



Welcoming Remarks

Allan L. McVey

West Virginia Insurance Commissioner



September 27, 2022



State of the Program

Tom Judy

SAWC Program Manager

September 27, 2022

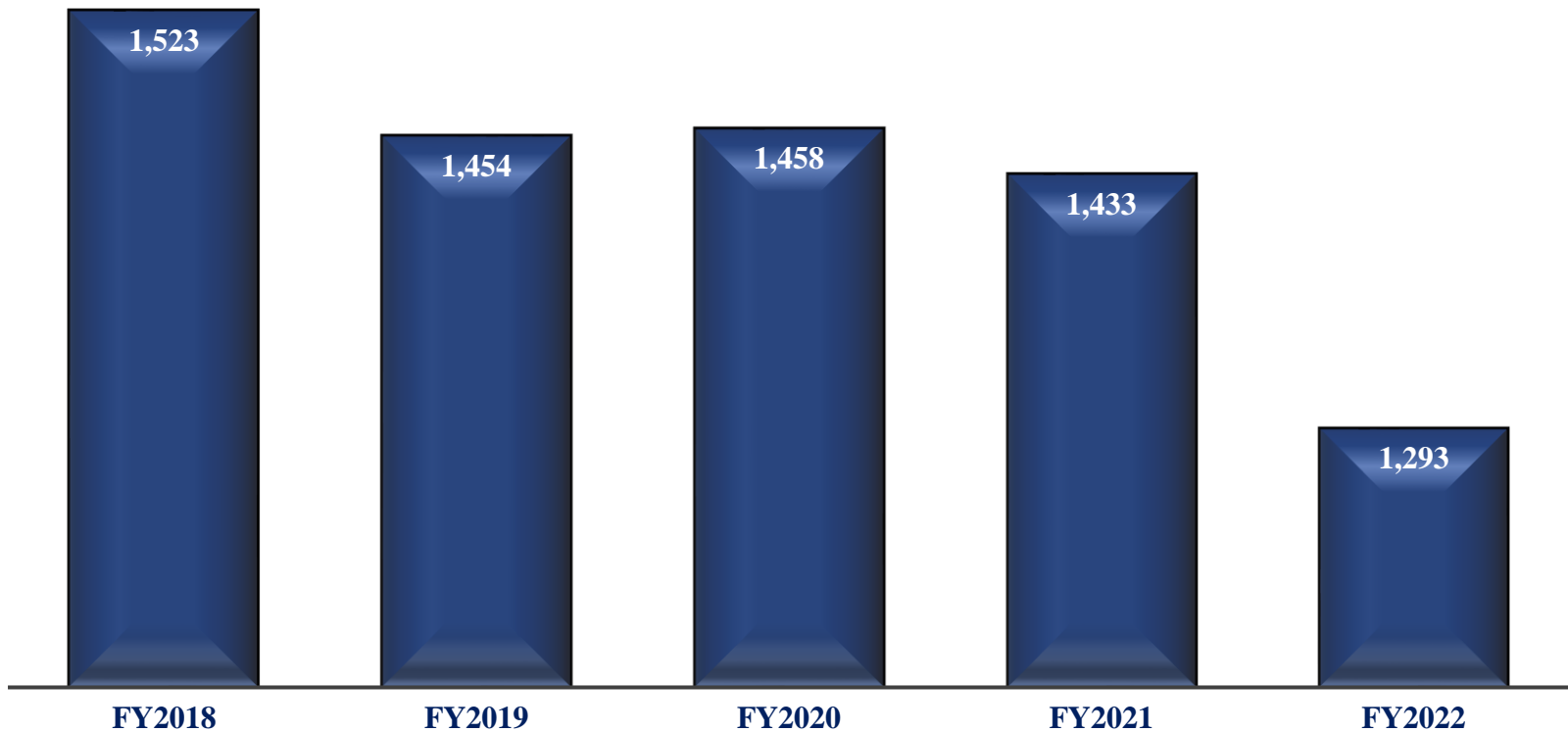


Participation and Contacts

- The program currently covers over 100 agencies, boards and commissions.
- 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.

Program Trending - Frequency

Claim Frequency



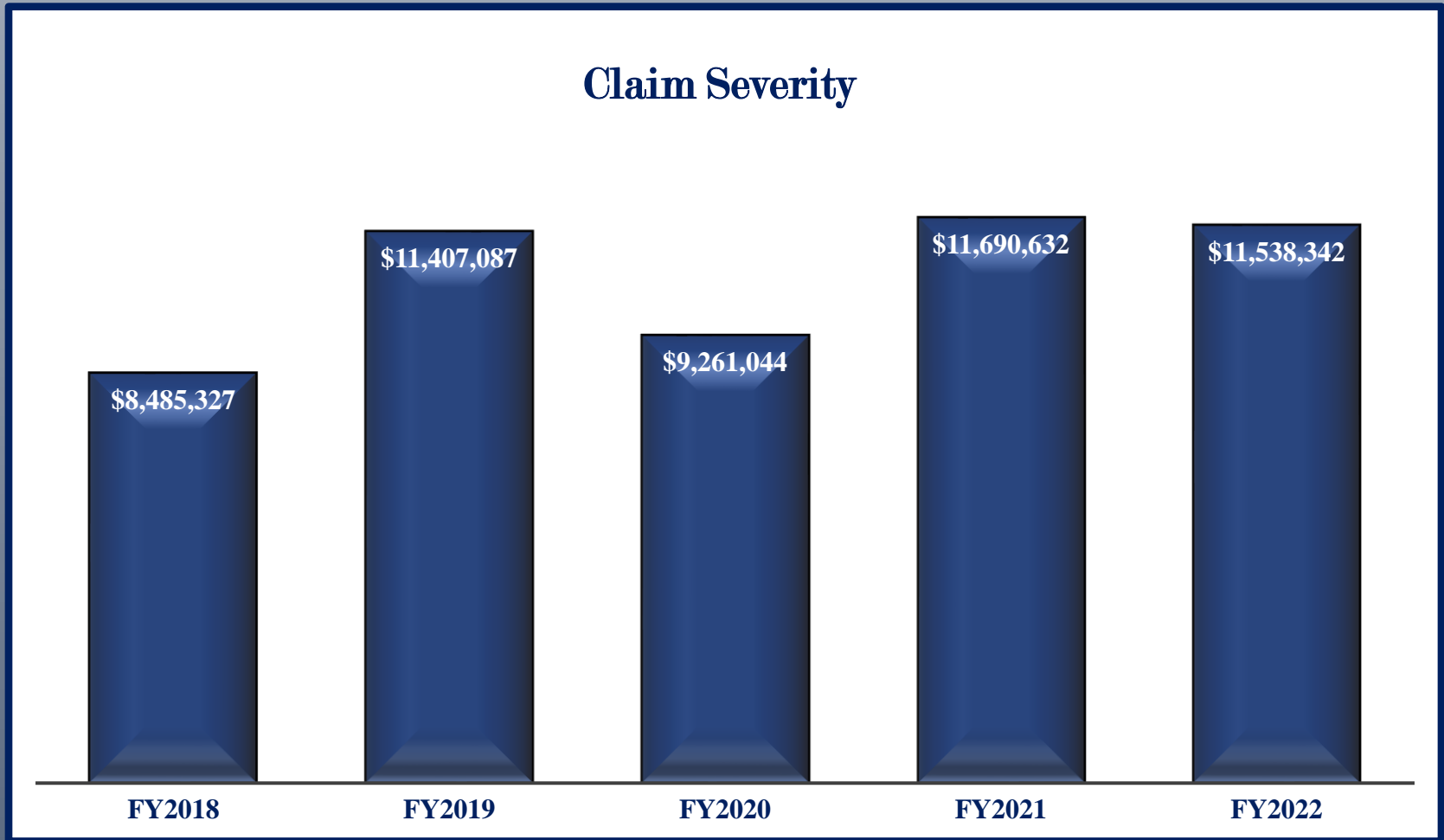
Encova data as of September 1, 2022

Program Trending - Frequency

- After three (3) years of steady trending, the FY2022 frequency decreased by 140 claims or 9.8%.
- Injured workers have 6 months to file claims (non-disease) so frequency may increase slightly due to late reporting.
- The FY2022 frequency decreased by 230 claims or 15.1% compared to FY2018 .

Program Trending - Severity

Claim Severity

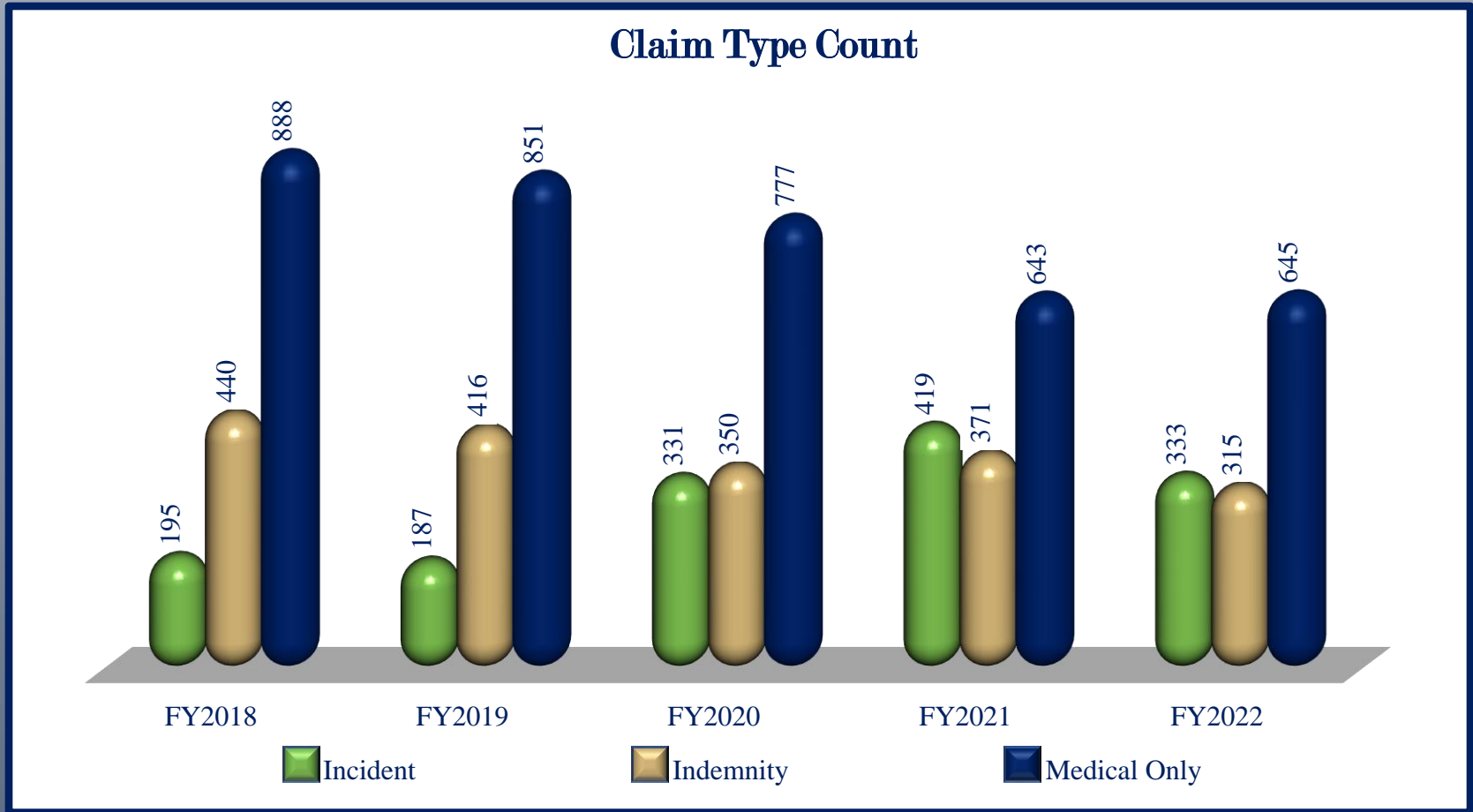


Encova data as of September 1, 2022

Program Trending - Severity

- FY2022 severity remained consistent to FY2021.
- Even when considering the FY2022 slight frequency decrease, the average claim cost is at its highest level at \$8,924 average cost per claim.
- The average claim costs are higher when incidents (no payments or reserves) are removed from the claim count; \$12,019 average cost per claim.

Program Trending – Claim Type



Encova data as of September 1, 2022

Program Trending – Claim Type

- Incidents are claims with no payments or reserves. Incident reports account for 20.5% of the total claims submitted.
- Medical Only claims require medical treatment, but the injured worker was able to continue working with no lost time. Medical Only claims account for 53.1% of the total claim count but only 5.1% of the overall costs.
- Indemnity claims are the most severe. Indemnity payments are wage replacement benefits when an injured worker misses work due to a workplace injury. Indemnity claims account for 26.4% of the total claim count but 94.9% of the overall costs!

Fatalities

- There have been 14 fatal claims in the SAWC program since October 2011.
- Updated Zurich data is unavailable.
- Eight (8) fatalities have been filed with Encova since July 2017.
- The total cost of the 8 Encova fatalities is \$4,556,870.
- Above all, these fatalities aren't just numbers. They were West Virginia state employees that did not go home to their families at the end of the day. We must do all we can to protect each and every one of us!

Multiple Claimants

- There were 443 claimants with three (3) or more claims since July 2017.
- There were 63 claimants with five (5) or more claims since July 2017. The total costs for the 63 claims is \$1,435,401.
 - One (1) claimant has 9 claims totaling \$3,613
 - Five (5) claimants have 8 claims totaling \$65,085
 - Thirteen (13) claimants have 7 claims totaling \$214,492
 - Fifteen (15) claimants have 6 claims totaling \$528,314
 - Twenty-nine (29) claimants have 5 claims totaling \$623,897

Large Losses

- Considering Encova data only from July 2017 to current: there were 13 claims that exceed the \$250,000 deductible limit.
- The total incurred for the 13 claims is \$9,321,513.
- Eight (8) of the claims exceed \$500,000 and three (3) exceed \$1,000,000.

COVID-19

- There were 310 COVID-19 claims filed.
- The total incurred for COVID-19 claims is \$2,972,448.
- Most COVID-19 claims were incidents with no payments.
- There were 3 fatal COVID-19 claims.

Motor Vehicle Accidents

- There were 277 motor vehicle accident (MVA) claims.
- The total incurred for MVA claims is \$4,621,792.
- As the Commissioner stated earlier, the SAWC Program Manager and BRIM Loss Control Manager are continuing to make site visits to SAWC insured sites to assist them with MVA prevention strategies.

Agency Emods

- The highest emod is 3.31. This means that the agency is paying 331% more premium due to their loss history. The high emod increased this agency's premium by \$235,682.
- The agencies with the lowest emods are the Governor's Office (0.50) and the Department of Environmental Protection (0.57). These agencies combined save over \$183,000 per year in premium!
- There are 28 agencies with an emod below 1.00, 52 agencies with an emod of 1.00, and 19 agencies with an emod above 1.00.

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?

Contact Information:

Tom Judy, SAWC Program Manager

Thomas.G.Judy@wv.gov

OICSAWC@wv.gov

304-414-8489

Thank you!

