



**NC LEAGUE OF MUNICIPALITIES
WORKERS' COMPENSATION
2013**

What is the NC League of Municipalities?

We are a membership association of more than 540 great hometowns. For more than 100 years, we have promoted – and continue to promote – good government by offering non-partisan advocacy, insurance and other services -- as directed by our membership.



NCLM Risk Management Services

- Established in the early 80's
- Insurance companies backing away from municipal risk
- Municipalities facing significant price increase with restricted coverage

NCLM formed three pools:

- Municipal Insurance Trust (MIT)
- NC Interlocal Risk Management Agency (NCIRMA)
- Interlocal Risk Financing Fund of NC (IRFFNC)

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Statistics

2012	2011	2010	2009
2367 claims	2434	2572	2652
1989 med only	2008 med only	2149 med only	2173 med only
1 death	5 death	1 death	1 death
377 lost time	421 lost time	422 lost time	478 lost time
\$7M paid	\$13.2M paid	\$16M paid	\$17M paid
682 open	144 open	54 open	37 open

Oldest open Pool claim 1990-heart attack

Most expensive- VFF MVA

1310 open claims



Obligation as Employer per NCIC



- All work related injuries requiring medical attention (other than first aid at the work place) must be reported within 5 days of notice of incident.
- A copy of the completed Form 19 must be given to the Injured Worker along with **blank** Form 18.

Obligation as Employee

- Employee must give Employer oral or written notice within 30 days of the incident or diagnosis of occupational disease, unless reasonable excuse is given.
- The Employee may lose the right to file a claim after two years.

