



STATE OF WEST VIRGINIA
Offices of the Insurance Commissioner

James A. Dodrill
Insurance Commissioner

September 14, 2020

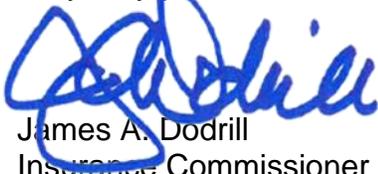
Joint Committee on Government and Finance
Building 1, Room E-140
1900 Kanawha Boulevard, East
Charleston, West Virginia 25305-0610

Honorable Committee Members:

Please find enclosed the Insurance Commissioner's West Virginia Workers' Compensation Safety Initiatives Report for September 2020, required by W. Va. Code §23-2C-5(c)(6) to present an overview of the safety initiatives currently being utilized in the workers' compensation insurance market.

Should you need additional information, please do not hesitate to contact my office.

Very truly yours,



James A. Dodrill
Insurance Commissioner

JAD/jlh

Enclosure



**West Virginia
Workers' Compensation
Safety Initiatives**



James A. Dodrill
Insurance Commissioner

September 2020

Table of Contents

Introduction.....	1
Private Insurer Section.....	2
Insurer Group Responses	2
Private Insurer Safety Survey Summary.....	3
Private Insurer Conclusions	10
Self-Insured Employer Section.....	11
Employer Responses.....	11
Self-Insured Employer Safety Survey Summary	12
Substance Abuse Programs.....	19
Return to Work Programs	20
Workplace and Employee Training	22
Workplace Information.....	25
Self-Insured Employer Conclusions	29
Exhibits Index	31
Exhibit 1.....	32
Exhibit 2.....	38
Exhibit 3.....	48
Exhibit 4.....	57

Introduction

The West Virginia Offices of the Insurance Commissioner (WVOIC) is required by W. Va. Code §23-2C-5(c)(6) to present an overview of the safety initiatives currently being utilized in the workers' compensation insurance market. The report evaluates current private insurer and self-insured employer risk management strategies used to prevent workplace accidents and to control losses. This report must be presented to the Industrial Council as well as the Legislative Joint Committee on Government and Finance.

To comply with this mandate, the WVOIC developed, disseminated and analyzed a web-based survey form. The forms were created by the WVOIC and accessible on the www.wvinsurance.gov webpage. The forms were distributed to the top ten (10) workers' compensation private insurer groups based on 2019 premium market share as well as 55 self-insured employers. The insurer survey consisted of questions including company information, aggregated insured information, safety practices and procedures and the safety opinion of West Virginia employer utilization of insurer services. The self-insured employer survey consisted of questions including company and industry information, safety programs, drug and/or alcohol programs, Return to Work (RTW) programs, industry/employee training, workplace information and additional comments relating to safety in workplaces. Insurers were asked to submit aggregated responses on behalf of all companies writing workers' compensation within the group. Self-insured employers were instructed to complete a survey for each company with active self-insured status for West Virginia workers' compensation. A copy of each survey form (insurer and self-insured employer) is provided as Exhibit 1 and Exhibit 2.

This report and analysis rely solely on the responses as provided by the insurer or self-insured employer and have not been examined in a regulatory capacity nor independently verified.

Private Insurer Section

Insurer Group Responses

The survey form was distributed electronically to ten (10) carrier groups based on market share. There were 74 total groups that reported workers' compensation premium for West Virginia on the annual financial reports to the National Association of Insurance Commissioners (NAIC). The aggregated market share for the ten (10) groups totaled approximately 87% while the remaining 64 groups reported 13% of overall premium. The ten (10) insurer groups and cumulative market share are provided in the table below.

NAIC Group Code	NAIC Group Name	Cumulative Market Share
291	Encova Mut Ins Grp	45.7%
3548	Travelers Grp	11.4%
212	Zurich Ins Grp	6.0%
111	Liberty Mut Grp	5.0%
213	Erie Ins Grp	4.5%
457	Argo Grp US Inc Grp	4.3%
12	American Intl Grp	3.5%
91	Hartford Fire & Cas Grp	2.9%
4381	Houston Intl Ins Grp	1.9%
626	Chubb Ltd Grp	1.6%

As displayed above, Encova Mutual Insurance Group represents 45.7% of the overall 2019 written premium and includes responses on behalf of five companies. It is important to note that BrickStreet Mutual Insurance Company is included within the Encova Mut Ins Grp. BrickStreet Mutual Insurance Company represents 37% of the overall 2019 workers' compensation market share.

Private Insurer Safety Survey Summary

This section will provide a descriptive analysis of the private insurer responses to the survey questions.

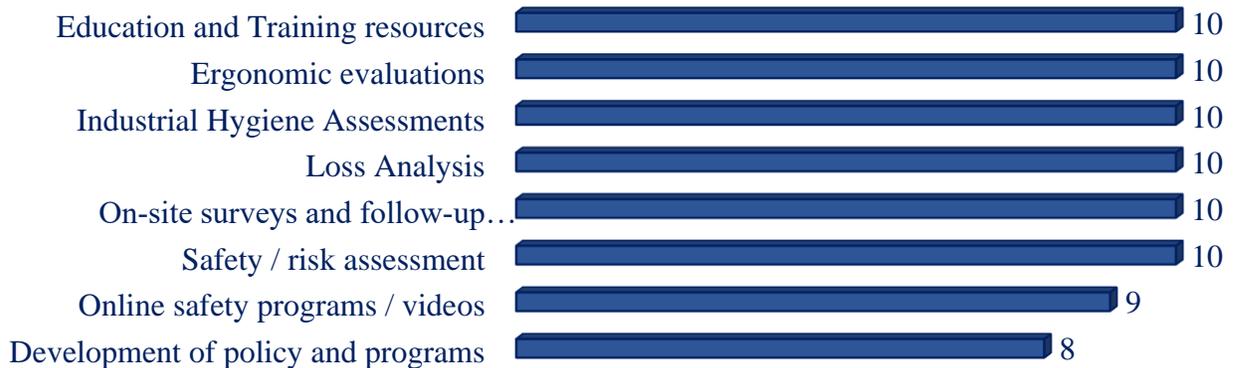
Section 1 questions relate to company and respondent contact information.

Section 2 questions relate to West Virginia policy information and risk management programs available to West Virginia employers. This report is a compilation of insurer responses.

NAIC Group Name	WV Policy Count	WV Written Premium
Encova Mut Ins Grp	10,296	\$112,826,084
Travelers Grp	4,618	\$29,113,975
Zurich Ins Grp	885	\$14,661,308
Argo Grp Us Inc Grp	167	\$13,115,662
Erie Ins Grp	4,015	\$12,222,695
Liberty Mut Grp	1,104	\$9,635,947
Hartford Fire & Cas Grp	4,677	\$7,705,216
American Intl Grp	636	\$7,430,568
Houston Intl Ins Grp	93	\$5,099,250
Chubb Ltd Grp	2,342	\$4,255,887
Total	28,833	\$216,066,592

Written premiums totaling \$216,066,592 were reported from the companies. The overall 2019 written premium for the entire workers' compensation market was \$267,550,759. As previously stated, the responding insurers made up 87% of the 2019 market share and based on the current written premiums provided above, it would appear the insurers maintain a consistent market share.

Ten of ten (100%) insurers affirmatively answered the question "Do you offer safety and loss programs or risk management services to WV employers?".



When polled on the types of safety services offered to insureds, nearly all insurers responded affirmatively to the pre-set options included on the survey.

In addition to the safety services listed above, insurers also had an option to include “Other” services with a narrative outlining the service. The following comments were included in the “Other” services offered category:

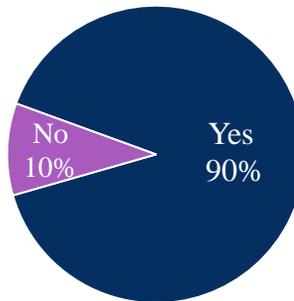
- Argo Group: MSHA annual refresher training assistance; Safety committee establishment.
- Travelers: We also provide services with Return to Work programs, through on-site consultation and online website resources. While we do not assume the employer's responsibility for development of policies and programs, we will assist them with their development of policies and programs.
- Chubb: Access to Chubb Risk Engineering Services online Resource Center and Chubb Online Learning Center.

Seven of ten insurers (70%) offered a dedicated safety unit to West Virginia policyholders. The insurers offering a dedicated safety unit were Encova, Zurich, Hartford, AIG, Travelers, Chubb and Liberty Mutual. The following additional comments were received as a part of the response:

- Encova: Our WV team of 15 Safety Consultants provide a wide variety of safety and loss control services including risk assessment, loss analysis, formal recommendations, supervisor and employee training, and online resources to our WV employers.
- Hartford: We provide many services including loss analysis, Industrial Hygiene needs, ergonomic assessments and overall workplace safety.
- Liberty Mutual: In addition to the safety services in the above question, two people provide services to WV employers.
- AIG: Loss control services are offered through AIG’s Risk Consulting. Services are provided on a local, national and international basis. Casualty Risk Consultants develop service plans with corporate personnel and company management. Consultants will visit or provide remote service to facilities in all 50 states as needed. Services address employee injury exposures, property, liability, commercial auto and environmental risk. Employee injury related services include:
 - on-site visits to review physical hazards and evaluate the implementation of loss control programs
 - consultative support to support policyholder management to direct and focus efforts
 - loss analyses to identify potential opportunities to focus efforts on key loss drivers
 - RiskTool Advantage® web-based learning management system
 - Concierge Services web-based consulting access

- Travelers: The services checked in the question above are the primary services offered by our Risk Control Staff. Sixteen (16) Risk Control consultants provided services to WV employers during 2019.
 - Chubb: Chubb has a network of close to 500 risk engineers globally available to help WV companies anticipate and minimize exposures. We provide a range of services focused on identifying exposures, assessing the adequacy of existing controls, and helping customers anticipate and mitigate potential costly losses. We offer customized risk management and loss control programs and specialized consulting focused on lessons from losses, industry best practices and consensus standards. The network of risk engineers possesses deep industry knowledge and technical expertise in a wide range of industries. At this time, we do not have any risk engineering staff stationed in WV, however, we have several risk engineers who typically provide our services to WV.
-

Do you offer regular safety audits to West Virginia employers?



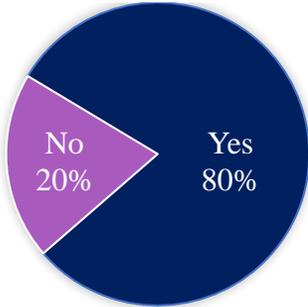
Nine of ten (90%) insurers responded “Yes” to this question. Of the nine insurers, seven affirmed that the information obtained via safety audits is used in the schedule rating process.

The West Virginia employer utilization includes the policy count for all policyholders utilizing safety services offered by the insurer. The West Virginia utilization premium is the amount of premium generated by the employers that utilized safety services offered by the insurer.

NAIC Group Name	WV Employer Utilization	WV Utilization Premium	Utilization Premium Percent of WV Reported Premium Question
Encova Mut Ins Grp	850	\$85,000,000	75.30%
Argo Grp US Inc Grp	55	\$11,035,971	84.10%
Erie Ins Grp	173	\$7,750,000	63.40%
Zurich Ins Grp	18	\$6,075,608	41.40%
Travelers Grp	71	\$4,269,595	14.70%
American Intl Grp	10	\$2,106,017	28.30%
Liberty Mut Grp	10	\$775,176	8.00%
Hartford Fire & Cas Grp	162	\$475,774	6.20%
Chubb Ltd Grp	3	\$234,514	5.50%
Houston Intl Ins Grp	0	\$0	0.00%
Total	1,352	\$117,722,655	54.5%

When comparing the utilization premium to the written premiums reported by insurers in an earlier section of the report, 54.5% of written premium is taking advantage of insurer offered safety services. However, when performing the same comparison using the overall West Virginia policy count mentioned in an earlier section to the employer utilization policy count, only 4.7% of policies take advantage of the safety services. The disparity of percentages indicates that the larger, higher premium generating policies are utilizing safety services while the smaller, less premium generating policies are not.

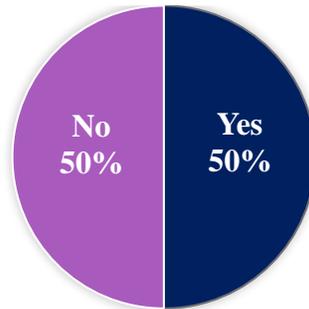
Do you implement follow-up measures to ensure employer utilization of the offered safety services is effective and appropriate?



The eight insurers that affirmed follow-up measures are implemented to ensure employer utilization were then asked to provide quantitative metrics used to measure utilization success. The following responses were provided:

- Claims frequency reduction; specifically, indemnity frequency reduction in relation to payroll.
- We have a formal process for our consultants to follow up on recommendations made via consultative visits.
- We have an internal quality program where the countrywide success rate is 83%.
- Year over year loss ratio reduction.
- Claims management reports, experience modifiers, frequency and severity reductions, prompt reporting, etc.
- When we submit recommendations and an insured provides a response they complied, we track these responses internally. We may schedule a visit with the insured to verify compliance. We also have the ability to run reports within our internal systems to track overall recommendation status. This allows us to track how many recs we issued and how many were completed. Compliance of a recommendation would indicate a success as an insured has done something to mitigate or eliminate a risk.
- Reduction in accident frequency and reduction of risk for particular tasks.
- None available at this time.

If an employer implements a drug and/or alcohol testing program in the workplace do you consider that in the premium determination process?

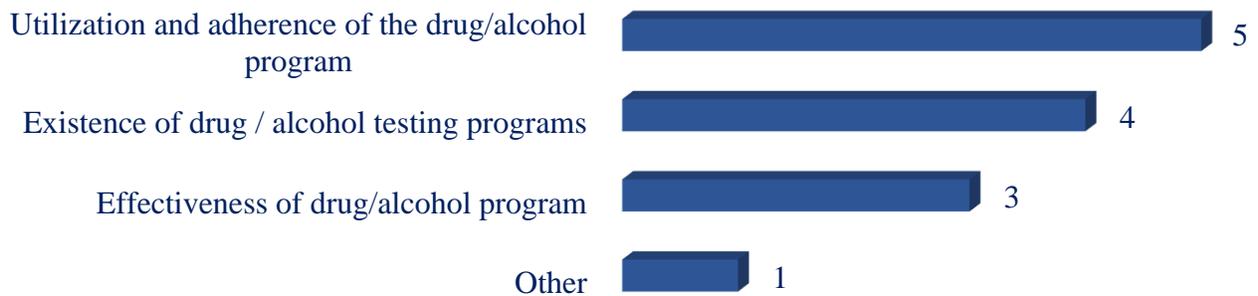


The question above had follow-up questions dependent on whether an insurer responded yes or no. The “Yes” question included pre-selected options to select as well as an “Other” option to included additional comments. The comments below were submitted dependent on the insurer’s answer to the drug/alcohol testing question.

If you answered "No" to the previous question; please provide how you monitor employer implemented drug/alcohol testing programs?

- This is confirmed by risk control if visit is done on safety programs or via the agent.
- This is not covered in our WC surveys or questions. It is, however, a question when we do auto surveys and construction surveys. We address this as part of risk engineering surveys that we conduct for some insureds.
- We review the employer's drug/alcohol programs during underwriting process.
- We don't monitor employer implemented drug/alcohol testing programs.
- We don't monitor, we just ask if they have any.

If you answered "Yes" to the question above; what aspects of a drug and/or alcohol testing program would you consider for a premium credit?



The "Other" comment was "Percentage of the workforce randomly sampled in a given 12-month period."

The drug and alcohol section included an additional three questions related to a policyholder's drug/alcohol testing results. Insurers were instructed to respond only if they received the results of a policyholder's drug or alcohol tests. The questions were:

- Please enter the total number of drug tests required by your policyholders in the previous calendar year.
- Of the total drug tests required; please enter the total number of FAILED drug tests in the previous calendar year.
- Of the total number of FAILED drug tests; please provide the reason and approximate percentage of total failures that resulted from the following options.

No insurers responded to the questions above. Insurers do not receive drug or alcohol testing results from a policyholder or testing facility.

The last section of the private insurer survey involved an insurer’s safety opinion of West Virginia employer utilization compared to other states and the most commonly used safety and loss programs or initiatives employers are utilizing from the insurer offered selections.

The question stated, “Generally speaking, how do you feel WV employers compare to employers in other states regarding the effective use of safety and loss programs and initiatives?” The selection options were: Better; Same; Worse.

All ten (100%) insurers selected same. This reiterates that West Virginia employers compare similarly to nationwide employer safety utilization and implementation.

The question further asked insurers what the state of West Virginia could do to encourage employers to utilize safety and loss programs and initiatives. The following comments were provided:

- Increase awareness of results of the employers who utilized safety and loss control consultation and program implementations to improve performance.
- The certified safety committee program in PA has produced great results for those employers willing to commit. There is a mandated 5% credit provided to certified committees.
- Email reminders to employers to use and follow best safety practices.
- Educate them on the impacts of the WC experience modification and how the injuries they prevent, the lower their costs will be. They will also have more engaged employees and likely high productivity.

The insurers selected the most commonly used safety and loss programs utilized by West Virginia employers. The submitted responses include both pre-set selections as well as write in answers and are shown in the chart below.



Private Insurer Conclusions

The survey results concluded that all ten carrier groups surveyed offered safety and risk management services to West Virginia insureds.

The most common safety services offered by all ten carrier groups surveyed included education and training resources, ergonomic evaluations, industrial hygiene assessments, loss analysis, on-site surveys and follow-up recommendations and safety / risk assessments.

One hundred percent of the respondent insurers indicated that West Virginia employers are equal to national standards regarding the effective use of safety and loss control programs. Both the 2018 and the 2020 safety reports have a 100% equivalent standard. Historically, insurers deemed West Virginia employers lacking in safety initiative utilization equality by reporting 50% in 2012, 73% in 2014 and 90% in 2016. This positive trend in safety utilization has resulted in lowered loss costs and premium rates for employers and provides West Virginia workers a safe workplace environment.

In January 2006, the West Virginia workers' compensation market privatized and completed the transition to an open market in 2008. Since that time, West Virginia has realized 15 consecutive loss cost decreases for a total aggregate decrease of 76.2%. When considering the loss cost decreases as well as the number of insurers writing workers' compensation coverage in the West Virginia (~300) in conjunction with the insurer responses indicating that West Virginia employers are 100% equal to employers nationwide, these factors would indicate a definitive safety culture shift from an injury ridden, abused system to an environment focused on protecting employees and preventing injuries using safety and loss programs and initiatives in the workplace.

Self-Insured Employer Section

Employer Responses

The self-insured employer safety survey was tailored to address safety and loss programs implemented by West Virginia employers. As was done with the private carrier survey, the West Virginia Offices of the Insurance Commissioner developed and disseminated a similar web-based survey form that was electronically provided to 55 self-insured employers.

The survey request was sent to the following active self-insured employers:

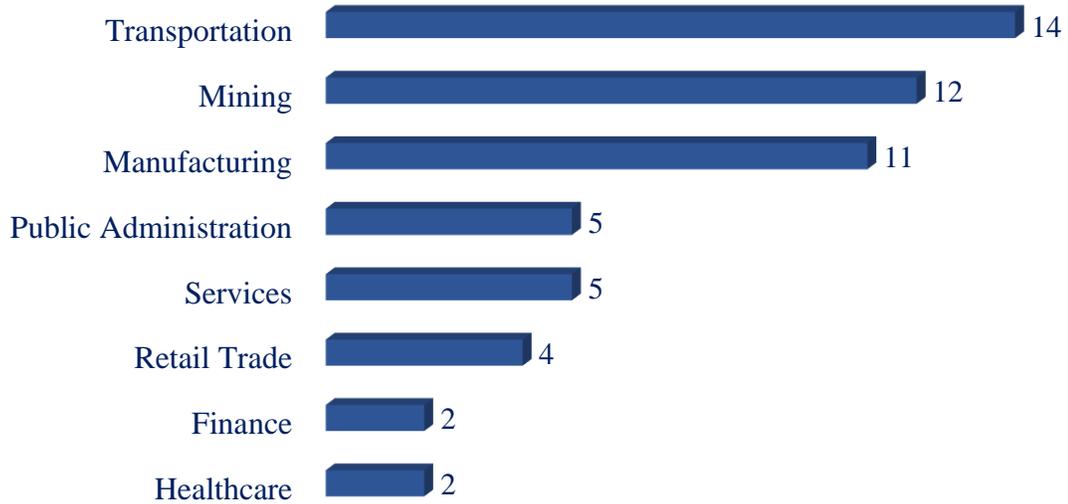
Alex Energy LLC	Huntington Alloys Corporation
Alliance Coal LLC	Huntington Bancshares Inc.
American Electric Power Company	JELD-WEN Inc.
Aracoma Coal Company LLC	Kingston Mining Inc.
Asplundh Tree Expert LLC	Lowes Home Centers LLC
Brooks Run South Mining LLC	Marriott International Inc.
City of Charleston	Monongahela Power Company
City of Fairmont	Murray American Energy Inc.
City of Huntington	Pepsi-Cola Metropolitan Bottling Co Inc.
City of Parkersburg	Performance Coal Company LLC
City of Wheeling	Pilgrim's Pride Corp of West Virginia Inc.
Columbia West Virginia Corporation	Potomac Edison Company
CONSOL Mining Holding Company LLC	Residence Inn by Marriott LLC
CONSOL Pennsylvania Coal Company LLC	Royal Vendors Inc.
Cracker Barrel Old Country Store Inc.	Spartan Mining Company LLC
Delhaize America LLC	SWVA Inc.
Dolgencorp LLC	Toyota Motor Manufacturing WV
Dominion Energy Transmission Inc.	U S Silica Company
Encompass Health Corporation	Union Carbide Corporation
EQT Corporation	United Parcel Service Inc.
Exxon Mobil Corporation	UPS Ground Freight Inc.
Federal Express Corporation	Virginia Electric and Power Company
FedEx Ground Package System Inc.	Wendy's International LLC
FirstEnergy Service Company	West Virginia Counties Risk Pool
General Motors LLC	Weyerhaeuser Company
Highland Mining Company	Wheeling Hospital Inc.
Homer Laughlin China Company	Wheeling Park Commission
Hope Gas Inc.	

All 55, or 100%, of the self-insured employers responded to the survey.

Self-Insured Employer Safety Survey Summary

Section 1 of the self-insured employer survey captured company and contact information.

The survey included the respondent’s primary industry. The following chart provides the responses by industry type.



Transportation includes communications, electric, gas and/or sanitary services.

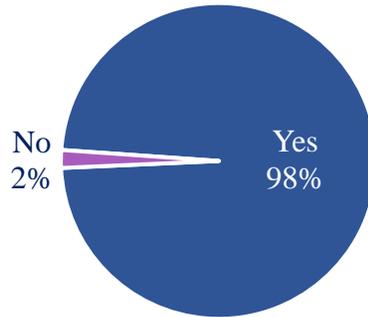
Services include lodging, health recreation, education, legal, restaurant, social services, etc.

Finance includes insurance and/or real estate services.

Section 2 of the self-insured employer safety survey included safety and loss program data as well as West Virginia specific employee information. The responding employers comprise a large population of West Virginia employees and payroll by industry as indicated in the table below.

Industry	WV Employees	WV Payroll
Finance	6,693	\$240,972,276
Healthcare	3,936	\$114,105,375
Manufacturing	5,608	\$365,400,213
Mining	4,569	\$425,158,929
Public Administration	2,062	\$93,636,413
Retail Trade	5,942	\$161,348,877
Services	1,703	\$28,711,169
Transportation	7,753	\$611,202,752
Total	38,266	\$2,040,536,004

Do you have a written safety and loss program for your employees, including provisions for any particular problems associated with the business (such as dust or noise)?



Fifty-four out of 55 employers confirmed they do have a written safety and loss program for employees. The one employer who marked “No” for this question did later provide drug and alcohol testing and Return-to-Work processes so it is assumed the employer does implement general safety practices and procedures but may not have established a written safety policy or any such written plan may not address the provisions for particular problems associated with the business operations.

Self-insured employers were then asked to mark all safety service categories that applied to their operations. The same employer that marked “No” above did not provide a response to this question. The following chart outlines the responses.

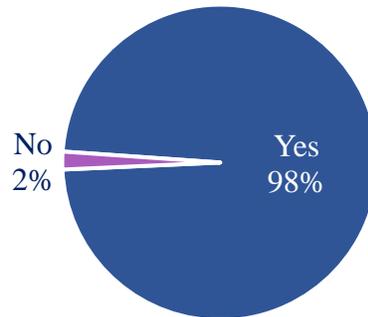


In addition to the safety services listed above, an employer provided a comment adding “Comprehensive Safety Program” as an additional program implemented by the employer.

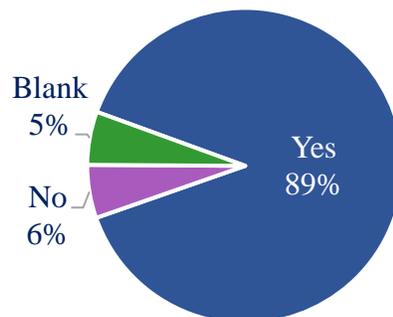
The next set of questions relate to safety program enforcement and implementation process.

The employers were asked whether the safety programs and services they implemented or provided to employees were enforced. Fifty-three employers selected “Yes” the safety program was enforced; while one employer selected “No”. The same employer that marked “No” above did not provide a response to this question and is not included in the graph below.

Are the safety programs and services selected above enforced?

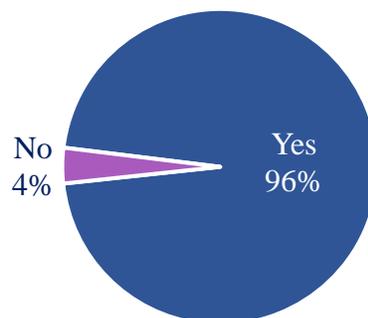


Are the safety program principles or mission statement posted in a conspicuous place(s) at the worksite?



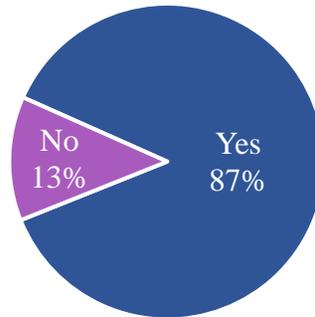
Forty-nine employers selected “Yes”; three employers selected “No” while the remaining three employers did not provide a response.

Does senior management meet at least once annually to review the safety program to ensure the program is effective, sustainable and continually improving?



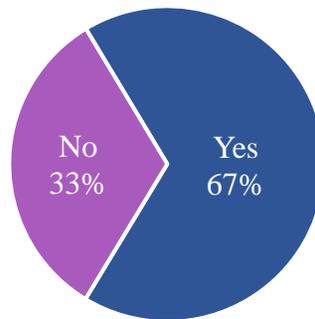
Fifty-three employers selected “Yes” while the remaining two selected “No”.

Is safety compliance a performance review measure for management and/or employees?



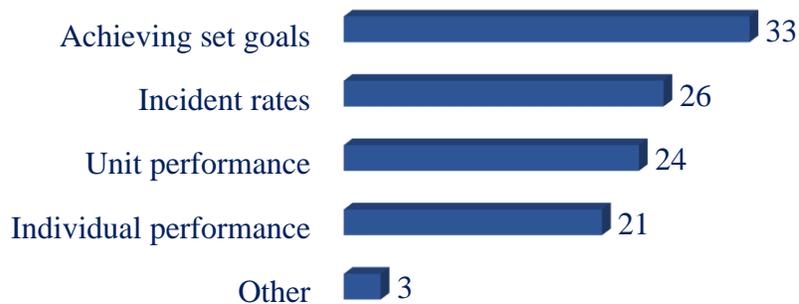
Forty-eight employers selected “Yes” while the remaining seven selected “No”.

Do you utilize a safety incentive program for management and/or employees?



Thirty-seven employers selected “Yes” while the remaining 18 selected “No”.

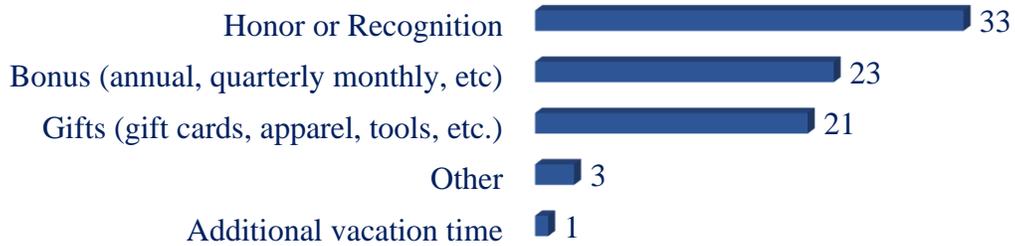
Of the 37 employers who selected “Yes”, a follow-up question was posed to identify options included in company incentive programs.



The options above were pre-set options that an employer marked if applicable. If “Other” was selected, the comments below were provided by employers as additional options relating to company safety incentive program criteria.

- Supporting safety program initiatives
- Quality observations and reporting hazards
- Executive Leadership only

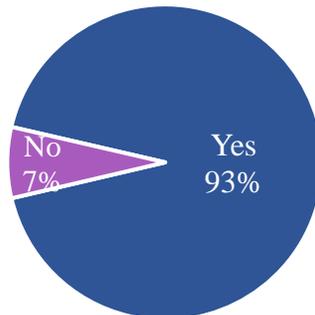
An additional follow-up question was posed to the 37 employers that selected “Yes” for the safety incentive program question to further narrow down incentives specifically used to incentivize employees for safety program compliance.



The options above were pre-set options that an employer marked if applicable. If “Other” was selected, the comments below were provided by employers as additional options used to incentivize employees for safety program compliance.

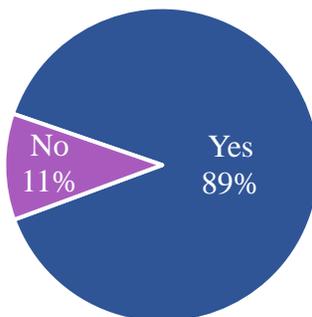
- We provide "Lunch and Learn" twice a year for employees
- Financial incentive
- Executive Leadership only

Do you have a progressive discipline policy in place to address safety program violations?



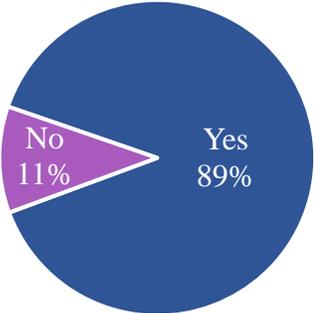
Fifty-one employers selected “Yes” while the remaining four selected “No”.

Do you have a workplace safety committee which meets regularly?



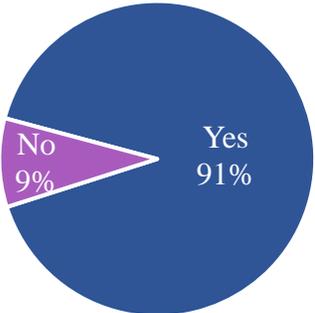
Forty-nine employers selected “Yes” while the remaining six selected “No”.

Do you have at least one full time employee dedicated solely to the safety program oversight and implementation?



Forty-nine employers selected “Yes” while the remaining six selected “No”.

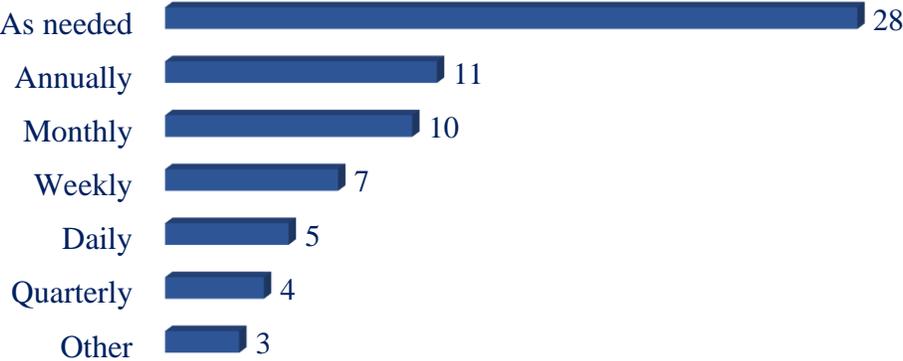
Has a safety survey been completed for each work area and evaluated for occupational safety?



Fifty employers selected “Yes” while the remaining five selected “No”.

Several additional questions were asked based on an employer’s response to the above question. If an employer responded “Yes”, they were asked to provide the following supplemental information. The questions below are reported for the 50 employers who affirmatively answered the safety survey question.

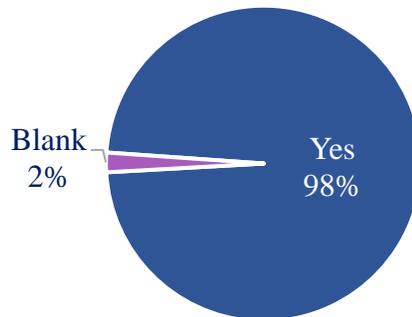
If you answered "Yes" to the question above, how often are safety surveys conducted and/or updated?



The options above were pre-set options that an employer marked if applicable. The following additional options were also provided by employers that chose “Other” in the question above relating to the frequency of safety surveys.

- Each facility is evaluated and re-evaluated with any reconfigurations for facility-based hazards. Each position is evaluated for hazards and common issues related to each job code (position). Training is provided that includes both the position and facility hazards as well as general Safe Work Methods.
- Different operations necessitate various frequencies.
- If any concerns are expressed or observed to safety committee or otherwise, they are addressed promptly by appropriate staff and followed up by safety committee and/or VP HR.

If you answered "Yes" to the completed safety survey question above; do you have a protocol to address any safety or loss issues reflected in a completed survey?



Forty-nine of the 50 employers responded that they do have protocols in place to address safety and loss issues reflected in a safety survey.

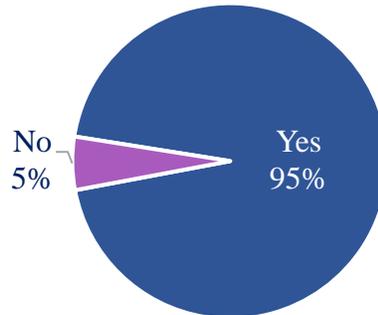
When asked to select protocols used to address safety concerns resulting from a survey the following responses were received:



Substance Abuse Programs

This section of the survey captures implementation protocols and measures the effectiveness of drug and/or alcohol programs.

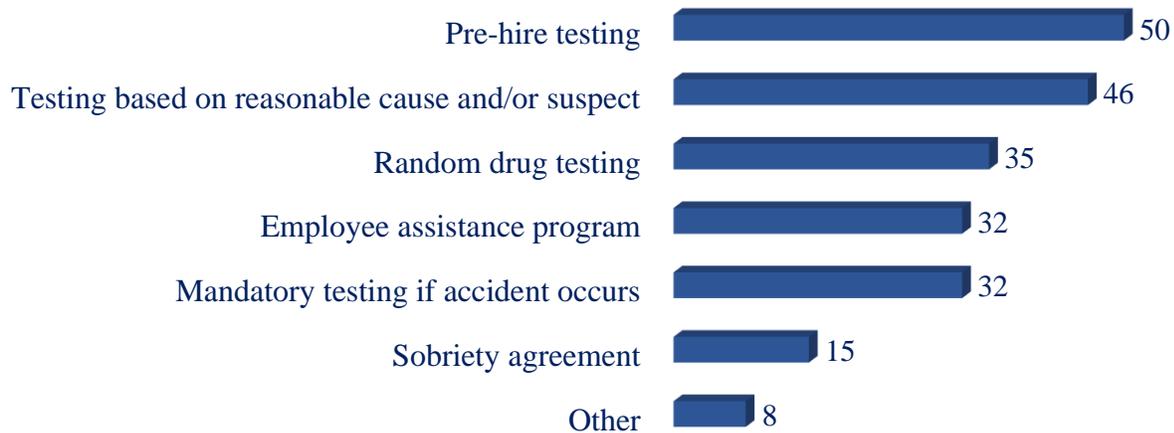
Do you have a written drug and/or alcohol program?



Fifty-two employers selected “Yes” while the remaining three selected “No”.

Of the 52 employers that selected “Yes” for the question above, 39 employers marked that the drug and/or alcohol program applied to testing for all company employees.

When asked to select all policies included within a drug and/or alcohol program, the following responses were received.



The options above were pre-set options that an employer marked if applicable. The following additional options were provided by employers that selected “Other” relating to the specific criteria or implementation procedures as part of the drug and/or alcohol program:

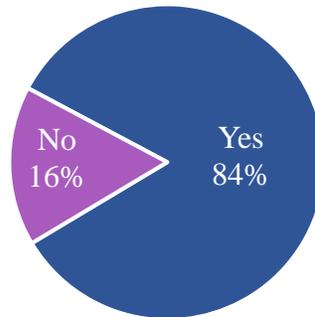
- Follow-up and rehire testing
- Mandatory testing is after analysis of management
- Per DOT requirements
- Mandatory for all accidents involving medical treatment

- Pre-Hire testing for all applicants. Random drug testing for covered positions (FAA and FMCSA) and required post-accident testing based on FMCSA standards. Reasonable cause testing (again in FMCSA) and policy. Employee Assistance program for all employees including self-reports.

Return to Work Programs

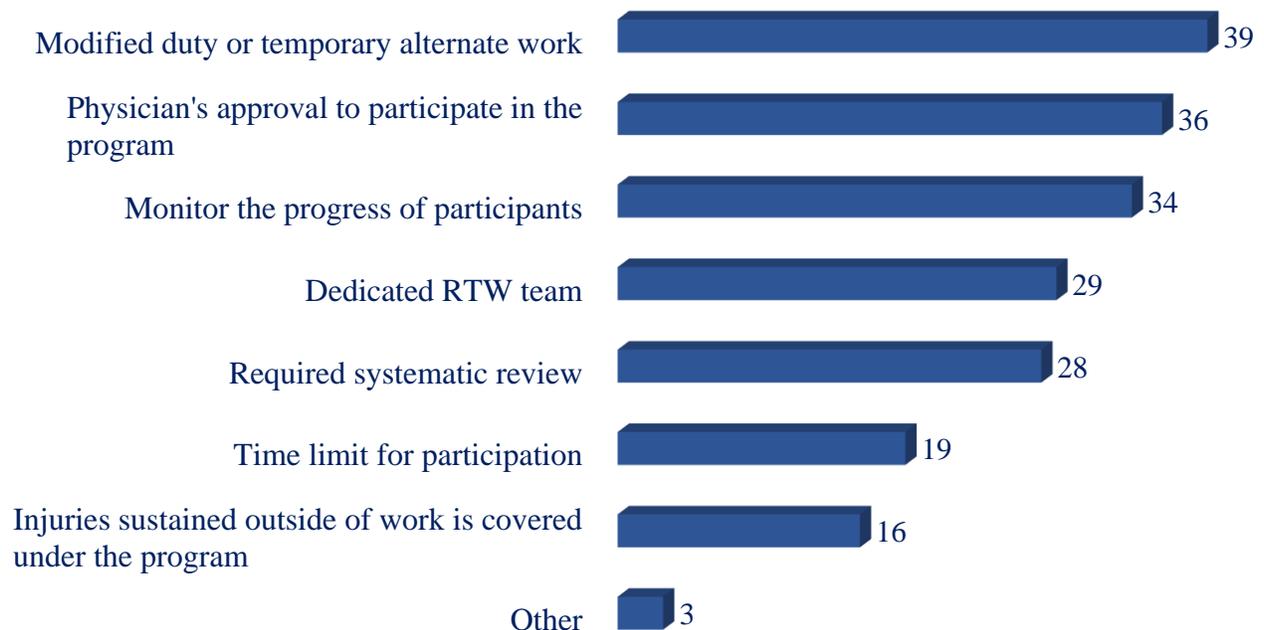
This section of the survey measures the implementation and effectiveness of Return to Work (RTW) programs.

Do you have a written Return to Work (RTW) program complete with an RTW manager at each facility?



Forty-six employers selected “Yes” while the remaining nine selected “No”.

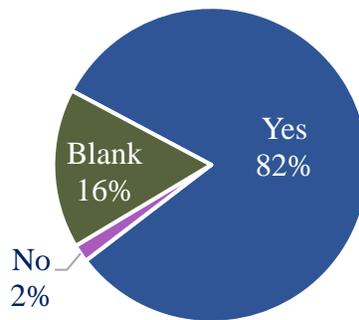
The next question identifies criteria included in an RTW program. The options include:



The options above were pre-set options that an employer marked if applicable. The following additional options were provided by employers that selected “Other” relating to the specific criteria or implementation procedures as part of the return to work program:

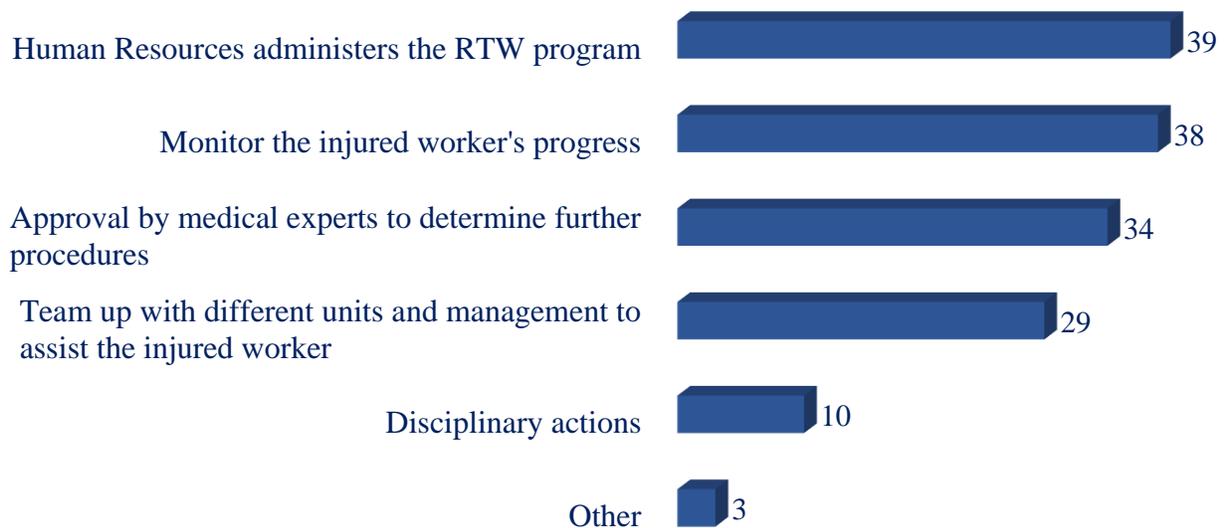
- RTW manager for every facility but not housed at every facility.
- MOH - Medical Case nurse guidance review.
- VP/HR maintains a consistent program, communicates with employee, TPA, and Corporate Health if necessary, to ensure individual is capable of returning to modified duty. Work Status Evaluation forms are completed by employee's attending physician as to limitations and duration. The program applies to non-occupational injuries/illnesses as well.

Is the written RTW program actively utilized by management and employees?



Forty-five employers selected “Yes”, one employer selected “No” and the remaining nine employers did not provide a response.

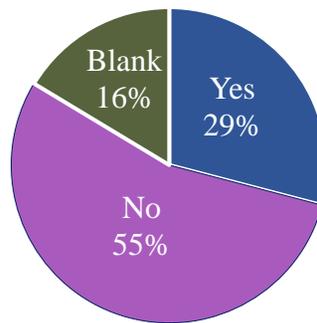
A follow-up question was asked to provide procedures in place to ensure the RTW program is effective. The following options were selected:



The options above were pre-set options that an employer marked if applicable. The following additional options were provided by employers that selected “Other” relating to the procedures in place for an effective return to work program:

- Risk Management - Home Office administers the RTW program for work related injuries.
- Claim Adjusters Administrator Return To Work Program.
- Corporate Risk Management monitors employees who are out of work for work related accidents to ensure return to work is utilized

Are there incentives to management and/or employees for reviewing and implementing the RTW program?

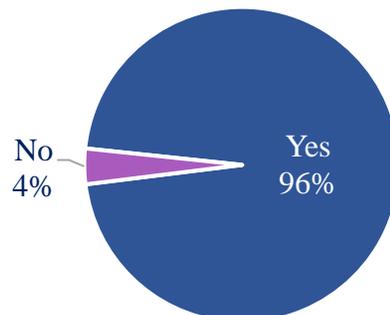


Sixteen employers selected “Yes”, thirty employers selected “No” and the remaining nine employers did not provide a response.

Workplace and Employee Training

This section of the survey is dedicated to workplace training provided, mandated or made available to new employees as well as re-training of employees for various reasons.

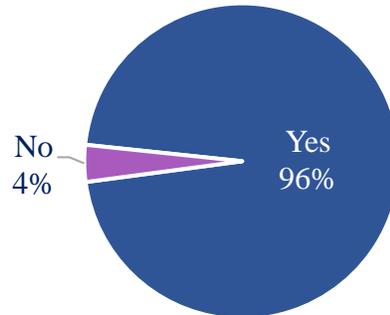
Do you provide initial training for employees and management participating in job activities involving potential workplace hazards?



Fifty-three employers selected “Yes” while the remaining two selected “No”.

A follow up question was required for the 53 employers that confirmed they provide initial employee training that addressed potential workplace hazards.

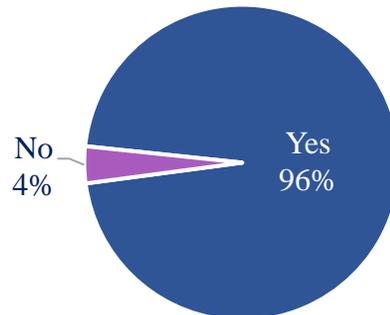
If you answered "Yes" to the question above; does the initial training address all workplace hazards applicable to the industry?



Fifty-one employers selected "Yes" while the remaining two selected "No".

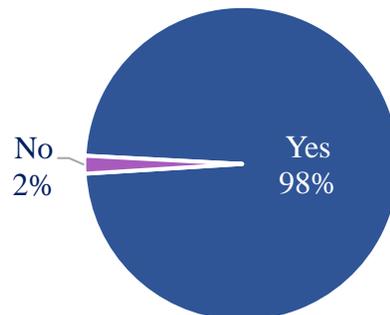
The following questions are related to initial training practices and protocols used in the employer's workplace.

Is all training mandatory for employees and/or management?



Fifty-three employers selected "Yes" while the remaining two selected "No".

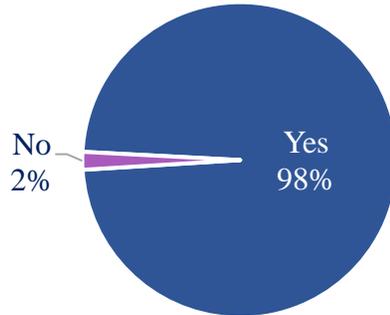
Do you use a developed training curriculum and related materials?



Fifty-four employers selected "Yes" while the remaining one selected "No".

The questions above were related to initial training that generally occurs pre-hire or soon after hire. Routine work can dull alertness and relaxed attitudes can replace the caution that existed when the job was new and interesting. Periodic safety training is a reminder that workplace danger can exist and that no one is immune to accidents. The following questions focus on re-training options.

Do you provide re-training for employees and/or management?



Fifty-four employers selected “Yes” while the remaining one selected “No”.

Of the 54 employers who confirmed that re-training was provided to employees and management, 100% stated that the re-training specifically addressed workplace hazards applicable to the industry.

Employers were asked to select all hazards that company training or re-training addressed. The selected options included:



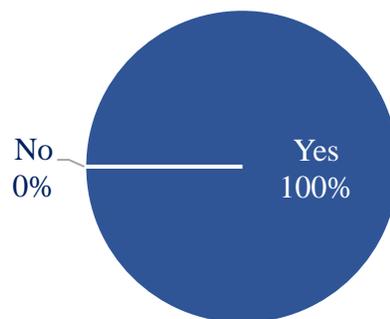
The options above were pre-set options that an employer marked if applicable. The following additional options were provided by employers that selected “Other” relating to industry hazards addressed in company training:

- Bloodborne pathogens; pre/post trip inspection; distracted driving
- Comprehensive safety program related to the work environment
- LOTO, HAZCOMM, lifting and rigging, line of fire-man machine interface, spill response, defensive driving, confined space, excavation & trenching, communication, respiratory protection, electrical hazards, safe choice-BBS, site orientation, JSA, heat stress, CPR/FA/BBP, etc.
- Comprehensive Haz Com, Ergonomics, LOTO, etc.
- Lock out tag out for affected employees, hazard communication
- Workplace violence
- The ones listed above are only on an if needed basis
- We train and re-train on all areas of Safety applicable to the facility and the position, not all hazards applicable to the industry. For example, we train an aircraft mechanic on different hazards than we train a handler in a local station since they have different hazards in their facility and jobs. For fire training, we train to call 911 and evacuate (life safety only). Although all employees are advised on the location of the well-marked fire extinguishers, we train only to life safety, not the protection of Fall protection training is covered if appropriate for job position.

Workplace Information

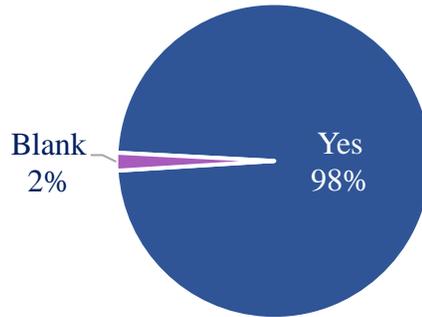
The final section of the self-insured employer survey includes questions regarding workplace safety such as the use of personal protective equipment, workplace hazards, emergency preparedness and other industry information.

Do you provide appropriate personal protection equipment (PPE) to employees who have the potential for exposure to a workplace hazard?



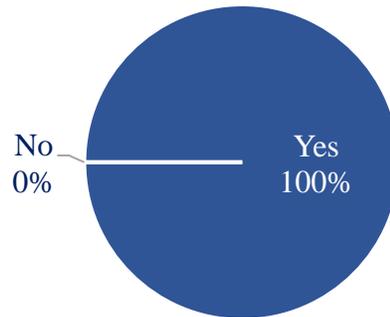
Fifty-five employers selected “Yes”.

Do you provide regular inspection by management to ensure PPE is being used correctly?



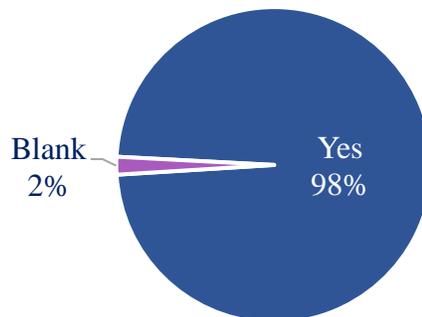
Fifty-four employers selected “Yes” while the remaining one employer did not provide a response.

Do you provide access and egress to the facility including proper emergency lighting?



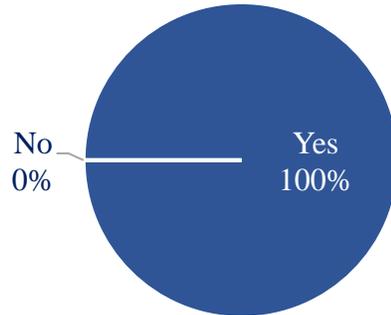
Fifty-five employers selected “Yes”.

Do you have a system in place for regular inspection by management to ensure the access, egress and lighting is properly maintained?



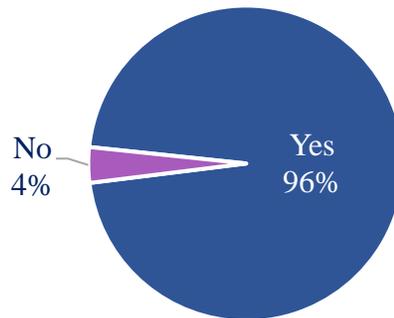
Fifty-four employers selected “Yes” while the remaining one employer did not provide a response.

Are machines (including office equipment) regularly inspected, guarded, maintained and operated?



Fifty-five employers selected “Yes”.

Do you have a program in place to address emergency preparedness?



Fifty-three employers selected “Yes” while the remaining two employers selected “No”.

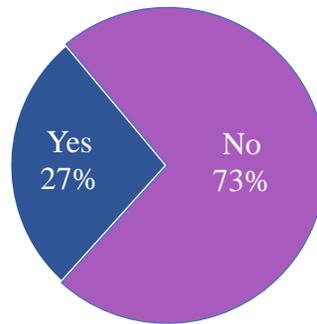
The 53 employers that responded affirmatively were asked to select all options involved in an emergency preparedness plan. The selected options included:



The options above were pre-set options that an employer marked if applicable. The following additional options were provided by employers that selected “Other” relating to emergency preparedness plans:

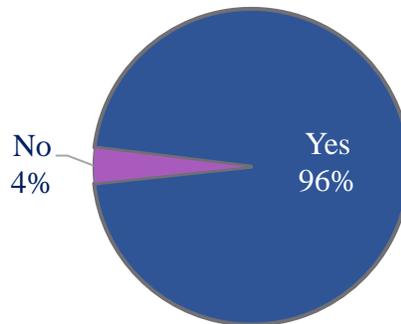
- Dedicated unit vs external partnerships are distinct to each facility and are part of that facility's emergency plan.
- Procedures vary throughout, as it is a campus type environment, as to the type of emergency.

Are you certified by an international standards organization?



Fifteen employers selected “Yes” while 40 employers selected “No”.

Do you undergo regular internal and/or external safety audits?



Fifty-three employers selected “Yes” while the remaining two employers selected “No”.

Additional comments provided by employers relating to any topic or question included in the survey:

Federal Express Corporation – The incentives for using the RTW program are intangible in that RTW hours do not count in the productivity numbers and function as "bonus" hours for managers as the location does not pay for the hours. For the employees, this extends their FMLA protection period.

Dominion Energy Transmission, Inc. – RTW program includes someone who manages RTW, but it's not a separate person for each facility. DETI meets PHMSA certification and complies with OSHA 1910 and 1926 standards.

Hope Gas, Inc. - RTW program is not written, but has someone who manages RTW; however, it is not a separate person for each facility.

JELD-WEN, Inc. - JELD-WEN has a well-developed comprehensive safety management system in place at each location.

City of Charleston - The salary estimate includes sick, vacation, boot/tool allowances, uniform allowances, etc.

City of Wheeling - Safety Officer is a regular part-time year-round position. Number of employees fluctuates seasonally.

Self-Insured Employer Conclusions

A compilation and analysis of the self-insured employer responses concluded that most West Virginia self-insured employers have implemented and actively enforce safety programs and procedures in the workplace.

Eight industry types were represented with the highest percentages of employee count (20.3%) and the highest percentage of payroll (30.0%) reported in the transportation category.

Employers reported that the main components of safety programs and initiatives include:

- Provides safety training; 98.2% response
- Accident prevention; 96.4% response
- Emphasizes a commitment and responsibilities; 96.4% response
- Personal Protection Equipment; 96.4% response
- Promotes a safety culture; 96.4% response
- Accident investigation and follow-up reports; 94.5% response
- Clearly states standards and procedures; 94.5% response
- Establishes a safety committee; 90.9% response

94.5% of employers responded that all safety and loss programs or procedures are enforced and monitored on a regular basis with 89.1% reporting that at least one employee is solely dedicated to the oversight and implementation of the program.

A comprehensive review of the submitted responses would indicate that self-insured employers are using safety programs and initiatives in an effective manner to reduce injuries and to provide employees with a hazard free workplace while lowering claim costs.

Exhibits Index

Exhibit 1 – 2020 West Virginia Safety Initiatives in the Workers' Compensation Market Insurer Survey
https://www.wvinsurance.gov/insurer_safety_survey

Exhibit 2 – 2020 West Virginia Safety Initiatives in the Workers' Compensation Market Self-Insured Employer Survey
https://www.wvinsurance.gov/Self-Insured_Safety_Survey

Exhibit 3 – Insurer Groups and Companies with Contact Name

Exhibit 4 – Self-Insured Employers with Contact Name

Exhibit 1



2020 West Virginia Safety Initiatives in the Workers' Compensation Market Insurer Survey

Pursuant to W.Va. Code §23-2C-5(c)(6), this form will serve as a mandatory survey to provide an overview of the safety initiatives currently being utilized by insurers in the West Virginia workers' compensation market.

Please contact Juanita Wimmer at Juanita.D.Wimmer@wv.gov or via telephone at 304-414-8491 with questions or concerns about specific questions or the online form in general.

NAIC Group Code

Company Name and NAIC Company Code* If multiple companies, please list each name separately.

Company Address* If multiple companies, please provide only one address.

Respondent Name

Respondent Phone Number

Respondent Email Address

WV Policy Count

WV Total Written Premium

Do you offer safety and loss programs, or risk management services to WV employers?

Yes No

Please check all types of safety programs and initiatives you offer. Multiple selections are accepted.

- On-site surveys or follow-up recommendations
- Loss analysis
- Education and training resources
- Safety / Risk assessments
- Ergonomic evaluations
- Online safety programs or videos
- Development of policy and programs
- Industrial hygiene assessments
- Other

If "Other" was selected, then please provide additional information here.

Do you offer the services of a dedicated safety unit to WV employers?

Yes No

If you answered "Yes" to the question above, please describe the services offered and approximate number of staff dedicated to WV employers for these services.

Do you offer regular safety audits to WV employers?

 Yes No

If you answered "Yes" to the question above, please answer whether the information obtained from the safety audits is used in the schedule rating credit/debit consideration.

 Yes No

How many WV employers utilize the safety and loss programs and initiatives offered by you? (i.e., the count of WV policies utilizing any of the safety services you offer)

Of those WV employers that utilize the safety services that you provided in the previous question, please provide the premium amount for only those employers.

Please describe the most utilized safety programs or options by WV employers and provide an approximate count of employer utilization for each program or option.

Do you implement follow-up measures to ensure employer utilization of the offered safety services is effective and appropriate?

 Yes No

If you answered "Yes" to the question above, please provide quantitative metrics used to measure utilization success.

If an employer implements a drug and/or alcohol testing program in the workplace, do you consider that in the premium determination process?

 Yes No

If you answered "No" to the question above, please provide how you monitor employer implemented drug/alcohol testing programs.

If you answered "Yes" to the question above, what aspects of a drug and/or alcohol testing program would you consider for a premium credit?

- Existence of drug / alcohol testing programs
- Utilization and adherence of the drug/alcohol program
- Effectiveness of drug/alcohol program
- Other

If "Other" was selected, then please provide additional information here.



Please complete these questions only if you receive the results of a policyholder's drug/alcohol testing.

Please enter the total number of drug tests required by your policyholders in the previous calendar year.

Of the total drug tests required, please enter the total number of FAILED drug tests in the previous calendar year.

Of the total number of FAILED drug tests, please provide the reason and approximate percentage of total failures that resulted from the following options.



Generally speaking, how do you feel WV employers compare to employers in other states regarding the effective use of safety and loss programs and initiatives?

- Better
- Same
- Worse

Please provide any suggestions of what the state of West Virginia could do to encourage employers to implement safety and loss programs, and initiatives.

An empty rectangular text box with a light gray background and a thin black border. It has a vertical scrollbar on the right side and a horizontal scrollbar at the bottom, indicating it is a scrollable area for text input.

Please mark all options below that are most commonly used in your safety and loss programs.

- Online safety resources such as webinars, videos, video chat, etc.
- On-site safety consultations/audits/inspections
- Surveys or assessments
- Safety programs such as Stretch and Flex or other fitness-based routines
- Loss control analysis
- Return-to-Work programs
- Online training/seminars
- Compliance support/resources
- Toolbox safety talks
- Customized safety programs
- Accident investigation training
- Workers' compensation general training
- Safety Committee
- Self-inspection checklists
- Awareness programs (posters, booklets, stickers, etc.)
- Professional development for management
- Annual refresher training based on job function
- Other

If "Other" was selected, then please provide additional programs offered by your company to WV employers.

An empty rectangular text box with a light gray background and a thin black border. It has a vertical scrollbar on the right side and a horizontal scrollbar at the bottom, indicating it is a scrollable area for text input.

Please use this section to provide any additional comments relating to this safety survey. Comments may be general in nature or specific to any of the questions included within the survey or related to the distribution and format of the survey.



Exhibit 2



**2020 West Virginia Safety Initiatives in the Workers' Compensation Market
Self-Insured Employer Survey**

Pursuant to W.Va. Code §23-2C-5(c)(6), this form will serve as a mandatory survey to provide an overview of the safety initiatives currently being utilized by self-insured employers. All self-insured employers are required to respond.

Please contact Juanita Wimmer at Juanita.D.Wimmer@wv.gov or via telephone at 304-414-8491 with questions or concerns regarding the survey questions or the online survey form.

Employer Name

Employer Address * If multiple locations, please provide the corporate headquarters mailing address.

Employer Contact Name

Employer Contact Phone Number

Employer Contact Email Address

Primary Industry

- Agriculture
- Construction
- Finance, Insurance and/or Real Estate
- Healthcare
- Manufacturing
- Mining
- Public Administration
- Retail Trade
- Services - Hotel, Lodging, Health Recreation, Education, Legal, Restaurant, Social Services, etc.
- Transportation, Communications, Electric, Gas and/or Sanitary
- Wholesale Trade

Count of WV employees

Approximate WV payroll

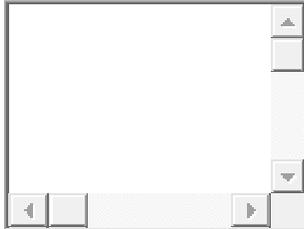
Do you have a written safety and loss program for your employees, including provisions for any particular problems associated with your business (such as dust or noise)?

- Yes No

If you answered "Yes" to the question above, please check all components that your safety program addresses.

- Provides safety training
- Personal Protection Equipment
- Promotes a safety culture
- Emphasizes a commitment and responsibilities
- Accident prevention
- Accident investigation and follow-up reports
- Establishes a safety committee
- Clearly states standards and procedures
- Other

If "Other" was selected, then please provide additional components of your safety program here.



Is the safety program enforced?

Yes No

Are the safety program principles or mission statement posted in a conspicuous place(s) at the worksite?

Yes No

Does senior management meet at least once annually to discuss and review the safety program, to ensure it is effective, sustainable and continually improving?

Yes No

Is safety compliance a performance review measure for management and/or employees?

Yes No

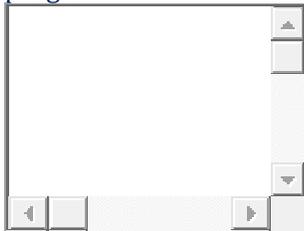
Do you utilize a safety incentive program for management and/or employees?

Yes No

If you answered "Yes" to the question above, please select any options below that are included within the safety incentive program.

- Achieving set goals
- Unit performance
- Individual performance
- Incident rates
- Other

If "Other" was selected, then please provide additional options included in the safety incentive program.



If you answered "Yes" to the safety incentive question, please select any options below that are awarded to employees for safety program compliance.

- Bonus (annual, quarterly monthly, etc.)
- Annual pay increase
- Honor or Recognition
- Additional vacation time
- Gifts (gift cards, apparel, tools, etc.)
- Other

If "Other" was selected, then please provide additional awards or honors provided to compliant employees as part of the safety incentive program.



Do you have a progressive discipline policy in place to address safety program violations?

- Yes No

Do you have a workplace safety committee that meets regularly?

Yes No

Do you have at least one full time employee, dedicated solely to the safety program oversight and implementation?

Yes No

Has a safety survey been completed for each work area, and evaluated for occupational safety?

Yes No

If you answered "Yes" to the question above, how often are safety surveys conducted and/or updated?

- Annually
- Quarterly
- Monthly
- Weekly
- Daily
- As needed
- Other

If "Other" was selected, then please provide additional information below.



If you answered "Yes" to the completed safety survey question above, do you have a protocol to address any safety or loss issues reflected in a completed survey?

Yes No

If you answered "Yes" to the question above, please select applicable protocols used to address safety concerns as a result of completed safety surveys.

- Encourage employees to report safety concerns
- Education and training
- Additional supervision and/or monitoring of the issue
- Preventative maintenance
- Address specific concerns with employee(s)
- Implement discipline policy standards
- Other

If "Other" was selected, then please provide additional protocol information here.



Do you have a written drug and/or alcohol program?

- Yes No

If you answered "Yes" to the question above, does the program include testing for all employees?

- Yes No

Please select all options applicable to the drug and/or alcohol program.

- Pre-hire testing
- Testing based on reasonable cause and/or suspect
- Employee assistance program
- Random drug testing
- Sobriety agreement
- Mandatory testing if accident occurs
- Other

If "Other" was selected, then please provide additional options applicable to the drug and/or alcohol program below.



Do you have a written Return-to-Work (RTW) program complete with a RTW manager at each facility?

Yes No

If you answered "Yes" to the question above, please select options that are included within your RTW program.

- Modified duty or temporary alternate work
- Physician's approval to participate in the program
- Monitor the progress of participants
- Required systematic review
- Injuries sustained outside of work is covered under the program
- Dedicated RTW team
- Time limit for participation
- Other

If "Other" was selected, then please provide additional options that are included in your RTW program.



Is the written RTW program actively utilized by management and employees?

Yes No

Please select all procedures that are in place to ensure the RTW program is utilized.

- Human Resources administers the RTW program
- Monitor the injured worker's progress
- Approval by medical experts to determine further procedures
- Team up with different units and management to assist the injured worker
- Disciplinary actions
- Other

If "Other" was selected, then please provide additional procedures that are in place to ensure the RTW program is utilized.



Are there incentives to management and/or employees for reviewing and implementing the RTW program?

- Yes No

Do you provide initial training for employees and management participating in job activities involving potential workplace hazards?

- Yes No

If you answered "Yes" to the question above, does the initial training address all workplace hazards applicable to the industry?

- Yes No

Is safety training mandatory for employees and/or management?

- Yes No

Do you use a developed safety training curriculum and related materials?

- Yes No

Do you provide re-training for employees and/or management?

- Yes No

Does re-training address all workplace hazards applicable to the industry?

- Yes No

Please select the hazards that are addressed in re-training.

- Personal Protective Equipment (PPE)
- Safety standards/policy
- Emergency response, evacuation procedures, etc.
- Slips, trips and falls, hazard recognition
- Fall protection and fall hazards
- Lifting techniques
- Fire training
- Machinery operation and safety
- Other

If "Other" was selected, then please provide additional hazards or areas of focus involved in re-training.



Do you provide appropriate personal protection equipment (PPE) to employees who have the potential for exposure to a workplace hazard?

- Yes No

Do you provide regular inspection by management to ensure PPE is being used correctly?

- Yes No

Do you provide appropriate access and egress to the facility including proper emergency lighting?

- Yes No

Do you have a system in place for regular inspection by management to ensure the access, egress, and lighting is properly maintained?

- Yes No

Are machines (including office equipment) regularly inspected, guarded, maintained and operated?

- Yes No

Do you have a program in place to address emergency preparedness?

- Yes No

If you answered "Yes" to the question above, please select all options relating to your emergency preparedness plan.

- Emergency and evacuation plans are posted at worksites and are easily accessible by employees
- Written policy with clear and concise procedures
- Alarm systems are in place to alert employees
- Mandatory training and drills are performed
- Existence of a dedicated unit to handle emergencies
- External partnerships
- Other

If you selected "Other" on the question above, please provide additional options relating to your emergency preparedness plan.



Are you certified by an international standards organization?

Yes No

Do you undergo regular internal and/or external safety audits?

Yes No

Please use this section to provide any additional comments relating to this safety survey. Comments may be general in nature or specific to any of the questions included within this survey.

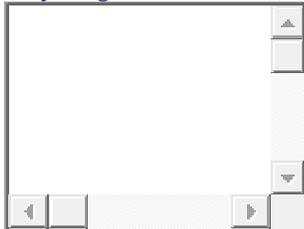


Exhibit 3

Group Name	Contact Name	Company Name(s)
Encova Mut Ins Grp	Thomas Withrow II	BrickStreet Mut Ins Co Pinnaclepoint Ins Co Summitpoint Ins Co Northstone Ins Co Motorists Mut Ins Co
American Intl Grp	Rajani Konduru	New Hampshire Ins Co Insurance Co Of The State Of PA Granite State Ins Co National Union Fire Ins Co Of Pitts Commerce & Industry Ins Co American Home Assur Co AIG Prop Cas Co AIG Assur Co Illinois Natl Ins Co
Liberty Mut Grp	Mark Bresnahan	LM Ins Corp Liberty Ins Corp Ohio Security Ins Co Liberty Mut Fire Ins Co First Liberty Ins Corp Employers Ins Co of Wausau American Fire & Cas Co Ohio Cas Ins Co West Amer Ins Co Liberty Mut Ins Co
Zurich Ins Grp	Donna Durham	Zurich Amer Ins Co Zurich Amer Ins Co Of IL American Zurich Ins Co American Guar & Liab Ins Zurich Amer Ins Co
Erie Ins Grp	Jeff Reams	Flagship City Ins Co Erie Ins Exch Erie Ins Prop & Cas Co Erie Ins Co Of NY Erie Ins Co

Group Name	Contact Name	Company Name(s)
Houston Intl Ins Grp	Jeffrey Tishberg	Imperium Ins Co

Argo Grp US Inc Grp	Dennis Weimer	Rockwood Cas Ins Co
---------------------	---------------	---------------------

Travelers Grp	Dale Harris	Travelers Prop Cas Co Of Amer Travelers Ind Co Of Amer Travelers Cas & Surety Co Travelers Cas Ins Co Of Amer Travelers Ind Co Of CT Charter Oak Fire Ins Co Standard Fire Ins Co Travelers Ind Co Farmington Cas Co Phoenix Ins Co Discover Prop & Cas Ins Co Fidelity & Guar Ins Co United States Fidelity & Guar Co Travelers Cas & Surety Co Of Amer
---------------	-------------	---

Hartford Fire & Cas Grp	Melissa Cornell	Twin City Fire Ins Co Co Hartford Underwriters Ins Co Trumbull Ins Co Hartford Fire Ins Co Hartford Accident & Ind Co Hartford Ins Co Of The Midwest Property & Cas Ins Co Of Hartford Hartford Cas Ins Co Sentinel Ins Co Ltd Hartford Ins Co Of The Southeast Nutmeg Ins Co Hartford Ins Co Of IL
-------------------------	-----------------	--

Group Name	Contact Name	Company Name(s)
Chubb Ltd Grp	Christian Holmwood	Indemnity Ins Co Of North Amer Ace Amer Ins Co Federal Ins Co Chubb Ind Ins Co Vigilant Ins Co Chubb Natl Ins Co Pacific Ind Co Executive Risk Ind Inc Pacific Employers Ins Co Great Northern Ins Co Ace Prop & Cas Ins Co Bankers Standard Ins Co Insurance Co of N Amer Ace Fire Underwriters Ins Co Century Ind Co

Exhibit 4

Employer: Alex Energy LLC
Contact Name: David Shockley

Employer: Alliance Coal LLC
Contact Name: Tracy Crawford

Employer: American Electric Power Company Inc
Contact Name: Mike King

Employer: Aracoma Coal Company LLC
Contact Name: David Shockley

Employer: Asplundh Tree Expert LLC
Contact Name: Brian Acker

Employer: Brooks Run South Mining LLC
Contact Name: David Shockley

Employer: City of Charleston
Contact Name: Maria Jones

Employer: City of Fairmont
Contact Name: Friend Paula

Employer: City of Huntington
Contact Name: Kathy Moore

Employer: City of Parkersburg
Contact Name: Eric Jiles

Employer: City of Wheeling
Contact Name: Seth McIntyre

Employer: Columbia West Virginia Corporation
Contact Name: Kathy Gray

Employer: Consol Mining Holding Company LLC
Contact Name: Deborah Lackovic

Employer: Consol Pennsylvania Coal Company LLC
Contact Name: Deborah Lackovic

Employer: Cracker Barrel Old Country Store Inc
Contact Name: Kelly Powe

Employer: Delhaize America LLC
Contact Name: Rick Shaughnessy

Employer: Dolgencorp LLC
Contact Name: Ontario Grooms

Employer: Dominion Energy Transmission Inc
Contact Name: Valerie Hancock

Employer: Encompass Health Corporation
Contact Name: Cassie Reed

Employer: EQT Corporation
Contact Name: Jill Shrensky

Employer: Exxon Mobil Corporation
Contact Name: Jackie Claughton

Employer: Federal Express Corporation
Contact Name: Gael Johnson

Employer: Fedex Ground Package System Inc
Contact Name: Gary Raymond

Employer: FirstEnergy Service Company
Contact Name: Dibagno Reinsmith

Employer: General Motors LLC
Contact Name: Perkins Sherman

Employer: Highland Mining Company
Contact Name: David Shockley

Employer: Hope Gas Inc
Contact Name: Valerie Hancock

Employer: Homer Laughlin China Company
Contact Name: Ralph Smith

Employer: Huntington Alloys Corporation
Contact Name: David Bias

Employer: Huntington Bancshares Inc
Contact Name: Heather Myerscough

Employer: Jeld-Wen Inc
Contact Name: Erika Baker

Employer: Kingston Mining Inc
Contact Name: David Shockley

Employer: Lowes Home Centers LLC
Contact Name: Tia Schweikert

Employer: Marriott International Inc
Contact Name: Steve Huy

Employer: Monongahela Power Company
Contact Name: Dibagno Reinsmith

Employer: Murray American Energy Inc
Contact Name: Paul Piccolini

Employer: Pepsi-Cola Metropolitan Bottling Co Inc
Contact Name: Rekar Kristy

Employer: Performance Coal Company LLC
Contact Name: David Shockley

Employer: Pilgrims Pride Corp Of West Virginia Inc
Contact Name: Terry Lee

Employer: Potomac Edison Company
Contact Name: Dibagno Reinsmith

Employer: Residence Inn By Marriott LLC
Contact Name: Steve Huy

Employer: Royal Vendors Inc
Contact Name: Dan Ring

Employer: Spartan Mining Company LLC
Contact Name: David Shockley

Employer: SWVA Inc
Contact Name: Elizabeth Gross

Employer: Toyota Motor Manufacturing WV Inc
Contact Name: Norma Good

Employer: U S Silica Company
Contact Name: Dean Castleberry

Employer: Union Carbide Corporation
Contact Name: Gray Shawn

Employer: United Parcel Service Inc
Contact Name: Rovenia Spence

Employer: UPS Ground Freight Inc.
Contact Name: Rovenia Spence

Employer: Virginia Electric and Power Company
Contact Name: Valerie Hancock

Employer: Wendy's International LLC
Contact Name: Emily Powell

Employer: Wheeling Hospital Inc
Contact Name: Kim Leonard

Employer: West Virginia Counties Risk Pool Inc
Contact Name: Chris Carey

Employer: Wheeling Park Commission
Contact Name: Karen Hess

Employer: Weyerhaeuser Company
Contact Name: Susan LaPrairie