



State of the Program

Tom Judy
SAWC Program Manager

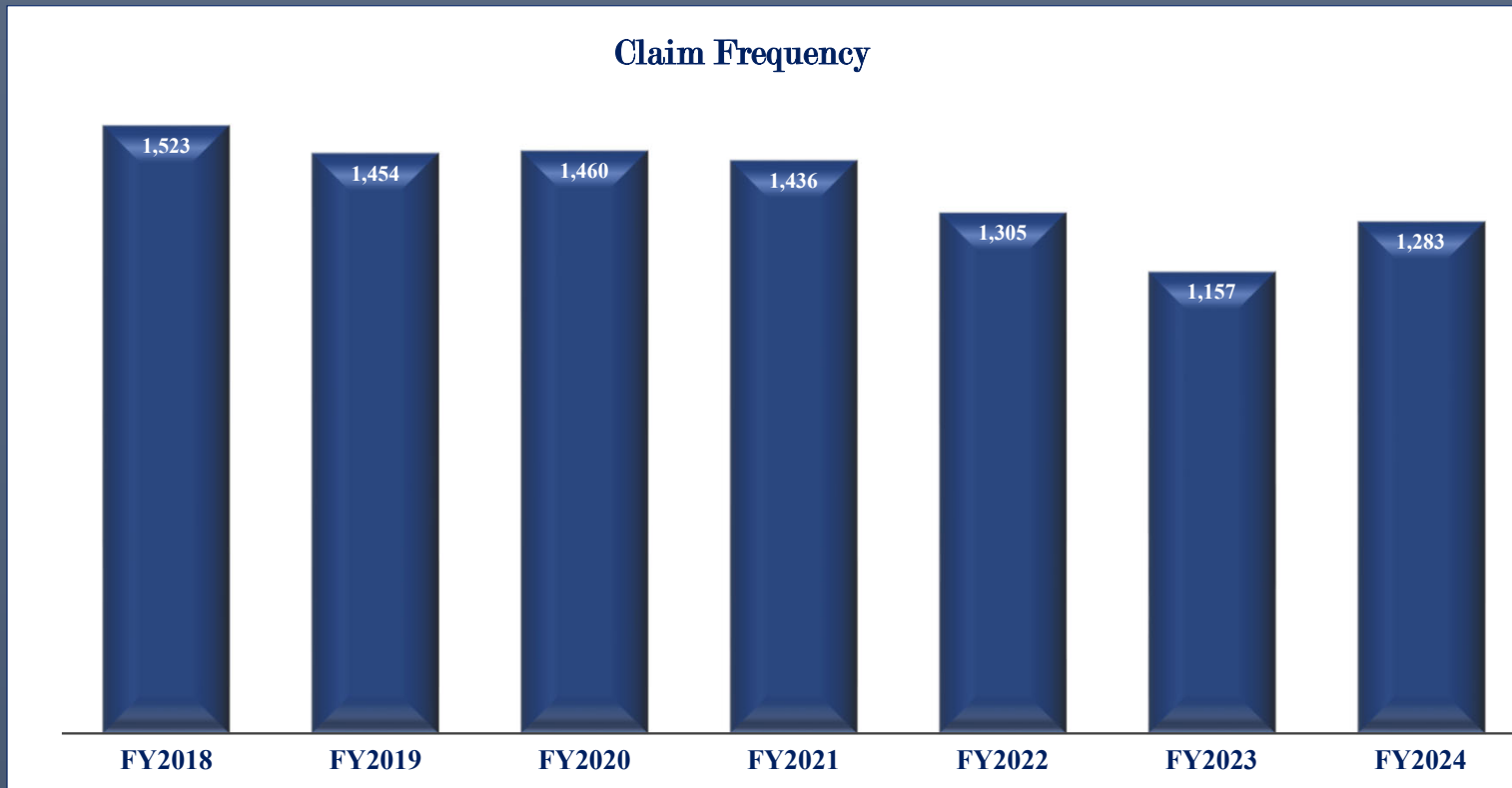


November 14, 2024

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

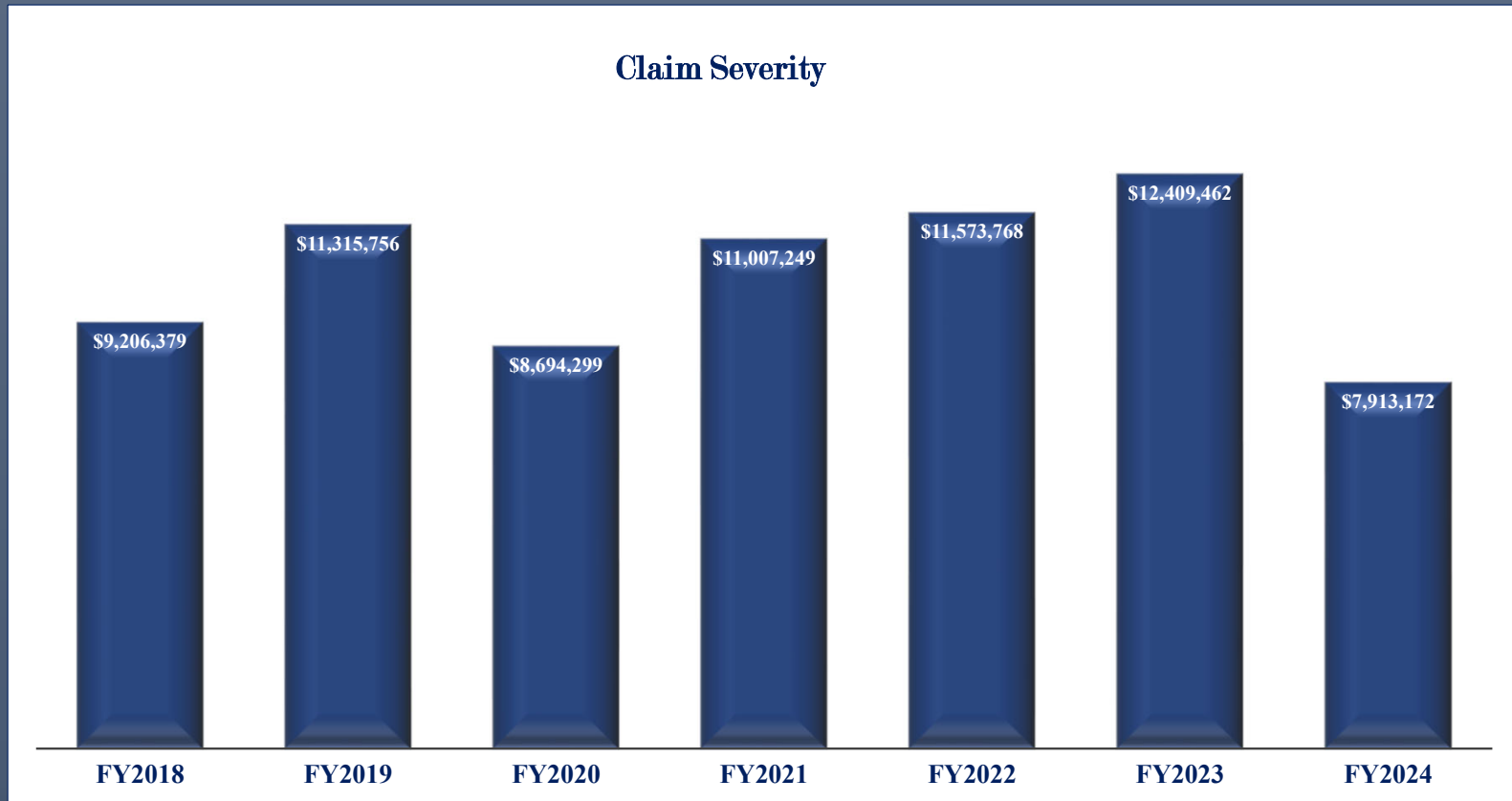


Encova data as of October 1, 2024

Program Trending - Frequency

- After three (3) years of steady downward trending, the FY2024 frequency increased by 126 claims or 11% from FY2023.
- 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 FY2024 frequency decreased by 240 claims or 16% compared to FY2018.

Program Trending - Severity

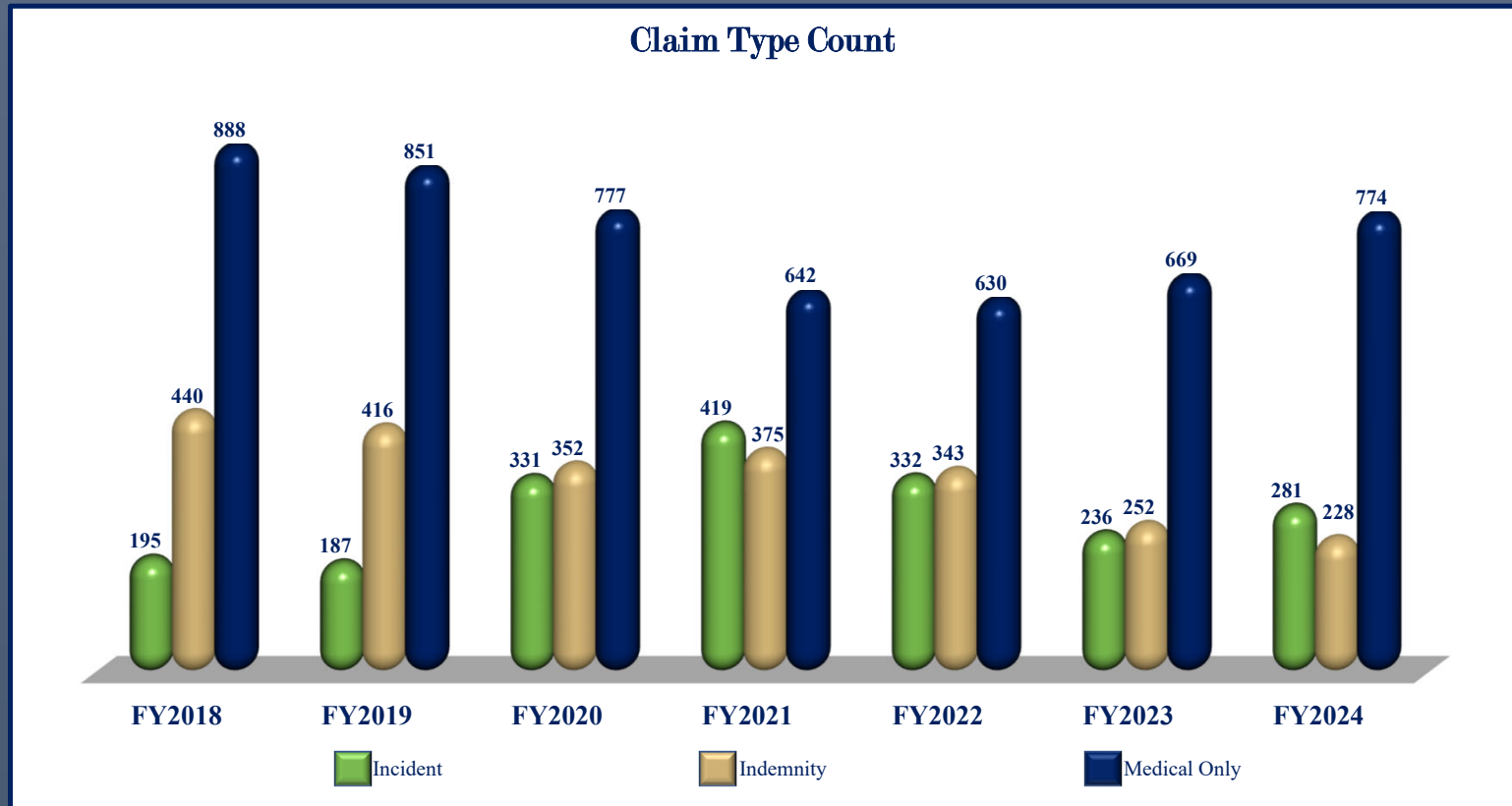


Encova data as of October 1, 2024

Program Trending - Severity

- FY2024 incurred costs decreased by \$4.5 M or 36% from the FY2023 incurred costs.
- Even when considering the significant FY2024 frequency increase, the average claim cost decreased from \$10,726 in FY2023 to \$6,168 in FY2024.
- The severity decrease can be largely attributed to a reduction in large loss claims during FY2024.
- However, SAWC participants are also doing a great job in reducing costs by utilizing modified duty with injured workers.

Program Trending – Claim Type



Encova data as of October 1, 2024

Program Trending – Claim Type

- Incidents are claims with no payments or reserves. Incident reports account for 21% of the total claims reported.
- 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% of the total claim count but 95% 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 55% of the total claim count but only 5% of the overall costs.

Fatalities

- Eleven (11) fatalities have been filed with Encova since July 2017.
- The total cost of the 11 fatal claims is \$7,945,185.
- Above all, these fatal claims aren't just words or numbers. They were our friends and coworkers 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 662 claimants with three (3) or more claims since July 2017.
- There are 116 claimants with five (5) or more claims since July 2017. The total costs for the 116 claims is \$3,293,711.
 - One (1) claimant has 11 claims totaling \$25,079
 - Two (2) claimants have 10 claims totaling \$111,414
 - Four (4) claimants have 9 claims totaling \$10,985
 - Ten (10) claimants have 8 claims totaling \$167,438
 - Nineteen (19) claimants have 7 claims totaling \$500,328
 - Thirty (30) claimants have 6 claims totaling \$1,081,526

Large Losses

- There are 20 claims that exceed the \$250,000 deductible limit since July 2017.
- The total incurred for the 20 claims is \$16,039,546.
- The average incurred per claim is \$801,977.
- Eleven (11) 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 420 motor vehicle accident (MVA) claims.
- The total incurred for MVA claims is \$8,396,138.
- 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 2.04. This means that the agency is paying 204% more premium due to their loss history. The high emod increased this agency's premium by \$316,197.
- The agencies with the lowest emods are the Department of Environmental Protection (0.54) and the Department of Health and Human Resources (0.60). These agencies combined save \$816,571 per year in premium!
- There are 31 agencies with an emod below 1.00, 53 agencies with an emod of 1.00, and 14 agencies with an emod above 1.00.

Control Premium Costs

- Lower your emod with effective Return-to-Work plans, employee safety training, using personal protective equipment (gloves, eye protection, etc.) and utilizing the preferred provider directory.
- 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 or urgent 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 on your loss history.
- Partner with the SAWC Program Manager and Encova Safety and Loss Consultants.
- Pay premiums timely.
- Report claims timely.
- Report serious injuries to SAWC and Encova for accident investigations.

Properly Document Injuries

- Explain what happened and the nature of the employee injury.
- Good documentation – Employee was attempting to latch a boat trailer to truck tow ball and finger was crushed between tow ball and trailer socket. Employee was treated at an urgent care clinic and received stitches for a finger laceration. Employee returned to work following treatment.
- Poor documentation – Injury to wrist, fall, finger hurt, tried to pull resident out of chair, struck by, car wreck, assaulted, fight.
- Provide information needed for subrogation.



QUESTIONS?

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Thank you!

