



State of the Program


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SAWC Program Manager

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Welcome

- Please power down or silence cell phones
- Restroom locations
- Lunch is provided. Luncheon around 12:00 PM
- Presentation material will be shared via email and published on the SAWC webpage after the conference



Encova Insurance



- BrickStreet Insurance is now known as Encova Insurance.
- The SAWC policy will continue to receive the same great customer service from the same team.
- There were no changes to the policy contacts or services as a result of the name change.
- Once forms and notices are updated with new name and logo, they will be available on the SAWC webpage.



Participation and Contacts

- The program currently covers over 100 agencies, boards and commissions.
- Approximately 900 locations across the state.
- 25,000 state employees are covered by the program.
- Each agency has a primary contact that is used in policy correspondence and communication.
- It is important to notify the OIC of any contact and/or location changes for each agency.



Policy Administration

- The policy has a \$250,000 per claim deductible limit.
- Site codes are used in the claims reporting process.
- Each agency location is assigned a site code.
- Site codes are used in safety reports and data analysis to determine claim trends, identify risks at specific locations and to assist with specialized safety and risk management programs.
- Claims used in the agency emod are determined by site code.
- It is imperative to review claims coded to your site code to ensure you are not paying higher premiums due to inaccurate claims reporting by another agency.
- Utilize www.wvinsurance.gov/SAWC for forms, notices and additional policy information.



Site Code Example

Site Code	Agency / Location
7012	INSURANCE COMMISSIONER
7013	INSURANCE COMM. – BECKLEY
7014	INSURANCE COMM. – FAIRMONT
7017	INSURANCE COMM. – MARTINSBURG
7018	INSURANCE COMM. – PARKERSBURG
7019	INSURANCE COMM. – WHEELING
7020	INSURANCE COMM. – DOCUMENT AND IMAGING
7021	INSURANCE COMM. – OFFICE OF JUDGES
7022	INSURANCE COMM. – BOARD OF REVIEW



StreetConnect Reporting

- Site Codes are called Reporting Locations in StreetConnect.
- You will need to enter the following information in the Reporting Location section:
 - Cabinet Level
 - Agency Level
 - Agency Location
- You may only report claims using the site codes you have access to. You cannot report claims using other agency's site codes.



StreetConnect Reporting

Print Submit Filing Date: 06/27/2019 Claim Type: * Jurisdiction: West Virginia Clear All * Means field is required.

Injury Questions

Name: State Agencies Of WV Address 1: 800 Pennsylvania Avenue Address 2: Country: United States

Zip: 25302 City: Charleston State: WV Change

What is the reporting location? 700-REVENUE *** T112-INSURANCE COMMISSIONER ***

Did the accident occur on the employer's property? *

Was this the employee's regular department? *

In what department did the accident occur? *

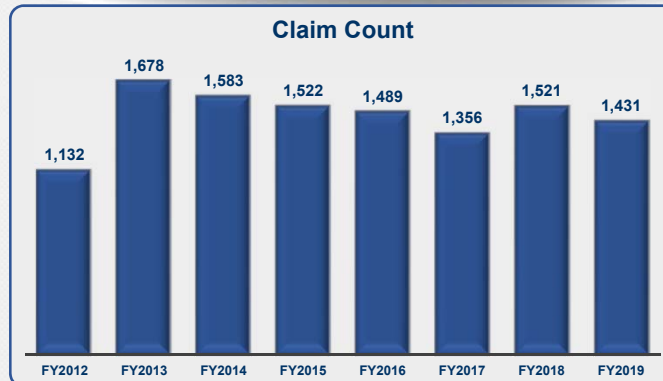
Was injury the result of a motor vehicle accident? *

Was any equipment involved in the injury? *

T112-INSURANCE COMMISSIONER
T113-INSURANCE COMM - BECKLEY
T114-INSURANCE COMM - FARMINGTON
T117-INSURANCE COMM - MARTINSBURG
T118-INSURANCE COMM - PARKERSBURG
T119-INSURANCE COMM - WHEELING
T20-INSURANCE COMM - DOCUMENT & MAILING
T21-INSURANCE COMM - OFFICE OF JUDGES
T22-INSURANCE COMM - BOARD OF REVIEW



Program Trending



FY2012 includes claims from October 2011 – June 2012
Data valued as of August 1, 2019

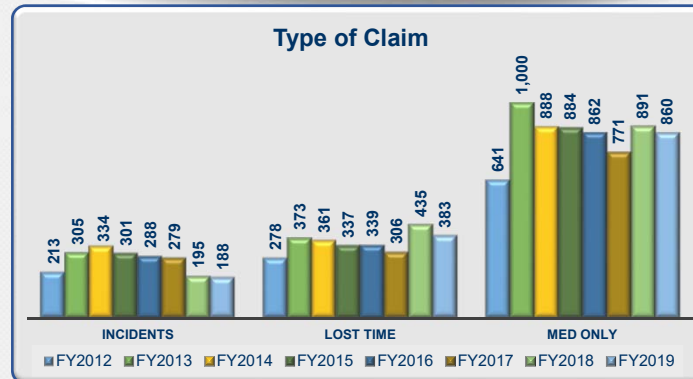


Program Trending

- Until FY2018, claim frequency had decreased an average of 5% per year. However, FY2018 had a 12% increase over FY2017 claim count.
- The FY2019 frequency decreased 6% from the FY2018 count and is slightly lower than the FY2016 level.



Program Trending



FY2012 includes claims from October 2011 – June 2012
Data valued as of August 1, 2019

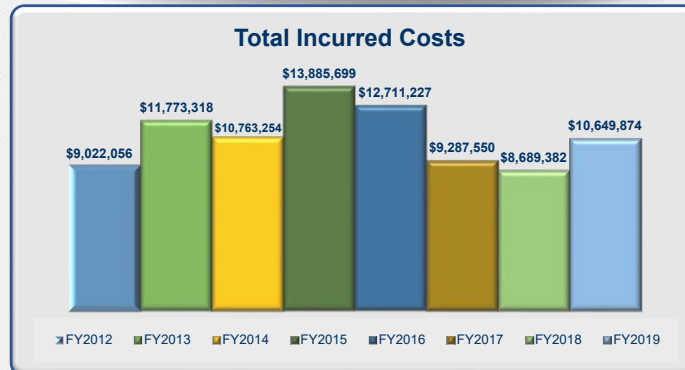


Program Trending

- Incidents account for 18% of overall claims.
- Lost time claims account for 25% of frequency but represent 93% of total incurred costs!
- FY2018 and FY2019 lost time claim frequency levels are at an all time high since the beginning of the program.
- Lost time claims are the most severe injuries to our employees.



Program Trending



FY2012 includes claims from October 2011 – June 2012
Data valued as of August 1, 2019



Program Trending

- Severity of claims increased over 22% from FY2018 to FY2019.
- Even with the slight decrease in frequency, the claim costs continue to increase due to more severe injuries.
- The OIC and Encova safety representatives are monitoring the claims trending and taking proactive measures to ensure the safety of our employees.



Fatalities

- There have been eight (8) fatal claims in the SAWC Program.
- The total incurred for the fatalities is \$3,754,748.
- These people were state employees who were fathers, mothers, sons and daughters.



Multiple Claimants

- 92 employees with five (5) or more claims between October 2011 and June 2019.
- The total incurred claims cost for these multiple claimants is \$3,364,624.
 - Three employees have 11 claims each for a total incurred cost of \$90,819
 - Two employees have 10 claims each for a total incurred cost of \$204,617
 - Two employees have 9 claims each for a total incurred cost of \$196,342
 - One employee has 8 claims for a total incurred cost of \$3,667
 - Thirteen employees have 7 claims each for a total incurred cost of \$527,382
 - Twenty-two employees have 6 claims each for a total incurred cost of \$464,731
 - Forty-nine employees have 5 claims each for a total incurred cost of \$1,877,066



Large Losses

- There are currently nineteen (19) claims in excess of the \$250,000 deductible per claim limit.
- The nineteen (19) claims have a total incurred of \$14,736,685.
- Fourteen (14) of the nineteen (19) are over \$500,000 each in total costs.
- Ten (10) of the fourteen (14) claims over \$500,000 incurred costs were motor vehicle accidents.



Accident Category

FY2018				
Accident Category	Claim Count	Count %	Incurred Costs	Cost %
Burn or Scald-Heat or Cold Exposure-Contact With	82	5.4%	\$715,724	8.2%
Caught In, Under or Between	75	4.9%	\$146,276	1.7%
Cut, Puncture, Scrape Injured By	64	4.2%	\$302,245	3.5%
Fall, Slip or Trip Injury	356	23.4%	\$2,321,084	26.7%
Miscellaneous Causes	161	10.6%	\$546,538	6.3%
Motor Vehicle	41	2.7%	\$254,491	2.9%
Rubbed or Abraded By	5	0.3%	\$70,392	0.8%
Strain or Injury By	171	11.3%	\$1,231,187	14.2%
Striking Against or Stepping On	48	3.1%	\$527,283	6.1%
Struck or Injured By	518	34.1%	\$2,574,161	29.6%
Total	1,521	100.0%	\$8,689,382	100.0%

FY2019				
Accident Category	Claim Count	Count %	Incurred Costs	Cost %
Burn or Scald-Heat or Cold Exposure-Contact With	64	4.5%	\$291,380	2.7%
Caught In, Under or Between	78	5.5%	\$306,736	2.9%
Cut, Puncture, Scrape Injured By	47	3.3%	\$57,519	0.5%
Fall, Slip or Trip Injury	363	25.4%	\$2,769,763	26.0%
Miscellaneous Causes	144	10.1%	\$1,366,981	12.8%
Motor Vehicle	32	2.2%	\$365,857	3.4%
Rubbed or Abraded By	7	0.5%	\$63,550	0.6%
Strain or Injury By	155	10.8%	\$918,581	8.6%
Striking Against or Stepping On	23	1.6%	\$73,649	0.7%
Struck or Injured By	518	36.2%	\$4,435,859	41.7%
Total	1,431	100.0%	\$10,649,874	100.0%



Agency Emods

- The highest emod is 2.48. This means that the agency is paying ~2.5 times more premium due to loss history. If the agency's emod was 1.00, they would save ~\$133,000 per year.
- The agencies with the lowest emods are the Department of Environmental Protection (0.43), the Department of Education (0.64) and the Geological – Economic Survey (0.64). These agencies save over \$285,000 per year!
- There are 25 agencies with emods below 1.00; 53 agencies with a 1.00 emod and 22 with emods greater than 1.00.
- With safety initiatives, training and Return to Work focus, an agency can lower their emod to save premium dollars.



Reporting Lag

- Considering only the most recent Encova data for the FY2018 and FY2019 policies, the average reporting lag is 8.2 days for all agencies.
- All claims should be reported within 24 hours of notification and no later than 5 days.
- A claim reported after 5 days of notification is considered late reporting.
- Twenty-three (23) agencies meet the 5-day requirement on average; 28 agencies did not meet the 5-day requirement on average.
- Late reported claims may be harder to investigate and to substantiate the validity of the claim.
- Late reported claims may incur additional costs due to the added expense in determining the cause and extent of the injury.



Control Premium Costs

- Focus on the safety of our employees.
- Lower emod with effective Return to Work plans, employee training, using personal protective equipment such as gloves, eye protection, etc. and utilizing the preferred provider directory as often as possible.
- Ensure agency classifications are correct and payroll allocation is appropriate.
- Verify all claims include the correct site code.
- Use first aid when possible.
- Use primary care vs. emergency care when possible.
- Be an active participant in the management of your claims. Assist and cooperate with your Encova claims adjuster.
- Focus your safety program based on your loss history.
- Partner with the SAWC Program Manager and Encova Safety and Loss Consultants.



Questions?

Thank you!

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