

Craig White

From: Mike Geisel
Sent: Thursday, April 20, 2017 4:34 PM
To: Barbara McGuinness; Barry Flachsbart; Ben Keathley; Bob Nation; Dan Hurt; Guy Tilman; Michelle Ohley; Randy Logan; Tom DeCampi
Cc: Executive Staff
Subject: FW: Safety Committee and EMR factor

This is really good news and directly relates to dollars saved by the City in our workers compensation premiums. In his message below, Mr. Winters, indicates that he shared information relative to our workers compensation experience modifier factor (EMR). The City of Chesterfield has the LOWEST EMR for all SLAIT cities. That attests to the effectiveness of our safety programs, means that employees go home with all fingers, toes, hearing, and eyesight intact... and means that the City of Chesterfield pays the lowest workers compensation insurance premiums possible. The emphasis on safety has reduced our workers compensation roughly \$100,000 from the average premium. That is significant.

As you know, Daniel and Henry is our claims administrator through the St. Louis Area Insurance Trust.

From: Winters, David [<mailto:WINTERSD@danielandhenry.com>]
Sent: Thursday, April 20, 2017 3:42 PM
To: Mike Geisel <mgeisel@chesterfield.mo.us>
Cc: Wicker, Steve <WickerS@danielandhenry.com>
Subject: Safety Committee and EMR factor

I shared with the Chesterfield Safety Committee this morning that their work continues to pay dividends as for the 5th year in a row the EMR is down and that Chesterfield has the lowest EMR for all SLAIT members. I wanted to congratulate you and the entire staff. The chair and all the Committee is to be commended for a job well done.

Experience Modifier Factor determines your final premium. That is .68 with 1.00 being average or neutral. It says for your payroll classes, you have had fewer actual losses to earn that credit of 32%. Your finance folks would have that invoice from years past to show how that reduces your cost. **The premium was \$285k last year; the unadjusted bill would be over \$376k.**

Please share with the department heads that Safety is a value and is the right thing to do!

David Winters, Loss Control Consultant

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