



**WEST VIRGINIA  
INDUSTRIAL COUNCIL**

**2016 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 ten (10) of 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 seventy-three (73) of West Virginia's 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.*

All ten of the ten carriers completed surveys, and seventy (70) of the seventy-three (73) total active self-insured employers responded to the survey resulting in a (100%) completion rate for carriers and approximately a ninety-five (95%) completion rate for self-insured employers. It should be noted that there are subsidiaries of some of the responding 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 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 ten (N=10) West Virginia workers' compensation carriers, based on premium dollar.

The carrier survey consists of twenty-four (24) questions. A response summary is provided for each of the questions when applicable. 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.

100% of the 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 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>Name of Carrier</b>	<b>Number of Responses</b>	<b>Submission Date</b>
American Mining Insurance Company	1	4/4/2016
BrickStreet Mutual Insurance Company	1	4/4/2016
Guard Insurance Group	1	4/7/2016
Berkshire Hathaway Homestate Insurance Company	1	4/8/2016
The Travelers Indemnity Company and its affiliated insurers	1	4/14/2016
American International Group	1	4/15/2016
The Hartford	1	4/15/2016
Zurich	1	4/21/2016
Imperium Insurance Company	1	5/20/2016
Erie Insurance Group	1	6/10/2016

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

<sup>1</sup> Many workers' compensation insurers have multiple subsidiary companies, which write policies. Travelers and Zurich responses were for all of their companies that 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. We have also confirmed that the information provided by Travelers is over a two year period.

### 3. Approximate number of WV insured employers

*Raw Responses (2016)*

	<b>WV insured employers</b>	<b># WV insured category</b>
Berkshire Hathaway	45	26-100
Imperium	119	101-500
Guard	307	101-500
Zurich	976	501-1000
American Mining	1,543	1001-5000
American International	2,396	1001-5000
Erie	3,080	1001-5000
Hartford	4,100	1001-5000
Travelers	10,398	Over 5000
BrickStreet	11,997	Over 5000
<b>Total</b>	<b>34,961</b>	

*Percentage By Category*

<b>Category</b>	<b>Percentage</b>
Under 25	0%
26-100	10 %
101-500	20 %
501-1000	10%
1001-5000	40%
Over 5000	20%
Response	N=10

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

<b>WV Worker's Compensation Carrier</b>	<b>WV WC Premium Dollar</b>
Guard	\$1,630,564
Berkshire Hathaway	\$1,787,569
Imperium	\$2,259,000
Hartford	\$8,900,000
Erie Insurance Group	\$10,518,379
Zurich	\$14,747,702
American Mining	\$15,648,617
American International	\$28,113,497
Travelers	\$96,241,150
BrickStreet	\$142,185,774
<b>Total</b>	<b>\$322,032,252</b>

<b>Average (Mean)</b>	\$32,203,225.2
<b>Median</b>	\$12,633,040.5
<b>Max</b>	\$142,185,774
<b>Min</b>	\$1,630,564
<b>Standard Deviation</b>	47,798,445.24

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

	<b>%</b>	<b>Frequency</b>
<b>Yes</b>	100 %	10
<b>No</b>	0 %	0

**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 responses.

<b>Programs &amp; initiatives offered (N=10)</b>	<b>%</b>	<b>Frequency</b>
On-site surveys & recommendations	90 %	9
Prevention programs	80 %	8
Consultations	80 %	8
Loss Analysis	80 %	8
Training resources & tools	80 %	8
Safety/risk assessment	80 %	8
Education/training	80 %	8
Ergonomic evaluation	80 %	8
Online safety program	70 %	7
Development of policy & program	60 %	6
Industrial Hygiene Assessment	30 %	3



The chart below identifies what type of safety programs and initiatives are offered by each company.



**IMPR** Imperium Insurance Company  
**ZUR** Zurich  
**BRST** BrickStreet  
**AMM** American Mining Insurance  
**GUAR** Guard Insurance Group  
**HART** Hartford  
**TRAV** Travelers  
**BH** Bherkshire Hathaway  
**AMI** American International  
**ERIE** Erie Insurance Group

**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.**

	%	Frequency
<b>Yes</b>	90 %	9
<b>No</b>	10%	1

**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 10 responses.

<b>Dedicated unit offered to WV clients (N=10)</b>	<b>%</b>	<b>Frequency</b>
Safety/Risk Assessment	70 %	7
Training resources & tools	70 %	7
Loss analysis	70 %	7
Consultation	70 %	7
Dedicated unit	70 %	7
Scheduled training	70 %	7
Development of policy & program	60 %	6
Online resource lab	60 %	6
Risk/loss/claim division	50 %	5
Need base assistance	10 %	1
No response	10%	1

**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>Criteria: premises (N=10)</b>	<b>%</b>	<b>Frequency</b>
Condition & maintenance of the work site	90%	9
Loss control document	80 %	8
Work type & conditions	80 %	8
Existence of safety programs	80 %	8
Existence of hazards control procedure	80 %	8
Security	60 %	6
Audits report	40 %	4
Other	10 %	1

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 one carrier 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>Criteria: medical facilities</b>	<b>%</b>	<b>Frequency</b>
Loss control document	80 %	8
Existence of On-Site Medical Unit	80 %	8
Existence of managed care system	60 %	6
Existence of trained employees	60 %	6
Proximity to the nearest medical facility	60 %	6
Existence of protective and first aid equipment	60 %	6
Effective hiring procedure	50 %	5
Existence of designated helipad	50 %	5
Existence of safety programs	50 %	5
Existence of hazards control policy & procedures	50 %	5
Audits report	30 %	3
Any information available	10 %	1
Other	10 %	1

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>Criteria: safety devices</b>	<b>%</b>	<b>Frequency</b>
Existence of Trained employees	80 %	8
Existence of safety training for employees	80 %	8
Loss control document	70 %	7
Effective hiring procedure	60 %	6
Existence of Personal Protective Equipment policy and its enforcement	60 %	6
Maintained tools with proper guarding at site	60 %	6
Existence of safety improving programs	60 %	6
Existence of Protective and first aid equipment	60 %	6
Existence of managed care system	40 %	4
Audits report	30 %	3
Other	20 %	2
Designated helipad	20 %	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>Criteria: employees</b>	<b>%</b>	<b>Frequency</b>
Loss control document	80 %	8
Effective hiring procedure	80 %	8
Existence of employee supervision	80 %	8
Turnover rate	70 %	7
Presence of seasonal worker	70 %	7
level of worker's experience	60 %	6
Existence of Return-To-Work program	50 %	5
Audits report	40 %	4
Other	20 %	2
Existence of safety training for employees	10 %	1

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>Criteria: management</b>	<b>%</b>	<b>Frequency</b>
Loss control document	80 %	8
Effective hiring procedure	80 %	8
Level of safety compliance	70 %	7
Existence of RTW program	70 %	7
Level of safety culture in the company	70 %	7
Level of management involvement in safety making	70 %	7
Management's experience with workers compensation program	60 %	6
Existence of formal management on-site	60 %	6
Existence of a disaster/emergency plan	60 %	6
Existence of safety incentive program	60 %	6
Existence of safety manual & handbook	60 %	6
Audits report	40 %	4
Effectiveness of safety incentive program	10 %	1
Other	20%	2

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?**

<b>Regular safety audits</b>	<b>%</b>	<b>Frequency</b>
<b>Yes</b>	80 %	8
<b>No</b>	20 %	2

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

<b>Audits utilized</b>	<b>%</b>	<b>Frequency</b>
<b>Yes</b>	70 %	7
<b>No</b>	20 %	2
<b>No response</b>	10 %	1

**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?**

<b>Drug and alcohol testing program</b>	<b>%</b>	<b>Frequency</b>
<b>Yes</b>	80 %	8
<b>No</b>	20 %	2

**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.**

<b>Drug and alcohol testing program contains</b>	<b>%</b>	<b>Frequency</b>
Utilization of drug/alcohol testing	60 %	6
Existence of drug/alcohol testing	60 %	6
Anticipated impact of the program within an industry	50 %	5
Effectiveness of program	0 %	0
Other	20 %	2
No response	30 %	3

The two 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?**

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

	<b><i>WV insureds utilizing the safety &amp; loss programs offered</i></b>	<b><i># of WV insureds (values from Q3)</i></b>
Zurich	17	976
American International	37	2396
Hartford	20	4100
Travelers	535	10398
Berkshire Hathaway	11	45
Guard	Minimal	307
American Mining	N/A	1543
BrickStreet	1000	11997
Imperium	61	119
Erie Insurance Group	107	3080

**19. What amount of premium dollar does the safety and loss program represent?<sup>2</sup>**

	<b>WV premium \$</b>	<b>WV Premium \$ utilized for the safety and loss program</b>	<b>Percentage of WV Premium \$ utilized for the safety and loss program</b>
BrickStreet	\$142,185,774	\$142,186,000	100%
American Mining	\$15,648,617	Unknown	Unknown
Guard	\$1,630,564	\$100,000	6.13%
Berkshire Hathaway	\$1,787,569	\$1,514,000	84.8%
Travelers	\$96,241,150	\$21,483,000	22.32%
Hartford	\$8,900,000	Unknown	Unknown
American International	\$28,113,497	\$15,802,000	56.2%
Zurich	\$14,747,702	\$8,287,233	56.09%
Imperium	\$2,259,000	\$1,159,000	51.3%
Erie Insurance Group	\$10,518,379	\$1,614,164	15.35%

<sup>2</sup> American Mining answered “N/A” to question 18, therefore it is unknown the amount or percentage of premium dollar the safety and loss program represents. Further, The Hartford answered that it is unknown the amount of premium dollar their safety and loss program represents.



## 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.

Programs and incentives commonly used In the safety and loss programs	%	Frequency
Online safety resources	80 %	8
On-site safety consultation	80 %	8
Survey/assessment/inspection	80 %	8
On-site visit	70 %	7
Safety programs	70 %	7
Training resources	60 %	6
Loss control/analysis	60 %	6
Recommendation/evaluation	60 %	6
Return-to-Work program	60 %	6
Online training	50 %	5
training/seminars	40 %	4
Toll Free technical support	40 %	4
Compliance support/resources	30 %	3
toolbox safety talks	30 %	3
Customized safety program	30 %	3
Accident investigation training	30 %	3
Workers compensation training	30 %	3
Safety committee	30 %	3
Self-inspection checklist	30 %	3
Awareness program (posters, stickers etc.)	20 %	2
Professional development for supervisors	10 %	1
Annual refresher training	10 %	1

**21. How many WV insured employers engage in the safety audit process offered by you?<sup>3</sup>**

	<b>Number of WV insured employers engage in the safety audit process</b>	<b>Percentage of WV insured employers who engage in the safety audit process to the total WV insured employers by carriers</b>
BrickStreet	1000	8.3 %
American Mining	N/A	N/A
Guard	5	16.3%
Berkshire Hathaway	11	24.4 %
The Travelers	252	12.1 %
The Hartford	N/A	N/A
American International	32	1.3 %
Zurich	5	0.5 %
Imperium	61	51.3%
Erie Insurance Group	107	3.5%

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

	<b>Premium dollars utilized for the safety audit process</b>
BrickStreet	\$142,186,000
American Mining	N/A
Guard	\$60,000
Berkshire Hathaway	\$1,514,000
The Travelers	\$21,092,000
The Hartford	N/A
American International	\$12,548,000
Zurich	\$1,367,124
Imperium	\$1,159,000
Erie Insurance Group	\$1,614,164

<sup>3</sup> American Mining and the Hartford answered respectfully in question 14 that they do not regularly offer safety audits to their WV insured employers therefore questions 21 and 22 are not applicable to them.

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

	<b>%</b>	<b>Frequency</b>
<b>Same</b>	100 %	10 <sup>4</sup>
<b>Better</b>	0 %	0
<b>Worse</b>	0 %	0
<b>N/A</b>	0%	0

**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**

<b>Recommendation</b>	<b>%</b>	<b>Frequency</b>
No recommendation	60 %	6
Use the carrier effectively	30 %	3
Use the performance data to improve	10 %	1
Create a certified safety committee	20 %	2
Drug free work place credit	0.0%	0

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 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.

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<sup>4</sup> Guard responded that their policyholder base in West Virginia is comprised of small businesses who haven't shown a history of reaching out to them for safety and loss prevention assistance, even though they promote the availability and willingness to provide such services. A small number do take advantage of their online loss prevention resources.

## Conclusions:

90% (n=10) of the West Virginia Workers Compensation Carriers surveyed in this report offer safety and loss control services and assistance to the employers that they insure. 70% of the carriers have a unit solely dedicated to safety and loss and primarily define their units as loss prevention, consultation, loss, claims and provider services including on-site surveys, consultation, loss control services and training and other programs and initiatives.

Methods of support were defined as online safety programs, loss control analyses, inspections, on-site consultation, education and training, development of safety and health programs and prevention programs. Debits or credits offered to a WV employer pursuant to the NCCI scheduled rating plan were based on several criteria, with the majority of respondents including condition and maintenance of the worksite, loss control documentation, work type and conditions, existence of a safety program and a hazards control procedures. Criteria used to determine debits or credits in terms of management include level of safety culture in the company, level of safety compliance, level of management involvement in safety, effective hiring process, loss control document, existence of safety manual and a return to work program

70% of the carriers responded that they offer regular safety audits and an equal amount responded that the audits are utilized in determining whether to apply a credit or debit. This percentage of carriers offering audits is approximate to the 73% reported in 2014 and a decrease from 87% in 2012. The percentage of carriers applying the results of the audits toward a credit or debit has increased from 45% reported in 2014 and is similar to the 75% reported in 2012. 70% of the carriers reported that drug and alcohol programs are used to determine whether to apply a credit or debit which is an increase from the 55% reported in 2014 and similar to the 75% reported in 2012. Testing is the major component considered in determining whether to apply a credit or debit for drug and alcohol programs.

90% of the respondents indicated that WV employers are equal to employers in other states in regards to effective use of a safety and loss control programs. This is a significant increase from what was reported in 2012 (50%) and 2014 (73%). Additionally, workers' compensation carriers provide written safety programs, on-site assistance, training, safety videos, toolbox safety talks, self-inspection forms, and other resources.

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, and using performance data. 60% of the respondents had no recommendations to increase employers in more safety and loss control programs and initiatives. This is an increase of no recommendations of 45% in 2014 and 25% in 2012.

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

**Appendix 1. Contact Information for West Virginia Workers Compensation Carriers.**

1. Zurich American Insurance Company and its affiliates  
Ms. Donna Durham  
1400 American Ln  
Schaumburg, IL 60196
  
2. BrickStreet Mutual Insurance Company  
Thomas W. Withrow II  
400 Quarrier St.  
Charleston, WV 25301
  
3. American Mining Insurance Company  
Mike Carney  
P.O. Box 660847  
Birmingham, AL 35266-0847
  
4. Guard Insurance Group  
John F. Bohn  
16 South River St.  
Wilkes-Barre, PA 18702
  
5. Berkshire Hathaway Homestate Insurance Company  
Francis J. Roth  
1725 Windward Concourse, Suite 200  
Alpharetta, GA 20005
  
6. The Travelers indemnity Company and its affiliated insurers  
Robin Sage  
One Tower Square, MS08A  
Hartford, CT 06183
  
7. The Hartford  
Kelly McLaughlin  
690 Asylum Ave.  
Hartford, CT 06414
  
8. American International Group  
Eva Hofmann  
100 Connell Dr.  
Berkeley Heights, NJ 07922

9. Imperium Insurance Company  
Jeffrey Tishberg  
800 Gessner Road, Suite 600  
Houston, TX 77024-4538

10. Erie Insurance Group  
Laurie Woodward  
100 Erie Insurance Place  
Erie, PA 16530

**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 seventy-three (73) self-insured employers (SIE). The electronic survey was a revision of the electronic survey distributed in 2014 and in 2012.

The survey included fifty (50) questions, many of them multi-part. A response summary is provided for each of the questions. 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 Microsoft Excel for data analysis. This survey reports the descriptive analysis of the responses collected.

Of the responses received from West Virginia's self-insured employers seventy (70) 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 fifty-four (54) parent companies only.

Approximately 53% of the respondent companies employ more than five hundred (500) employees and 35% have one hundred (100) to four hundred ninety-nine (499) employees. The average payroll of the employer respondents was \$46,315,311. This is an increase from an average payroll of \$43,424,620 reported in 2014 and 34,949,435 reported in 2012. It was confirmed that four (4) of the state's (70) SIE's do not have a written safety and loss program including provisions associated with the business. 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 Self-Insured Employer	Primary Industry	Count	Percentage SI (N=54)
Asplundh Tree Expert Co.; Weyerhaeuser	Div. A: Agriculture, Forestry, and Fishing	2	3.7%
Alliance Coal LLC; Alpha Natural Resources Inc.; CONSOL Energy, Inc.; EQT Corporation; ExxonMobil; Murray American Energy, Inc.; U.S. Silica Berkeley Springs;	Div. B: Mining	7	13.0%
	Div. C: Construction	0	0.0%
Ball Corporation; Columbia Forest Products; E.I. dePont de Nemours and Company ; General Motors, LLC; Huntington Alloys Corporation; JELD-WEN Fiber Division – West Virginia; Orbital ATK; Pepsi Beverage Company; PPG Industries Inc.; Royal Vendors Inc.; SWVA Inc.; The Clorox Company; The Homer Laughlin China Company; Toyota Motor Manufacturing of West Virginia, Inc.; Union Carbide Corporation;	Div. D: Manufacturing	15	27.8%
American Electric Power Company; Dominion Hope; Dominion Transmission, Inc.; Federal Express Corporation dba FedEx Express; First Energy Corp; United Parcel Service, Inc.; UPS Ground Freight d/b/a/ UPS Freight; Virginia Electric and Power Company;	Div. E: Transportation, Communications, Electric, Gas, and Sanitary	8	14.8%
	Div. F: Wholesale Trade	0	0.0%

Name of Self-Insured Employer	Primary Industry	Count	Percentage SI (N=54)
Delhaize America; Dolgen Corp, LLC.; Family Dollar Stores Lowe's Home Centers Inc.; Macy's Retail Holding's Inc.; Sears Holdings Corporation; The Bon-Ton Department Stores, Inc.; The Kroger Company;	Div. G: Retail Trade	8	14.8%
Huntington Bancshares Incorporated; Western and Southern Life Insurance Co.;	Div. H: Finance, Insurance, and Real Estate	2	3.7%
Cracker Barrel Old Country Store; HealthSouth Corporation; Marriott International, Inc.; TA Operating LLC.; The Wendy's Company; Wheeling Hospital, Inc.; Wheeling Park Commission;	Div. I: Services (Hotel, Lodging, Health, Recreation, Education, Legal, Restaurant, Social Services etc.)	7	13.0%
City of Charleston; City of Fairmont; City of Huntington; City of Parkersburg; WV Counties Risk Pool;	Div. J: Public Administration	5	9.3%

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

**3. Name of Subsidiary Self Insured**

*(54) of SI's provided name given in Q1 responded.*

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; Aracoma Coal Company, Inc; Brooks Run South Mining, LLC; Highland Mining Company; Kingston Mining, Inc.; Performance Coal Company; Rockspring Development, Inc.; Spartan Mining Company	8

Parent Company	Self-Insured Subsidiary(ies) Name(s)	Total number of self-insured subsidiaries
American Electric Power Company, Inc.	N/A	0
Asplundh Tree Expert Co	N/A	0
Ball Corporation	N/A	0
City of Charleston	N/A	0
City of Fairmont	N/A	0
City of Huntington	N/A	0
City of Parkersburg	N/A	0
Columbia Forest Products	N/A	0
CONSOL Energy, Inc.	CONSOL Mining Holding Company, LLC; CONSOL of Kentucky, Inc; CONSOL Pennsylvania Coal Company, LLC; Fola Coal Company, LLC	4
Cracker Barrel Old Country Store, Inc.	N/A	0
Delhaize America	N/A	0
Dolgen Corp, LLC	N/A	0
Dominion Hope (Hope Gas)	N/A	0
Dominion Transmission, Inc.	N/A	0
E.I. DuPont de Nemours and Company	N/A	0
EQT Corporation	N/A	0
ExxonMobil	N/A	0
Family Dollar Stores	N/A	0
Federal Express Corporation dba FedEx Express	FedEx Freight; FedEx Ground Package System, Inc.	2
FirstEnergy Corp	N/A	0
General Motors	N/A	0
HealthSouth Corporation	N/A	0
Huntington Alloys Corporation	N/A	0
Huntington Bancshares Incorporated	N/A	0
JELD-WEN Fiber Division – West Virginia	N/A	0
Lowe's Home Centers, LLC	N/A	0
Macy's Retail Holding's, Inc.	N/A	0
Marriott International, Inc.	Residence Inn by Marriot, LLC	1

<b>Parent Company</b>	<b>Self-Insured Subsidiary(ies) Name(s)</b>	<b>Total number of self- insured subsidiaries</b>
Murray American Energy, Inc.	N/A	0
Orbital ATK	N/A	0
Pepsi Beverage Company	N/A	0
PPG Industries, Inc.	N/A	0
Royal Vendors Inc.	N/A	0
Sears Holdings Corp	Kmart Corporation	1
SWVA, Inc.	N/A	0
TA Operating LLC	N/A	0
The Bon-Ton Department Stores, Inc.	N/A	0
The Clorox Company (Kingsford Manufacturing Company)	N/A	0
The Homer Laughlin China Company	N/A	0
The Kroger Company (Kroger Limited Partnership)	N/A	0
The Wendy's Company	N/A	0
Toyota Motor Manufacturing of West Virginia	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
U.S. Silica Berkeley Springs	N/A	0
Virginia Electric and Power Company	N/A	0
West Virginia Counties Risk Pool	N/A	0
Western Southern Life Insurance	N/A	0
Weyerhaeuser Company	N/A	0
Wheeling Hospital, Inc.	N/A	0
Wheeling Park Commission	N/A	0
<b>54 Self-Insured employer responses</b>	<b>49 responded N/A</b>	<b>16 Self-Insured subsidiaries</b>

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

## 5. Approximate Number of WV employees

WV employees by size (N=54)	%	Frequency
0-10	3.6%	2
11-50	3.6%	2
51-99	5.5%	3
100-499	34.5%	19
500-999	23.6%	13
1000-4999	25.5%	14
Over 5000	1.8%	1

Response	N= 54
Mean	981
Median	510
Standard Deviation	1309.9
Minimum	8
Maximum	7340

## 6. Approximate WV payroll

Response	N=54
Mean	\$44,875,242
Median	\$24,690,785
Standard Deviation	\$56,252,937
Minimum	\$0 <sup>5</sup>
Maximum	\$254,120,074 <sup>6</sup>

## 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)?

	%	Frequency
Yes	92.6%	50
No	7.3%	4 <sup>7</sup>
No response	0%	0

<sup>5</sup> Federal Express Corporation responded that the company has WV employees but they were unable to provide the payroll amount.

<sup>6</sup> Murray American Energy, Inc.

<sup>7</sup> These companies do have safety and loss programs, their programs just don't include provisions for any particular problems associated with the business (such as dust or noise).

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

<b>Safety program addresses (Multiple selections)</b>	<b>%</b>	<b>Frequency</b>
Providing safety training	98.1%	53
Personal Protection Equipment	96.3%	52
Promoting safety	94.4%	51
Emphasizing commitment and responsibilities	92.6%	50
Accident prevention	92.6%	50
Investigation & reports	92.6%	50
Standards & procedures	92.6%	50
Review & assessment	88.9%	48
Audits & disciplines	79.6%	43
Other	16.7%	9
Safety culture & committee	0.0%	0
No Response	0.0%	0

Other in Q8 includes: behavior based safety program; hazardous waste and hazardous communication; building a safety culture; proactive safety committee; annual CPR & first aid training; annual wellness screening and emergency response teams

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

<b>Effective safety program components (Multiple selections)</b>	<b>%</b>	<b>Frequency</b>
Providing safety training	68.6%	37
Promoting safety	59.3%	32
Emphasizing commitment & responsibilities	42.6%	23
Standards & procedures	37.0%	20
Personal Protection Equipment	29.6%	16
Accident prevention	25.9%	14
Audits & disciplines	14.8%	8
Investigation & report	13.0%	7
Review & assessment	9.3%	5

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

	<b>%</b>	<b>Frequency</b>
<b>Yes</b>	98.1%	53
<b>No</b>	1.9%	1
<b>No response</b>	0.0%	0

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

<b>Program enforcement (Multiple selections)</b>	<b>%</b>	<b>Frequency</b>
Enforcing the use of PPE	94.4	51
Training	94.4	51
Leadership & management involvement	92.6	50
Safety program	90.7	49
Systematic review, inspections & audits, etc.	87.0	47
Safety awareness	85.2	46
Safety committee	74.1	40
Other	9.3	5

Other in Q 11 includes: consultation and a loss prevention programs provided by insurer; enforcement by written policy; training documentation & certification; disciplinary actions; award program and metrics & tracking.

**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?**

	<b>%</b>	<b>Frequency</b>
<b>Yes</b>	81.5%	44
<b>No</b>	18.5%	10
<b>No response</b>	0.0%	0

**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?**

	<b>%</b>	<b>Frequency</b>
<b>Yes</b>	98.1%	53
<b>No</b>	1.9%	1
<b>No response</b>	0%	0



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

	<b>%</b>	<b>Frequency</b>
<b>Yes</b>	94.4%	51
<b>No</b>	5.6%	3
<b>No response</b>	0%	0

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

<b>Drug &amp; alcohol policy (Multiple selections)</b>	<b>%</b>	<b>Frequency</b>
Hiring policy	88.9	48
Administration of drug test at reasonable cause & suspect	87.0	47
Employee assistance program	85.2	46
Drug screening & fitness test	70.4	38
Company requirement	66.7	36
Random drug testing	63.0	34
Consultation/meeting with employee	55.6	30
Sobriety agreement	22.2	12
Other <sup>8</sup>	5.6	3
no written policy	0.0	0
No response	5.8	3

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

	<b>%</b>	<b>Frequency</b>
<b>Yes</b>	87.0%	47
<b>No</b>	13.0%	7
<b>No response</b>	0.0%	0

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

	<b>%</b>	<b>Frequency</b>
<b>Yes</b>	55.6%	30
<b>No</b>	44.4%	24
<b>No response</b>	0.0%	0

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<sup>8</sup> Other in Q15 includes: pre-employment and post-accident testing.

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

Incentive program acknowledges (Multiple selections)	%	Frequency
Reaching the set goals	50%	27
Unit performance	50%	27
Individual performance	50%	27
Incident rates	42.6%	23
No response	46.3%	25

Awards	Bonus/Money	Honor/Recognition	Compensation	Gifts	Vacation Time	Paid training/education	No incentives	Other
Reaching the set goals	18.5% 10	9.3% 5	5.6% 3	1.9% 1	0.0% 0	0.0% 0	5.6% 3	3.7% 2
Unit performance	13.0% 7	14.8% 8	1.9% 1	1.9% 1	1.9% 1	0.0% 0	5.6% 3	5.6% 3
Individual performance	5.6% 3	11.1% 6	5.6% 3	7.4% 4	0.0% 0	0.0% 0	3.7% 2	1.9% 1
Incident rates	13.0% 7	9.3% 5	1.9% 1	1.9% 1	0.0% 0	0.0% 0	3.7% 2	3.7% 2

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.

	%	Frequency
Yes	87.0%	47
No	13.0%	7
No response	0.0%	0

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

	%	Frequency
Yes	75.9%	41
No	24.1%	13
No response	0.0%	0

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

	%	Frequency
Yes	83.3%	45
No	16.7%	9
No response	0.0%	0

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

	<b>%</b>	<b>Frequency</b>
<b>Yes</b>	85.2%	46
<b>No</b>	13.0%	7
<b>No response</b>	1.9%	1

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

<b>Survey Frequency</b>	<b>%</b>	<b>Frequency</b>
Monthly	30.9%	17
Annually	27.3%	14
Quarterly	12.7%	7
As needed/ changes occur	9.1%	5
Weekly	3.6%	2
Daily	5.5%	3
Twice per month	3.6%	2
Biannually	3.6%	2
Regularly/per shift	3.6%	2
Varies	3.6%	2
No response	12.7%	7

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

	<b>%</b>	<b>Frequency</b>
<b>Yes</b>	83.3%	45
<b>No</b>	3.7%	2
<b>No response</b>	13.0%	7

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

<b>Protocol addressing issues found in surveys (Multiple selections)</b>	<b>%</b>	<b>Frequency</b>
Encourages workers to report safety concerns	81.8%	44
A plan for correction after audits	78.2%	42
Correction after audits	0.0%	0
Correcting issues	76.4%	41
Audits & inspections	76.4%	41
Issues reviewed, supervised and monitored	74.6%	41
Education & training	74.6%	40
Issues recorded & tracked	74.6%	40
Stop work without penalty when necessary	70.9%	38
Preventive maintenance	69.1%	38
Meeting with responsible parties	67.3%	36
Audit & inspections by different divisions	56.4%	30
No response	16.4%	9
Accreditation	0.0%	0

**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?**

	<b>%</b>	<b>Frequency</b>
<b>Yes</b>	77.8%	42
<b>No</b>	22.2%	12
<b>No response</b>	0.0%	0

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

<b>RTW program components (Multiple selections)</b>	<b>%</b>	<b>Frequency</b>
Modified duty/Temporary Alternate Work (TAW)	74.1%	40
Physician's approval to participate the program	68.5%	37
Monitor the progress of participants	66.7%	36
Required systematic audit & review	35.2%	19
Injuries sustained outside of work is covered	33.3%	18
RTW Team and programs	24.1%	13
Full Duty RTW	1.9%	1
3 months limit	1.9%	1
No response	20.4%	11

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

	<b>%</b>	<b>Frequency</b>
<b>Yes</b>	79.6%	43
<b>No</b>	0.0%	0
<b>No response</b>	20.4%	11

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

<b>Procedures to ensure RTW program's utilization (Multiple selections)</b>	<b>%</b>	<b>Frequency</b>
HR as an enforcer of the RTW program/policy	74.1%	40
Monitor the injured workers progress	70.4%	38
Approval by medical experts to determine further procedures	59.3%	32
Team with different division and management to assist the injured	38.9%	21
Disciplinary actions	16.7%	9
Recertification of managers of affected division	7.3%	4
Modified duty	0.0%	0
RTW policy	1.8%	1
Risk Management monitors and ensure	3.6%	2
Self-administered claims division	1.8%	1
Investigation of the event	1.8%	1
Training & communication	0.0%	
No response	21.8%	11

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

	<b>%</b>	<b>Frequency</b>
<b>Yes</b>	35.2%	19
<b>No</b>	44.4%	24
<b>No response</b>	20.4%	11

**31. Please describe the incentives.**

Incentives implementing RTW program (Multiple selections)	Management		Employees	
	%	Frequency	%	Frequency
Promote safety	42.6%	23	42.6%	23
Modified duty	38.9%	21	38.2%	21
WC claim and rating	31.5%	17	22.2%	12
Policy	31.5%	17	27.8%	15
Access to medical staff	22.2%	12	22.2%	12
Cost allocation expense	3.7%	2	0.0%	0
TRW(RTW) hours exclusion from	1.9%	1	0.0%	0
Better pay while under modified duty	0.0%	0	1.9%	1
No incentives	1.9%	1	1.9%	1
No response	20.4%	11	20.4%	11
N/A	3.6%	2	3.7%	2

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

Initial & refresher training provided (Multiple selections)	%	Frequency
	Both initial training and retraining for employees and management	83.3%
Both initial training and retraining for employees	11.1%	6
Initial training for employees	3.7%	2
initial training for employees and management	0%	0
No response	0%	0
No training	0%	0
N/A	1.9%	1

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

	%	Frequency
<b>Yes</b>	94.4%	51
<b>No</b>	5.6%	3
<b>No response</b>	0%	0

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

	<b>%</b>	<b>Frequency</b>
<b>Yes</b>	94.4%	51
<b>No</b>	5.6%	3
<b>No response</b>	0%	0

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

	<b>%</b>	<b>Frequency</b>
<b>Yes</b>	96.3%	52
<b>No</b>	3.7%	2
<b>No response</b>	0%	0

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

<b>Curriculum &amp; materials (Multiple selections)</b>	<b>%</b>	<b>Frequency</b>
Safety training	90.7%	49
On the job training	87.0%	47
Instructor-led training	83.3%	45
Refresher training	85.2%	46
Customized training	81.5%	44
Mandatory training	79.6%	43
Monitor/track/worker's training status	77.8%	42
Hands-on training	77.8%	42
Access to training resources	75.9%	41
Computer based training	61.1%	33
Competency test	57.4%	31
Online training	50.0%	27
Specialized contracted training	1.9%	1
PPE program	3.7%	2
Need based training	1.9%	1
No response	0%	0

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

<b>Retraining (Multiple selections)</b>	<b>%</b>	<b>Frequency</b>
Instructor-led classroom training	85.2%	46
On the job training (informal)	77.8%	42
Viewing safety video	72.2%	39
Scheduled safety training	68.5%	37
On the job training with direct supervision (documented)	64.8%	35
Computer based training	61.1%	33
On the job training (documented)	59.3%	32
Self-led training	53.7%	29
Need base training	53.7%	29
Weekly toolbox/safety talks	51.9%	28
Daily reminder/pre-shift meetings	42.6%	23
N/A	1.9%	1
No response	0.0%	0

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

	<b>%</b>	<b>Frequency</b>
<b>Yes</b>	94.4%	51
<b>No</b>	5.6%	3
<b>No response</b>	0%	0

**39. List the major hazards addressed in retraining.**

<b>Major hazards addressed in retraining (Multiple selections)</b>	<b>%</b>	<b>Frequency</b>
PPE	85.2%	46
Safety standards/policy	77.8%	42
Emergency response, evacuation procedures	72.2%	39
Trips, fall & walking surface	70.4%	38
Hazard recognition	68.5%	37
Fall protection, fall hazards & ladders	68.5%	37
Lifting	68.5%	37
Fire training	64.8%	35



Electrical Hazards	63.0%	34
Chemical & environmental Hazards	63.0%	34
Equipment operations	61.1%	33
Bloodborne pathogens	59.3%	32
LOTO	57.4%	31
Powered machine safety	55.6%	30

Other responses include: Communication, Respiratory protection, hot work & heat stress, confined space, driver training, ergonomics, flammable & combustible, emergency medical training and construction equipment.

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

	%	Frequency
Yes	100.0%	54
No	0.0%	0
No response	0.0%	0

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

	%	Frequency
Yes	92.6%	50
No	7.4%	4
No response	0.0%	0

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

	%	Frequency
Yes	100.0%	54
No	0.0%	0
No response	0.0%%	0

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

	%	Frequency
Yes	96.3%	52
No	1.9%	1
No response	1.9%	1

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

	%	Frequency
Yes	100.0%	54
No	0.0%	0
No response	0.0%	0

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

Program to ensure machine maintenance (Multiple selections)	%	Frequency
Safety audits & inspections	94.4%	51
Safety training	92.6%	50
Safety maintenance & management system	79.6%	43
Documentation, monitoring & follow-up	68.5%	37
Self-inspection by employee	1.9%	1
Operator log book	1.9%	1

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

	%	Frequency
Yes	98.1%	53
No	1.9%	1
No response	0.0%	0

47. Please describe your emergency preparedness

Emergency preparedness (Multiple selections)	%	Frequency
The emergency and evacuation plans are posted at work site and easily accessible by employees	90.7%	49
A written policy describes the procedures should follow	88.9%	48
The emergency plans are evaluated, corrected and updated periodically or after the issue is addressed	87.0%	47
Expected emergencies are outlined in details of duties and actions	87.0%	47
The alarm system will alert employees in case of emergency	85.2%	46
Mandatory training/drill to handle emergencies	79.6%	43
The existence of dedicated unit to handle the emergency compliance	55.6%	30
External partnership	1.9%	1
No response	0.0%	0

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

	<b>%</b>	<b>Frequency</b>
<b>Yes</b>	18.5%	10
<b>No</b>	81.5%	44
<b>No response</b>	0.0%	0

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

	<b>%</b>	<b>Frequency</b>
<b>Yes</b>	98.1%	53
<b>No</b>	1.9%	1
<b>No response</b>	0.0%	0

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

<b>Safety audits (Multiple selections)</b>	<b>%</b>	<b>Frequency</b>
Management audit: internal safety department, managerial audit, inspection, supervisory audit or inspection	94.4%	51
Housekeeping: self-audit, inspection, pre-work inspection or checklist	88.9%	48
Follow-up: correcting issues addressed after the audits	85.2%	46
External audits: third party inspection, state inspection &/or inspection by district managers	74.1%	40
Safety visit/ corporate audit	72.2%	39
Systematic audits	57.4%	31
Protocol determine the audits	40.7%	22
N/A	1.9%	1
No response	0.0%	0

## **Conclusions**

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

All but four (4) of the state's seventy (70) SIE's that responded to the survey have a written safety and loss program. 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 the major safety program components as providing safety training (98%), Personal Protective Equipment (96%), promoting safety (94%), emphasizing commitment and responsibilities (93%), accident prevention (93%), investigation and reports (93%), standards and procedures (93%) and audits (80%). Providing safety, promoting safety and emphasizing commitment and responsibilities were noted to be the most effective in achieving the result of reduced injuries. 98% of the SIE's reported enforcing the written program. 100% of SIEs reported providing personal protection equipment (PPE) to employees.

A majority of the SIEs train to address all hazards in the workplace (94%), make the training mandatory (94%) and develop training curriculum to address these hazards (96%). Safety training is being conducted by 91% of the respondents with 98% of the companies conducting both initial and refresher training for both employees and management.

Of all the respondents, 98% indicated that they undergo a regular internal or external safety audit which is comparable to 97% reported in 2014 and 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 (83%) have a protocol in place to address issues reflected in the surveys.

Eighty three percent (83%) of the self-insured employers that have at least one full-time employee dedicated solely to oversee the safety program. This is comparable to 84% in 2014 and substantially greater than 2012 which was 68%. A Return to Work program was reported by 78% of the SIEs (i.e., restricted, modified or light duty work) complete with a RTW manager at each facility.

Lastly, ninety-six percent 94% of the SIE's surveyed stated that they have a written policy regarding drug and alcohol testing which is comparable to the 96% reported in 2014 and an increase from the 75% reported in 2012. The programs have many components including: testing, company requirements, incident, substance abuse, etc.

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

## **Appendix 1. Contact Information for West Virginia Self-Insured Employers.**

1. Alliance Coal LLC.  
Terry Savage  
293 Table Rock Road  
Oakland, MD 21550
  
2. Alpha Natural Resources, Inc.  
Nanette Miller  
680 Anderson Road, Foster Plaza 10  
Pittsburgh, A 24202 PA 15220
  
3. American Electric Power Company, Inc.  
Mike King  
1 Riverside Plaza,  
IDM Center 15<sup>th</sup> Floor,  
Columbus, OH 43215
  
4. Asplundh Tree Expert Co.  
Brian Acker  
708 Blair Mill Road  
Willow Grove, PA 19090
  
5. Ball Corporation  
Kelly Knauser  
10 Longs Peak Drive  
Broomfield, CO 80234
  
6. City of Charleston  
Tim B. Campbell  
501 Virginia St. E.  
Charleston, WV 25301
  
7. City of Fairmont  
Debra Erdie  
P.O. Box 1428  
Fairmont, WV 25666-1428
  
8. City of Huntington  
Sherry Lewis  
800 Fifth Avenue  
Huntington, WV 25701

9. City of Parkersburg  
Pamela Salvage  
One Government Square  
Parkersburg, WV 26101
10. Columbia Forest Products  
Elizabeth Key  
242 Columbia Forest Products Road  
Craigsville, WV 26205
11. CONSOL Energy Inc.  
Dennis Ewedosh  
1000 CONSOL Energy Drive  
Canonsburg, PA 15330
12. Cracker Barrel Old Country Store, Inc.  
Robert Behnke  
307 Hartmann Drive  
Lebanon, TN 37088
13. Delhaize America  
Arthur Bourget  
145 Pleasant Hill Rd.  
Scarborough, ME 04074
14. Dolgen Corp, LLC  
Ontario Grooms  
100 Mission Ridge  
Goodlettsville, TN 37072
15. Dominion Hope  
Robert A. Tawney  
55 Ashby Ridge Rd.  
Parkersburg, WV 26101
16. Dominion Transmission, Inc.  
Tom Ponceroff  
925 White Oaks Blvd  
Bridgeport, WV 26330
17. E.I. DuPont de Nemours and Company  
Faustino Aguilar  
974 Center Road C730/4170  
Wilmington, DE 19805

18. EQT Corporation  
Jessica Lukac, ARM  
625 Liberty Avenue  
Pittsburgh, PA 15222
19. ExxonMobil  
Matt Streams  
190 Thorn Hill Rd.  
Warrendale, PA 15086
20. Family Dollar Stores  
Kurt Smith  
10301 Monroe Road  
Matthews, NC 28105
21. Federal Express Corporation dba FedEx Express  
Susan Henry  
3620 Hacks Cross Road Building G7622  
Memphis, TN 38125
22. FirstEnergy Corp.  
Barbara Habel  
76 South Main St.  
Akron, OH 44308
23. General Motors Company, LLC  
Wayne Casebolt  
30400 Mound Road  
Warren, MI 48092
24. HealthSouth Corporation  
Suzy Braden  
3660 Grandview Parkway, Suite 200  
Birmingham, AL 35243
25. Huntington Alloys  
Mark Porter  
3200 Riverside Drive  
Huntington, WV 25705



26. Huntington Bancshares Incorporated  
Heather Myerscough  
37 W Board Street HP0225  
Columbus, OH 43026

27. JELD-WEN Fiber Division – West Virginia  
Jay Borrell  
500 JELD-WEN Road  
P.O. Box 1769  
Craigsville, WV 26205

28. Lowe's Home Centers, LLC  
Steve Dowell  
1000 Lowe's Blvd.  
 Mooresville, NC 28117

29. Macy's Retail Holdings, Inc.  
Jack Heckmuller  
7 West 7th Street  
Cincinnati, OH 45202

30. Marriott International  
Steve Huy  
10400 Fernwood Road,  
52/9244.36  
Bethesda, MD 20817

31. Murray American Energy, Inc.  
Brad Vinskovich  
46226 National Road  
St. Clairsville, OH 43950

32. Orbital ATK  
Eric Hughes  
210 State Route 95E  
Rocket Center, WV 26726-0210

33. Pepsi Beverage Company  
Mike Montgomery  
500 Southern Highway  
Mineral Wells, WV 26150

34. PPG Industries, Inc.  
Thomas Baldauff  
400 College Park Drive  
Monroeville, PA 15146
35. Royal Vendors, Inc.  
Charity Fleming  
426 Industrial Blvd.  
Kearneysville, WV 25414
36. Sears Holdings Corporation  
Denise Klatkiewicz  
3333 Beverly Rd.  
Hoffman Estates, IL 60179
37. SWVA, Inc.  
Elizabeth Gross  
17<sup>th</sup> Street & 2<sup>nd</sup> Avenue  
Huntington, WV 25703
38. TA Operating, LLC.  
Tina Donaldson  
24601 Center Ridge Road  
Westlake, OH 44145
39. The Bon-Ton Department Stores, Inc.  
Courtney Maas  
331 W Wisconsin Avenue  
Milwaukee, WI 53216
40. The Clorox Company  
Blake Nelson  
180 Kingsford Ln  
Parsons, WV 26287
41. The Homer Laughlin China Company  
Ann Cashdollar Boggs  
672 Fiesta Drive  
Newell, WV 26050
42. The Kroger Co.  
Nathan Fraley  
1014 Vine Street  
Cincinnati, OH 45202

43. The Wendy's Company  
Emily Powell  
One Dave Thomas Blvd.  
Dublin, OH 43017
  
44. Toyota Motor Manufacture of West Virginia, Inc.  
Norma Good  
1 Sugar Maple Lane  
Buffalo, WV 25330
  
45. Union Carbide Corporation  
John W. Putnam  
437 MacCorkle Avenue SW  
South Charleston, WV 25303
  
46. United Parcel Services, Inc.  
Michael Smith  
9601 Coach Road  
Richmond, VA 23237
  
47. UPS Ground Freight d/b/a UPS Freight  
Michael Smith  
9601 Coach Road  
Richmond, VA 23237
  
48. US Silica Berkeley Springs  
Tracy Orrin  
2496 Hancock Rd  
Berkeley Springs, WV 25411
  
49. Virginia Electric and Power Company  
Wes Haslacker  
436 Dominion Blvd.  
Mt. Storm, WV 26739-8632
  
50. West Virginia Counties Risk Pool  
Chris Carey  
1315 Franklin Road SW  
Roanoke, VA 24018
  
51. Western Southern Life Insurance Company  
Melissa Davis  
400 Broadway  
Cincinnati, OH 45202

52. Weyerhaeuser Company  
Susan LaPrairie  
1785 Weyerhaeuser Rd.  
Vanceboro, NC 28586

53. Wheeling Hospital, Inc.  
Kim Leonard  
One Medical Park  
Wheeling, WV 26003

54. Wheeling Park Commission  
Karen S. Hess  
465 Lodge Drive  
Wheeling, WV 26003