Meeting called to order at approximately 9:30 a.m.

Committee members present: Scott Dilley, *Washington Farm Bureau*; Teran Petrina, *Washington Restaurant Association*; Brian Bishop, *Association of Washington Cities*; Lauren Gubbe, *Associated General Contractors*; and chair Tim Smolen, *Department of Labor and Industries.*

Introductions

Committee members introduced themselves, followed by audience members.

Safety Topic

ASHLEY FRANK: National fall prevention campaign: stand down.

Review Agenda/Minutes

Approved as presented.

Presentations & Updates

Employer Services Team – General/Introductions

Mike Ratko, Brenda Heilman Audrey Pitchford.

Owner Optional Coverage

AUDREY PITCHFORD: *(copies of presentation were provided to attendees)*

A workgroup was formed within Employer Services to analyze the existing problems that we could see and to develop solutions. And we also partnered with some other programs within our agency: collections, field audit, and self-insurance. Here's the scope of what we were looking at doing. So we wanted to improve the process for employers where owners elect coverage with us. We also wanted to be sure that internally we were tracking this coverage better and make sure that our collection of premiums was matching what the owner's intent was when they had contacted us about having coverage. We wanted to improve clarity for when the coverage ends so that both the employer and we were clear about how and when that would occur. And when owners had claims, we wanted to have a better process for identifying these claims and for making good claim coverage determinations when the claim was received.

I think the biggest solution that we're working on at this point out of this project is related to what I just mentioned. We recognize that we could do some better work internally with tracking our employers' reporting of their own premiums and their own hours when these owners have opted for

coverage with us. And so we're looking at how we can better delineate that information within our reporting system, asking the employer community to break their reporting out separately for themselves compared to their employees, even if they're reporting in their own basic classification just like they're reporting their employees. So looking at doing an update to our on-line filing system as well as our paper reports so that on a quarterly basis employers who've opted for coverage with us are providing us the owners' names and their hours, again, broken out separately from their workers' hours.

I described some of the outreach that has already occurred. And on an ongoing basis we're again trying to figure out with the populations we've identified what we need to do to reach out to them and how to best communicate what we're wanting to communicate and get them to communicate with us. Part of this is going to be reviewing and improving our Web content related to owner optional coverage.

Part of our work has also been internal with our training team, working with our staff to remind them of best practices for addressing these accounts and these claims when they are received to make sure that we're quickly identifying if it's an owner claim. The application for elective coverage will also need some enhancements. Our project group is continuing to meet. This project is not finished by any means. As we are working on these solutions, new ideas come up.

Questions

KRIS JOHNSON: Since the owner coverage is all or nothing, so all – when an owner wants to elect all their owners have to participate, could you consider perhaps preprinting the owner's names on the quarterly reports so they're aware that they are required to report all of their hours?

TERAN PETRINA: If employers continue not to report, you've done the outreach, how long do you give them and what's the recourse?

LAUREN GUBBE: Why couldn't we have employers report their hours in a subaccount, and then for Retro we could say we don't want that subaccount because, you know, we're risking premium, and then the penalty, you know, that we have to pay back more.

KRIS JOHNSON: The real issue becomes when there's a claim that gets filed. When an owner elects coverage, they're electing it on the basis of they are going to pay their premium. And what we find is that not all employers pay their premium on themselves. And it becomes an issue when a claim is filed. And the problem lies with the timing which premium is paid versus when the claim is filed.

KRIS JOHNSON: I guess that I would like to hear something going on with the claim. When an owner claim is filed, what action is the department doing to evaluate that claim and evaluate premiums paid? I'm not sure in today's world what the check and balance is that Employer Services is doing when an owner claim comes in the door.

MICHELLE O'BRIEN: Provided an overview of the current process for claims handling by Account Managers.

MARK GREENBLAT: Is there a particularly high incidence of claim activity amongst these owners?

SHIP Grant Program

TIM SMOLEN: Jennifer is in charge of the SHIP grant program. And she did a presentation for us a couple of months back about encouraging folks to consider applying for SHIP grants that the department was making. And I know that there were some folks who expressed interest. What we thought we would do today is have some folks who are current grant recipients who have had successful SHIP grant projects come and tell us about what they've done, the results they've had, and maybe some lessons learned.

LYLE HILDAHL (Washington Restaurant Association): "ProStart program."

BRIAN DUCEY (SMART Retro Association): "El CHAPP, El CHARP."

RICK CLYNE (Washington Farm Bureau): Videotape how the job is done.

–*BREAK*–

Contacts for RTW, COHE (Ashley Frank)

We're looking for a way to make sure that we are contacting the right people at the right time within the Retro groups and TPA's. And we've been approached by our business partners in the COHE area asking about how they can contact return-to-work coordinators for the Retro groups and TPA's. And so in the coming weeks we'll be sending a form asking for your help in letting us know for each Retro group in your TPA that you sponsor who is that return-to-work coordinator. And then for your own Retro group, if you don't have a TPA, who should we be contacting?

Workgroup Updates – Data (Ashley Frank)

So with my enrollment workgroups, the data workgroup, we have obviously the two files that we've talked about in previous RAC meetings.

1. **claim file**
   - We will have a sample of our data file next week. So the workgroup will be able to review that and make sure that it will be meet the needs of the other Retro customers, and then we'll begin building that process so we can highlight it like the premium file.

2. **premium file**
   - Has not been rolled out to everyone, so it's still continuing with just a small pilot group. I don't want to push it out to everyone until I know that it's stable

And it is still our intent that once we have the claim file, the premium file, that we look at the Table A report because we know that we're running into issues with that. But these two files will be the foundation for creating an accurate Table A report.

SCOTT DILLEY: Just one other quick really comment on data. You mentioned sharing resources and priority lists and all of that I'm assuming with the IT folks. If you run into trouble, let us know. I mean, if you feel like some of these projects are moving away toward the bottom of the list, let us know, and we can work with others to ensure that they do retain their priority status. So just let us know. And we'd love to put in a good word and see what we can do to help these projects along.

Workgroup Updates – Enrollment (Ashley Frank)

I went to the most recent coalition meeting and shared with them a sample of the industry category guide summary that we have been working on within the enrollment workgroup. The last time it was updated was in 2008. We know that there are risk classes that have been created since then that aren't being reflected within the guide, and we know that the guide is just very limited in scope and that it doesn't really reflect the industries in their current state because obviously it was updated in 2008. As a workgroup we identified the top four issues within the guide, and then we created our proposals for how we'd like to go about updating the guide.

In your packet you have a copy of our issue paper where we identify our issues and our recommendations. Please review this and send us your feedback because we want to make sure that we're acting on behalf of the entire community and addressing everyone's needs in the process. Another thing that I'm asking for from this meeting is a permanent subgroup to be able to work with the department to review risk classes and make sure that they're being assigned to the appropriate industries. We think it's important that everyone within the community be able to have a say and feel good about where things are ending up. We're asking for volunteers from different industries that would be interested in being a part of that committee.

Insurance Tables Study (Debbie Sanders)

The actuaries are reviewing those tables now to ensure that risk classes are assigned, for example, to the correct hazard groups. We've decided to extend the project completion date from January 2016 to April 2016. That's to ensure that we have adequate time to communicate the results of the study once we see those results. Project completion for the study will include the work being done by our actuaries within the department, the process of selecting and working with an actuarial consultant to review what the actuaries find, and then also putting a rule into place depending on what is found during the study.

In your packets there are beginning work plans for both the rules process and also the selection process. Russell Frank has started the study and has completed the hazard tables, which is the most complicated part. He hasn't seen anything so far of concern in terms of changes that would have any effects on group performance, and that he also feels that he's completed a little less than half of the review in total.

TIM SMOLEN: As a general statement, I just want to acknowledge for all of us that what you hear in the conversation from Ashley, from Debbie, what you heard from Julie Osterberg and I is that we're working really hard to directly involve you, our customers and stakeholders, in doing this work to make sure that it comes out to meet your needs. I'm grateful for all the support we've had from the folks in the Retro community. I want to appreciate the Retro Advisory Committee and the folks in the community who have been helpful and also the staff. I think the collaboration is getting us to a really good spot, and I think it's been a great learning experience back and forth.

LAUREN GUBBE: I just want to express appreciation too for all the hard work that you guys on doing on your end. One of the things that I still think would be helpful is kind of like – after hearing all your guys' updates and different dates fly around, and I know we're all going to get the meeting summary, and it's going to have all this information embedded in it, is I still kind of want that one-pager – it was kind of in the minutes last time – that says issue like estimated time of arrival and kind of where it's at in the process, who's got it, in other words. It's in Claims Administration or it's in Employer Services or whatever. And then who's the task master of that issue or something. So kind of like a one-pager – you know what I mean?

TIM SMOLEN: I do. What we'll do is we'll bring you a draft and let you react to that.

RAC Appointments/Orientation (Tim Smolen)

A couple of goals for us for 2015 are to see if we can invite some more folks who represent individually-enrolled Retro to come be part of our group. I've asked the Financial Incentive Coordinators and the other staff to help us identify possible candidates for that. Another kind of goal that we have is to create an educational orientation program, right? We talked about having the current membership meet in something like a retreat format where we can talk about getting better clarify about roles, responsibilities, how the committee wants to relate to the department, and what would sort of a successful onboarding and orientation look like for new members, because it's a pretty formidable assignment. If we need to make amendments to the by-laws that are in place for the committee, that's within our sort of scope of authority to do that. I don't have any new nominations to present, but the expectation is that we'll present some folks who could be nominees and then work with the committee to vet those folks and then vet them internal to the department as well, with the goal of having a couple more folks join our committee this year.

April Enrollment – Update (Julie Osterberg)

Based on all of our January enrollment decisions, we've received three different protests. And those represented ten different accounts. Nine of those protested accounts have now been enrolled based on the initial information we received at protest time. So just wanted to provide an update of our January work.

Our April 2015 enrollment has consisted of the applications and review for the one group. 21 groups that went through the staggered enrollment process, and then 21 individuals were also either new or re-enrolled during the April time line. So individuals and groups were done fairly early in the month of April, and we just finished up all of the staggered earlier this week. So everything's out. If you haven't received it yet, it should be coming shortly.

Our enrollment exception process continues to be a really useful process that we've implemented. We've received ten since initiating that in the fall. And the people that are preparing those exception requests and getting the information, it's been really thorough. So just – we've said this I think at the last WAC meetings, but keep those coming. It is really helpful for us to consider those ahead of the actual enrollment cycle so that we have a little extra time and just a little – it's in advance of it so that you can know what the outcome's going to be before you actually go and get assigned out. So thanks for that. And as always, just if you have any feedback about it, recommendations to how we are responding, the documentation. The only thing I would add is that if you receive the exception to be granted, if you get permission for that, please just make it really clear when you send the application in that you already have that. And it can be just part of the e-mail, some little attachment, something like that just to flag it for us.

We continue to work on our enrollment process improvements. We worked with Marnee as the lead about a year to identify some processes that we want to improve. We began that more detailed work as part of our April enrollment, and we'll continue to work some of those things into July. We're looking at things like standardizing the work more, having better written documentation for all of the processes, things that will be hopefully more obvious customer-facing. Updates would be things like an electronic roster. I know at the coalition meeting there was a request that we provide some more detail on that. And we're going to wait a little while, maybe at the next RAC meeting have a little more specific update for you on that.

With the help of Crystal Forsberg-Taylor, we've just completed interviews for an enrollment coordinator to join us for a six-month non-permanent appointment to help with July. As we usually do, we get the support of our colleagues in the department. We're really close to having a name.

TIM SMOLEN: Julie she suffers from being overmodest, which clearly I don't, so I'm going to help her a little bit. Completing the April enrollment ahead of today was our goal. I just want to appreciate Julie and your team. Getting that done timely is really, really important to our customers, and providing initial access and later the rosters is important. I just want to commend your team for that

and for your leadership. We typically debrief afterwards inside our group. I think we're at the place where the next step for us is getting some feedback from you about how enrollment processing is working.

We also completed all of our enrollment protests on time. Julie, thank you very much for your leadership.

U-C-IT Project (Stephanie Scheurich)

I'm Stephanie Scheurich with *Employer Resources*. I am part of what last time we spoke about as the technical fixes team. We have a name now. We're the User Communication Improvement Team or U-C-IT. The goal of our team is to take all of the feedback they were getting from the Retro community about all of the different ways that employers work with L&I electronically through CAC, through the phone system, through e-correspondence, take all of the suggestions we were getting, have a way to go back to the department to address the concerns that were coming up or the ideas that people had for process improvement. Since the team started, we've had 12 suggestions come through. And what we did – then Peri Smith from Washington Cities, myself, and Robert Mitchell from Washington Retail called – you may have gotten phone calls or e-mails from some of us asking for more information about what you were looking at. And so we kind of flushed out what the needs were.

On April 16th our team met with several groups of folks at L&I. We met with I/T and communications teams for the Claim & Account Center, E-correspondence and the L&I Web site, and we went through what you see in front of you, just all of the different suggestions. Out of that, what they were able to do is tell us if something – if the fix was possible and we talked about the nature of it, why it was needed, that kind of thing. It was actually a really interesting experience in that for some of them and on some of these issues, it's the first time they heard from an employer or an employer-interested party. So it was very interesting to have that conversation, and then ask, "Well, why are you looking for that information for?" And we can go back and say, "Well, this is why employers need it," and have that dialogue. So that was really cool actually. And so what you have in front of you is – on this you have who the original requester was, what the issue was, what the proposed solution would be, why it would be – why we want it – why it needs to be done or what the improvement would be. And then the last part here is telling you where it is in process.

Out of the April 16th meeting, we had a couple of really quick wins. The first one, Teresa Sheldon with BIAW suggested for people to get e-correspondence, there's not a way to sort what type of mail you were getting. And one of the needs for employers or TPA's who deal with a lot of the mail coming through is how can we lead out reopening letters or re-openings, so know when they're happening instead of having the employers call us and say they've received a reopening application. So their request was to flag the reopening letter that goes out whenever a reopening application is received. And that should be done by the end of May. So if you're in e-correspondence, you should be able to pull up your reopening letters and get that notice right away. Another quick one that we had,

the L&I Web site doesn't have any information or it's very hard information to find about kept on salary. So we're going to be drafting – and I guess they signed me up for it – drafting some instructions of what KOS is, why employers should use it, what it does for them, that kind of thing. And so we'll be adding that as a resource for employers on the L&I Web site. And then we had one from Mark Henderson with Approach where it's a really simple fix on e-correspondence where *"Print, Save, Delete"* buttons are all at the top of the screen, and if you're down at the bottom, you have to scroll back up, they're adding the buttons at the bottom. And that actually is supposed to be done at the end of May as well. So as you're going through this, what you'll see on the far column is where things are in process. And a couple of them you may see say they're going to roll out in December. And the reason for that is that some jobs are set up on a ticket that goes out quarterly. December is the next available spot for that fix. So it may seem like it's a long time out, but it's not that far based on how L&I does roll out.

So… next steps. What we need from you guys is you'll notice there are a lot of yellow lines. And each of these pages is a different area of working with L&I. The first page is the Claim & Account Center. And then you have on the back side of the L&I Web site e-correspondence Each one of these is a different area where employers work with L&I. And on these yellow ones, these are projects that may take a little bit longer, and we need to prioritize them for the different areas of the department. So, while you're sitting in your chair, before you leave today, could you just take a look and prioritize 1 through 3 what order of importance you would assign to each of the things that are being requested? Just the yellow ones. And it should be 1 through 3 per page. Because each one does represent a different area of L&I. That will help us go back to the IT folks and say, "This is what the community would like to see."

The next steps for our team would be after prioritization, we're going to meet back with the I/T folks and see how things are going and what else needs to be done. We'll be tracking the completed tasks and sending out updates at the coalition and RAC meetings and I think also through list-serv. We definitely want more input, so please keep sending your suggestions to the Retro in-box at retro@Lni.wa.gov. Use the tag line – you can even use technical fixes which we had before, or U-C-IT. Either way, they'll get to Marnee, and she'll get them out to us. Any questions?

LAUREN GUBBE: No, but I love this!

TIM SMOLEN: It was really kind of magical just to have the I/T people from the department and the folks who work for the groups and TPA's in the room together to just have a real direct conversation. We are sincere about taking a look at the other things that are on the list and other things that you want us to, you know, add to the list.

Staffing Updates

TIM SMOLEN: I want to thank Mike Ratko, our Chief Strategy Office and the Acting Director for the Employer Services program, and his team for their support. As Julie said, we're close to making an

appointment for a six month non-perm hire for an enrollment coordinator to support her team. Our friend, Tamar Hathcock, is here today. Tamar's on loan to us from Claims Initiation for six months to help support Marnee with the adjustment protest process. We've been negotiating with folks also to find a claims manager to help Marnee with the adjustment protest process. I'm hoping we'll kind of close the loop on that in the next week or so. Finally, Ashley is close to making a decision about a financial incentive coordinator.

I want to acknowledge that yesterday was the end of the one-year appointment for Tina Lopossa who was on loan to us from Claims Administration doing a developmental job assignment. And we're really grateful for everything that she helped us with across the time that she was with us. And sad to see her go. She meant a lot to our team. We definitely appreciate the support of the department to do these kind of rotational assignments and developmental job assignments. Next week – I am told – Jessica Nau's going to return back to work. She's been on maternity leave for six months. So we're excited to have Jessica back. She'll be part-time for a little while as she sorts out her personal schedule.

I also wanted to acknowledge that this month we celebrated public service recognition week here in state government and at L&I. And I had a chance to go over to the Spokane regional office and celebrate with them there in our service center and celebrate 25 years of service for Gary Van Cleef. Gary has 25 years in state government all at L&I and all as a Financial Incentive Coordinator, and about 23 years in that office. So, he's a fixture in the office and in the Retro program. And he, in a lot of ways, is like the heart and soul of the program. I think everyone practically in Retro has worked with Gary at some point. And he's just been a great colleague, and I just wanted to appreciate him. He's not a person who likes to be appreciated publicly. We did a very small-scale thing inside our group, and that's a small-scale thing in Spokane. But I told him that I wanted to appreciate him to the room today because we're very grateful for everything that Gary has done as well.

Project Updates

We have in your packet a sort of extended list of updates on other Retro projects and workgroups. Marnee is in sunny Mazatlán. So you have me sort of backing up for her.

4th party to a claim project We had a celebration a couple of weeks ago for finishing phase two which was reprogramming the bill-payment system. So now we're down to a very small number of orders that are being created and mailed to you through a manual process. So third phase for us then is to scoop up what we call batch jobs. So those batch jobs will be the last phase of the project. Before Marnee left we took some overtime hours to finish the April adjustment protest results. Those are in your handout as well.

Stephanie just talked about our technical fixes team.

We are very excited that progress on the <u>IME collaboration pilot</u> is going really well. This month we'll be rolling out to all the claims units. The dates have been scheduled. Both the technology changes and the changes in the protocol for handling those.   Thank you to especially Vickie Porter. Vickie Porter is the ops manager assigned to help with the IME project. And it's been really, really successful. On page 4, we have the most recent <u>adjustment results</u> then for the July groups. Thanks to Ashley and Mark for pulling this together at the last minute this morning. At a high level, we're really pleased the rate of returns continues to outpace our estimates. So, when Bill Vasek makes the rates at the outset for the accident year, we have an estimated amount of total returns to Retro, and we're continuing to do better than that forecast. So I think that's a great credit to the work that you all are doing out in the field.

Common Ownership

I think we wanted to spend a little bit of time to talk about the common ownership workgroup. There's a brief review about where we're at with our common ownership workgroup in the packet. But Julie and I wanted to take questions or talk about next steps. This has obviously been a pretty contentious process, a pretty difficult challenging process. Julie and I made outbound phone calls this week to first the workgroup members, and then later to the RAC committee just to provide an update ahead of the meeting today. We provided a edited copy of the briefing paper that we put in front of Mike and Vickie on Monday. I'd like to say from my perspective where I think we're at. What we've been trying to do is find a way to create an exception process to the current rule – so-called " all-or-nothing rule. " And we've been working, again, with a lot of support from our customers on the workgroup to see if we could craft an exception process. The proposal that we created was essentially to do a pilot rulemaking that would allow the department to set aside the current rule and use five enrollment cycles as a way to gather data about the kinds of exception requests that we're likely to encounter so that when we get around to writing a rule, that we craft the language appropriately in a way that it meets the needs of the business community and protects the interest of the department. The feedback we got from Mike and Vickie at our meeting on Monday was really good work. We appreciate especially the work to describe the safeguards the department would put in place to have that sort of detection and monitoring system for any claim assignments, but we want to see if we can go a little bit further and describe some sort of explicit criteria for how the department would evaluate exception requests.

So in the phone calls then, Julie and I described that to you as being not a "no," but a "not yet" decision. And we're committed to working backwards from the October enrollment cycle to see if we can create a calendar both in terms of rules and in terms of the internal process and with the workgroup to see if we can put those exception criteria in front of Mike and Vickie, again, ahead of a briefing with Joel. This doesn't feel like new work. We've had a lot of really good conversations like this in the workgroup. And we've brought forward proposals, and we've heard proposals from the community. It just feels like we're going to kind of recreate some of the conversations we had and see if we can get to some more discrete language that would describe an exception process.

SCOTT DILLEY: So first of all, thank you for the update. I think many folks in the community are a little, you know, just dismayed that this seems to have taken so long. And, you know, anything we can do to help speed this up and get this thing back on track would certainly be helpful. And – so really I think the feeling of – at least the conversations that we've had is kind of, you know, the ball's in your court. We need you to go back and revise this. We'll be happy to help with whatever we need to do to revise the language. But to get back in front of Vickie, address those concerns and move this thing along as quickly as possible.

TIM SMOLEN: I want to say on the record, to the work group and the community, the pace of this is not about our earnestness or our seriousness or a lack of sincerity about doing it. We're real committed to doing this. Where Julie and I are coming from is we're really advocating for finding an exception process. So, we're not in a neutral place of saying this might or might not be a good thing to do. We're in the place of saying let's find a way to create an exception process. It's important to say although it has been slow, and certainly I'll take responsibility for that, it's not because we're not motivated to try to figure out how to do it.

LAUREN GUBBE: And I just want to go on record saying the silence isn't for lack of passion about the topic. Because I can say it's frustrating not to be able to underwrite and be told who you have to take and who, you know, you can't take or whatever. But the bottom line is we're risking paying L&I more money, and you have a policy in place that hampers our ability to underwrite. And so – and to me it seems contrary to the spirit of voluntary participation. It's, you know, in the law. So those are the two things. The silence isn't that we don't care about it. We care passionately about it. I think we just all see it as being in your court. We've done all we can do. We've given you examples. You know, if you want more, we can give you more.

Good of the Order

TIM SMOLEN: So with that, are there other things that we need to take care of while we're together today?

SCOTT DILLEY: So a couple things come to mind. The first one deals with some Spanish-language claims that we've had. I think we've brought this up a time or two and would like to know what else can be done. But apparently there are some hiccups in that process. It's not a very timely process in getting some of the Spanish-language claims notices out to injured workers who primarily speak Spanish. I know Rick Clyne can probably address this in more detail for us. But based on the conversations I've had with him, it sounds like the problem's getting worse, not better. So I'm just kind of wondering – Rick, do you have any more details? And then I'm also wondering, what can be done to help address this issue, not only for us, but other groups.

RICK CLYNE: I don't know if this actually a U-C-IT program issue or not. But one of the things we've noticed that the last time we heard from Vickie what the process was for this that they would just be sending out everything and with a cover sheet in Spanish. Well, frankly we're waiting for you to see

whether or not the claimants' attorneys start suing on that saying that that's not really notification. But more importantly, those aren't being imaged. So there's no documentation that these things are being sent out in Spanish.

TIM SMOLEN: So when you say they're not being – you mean the cover letters?

RICK CLYNE: Cover letters.

TIM SMOLEN: I'll need to do some research about where – with regard to notices and adjudication in general – where we're at with that process, and that feels to me like more a broader scope than just a technology fix.

TIM SMOLEN: I'll make a commitment to check in with Lori Evans and then we'll have something for the next RAC meeting. And if we have something for the coalition meeting, then we'll do it earlier than that. But for sure we'll commit to bring something back to the RAC meeting.

TERAN PETRINA: So can we have one more? Something that came out of our committee meeting prior to this meeting was Trish did some real good work with her team looking at actuarial factors. And they did spot check on the history from 2011 through 2013. And what we'd like to get back to as a committee is consistent reporting on those. So we've seen a big difference in the PAF and in how development factors are being applied to time loss.

TRISH LEIMBACH: Just that we'd really like to understand more about the increases that are happening year over year, the causes and expectations for the future.

TERAN PETRINA: So can we make that a standing agenda item and get your team in here?

TIM SMOLEN: We can, for sure.

LLOYD BROOKS: If I could add on that, I think we need to understand the significance of the miscellaneous that is valued at 8. And that's really an expense from a loss-control or a claims-management level. We don't have any control over that. I think we need to understand that better. And it's not something we can reimburse the department on or – like you would do on kept on salary or something like that.

TIM SMOLEN: I think we did create kind of a sample of like these are the kinds of things where we're going to apply the miscellaneous accident fund factor to help people differentiate them. So, we'll see if we can find that work, and then we'll have a more general follow-up.

TIM SMOLEN: Thanks, again, all of you for your service. And thanks for coming today. And we'll look forward to seeing you soon.

Meeting adjourned at 12:00 p.m.