

CEG Discount Programs

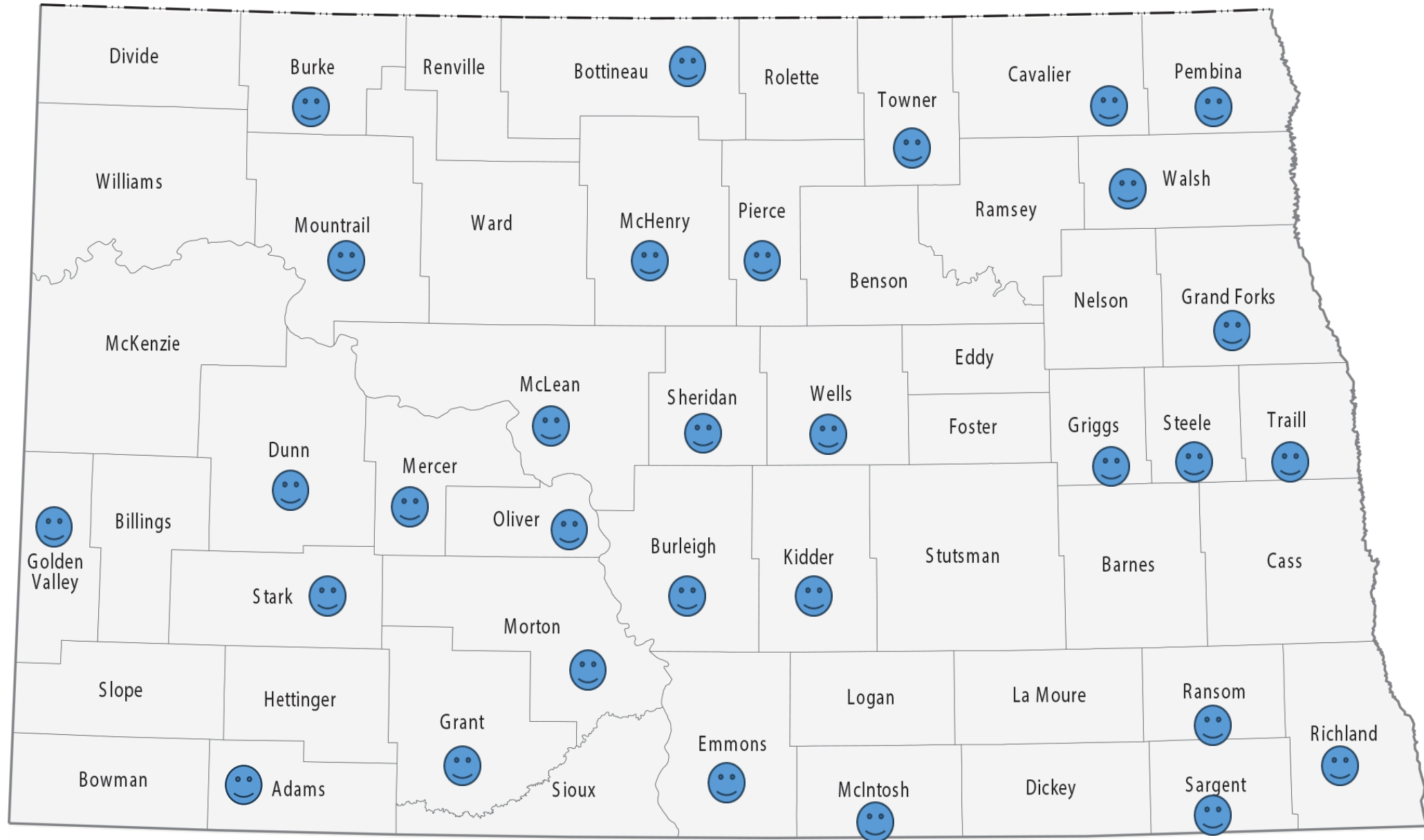
- NDCCA Business Meeting
- October 26, 2025
 - Michael Casey, Underwriting and Loss Control Manager
 - Patrick Engelhart, Safety Manager
 - Jennifer Morman, Claims Manager



LMS- Learning Management System

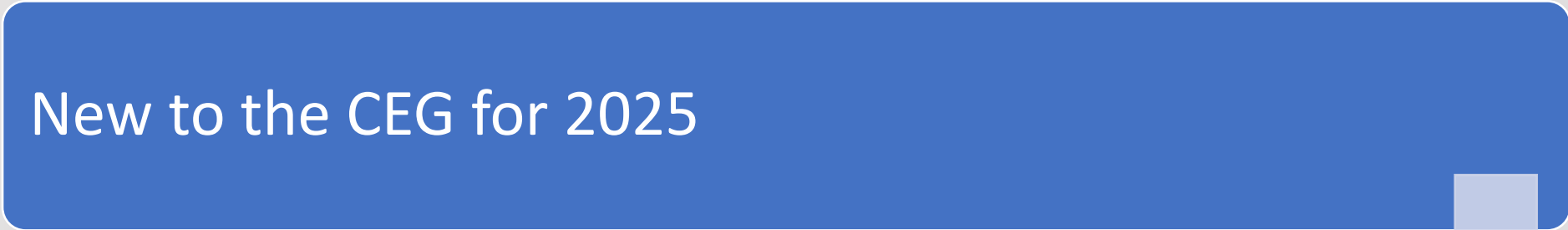
- 5% Discount Program Off Annual Workers Compensation Premiums
- With property tax caps now in effect, having programs that promote safety & save counties money= Win-Win
- Easy Program- Risk Managers-Dept Supervisors→
- We can choose who in the county participates- Law Enforcement
- WSI program has a large Library of extensive safety classes-
- Each LMS participant has to take one online course per Quarter.
- LMS 5%+ Annual Training 5%+ Dividend Credits= 30%-35% Savings CEG Safety Programs

LMS Discount Program Participants - 2025



Safety Management Program

New to the CEG for 2025



Is heavily dependent on Risk Managers



To be successful, will require department heads to cooperate with their Risk Managers

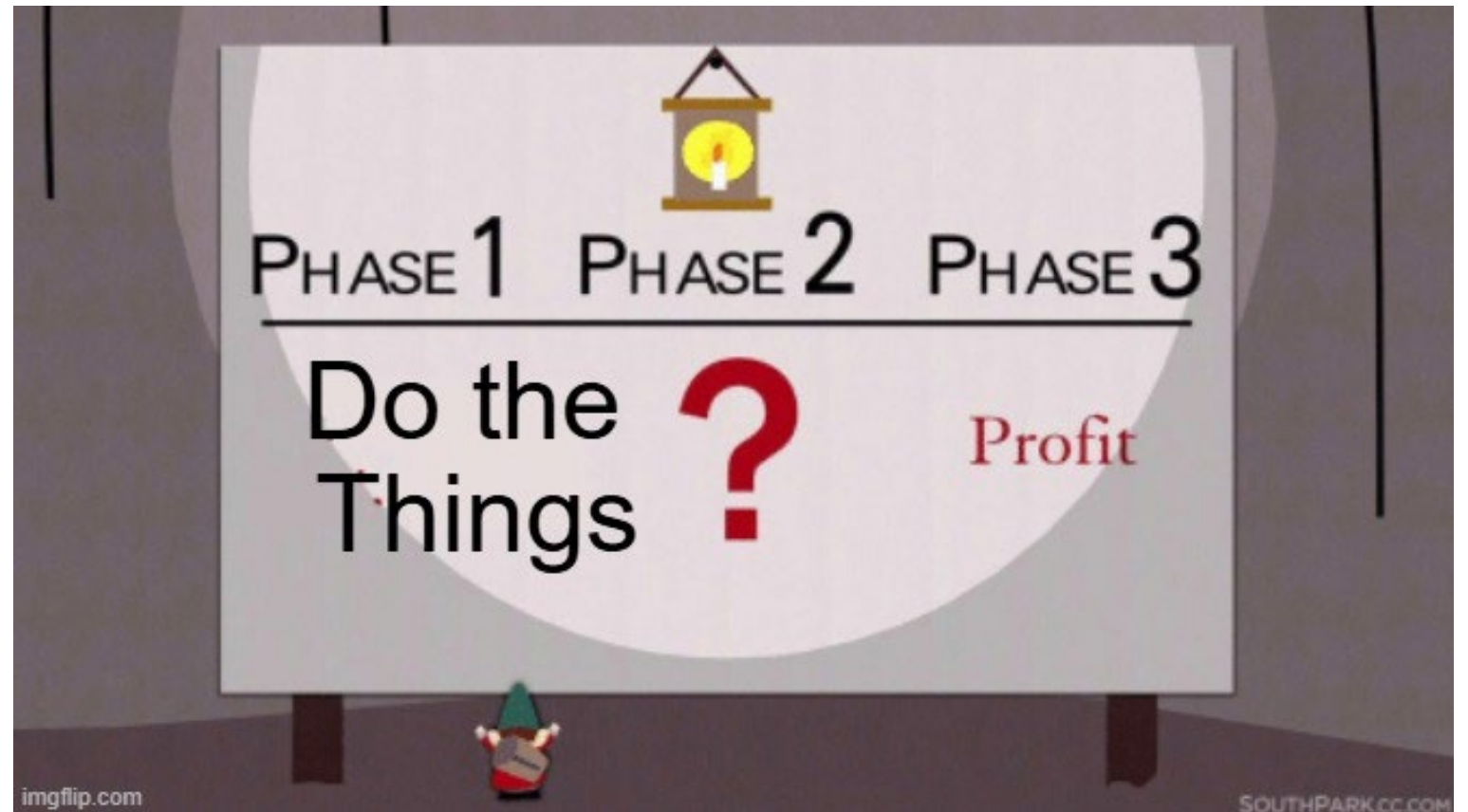


A Core Element...

- **Management Leadership**

- Management provides the leadership, vision, and resources needed to implement an effective safety and health program. Management leadership means that business owners, managers, and supervisors:
 - Make worker safety and health a core organizational value.
 - Are fully committed to eliminating hazards, protecting workers, and continuously improving workplace safety and health.
 - Provide sufficient resources to implement and maintain the safety and health program.
 - Visibly demonstrate and communicate their safety and health commitment to workers and others.
 - Set an example through their own actions.

SMP Program



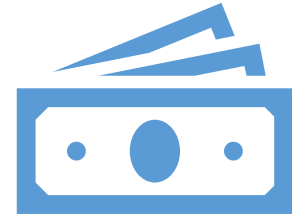
SMP Program Requirements



Accident Investigations
on all claims



Quarterly Inspections of
facilities



10% discount = \$350k

Real #'s to be worried about...

\$2,517,247 in Total Incurred Costs for the 2025 period

- '22-'24
- \$839,082 in direct losses per year

Indirect Costs

- 3.5 to 5 times workers comp TIC
- \$3 million a year