



Fiscal Year 2025 Update

Enterprise Risk Management Team

Objectives

- 💧 Occupational Health & Safety
- 💧 Workers' Compensation
- 💧 Workers' Compensation Medical Management
- 💧 Auto Liability
- 💧 GLWA Current Schedule of Insurance
- 💧 Total Cost of Risk (T.C.O.R.)



Occupational Health & Safety

Enterprise Wide Top 10 Safety Violations

- 💧 Accident Prevention Signage & Tags
- 💧 Hazard Communication
- 💧 Exposed Electrical Conduits
- 💧 Machine Guarding
- 💧 Traffic Safety
- 💧 Emergency Eye Wash Station Inspections & Maintenance
- 💧 Storage of Flammable Liquid - Good Housekeeping
- 💧 Control of Hazardous Energy Sources
- 💧 Compressed Gas Storage
- 💧 Walking-Working Surfaces

Accident Prevention Signage & Tags



- GLWA Accident Prevention Program

[GLWA.EHS-000.AccidentPrevention-PROGRAM.2021.pdf](#)

- MIOSHA Part 37. Accident Prevention Signs and Tags

[GI 37](#)

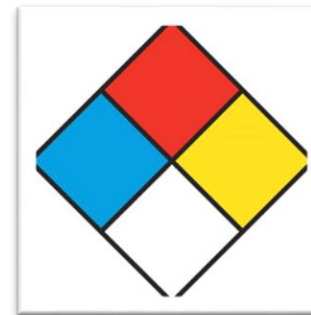
Hazard Communication

💧 GLWA Hazard Communication Program

[GLWA.EHS-014 Hazard Communication Right to Know PROGRAM.2021.pdf](#)

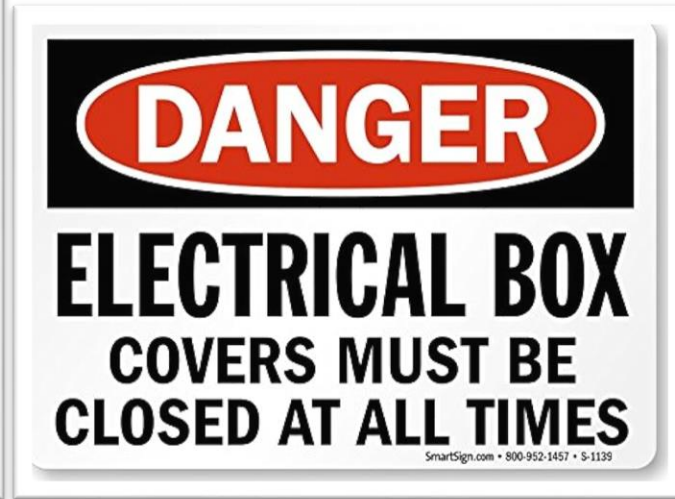
💧 MIOSHA Part 92. Hazard Communication

[CS 42 GI 92 OH 430](#)



Pictograms, Names and usage	
	Exploding Bomb Explosives Self-Reactive Organic Peroxides
	Flame Oxidizers
	Skull & Crossbones Acute Toxicity (severe)
	Flame Over Circle Oxidizers
	Gas Cylinder Gases Under Pressure
	Environment Environmental Toxicity
	Corrosion Corrosives
	Exclamation Mark Irritant Dermal Sensitizer Acute Toxicity Narcotic Effects Respiratory Tract Hazardous to Ozone
	Health Hazard Carcinogen Respiratory Sensitizer Reproductive Toxicity Target Organ Toxicity Mutagenicity Aspiration Toxicity

Exposed Electrical Conduit



- 💧 GLWA Electrical Safety Program
[GLWA.EHS-005 Electrical Safety Procedure.pdf](#)
- 💧 MIOSHA Part 39. Design Safety Standards for Electrical Systems
[GI 39](#)

Machine Guarding

- ♦ GLWA General Health & Safety Training
- ♦ MIOSHA Part 7. Guards for Power Transmission

GI 7

OSHA GUARD-OPENING REQUIREMENTS

The maximum permissible opening for guards as required by OSHA 29 CFR 1910.217 for mechanical power presses is as follows:

Distance of Opening From Point-of-Operation Hazard (Inches)	Maximum Width of Opening (Inches)
1/2 to 1 1/2	1/4
1 1/2 to 2 1/2	3/8
2 1/2 to 3 1/2	1/2
3 1/2 to 5 1/2	5/8
5 1/2 to 6 1/2	3/4
6 1/2 to 7 1/2	7/8
7 1/2 to 12 1/2	1 1/4
12 1/2 to 15 1/2	1 1/2
15 1/2 to 17 1/2	1 3/4
17 1/2 to 31 1/2	2 1/4
Over 31 1/2	6

Part No. K5C-012

Traffic Safety



💧 GLWA Traffic Safety Training

💧 MDOT Work Zone Safety

Work zone safety



Emergency Eye Wash Inspections & Maintenance

- ♦ GLWA conducts regular Preliminary Maintenance (PMs) on all Emergency Eye Wash Stations
- ♦ MIOSHA Part 472. Medical Services and First Aid

GI 472



Storage of Flammable Liquid – Good Housekeeping



- ♦ GLWA Spill Prevention Control and Countermeasure Plan (SPCC)
 - ♦ Each affected GLWA Facility has their own SPCC to reference
- ♦ MIOSHA Part 75. Flammable Liquids

GI 75

Control of Hazardous Energy Sources

- GLWA Control of Hazardous Energy Sources (LO/TO) Program

[GLWA.EHS-002 Control of Hazardous Energy Sources Procedure\(2021\).pdf](#)

- MIOSHA Part 85. The Control of Hazardous Energy Sources

[GI 85](#)



Compressed Gas Storage



- ♦ GLWA Compressed Gas Procedure
[GLWA.EHS-009 Compressed Gas Procedure.pdf](#)
- ♦ Compressed Gas Association Rule 3.3.8 & MIOSHA Part 69.
Compressed Gases

[GI 69](#)

Walking-Working Surfaces

- GLWA General Health & Safety Training

- MIOSHA Part 2. Walking-Working Surfaces

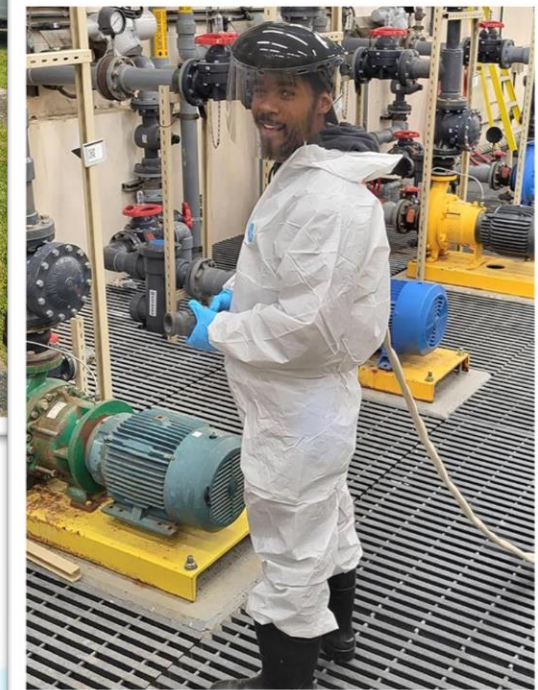
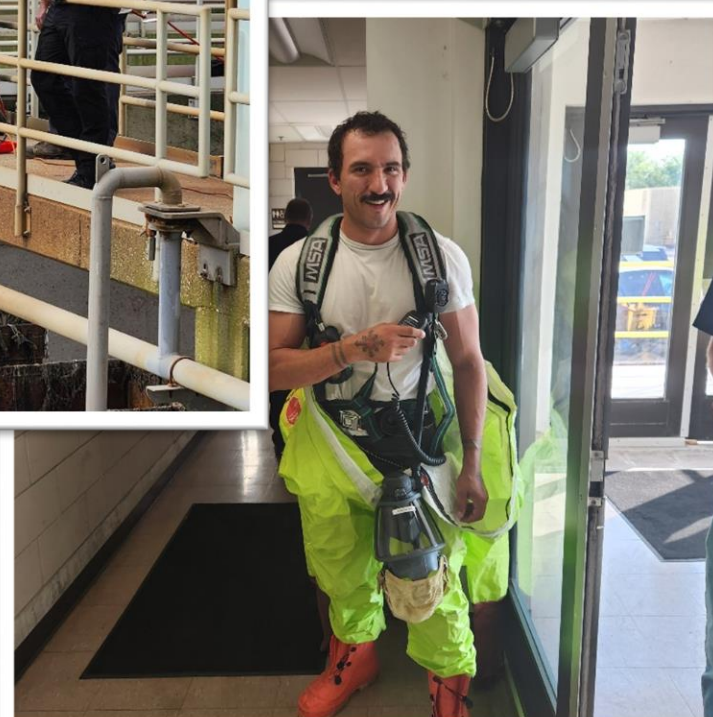
GI 2



ERM Safety Inspection Jul 1st, 2024 – Jun 30th, 2025

	# of Inspections Completed	Serious	Repeat Serious	Other Than Serious	Repeat Other Than Serious	Safety Recommendation
Water Operations	89	3	-0-	191	14	38
Wastewater Operations	62	4	-0-	68	6	26
Financial Services	1	-0-	-0-	-0-	-0-	-0-
Administration Compliance Services	1	-0-	-0-	16	-0-	2
Planning Services	4	-0-	-0-	1	-0-	2
Contractor	20	10	0	55	0	8
TOTAL	176	17	-0-	331	20	76

GLWA “Caught Working Safe” Program





Workers' Compensation

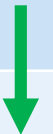
Workers' Compensation Year-Over-Year Comparative Metrics

All Years Valued as of June 30th, 2025

Fiscal Year Ending	Claim Count	Incurred	Paid	Average Paid per Closed Claim	Other Metrics	
					# of Litigated Claims	# of Open Claims
06.30.2016	30	\$46,720	\$46,720	\$1,557	-0-	-0-
06.30.2017	52	\$187,013	\$187,013	\$3,596	-0-	-0-
06.30.2018	51	\$271,809	\$271,809	\$5,329	2	-0-
06.30.2019	42	\$254,321	\$254,321	\$6,055	1	-0-
06.30.2020	41	\$154,443	\$154,443	\$3,767	1	-0-
06.30.2021	31	\$395,048	\$395,048	\$12,743	2	-0-
06.30.2022	25	\$561,859	\$289,876	\$11,595	1	1
06.30.2023	48	\$451,232	\$226,900	\$4,727	2	2
06.30.2024	47	\$79,120	\$51,661	\$1,009	1	1
06.30.2025	32	\$142,154	\$41,665	\$1,302	1	4

Workers' Compensation Reported Claim Frequency Metrics as of June 30th, 2025

Fiscal Year Ending	Claims (A)	Total Hours (B)	Frequency Rate [(A)x200,000/(B)]
06.30.2016	30	756,192	7.9
06.30.2017	52	1,682,984	6.3
06.30.2018	51	1,851,609	5.6
06.30.2019	42	1,982,686	4.2
06.30.2020	41	2,034,808	4.1
06.30.2021	31	1,974,330	3.1
06.30.2022	25	1,929,786	2.5
06.30.2023	48	1,924,138	5.0
06.30.2024	47	2,104,673	4.4
06.30.2025	32	3,247,636	2.0



Workers' Compensation Incurred Loss Triangle

Incurred Loss Triangle as of Jun 30th, 2025

Months	Dec 6	Jun 12	Dec 18	Jun 24	Dec 30	Jun 36	Dec 42	Jun 48	Dec 54	Jun 60	Dec 66	Jun 72
FY 16*		\$32,217.93	\$54,841.64	\$43,705.71	\$46,705.71	\$46,720.00	\$46,720.00	\$46,719.88	\$46,719.88	\$46,720.00	\$46,720.00	\$46,720.00
FY 16/17	\$131,792.91	\$201,593.07	\$226,784.40	\$189,301.00	\$189,163.00	\$189,145.16	\$189,145.16	\$189,145.00	\$189,145.00	\$189,145.00	\$189,145.00	\$189,145.00
FY 17/18	\$80,260.10	\$341,249.00	\$323,228.00	\$318,983.00	\$321,838.33	\$321,838.00	\$326,670.00	\$326,406.00	\$326,406.00	\$326,406.00	\$326,406.00	\$326,406.00
FY 18/19	\$153,425.00	\$320,326.20	\$275,098.36	\$272,314.00	\$254,334.00	\$254,321.00	\$254,321.00	\$254,321.00	\$254,321.00	\$254,321.00	\$254,321.00	\$254,321.00
FY 19/20	\$95,895.95	\$184,199.00	\$176,023.00	\$154,443.00	\$154,443.00	\$154,443.00	\$154,443.00	\$154,790.00	\$154,790.00	\$154,790.00	\$154,790.00	\$154,790.00
FY 20/21	\$85,195.00	\$383,152.00	\$416,966.13	\$416,966.00	\$425,188.39	\$425,188.00	\$425,188.00	\$425,188.00	\$425,188.00	\$425,188.00		
FY 21/22	\$140,857.00	\$328,716.00	\$325,421.00	\$327,401.00	\$482,104.00	\$561,859.41	\$561,859.41	\$561,859.41				
FY 22/23	\$85,868.00	\$318,093.00	\$289,647.66	\$451,232.66	\$451,232.66	\$451,232.66						
FY 23/24	\$70,598.52	\$79,120.07	\$79,120.07	\$79,120.07								
FY 24/25	\$49,394.04	\$142,154.04										

Workers' Compensation Paid Loss Triangle

Paid Loss Triangle as of Jun 30th, 2025

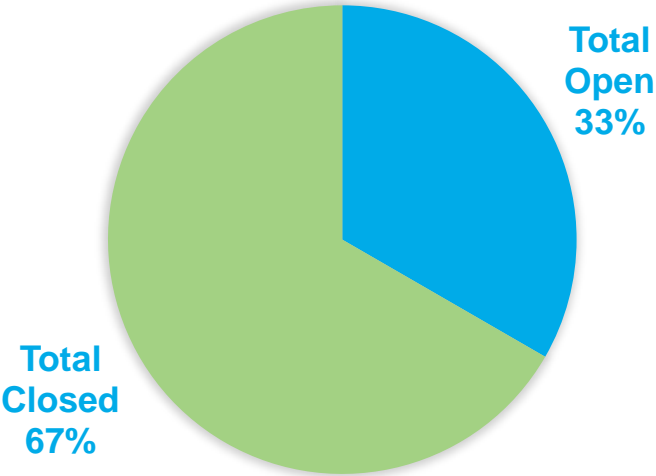
Months	Dec 6	Jun 12	Dec 18	Jun 24	Dec 30	Jun 36	Dec 42	Jun 48	Dec 54	Jun 60	Dec 66	Jun 72
FY 16*		\$16,725.86	\$38,986.90	\$43,661.37	\$46,705.71	\$46,720.00	\$46,720.00	\$46,719.88	\$46,719.88	\$46,720.00	\$46,720.00	\$46,720.00
FY 16/17	\$25,645.05	\$132,786.40	\$186,492.25	\$189,301.00	\$189,163.00	\$189,145.16	\$189,145.16	\$189,145.00	\$189,145.00	\$189,145.00	\$189,145.00	\$189,145.00
FY 17/18	\$28,076.76	\$142,086.00	\$225,607.00	\$243,655.00	\$249,972.28	\$251,886.00	\$271,809.00	\$271,809.00	\$271,809.00	\$271,809.00	\$271,809.00	\$271,809.00
FY 18/19	\$20,134.00	\$154,981.59	\$200,208.13	\$242,554.00	\$254,334.00	\$254,321.00	\$254,321.00	\$254,321.00	\$254,321.00	\$254,321.00	\$254,321.00	\$254,321.00
FY 19/20	\$35,654.47	\$123,691.00	\$151,132.00	\$154,443.00	\$154,443.00	\$154,443.00	\$154,443.00	\$154,443.00	\$154,443.00	\$154,443.00	\$154,443.00	\$154,443.00
FY 20/21	\$39,593.00	\$349,667.00	\$349,667.00	\$349,667.00	\$395,048.00	\$395,048.00	\$395,048.00	\$395,876.00	\$395,876.00	\$395,876.00		
FY 21/22	\$140,857.00	\$187,859.00	\$176,000.00	\$276,000.00	\$276,412.41	\$289,876.34	\$289,876.34	\$289,876.34				
FY 22/23	\$62,334.20	\$213,853.72	\$226,900.00	\$226,782.08	\$226,782.08	\$226,782.08						
FY 23/24	\$43,141.42	\$51,661.59	\$51,661.59	\$51,661.59								
FY 24/25	\$23,760.00	\$41,665.84										

Workers' Compensation Claim Count Year over Year

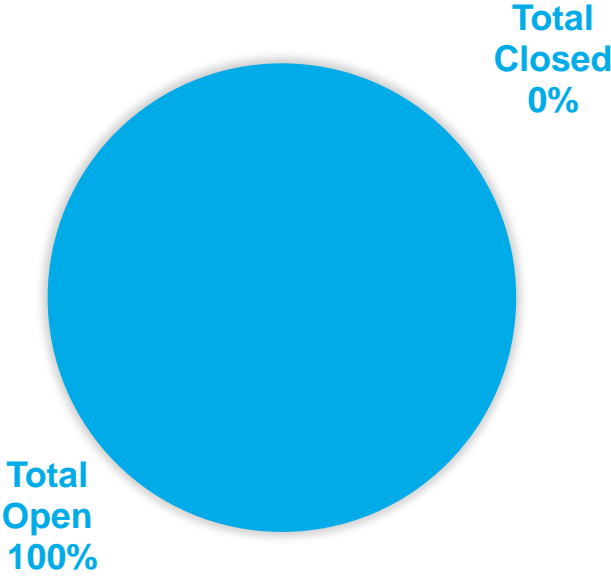
Calendar Year (CY)	Lost Time	Medical Only	Record Only	Total
CY 23	6	28	12	46
CY 24	0	27	17	44
CY 25	3	13	6	22
TOTAL	9	68	35	112

Lost Time Claim Closure Rate Year over Year

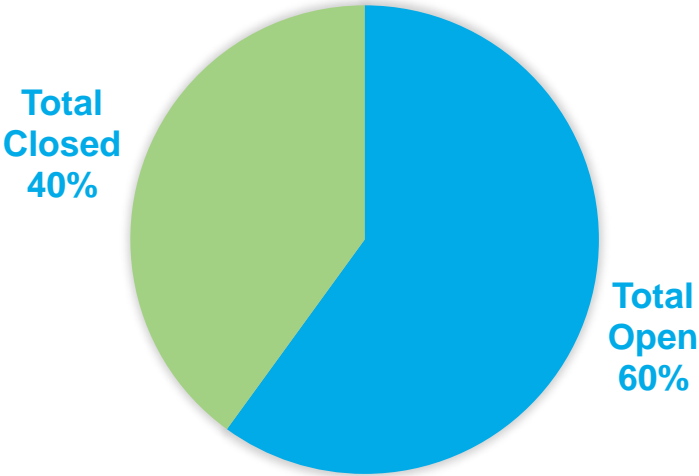
CY 2023



CY 2024



CURRENT

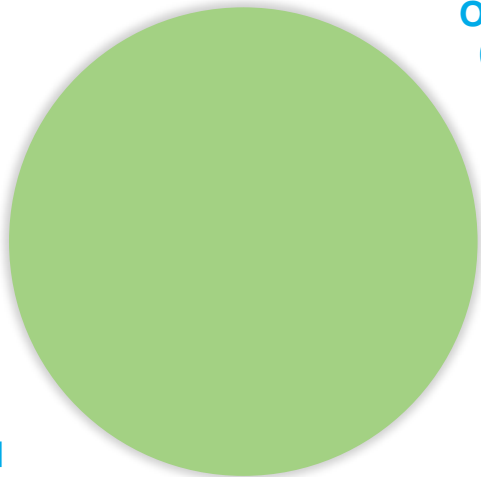


Medical Only Claim Closure Rate Year over Year

CY 2023

Total
Open
0%

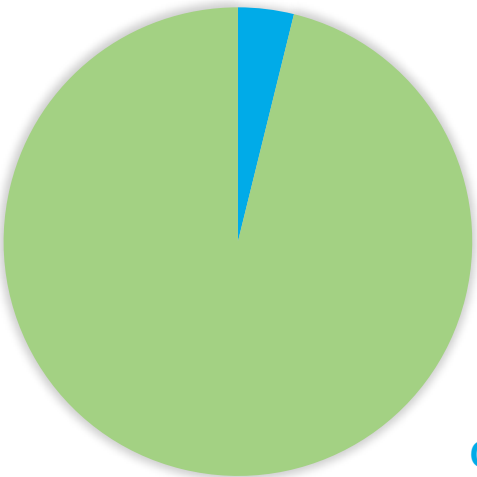
Total
Closed
100%



CY 2024

Total
Open
4%

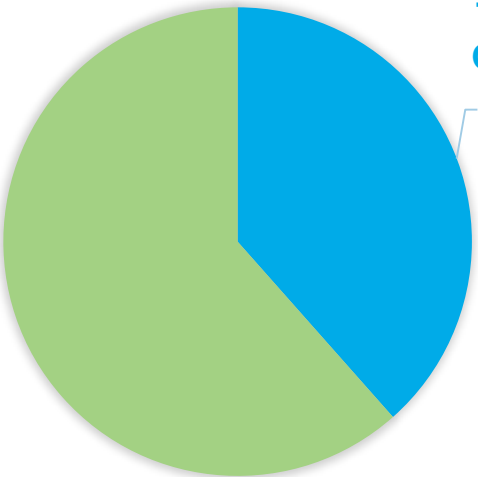
Total
Closed
96%



CURRENT

Total
Open
38%

Total
Closed
62%



Accident Rate Based on Date of Hire & Age Group Year over Year

Date of Hire	# of Claims	% of Claims
0 – 90 Days	6	5.4%
90 – 180 Days	4	3.6%
180 – 365 Days	5	4.5%
Over 365 Days	96	86.5%

Age Group	# of Claims	% of Claims
15 – 24 Years	5	4.5%
25 – 34 Years	22	19.6%
35 – 49 Years	25	22.3%
50 – 64 Years	51	45.5%
65 & Over	8	7.1%
Unknown	1	0.9%

Top 5 Part of Body Injury by Claim Year over Year

CY 2024			
Part of Body	# of Claims	Total Incurred	Average Incurred Per Claim
Lower Back Area	6	\$125,281	\$20,880
Shoulder(s)	4	\$81,463	\$20,366
Hand	4	\$2,256	\$564
Lungs	3	\$1,492	\$497
Lower Leg	3	\$932	\$311

CURRENT			
Part of Body	# of Claims	Total Incurred	Average Incurred Per Claim
Hand	6	\$1,235	\$206
Body Systems & Multiple	6	\$1,099	\$183
Multiple Body Parts	5	\$694	\$139
Wrist	4	\$29,133	\$7,283
Lower Back Area	4	\$4,251	\$1,063

History of Litigated Workers' Compensation Claims

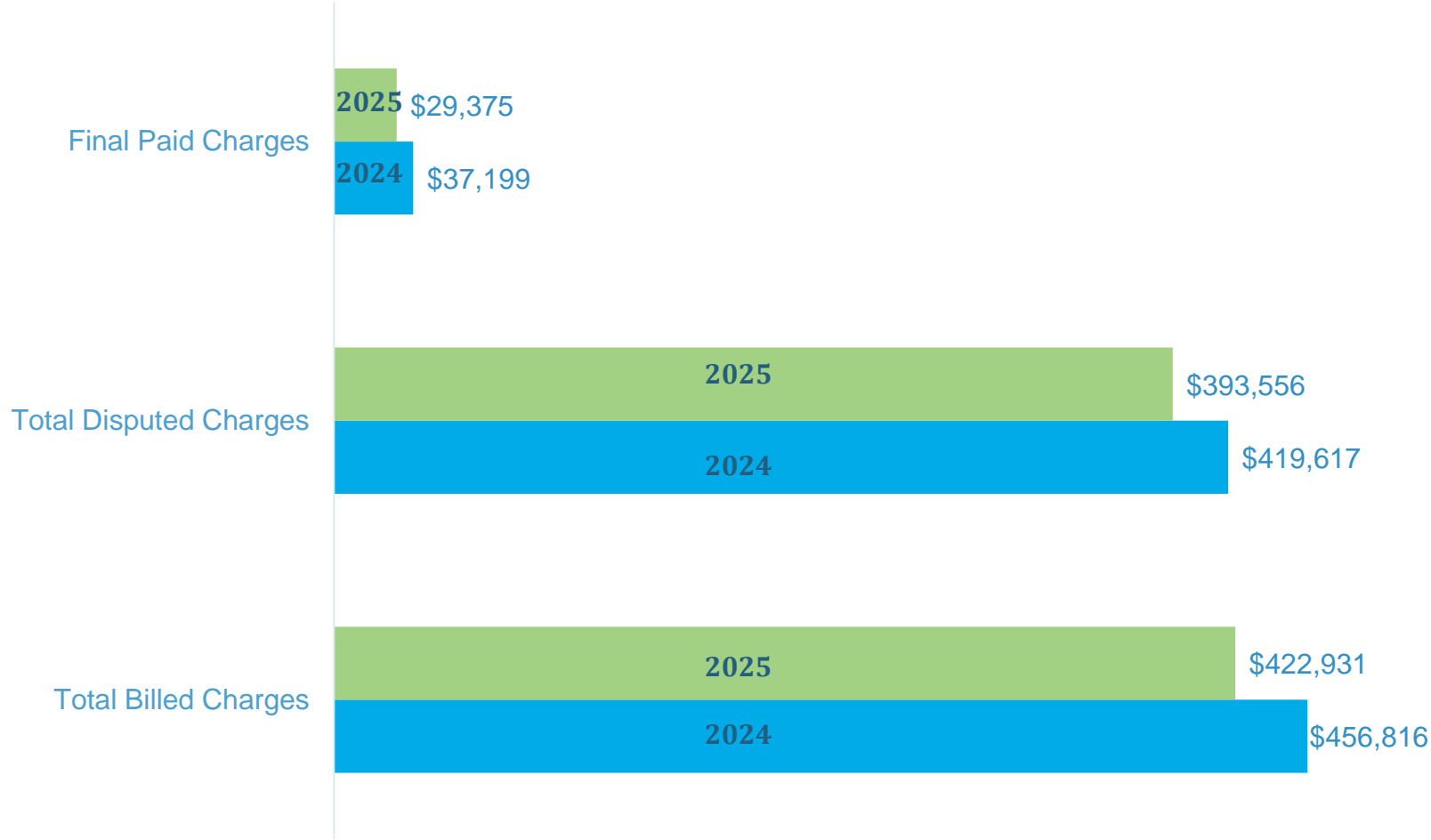
Date of Loss	Claim Status	Total Incurred	Total Paid
October 4, 2017	Closed	\$136,232	\$63,229
October 29, 2017	Closed	\$1,069	\$1,069
October 4, 2018	Closed	\$17,128	\$17,128
December 5, 2019	Closed	\$600	\$600
December 7, 2020	Closed	\$69,066	\$29,564
January 5, 2021	Closed	\$15,397	\$12,278
February 15, 2022	Open	\$318,486	\$41,385
October 31, 2022	Open	\$43,888	\$6,162
February 10, 2023	Open	\$289,604	\$65,491
June 22, 2023	Open	\$33,000	\$5,627
August 14, 2024	Open	\$10,500	\$2,067

The number of litigated claims represent 2.7% of all reported claims since January 1, 2016 (11 of 412)



Workers' Compensation Medical Management

Medical Cost Containment Savings 2024 vs 2025



CY 2025 Current Saving Rate of 93%

Medical Cost Containment Savings

Payments Made From 01/01/25 To 08/01/25

BILLED	Bills Processed	148
	Billed Charges	\$422,931
	Denied Charges	\$36,430
	Fee Schedule/UCR	\$25,816
	Code Specialist Review	\$1,149
	Duplicate Bill Review	\$324,668
	Complex Bill Review	\$1,346
	PPO Savings	\$4,147
	Out of Network Bill Review	\$0
	Medical Bill Savings	\$393,556
PAID	Final Paid Charges	\$29,375
	Managed Care Benchmarks	

93.05% Savings



Auto Liability

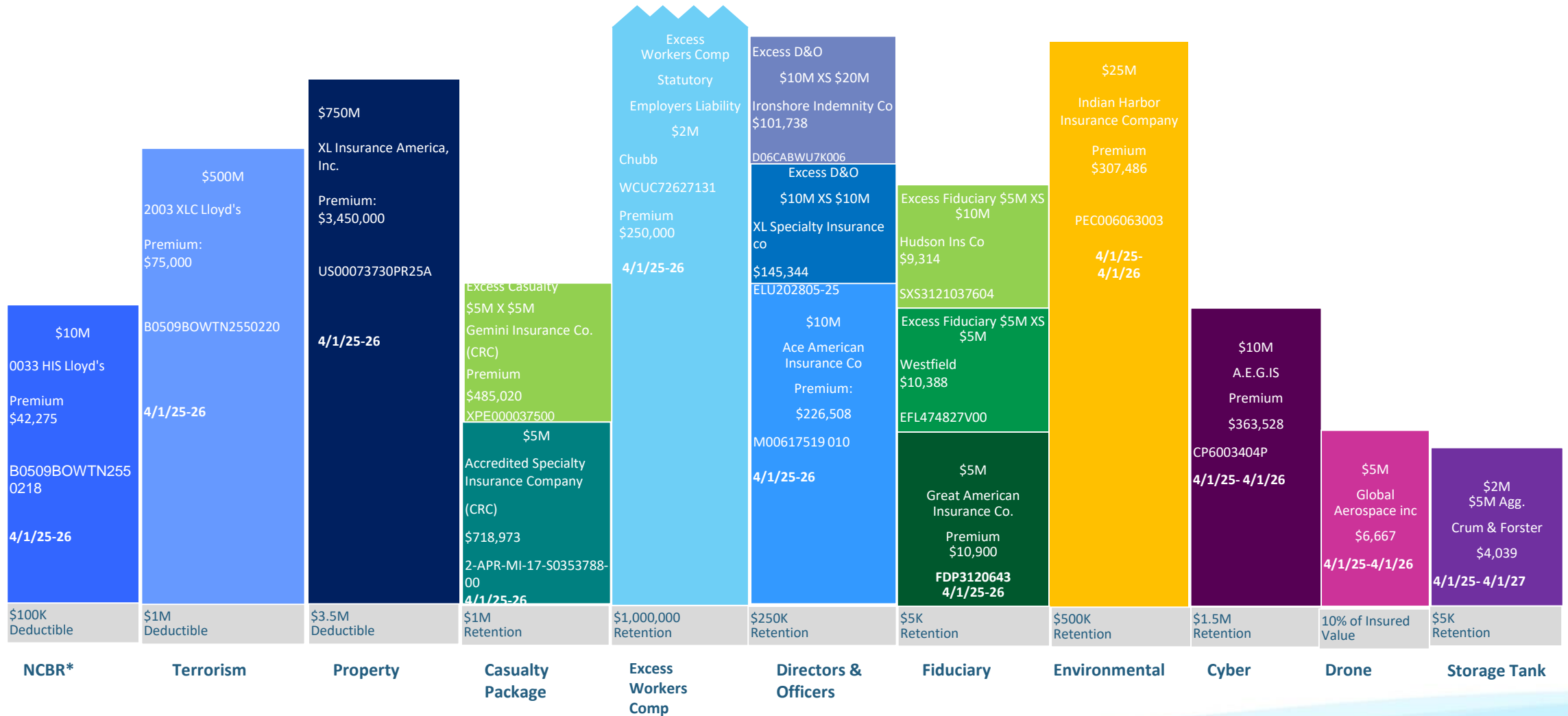
Auto Accidents Loss Cause Summary CY 2023 – Current

Loss Cause	Claims	Total Incurred	Total Paid	Total Reserve
Moving Object	17	\$5,189	\$4,639	\$550
Rear End	4	\$21,050	\$20	\$21,030
Fixed Object	2	\$0	\$0	\$0
TOTAL	23	\$26,239	\$4,659	\$21,580



GLWA Current Schedule of Insurance

GLWA Current Schedule of Insurance



*NCBR is insurance against losses associated with nuclear, chemical, biological, and radiological events.

THINK

**SAFETY
FIRST**

Questions