



South Carolina Counties Insurance Trusts Continuing Education Meeting

Double Tree by Hilton
Thursday, September 25th, 2025

WELCOME

Robert Benfield
SCAC Director of Insurance Services

Agenda

Continuing Education Meeting, Thursday September 25, 2025 South Carolina Counties Workers' Comp Trust South Carolina Counties Property & Liability Trust

10:00 a.m.

Welcome & Opening Comments – Robert Benfield, SCAC

Workers' Compensation Injury v. Personal Infirmity – Kelly Benson, SCAC

Break

Risk Management Round Table

Lunch

Workers' Compensation Updates – Colleen, Rachael, and Lang, SCAC

- Refusal of Treatment Forms
- Weekly WC Benefits
- Other Pertinent Topics

Break

Insurance Coverages, Resources, & Claims Portal Enhancements – Robert, Van, Cliff

- Risk Management Resources
- Cyber Coverage Option for All Members
- Claims Portal Enhancements

Break

Risk Management / Claims Staff Updates – SCAC Staff

- P&L Updates – Mark and Chris
- Self-Audit and Awards Applications – Van

4:00 p.m.

Adjourn



RISK MANAGERS
&
CLAIMS COORDINATORS

SCAC Insurance Trusts

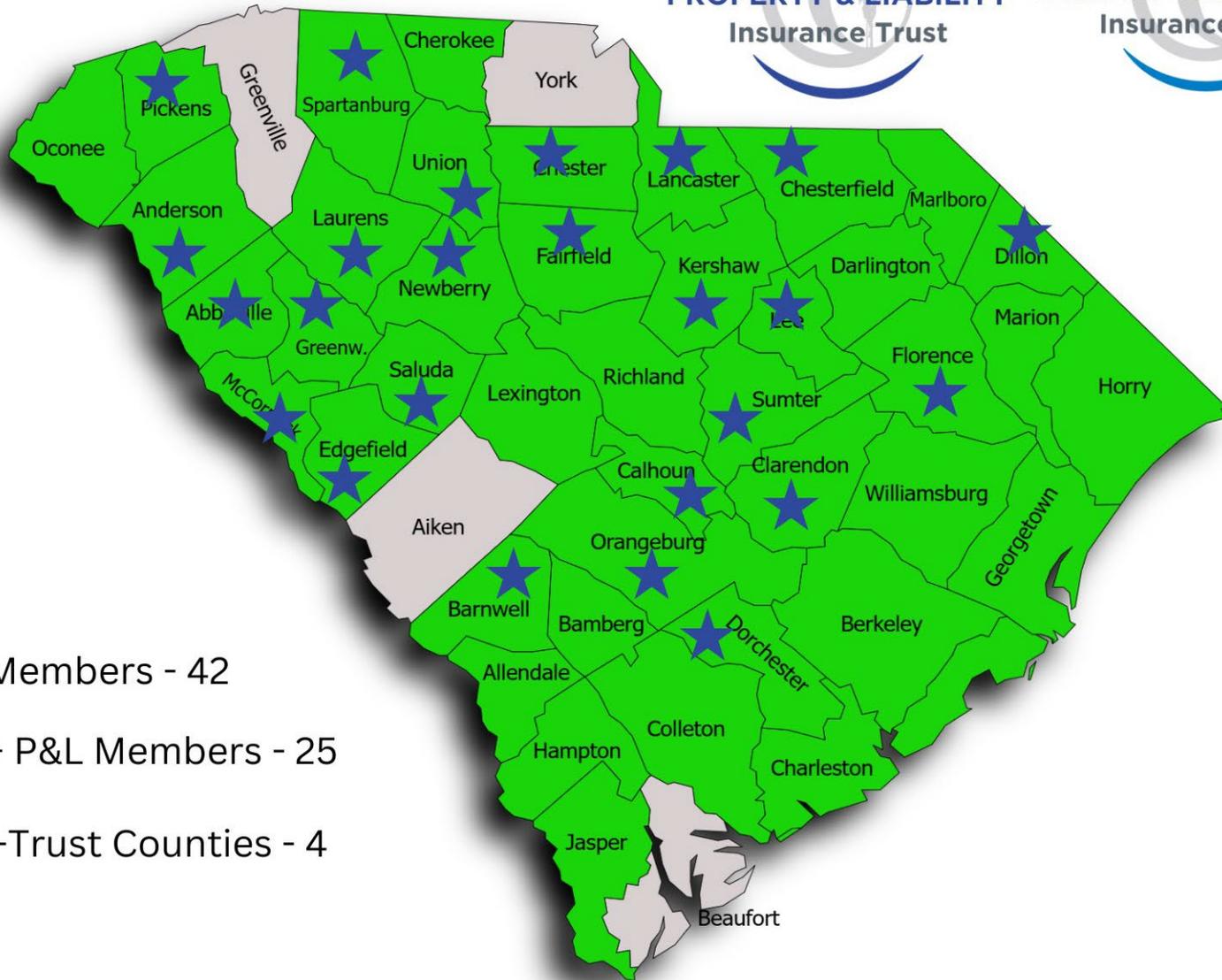
Workers Compensation

- Created in 1984
- 42 Counties
- 38 related entities

Property & Liability

- Created in 1995
- 25 Counties
- 9 related entities

Join us!



- WC Members - 42
- WC + P&L Members - 25
- Non-Trust Counties - 4

WORKERS' COMPENSATION

V.

PERSONAL INFIRMITY



?



Kelly Benson, WC Senior Claims Adjuster

Claim Scenarios:

Claim 1:

A 71-year-old Grounds Worker complained of shortness of breath after coming back from a break. Prior to the break, he was performing his regular job duties. There was no accident and there were no physical injuries.



Claim 2:

A 35-year-old Mechanic woke up with back pain on a Monday morning. After arriving at work, he told his Supervisor that he was having difficulty working due to back pain, but he was unable to provide a specific event or accident that occurred at work.

Claim 3:

At 8:15 a.m., an on-call Paramedic tripped and fell coming down the stairs of her personal residence. The Employee was not responding to a call, and she had not reached or entered the work vehicle.

The workday started at 8:00 a.m.



Claim 4:

An employee turned in an out of work note to the employer. During the discussion about the work note, the employee stated that he had been seeking unauthorized medical treatment for three months and he thought the condition might be work related. The employee was unable to provide a specific date of accident or history of injury.



Claim 5:

A 43-year-old new hire Detention Center Officer suffered a stroke while attending the Academy. In the 24-hour period prior to the stroke, the Officer did not perform any strenuous physical activities. Pre-employment medical records document a prior history of strokes.



Claim 6:

A 23-year-old Firefighter EMT was working a 24-hour Sunday-Monday shift. On Monday morning, the employee woke up with back pain. No calls were taken during the shift. He performed equipment checks and worked on the computer on Sunday. The employee was unable to provide a specific incident or accident that caused an injury.



Compensable injury or personal infirmity?

Are you required to file a workers' compensation claim for an unknown accident / injury?

Are you required to send an employee for an initial, authorized medical evaluation for a questionable injury or condition?

Are general health conditions that occur at work covered under workers' compensation



Statutory Requirement for Compensability:

The injury must arise out of *AND* in the course and scope of the employment.

The injury must occur while the employee is “at work,” it must be accidental or unexpected in nature, and the injury must be related to and caused by the employee’s work activities.

CONCLUSION:

The employer is not required to file a claim, for a condition that an employee thinks, may, might, possibly, could be - work related.

The employer is not required to provide authorized medical treatment for a questionable injury.

General health conditions that occur at work are not covered under workers' compensation.

Questions?

Kelly Benson

SCCWCT Senior Claims Adjuster

803-779-7759

Kbenson@scac.sc



Did someone say?



A Roundtable discussion



WORKERS' COMPENSATION UPDATES

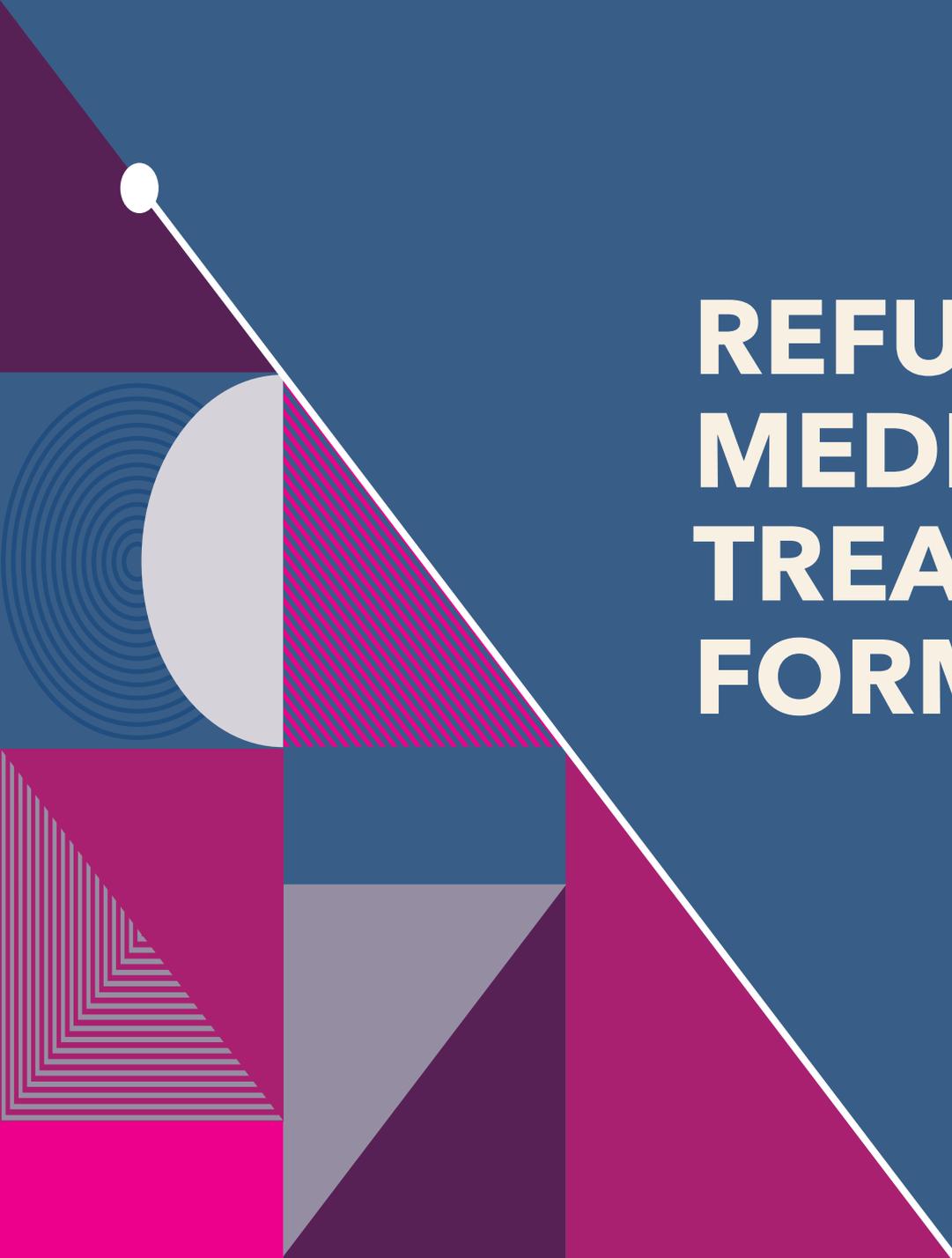


SOUTH CAROLINA
ASSOCIATION OF COUNTIES

Lang Kelly, SCCWCT Claims Manager

Rachael Stephenson, SCCWCT Claims Supervisor

Colleen Motely, SCCWCT Subrogation & Recovery Supervisor

An abstract geometric design on the left side of the slide. A diagonal line runs from the top-left corner towards the bottom-right. The area to the left of this line is divided into several sections: a dark purple triangle at the top-left containing a white dot; a blue square containing a grey semi-circle and concentric blue circles; a pink square containing a series of parallel lines; a blue square containing a grey triangle; a pink square containing a series of parallel lines; and a dark purple triangle at the bottom-left. The area to the right of the diagonal line is a solid blue background.

REFUSAL OF MEDICAL TREATMENT FORMS

Scott County
Workers' Compensation Refusal of Treatment

Date: _____ Employee Name: _____

As of the above noted date, I am hereby notifying Scott County of an injury that occurred on (date)_____. I injured (body parts)_____ during this incident. I initially reported this injury to a supervisor on (date)_____.

The aforementioned accident did occur while I was employed with Scott County and while performing my assigned duties. A representative of Scott County has requested that I be medically evaluated by Scott County's preferred health care provider. However, I **DECLINE** to be medically evaluated for the above injury. I understand that by signing this document any future claims regarding this injury will require a medical evaluation by Scott County's approved occupational health provider noted below. I also understand that should I decide to seek medical treatment for this injury, I must immediately notify my supervisor.

LMC Occupational Health
Lexington Medical Park Otarre Pointe
3799 12th Street Extension, Suite 110
Cayce, SC 29033

**Note: Should the condition become life threatening you should seek appropriate emergency medical care.*

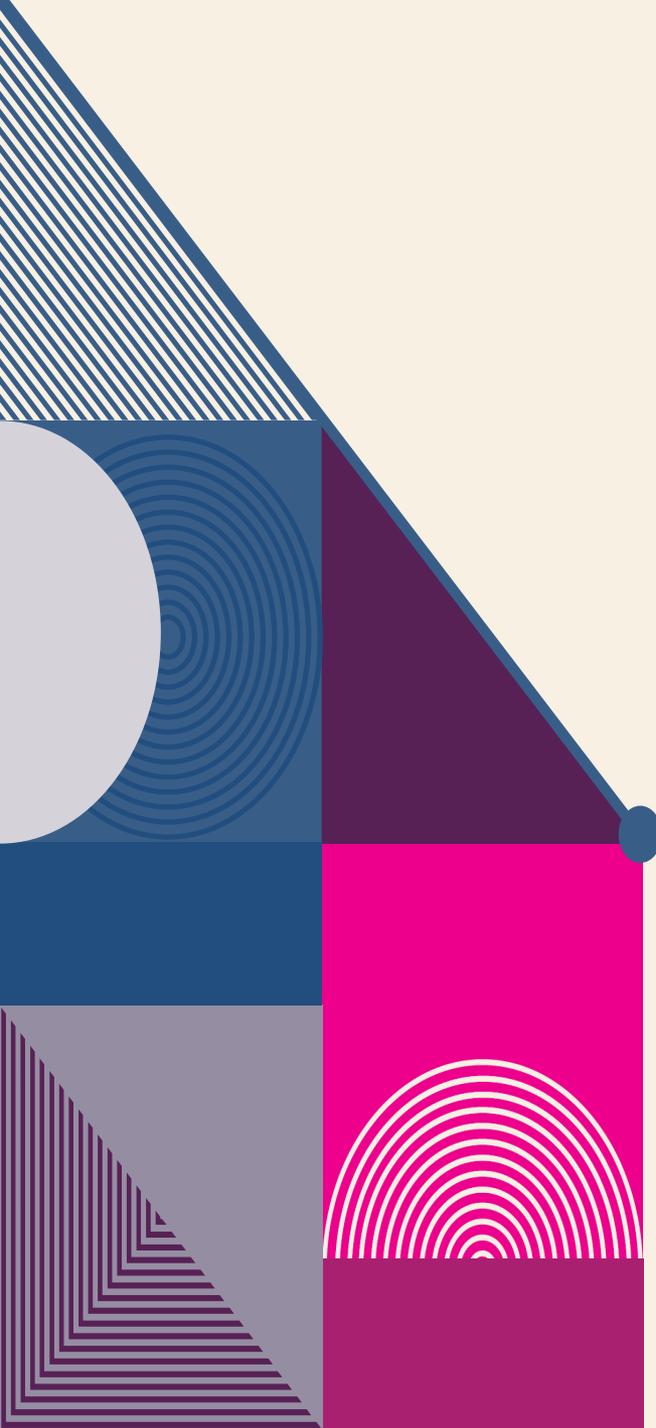
Statement: I have read the above information and it is a factual and true statement. I authorize any physician, hospital, or health care provider to release and furnish any and all medical records or other information pertaining to the above listed condition to Scott County.

Employee Signature

Supervisor/Witness Signature

Date

Date



WHY USE THEM?

- Document that treatment was offered by employer.
- Establish that employee's refusal of treatment was informed and voluntary.
- Protect against later accusations of negligence or regulatory non-compliance.
- Eliminate the employee's ability to claim ignorance of employer procedures and seek reimbursement of non-approved treatment.
- Potentially limits employee's case for claim severity.

LIMITATIONS OF REFUSAL FORMS

- Employee can still request and receive treatment for their injury.
- Does not usually help in the defense of a claim unless there has been a lengthy delay before treatment is requested.



QUESTIONS?

Lang Kelly, ARM, AIC

Workers' Compensation Claims Manager

lkelly@scac.sc

803.771.2527



FORM 20
STATEMENT OF EARNINGS
OF INJURED EMPLOYEE

South Carolina Workers' Compensation Commission
 1333 Main Street, Suite 500
 P.O. Box 1715
 Columbia, SC 29202-1715
 (803) 737-5723



WCC File #: _____
 Carrier File #: _____
 Carrier Code #: **SF030**
 Employer FEIN #: _____

Claimant's Name: _____ Employer's Name: _____
 Address: _____ Address: _____
 City: _____ State: _____ Zip: _____ City: _____ State: _____ Zip: _____
 Home Phone: (____) ____ - ____ Work Phone: (____) ____ - ____ Insurance Carrier: SC COLLECTIVE WORKERS COMP TRUST
 Preparer's Name: _____ Preparer's Phone #: (____) _____

Date of Injury: _____
 month day year

A. Total Wages Paid

1. Check Applicable Method:

- Report of earnings of injured employee based on four completed quarters.
- Report of earnings of injured employee who did not complete four quarters based on actual time worked.
- Report of earnings of similar employee. Injured employee did not work sufficient time before alleged injury. Hire date: _____
- Report of earnings of injured employee based on alternative method because Form 20 results in a compensation rate that is not fair and just (attach documentation to show how average weekly wage and compensation rate were calculated).

2. List total wages paid as reported to the Employment Security Commission on the Employer Quarterly Contribution and Age Reports during the four quarters immediately preceding the quarter in which the injury occurred. Do not include the quarter during which the injury occurred.

Quarter	Ending Date	Total Wages Paid	
1st	_____	\$_____	
2nd	_____	\$_____	
3rd	_____	\$_____	
4th	_____	\$_____	
		Total Paid	2. \$40.00

- 3. List total value of other allowances of any character made in lieu of wages during four quarters above. 3. \$_____
- 4. Add lines 2 and 3. **TOTAL WAGES PAID:** 4. **\$40.00**
- 5. List total number of weeks paid to employee during the four quarters immediately preceding the quarter in which the injury occurred. 5. _____

B. Average Weekly Wage

- 6. To calculate average weekly wage, divide total wages (line 4) by total weeks paid (line 5). **AVERAGE WEEKLY WAGE:** 6. **\$_____**

C. Compensation Rate

- 7. The general rule for calculating the compensation rate is to multiply average weekly wage (line 6) by .6667. Estimate compensation rate by multiplying average weekly wage (line 6) by .6667. See part 8 below to determine the actual compensation rate. 7. **\$40.00**
- 8. The compensation rate is as follows (choose one):
 - If the average weekly wage (line 6) is less than \$75.00, the compensation rate is the average weekly wage. Enter average weekly wage on line 8.
 - If the estimated compensation rate (line 7) is less than \$75.00 and average weekly wage (line 6) is more than \$75.00, the compensation rate is \$75.00. Enter \$75.00 on line 8.
 - If the estimated compensation rate (line 7) is more than the maximum compensation rate for the year in which the injury occurred, enter the maximum compensation rate for the year in which the injury occurred on line 8.
 - Employee is within the exceptions listed in S.C. Code Ann. Section 42-7-65. List applicable exception here and enter appropriate compensation rate on line 8. _____
 - The calculated compensation rate (line 7) applies. Enter amount from line 7 on line 8.

WEEKLY COMPENSATION RATE: 8. **\$_____**

Employer's representative shall prepare a Form 20 and serve per R.67-211 a copy on the claimant within thirty days of beginning temporary compensation. See R.67-1603 when as temporary compensation is paid. NOTE: Average weekly wage represents average gross pay before taxes and other deductions. WHEN THE CLAIMANT DOES NOT AGREE WITH THE COMPENSATION RATE ON LINE 8, HE OR SHE SHOULD CONTACT THE EMPLOYER'S REPRESENTATIVE TO TRY TO REACH AN AGREEMENT AS TO THE COMPENSATION RATE. IF NO AGREEMENT CAN BE REACHED, THE CLAIMANT SHOULD CONTACT THE CLAIMS DEPARTMENT AT (803)737-5723.

The Form 20

The purpose of the Form 20 establishes the injured employee's Average Weekly Wage (AWW) and Compensation Rate (CR).

“Objective of wage calculation is to arrive at the fair approximation of the injured worker's probable future earnings capacity” *Brown v. Peoplease Corp* SC Court of Appeals Opinion 5082.

SC Code 42-1-40

“Average Weekly Wages” defined: “Average Weekly Wage means the earnings of the injured employee in the employment in which he was working at the time of the injury during the period of 52 weeks immediately preceding the date of the injury.

Average Weekly Wage must be calculated by taking the total wages paid for the last four quarters immediately preceding the quarter in which the injury occurred as reported on the Department of Employment and Workforce’s Employer Contribution Report divided by 52 or by the actual numbers of weeks for which wages were paid, whichever is less. (LawServer).

Regulation 67-1603

- ▶ This Regulation explains the actual calculation of the Form 20.

SC Code 42-7-65

This Statute defines the average weekly wage and compensate rate for volunteer firefighters, reserve deputies and inmates.

What is important to know about this Statute is it imperative that the volunteer firefighter be given notice of this statute. A notification of this statute should be posted in the fire station. (See Memo Dated 2/27/25)

It is a recommendation that the new volunteer individual be given a copy of the statute and have them sign and date copy and place it their file. It is recommended that this take place during onboarding and during your annual training.

Firefighters and Deputies

AWW = Maximum Compensation Rate for the Date of Injury x .375 and 66 2/3 (.6667)

- Inmates

CR = \$40.00



The Compensation Rate is used to determine the estimated value of the indemnity benefits under a workers' compensation claim:

- Temporary Total Disability (TTD)
- Temporary Partial Disability (TPD)
- Permanent Partial Disability (PPD)
- Permanent & Total Disability (PTD)
- Death Benefits
- Lifetime Benefits – in cases involving permanent and serious brain injury, paraplegia or quadriplegia



To complete the Form 20 you use should the following methods:

Report of earnings of injured employee based on four completed quarters:

The employer shall report gross wages, not net, and shall include gross pay allowed for vacations, bonuses, overtime and allowances of any character made to an employee in lieu of wages as specified in a wage contract. An example would be if an employer provides housing, pays rent, in lieu of wages.

It's the gross quarterly wages prior to the injury date.

It's always divisible by 52 weeks, not by the number of pay periods.



Report of earnings of injured employee who did not complete four quarters based on actual time worked:

This calculation should be used if the employee has worked at least two to three full quarters.

It's divisible by the actual number of weeks worked.



1. Report of earnings of similar employee. Injured employee did not work sufficient time before alleged injury. Hire date:

- This calculation should be used if the employee is a recent hire or if they have not worked two complete quarters.



Report of earnings of injured employee based on alternative method because Form 20 results in a compensation rate that is not fair and just (attach documentation to show how average weekly wage and compensation rate were calculated):

Poll Worker, Summer Intern and/or Temporary Employee

An employee who may have been out of work due to FMLA



If the compensation rate is not fair and just to either employer or employee, an alternative method of computing the average weekly wage should be used which will most nearly approximate the amount the injured employee could be earning were it not for the injury.



Full Time and Part Time Employees who are injured are also entitled to combine their wages from concurrent employers. It is the responsibility of the employee to obtain and provide the Form 20.



Covered volunteers are not allowed to combine wages from full time or part time employment.

CALCULATING TEMPORARY PARTIAL DISABILITY (TPD)

What is required when calculating temporary partial disability:

The injured employee's average weekly wage and

The total number of hours **worked or scheduled** to work in a seven (7) day period.

The Formula:

\$500.00(AWW)

\$290.00 (40 hrs x min wage)

\$210.00

X .66667

\$140.00

Questions?

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TIME FOR A **BREAK**

MEMBER RESOURCES

INSURANCE COVERAGES

CLAIMS PORTAL ENHANCEMENTS



**SOUTH CAROLINA
ASSOCIATION OF COUNTIES**

Van Henson, SCAC Director of Risk Management
Cliff Miller, SCAC Risk Manager
Robert Benfield, SCAC Director of Insurance Services

SCAC WEBSITE – RISK MANAGEMENT RESOURCES ACCESS



SOUTH CAROLINA
ASSOCIATION OF COUNTIES

County Directory

County Jobs

Member Portal

ABOUT SCAC

ADVOCACY

RESOURCES

EVENTS & EDUCATION

INSURANCE TRUSTS

PROGRAMS

COF

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

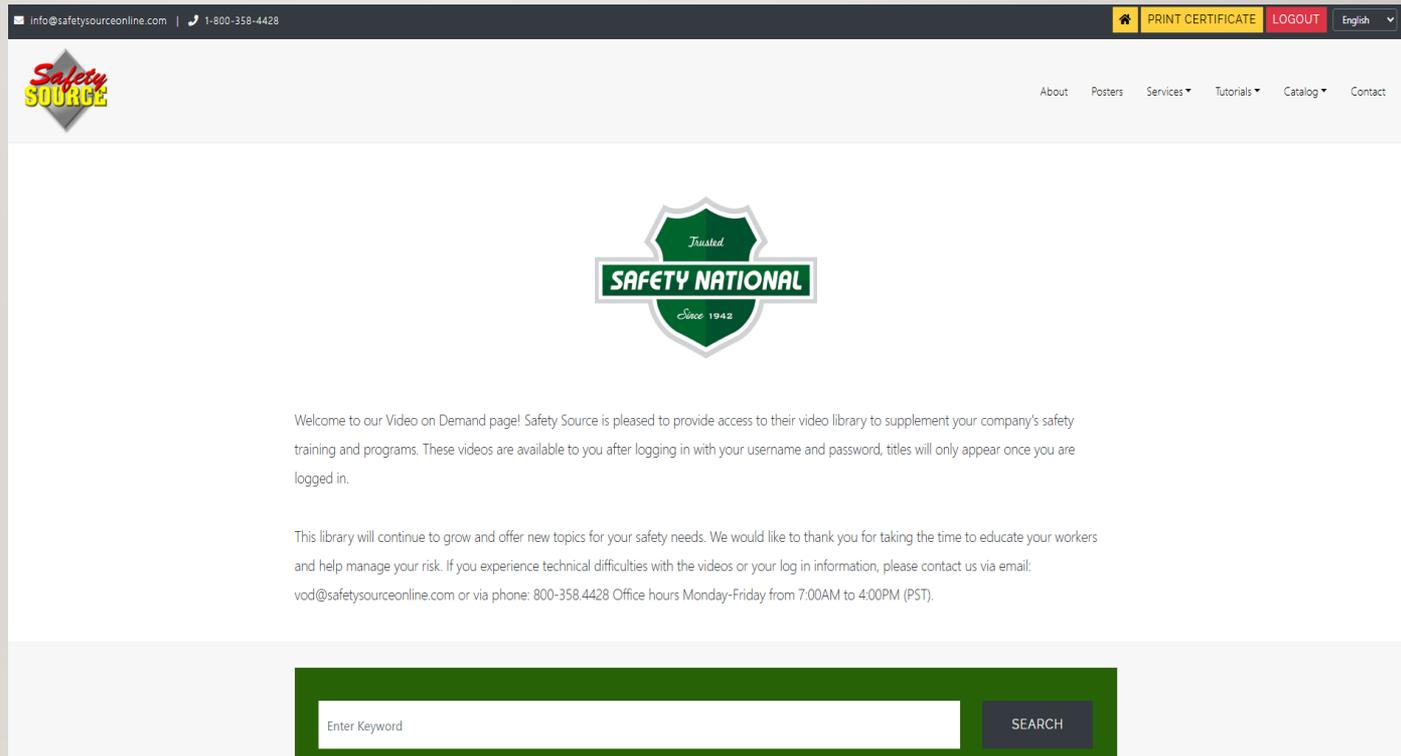


Log in

E-mail or Username – Your County Email Address
Password - RiskManager@1919

SAFETY SOURCE VIDEOS

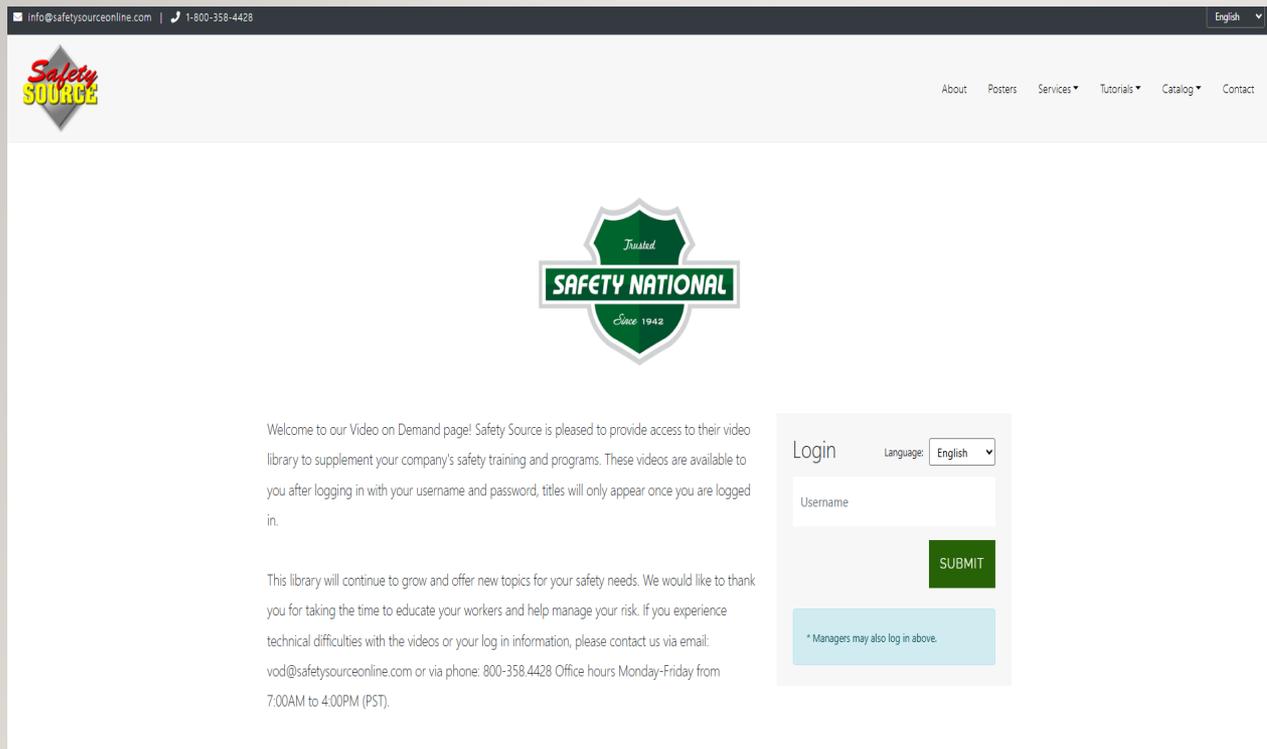
- **Free** Resource
- Streaming Video Library on Demand
- **>700 Videos**
- English & Spanish for Most Videos



The screenshot shows the Safety Source website interface. At the top, there is a dark navigation bar with the text "info@safetysourceonline.com" and "1-800-358-4428". To the right of this bar are buttons for "PRINT CERTIFICATE", "LOGOUT", and a language dropdown menu set to "English". Below the navigation bar is the "Safety SOURCE" logo on the left and a horizontal menu with links for "About", "Posters", "Services", "Tutorials", "Catalog", and "Contact". The main content area features the "SAFETY NATIONAL" logo, which is a green shield with a white border, containing the text "Trusted" at the top, "SAFETY NATIONAL" in a white banner across the middle, and "Since 1942" at the bottom. Below the logo, there is a paragraph of text: "Welcome to our Video on Demand page! Safety Source is pleased to provide access to their video library to supplement your company's safety training and programs. These videos are available to you after logging in with your username and password, titles will only appear once you are logged in." A second paragraph follows: "This library will continue to grow and offer new topics for your safety needs. We would like to thank you for taking the time to educate your workers and help manage your risk. If you experience technical difficulties with the videos or your log in information, please contact us via email: vod@safetysourceonline.com or via phone: 800-358.4428 Office hours Monday-Friday from 7:00AM to 4:00PM (PST)." At the bottom of the page, there is a green search bar with the placeholder text "Enter Keyword" and a dark green "SEARCH" button.

SAFETY SOURCE VIDEOS

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



The screenshot shows the website's landing page. At the top left is the 'Safety SOURCE' logo. A navigation menu includes 'About', 'Posters', 'Services', 'Tutorials', 'Catalog', and 'Contact'. The main content area features the 'SAFETY NATIONAL' logo with the tagline 'Trusted Since 1942'. Below the logo, there is a welcome message and a login form. The login form includes a 'Language' dropdown set to 'English', a 'Username' input field, a green 'SUBMIT' button, and a note: '* Managers may also log in above.' The footer text reads: 'Welcome to our Video on Demand page! Safety Source is pleased to provide access to their video library to supplement your company's safety training and programs. These videos are available to you after logging in with your username and password, titles will only appear once you are logged in. This library will continue to grow and offer new topics for your safety needs. We would like to thank you for taking the time to educate your workers and help manage your risk. If you experience technical difficulties with the videos or your log in information, please contact us via email: vod@safetysourceonline.com or via phone: 800-358.4428 Office hours Monday-Friday from 7:00AM to 4:00PM (PST).'

- Scroll Down the Landing Page
- **Username:** SCCounties
- **Password:** Safety 1
- 24 Categories of Safety Videos
- Preview Option
- Click her for test questions
 - Optional Opportunity to Obtain Q&A



Public Entity

Safety National » MAP Client Services » Public Entity

Motor vehicle crashes, slips, trips, and falls, to workplace violence, are just a few of the many risks that can impact the safety of your employees and the community. Safety National® understands the challenges of controlling these risks and has developed a suite of online risk control resources to help support and advance our clients' comprehensive risk management program. These risk control resources are collectively called MAP Client Services®, which are a set of complementary tools for our clients to help create and sustain program Management, Analysis, and Prevention efforts by maintaining a safety culture and minimizing the total cost of risk.

Learn More About Our Risk Control Services

[Risk Resources Network](#)

[Risk Control Services](#)



[Abuse Prevention Toolkit](#)



[Defensive and Distracted Driving Course](#)



[Fire Department Standard Operating Guidelines](#)

MAP Client Services Suite

[MAP Client Services Brochure](#)

[Need Help? Click Here](#)

[Already Registered](#)



HR Essentials Online



Law Enforcement Liability Resources



Office Ergonomics Solution



S:ERVE



Safety & Health Self-Assessment Tool for Law Enforcement & Jails



Safety Essentials Online

Safety Essentials Online

[Safety National](#) » [MAP Client Services](#) » [Safety Essentials Online](#)

This online service provides a variety of resources to assist your organization, including day-to-day safety and health compliance, loss prevention resources, policies, and written programs. In addition, we provide content depth to drive safety and risk control culture.

- **Customizable and Downloadable Content Training Resources:** PowerPoint presentations, speaker notes, checklists, forms, prewritten sample plan templates, policies, and safety meeting materials.
- **Safety National Documents:** Special documents created by Safety National's Risk Management Professionals, available only to our clients in an effort to mitigate risks.
- **Regulatory Activity:** Review recent regulatory activity and locate state and federal final and proposed rules and notices published in federal and state registers.
- **Chart Builder:** Compare and contrast federal and state EHS regulatory information.
- **Best Practices:** Enter "best practices" in the search engine to locate hundreds of case studies and white papers.
- **Daily News:** Feature articles written by a staff of safety professionals updated daily.
- **EHS Hotline:** Subscribers' environmental and safety questions are answered within 3 business days.
- **Safety Data Sheet (SDS) Search:** Online database of over 3.5 million SDSs to download and use.
- **Training:** Instructor-Led Training Materials, including Customizable PowerPoints, Audio Presentation, 7-Minute Safety Training, Toolbox Talks, and Safety Meeting Materials.
- **Employee Newsletters:** Monthly newsletters that can be customized and communicated with your employees to enhance safety culture.
- **Plan Builder:** Select from a library of safety plans, customize them and assemble into collections saved in a personal library.

SCAC RM TALK GROUP



Address to post a message:

sc-county-risk-managers-talk-
group@googlegroups.com

Training



**SOUTH CAROLINA
ASSOCIATION OF COUNTIES**

Current Class Offerings

- **Having a Culture of Respect in the Workplace** – Covers how to build in courtesy, respect and adding up small things to build a positive workplace setting.
- **Law Enforcement Leadership in a Changing Society** - Discusses current and future leadership tactics and philosophy.
- **Preparing Tomorrow's Leaders** - Foundational leadership overview for new or aspiring managers.
- **Risk Management Principles** - Educates county managers on the importance / elements of having a well-managed risk management program.
- **De-escalation (Civilian)** - Discusses how to navigate angry customers as well as internal conflicts.
- **De-escalation (Law Enforcement)** - Discusses how to manage confrontations with angry and mentally ill suspects.



Current Class Offerings

- **Detention Center Risk Management** - Discusses areas that all detention officers need to know and should pay close attention when working in a jail.
- **Inmate Supervision** - Educates on the do's and don'ts for any county employee who has direct exposure to inmate labor.
- **Anti-Harassment** - Explains how to avoid the pitfalls of an unhealthy work environment specifically targeting harassment potential.
- **Driving Concerns for the First Responder** – Covers areas that all first responders need to be aware of during normal or responsive driving.
- **Defensive Driving**
- **Coaching the Emergency Vehicle Operator- Ambulances**
- **Coaching the Emergency Vehicle Operators - Fire**

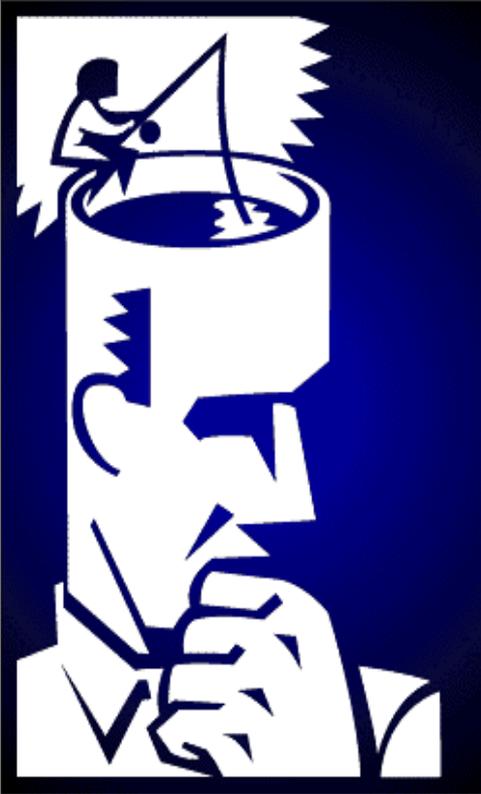


In Development

- **Customer Communication in the Public Sector**
- **Ethics in Local Government**



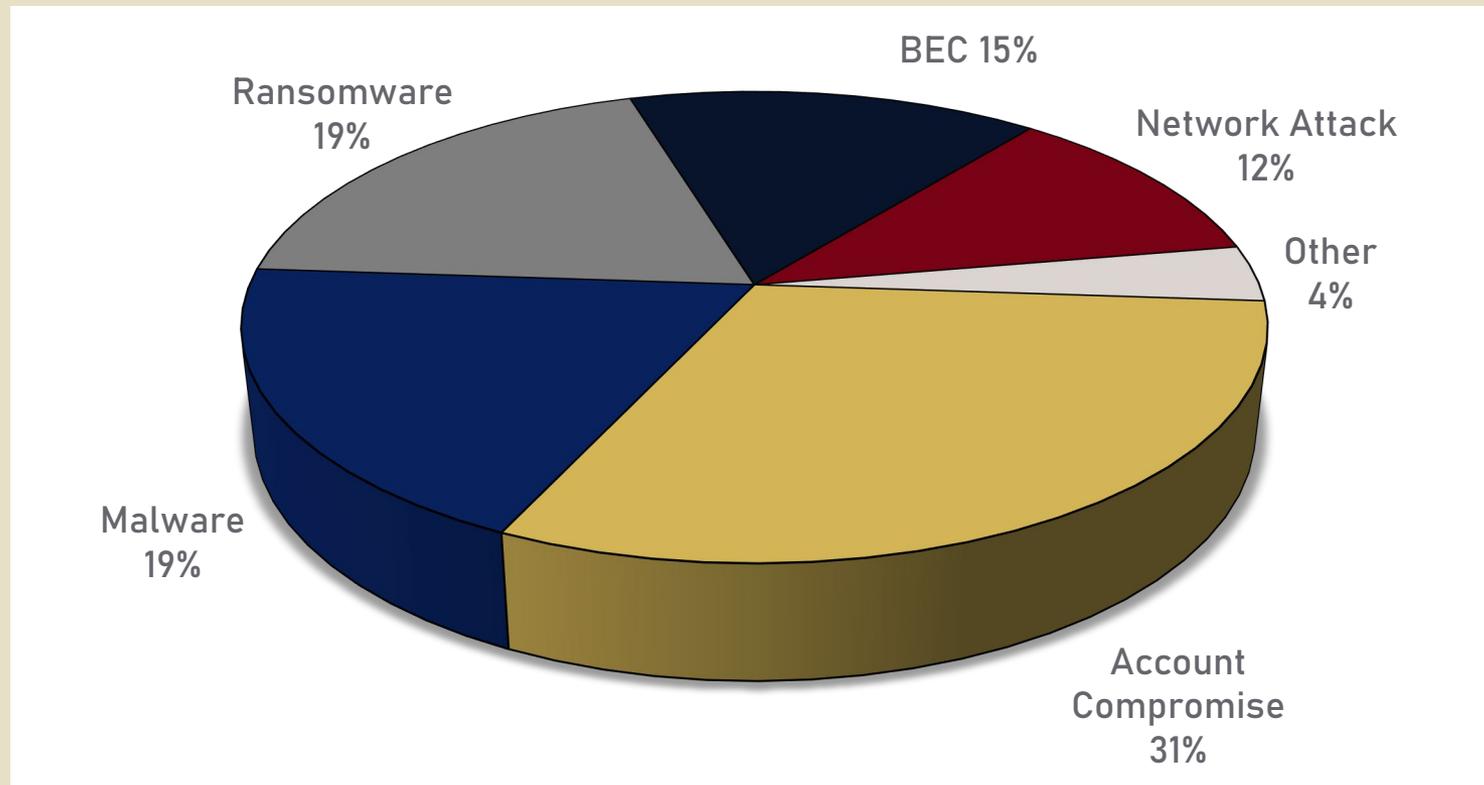
CYBER COVERAGE



- **DO YOU HAVE CYBER COVERAGE?**
- 25 SCCP< members have Cyber Coverage
- All SC Counties eligible
- 1 Million / 2 Million options available
- Answer 18 Questions



TYPES OF INCIDENTS IN SC IN 2023



CYBER COVERAGE

Cyber and Privacy Event Coverage Up To:	\$1,000,000 Aggregate Limit	\$2,000,000 Aggregate Limit
Requirements For Coverage:	Completed Cyber Survey and Approval by Broker	
Cyber Incident Response	\$1,000,000	\$2,000,000
Data Restoration Costs	\$1,000,000	\$2,000,000
Business Interruption	\$1,000,000	\$2,000,000
Contingent Business Interruption	\$1,000,000	\$2,000,000
Consequential Reputational Loss	\$1,000,000	\$2,000,000
Cyber Liability	\$1,000,000	\$2,000,000
Security & Privacy Reg Action	\$1,000,000	\$2,000,000
Media Liability	\$1,000,000	\$2,000,000
Criminal Reward	\$1,000,000	\$2,000,000
\$25,000 Per Occurrence Retention		

Incident Roadmap

Preferred Vendors >

News Center

Learning Center

Training & Awareness

Ransomware Resources

Risk Manager Tools

Contact Us

Risk Manager Tools

Dashboard

Select a Category

Ransomware

Calculators

Claims

Compliance

Incident Response

Notification

Policies

Research

Small Business

Vendors

Other



Code Red Alerts

DarkWeb IQ is a public-private partnership with exclusive visibility into ransomware gang targeting. eRiskHub clients can activate free Code Red Alerts which act as an early warning alert system in the event they are targeted by ransomware criminals.



Ransomware Impact

Discover the average financial and operational impact of a ransomware attack based on business sector or malware variant. Results are calculated based on hundreds of real ransomware incidents investigated by leading forensic firms.

Most Popular

Ransomware

- Must-Have Ransomware Safeguards
- SpyCloud Dark Web Scan

Calculators

- Business Interruption Cost Calculator

Policies

- Remote Working Policy

Other

- Data Privacy Law Map
- Bitsight Cyber Risk Rating
- Free Cookie Scan
- KnowBe4 Phishing Simulator

eRiskHub - 403 - Please Log In

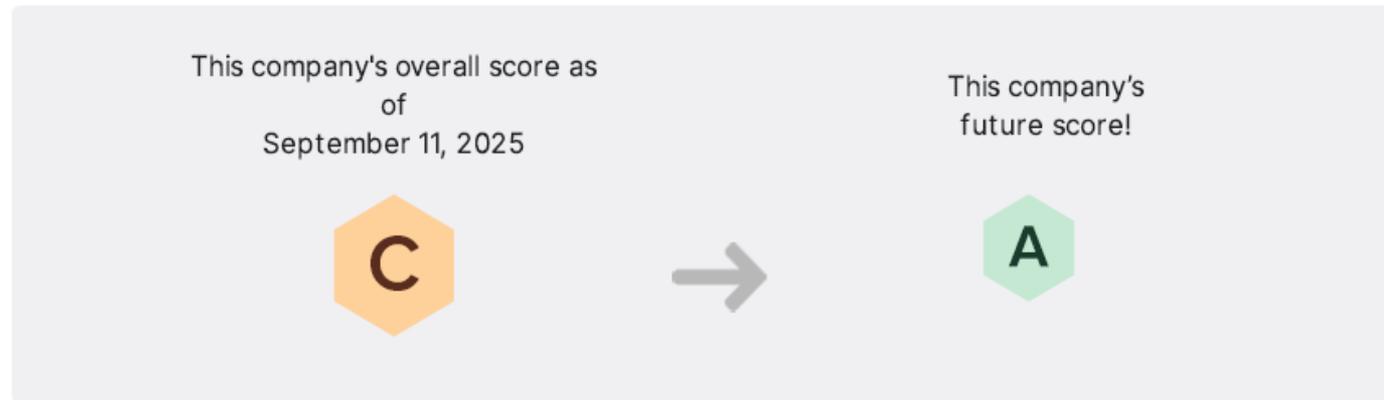
CYBER SECURITY SCORECARD

- **Security Rating of County Website**
- **Broker Tested All PL Members Websites**
- **Generate Score A - F**
 - A – 12
 - B – 5
 - C – F – 11
- **C – F = 5.4 Times More Likely to Suffer Breach**

Factors

 D 61	APPLICATION SECURITY	14 ISSUES	 A 100	IP REPUTATION	0 ISSUES
 A 100	CUBIT SCORE	0 ISSUES	 A 100	INFORMATION LEAK	0 ISSUES
 A 90	DNS HEALTH	2 ISSUES	 A 90	NETWORK SECURITY	4 ISSUES
 B 80	ENDPOINT SECURITY	1 ISSUE	 A 100	PATCHING CADENCE	0 ISSUES
 A 100	HACKER CHATTER	0 ISSUES	 A 100	SOCIAL ENGINEERING	0 ISSUES

Next Steps: Get to an A



1. Create an account

This file has a lot of detail but remember, it's only for one point in time. Create an account to get full free access to your organization's Scorecard along with continuous self-monitoring, history reports, CSV data exports, and more.

2. Validate your Digital Footprint

Once you have an account, review your company's Digital Footprint, the assets SecurityScorecard found as potentially attributable to your company, that affect the ratings in your Scorecard. Request removal or addition of IPs as needed.

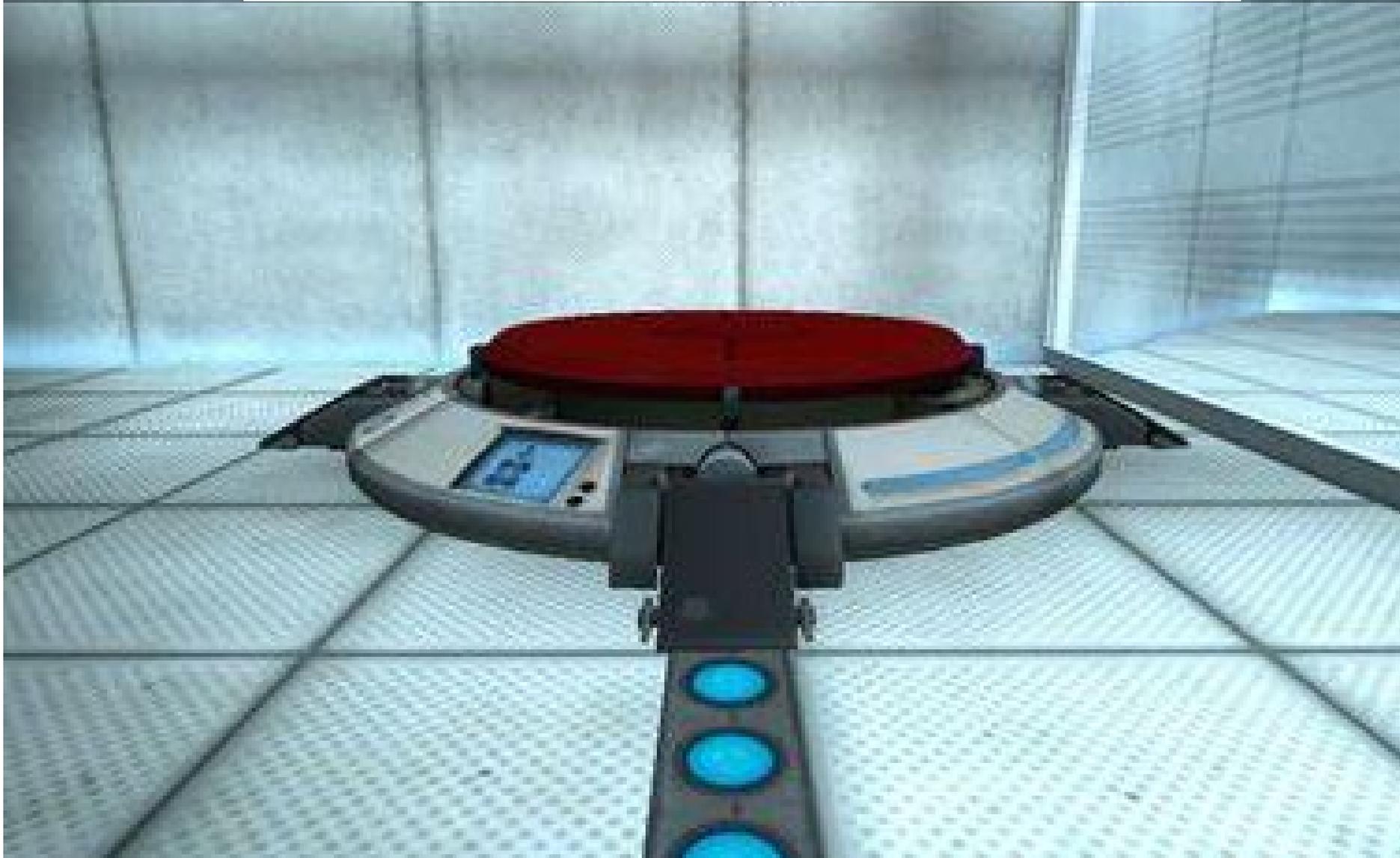
3. Review issue findings

Investigate the contents of your Scorecard with your team(s). It's a win for your company's security posture when you identify loose ends of which you weren't aware.

4. Remediate issues, improve your score

Whether you've deployed a fix, found assets that don't belong to your company, or want to share information about compensating controls, you can let us know by remediating the identified finding(s) and submitting them for resolution approval. Resolutions are handled by our Support team, which will resolve any outstanding item within three business days. Remediate issues within the platform or via the [Support Portal](#).

CLAIMS PORTAL ENHANCEMENTS



CLAIMS PORTAL USAGE

- ❖ The claims Portal can be used to run reports and review claims information.
- ❖ These reports can be used to identify claim trends and develop mitigation strategies.
- ❖ We are adding additional reports and the ability for members to review their property schedules and upload documents.
- ❖ Member Usage Breakout:
 - ❖ 4 Counties not signed up for Portal access
 - ❖ 9 Counties have not accessed their Portal since 2024
 - ❖ 29 Counties actively using their Portal!

MEMBER SUMMARY CLAIMS CHART

MEMBER SUMMARY 7/1/2000 - 6/30/2025						
Policy Year	# Claims	Total Paid	Total OS	Gross Incurred	Total Recovered	Net Incurred
2000	2,894	\$18,776,874.03	\$702,657.57	\$19,479,531.60	\$5,721,151.20	\$13,758,380.40
2001	3,053	\$23,882,413.94	\$457,239.82	\$24,339,653.76	\$5,438,165.60	\$18,901,488.16
2002	2,636	\$22,165,046.21	\$3,357,509.70	\$25,522,555.91	\$6,307,025.23	\$19,215,530.68
2003	2,741	\$24,719,050.98	\$1,133,168.42	\$25,852,219.40	\$2,995,891.36	\$22,856,328.04
2004	2,712	\$22,799,092.28	\$960,255.07	\$23,759,347.35	\$1,919,980.99	\$21,839,366.36
2005	2,544	\$20,190,598.45	\$575,959.19	\$20,766,557.64	\$1,640,850.73	\$19,125,706.91
2006	2,469	\$21,832,632.43	\$500,936.59	\$22,333,569.02	\$2,217,083.45	\$20,116,485.57
2007	2,408	\$23,984,502.68	\$3,923,581.66	\$27,908,084.34	\$1,593,714.65	\$26,314,369.69
2008	2,481	\$19,993,846.54	\$490,943.11	\$20,484,789.65	\$528,697.00	\$19,956,092.65
2009	2,457	\$23,799,607.23	\$452,579.95	\$24,252,187.18	\$757,030.55	\$23,495,156.63
2010	2,507	\$25,063,439.22	\$565,090.60	\$25,628,529.82	\$342,040.03	\$25,286,489.79
2011	2,346	\$18,725,533.24	\$758,166.74	\$19,483,699.98	\$315,137.49	\$19,168,562.49
2012	2,311	\$19,136,167.12	\$524,953.95	\$19,661,121.07	\$478,017.79	\$19,183,103.28
2013	2,379	\$21,668,297.56	\$825,887.27	\$22,494,184.83	\$349,428.30	\$22,144,756.53
2014	2,376	\$24,264,066.61	\$664,186.83	\$24,928,253.44	\$644,160.58	\$24,284,092.86
2015	2,344	\$27,739,294.14	\$1,169,567.17	\$28,908,861.31	\$508,367.74	\$28,400,493.57
2016	2,383	\$24,300,071.30	\$761,312.02	\$25,061,383.32	\$578,438.32	\$24,482,945.00
2017	2,129	\$18,916,890.74	\$551,156.88	\$19,468,047.62	\$435,538.99	\$19,032,508.63
2018	2,103	\$22,718,690.34	\$542,071.57	\$23,260,761.91	\$362,402.45	\$22,898,359.46
2019	2,058	\$23,630,579.90	\$283,469.10	\$23,914,049.00	\$825,863.69	\$23,088,185.31
2020	1,983	\$21,830,766.00	\$845,459.97	\$22,676,225.97	\$312,659.83	\$22,363,566.14
2021	2,150	\$22,751,147.01	\$1,776,220.17	\$24,527,367.18	\$483,509.60	\$24,043,857.58
2022	2,264	\$18,968,582.45	\$4,666,871.39	\$23,635,453.84	\$176,893.15	\$23,458,560.69
2023	2,285	\$17,222,857.84	\$11,522,686.58	\$28,745,544.42	\$105,865.10	\$28,639,679.32
2024	2,522	\$7,987,633.11	\$18,188,817.86	\$26,176,450.97	\$14,187.49	\$26,162,263.48

DEPARTMENT SUMMARY CLAIMS CHART

SCCWCT MEMBER DEPARTMENT SUMMARY 7/1/2022 - 6/30/2025								
Policy Year	2022	2022	2023	2023	2024	2024	Total	Total
Department	# Claims	Net Incurred	# Claims	Net Incurred	# Claims	Net Incurred	# Claims	Net Incurred
Administration			2	\$1,018			2	\$1,018
Animal Control	1	\$519	1	\$255			2	\$774
Detention Center	2	\$2,066	3	\$184,373			5	\$186,439
Emergency Medical S	3	\$59	4	\$323,779	1	\$2,150	8	\$325,988
Fire	3	\$10,803	1	\$0	3	\$3,304,120	7	\$3,314,923
Public Works					1	\$280	1	\$280
Road Maintenance			1	\$95,035			1	\$95,035
Sheriff	6	\$66,650	6	\$374,224	1	\$1,950	13	\$442,824
Solid Waste	1	\$3,458	1	\$0	1	\$23	3	\$3,481
Total	16	\$83,555	19	\$978,683	7	\$3,308,523	42	\$4,370,741

SCCWCT LOSS RUN

SCCWCT MEMBER LOSS RUN												
Insured	Department	First Name	Last Name	Loss Date	Claim Number	Status	Description	Total Paid	Total OS	Gross Incurred	Total Recovered	Net Incurred
County	Sheriff			7/3/2022	2022080228	C	Abrasion I	\$442.66	\$0.00	\$442.66	\$0.00	\$44
County	Fire			7/9/2022	2022080290	C	dropped p	\$1,271.22	\$0.00	\$1,271.22	\$0.00	\$1,27
County	Sheriff			7/16/2022	2022080322	C	MVA struc	\$461.46	\$0.00	\$461.46	\$461.46	\$
County	Detention Center			9/12/2022	2022080663	C	STRUCK	\$850.66	\$0.00	\$850.66	\$0.00	\$85
County	Sheriff			9/16/2022	2022080701	C	CONTUSI	\$450.48	\$0.00	\$450.48	\$0.00	\$45
County	Sheriff			9/26/2022	2022081353	C	RESPITO	\$549.53	\$0.00	\$549.53	\$0.00	\$54
County	Sheriff			9/27/2022	2022080752	C	MVA HIT	\$65,207.41	\$0.00	\$65,207.41	\$0.00	\$65,20
County	Solid Waste			10/7/2022	2022080843	C	FELL TR	\$3,458.07	\$0.00	\$3,458.07	\$0.00	\$3,45
County	Detention Center			11/22/2022	2022081115	C	SLIP & F	\$1,215.44	\$0.00	\$1,215.44	\$0.00	\$1,21
County	Sheriff			12/2/2022	2022081157	C	ACCIDEN	\$0.00	\$0.00	\$0.00	\$0.00	\$
County	Emergency Medical Services			12/18/2022	2022081241	C	STRAIN F	\$0.00	\$0.00	\$0.00	\$0.00	\$
County	Emergency Medical Services			12/26/2022	2022081270	C	MVA WA	\$1,164.37	\$0.00	\$1,164.37	\$1,105.05	\$5
County	Animal Control			1/6/2023	2023081354	C	BREAKIN	\$518.52	\$0.00	\$518.52	\$0.00	\$51
County	Fire			1/21/2023	2023081437	C	SLIP & F	\$0.00	\$0.00	\$0.00	\$0.00	\$
County	Fire			4/2/2023	2023081896	C	MVA W/	\$9,532.01	\$0.00	\$9,532.01	\$0.00	\$9,53
County	Emergency Medical Services			6/18/2023	2023082496	C	MOVING	\$0.00	\$0.00	\$0.00	\$0.00	\$
County	Administration			7/13/2023	2023082575	C	FELL ON	\$784.27	\$0.00	\$784.27	\$0.00	\$78
County	Emergency Medical Services			7/21/2023	2023082645	C	STEPPED	\$46,776.53	\$0.00	\$46,776.53	\$0.00	\$46,77
County	Detention Center			7/28/2023	2023082700	C	DRIVING	\$12.50	\$0.00	\$12.50	\$0.00	\$1
County	Sheriff			8/3/2023	2023082904	C	WALKED	\$274,214.71	\$0.00	\$274,214.71	\$0.00	\$274,21
County	Fire			8/4/2023	2023082901	C	STEPPING	\$0.00	\$0.00	\$0.00	\$0.00	\$
County	Emergency Medical Services			8/23/2023	2023082870	C	STEPPING	\$380.00	\$0.00	\$380.00	\$0.00	\$38
County	Detention Center			11/21/2023	2023083411	C	EXITING	\$457.91	\$0.00	\$457.91	\$0.00	\$45
County	Detention Center			11/21/2023	2023083414	O	REMOVING	\$15,465.28	\$168,437.51	\$183,902.79	\$0.00	\$183,90
County	Administration			11/29/2023	2023083458	C	MOVING	\$233.28	\$0.00	\$233.28	\$0.00	\$23
County	Animal Control			12/7/2023	2023083502	C	BIT ON R	\$255.09	\$0.00	\$255.09	\$0.00	\$25
County	Sheriff			12/12/2023	2023083522	C	SECURIN	\$725.62	\$0.00	\$725.62	\$0.00	\$72
County	Solid Waste			1/22/2024	2024083754	C	FELL FAC	\$0.00	\$0.00	\$0.00	\$0.00	\$

SCCWCT CAUSE OF INJURY CHART

SCCWCT CAUSE OF INJURY 7/1/2022 - 6/30/2025		
Cause of Injury	# Claims	Net Incurred
Burn or Scald â€“ Heat or Cold Exposuresâ€“ Contact With Dust, Gases, Fumes or Vapors	1	\$2,786
Cut, Puncture, Scrape Injured- By Broken Glass	2	\$460
Cut, Puncture, Scrape Injured- By Cut, Puncture, Scrape, NOC	1	\$0
Cut, Puncture, Scrape Injured- By Hand Tool, Utensil; Not Powered	1	\$448
Cut, Puncture, Scrape Injured- By Object Being Lifted or Handled	2	\$8,459
Fall, Slip or Trip Injury- From Ladder or Scaffolding	1	\$709
Fall, Slip or Trip Injury- Into Openings	1	\$756
Fall, Slip or Trip Injury- On Same Level	6	\$100,923
Fall, Slip or Trip- NOC	2	\$15,882
Miscellaneous Causes- Absorption, Ingestion or Inhalation, NOC	1	\$5,250
Miscellaneous Causes- Cumulative, NOC	1	\$0
Miscellaneous Causes- Other - Miscellaneous, NOC	4	\$3,337
Motor Vehicle- Collision or Sideswipe With Another Vehicle	1	\$0
Motor Vehicle- Collision with a Fixed Object	1	\$18
Rubbed or Abraded By- Rubbed or Abraded, NOC	1	\$0
Strain or Injury- By Holding or Carrying	1	\$3,675
Strain or Injury- By Lifting	1	\$0
Strain or Injury- By NOC	2	\$20,796
Strain or Injury- By Pushing or Pulling	1	\$1,692
Strain or Injury- By Reaching	1	\$0
Strain or Injury- By Repetitive Motion	1	\$0
Strain or Injury- By Twisting	2	\$7,045
Strain or Injury- By Wielding or Throwing	1	\$9,713
Striking Against or Stepping On- Stationary Object	3	\$0
Struck or Injured By- Animal or Insect	4	\$10,715
Struck or Injured By- Fellow Worker, Patient or Other Person	13	\$155,337
Struck or Injured By- Hand Tool or Machine in Use	1	\$11,883
Struck or Injured By- Motor Vehicle	1	\$496

SCCPLT LOSS RUN

SCCPLT CLAIMS LOSS RUN 7/1/2024 - 6/30/2025

County	Department	Claim Date	Claim Number	Claim Type	Status	Description	Total Paid	Total OS	Gross Incurred	Recovery	Net Incurred
County	Buildings & Safety	7/10/2024	GL2024-307	GL Bodily Injury	C	Clmt mis-s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
County	Sheriff	7/24/2024	GL0001-341	Auto Glass	C	Glass	\$594.98	\$0.00	\$594.98	\$0.00	\$594.98
County	Emergency Services	9/14/2024	AU2024-536	Auto Property Damage	C	Ambulance	\$2,984.44	\$0.00	\$2,984.44	\$0.00	\$2,984.44
County	Sheriff	9/24/2024	AU2024-576	Collision	C	While on duty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
County	Sheriff	9/24/2024	AU2024-578	Auto Property Damage	C	While on duty	\$1,416.75	\$0.00	\$1,416.75	\$0.00	\$1,416.75
County	Buildings & Safety	9/26/2024	GL2024-467	Building	O	Hurricane	\$232,721.32	\$29,278.68	\$262,000.00	\$0.00	\$262,000.00
County	Sheriff	10/2/2024	AU2024-591	Comprehensive	O	While on duty	\$0.00	\$2,000.00	\$2,000.00	\$0.00	\$2,000.00
County	Sheriff	10/28/2024	AU2024-663	Comprehensive	C	Deer ran into	\$7,341.80	\$0.00	\$7,341.80	\$0.00	\$7,341.80
County	Public Works	11/7/2024	AU2024-703	Auto Property Damage	C	IV struck car	\$5,371.92	\$0.00	\$5,371.92	\$0.00	\$5,371.92
County	Sheriff	12/7/2024	AU2024-793	Comprehensive	C	IV hit a deer	\$8,218.22	\$0.00	\$8,218.22	\$0.00	\$8,218.22
County	Other	12/10/2024	GL0001-607	Auto Glass	C	Glass	\$553.14	\$0.00	\$553.14	\$0.00	\$553.14
County	Public Works	12/18/2024	GL0001-606	Auto Glass	C	Glass	\$405.35	\$0.00	\$405.35	\$0.00	\$405.35
County	Sheriff	1/3/2025	GL0001-4	Auto Glass	C	Glass	\$1,028.58	\$0.00	\$1,028.58	\$0.00	\$1,028.58
County	Solid Waste	1/6/2025	GL2025-7	Building	O	Auto accident	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
County	Sheriff	1/9/2025	AU2025-7	Collision	C	Deputy Driver	\$17,789.98	\$0.00	\$17,789.98	\$0.00	\$17,789.98
County	Solid Waste	1/21/2025	GL0001-22	Auto Glass	C	Glass	\$750.44	\$0.00	\$750.44	\$0.00	\$750.44
County	Sheriff	2/6/2025	GL0001-49	Auto Glass	C	Glass	\$610.71	\$0.00	\$610.71	\$0.00	\$610.71
County	Solid Waste	3/4/2025	AU2025-142	Auto Property Damage	C	IV backed	\$3,451.41	\$0.00	\$3,451.41	\$0.00	\$3,451.41
County	Solid Waste	3/4/2025	AU2025-143	Collision	C	IV backed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
County	Solid Waste	3/31/2025	AU2025-216	Auto Property Damage	C	iv struck car	\$3,121.51	\$0.00	\$3,121.51	\$0.00	\$3,121.51
County	Solid Waste	3/31/2025	AU2025-220	Auto Property Damage	C	IV (tractor)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
County	Sheriff	3/31/2025	AU2025-222	Comprehensive	C	Ronnie wa	\$26,508.00	\$0.00	\$26,508.00	\$2,100.00	\$24,408.00
County	Library	5/3/2025	AU2025-315	Auto Property Damage	C	Drop box c	\$2,824.65	\$0.00	\$2,824.65	\$0.00	\$2,824.65
County	Library	5/3/2025	GL2025-209	GL Property Damage	C	CV struck	\$816.54	\$0.00	\$816.54	\$0.00	\$816.54
County	Other	5/9/2025	AU2025-326	Collision	C	Fleet vehicle	\$822.00	\$0.00	\$822.00	\$0.00	\$822.00
County	Sheriff	6/1/2025	AU2025-365	Comprehensive	C	IV hit a deer	\$4,721.92	\$0.00	\$4,721.92	\$0.00	\$4,721.92
County	Sheriff	6/8/2025	GL0001-266	Auto Glass	C	Glass	\$794.49	\$0.00	\$794.49	\$0.00	\$794.49

SCCPLT CLAIM TYPE CHART

SCCPLT CLAIM TYPE CHART

Claim Type	Claim Type	Net Incurred
Auto Bodily Injury	6	\$50,238
Auto Glass	35	\$14,407
Auto Property Damage	19	\$137,944
Building	2	\$3,065,006
Collision	75	\$415,015
Comprehensive	32	\$106,439
Errors & Omissions	1	\$50,000
GL Bodily Injury	2	\$15,000
GL Property Damage	7	\$1,950
Law Enforcement	4	\$44,000
Uninsured Motorist	6	\$28,164
Total	180	\$3,028,164

Questions?

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Cliff Miller
SCAC Risk Manager
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Robert Benfield
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BREAK
Time



Risk Management

&

Claims Update

PROPERTY & LIABILITY CLAIMS TOPICS

CLAIM REPORTING:

- AS SOON AS POSSIBLE. WE'D RATHER HEAR IT FROM YOU.
- MAKE SURE ALL VEHICLES HAVE CORRECT INSURANCE CARDS. STILL GETTING SOME INCORRECT FR-10S.
- FULL COMPLETION OF CLAIM REPORTING FORMS. MUST HAVE DOL, FACTS OF LOSS, DEPARTMENT.

CLAIM DOCUMENTATION:

- OBTAINING INCIDENT REPORTS FOR PROPERTY DAMAGE CAUSED BY AUTOMOBILES.
- PHOTOS – THE MORE, THE BETTER. ALMOST EVERYONE HAS A CAMERA. CLAIMANT VEHICLES, BUILDING DAMAGE, FALL LOCATIONS & HAZARDS
- SECURITY CAMERAS – A GREAT INVESTMENT

CLAIM RESOLUTION:

- TIMELY SUBMISSION OF TITLES FOR TOTAL LOSSES

RISK MANAGEMENT AWARDS

Self - Audit

Most Improved County

Sustained Excellence in RM

Outstanding Safety Achievement

Service Award

WC – lag time

P&L – lag time

Best Experience Modifier

**All award applications must be received by
December 5th !**



UPCOMING
EVENTS

OSHA RECORDKEEPING (300 LOGS)
TRAINING

DECEMBER 10, 2025

1919 THURMOND MALL

COLUMBIA, SC 29201

10:00 A.M. – 1:00 P.M.

REGISTRATION INFORMATION FORTHCOMING...



**SCAC Insurance
Trusts Membership
Meeting**

January 27 – 28, 2026

**Hilton Head
Omni Hotel**



Adjourn