

ANNUAL REPORT – YEAR 2015
THE ALLEGANY COUNTY MUTUAL SELF- INSURANCE PLAN

The Allegany County Mutual Self-Insurance Plan is the Workers' Compensation insurance carrier for Allegany County, Town, Village, and Soil & Water Conservation District employees and all active Firefighters and Ambulance Corps Volunteers in Allegany County. Plan participants include (28) Towns, (10) Villages, (32) Fire Departments, and (6) Ambulance Corps in the County.

Plan Participants

	<u>2014</u>		<u>2015</u>
County	538	County	601
Town	388	Town	428
Village	202	Village	217
Ambulance	167	Ambulance	220
Fire	<u>1,165</u>	Fire	<u>1,217</u>
	2,460		2,683

Workers' Compensation Claims

	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>Totals</u>
County	40	37	34	42	38	191
Towns	12	17	11	13	13	66
Villages	13	10	17	7	12	59
Fire	10	11	13	13	7	54
Ambulance	<u>0</u>	<u>8</u>	<u>1</u>	<u>6</u>	<u>10</u>	<u>25</u>
	75	83	76	81	80	395

Workers' Compensation Benefits Paid in 2015

County	\$244,326
Town	\$161,776
Village	<u>\$47,323</u>
	\$453,424

<u>Physical Examinations</u>	<u>2015</u>
Firefighter Volunteers	68
Ambulance Volunteers	<u>10</u>
	78

All employees including part-time, seasonal, and Job Track Workers must have a pre-employment physical examination. In addition, all firefighters and ambulance volunteers are required, by Local Law, to complete a physical before acting in the line of duty. Annually, safety training and award luncheons are held for Towns, Villages, and Public Works Department employees.

In 2015, Sharon Keib retired after 35 years of service with Allegany County, 28 years of which were spent administering the Workers' Compensation Program. In the interim, the County Administrators' Office, the Personnel Office, and the Treasurer's Department are handling the day to day program operations. Our Third Party Claims Administrator (POMCO, Inc.) continues to handle all workers' compensation claims at an annual cost of \$25,000.00. Richardson & Stout Insurance, Inc. provides Excess Insurance Coverage through Safety National Insurance at an annual cost of \$105,000. Additionally, an annual external audit is provided by RLD Associates at a cost of \$6,050.00.

Respectfully submitted,

John E. Margeson