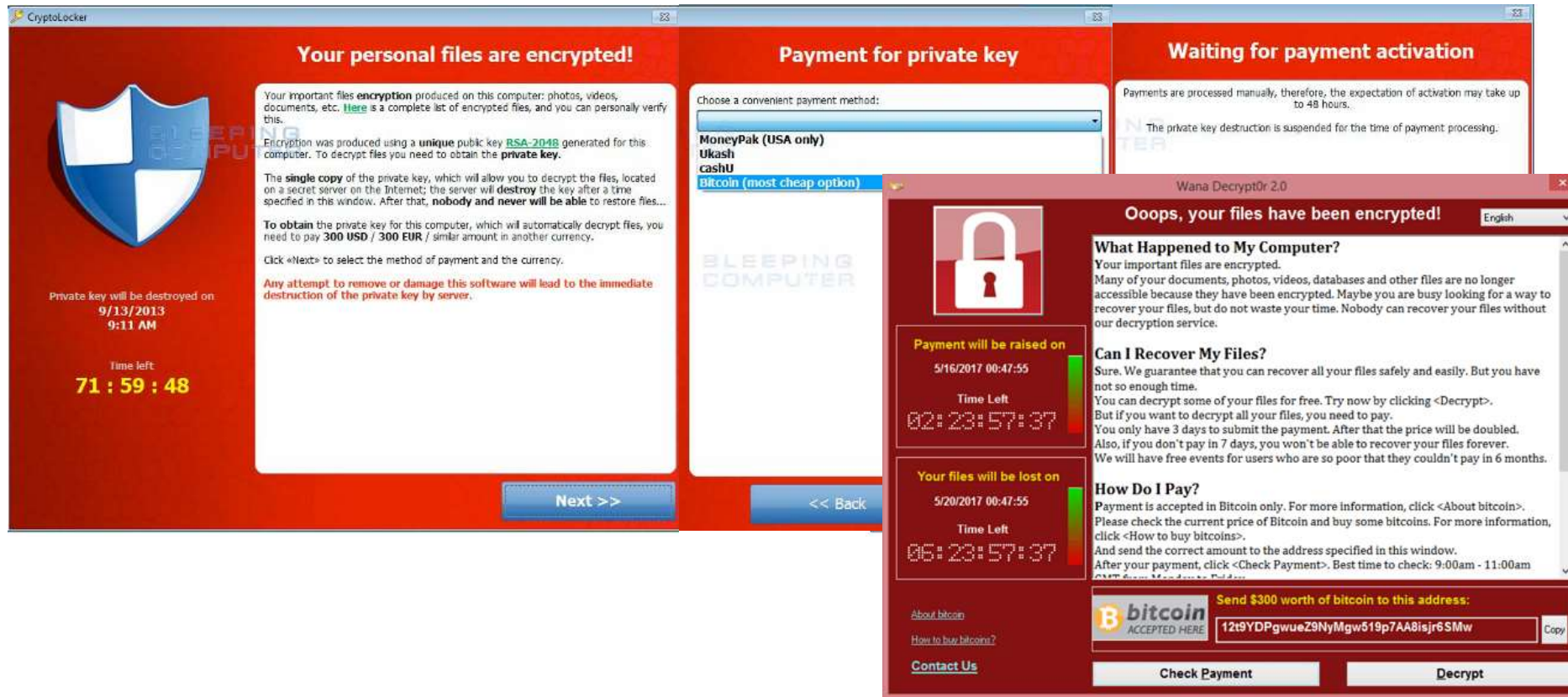
Introduction: Why Are We Here?

- **Ransomware and multi-extortion attacks continue to proliferate**
- The most common attack vector is **social engineering targeting the workforce**.
- **2023:** Caesar's Entertainment attack – breach originated through social engineering targeting an outsourced IT support vendor. Attackers impersonated IT personnel and convinced the vendor to reset credentials, granting unauthorized access to Caesars' internal systems. Exposed personally identifiable information (PII) of Caesars Rewards members, including driver's license numbers and Social Security numbers. Initial ransom demand: \$30 million. Caesars negotiated and paid approximately \$15 million to prevent public release of stolen data.
- **2024:** Change Healthcare breach results in the theft of PHI belonging to up to 1 in 3 Americans. Attackers exploited a vulnerable remote access portal lacking multi-factor authentication to gain network access on February 21, 2024. Approximately 6TB of sensitive patient data was stolen during the breach, impacting 192.7 million individuals. The attack encrypted critical systems, disrupting billing, and operations across the healthcare sector.
- **2025:** Coinbase Insider Bribery – Cybercriminals bribed overseas support agents to steal sensitive customer data from Coinbase's internal systems. Attackers demanded a \$20 million ransom to avoid public disclosure of stolen data. Coinbase refused to pay and instead offered a \$20 million reward for information leading to arrests. Estimated remediation costs of \$400 million.

CYBER INCIDENTS IN SC



Introduction: Why Are We Here? – Good Ole Days Ransomware



Introduction: Why Are We Here? – Modern Ransomware

Ransomware events have evolved significantly over the past few years, marked by increased sophistication, a surge in active threat groups, and the continued expansion of the Ransomware-as-a-Service (RaaS) model.

Enhanced Surveillance before Ransomware Deployment

Recently, threat actors are increasingly engaging in prolonged reconnaissance phases before launching attacks. This pre-emptive surveillance allows attackers to:

- **Identify high-value targets**
- **Map network infrastructures**
- **Monitor employee activities**

Evolution of the RansomwareAsAService Model

The RaaS landscape is diversifying, several key developments are:

- **Lower entry barriers:** Attackers have introduced offerings priced as low as \$777, making advanced ransomware tools accessible to a broader range of cybercriminals.
- **Increased fragmentation:** The takedown of major groups has led to the emergence of numerous smaller groups.

Surge in Attack Frequency and Sophistication

The frequency and complexity of ransomware attacks have escalated:

- **Increased incidents:** The number of ransomware attacks has risen, with new groups quickly establishing themselves in the threat landscape.
- **Advanced tactics:** Attackers are employing sophisticated methods, including utilizing AI-driven tools to enhance the effectiveness of their attacks.

Integration of Multi-Stage Extortion Techniques

Groups are adopting multi-stage extortion strategies to increase pressure on victims:

- **Double extortion:** Encrypting data and refusing to decrypt it unless a ransom is paid, while also stealing data and threatening to publish it.
- **Triple extortion:** Targeting third parties related to the victim, such as customers or partners, to further coerce payment.

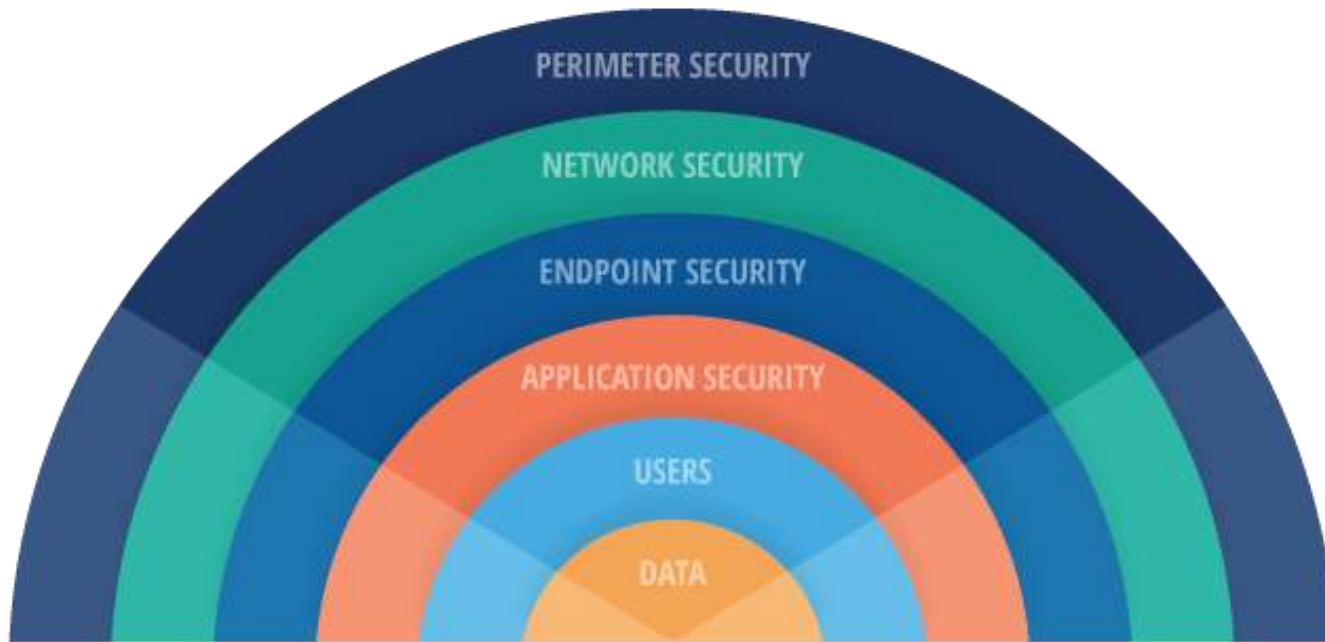
Introduction: Why Are We Here? – Business Email Compromise

Business Email Compromise – Fraudulent Funds Transfer

- Business Email Compromise (BEC): BEC is a scam targeting businesses or individuals working with suppliers and/or businesses regularly performing wire transfer payments. These sophisticated scams are carried out by fraudsters by compromising email accounts and other forms of communication such as phone numbers, using social engineering or computer intrusion techniques to conduct unauthorized transfer of funds.
- In 2023, the FBI IC3 (Internet Crime Complaint Center) received 21,489 BEC complaints with adjusted losses over 2.9 billion.
- FBI IC3 data suggests fraudsters are increasingly using custodial accounts held at financial institutions for cryptocurrency exchanges or third-party payment processors.

Cybersecurity Fundamentals / Setting Realistic Goals

Cybersecurity Fundamentals – Layered Approach to Security



Risk Assessment

- **Every Organization is Unique:** Each organization has a different risk profile that changes over time.
- **Risk is Individual:** Every organization (and the individuals within it) has a different risk tolerance and appetite for risk.
- **Awareness, Consistency and Clarity Essential**
Awareness of the risk landscape, clarity on how the organization is identifying, assessing and quantifying risk and consistency in application is essential to achieving strategic objectives.



How Much Cybersecurity is Enough?



Safer Computing: Social Media

Social Media

Tighter Privacy Settings



Social Media

Be cautious with social media



Social Media

Be cautious with social media

Your social media accounts can give away vital clues about yourself. Cyber Criminals are clever enough to know that some of the information you might share online may form part of your passwords or PINs, it may tell them when you're away from home and also give away information about your friends, family and colleagues.

Never use the following personal details on your social media accounts:

Your current partner's name

Your children's names or their schools

Your pet's name

Your birth date

Your place of birth

Your favorite holiday destination

Your favorite sports team

This also applies to images and pictures that you might post

- Be careful what you "Like".
- Be careful about what you post or what opinions you might divulge
- Be careful what you share. Just because your own privacy settings may be strong, does not mean that the people you share with have the same settings.

Always keep in mind that someone you don't know may see these things and may use them to target YOU!



Safer Computing:

Social Engineering and Phishing... and Quishing,
Smishing, Vishing...

Social Engineering and Phishing; and Quishing, Smishing, Vishing...

- **Social Engineering:** *The use of deception to manipulate individuals into divulging confidential or personal information that may be used for fraudulent purposes.*
- **Phishing:** *The fraudulent practice of sending emails or other messages purporting to be from a reputable source in order to induce individuals to take a desired course of action, e.g., click on a link, or provide confidential information.*

The goal of the social engineer is to get the target victim to bypass rational thought for a fraction of second.

Social Engineering and Phishing; and Quishing, Smishing, Vishing...

- **(Email) Phishing:** *The fraudulent practice of sending emails or other messages purporting to be from a reputable source in order to induce individuals to take a desired course of action, e.g., click on a link, or provide confidential information.*
- **Vishing (Voice Phishing):** *As above, but now the attack vector is the telephone. These can be very convincing!*
- **Callback Phishing:** *When a phishing email directs you to call a number instead of clicking on a link!*
- **Smishing (SMS Phishing):** *As above, but now the attack vector is an SMS text message.*
- **Quishing (QR Code Phishing):** *As above, but now the attack vector is malicious QR Code.*
- **MFA Fatigue Attack:** *Also known as MFA Bombing or MFA Spamming. Where attackers repeatedly push MFA requests to the target victim's email, phone, or registered devices.*

Taking it a Step Further... Business Email Compromise

- **Business Email Compromise (BEC):** *an exploit in which an attacker obtains access to a business email account and imitates the owner's identity, in order to defraud the company and its employees, customers or partners.*

Throw some generative AI in the mix....

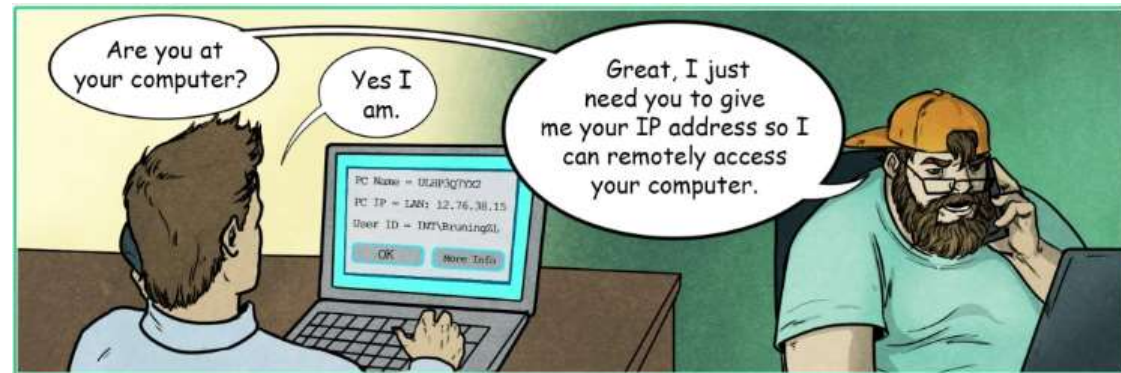
Voice Cloning



Deep fake videos



Social Engineering – Example



Social Engineering – Example



**KNOW THE RISKS
AND THREATS**

**PROTECT YOURSELF AND THE
COMPANY BY BEING ALERT AND
MAINTAINING YOUR GUARD**

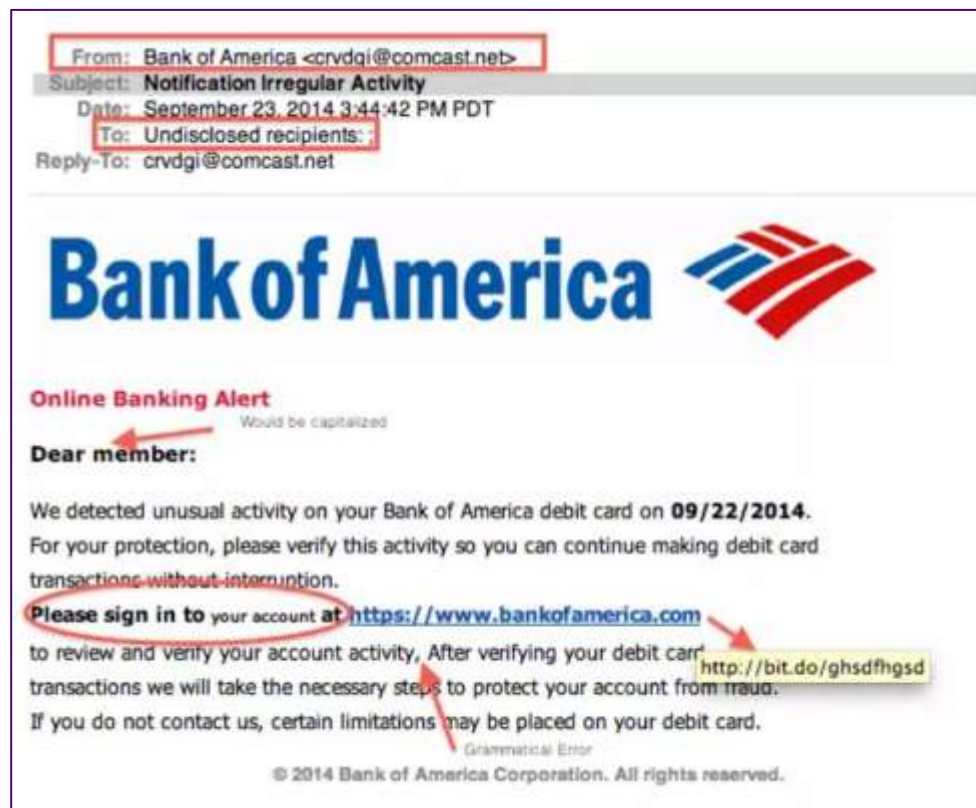
**REPORT SUSPICIOUS
ACTIVITY IMMEDIATELY TO
YOUR IT SERVICE DESK**

Safer Computing:

Recognizing *ishings

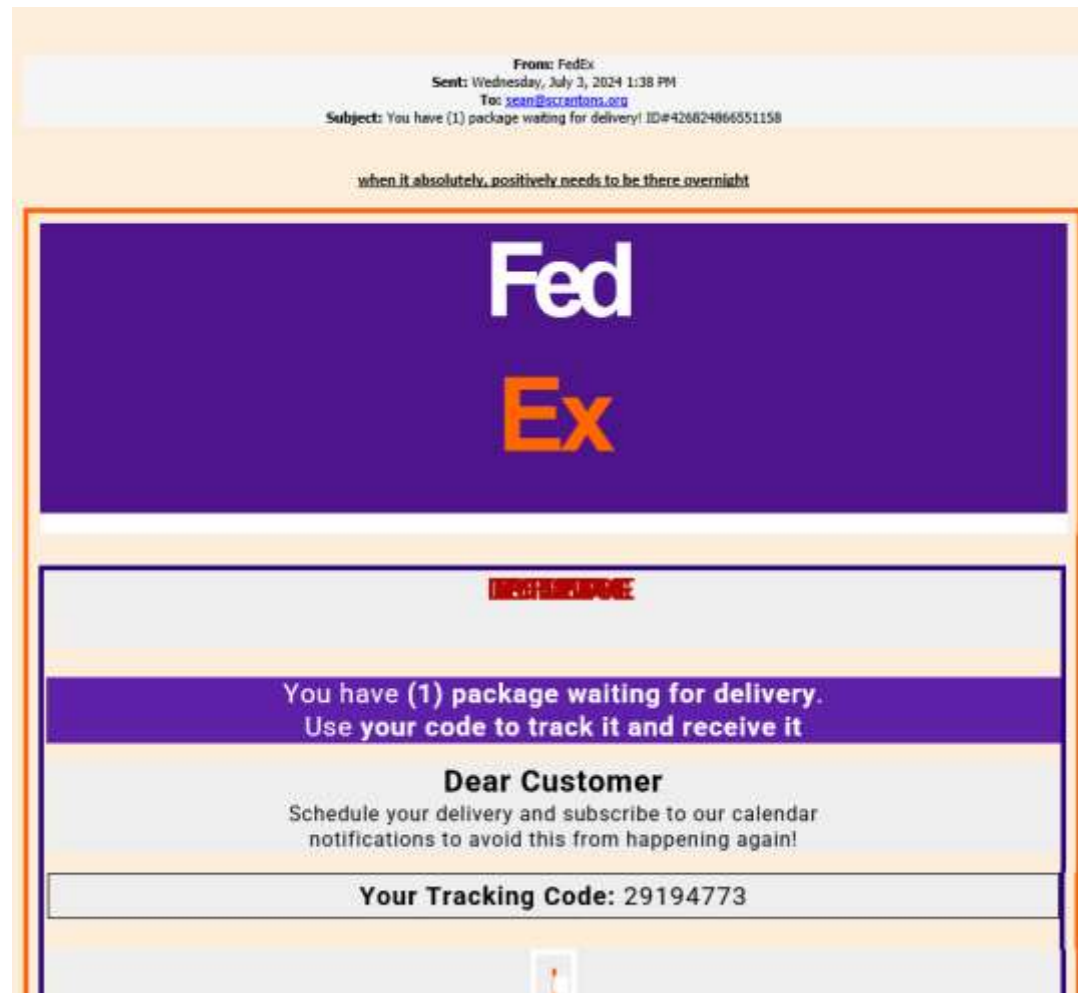
Recognizing Phishing

- **Know the signs**
 - Generic greetings
 - Spelling mistakes
 - Sense of urgency
 - Veiled threats
 - Too good to be true
 - Sender's email address
 - Suspicious attachments or links
- **Practice! Practice! Practice!**



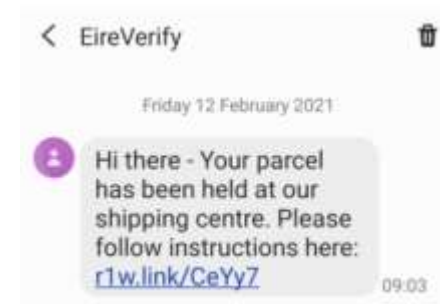
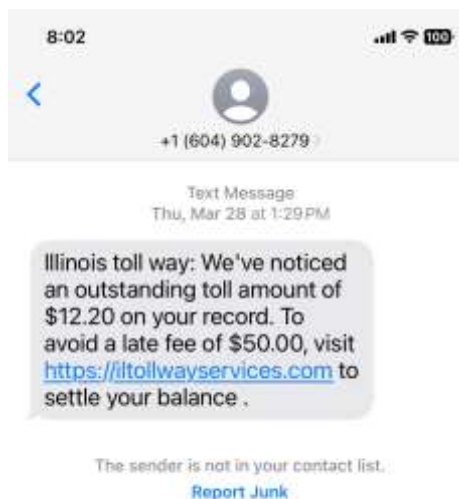
Most organizations conduct phishing simulations. Some will be more sophisticated than others. Treat all suspicious emails as the real deal and help drive the click rate down.

Recognizing Phishing



Recognizing Smishing

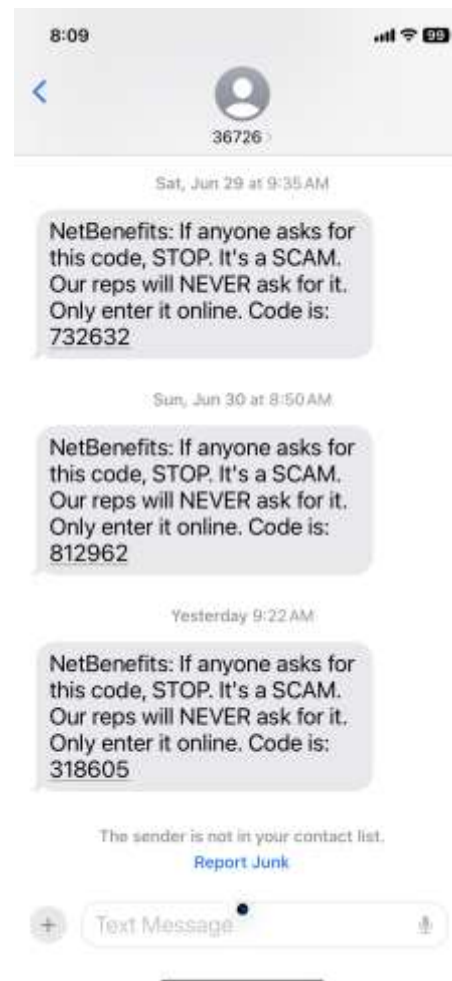
- Grammar of the message
- Sense of urgency
- Spelling errors
- Are you expecting any rewards that are mentioned in the message?
- Is the message asking you to respond with personal / sensitive information?



Recognizing Smishing



Recognizing Smishing



MFA MATURITY



Maturity Level 1



Microsoft Authenticator
Passwordless



Password
+ Microsoft Authenticator
Number match



Certificate based
authentication



Password
+ Hardware Tokens OTP



Password
+ Software Tokens OTP



FIDO2 security keys



Windows Hello
for Business



Password
+ Voice



Password
+ SMS



Passkey in Microsoft Authenticator
(device-bound)

Maturity Level 2 & 3

Phishing resistant



Certificate based
authentication



FIDO2 security keys



Windows Hello
for Business



Passkey in Microsoft Authenticator
(device-bound)

Fight Back!

PAUSE. THINK. REPORT.

- Be vigilant to the threat! Especially when you're busy!
- Enable MFA where available.
- Were you expecting the communication?
- Do you know or can you verify the sender?
- Practice good password hygiene:
 - Change passwords regularly.
 - Never reuse old passwords.
 - Never use the same password across multiple accounts.
 - Use complex passwords or passphrases.
- Reduce your digital footprint – be careful what you post!



How Insurance Can Assist in Managing Cyber Risk

Ransomware Event Cyber Insurance Coverages

Incident Response Costs

- Coverage includes expenses for forensics experts, legal counsel, and public relations to manage the cyber incident.

Ransom Payment Coverage

- Policy may cover ransom payments if compliant with regulatory requirements such as OFAC guidelines.

Business Interruption Losses

- Insurance compensates for lost revenue due to business downtime caused by the cyber incident.

Data Restoration

- Pays for the cost to recover or restore data that was lost, damaged, or encrypted during a cyberattack. This includes using backups and hiring experts to restore systems operational capacity.

Third Party and Regulatory Defense

- Covers legal costs, fines, and penalties from government investigations & fines/penalties. Also includes defense against lawsuits or claims from customers, partners, or vendors affected by the breach.

Strategies for a Strong Insurance Recovery

What Works Well

Vendor Relationships Established Ahead of Incident

Meeting vendors before an incident ensures strong relationships and enables rapid mobilization of forensic, legal, and PR teams.

Data and System Backups Maintained

Comprehensive backups should be available, providing an alternative to ransom payment and supporting faster recovery.

Clear Employee Communication

Key stakeholders should be promptly informed about the situation and given clear instructions, reducing confusion and maintaining operational stability.

Alternative Communication Channels Created

Separate email and messaging platforms should be set up to ensure continuity of communication and business operations during an incident.

Incident Response Plan Developed and Stress-Tested Annually

A robust IR plan should be in place and regularly tested, improving readiness and coordination during a crisis.

What Can Go Wrong

Payment Without Prior Insurer Consent

Payment being made without obtaining prior insurer consent as required by policy wording.

OFAC Review Skipped Before Payment

No sanctions check performed prior to engaging with or paying the threat actor, creating potential compliance risks.

Direct Engagement with Threat Actor

Internal team interacting with the attacker without expert guidance, increasing negotiation and legal risk.

Insurer Not Notified Promptly

Failure to keep the insurer in the loop leads to late notice and potential conflicts with policy wording.

Assumption That Payment Was Necessary

Companies often assume ransom payments are unavoidable, overlooking negotiation strategies and alternatives.

Delayed Proof of Loss Submission

Slow documentation delays business interruption calculations and claim payments, prolonging financial impact.

AI Risk Landscape

What we're hearing from clients about AI



Deep Interest...

Want to be on
leading edge

Looking for efficiencies

See value from
personal experience

Easy to imagine range
of applications

... And Reasonable Caution



Data protection and
privacy risks

Ethical concerns
(e.g., bias)

Accuracy and
explainability

Legal risks
(e.g., IP rights)

Emerging risks reflect the context of global developments in 2025

Top risks identified out of 752 risks cited by 333 global executive participants

Top ranked emerging risk, ranked first most often, or chosen in a risk pair

	Today: Top emerging risks	Tomorrow: Top five sources of emerging risks in the next two years	The future: Top sources of emerging risks in the next 10 years	Interconnectivity: Most chosen risk when asked to consider connections
1	Artificial intelligence (AI), 19%	Cyber, 18%	Technology, 23%	Economic outlook, 41%
2	Cyber, 11%	Strategic performance, 14%	Financial, 19%	Cyber, geopolitical risk 40%
3	Geopolitical, 7%	Geopolitical risk, 11%	Environmental, 16%	Financial shock, 26%
4	Climate transition, environmental category, supply chain, 6%	Economic outlook, supply chain, 10%	Geopolitical, business and operational, 12%	Business financial risk, 24%
5	Regulatory changes, 3%	Regulatory changes, 9%	Talent and performance, 9%	Volatility, 22%

AI is the #1 emerging risk today

Volume of mentions across 1-5 rankings, or connected to the most other risks

	Today: Top emerging risks	Tomorrow: Top five sources of emerging risks in the next two years	The future: Top sources of emerging risks in the next 10 years	Interconnectivity: Volume of risk connections (how many other risks was it connected to)
1	Artificial intelligence (AI), 42%	Cyber risk, 42%	Technology, 71%	Business financial risk, economic outlook, geopolitical risk 27
2	Geopolitical risk, 34%	Strategic performance, 25%	Financial, 61%	Cyber risk, 26
3	Cyber risk, 32%	Supply chain, 24%	Business and operational, 54%	Regulatory changes, 25
4	Environmental category, 26%	Regulatory changes, 23%	Environmental, 52%	Volatility, 22
5	Regulatory changes, climate transition, supply chain, 19%	Geopolitical, 20%	Geopolitical, 47%	Insurance gaps, 21

Note: Rankings shown where respondents provided a response and may not represent the full 333 responses. Total percentages may not equal 100% due to rounding

Source: [WTW Emerging and Interconnected Risks Survey November 2024](#)

WTW Emerging and Interconnected Risks Survey

Drivers of change and governance requirements in next two years

Broader risks from Generative AI implementations

Legal and security risks	Quality and accuracy risks	Ethical risks
Data privacy: unauthorized access to sensitive information via Gen AI Cyber security: sophisticated phishing or fraud IP protection: leaking propriety information Copyright: generating plagiarized content Regulatory: geography specific regulations are currently being developed to address concerns around Gen AI	Misinformation: outputs based on inaccurate information Hallucination: confident presentation of made-up output presented as “fact” Vendor reliance: over reliance on a small number of core providers Automation reliance: fully automated decisions without human oversight	Bias: possible bias and discrimination arising from training data content Environmental: impact associated with training and running Gen AI models that require significant energy consumption (but productivity gains could offset this)

Leaders strike a careful balance between the urgency to implement Gen AI and the accompanying risks inherent to its rapid adoption.

Source: <https://www.wtwco.com/en-us/insights/2024/11/emerging-and-interconnected-risks-survey-navigating-a-complex-risk-landscape>

What makes AI particularly risky

Why Emerging Technologies Like AI Carry Elevated Risk—and Why Security Lags Behind

Factor	Description	Risk Implication
Rapid Evolution	AI models evolve faster than governance frameworks	Controls become outdated before they're deployed
Opaque Decisioning	Black-box models lack explainability	Hard to audit, validate, or assign accountability
Unpredictable Emergence	AI can exhibit unexpected behaviors (e.g., hallucinations, drift)	Increases operational and reputational risk
Lack of Standardization	No universal benchmarks for fairness, privacy, or robustness	Fragmented compliance and inconsistent safeguards
Third-Party Dependencies	Reliance on external models, APIs, and data sources	Expands attack surface and supply chain risk

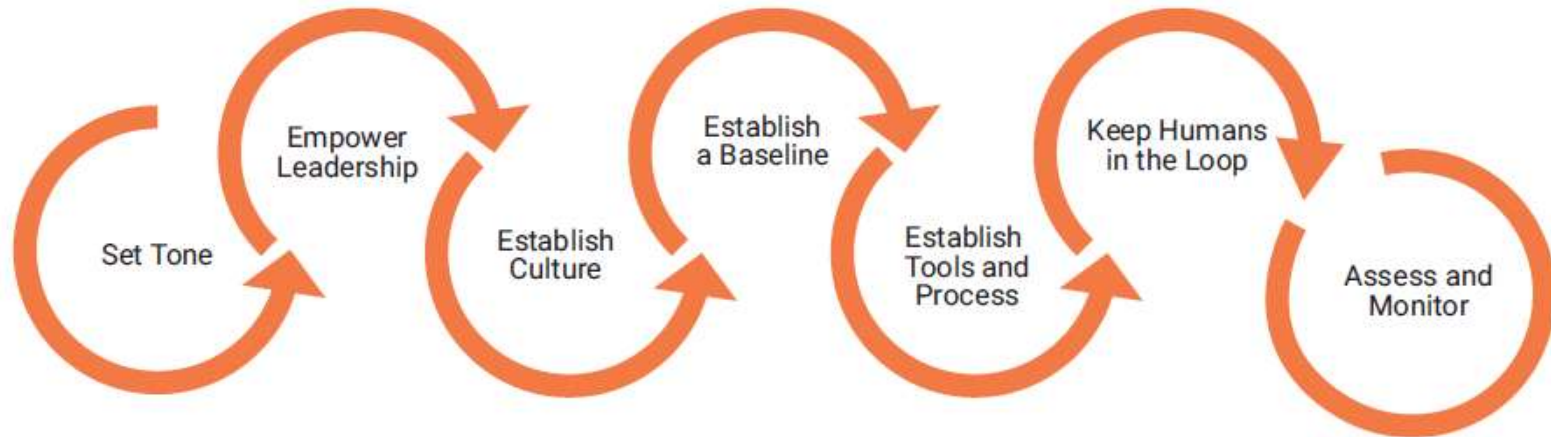
AI's novelty means risk visibility is low, while impact potential is high — especially in regulated or high-trust environments

Key Steps In Assessing AI Risk

	Assessment step	Description	Component
1	Identify where AI models used	Identify where AI is/is planned to be used to support critical business processes	AI model inventory
2	Clarify model source	Clarify whether the model is home-grown or third party	AI model inventory
3	Clarify data source(s)/model	Map model(s) to data sources used for training, execution	AI model inventory
4	Map AI exposure	Per model, identify AI use in diagnostics, patient data, claims processing, etc.	Risk register
5	Quantify risk	Assess impact of potential AI errors: diagnosis, data breaches, system outages	Scenarios
6	Coverage gap analysis	Review insurance policies for AI-related exclusions in healthcare	Gap analysis
7	Governance strategy	Establish AI oversight, ethical use policies and compliance protocols	AI governance
8	Incident response	Plan for AI failures: escalation paths, patient communication, recovery	IR plan
9	Client engagement	Educate staff, run simulations and stay updated on AI regulations	Use guide

1 Where AI used	2 Model source	3 Data source	4 Map exposure	5 Quantify risk	6 Coverage gap analysis	7 AI governance	8 Incident response	9 Engage and monitor
---------------------------	--------------------------	-------------------------	--------------------------	---------------------------	-----------------------------------	---------------------------	-------------------------------	--------------------------------

Managing AI Risks – High Level



- Baseline – establish appetite and framework, conduct risk assessments, establish current and desired maturity level
- Provide guardrails for employees – policy / guidelines
- Provide appropriate tools – what is approved / encouraged, and what is not approved

Source: *Deploying Responsible AI*, ISACA Journal, Vol 1, 2024

Why AI Governance?

AGRiP – Association of Governmental Risk Pools

AI Governance and Implementation Resources

<https://www.agrip.org/intelligence/artificialintelligence>



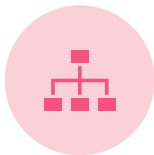
Provides framework and accountability to balance innovation and security



Foundational to mitigating potential risk from AI tooling



Governance as key element of cyber resilience maturity



Role of C-suite in governance



Aligns with an organization's data strategy and data governance framework

Stress testing insurance for AI risks in existing classes of insurance

Type of insurance	Typical scope of cover	Affirmative AI cover?	AI exclusion?
Cyber insurance	Data breaches, malicious and non-malicious activity on computer systems	Rarely	No
Crime	Financial loss suffered by the business arising from dishonest acts	No	No
D&O	Allegations of wrongful acts by directors and officers in the course of managing the company	No	Rarely
General Liability	Third party bodily injury and third-party property damage	No	No
Employers' Liability	Claims made by employees who suffer harm due to their work	No	No
Professional/Tech Liability	Claims arising from alleged failure in the professional services or products provided	No	No
Property	Losses arising out of physical damage to insured property	No	No
AI	Breach of AI regulations, liabilities arising out hallucination of AI systems, IP infringements	Yes	No

This table illustrates that, while it is not common to find affirmative coverages for AI risk in traditional lines of insurance at present, neither is it usual to see AI exclusions in those policies. It follows that, AI risk should not, for the present time, affect the scope of cover otherwise available. This will change should insurers introduce AI exclusions.

WHAT WE DO



1. PROVIDE **SECURITY SERVICES & DISSEMINATE CYBER THREAT INTELLIGENCE** TO SOUTH CAROLINA'S **CRITICAL INFRASTRUCTURE SECTORS**
2. FACILITATE THE **CYBER LIAISON OFFICER (CLO)** PROGRAM
3. LEAD THE **SC CIC Task Force**, COMPRISED OF FEDERAL AND STATE PARTNERS
4. IMPROVE THE **OVERALL CYBER POSTURE** OF SOUTH CAROLINA

SC CIC Task Force



SC Law Enforcement Division
Oversees the SC CIC Program

SC Department of Administration
Division of Information Security

US Department of Homeland Security
Cybersecurity & Infrastructure Security Agency

US Department of Homeland Security
Office of Intelligence and Analysis

Federal Bureau of Investigations
Cyber Squad

SC National Guard
125th Cyber Protection Battalion

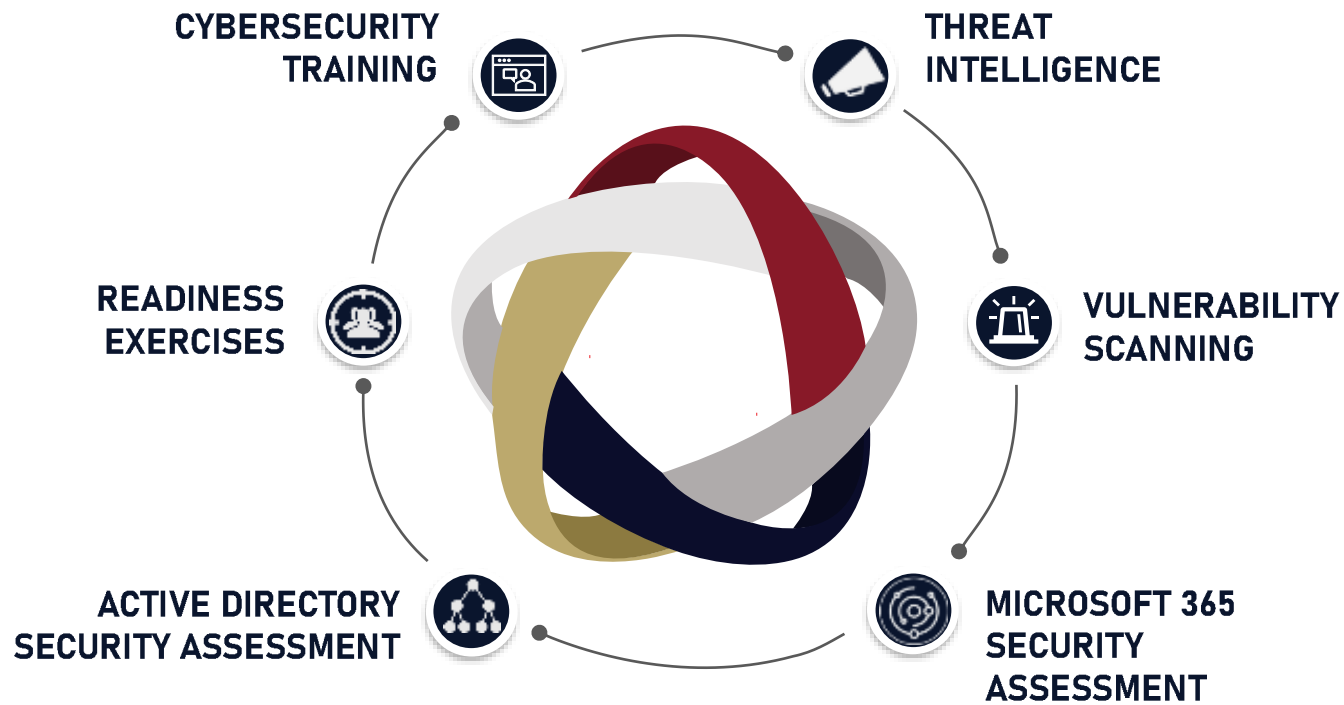
US Secret Service
Cyber Fraud Task Force

SC Emergency Management Division
Cyber Incident Consequence Management

SC Election Commission
Election and Voter Information Security

SOUTH CAROLINA CRITICAL INFRASTRUCTURE CYBERSECURITY

SC CIC SERVICES



SOUTH CAROLINA CRITICAL INFRASTRUCTURE CYBERSECURITY

SLCGP GRANT



Cyber Defenders
Training Platform



Incident Emulation



Check Point
EDR Solution



Cybersecurity Policy
Modernization

Thank You

Our team of expert consultants bring diverse skills from technical, military, legal, business and risk management backgrounds. Please contact us for information on any of our tailored services.

North America Contacts:

Jonathan Davies, C|CISO, CISSP, CCSP
Cyber Risk Consultant

E: jonathan.davies@wtwco.com
M: +1 (702) 582-4300

Sean Scranton, CISSP, CPCU, RPLU+, CISM, CISA
Cyber Risk Consultant

E: sean.scranton@wtwco.com
M: +1 (309) 322-5133

Ryan Truskey
SLED CIO / SC CIC Director

E: rtruskey@sled.sc.gov
M: +1 (803) 206-0096

2026 SCAC Conference

Doug Roper, Mayor
City of Vidalia

January 27, 2026





Honorable
Doug P. Roper, III
Mayor

Doug P. Roper, III — Mayor of Vidalia, Georgia

Doug P. Roper, III, a lifelong resident of Vidalia, Georgia, has dedicated his adult life to service, leadership, and community impact. A 1995 graduate of Vidalia High School, Roper earned statewide athletic recognition, leading the VHS baseball team to its first state championship and receiving multiple Player of the Year honors.

He continued his athletic and academic career at Clemson University on a baseball scholarship and competed in the 1996 College World Series. Roper graduated in 2000 with a Bachelor of Arts in Speech and Communications Studies and later played professionally after being drafted by the Toronto Blue Jays in 1999.

After returning home, Roper served at the Paul Anderson Youth Home in various leadership roles before beginning a banking career in 2007. He currently serves as Branch Manager at Vidalia Federal Savings Bank.

Roper has an extensive record of public service, including nine years on the Vidalia City Schools Board of Education, leadership roles in the Georgia School Boards Association, and involvement in the Fellowship of Christian Athletes and numerous community fundraising efforts.

He was honored as Vidalia's 2025 Man of the Year for his leadership and dedication to the community, especially through periods of natural disaster response and recovery.

Roper and his wife, Marly, are proud parents of two sons.

Mayor Doug Roper's Post

[Mayor Doug Roper - November 7, 2024](#) ·

Update City of Vidalia

I'm really at a loss for words of how to start this or what to even say. Our community has been through so much in such a short time. We begin the recovery from Helene, with much more to go, and then we get hit by this unprecedented rain today. Who could have imagined in six weeks we get hit by a Cat 2 Hurricane and then what may be over 10 inches of rain that caused widespread flooding, road collapses, downed trees and rescuing neighborhoods in the city limits of Vidalia by boat. But here is what I do know: we are strong, we are resilient, we love each other, we have amazing first responders, and we might bend but we will not break. I give you my word we will continue to move mountains to meet our community's needs. We won't stop. We will turn over every leaf and look for every resource to help get us through it and be stronger on the back side. In the midst of yet another storm, know your team ran into the storm rather than away from it and because of that, I can end this update with a message from our City Manager Josh Beck that I just received. Praise God for this message as it could have very easily been a different narrative:

"Everyone is evacuated that needed to be. Everyone is accounted for. No fatalities, no missing persons."

*Please share these post and encourage others to do so as well

[#toombsstrong](#)



Member Meeting

January 27, 2026

Risk control tools to help improve injury prevention and claim cost containment.





Betty Coulter

Senior Risk Control Manager



Matthew Hesseman

Risk Control Content Manager



Stephen Peacock

AVP, Client Engagement

A full suite of online resources designed to help
build or enhance safety and compliance programs

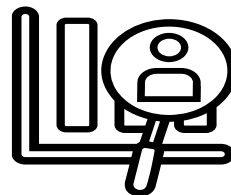
1



Management

Empowering stronger
safety compliance

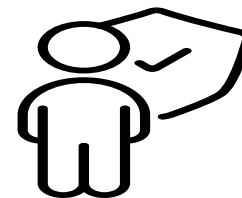
2



Analysis

Measuring
strategic insights

3



Prevention

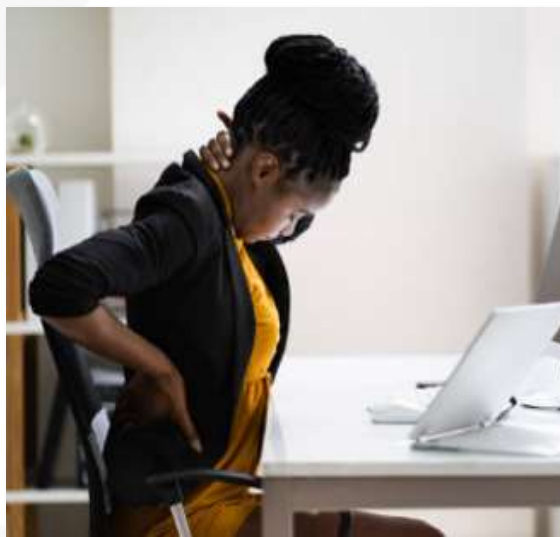
Mitigating injury risk
and loss exposure

A full suite of online resources designed to help build or enhance safety and compliance programs



Safety Training Source

Intuitive safety training for enterprises and individual employees



Office Ergonomics

Systematic office ergonomic self-assessment and real-time guidance



Defensive Driver Training

Simulation-based driver safety guidance

A full suite of online resources designed to help build or enhance safety and compliance programs



Safety Essentials Online

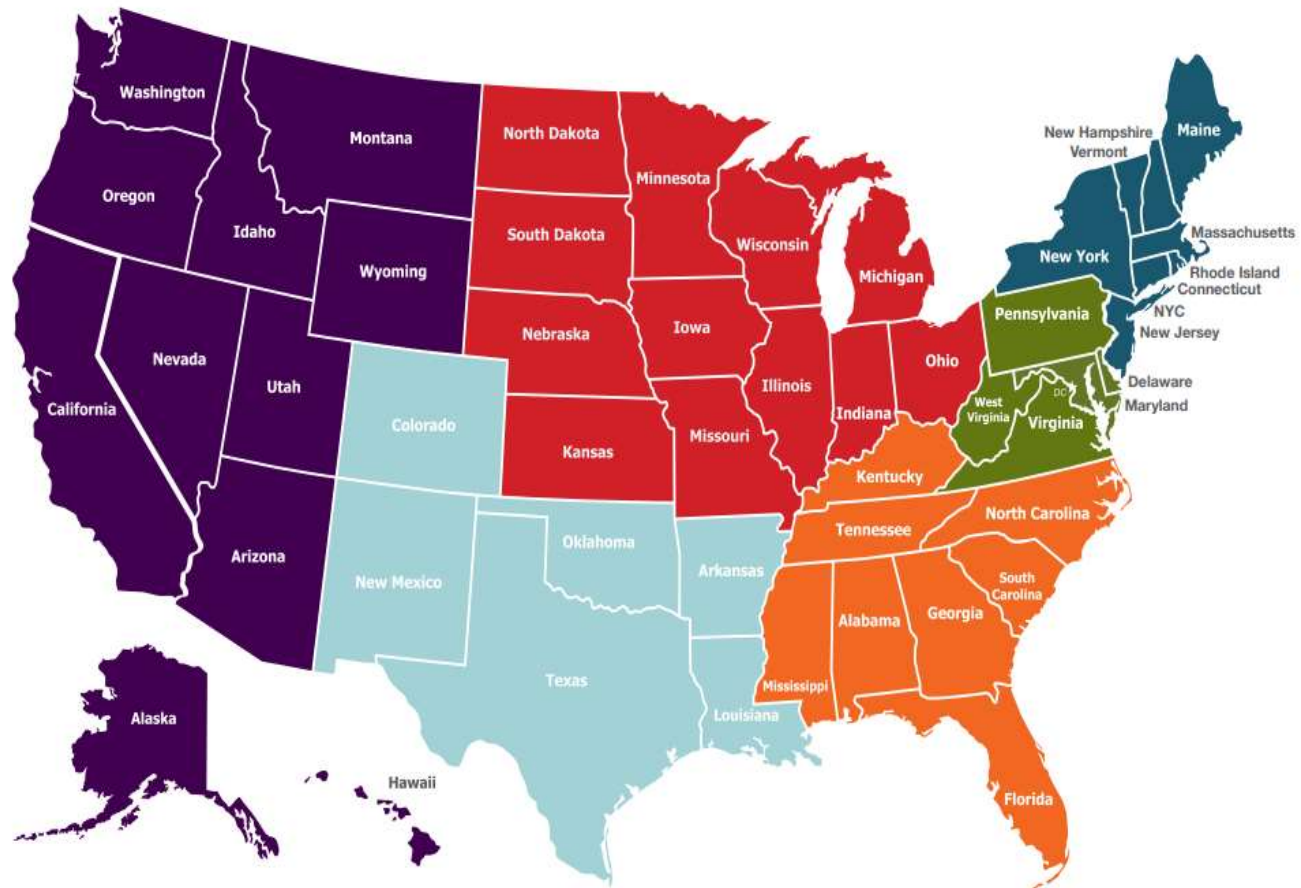
Guided safety compliance
and best practices



Emergency Responder Course

(S:ERVE) Safety: Emergency
Responder Vehicle Education

Safety National's risk control professionals are available to answer questions and provide assistance over the phone and/or electronically.





26th South Carolina Counties Insurance Trusts Membership Meeting

Omni Hilton Head Resort
Wednesday, January 28th, 2026



CONGRATULATIONS!!
SCCWCT
Average Exp. Mod.

2025/2026 Avg. Mod - .98!

SCCWCT

Average Exp. Mod.

2025/2026 - .98

2024/2025 - .91

2023/2024 - .89

2022/2023 - .91

2021/2022 - .92

2020/2021 - .93

2019/2020 -.96

2018/2019 - .97

2017/2018 -1.00

2016/2017 - .99

2015/2016 – .97

SCCWCT 2025/2026 Policy Year Exp Mods .98 Trust Avg	1-.63	13-.85	25-.97	37-1.18
	2-.67	14-.87	26-.97	38-1.22
	3-.69	15-.87	27-1.00	39-1.23
	4-.71	16-.87	28-1.01	40-1.34
	5-.78	17-.88	29-1.05	41-1.44
	6-.79	18- .89	30-1.07	42-1.61
	7-.81	19-.90	31-1.07	
	8-.81	20-.92	32-1.11	
	9-.82	21-.92	33-1.13	
	10-.83	22-.92	34-1.17	
	11-.84	23-.94	35-1.17	
	12-.85	24-.97	36-1.18	



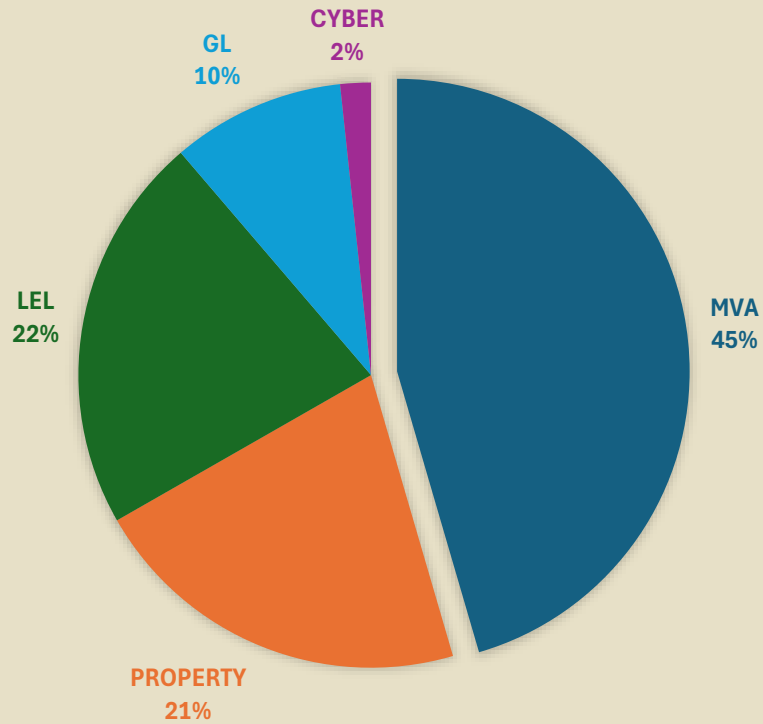
Risk Management Update



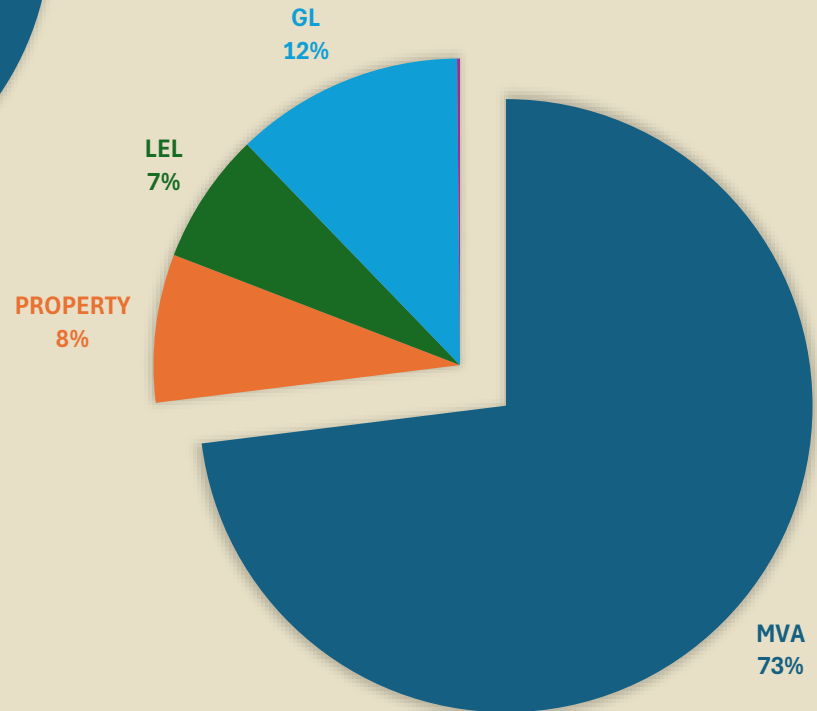
The Success of a County Risk Management Program is
Dependent on the Support it gets from the Employees,
Supervisors, and Administration.

Your Support for Risk Management is Critical in Saving Lives,
Time, & Money!

SCCP< NET INCURRED BY CLAIM TYPE 7/1/2021 – 12/31/2025



SCCP< CLAIMS FREQUENCY BY CLAIM TYPE 7/1/2021 – 12/31/2025



COUNTY'S DRIVING CULTURE

- The County's Leadership and Philosophy Will Dictate Drivers' Behavior and The Overall Driving Culture of the County
- Hold Drivers Accountable For Preventable Incidents
- Don't Accept All Incidents as Part of the Job



SC COUNTIES INSURANCE TRUSTS

By Counties for Counties



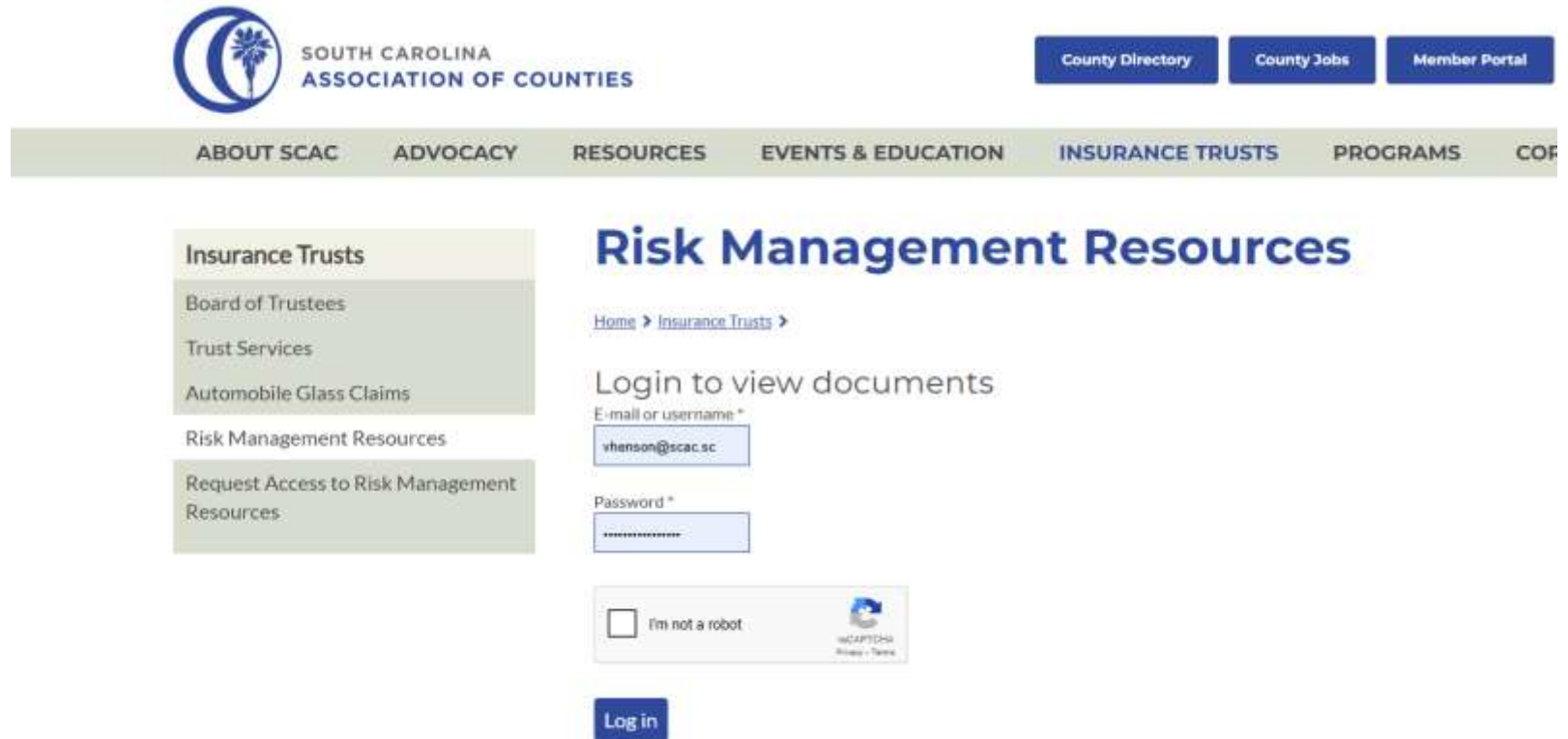
South Carolina Counties
PROPERTY & LIABILITY
Insurance Trust

South Carolina Counties
WORKERS' COMPENSATION
Insurance Trust

Scan the QR code to sign
up for access to online
member resources
including Trust forms and
training videos.



SCAC Website – *Risk Management Resources Access*



The screenshot shows the SCAC (South Carolina Association of Counties) website. The header includes the SCAC logo and name, and navigation buttons for County Directory, County Jobs, and Member Portal. A green navigation bar contains links for ABOUT SCAC, ADVOCACY, RESOURCES, EVENTS & EDUCATION, INSURANCE TRUSTS, PROGRAMS, and COF. The main content area is titled 'Risk Management Resources' and includes a breadcrumb trail: Home > Insurance Trusts >. Below this is a login section with the heading 'Login to view documents'. It contains two input fields: 'E-mail or username *' with the value 'vhenson@scac.sc' and 'Password *' with masked characters. There is a checkbox for 'I'm not a robot' and a CAPTCHA image. A blue 'Log in' button is at the bottom of the login section. On the left side, there is a sidebar menu under 'Insurance Trusts' with links to Board of Trustees, Trust Services, Automobile Glass Claims, Risk Management Resources, and Request Access to Risk Management Resources.

Insurance Trusts

- Board of Trustees
- Trust Services
- Automobile Glass Claims
- Risk Management Resources
- Request Access to Risk Management Resources

Risk Management Resources

[Home](#) > [Insurance Trusts](#) >

Login to view documents

E-mail or username *

vhenson@scac.sc

Password *

.....

☐ I'm not a robot

 CAPTCHA
Refresh - Terms

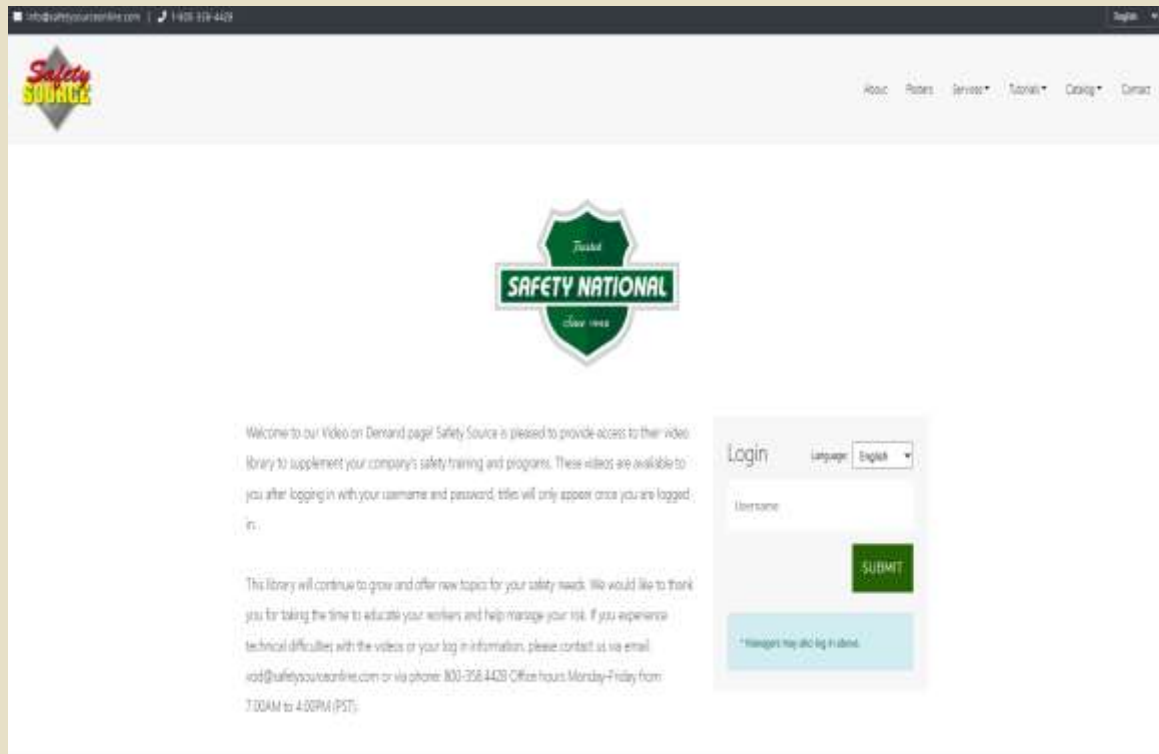
Log in

E-mail or Username – Your County Email Address

Password - RiskManager@1919

Safety Source Videos

<https://safety-national-insurance.safetysourceonline.com>



- Scroll Down the Landing Page
- Username: SCCounties
- Password: Safety1
- 24 Categories of Safety Videos
- Preview Option
- Click her for test questions
 - Optional Opportunity to Obtain Q&A

SC RM Forum

[sc-county-risk-managers-talk-
group@googlegroups.com](mailto:sc-county-risk-managers-talk-group@googlegroups.com)

Contact Van Henson to Register
Vhenson@scac.sc



2026 Insurance Trusts

Risk Management Awards



RISK MANAGEMENT AWARD CATEGORIES

The *Most Improved County Award* is presented to the county or member entity that has shown the most improvement in their risk management and safety program during the past year.

The *Outstanding Safety Achievement Award* is given to counties or member entities that have made significant progress in a specific area of their risk management and safety program. This award is intended to recognize specific projects or achievements rather than general overall improvement in safety and risk management.

The *Service Award* was created to recognize risk managers who have made significant efforts to help other members and/or their local communities improve their risk management programs.

The *Sustained Excellence in Risk Management Award* is given to members who meet or exceed all of the Basic Risk Management Standards consistently.

RISK MANAGEMENT AWARD CATEGORIES

The *SCCWCT Lag Time Awards* are given to the three members who had the lowest average claims reporting time in the WC Trust.

The *SCCWCT Experience Modifier Awards* are given to the three members who had the lowest experience modifier in the WC Trust.

The *SCCPLT Lag Time Awards* are given to the three members who had the lowest average claims reporting time in the PL Trust.

CONGRATULATIONS TO BERKELEY COUNTY



SUSTAINED EXCELLENCE AWARD

**OUTSTANDING SAFETY ACHIEVEMENT
AWARD**

SERVICE AWARD – BRANDON PETERS

OUTSTANDING SAFETY ACHIEVEMENT AWARD

Berkeley County analyzed their MVA's and decided to investigate the use of dashboard cameras (driver facing & forward facing) in June of 2025. The first camera was installed, and they are installing them in 40 other CDL & heavy equipment vehicles.

During the trial run the truck happened to be involved in a preventable MVA. Upon reviewing the incident, they realized that one spotter was used but could have used 2 spotters as the driver still had a blind spot and could not see. This will be a useful tool for investigating MVA's as well as defending the county and drivers from any false allegations.



CONGRATULATIONS TO CHARLESTON COUNTY



SUSTAINED EXCELLENCE AWARD

**OUTSTANDING SAFETY ACHIEVEMENT
AWARD**

OUTSTANDING SAFETY ACHIEVEMENT AWARD

Beginning December 1, 2024, Charleston County initiated an **injured worker-centric approach** to their workers' compensation program. The goal of this program is to 1) Ensure that all injured employees have just-in-time knowledge of how to access care within the county network, 2) Know whom to call at the County to answer questions and troubleshoot, 3) Return injured employees to work as soon as possible, 4) Educate injured employees on the SC Workers' Compensation system, including transparency around TTD and PPD calculations, and 5) Develop a sincere connection with the injured employees and their families, fostering trust and eliminating the need for legal representation.

Careful analysis of their claim transaction summaries in Pericura netted the following:

Defense costs for claims occurring 07/01/2021 – 06/30/2024 = **\$162,919**

Defense costs for claims occurring 07/01/2022 – 06/30/2025 = **\$129,039**

This represents a 20.8% decrease in defense costs for claims that occurred during subsequent 3-year periods.

Defense costs in year 1 for claims occurring during policy year 2024 = **\$69,547.96**

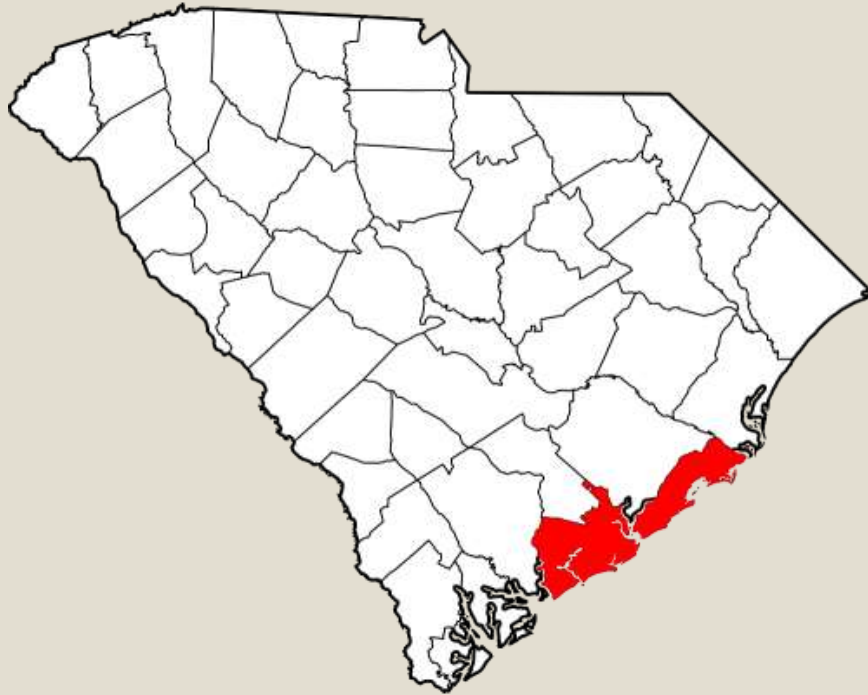
Defense costs in year 1 for claims occurring during policy year 2025 = **\$16,926.12**

This represents a 75.6% decrease in defense costs for claims that occurred in subsequent years.

What this reveals is that fewer injured employees are immediately seeking representation because their needs are being met, benefits explained face-to-face, and when they have concerns, they have an advocate at the County they can call upon. They trust that they will be able to return to work.

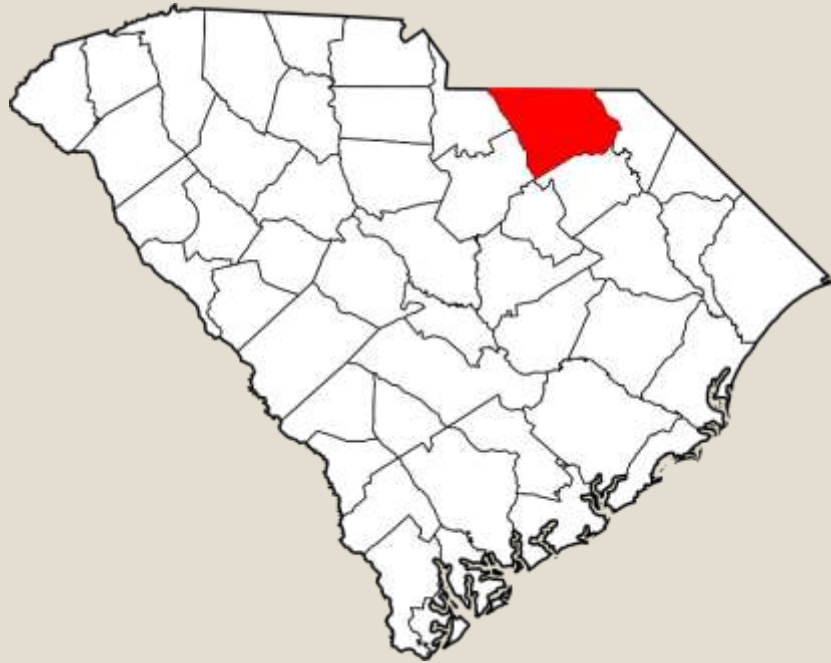
In the few cases where employees sought representation, because their team provided literature and education regarding PPD calculation, they have possibly realized that they were financially disadvantaged by hiring an attorney. This word has spread quickly, and they are seeing far fewer letters of representation, enabling the claims team to communicate and work seamlessly with the injured employee.

CONGRATULATIONS TO CHARLESTON COUNTY



MOST IMPROVED COUNTY AWARD

CONGRATULATIONS TO CHESTERFIELD COUNTY



**OUTSTANDING SAFETY ACHEIVEMENT
AWARD**

OUTSTANDING SAFETY ACHIEVEMENT AWARD

Three years ago, they began a countywide safety awareness bag distribution filled with safety tips and goodies to keep employees aware that safety is always first. These are distributed annually in the fall. It has raised awareness and the employees are now looking forward to this event.



CONGRATULATIONS TO COLLETON COUNTY



SUSTAINED EXCELLENCE AWARD

**OUTSTANDING SAFETY ACHIEVEMENT
AWARD**

OUTSTANDING SAFETY ACHIEVEMENT AWARD

After experiencing direct warnings with property owners and hostile signage on properties as tax collectors and delinquent property postings the Colleton County Tax Collector developed a comprehensive field operations program and equipment upgrades. Changes included:

Field operations Uniform – BDU Tactical Pants and custom designed uniform shirt with tax collector patch and insignia for clear identification

Personal Protection – Ballistic tactical vest with tax collector patches on the front and back, Body camera, Real-time location monitoring by a technology specialist within the sheriff's office who will attempt to contact the collector if no response is detected after 15 minutes of inactivity, waterproof and snake proof boots, and protective gloves

Vehicle Operations- Garmin GPS Navigator with built-in forward-facing dash camera, traffic cones for use when parking on the shoulder of the road, Lockout kit for accessing vehicle if keys are accidentally locked inside of the vehicle in remote areas, Tire air pump, and battery jump box.

Office Staff Personal Safety – Received customer service training and how to deescalate and assist coworkers with disgruntled customers. Provided employees with polo shirts bearing the official county insignia.

Since the implementation of these items, **they have received no negative encounters** while in the field and taxpayers have been receptive and complemented the new office apparel. It has produced a positive impact on Colleton County's overall safety and risk management program. **The improvements have enhanced employee protection, reduced liability exposure, improved documentation for potential claims, and strengthened operational credibility.**

OUTSTANDING SAFETY ACHIEVEMENT AWARD



CONGRATULATIONS TO DORCHESTER COUNTY



SUSTAINED EXCELLENCE AWARD

CONGRATULATIONS TO FLORENCE COUNTY



**OUTSTANDING
SAFETY ACHIEVEMENT AWARD**

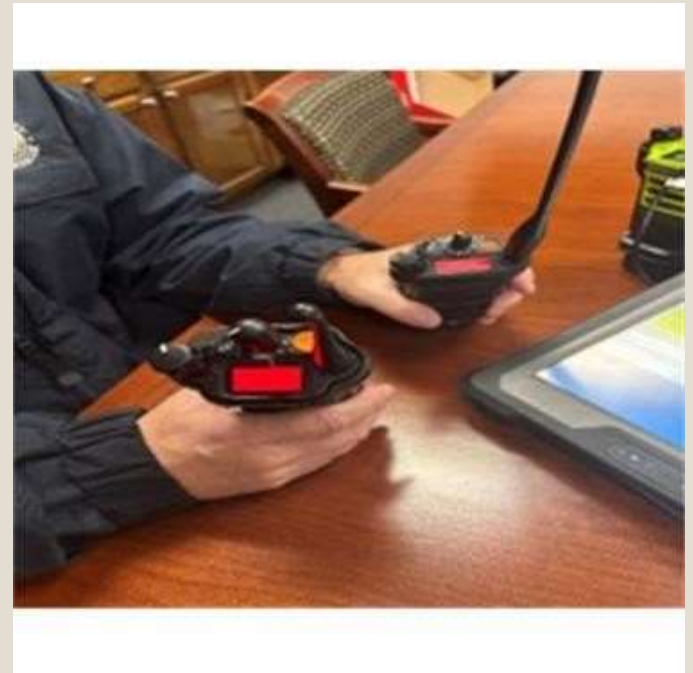
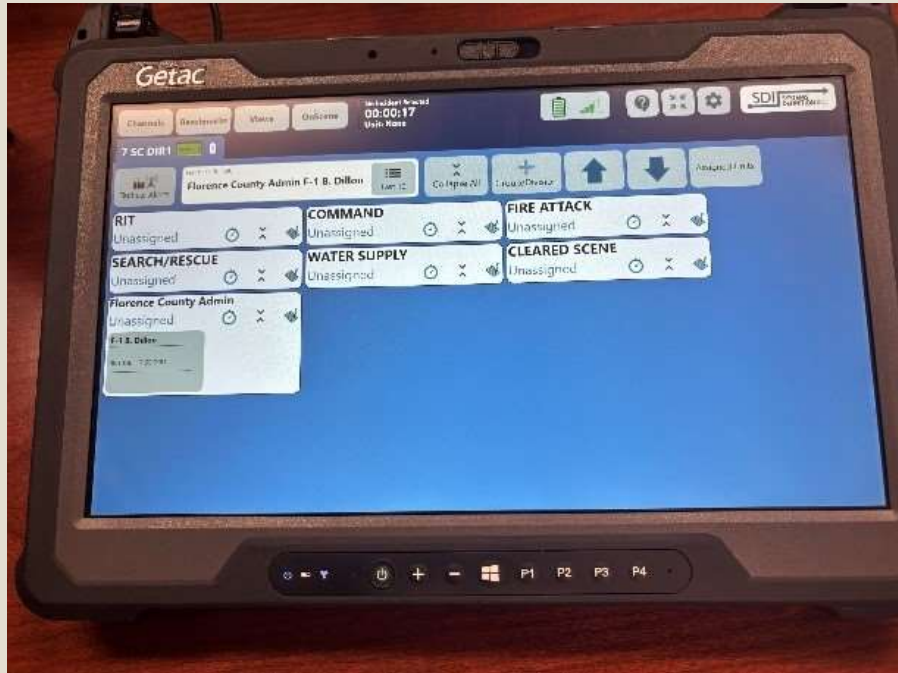
OUTSTANDING SAFETY ACHIEVEMENT AWARD

Accountability System for the Florence County Fire Departments was implemented in April 2025. **50 tablets were purchased and distributed throughout the County Fire Stations.** The accountability system provides a safer, more efficient method to fire fighters when entering burning structures, wildfires, etc.

The Accountability System is designed to assist in the safety of fire fighters and others during an emergency event. The system offers multiple functions from **requesting a “CAN” (Conditions, Actions, Needs) report, to alerting all to evacuate. If there is no response from a team member, the Commanding or Assisting Officer can send an emergency beacon to the non-responding radio to locate the fire fighter, and the “RIT” (Rapid Intervention Team) can be sent in to assist.** On each tablet, the Commanding officer can see the benchmarks that should be checked at each scene. This will aid in making sure all protocols and procedures are checked and documented during an emergency when things are in chaos all around.

There are many benefits to this system, and Florence County is fortunate to have it. A huge thank you goes out to Councilman Jason Springs for his assistance in helping Florence County acquire the Accountability System.

OUTSTANDING SAFETY ACHIEVEMENT AWARD



CONGRATULATIONS TO GEORGETOWN COUNTY



SUSTAINED EXCELLENCE AWARD

**OUTSTANDING
SAFETY ACHIEVEMENT AWARD**

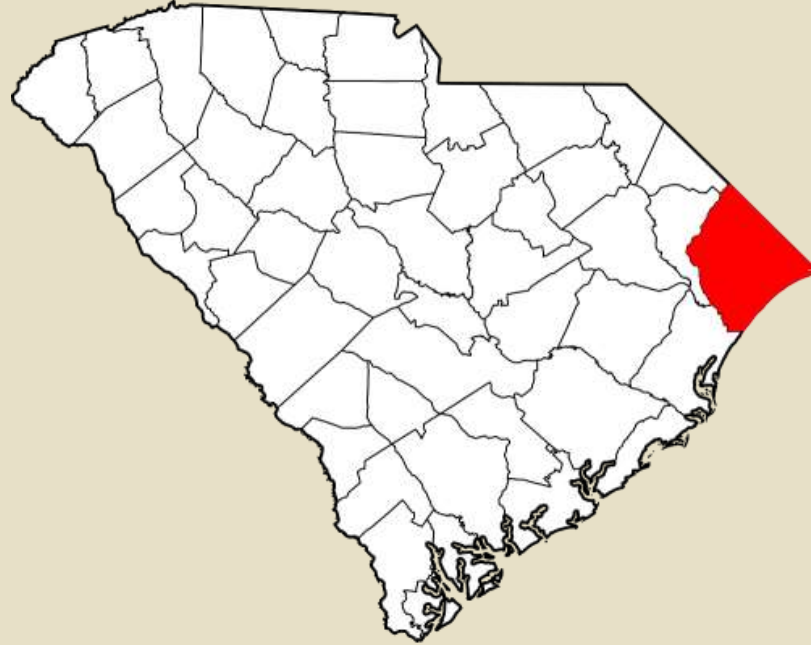
OUTSTANDING SAFETY ACHIEVEMENT AWARD

Georgetown has experienced multiple incidents involving fire apparatus striking bay doors while exiting stations. Although each occurrence is thoroughly investigated, a definitive cause is not always determined. Questions arise, such as did the door fail to fully seat in the open position. Did the driver accidentally activate the door control before the truck cleared the door? Was the signal impacted by external RF frequency? The hurricane rated doors at the stations cost more than \$15,000 each.

To mitigate this issue, Midway Fire requested and was approved to purchase and install an indicator light system that clearly displays the door's status to apparatus drivers. The system is located beside each bay door and consists of a 10-foot LED strip. When the door is fully closed, the strip displays a solid red light. While the door is opening the strip flashes red, and once the door is fully seated in the open position the LED strip turns solid green. **Since installing these systems there have been zero incidents involving fire apparatus striking bay doors.**



CONGRATULATIONS TO HORRY COUNTY



SUSTAINED EXCELLENCE AWARD

**OUTSTANDING
SAFETY ACHIEVEMENT AWARD**

OUTSTANDING SAFETY ACHIEVEMENT AWARD

The Horry County Fire Rescue (HCFR) Harm Reduction Program emerged in direct response to the national opioid crisis and its direct impact on County residents and visitors. Through the County's proactive measures, they have leveraged available state opioid abatement funding to support their program implementation, especially in support of safety and harm reduction initiatives. The program was launched to meet the urgent need for coordinated accessible interventions addressing substance use disorders and co-occurring mental health conditions filling longstanding service gaps across one of South Carolina's largest counties.

Their Program was developed to connect individuals struggling with substance use and co-occurring disorders to appropriate levels of treatment and community support. Through collaboration with local hospitals, law enforcement, Fire & EMS crews, and behavioral-health providers, their program works to reduce repeat overdoses, improve access to care, and promote long-term recovery. Their Harm Reduction Specialists identify potential clients through EMS referrals, hospital notifications, and/or community partner contacts.

Each referral is evaluated for readiness/willingness and appropriate placement eligibility regardless of insurance or Medicaid status. Care options range from medical detoxification to inpatient treatment, partial hospitalization (PHP), intensive outpatient (IOP), sober living, and community therapy. The goal is to ensure every person receives an individualized path toward stability and recovery, regardless of financial or legal status. Their team works to help save lives and support families.

Leave Behind Naloxone and Resource Kits

Two kits are kept on each ambulance and fire apparatus (separate from the responding unit's own inventory supply) for HCFR first responders to deliver to the community as outlined in guidelines. This expands their Harm Reduction Team's reach across our community, allowing for:

- **Immediate Access:** Provides naloxone to those most at risk. Naloxone is a life-saving medication that reverses an opioid overdose by blocking the opioid receptor, reversing the toxic effects of the overdose. There is minimal to no effect on an individual if opioids are not present in their system.
- **Increased Community Support:** Empowers individuals and communities to respond more effectively to overdoses. Naloxone is publicly available, and administration is protected under SC Good Samaritan Law.
- **Harm Reduction:** Reduces the stigma associated with opioid use to promote more effective harm reduction strategies. Providing overdose prevention, recognition, and response education to drug users and their neighbors, friends, and families is a life-saving intervention.

Since the program's inception, the HCFR Harm Reduction Leave Behind Naloxone and Resource Kit Program/Project has doubled our Harm Reduction Team's outreach in terms of Naloxone Community Distribution. Of the over 1,600 doses of Naloxone our Harm Reduction Team has distributed throughout their community this past year, this program is responsible for distributing almost 800 doses directly to the most vulnerable and at-risk populations. This, in conjunction with the concurrent distribution of contact information to available treatment resources, this program has significantly promoted our availability and mission across the County.

While it is difficult to quantify the impact across a county of over 380,000 residents, the data below illustrates the program's reach and multi-sector benefits over the given timeframe:

Direct Impact: (Approximate Numbers)

- **2,175 individuals engaged by Harm Reduction Specialists**
- **2,690 individuals engaged through harm prevention outreach**
- **880 connected to harm reduction services (40.51% success rate)**
- **820 connected to professional treatment (30.54% success rate)**
- **3,010 individuals educated on overdose response**
- **730 overdose reversals reported**
- **650 adults connected to peer support**
- **1600 naloxone and resource kits distributed**

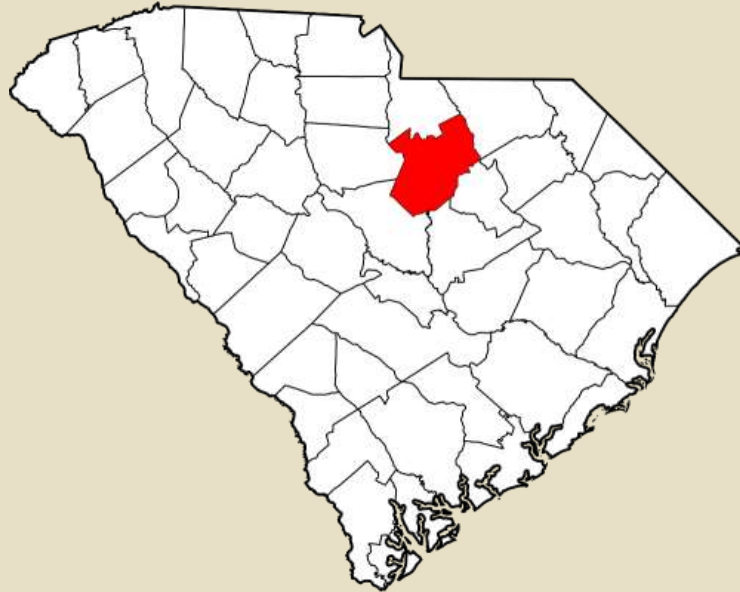
Conclusion

The HCFR Harm Reduction Program was undertaken as a necessary and innovative response to an urgent and complex crisis. It has helped redefine how HCFR approaches substance use and mental health—setting a new standard for coordinated, compassionate, and data-driven community intervention.

Through this program, Horry County has shown that with the right partnerships, funding, and vision, even the most entrenched public health challenges can be met with measurable success and meaningful change.

The Leave Behind Naloxone and Resource Kit Program is a great example of a project that was designed to benefit the community but has also enhanced first responder safety.

CONGRATULATIONS TO KERSHAW COUNTY



SUSTAINED EXCELLENCE AWARD

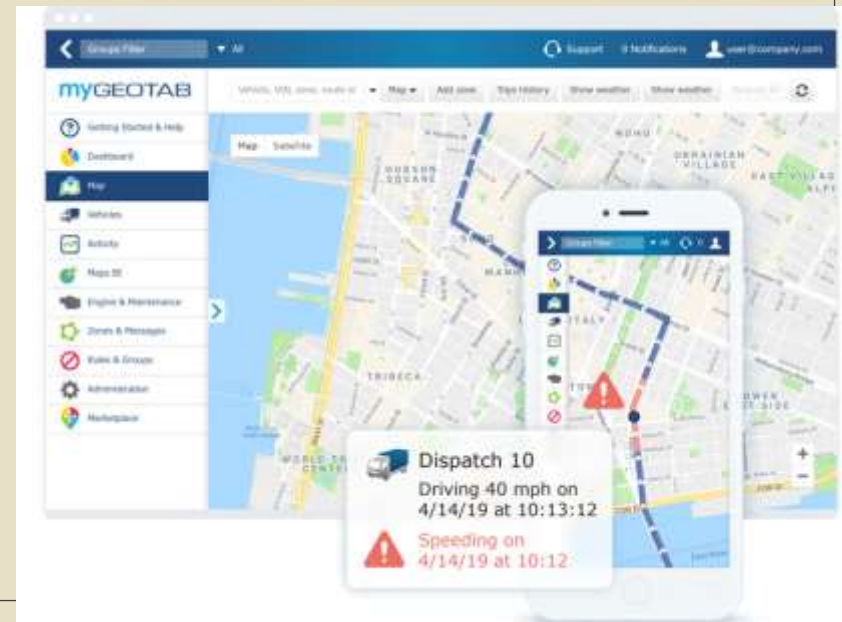
**OUTSTANDING
SAFETY ACHIEVEMENT AWARD**

OUTSTANDING SAFETY ACHIEVEMENT AWARD

This year Kershaw County initiated a GeoTab contract to monitor an array of features for the vehicles in their fleet.

They are now able to track if employees are speeding, making rapid stops, or other erratic driving patterns. In addition, in the event of a motor vehicle accident they can see the exact moment of impact and the speed or if they were violating any other traffic laws or department policies.

This system will aid them in their efforts to hold drivers accountable for preventable accidents, and thus ultimately change driving behavior.

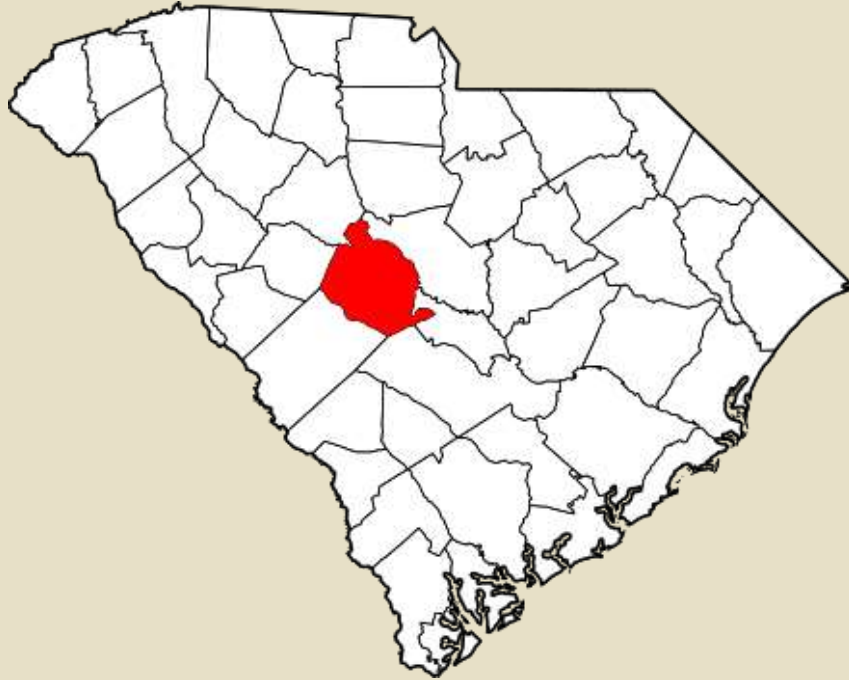


CONGRATULATIONS TO LANCASTER COUNTY



SUSTAINED EXCELLENCE AWARD

CONGRATULATIONS TO LEXINGTON COUNTY



**OUTSTANDING
SAFETY ACHIEVEMENT AWARD**

OUTSTANDING SAFETY ACHIEVEMENT AWARD

Lexington County Risk Management organized forklift training/certification through Midlands Tech for **43 employees across 4 departments – Fleet, EMS, Solid Waste, and Central Stores.**

Forklifts are used daily throughout these departments, but only about 20% of the employees have ever received formal training, and the ones that have received training had expired certifications.

Employees receiving forklift certifications reduce the risk of forklift related incidents and workplace injuries and meet regulatory requirements under OSHA.

CONGRATULATIONS TO RICHLAND COUNTY



**OUTSTANDING
SAFETY ACHIEVEMENT AWARD**

OUTSTANDING SAFETY ACHIEVEMENT AWARD

2024 Richland County Leadership Summit

The Richland County Leadership Summit provided **over 100 Directors, Assistant Directors, and Managers** with advanced leadership tools to lead at the highest level of county government.

This summit focused on strengthening executive decision-making, risk awareness, workforce accountability, and cross-department collaboration to support consistent, effective operations across Richland County.

The event was held on December 4th, 2024, at the South Carolina State Museum. It was so successful that they recently repeated the concept again in December of 2025

CONGRATULATIONS TO SPARTANBURG COUNTY



SUSTAINED EXCELLENCE AWARD

**OUTSTANDING
SAFETY ACHIEVEMENT AWARD**

OUTSTANDING SAFETY ACHIEVEMENT AWARD

In previous years, Spartanburg County's Solid Waste Division has experienced higher than average WC claim reporting. This was due to many factors including a lack of administration of safety culture from their front facing employees. During the last term period, Risk Management worked closely with the Solid Waste managerial staff to figure out a way to reduce their claims.

Several actions took place to accomplish this: **1. Risk Management made a point to be present at all 16 collection sites to observe and speak with front-facing employees. 2. Risk Management led several safety meetings for the division to focus more on claims reporting. 3. Risk Management worked in tandem with the Solid Waste managers to implement a "Toolbox Talk Initiative."** The Toolbox Talk Initiative proved to be most beneficial for these employees.

Since the Toolbox Talk Initiative, **claims have been down by 60 percent.** To put that into perspective, the Sheriff's Office has 400 employees and has been and always will be 1st in claims reporting, Solid Waste was always a close second with only 70 employees. By working closely with the Solid Waste Division, and with the support of the SW managers, **they were able to drastically reduce their claims in that division and reinstate a culture of safety and accountability.**

SCCP< LAG TIME AWARDS

Fairfield County 3.38 Days

Chesterfield County 3.13 Days

Saluda County 0.60 Days



SCCWCT LAG TIME AWARDS

Anderson County

.51 Days

Spartanburg County

.29 Days

Colleton County

.10 Days



SCCWCT EXPERIENCE MODIFIER AWARDS

Edgefield County	.69	2ND Runner Up
Newberry County	.67	1st Runner Up
Florence County	.63	Best Experience Modifier



Rate

QUESTIONS / COMMENTS

Please let us know what training topics you would like to see in the future.

Please reach out to us to schedule training and on-site meetings. Our staff is here to assist you with your risk management and safety programs.

**THANK YOU FOR YOUR DEDICATION AND
SUPPORT OF RISK MANAGEMENT & SAFETY!**