



# State of the Program

Tom Judy

SAWC Program Manager

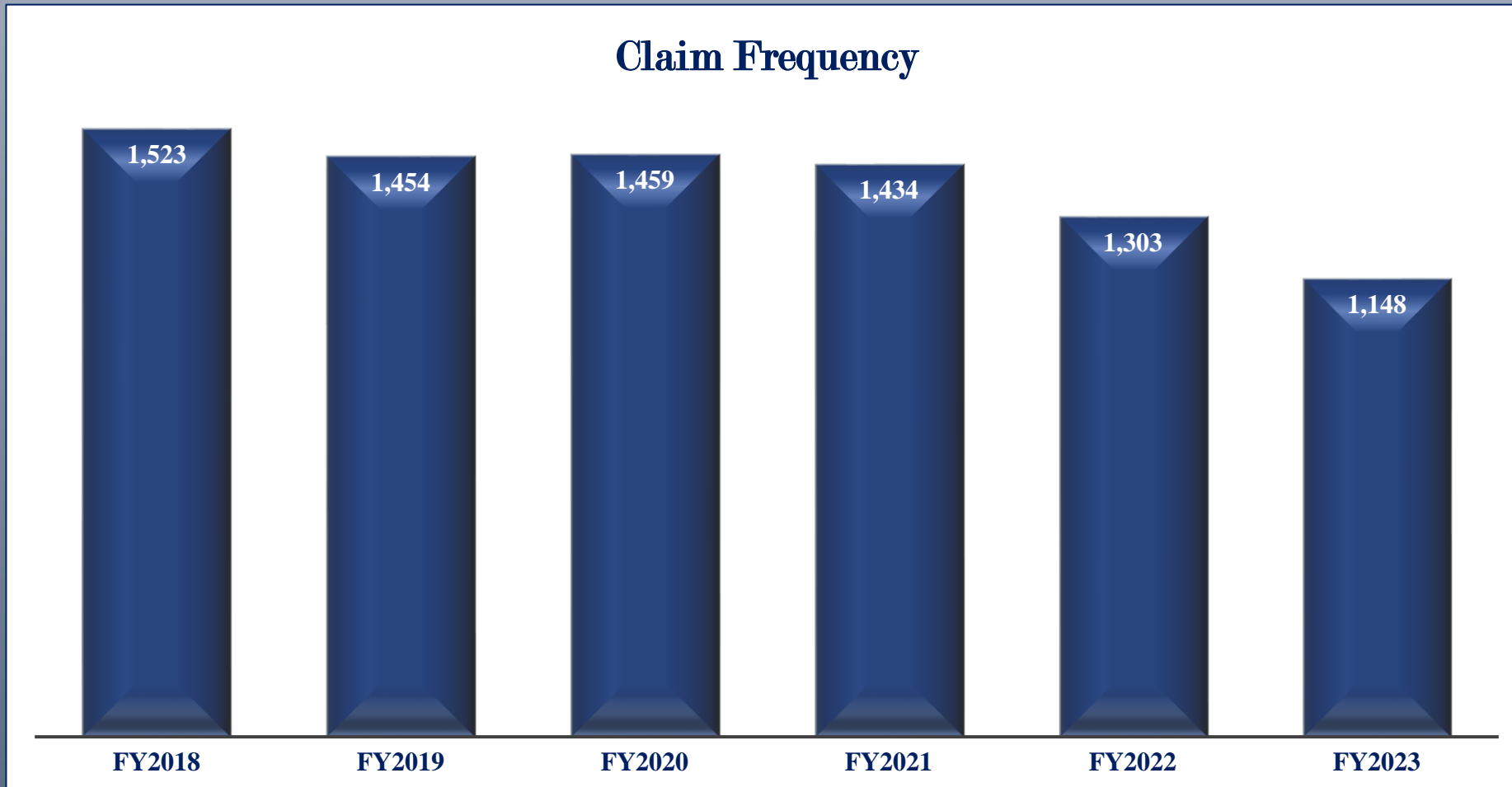


October 17, 2023

# 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. This includes retirements, resignations, email or phone number changes, etc.

# Program Trending - Frequency

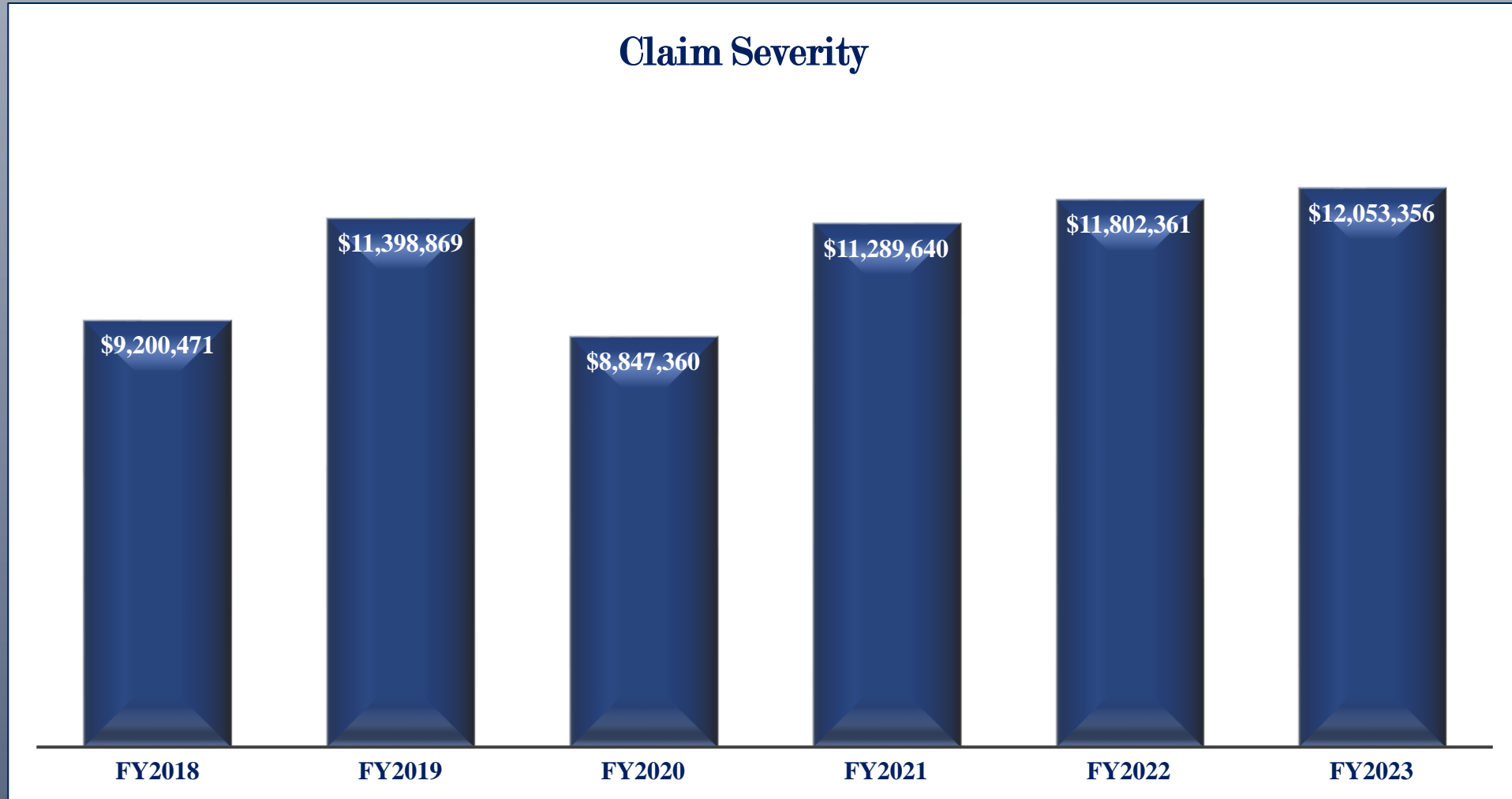


Encova data as of September 1, 2023

# Program Trending - Frequency

- After three (3) years of steady downward trending, the FY2023 frequency decreased by 155 claims or 11.9% from FY2022.
- Injured workers have 6 months to file traumatic claims and 3 years from date of last exposure or the diagnosis date for occupational disease claims so frequency may increase slightly in the most recent fiscal years due to late reporting.
- The FY2023 frequency decreased by 375 claims or 24.6% compared to FY2018.

# Program Trending - Severity

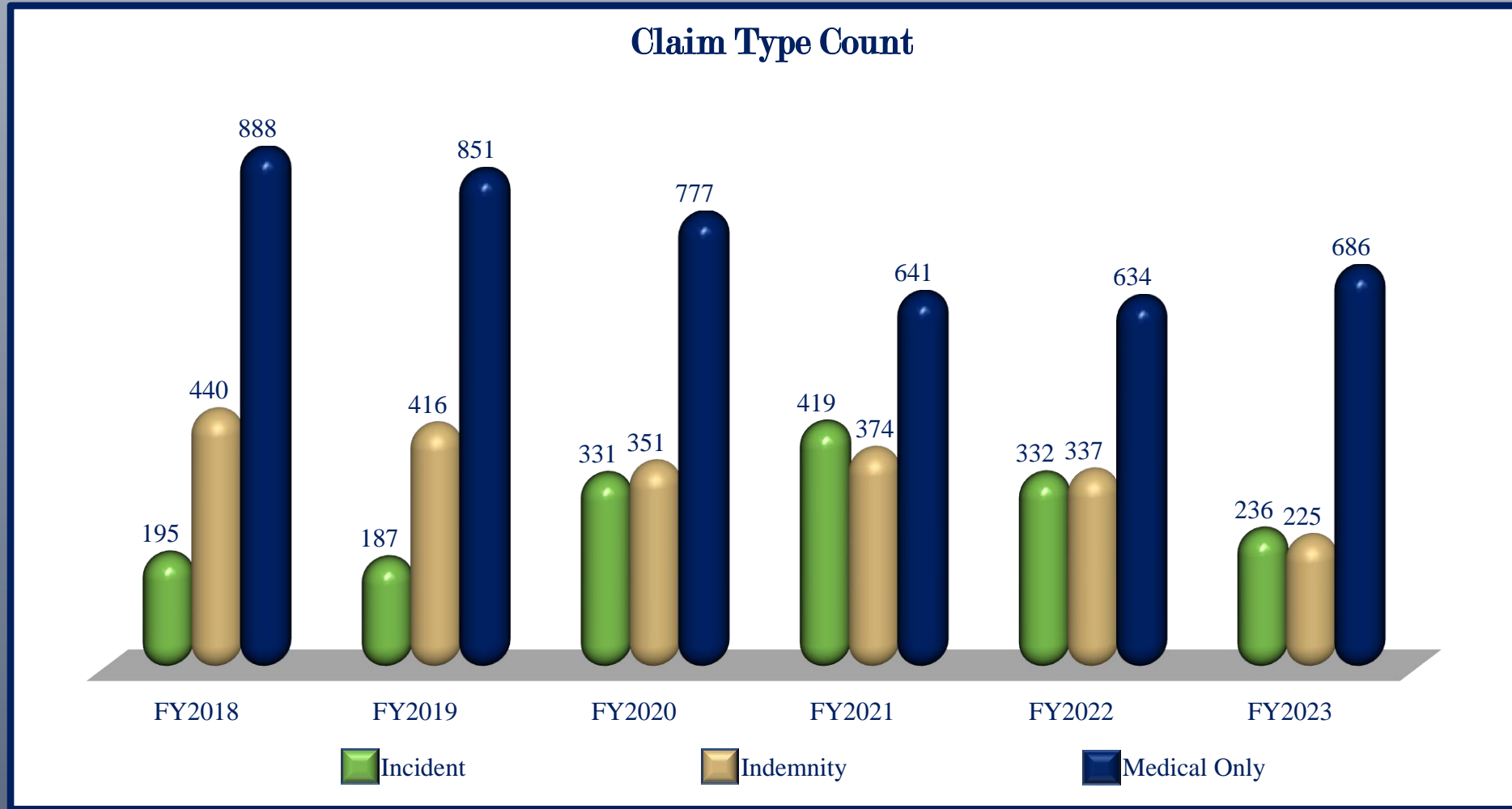


Encova data as of September 1, 2023

# Program Trending - Severity

- FY2023 incurred costs increased by more than \$250,000 or 2.1% from the FY2022 incurred costs.
- Even when considering the significant FY2023 frequency decrease, the average claim cost is at its highest level at \$10,499 average cost per claim.
- The average claim costs are even higher when incidents (no payments or reserves) are removed from the claim count; \$13,216 average cost per claim.
- The severity increase can be attributed to a fatal accident that is currently valued at \$3.4M incurred.
- Excluding the fatality and incidents, the average cost per claim is \$9,452.

# Program Trending – Claim Type



Encova data as of September 1, 2023

# Program Trending – Claim Type

- Incidents are claims with no payments or reserves. Incident reports account for 20.4% of the total claims submitted.
- 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 25.8% of the total claim count but 95.0% of the overall costs!
- Medical Only claims require medical treatment, but the injured worker was able to continue working with no lost time. Medical Only claims account for 53.8% of the total claim count but only 5.0% of the overall costs.



# Fatalities

- Ten (10) fatalities have been filed with Encova since July 2017.
- The total cost of the 10 fatalities is \$8,009,263.
- Above all, these fatalities aren't just words or 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 are 539 claimants with three (3) or more claims since July 2017.
- There are 93 claimants with five (5) or more claims since July 2017. The total costs for the 93 claims is \$2,173,707.
  - One (1) claimant has 10 claims totaling \$17,198
  - Four (4) claimants have 9 claims totaling \$137,794
  - Six (6) claimants have 8 claims totaling \$45,970
  - Sixteen (16) claimants have 7 claims totaling \$227,460
  - Twenty-five (25) claimants have 6 claims totaling \$993,599
  - Forty-one (41) claimants have 5 claims totaling \$751,686

# Large Losses

- There are 14 claims that exceed the \$250,000 deductible limit since July 2017.
- The total incurred for the 14 claims is \$14,406,677.
- The average incurred per claim is \$1,029,048.
- Twelve (12) of the claims exceed \$500,000 incurred and five (5) exceed \$1,000,000.
- The most severe claim in the program is a motor vehicle fatality currently valued at \$3.4M.

# Motor Vehicle Accidents

- There are 326 motor vehicle accident (MVA) claims.
- The total incurred for MVA claims is \$7,606,181.
- 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 2.48. This means that the agency is paying 248% more premium due to their loss history. The high emod increased this agency's premium by \$149,248.
- The agencies with the lowest emods are the Governor's Office (0.53) and the Department of Environmental Protection (0.56). These agencies combined save \$211,757 per year in premium!
- There are 33 agencies with an emod below 1.00, 52 agencies with an emod of 1.00, and 15 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.

# Control Premium Costs

- 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.
- Paying premiums timely.
- Reporting claims timely (lag time).
- Reporting serious injuries to SAWC and Encova for accident investigations.



# QUESTIONS?

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Thank you!

