



**WEST VIRGINIA  
INDUSTRIAL COUNCIL**

**2014 REPORT TO THE  
JOINT COMMITTEE ON  
GOVERNMENT AND FINANCE**

**REGARDING SAFETY INITIATIVES  
IN THE WV WORKERS'  
COMPENSATION MARKET**

**(In Consultation With The West Virginia University Safety And  
Health Extension And West Virginia Offices Of The Insurance  
Commissioner)**

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**REPORT TO  
JOINT COMMITTEE**

**WEST VIRGINIA UNIVERSITY SAFETY AND HEALTH EXTENSION WEB-BASED SURVEY  
DISSEMINATION, DATA COLLECTION AND ANALYSIS of the SAFETY INITIATIVES IN  
THE WV WORKERS' COMPENSATION MARKET REPORT**

**Introduction**

Pursuant to W. Va. Code §23-2C-5(c)(6), every two years, the Industrial Council, a governmental entity within the West Virginia Offices of the Insurance Commissioner, is required to conduct an overview of the safety initiatives currently being utilized or which could be utilized in the workers' compensation insurance market and make a report of the findings to the WV Legislative Joint Committee on Government and Finance. Pursuant to this requirement, The West Virginia University Safety and Health Extension (WVUSHE), working with the West Virginia Offices of the Insurance Commissioner and Industrial Council, developed, disseminated and analyzed two categories of web based surveys:

(1) A survey to eleven (11) West Virginia workers' compensation carriers (by premium dollar) regarding the safety programs, initiatives and services they offer to West Virginia employers; and

(2) A survey to West Virginia's eighty-five (85) workers' compensation self-insured employers regarding their safety programs.

*It should be noted that, consistent with the above noted code section, the survey and this report were performed only for informational purposes, and not as part of an official regulatory examination. Therefore, the data in this report was based solely on responses provided by those being surveyed, and the specific individual(s) at those firms assigned to responding, and has not been independently verified.*

Eleven (11) of eleven (11) of the total carriers surveys, and eighty-five (85) of the eighty-five (85) total active self-insured employers responded to the survey which gives a 100 percent (100%) completion rate. It should be noted that there are subsidiaries of some of the responding companies that are separate yet have the same safety program as their parent company. For this reason, their responses were not duplicated and the numbers reflect the single safety program applying to all the subsidiaries only. These instances are footnoted in the summary data below.

A report of findings regarding the responses from West Virginia's self-insured employers is enclosed separately as well as some brief conclusions regarding how the data reflects on safety initiatives in WV's workers' compensation market. The appendix of this report includes all of the individual surveys.

**EXECUTIVE  
SUMMARY FOR  
WORKERS'  
COMPENSATION  
INSURANCE  
CARRIERS SAFETY  
SURVEY**

## **1. Executive Summary for Workers' Compensation Carriers Safety Survey**

WVUSHE developed and disseminated web-based surveys with the assistance of the West Virginia Offices of the Insurance Commissioner to eleven (N=11) West Virginia workers' compensation carriers, based on premium dollar.

The carrier survey consists of twenty-five (25) questions. A response summary is provided for each of the questions when applicable. Additionally the appendix contains all the responses to this survey. The survey was distributed through an online survey software program (surveymonkey.com) and was analyzed utilizing the text analysis software provided with survey monkey access as well as SPSS statistical analysis software. This survey reports the descriptive analysis of the responses collected.

The majority of the (91%, n=10) carriers offer safety and loss control services to the employers they insure. Approximately 10% of the employers are provided with and utilize the safety and loss programs and initiatives offered by the workers' compensation carriers. An equal percentage utilize the safety audit process provided by the workers' compensation carriers. Please refer to p. 15 of the report for a comparison of # insured, # insured utilizing safety and health / loss control services and # insured participating in audits.

### **Summary of Workers' Compensation Carriers Safety Survey Responses**

#### **1. Name of Carrier<sup>1</sup>**

<b>Q1 Name of Carrier</b>	<b>Number of responses</b>	<b>Submission Date</b>
Imperium Insurance Company	1	4/24/2014
AIG, Inc.	1	4/22/2014
The Hartford Financial Services Group	1	4/15/2013
The Travelers Indemnity Company and its affiliates	1	4/14/2014
Erie Insurance Group	1	4/14/2014
BrickStreet Mutual Insurance Company	1	4/14/2014
Guard Insurance Group	1	4/09/2014
Zurich American Insurance Company and its affiliates	1	3/28/2014
Markel Insurance Company	1	3/25/2014
FirstComp Insurance Company	1	3/25/2014
American Mining Insurance Company, Inc.	1	3/21/2014

#### **2. Name and address for contact person regarding survey (refer to Appendix 1).**

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<sup>1</sup> Many workers' compensation insurers have multiple subsidiary companies, which write policies. Travelers, AIG, and Zurich responses were for all of their companies, which write, insurance in West Virginia. We have confirmed from both companies that the responses given included numbers and premium for all companies and that the safety programs are the same for all companies.

### 3. Approximate number of WV insured employers

*Raw Responses*

	# WV insured
Markel	26-100
American	26-100
Imperium	26-100
Guard	501-1000
Zurich	501-1000
AIG	501-1000
Erie	1001-5000
FirstComp	1001-5000
Hartford	1001-5000
Travelers	Over 5000
BrickStreet	Over 5000
answered	11
(no answer provided)	0

*Raw Responses*

Approximate number of WV insured's	freq.
1-25	0
26-100	3
101-500	0
501-1000	3
1001-5000	3
Over 5000	2
Response	11

### 4. Approximate amount of WV Workers' Compensation Carrier premium dollar

Carrier	WV WC Premium Dollar
Markel Insurance Company	\$156,000
American Mining Insurance Company, Inc.	\$1,450,000
Imperium Insurance Company	\$2,455,000
FirstComp Insurance Company	\$2,652,000
Erie Insurance Group	\$7,898,000
The Hartford Financial Services Group	\$12,497,000
Zurich American Insurance Company and its affiliates	\$16,037,000
AIG, Inc.	\$24,389,000
The Travelers Indemnity Company and its affiliates	\$29,964,000
Guard Insurance Group	\$100,787,000
BrickStreet Mutual Insurance Company	\$159,394,000
<b>Total</b>	<b>\$357,679,000</b>

Average (Mean)	\$32,516,273
Max	\$159,394,000
Min	\$156,000
Standard Deviation	\$50,909,399

**5. Do you offer safety and loss programs and initiatives to your WV insured employers?**

N = 11	%	Frequency
Yes	90.9	10
No	9.1	1
<b>Total</b>	<b>100.0</b>	<b>11</b>

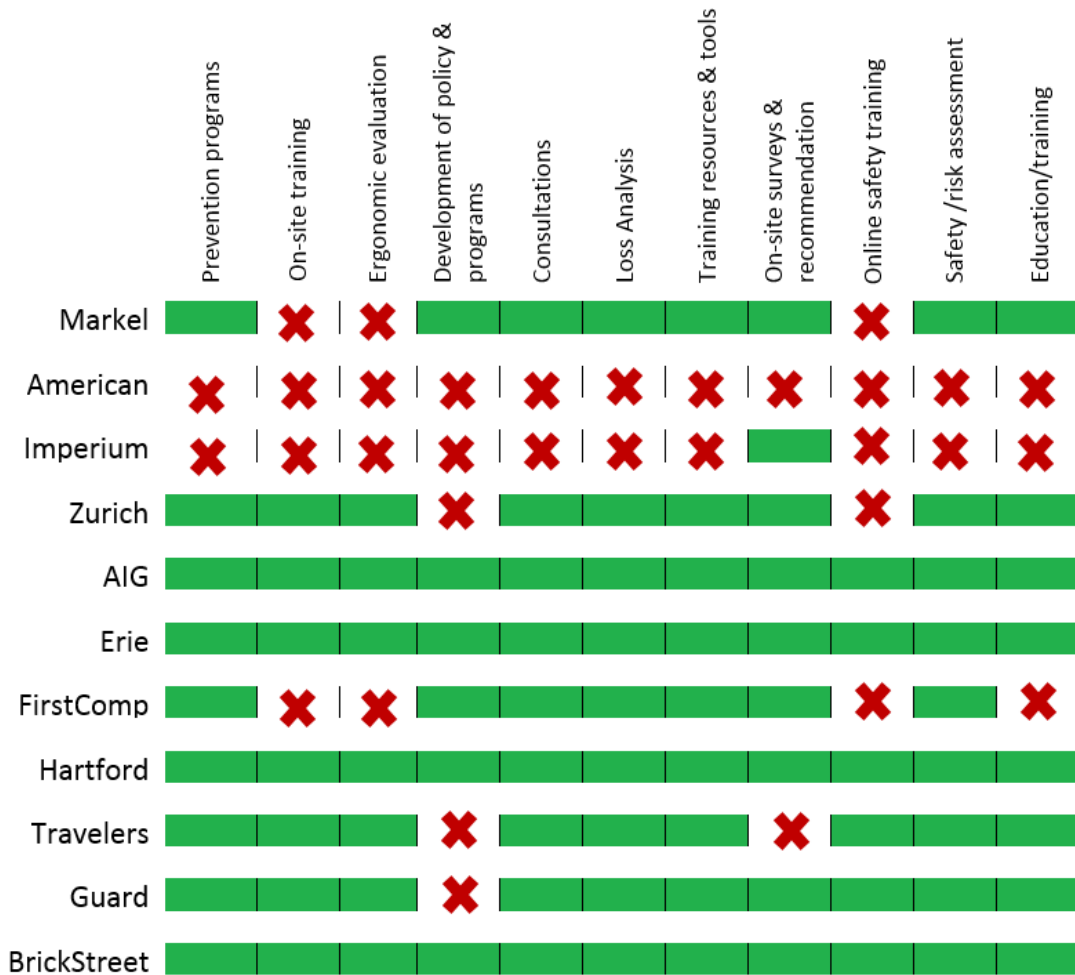
**6. Please provide in detail the types of safety programs and initiatives you offer (i.e., resources, consultation, on-site assistance, etc.). Multiselection.**

The types of safety programs and initiatives reported by the carriers in the survey were identified and categorized utilizing text analysis software. The table below identifies the top eleven (11) answers. A total of ninety (90) responses were identified and are reported by category in the chart below.

Program offered	%	Frequency
On-site surveys & recommendations	91	10
Prevention programs	82	9
Consultations	82	9
Loss Analysis	82	9
Training resources & tools	82	9
Safety/risk assessment	82	9
Education/training	73	8
On-site training	64	7
Ergonomic evaluation	64	7
Development of policy & program	64	7
Online safety program	55	6



Q6 types of safety programs and initiatives offered by carrier



7. Do you offer the services of a unit dedicated (solely to safety and loss) to your WV insured employers? If yes, please describe this unit.

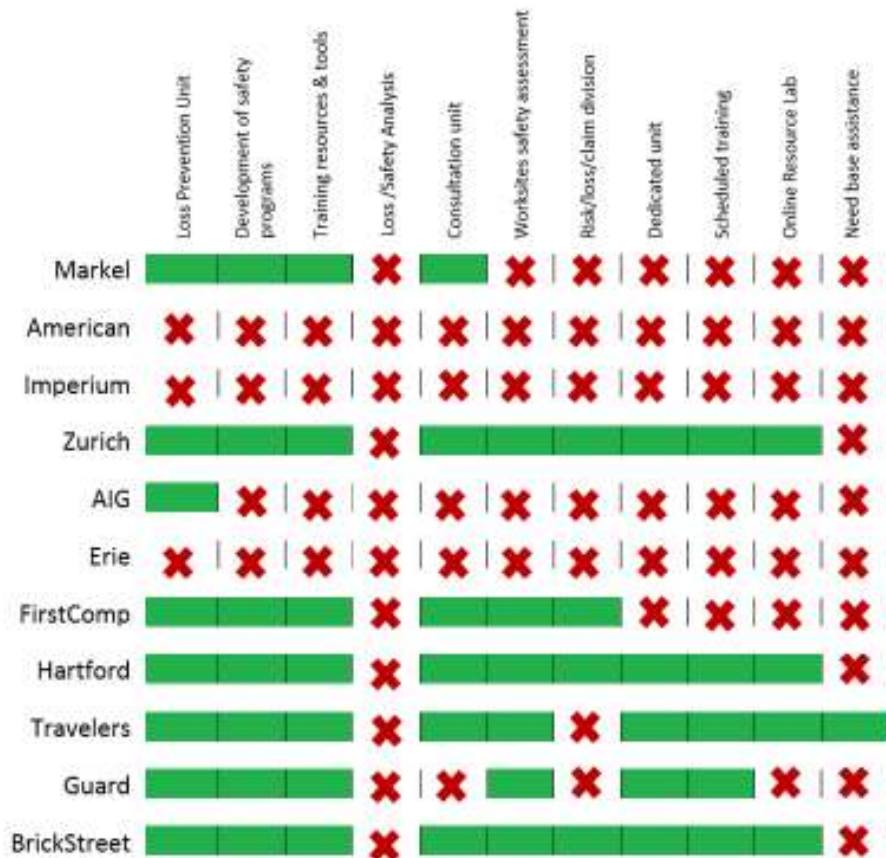
N = 11	%	Frequency
Yes	72.7	8
No	27.3	3
Total	100	11

**8. Please describe this dedicated unit offered to WV clients. (response was open ended text and resulted in more than one response per respondent)**

The services reported by the carriers in the survey were identified and categorized utilizing text analysis software. The table below identifies the top three answers. A total of fifty-four (54) responses were identified and are reported by category in the chart below.

Dedicated Unit	%	Frequency
Loss prevention unit	73	8
Development of safety programs	64	7
Training resources & tools	64	7
Safety assessment of the worksite	55	6
Consultation of unit	55	6
Risk/loss/claim division	45	5
Dedicated unit	45	5
Scheduled training	45	5
Online resource lab	36	4
Need base assistance	9	1

Q8 Types of the dedicated unit offered to WV clients by carrier



**9. What criteria do you use to determine whether to offer debits or credits to a WV employer pursuant to the NCCI scheduled rating plan in terms of premises?**

Below is a summary as to how the responding carriers approach each category of the scheduled rating plan (premises, medical facilities, safety devices, employees – selection, training, and supervision, and management – safety supervision). All questions are multi-selection, which allows the respondent to select more than one response per category.

<b>Premises (N=11)</b>		
<b>Criteria</b>	<b>%</b>	<b>Frequency</b>
<b>Condition &amp; maintenance of the work site</b>	73	8
<b>Work type &amp; conditions</b>	73	8
<b>Existence of safety programs</b>	73	8
<b>Existence of hazards control procedure</b>	73	8
<b>Loss control document</b>	55	6
<b>Other</b>	45	5
<b>Security</b>	36	4
<b>Audits report</b>	27	3

Premises- include the following: how effectively hazards are controlled on the premises, adequacy of the premises for its current use and protection systems such as automatic sprinklers or fire detection, life safety systems, fire doors and walls as well as suitability of the structure for occupancy and the potential for both expected and unexpected hazard exposure. Housekeeping and maintenance activities are also considerations. The five carriers who responded "Other" stated in general that underwriters will consider any and all verifiable information available but they are guided by the principles of schedule rating. Information including anything in the public record, on the insured's website, and information provided by the broker.

**10. What criteria do you use to determine whether to offer debits or credits to a WV employer pursuant to the NCCI scheduled rating plan in terms of medical facilities?**

<b>Medical Facilities (N=11)</b>		
<b>Criteria</b>	<b>%</b>	<b>Frequency</b>
<b>Other</b>	45	5
<b>Existence of on-site medical unit</b>	45	5
<b>Effective hiring procedure</b>	45	5
<b>Existence of protective and first aid equipment</b>	36	4
<b>Proximity to the nearest medical facility</b>	36	4
<b>Loss control document</b>	36	4
<b>Audits report</b>	27	3
<b>Existence of designated helipad</b>	27	3
<b>Existence of managed care system</b>	27	3
<b>Existence of trained employees</b>	27	3
<b>Existence of safety programs</b>	18	2
<b>Existence of hazards control policy and procedures</b>	18	2

Medical Facilities – Access to medical facilities, availability of on-site first aid and first aid training provided within the insured’s businesses are common considerations. The five carriers who responded “Other” reported that they followed the principles of scheduled rating, regulatory information and/or objective calculations based on past experience (financial, claim lag, management history and whether employee health plans are offered).

**11. What criteria do you use to determine whether to offer debits or credits to a WV employer pursuant to the NCCI scheduled rating plan in terms of safety devices?**

<b>Safety Devices (N=11)</b>		
<b>Criteria</b>	<b>%</b>	<b>Frequency</b>
Existence of safety training for employees	82	9
Existence of personal protective equipment policy and its enforcement	55	6
Maintained tools with proper guarding at site	55	6
Existence of safety improving programs	55	6
Existence of trained employees	55	6
Loss control document	45	5
Existence of protective and first aid equipment	45	5
Effective hiring procedure (selection & screening: before & after hiring)	45	5
Audits report	27	3
Other	27	3
Existence of designated helipad	18	2
Existence of managed care system	18	2

Safety Devices – Survey results indicate that the appropriate use of personal protection equipment and safety devices/equipment by the workforce is a consideration. The three carriers who responded “Other” reported that they followed the principles of scheduled rating, regulatory information and/or objective calculations based on past experience (financial, claim lag, management history and whether employee health plans are offered).

**12. What criteria do you use to determine whether to offer debits or credits to a WV employer pursuant to the NCCI scheduled rating plan in terms of employees?**

<b>Employees – Selection, Training, and Supervision (N=11)</b>		
<b>Criteria</b>	<b>%</b>	<b>Frequency</b>
<b>Effective hiring procedure</b>	82	9
<b>Turnover rate</b>	64	7
<b>Presence of seasonal worker</b>	55	6
<b>Loss control document</b>	55	5
<b>Existence of employee supervision</b>	55	5
<b>Level of worker’s experience</b>	55	5
<b>Audits report</b>	27	3
<b>Other</b>	27	3
<b>Existence of return-to-work program</b>	18	2

Employees – Selection, Training & Supervision – Employer’s ability to select and train individuals who are most likely to avoid injuries and return to work quickly if an injury is incurred. Pre-employment drug testing was a common practice for the insurers. Others discussed job descriptions, safety analyses, on-the-job training, supervision, hazard recognition, and employee access to safety training and access to safety data. Some insurers investigate the process of application, interview, health screening, background checks and selection of employees. A documentation review relating to training and disciplinary policies of the insured employers was also listed as considerations. The three carriers who responded “Other” reported that they followed the principles of scheduled rating, regulatory information and/or objective calculations based on past experience (financial, claim lag, management history and whether employee health plans are offered).

**13. What criteria do you use to determine whether to offer debits or credits to a WV employer pursuant to the NCCI scheduled rating plan in terms of management?**

<b>Management (N=11)</b>		
<b>Criteria</b>	<b>%</b>	<b>Frequency</b>
Existence of formal management on-site	55	6
Other	55	6
Management's experience with workers compensation program	55	6
Level of safety culture in the company	55	6
Level of safety compliance	45	5
Level of management involvement in safety making	45	5
Effective hiring procedure	45	5
Loss control document	45	5
Existence of disaster/emergency plan	36	4
Existence of safety incentive program	36	4
Existence of safety manual and handbook	36	4
Audits report	27	3
Existence of RTW program	27	3

Management – Safety Organization – Safety compliance, written safety programs and procedures and management involvement represented the majority of responses that are the primary factors that carriers utilize to determine whether or not to offer debits or credits. The five carriers who responded “Other” reported that they followed the principles of scheduled rating, regulatory information and/or objective calculations based on past experience (financial, claim lag, management history and whether employee health plans are offered). Additionally basing the decision to offer a debit or credit based on an effective safety incentive program and a return to work program.

**14. Do you offer regular safety audits to your WV insured employers?**

Answer	%	Frequency
Yes	72.7	8
No	27.3	3
Total	100	11

**15. Are these audits utilized in determining whether to apply a credit or debit under scheduled rating?**

Answer	%	Frequency
Yes	45	5
No	55	6
Total	100	11

**16. Do you take into account whether an employer has a drug and/or alcohol testing program in determining whether to apply a credit or a debit under scheduled rating?**

Answer	%	Frequency
Yes	55	6
No	45	5
Total	100	11

**17. What in a drug and alcohol program do you take into account in determining whether to apply a credit or a debit? Select all that apply.**

Criteria	%	Frequency
Utilization of drug/alcohol testing	36	4
Anticipated impact of the program within an industry	27	3
Other	27	3
Existence of drug/alcohol testing	18	2

The three carriers who responded “Other” again reported that they followed the principles of scheduled rating, regulatory information and/or objective calculations based on past experience (financial, claim lag, management history and whether employee health plans are offered). Additionally stating that the decision is made subjectively considering industry, risk exposure and the impact of a substance abuse program on the quality of the account in the future. Additional considerations are whether the testing is random, whether testing is done prior to starting work and whether testing is required post-accident.



**18. How many WV insured employers regularly utilize the safety and loss programs and initiatives offered by you?**

# WV insured	Frequency
1 - 25	0
26 - 100	3
101 - 500	0
501 - 1000	3
1001 - 5000	3
Over 5000	2
Response	11
(no answer provided)	0

*Numbers of WV insured that regularly utilize the safety and loss programs offered by carrier*

Carrier	# of WV insured with the program
Markel	0
American	N/A
Imperium	26-100
Guard	26-100
Zurich	1-25
AIG	101-500
Erie	101-500
FirstComp	1-25
Hartford	1-25
Travelers	101-500
BrickStreet	1001-5000
Response	11
(no Response)	0

*Raw Responses*

Carrier	Employers who utilize the program	Total number of WV insured by carrier <sup>2</sup>
Markel	0	26-100
American	N/A	26-100
Imperium	26-100	26-100
Guard	26-100	501-1000
Zurich	1-25	501-1000
AIG	101-500	501-1000
Erie	101-500	1001-5000
FirstComp	1-25	1001-5000
Hartford	1-25	1001-5000
Travelers	101-500	Over 5000
BrickStreet	1001-5000	Over 5000
Response		11
(no Response)		0

<sup>2</sup> Refer to Question 3 for the values provided

**19. What amount of premium dollar does the safety and loss program represent?**

<b>Carrier</b>	<b>WV WC Premium Dollar for the safety and loss program</b>
Markel Insurance Company	\$0
American Mining Insurance Company, Inc.	\$0
Imperium Insurance Company	\$11,000
FirstComp Insurance Company	\$52,000
Guard Insurance Group	\$540,000
The Hartford Financial Services Group	\$1,624,000
Erie Insurance Group	\$1,958,000
AIG, Inc.	\$ 10,000,000
Zurich American Insurance Company and its affiliates	\$10,274,000
The Travelers Indemnity Company and its affiliates	\$17,793,000
BrickStreet	\$159,348,000
<b>Total</b>	<b>\$201,600,000</b>

## 20. What specific programs and incentives are most commonly used?

The programs and incentives reported by the carriers in the survey were identified and categorized utilizing text analysis software. A total of ninety (90) responses were identified and are reported by carrier and category in the chart below.

Responses	%	Frequency
Online safety resources	73	8
Loss control/analysis	64	7
Survey/assessment/inspection	55	6
On-site safety consultation	55	6
Training resources	55	6
training/seminars	45	5
Safety programs	45	5
Self-inspection checklist	45	5
Online training	45	5
On-site visit	45	5
toolbox safety talks	45	5
Recommendation/evaluation	36	4
Workers compensation training	36	4
Return-to-Work program	27	3
Post injury management	27	3
Accident investigation training	18	2
Customized safety program	18	2
Awareness program (posters, stickers etc.)	18	2
Annual refresher training	18	2
Compliance support/resources	18	2
Toll Free technical support	9	1
Professional development for supervisors	9	1
Industrial hygiene	9	1

**21. How many WV insured employers engage in the safety audit process offered by you?**

Carrier	# of WV insured utilizes audit process
Markel	0
American	N/A
Imperium	26-50
Guard	1-25
Zurich	1-25
AIG	101-500
Erie	101-250
FirstComp	1-25
Hartford	26-50
Travelers	101-250
BrickStreet	1001-5000
Response	11
(no Response)	0

*Raw Responses*

Carrier	Employers who utilize audit process	Total number of WV insured by carrier <sup>3</sup>
Markel	0	26-100
American	N/A	26-100
Imperium	26-50	26-100
Guard	1-25	501-1000
Zurich	1-25	501-1000
AIG	101-500	501-1000
Erie	101-250	1001-5000
FirstComp	1-25	1001-5000
Hartford	26-50	1001-5000
Travelers	101-250	Over 5000
BrickStreet	1001-5000	Over 5000
Response		11
(no Response)		0

<sup>3</sup> Refer to Question 3 for the values provided

Carrier	Total number of WV insured by carrier <sup>4</sup>	Employers who utilize audit process	Employers who utilize the program
Markel	26-100	0	0
American	26-100	N/A	N/A
Imperium	26-100	26-50	26-100
Guard	501-1000	1-25	26-100
Zurich	501-1000	1-25	1-25
AIG	501-1000	101-500	101-500
Erie	1001-5000	101-250	101-500
FirstComp	1001-5000	1-25	1-25
Hartford	1001-5000	26-50	1-25
Travelers	Over 5000	101-250	101-500
BrickStreet	Over 5000	1001-5000	1001-5000

**22. What amount of premium dollar does the safety audit process to WV insured represent?**

Carrier	WV WC Premium Dollar For the safety audit process
Markel Insurance Company	0
American Mining Insurance Company, Inc.	0
Imperium Insurance Company	\$11,000
FirstComp Insurance Company	\$119,000
Guard Insurance Group	\$216,000
The Hartford Financial Services Group	\$7,243,000
The Travelers Indemnity Company and its affiliates	\$15,024,000
Zurich American Insurance Company and its affiliates	\$9,752,000
Erie Insurance Group	\$1,958,000
AIG, Inc.	\$10,000,000
BrickStreet Mutual Insurance Company	\$159,348,000
<b>Total</b>	<b>\$203,671,000</b>

<sup>4</sup> Refer to Question 3 for the values provided

Carrier	Premium dollars for WV insured <sup>5</sup>	Premium dollar for Safety and Loss program <sup>6</sup>	Premium Dollar for Safety audit process <sup>7</sup>
Markel	156,000	0	0
American	1,450,000	0	0
Imperium	2,455,000	11,000	11,000
Guard	100,787,000	540,000	216,000
Zurich	16,037,000	10,274,000	9,752,000
AIG	24,389,000	10,000,000	10,000,000
Erie	7,898,000	1,958,000	1,958,000
FirstComp	2,652,000	52,000	119,000
Hartford	12,497,000	1,624,000	7,243,000
Travelers	29,964,000	17,793,000	15,024,000
BrickStreet	159,394,000	159,348,000	159,348,000
Response			11
(no Response)			0

**23. Generally speaking, how do your WV insured employers compare regarding effective use of safety and loss programs?**

Rating	%	frequency
Same	73	8
Better	0	0
Worse	0	0
N/A	27	3
Total	100	11

**24. Do you have any suggestions of what the State of West Virginia could do in order to encourage its employers to engage in more safety and loss programs and initiatives?**

**Multiselection**

Recommendation	Percentage	Frequency
No recommendation	45	5
Create a certified safety committee	27	3
Use the carrier effectively	27	3
Drug free work place credit	9	1
Target industries with poor performance	9	1

There were two open ended responses with comments that were applicable to the question. The comments are as follows:

- Based on data analysis, coordinate with the Department of Labor (DOL) to target industries with poor performance. The information gathered could be afforded to

<sup>5</sup> Refer to the question 4 for values provided

<sup>6</sup> Refer to the question 19 for values provided

<sup>7</sup> Refer to the question 22 for values provided

the workers' compensation carrier to target safety and loss control service to the companies, which warrant attention.

- Employers should work with their insurance carriers to determine the most effective way to reduce their losses.

### **Conclusions:**

The majority, ninety-one percent (91%), of the responding insurance carriers surveyed in this report offer safety and loss control services and assistance to the employers that they insure. A majority of the workers' compensation carriers have a unit solely dedicated to safety and loss and primarily define their units as loss prevention, consultation or risk, loss, claim and provide services including loss control services and training and some provide additional services.

Methods of support were defined as online resources, loss control analyses, inspections, on-site consultation, training, safety and health programs and return to work programs. In regards to questions pertaining to criteria used to determine whether to offer debits or credits to a WV employer pursuant to the NCCI scheduled rating plan, a majority of the respondents noted that they are required to follow the principles of scheduled rating; regulatory information or objective calculations based on past experience (financial, claim lag, management history, etc.).

Seventy-three percent (73%) of workers' compensation carriers responded that they offer regular safety audits and that these audits are utilized in determining whether to apply a credit or debit. Also drug and alcohol programs are used to determine whether to apply a credit or debit. A small percentage of employers engage in the auditing process provided by the carriers. This is more than likely due in part to the resource allocation of the carriers' safety and loss control staff as well as the lack of awareness or understanding on the part of the employer.

Further, seventy-three percent (73%) of the respondents rate WV employers to be equal to employers in other states in regards effective use of a safety and loss control program. Additionally workers' compensation carriers provide written safety programs, on-site assistance, training, safety videos, toolbox safety talks, self-inspection forms, and other resources.

Finally, as for suggestions by carriers for how the State of West Virginia may encourage its employers to engage in more safety and loss programs and initiatives, responses included creating a certified safety committee, using the carrier effectively, providing credits for a drug free workplace, and targeting industries with poor performance. It should be noted here that 36% (4) of the respondents had no recommendations.

**CONTACT  
INFORMATION FOR  
WEST VIRGINIA  
WORKERS'  
COMPENSATION  
INSURANCE  
CARRIERS**



**Contact Information for West Virginia Workers Compensation Carriers.**

1. BrickStreet  
Thomas W. Withrow II  
400 Quarrier St.  
Charleston, WV 25301
  
2. Zurich American Insurance Company and its affiliates  
Ms. Donna Durham  
1400 American Ln  
Scaumburg, IL 60196
  
3. The Travelers Indemnity Company  
Robin Sage  
One Tower Square, 8MS  
Hartford, CT 06183
  
4. American Mining  
Mike Carney  
P.O. Box 660847  
Birmingham, AL 35266-0847
  
5. First Comp Insurance Company  
Kim E. Coonrod  
222 South 15<sup>th</sup> Street, Suite 1500N  
Omaha, NE 68102
  
6. Markel Insurance Company  
Kim E. Coonrod  
222 South 15<sup>th</sup> Street, Suite 1500N  
Omaha, NE 68102
  
7. Imperium Insurance Company  
Jeffrey Tishberg  
800 Gessner Rd, Suite 600  
Houston, TX 77024-4538
  
8. AIG, Inc.  
Ronald W. Latz  
100 Connell Dr. 4<sup>th</sup> Floor  
East Berkeley Heights, NJ 07922
  
9. The Hartford Financial Services Group  
Karyn Gross  
307 International Circle  
Hunt Valley, MD 21030

10. Erie Insurance Group  
Michael A. Bova  
100 Erie Insurance Place  
Erie, PA 16509

11. Guard Insurance Group  
John F. Bohn  
16 South River St.  
Wilkes-Barre, PA 18702

**EXECUTIVE  
SUMMARY FOR  
WORKERS'  
COMPENSATION  
SELF-INSURED  
EMPLOYER SAFETY  
SURVEY**

## **2. Executive Summary for Workers' Compensation Self-insured Employer Safety Survey**

WVUSHE developed and disseminated web-based surveys with the assistance of the West Virginia Offices of the Insurance Commissioner to West Virginia's eighty-five (85) self-insured employers. The electronic survey was a revision of the electronic survey distributed in 2012.

The survey included fifty (50) questions, many of them multi-part. A response summary is provided for each of the questions. Additionally the appendix contains all the responses to this survey. The survey was distributed through an online survey software program (surveymonkey.com) and was analyzed utilizing the text analysis software provided with survey monkey as well as SPSS statistical analysis software. This survey reports the descriptive analysis of the responses collected.

Of the responses received from West Virginia's self-insured employers all active self-insured employers responded. It should be noted that there are subsidiaries of some of these companies that are separate self-insured entities yet have the same safety program as their parent company. For this reason, their responses were not duplicated and the numbers reflect the safety programs of the parent only

Approximately fifty-one percent (51.47%) of the respondent companies employ more than five hundred (500) employees and thirty-five percent (35.29%) have one hundred (100) to four hundred ninety-nine (499) employees. The average payroll of the employer respondents was \$43,424,620. This is an increase from an average payroll of \$34,949,435 reported in 2012. The majority of the companies reported having essential program elements including disciplinary policy, auditing procedures, a return to work program, safety training requirements, and methods in place for assessing program effectiveness and continuous improvement.

## Summary of Workers' Compensation Self-insured Employer Safety Survey Responses

### 1. Name of Self Insured

Name of SI	Primary Industry	Count	Percentage SI (n=68)
Pilgrims	Div. A: Agriculture, Forestry, and Fishing	1	1.5
Patriot Coal Corporation <sup>8</sup> ; Exxon Mobil ; EQT; U.S. Silica Company; Alpha Natural Resources Inc. <sup>9</sup> ; Consol Energy <sup>10</sup> Murray American Energy, Inc. ; Alliance Coal LLC;Walter Energy, Inc. <sup>11</sup>	Div. B: Mining	9	13
Kvaerner North American Construction Inc.	Div. C: Construction	1	1.5
Jeld-Wen, Inc. ; Ball Corporation; Kingsford Manufacturing Company; E.I. dePont de Nemours and Company ; Union Carbide Company ; Columbia West Virginia Corporation; Century Aluminum; Guardian Fiberglass, Inc. ; PPG Industries Inc. ; Royal Vendors Inc. ; SWVA Inc. ; Toyota Motor Manufacture of WV ; Weyerhaeuser; CCBCC, Inc. ; General Motors, LLC. ; Homer Laughlin China Company; ATK ABL Operations; Huntington Alloys Corporation	Div. D: Manufacturing	18	26

<sup>8</sup> Patriot Coal Corporation is the parent company to the following subsidiaries: Appalachia Mine Services Inc., Eastern Associated Coal LLC, Pine Ridge Coal Co. LLC and Rivers Edge Mining Inc..

<sup>9</sup> Alpha Natural Resources is the parent company to the following subsidiaries: Alex Energy, Inc.; Amfire, LLC; Aracoma Coal Company; Cobra Natural Resources LLC, Highland Mining Company; Kingston Mining, Inc.; Performance Coal Company; Rockspring Development, Inc.; Spartan Mining Company .

<sup>10</sup> Consol Energy is the parent company to the following: CONSOL Mining Holdings, CONSOL of KY, FOLA Coal, CONSOL of PA Coal Company, LLC.

<sup>11</sup> Walter Energy, Inc. is the parent company to Atlantic Development and Capital, LLC.

Name of SI	Primary Industry	Count	Percentage SI (n=68)
Dominion Hope; Virginia Electric and Power Company; Dominion Transmission, Inc.; American Electric Power Company; First Energy Corp	Div. E: Transportation, Communications, Electric, Gas, and Sanitary	5	7
Pepsi Beverage Company	Div. F: Wholesale Trade	1	1.5
Lowe's Home Centers Inc.; Family Dollar Stores of West Virginia, Inc.; The Bon Ton Stores, Inc.; Dollar General Corporation/Dolgencorp, LLC.; Macy's Retail Holding's Inc.; The Kroger Company; Wal-Mart; Sears Holdings Corp <sup>12</sup> ; Delhaize America, LLC.	Div. G: Retail Trade	9	13
Huntington Bancshares Inc.; Western and Southern Life Insurance Co.;	Div. H: Finance, Insurance, and Real Estate	2	3
HealthSouth Corporation; Heartland Employment Services, LLC; Marriott International; Wheeling Hospital, Inc.; Asplundh Tree Expert Co.; FedEx Freight, Inc.; FedEx Ground Package System; Federal Express Corporation; FedEx Smart Post Inc.; UPS Ground Freight; United Parcel Service, Inc.; TA Operating LLC.; The Wendy's Company; St. Mary's Medical Center; Cracker Barrel Old Country Store, Inc.	Div. I: Services (Hotel, Lodging, Health, Recreation, Education, Legal, Restaurant, Social Services etc.)	15	22
WV Counties Risk Pool; City of Fairmont Utility & Public Work Department; City of Wheeling; City of Charleston; Wheeling Park Commission; City of Huntington; City of Parkersburg	Div. J: Public Administration	7	10

## 2. Primary Industry *(Please refer to Question #1)*

<sup>12</sup> Sears Holdings Corp. is the parent company of K-mart Corporation and Sears Roebuck & Company.

### 3. Name of Subsidiary Self Insured

(32) of SI's provided name given in Q1 and (36) did not respond.<sup>13</sup>

Parent Company	Self-Insured Subsidiary(ies) Name(s)	Total number of self-insured subsidiaries
Alliance Coal LLC	n/a	0
Alpha Natural Resources, Inc.	Alex Energy, Inc.; Amfire, LLC; Aracoma Coal Company; Brooks Run South Mining, LLC, Highland Mining Company; Kingston Mining, Inc.; Performance Coal Company; Rockspring Development, Inc.; Spartan Mining Company	9
American Electric Power Company, Inc.	n/a	0
Asplundh Tree Expert Co	n/a	0
ATK ABL Operations	n/a	0
Ball Corporation	n/a	0
CCBCC, Inc.	n/a	0
Century Aluminum of West Virginia	n/a	0
City of Charleston	n/a	0
City of Fairmont Utility Department and Public Works Dept.	n/a	0
City of Huntington	n/a	0
City of Parkersburg	n/a	0
City of Wheeling	n/a	0
Columbia West Virginia Corporation	n/a	0
Consol Energy Inc.	CONSOL Mining Holdings, CONSOL of KY, FOLA Coal, CONSOL of PA Coal Company, LLC	4
Cracker Barrel Old Country Store, Inc.	n/a	0
Delhaize America, LLC	n/a	0
Dollar General Corporation	n/a	0
Dominion Hope	n/a	0
Dominion Transmission, Inc.	n/a	0
E.I. duPont de Nemours and Company	Sentinel Transportation, LLC	1
EQT Corporation	n/a	0
Exxon Mobil Corporation including	n/a	0
Family Dollar Stores of WV, Inc.	n/a	0
Federal Express Corporation (FedEx Express)	n/a	0
FedEx Freight, Inc.	n/a	0
FedEx Ground Package System	n/a	0
FedEx Smart Post, Inc.	n/a	0
General Motors	n/a	0
Goodrich Corporation	n/a	0
Guardian Fiberglass, Inc.	n/a	0
HealthSouth Corporation	n/a	0
Heartland Employment Services,	n/a	0

<sup>13</sup> Some self-insured employers may have subsidiaries that are not listed as a separate self-insured entity(s) because they choose to just have their parent be the only self-insured entity or because some of their subsidiaries are included under the larger self-insured subsidiary company.

Parent Company	Self-Insured Subsidiary(ies) Name(s)	Total number of self-insured subsidiaries
LLC		
Homer Laughlin China Company	n/a	0
Huntington Alloys Corporation	n/a	0
Huntington Bancshares Incorporated	n/a	0
JELD-WEN, Inc.	n/a	0
Kingsford Manufacturing Company	n/a	0
Kvaerner North American Construction Inc.	n/a	0
Lowe's Home Centers, Inc.	n/a	0
Macy's Retail Holding's, Inc.	n/a	0
Marriott International, Inc.	Residence Inn by Marriott, LLC.	1
Murray American Energy, Inc.	n/a	
Patriot Coal Corporation	Appalachia Mine Services Inc.; Eastern Associated Coal LLC;; Pine Ridge Coal Co. LLC; Rivers Edge Mining Inc.	4
Pepsi Beverage Company	n/a	0
Pilgrims/JBS	n/a	0
PPG Industries, Inc.	n/a	0
Royal Vendors Inc.	n/a	0
Sears Holdings Corp	Kmart Corporation Sears, Roebuck & Co	2
St. Mary's Medical Center	n/a	0
SWVA, Inc.	n/a	0
TA Operating LLC	n/a	0
The Bon-Ton Stores, Inc.	n/a	0
The Kroger Company	n/a	0
The Wendy's Company	n/a	0
U.S. Silica	n/a	0
Toyota Motor Manufacture of WV	n/a	0
Union Carbide Company	n/a	0
United Parcel Service, Inc.	n/a	0
UPS Ground Freight d/b/a UPS Freight	n/a	0
Virginia Electric and Power Company	n/a	0
Wal-Mart Associates, Inc.	n/a	0
Walter Energy, Inc.	Atlantic Development and Capital, LLC	1
West Virginia Counties Risk Pool	n/a	0
Western Southern Life Insurance	n/a	0
Weyerhaeuser	n/a	0
Wheeling Hospital, Inc.	n/a	0
Wheeling Park Commission	n/a	0
68 self-insured employer responses		22 <sup>14</sup> subsidiaries

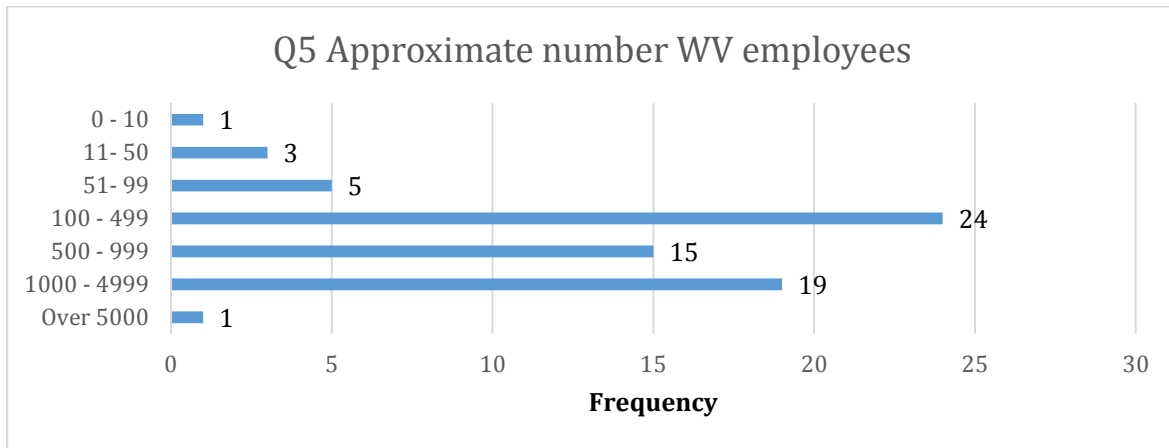
<sup>14</sup> Twenty-two (22) subsidiaries are listed here; however, in the instance of Patriot Coal, Walter Energy, and Alpha Natural Resources, the actual parents (Patriot Coal Corporation, Walter Energy, Alpha Natural Resources, Inc.), are NOT self-insured entities themselves (as opposed to Consol, for example, which responded both as a parent self-insured entity and on behalf of all its self-insured subsidiaries). Therefore, while the responses of these parents are on behalf of their subsidiaries, the responses are not "counted" in the "pool" of responses for the parents themselves. As such, there are in reality only nineteen (19) subsidiary self-insured entities whose safety programs are reflected not by their own response, but by the responses of their parents/affiliates.



**4. Contact Information – (Please refer to Appendix #1)**

**5. Approximate Number of WV employees**

Response	69
	Freq
0-10	1
11-50	3
51-99	5
100-499	24
500-999	15
1000-4999	19
Over 500	1



**6. Approximate WV payroll**

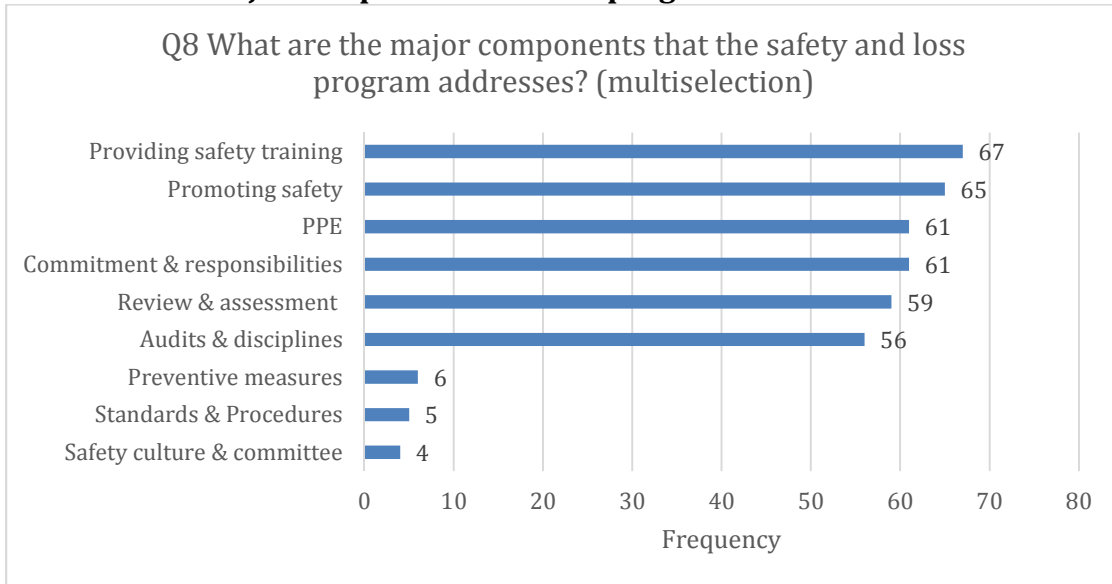
Response	68
Mean	\$43,424,000
Median	\$16,849,700
Standard Deviation	\$61,979,994
Minimum	\$0 <sup>15</sup>
Maximum	\$277,992,900

<sup>15</sup> This company has no current WV employees and therefore no payroll.

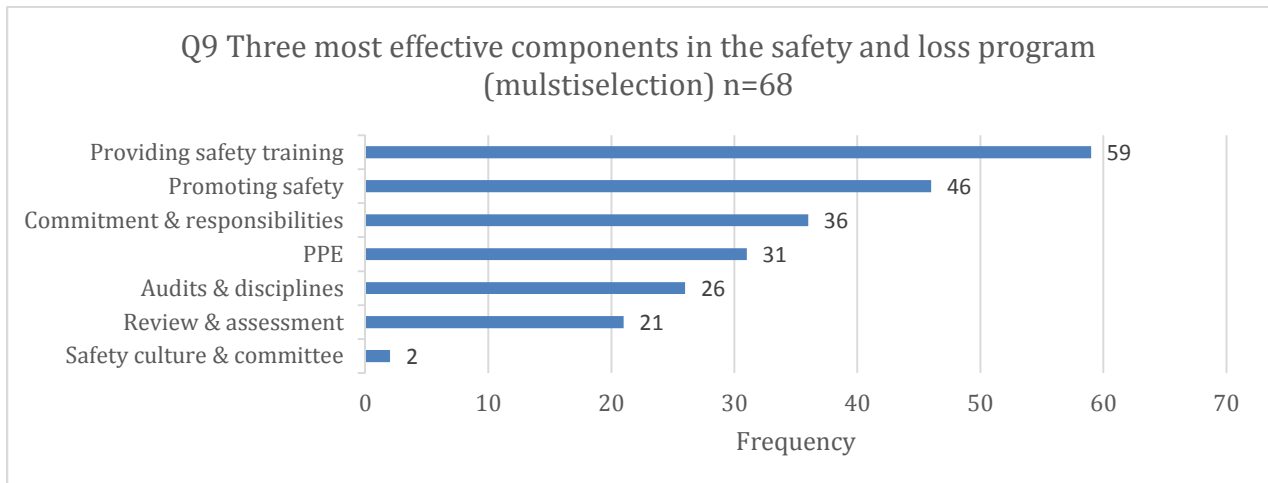
**7. Do you have a written safety and loss program for your employees, including provisions for any particular problems associated with the business (such as dust or noise)?**

	%	freq.
Yes	100	68
No	0	0

**8. What are the major components that the program addresses?**



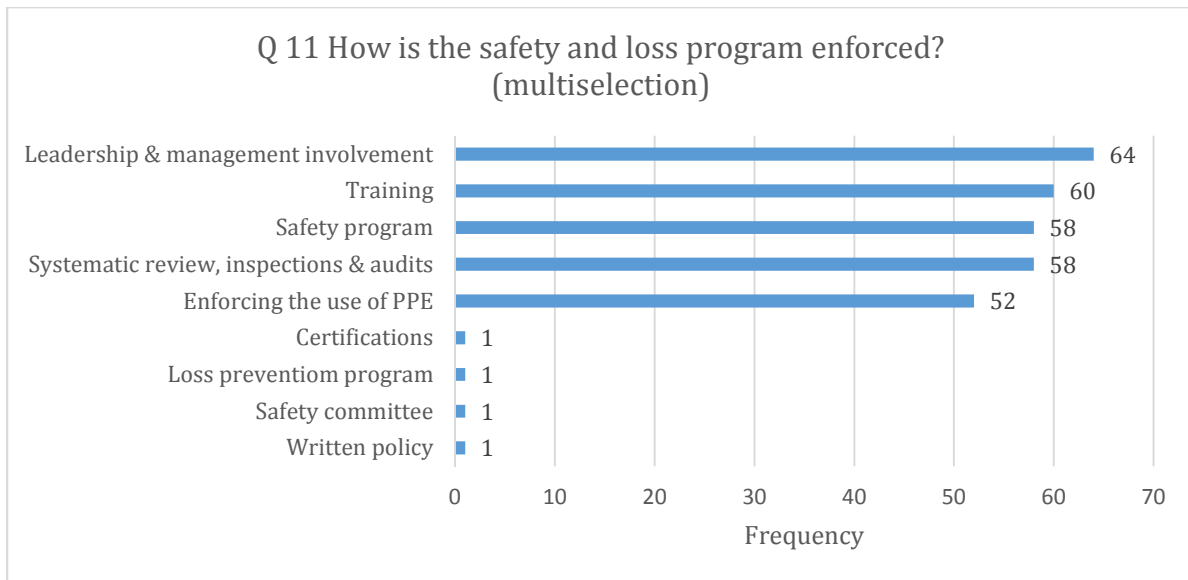
**9. Choose 3 program components listed above that are the most effective in achieving the result of reduced injuries**



**10. Is the written safety and health program enforced?**

	%	freq.
Yes	100	68
No	0	0

**11. How is the program enforced?**



**12. Are the guiding principles, mission statement or company philosophy of the safety and loss program posted on a bulletin board and/or at other conspicuous places at the worksite?**

	%	freq.
Yes	88	60
No	12	8

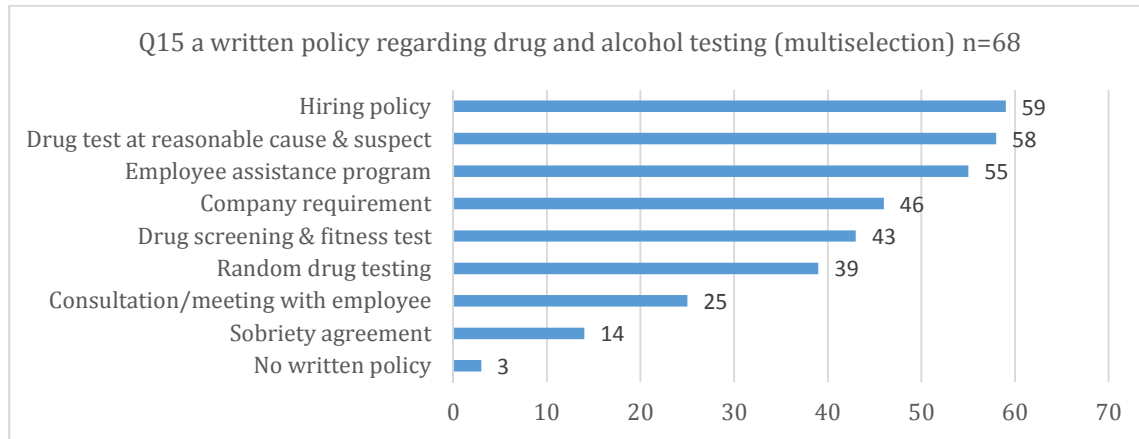
**13. Does senior management meet at least once annually to review the safety and loss program and systems/programs for its compliance to ensure the program is effective, sustainable and continually improving?**

	%	freq.
Yes	96	65
No	3	2
No Response	1	1

**14. Do you have a written policy regarding drug and alcohol testing?**

	%	freq.
Yes	96	65
No	4	3
No Response	0	0

**15. This drug and alcohol policy includes;, select all that apply**



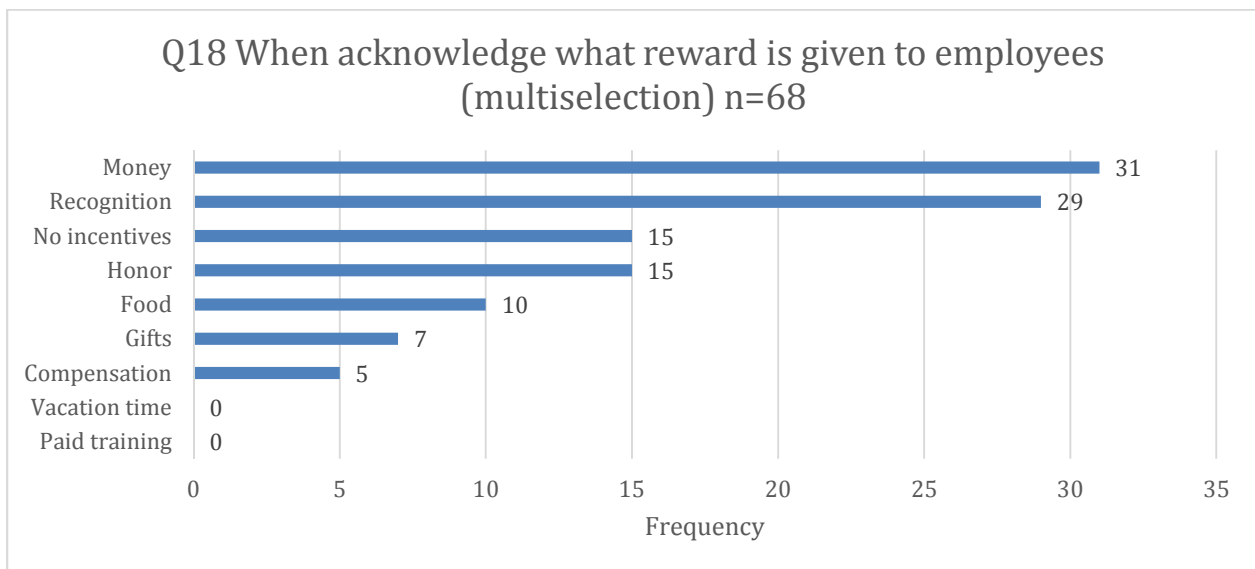
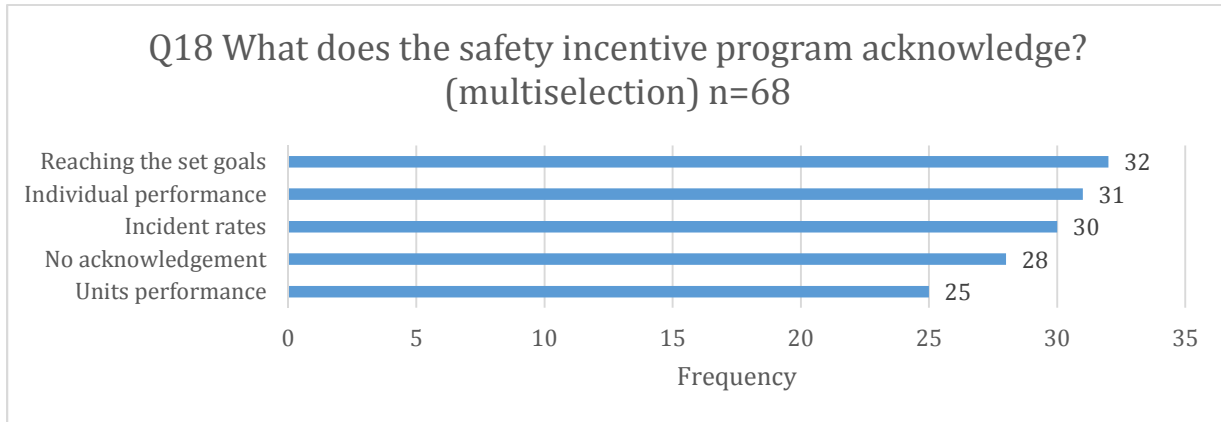
**16. Is safety compliance and injury and illness rate a performance review measure for management and employees?**

	%	freq.
Yes	84	57
No	16	11
No Response	0	0

**17. Is a safety incentive program in place for management and employees?**

	%	freq.
Yes	63	43
No	37	25
No Response	0	0

**18. The safety incentive program acknowledges and awards employees based on, select all that apply**



**19. Do you have a progressive discipline policy in place to address violations of the safety and loss program? For example a three strikes rule that includes verbal warning, written warning then termination.**

	%	freq.
Yes	84	57
No	16	11

**20. Do you have a safety committee at the workplace which meets regularly?**

	%	freq.
Yes	87	59
No	13	9

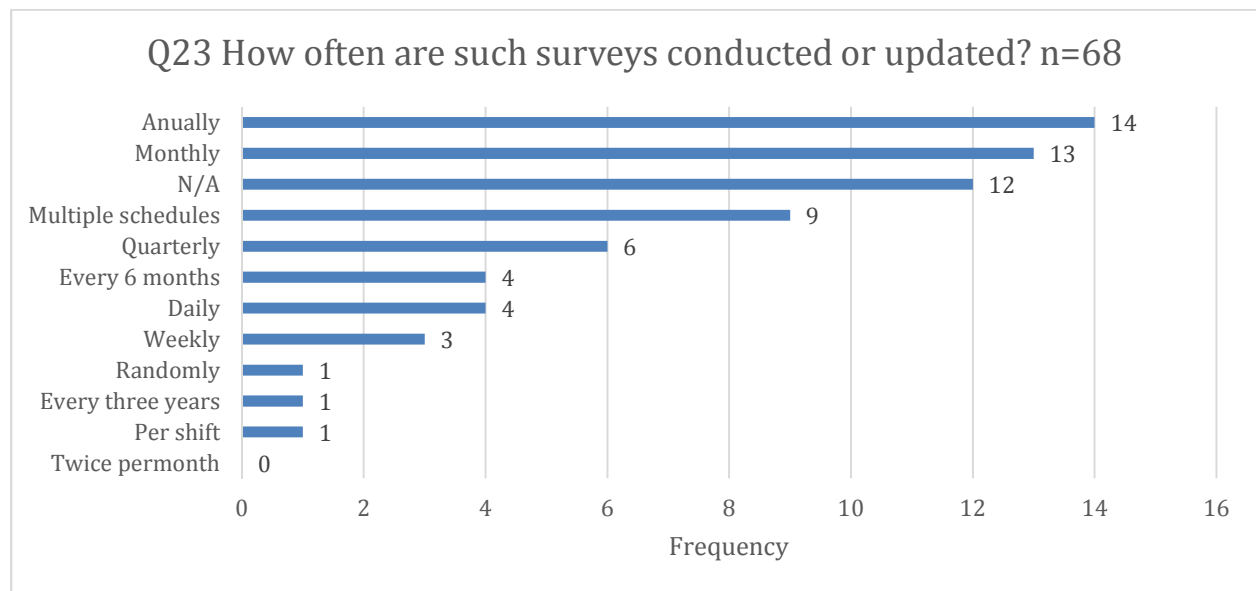
**21. Do you have at least one full-time employee dedicated solely to oversight of your work's safety program?**

	%	freq.
Yes	84	57
No	16	11

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

	%	freq.
Yes	82	56
No	18	12

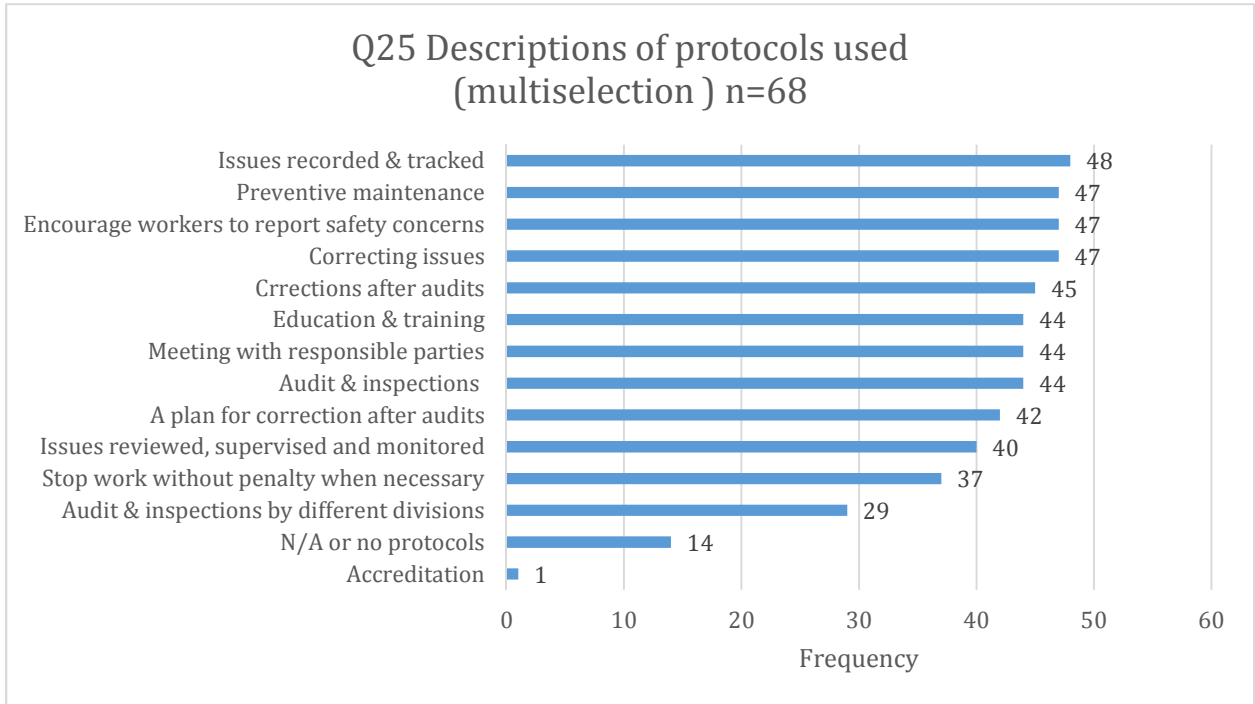
**23. How often are such surveys conducted and/or updated?**



**24. Once the surveys are completed, is there a protocol for addressing issues reflected in the surveys?**

	%	freq.
Yes	79	54
No	3	2
No Response	18	12

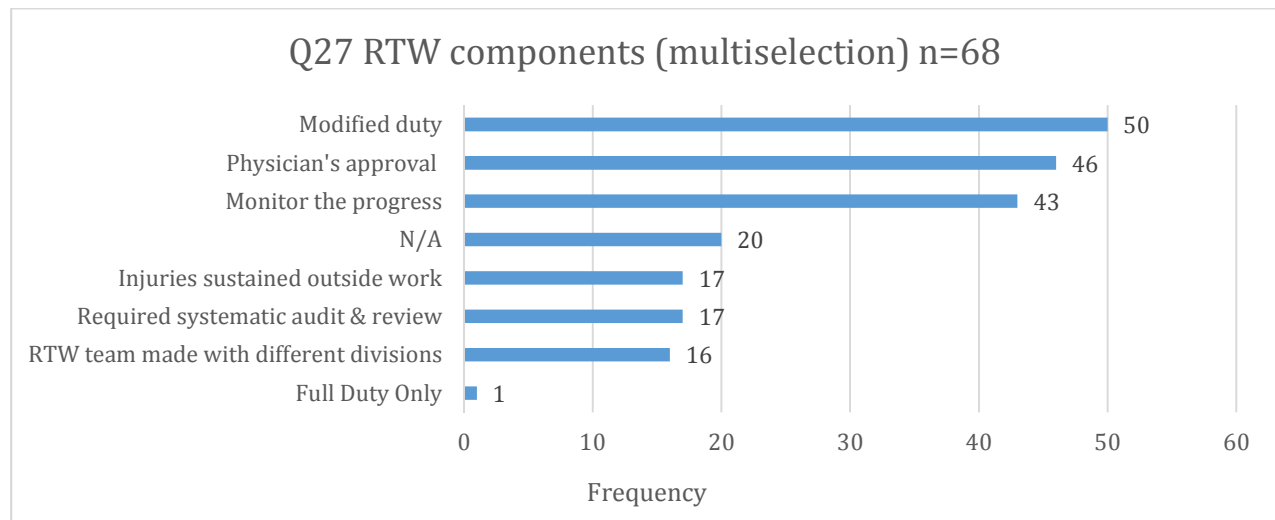
**25. Describe the protocol, select all that apply**



**26. Do you have a written Return-to-Work (RTW) program (i.e., restricted, modified or light duty work) complete with a RTW manager at each facility?**

	%	freq.
Yes	81	55
No	19	13

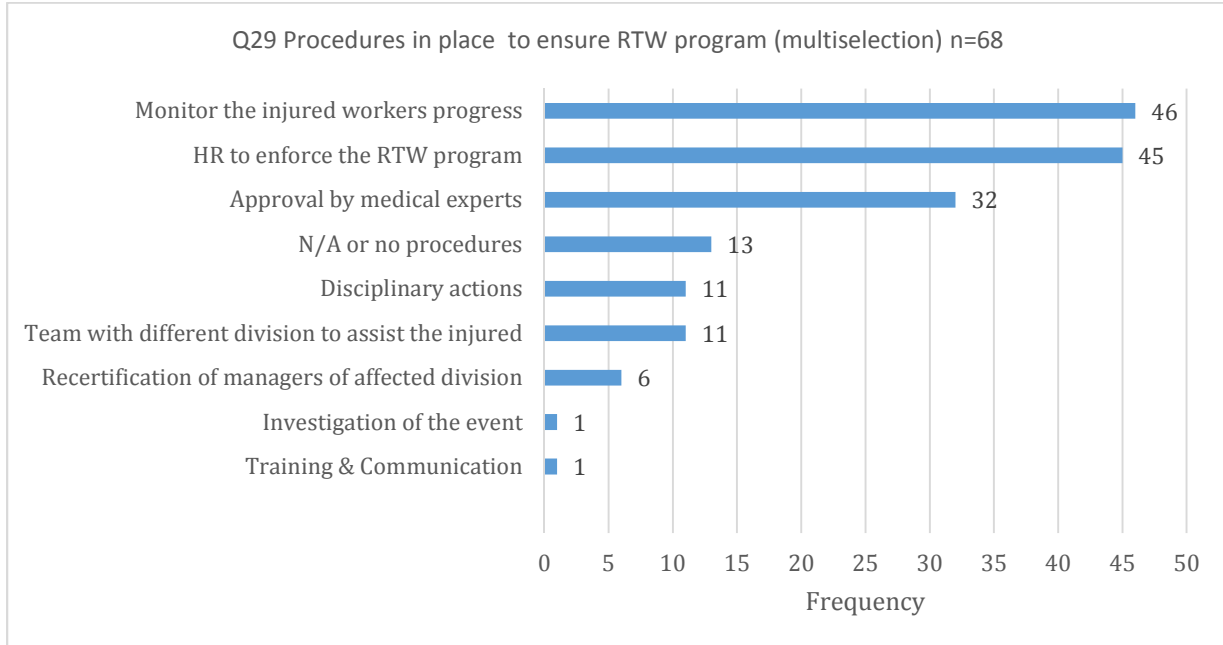
**27. Please select components describing your RTW program, select all that apply**



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

	%	freq.
Yes	81	55
No	0	0
No Response	19	13

**29. What procedures are in place to ensure it is utilized?**

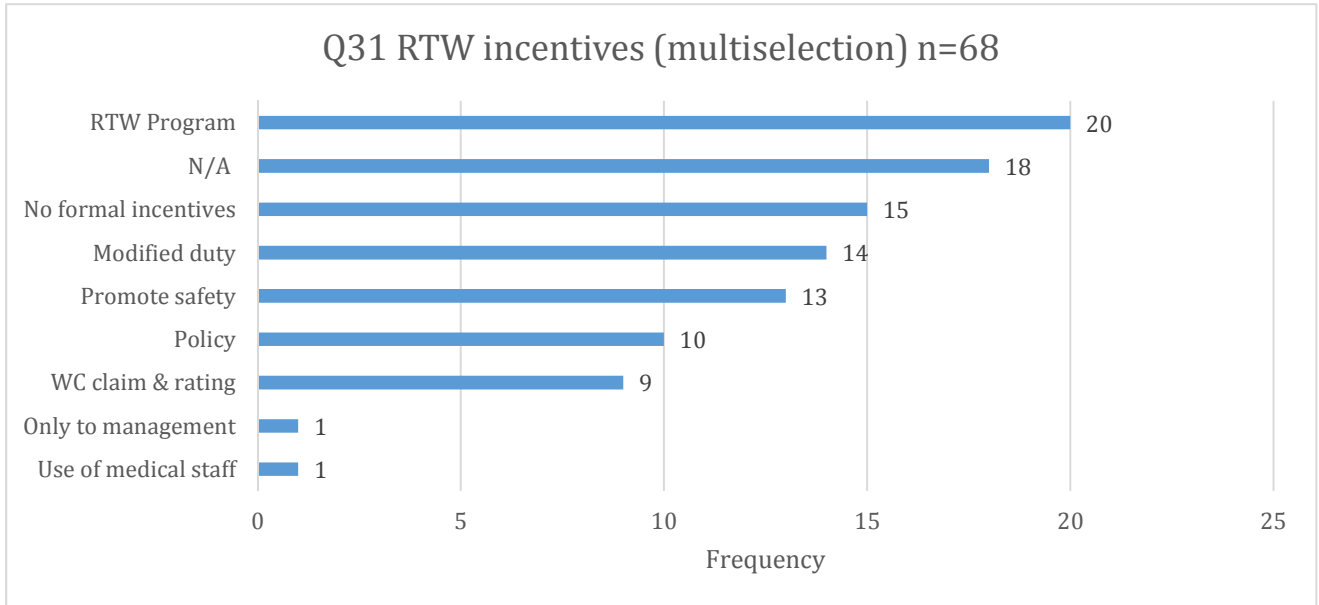


**30. Are there incentives provided to management and employees for reviewing and implementing the RTW program?**

	%	freq.
Yes	33	23
No	46	31
No Response	21	14

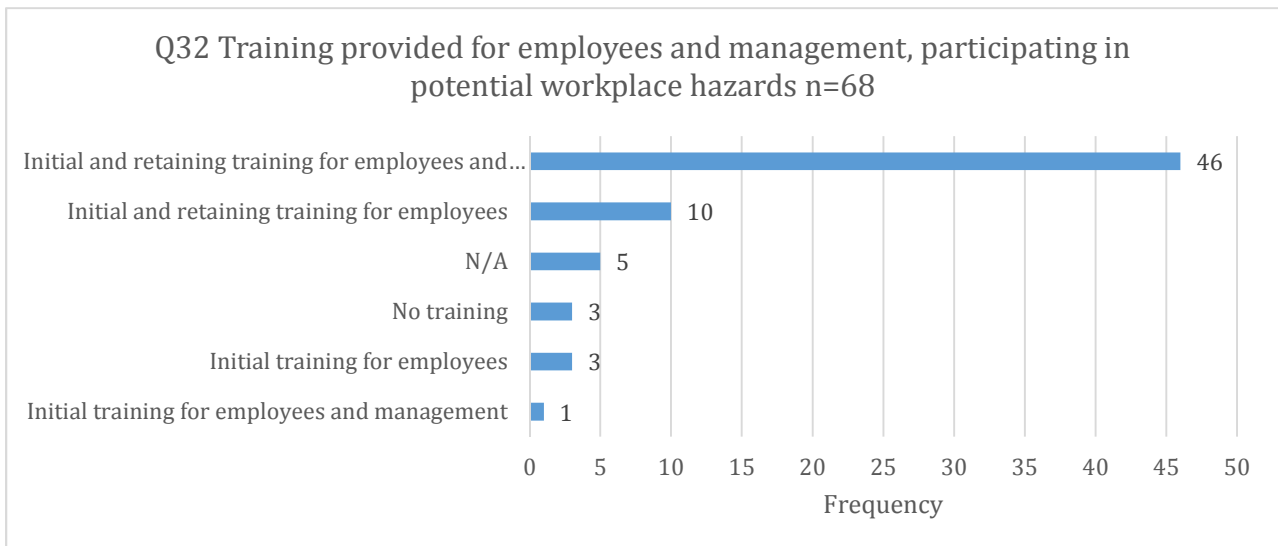


**31. Please describe the incentives.**



**32. Do you provide training (both initial training and retraining) for employees and management, participating in job activities involving potential workplace hazards?**

	%	freq.
Response	100	68
No Response	0	0



**33. Does this training address all workplace hazards applicable to the industry?**

	%	freq.
Yes	94	64
No	6	4

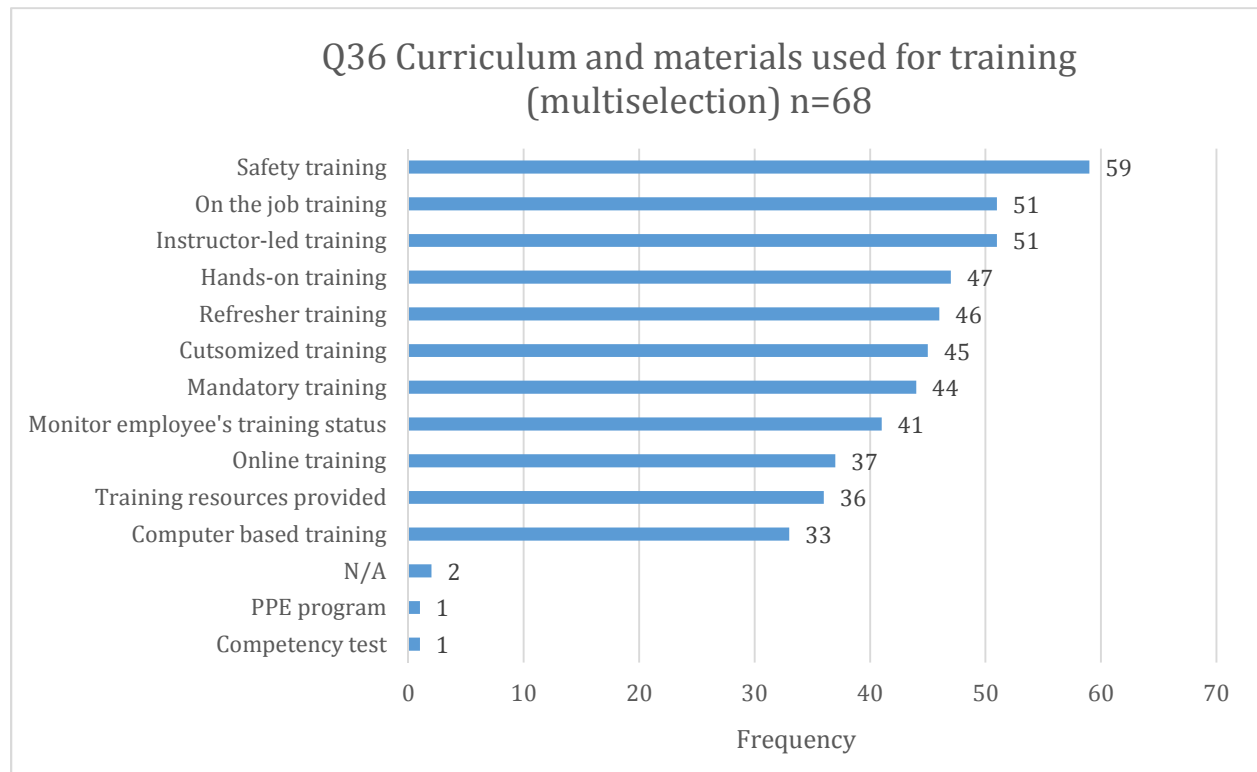
**34. Is all of the training mandatory?**

	%	freq.
Yes	90	61
No	10	7

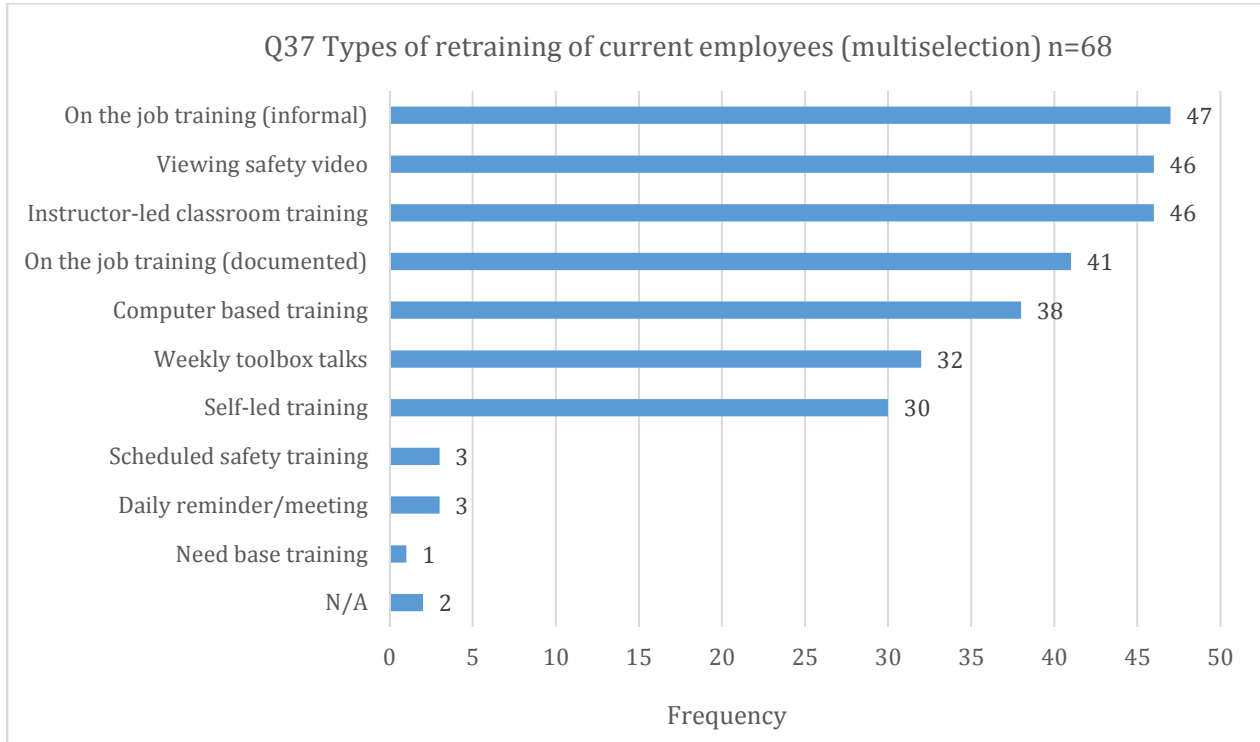
**35. Are developed training curriculum and related materials used?**

	%	freq.
Yes	94	64
No	6	4

**36. Please describe the curriculum and materials.**



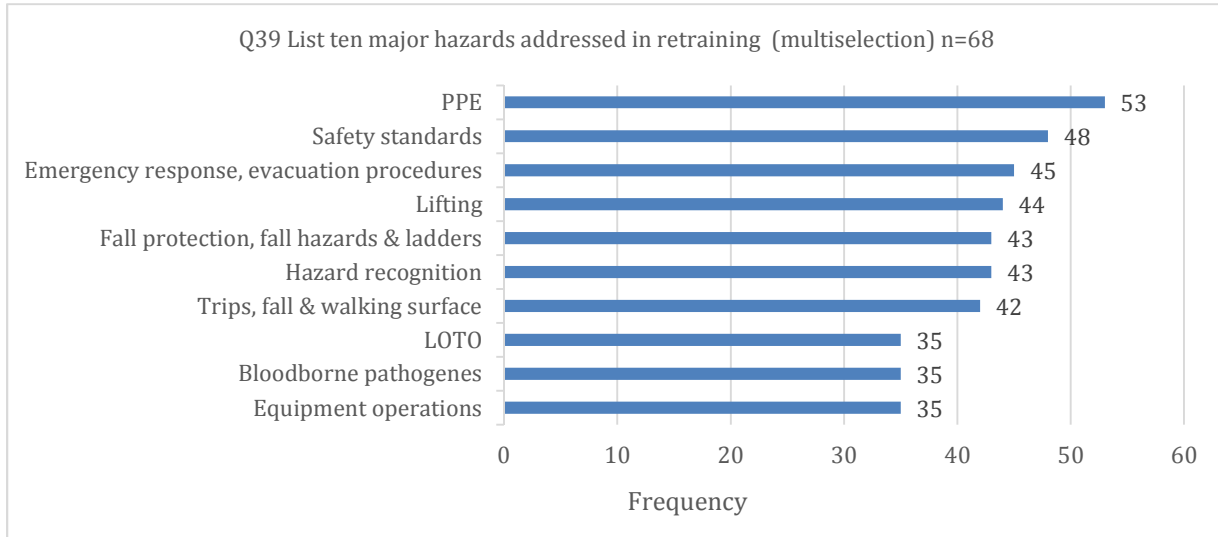
**37. Please describe the type of retraining of current employees.**



**38. Does the retraining address all workplace hazards applicable to the industry?**

	%	freq.
Yes	88	60
No	9	6
No Response	3	2

**39. List the major hazards addressed in retraining<sup>16</sup>.**



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

	%	freq.
Yes	98.5	67
No	1.5	1

**41. Is there a system in place for regular inspection by management to ensure the PPE is being used correctly?**

	%	freq.
Yes	91	62
No	9	6

**42. Do you provide appropriate access and egress to the facility, including proper emergency lighting?**

	%	freq.
Yes	98.5	67
No Response	1.5	1

<sup>16</sup> The safety terminology/abbreviation LOTO in this chart means “Lock-Out, Tag-Out.”

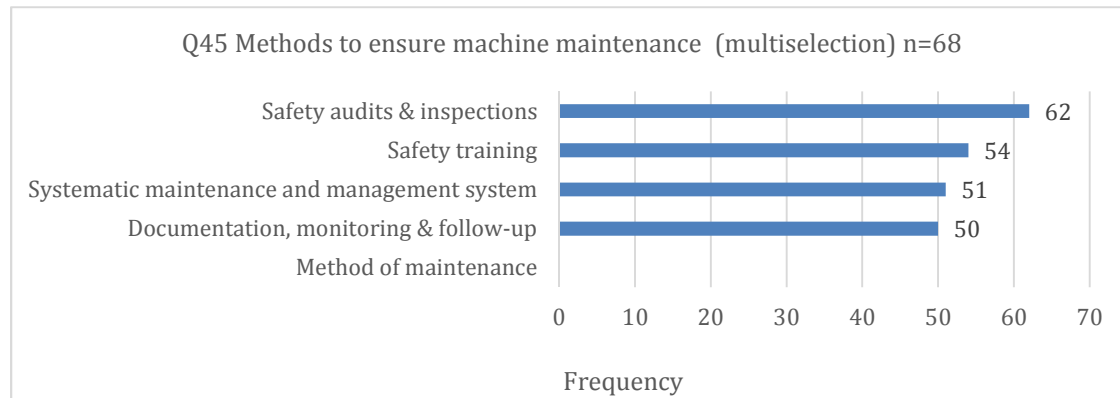
**43. Is there a system in place for regular inspection by management to ensure the access, egress and lighting is properly maintained?**

	%	freq.
Yes	93	63
No	7	5

**44. Are the machines (including office equipment) properly inspected, guarded, maintained and operated?**

	%	freq.
Yes	97	66
No	1.5	1
No Response	1.5	1

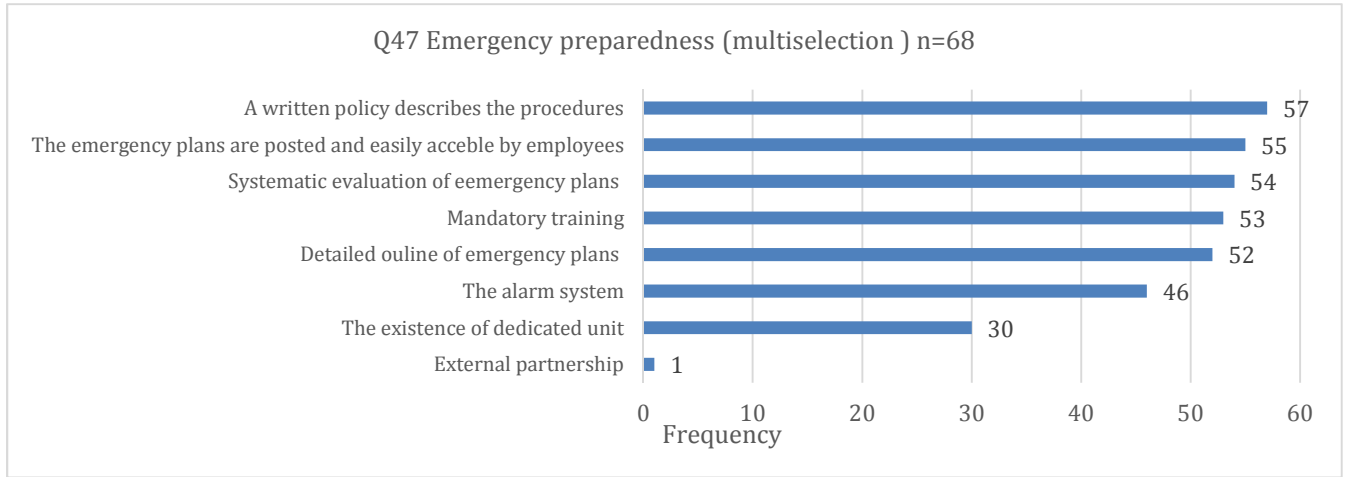
**45. Describe the program in place to ensure that this occurs.**



**46. Is there a program in place to address emergency preparedness?**

	%	freq.
Yes	97	66
No	3	2

**47. Please describe your emergency preparedness**



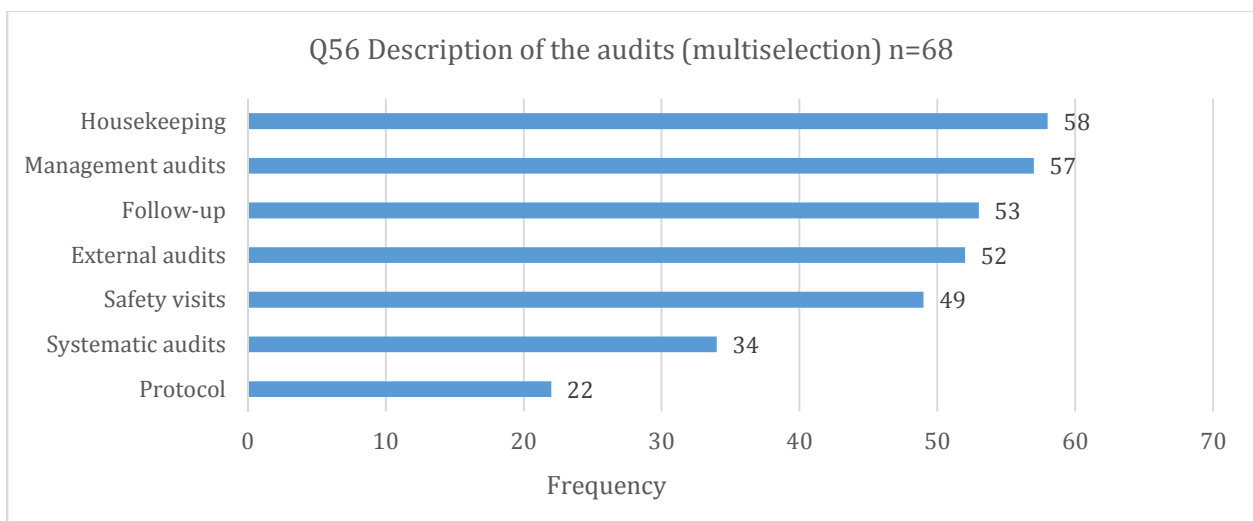
**48. Have you been certified by an international standards organization?**

	%	freq.
Yes	26	18
No	74	50

**49. Do you undergo any regular internal or external safety audits?**

	%	freq.
Yes	97	66
No	3	2

**50. Please describe the audits you undergo**



## **Conclusions**

The primary industries represented within the survey are manufacturing, retail trade, mining, transportation, services, and public administration.

The safety program was denoted by the self-insured employers as the most effective method in achieving the result of reduced injuries, illnesses, and compliance. The elements within each program differ, according to industry of the self-insured employer. Additionally, the program is primarily enforced through training, program, and discipline.

The companies reported that the three safety program components that are most effective in reducing injuries and illness are providing safety training (86.76%), promoting safety (67.75%) and emphasizing commitment and responsibilities (52.94%). The vast majority train to address all major hazards in the workplace (94.12%), make the training mandatory (89.71%) and develop training curriculum to address these hazards (94.12%). Safety training is being conducted by 92.65% of the respondents with 67.75% of the companies conducting both initial and refresher training for both employees and management.

Of all the respondents, (97.06%) indicated that they undergo a regular internal or external safety audit which is an increase from 85% reported in the 2012 survey. The top three types of audits reported were management / internal, self-audit / pre-job / checklist and follow-up / corrective. A majority of the self-insured employers (96.43%) have a protocol in place to address issues reflected in the surveys.

There are eighty four percent (84%) of the self-insured employers that have at least one full-time employee dedicated solely to oversee the safety program. This has increased from sixty-eight percent (68%) in 2012. This increase is significant and may be the impetus for the increase in the other areas of safety management found in this survey compared to 2012. There are eighty-one percent (81%) of the self-insured employers that responded that they have a written return to work program (i.e., restricted, modified or light duty work) complete with a RTW manager at each facility.

Lastly, there are ninety-six percent (96%) of the self-insured employers surveyed that stated that they have a written policy regarding drug and alcohol testing. The programs have many components including: testing, company requirements, incident, substance abuse, etc. This is an increase from the 2012 survey where 75% of the employers reported having a drug and alcohol testing program.

**CONTACT  
INFORMATION FOR  
WEST VIRGINIA  
SELF-INSURED  
EMPLOYERS**



**Contact Information for West Virginia Self-Insured Employers.**

1. Alliant Techsystems Operations, LLC.

Larry Dale  
210 State Rt. 956  
Rocket Center, WV 26726

2. Alpha Natural Resources, Inc.

Jeffrey S. Eggleston, Sr.  
One Alpha Place  
Bristol, VA 24202

3. Alliance Coal LLC.

Tracy Crawford  
711 Corporate Drive, Suite 500  
Lexington, KY 40503

4. American Electric Power Company, Inc.

Loyd A. Hudson  
777 Hopewell Drive  
Heath, OH 43056

5. Asplundh Tree Expert Co.

David Riggs  
708 Blair Mill Road  
Willow Grove, PA 19090

6. Ball Corporation

Angelika Stockwell  
10 Longs Peak Drive  
Broomfield, CO 80021

7. Century Aluminum of West Virginia

Jeff VanMatre  
Rt. 2 South Century Road  
Ravenswood, WV 26164

8. City of Fairmont Utility Department

Fred Roman  
901 Howard Avenue  
Fairmont, WV 26554

9. City of Huntington

Sherry Lewis  
800 Fifth Avenue  
Huntington, WV 25701

10. City of Parkersburg  
Pamela Salvage  
One Government Square  
Parkersburg, WV 26101
11. City of Wheeling  
No information provided
12. Coca-Cola Bottling Co. Consolidated  
Jack Hawkins  
4115 Coca-Cola Plaza  
Charlotte, NC 28211
13. Columbia West Virginia Corporation  
Dave Hacker, Chris Groves & Liz Key  
242 Callahan Road  
Craigsville, WV 26205
14. CONSOL Energy Inc.  
Lawrence S. Drumgoole  
1000 CONSOL Energy Drive  
Canonsburg, PA 15317
15. Cracker Barrel Old Country Store, Inc.  
Kelly Powe  
307 Hartmann Drive  
Lebanon, TN 37088-0787
16. Dollar General  
Jane Stutsman  
100 Mission Ridge  
Goodlettsville, TN 37072
17. Dominion Transmission  
Jim Parsons & Kaylan Cook  
445 West Main Street  
Clarksburg, WV 26301
18. E.I. DuPont  
William A. Boyle  
St. Rt. 892  
Washington, WV 26181

19. E.I. DuPont de Nemours and Company  
Holly K. Ritter  
901 West DuPont Avenue  
Belle, WV 25015
20. EQT Corporation  
Jessica Lukac  
625 Liberty Avenue, Suite 1700  
Pittsburgh, PA 15222
21. Exxon Mobil Corporation & XTO Energy Inc.  
James D. Dean  
P.O. Box 1008  
Jane Lew, WV 26378
22. Family Dollar Stores of West Virginia, Inc.  
Arlene Geis  
P.O. Box 1017  
Charlotte, NC 28201-1017
23. Federal Express Corporation "FedEx Express"  
FedEx Express Legal Department  
3620 Hacks Cross Road Building B  
Memphis, TN 38125
24. FedEx Freight, Inc.  
Kayla Quandt  
2200 Forward Drive DC 2256  
Harrison, AR 72601
25. FedEx SmartPost, Inc.  
Stephanie LaMarque  
16555 W. Rogers Dr.  
New Berlin, WI 53151
26. FedEx Ground Package System  
Michael Evers  
1000 FedEx Drive  
Moon Township, PA 15108
27. General Motors Customer Care and Aftersales  
Richard Boyce  
608 Caperton Blvd.  
Martinsburg, WV 25403

28. Goodrich Corporation  
No information provided
29. Guardian Fiberglass, Inc.  
Candi Turner  
2300 Harmon Road  
Auburn Hills, MI 48326
30. Healthsouth Corporation  
Josh Beam  
3660 Grandview Parkway, Suite 200  
Birmingham, AL 35243
31. Heartland Employment Services, LLC.  
Kathy Hutchinson  
333 N. Summit  
Toledo, OH 43604
32. Hope Gas, Inc.  
Roger W. Buttke  
48 Columbia Blvd.  
Clarksburg, WV 26301
33. Huntington Bancshares Incorporated  
Heather Myerscough  
41 South High Street  
Columbus, OH 43215
34. JELD-WEN, Inc.  
Rob Kaufman  
401 Harbor Isles Blvd.  
Klamath Falls, OR 97603
35. Kvaerner North American Construction Inc.  
Bruce Kingsbury  
701 Technology Drive  
Canonsburg, PA 15317
36. Kingsford Manufacturing Company  
Tom Fitzgerald  
P.O. Box 464 HWY 219 S.  
Parsons, WV 26287

37. Kmart Corporation  
Kathryn Van Den Heuvel  
3333 Beverly Rd. E3-266B  
Hoffman Estates, IL 60179
38. Lowe's Home Centers, Inc.  
P.O. Box 1000  
 Mooresville, NC 28115
39. Macy's Retail Holdings, Inc.  
Jack Heckmuller  
7 W 7th Street  
Cincinnati, OH 45202
40. Marriott International  
Daniel Danson  
10400 Fernwood Road,  
Global Safety & Security: Dept.52/9244.71  
Bethesda, MD 20817
41. Patriot Coal Corporation  
Terreal Blankenship  
500 Lee Street East Suite 900  
Charleston, WV 25301-3203
42. Pepsi-Cola Metropolitan Bottling Inc.  
No information provided
43. Pilgrims  
Josh Harper  
120 Potomac Avenue  
Moorefield, WV 26836
44. PPG Industries, Inc.  
R.J. Feldmeier  
State Route 2 (P.O. Box 191)  
New Martinsville, WV 26155
45. Royal Vendors, Inc.  
Charity Fleming  
426 Industrial Blvd.  
Kearneysville, WV 25414

46. Special Metals Corporation  
Patrick Christie  
3200 Riverside Drive  
Huntington, WV 25705
47. SWVA, Inc.  
Chris Artrip  
P.O. Box 2547  
Huntington, WV 25726
48. TA Operating, LLC.  
No information provided
49. The Bon Ton Stores, Inc.  
Judy Rabin  
1025 Center Drive  
Mt. Prospect, IL 60056
50. The Dow Chemical Company  
Tonya Kuizenga  
1320 Waldo Avenue, Suite 300  
Midland, MI 48642
51. The Kroger Company  
Nathan Fraley  
1014 Vine ST.  
Cincinnati, OH 45202-1100
52. The Wendy's Company  
Jennifer Smith  
1155 Perimeter Center W. 8th Floor  
Atlanta, GA 30338
53. The Western and Southern Life Insurance Co.  
Melissa Davis  
400 Broadway  
Cincinnati, OH 45202
54. Toyota Motor Manufacture of West Virginia  
Ted Kester  
1 Sugar Maple Lane  
Buffalo, WV 25033

55. UPS Ground Freight  
Logan Kerr  
1100 Industrial  
Federsalsburg, MD 21632
56. United Parcel Services, Inc.  
Bernard J. Kudbya  
521 North Center Avenue  
New Stanton, PA 15672
57. U.S. Silica Company  
Bob Dailey  
8490 Progress Drive, Suite #300  
Frederick, MD 21701
58. Virginia Electric and Power Company  
Tom Ponceroff  
436 Dominion Blvd.  
Mt. Storm, WV 26739-8632
59. Wal-Mart Associates, Inc.  
Matt Vaughn  
702 SW 8th Street MS #0695  
Bentonville, AR 72716-0695
60. West Virginia Counties Risk Pool  
Chris Carey  
308 Market Street, Suites 1&2  
Roanoke, VA 24018
61. Weyerhaeuser  
Sue Cooper  
33663 Weyerhaeuser Way South  
Federal Way, WA 98003
62. Wheeling Hospital, Inc.  
Kelly Fry  
1 Medical Park  
Wheeling, WV 26003
63. Wheeling Park Commission  
Karen S. Heiss  
465 Lodge Drive  
Wheeling, WV 26003