



west virginia
OFFICES OF THE
INSURANCE
COMMISSIONER

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Introduction

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

To comply with this mandate, the WVOIC developed, disseminated and analyzed web-based survey forms. The forms were created by WVOIC using the Google Forms platform. The forms were distributed to the top 10 workers' compensation private carrier groups based on 2017 premium market share as well as 64 self-insured employers. The carrier survey consisted of four distinct sections including company information, aggregated insured information, underwriting criteria used in schedule rating by specific category and the safety opinion of West Virginia employer utilization of carrier services. The self-insured employer survey consisted of seven distinct sections including company and industry information, safety programs, drug and/or alcohol programs, Return to Work (RTW) programs, industry/employee training, workplace information and additional comments relating to safety in workplaces. Carriers were asked to submit aggregated responses on behalf of all companies within the group. For example, the Travelers group provided collective data for 31 subsidiary companies even though 14 subsidiaries are writing workers' compensation policies in West Virginia. Self-insured employers were instructed to combine data for all West Virginia employees in each subsidiary. A copy of each survey form (carrier and self-insured employer) is provided as Exhibit 1 and Exhibit 2.

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

Private Carrier Section

Carrier Group Responses

The survey form was distributed electronically to ten carrier groups based on market share. The aggregated market share for the ten groups totaled approximately 89%. The ten carrier groups and cumulative market share are provided in the table below.

NAIC Group Code	NAIC Group Name	Cumulative Market Share
291	Motorists Mut Grp	52.4%
3548	Travelers Grp	12.5%
212	Zurich Ins Grp	4.4%
213	Erie Ins Grp	4.0%
98	WR Berkley Corp Grp	3.7%
457	Agronaut Grp	3.3%
12	American International Grp (AIG)	3.1%
91	Hartford Fire	2.6%
626	ACE Ltd Grp	1.5%
111	Liberty Mut Grp	1.4%

Of the ten groups that provided a response, the groups consisted of 75 companies. Not all those companies currently write workers' compensation coverage in West Virginia, but the survey requested groups to submit on behalf of all subsidiaries. However, the survey questions were designed to capture West Virginia only data relating to policy and employer information. Please refer to Exhibit 3 for a complete listing of carrier group and respondent information.

It is important to note that BrickStreet Mutual Insurance Company is included within the Motorists Mutual Group. BrickStreet Mutual Insurance Company has 48.7% of the overall workers' compensation market share.

Private Carrier Safety Survey Summary

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

Section 1 questions relate to carrier and respondent contact information.

Section 2 questions relate to West Virginia policy information and carrier programs offered to West Virginia employers. A compilation of responses is included below.

NAIC Group Name	WV Policy Count	WV Written Premium
Motorists Mut Grp	10,817	\$127,083,577
Travelers Grp	4,632	\$33,430,165
Erie Ins Grp	3,561	\$11,021,364
American International Grp (AIG)	2,680	\$9,040,600
Agronaut Grp	139	\$7,974,295
WR Berkley Corp Grp	1,502	\$7,543,875
ACE Ltd Grp	1,760	\$3,868,418
Liberty Mut Grp	638	\$3,757,852
Zurich Ins Grp	700	\$9,237,833
Hartford Fire Grp*	3,602	\$6,655,177
Total	30,031	\$219,613,156

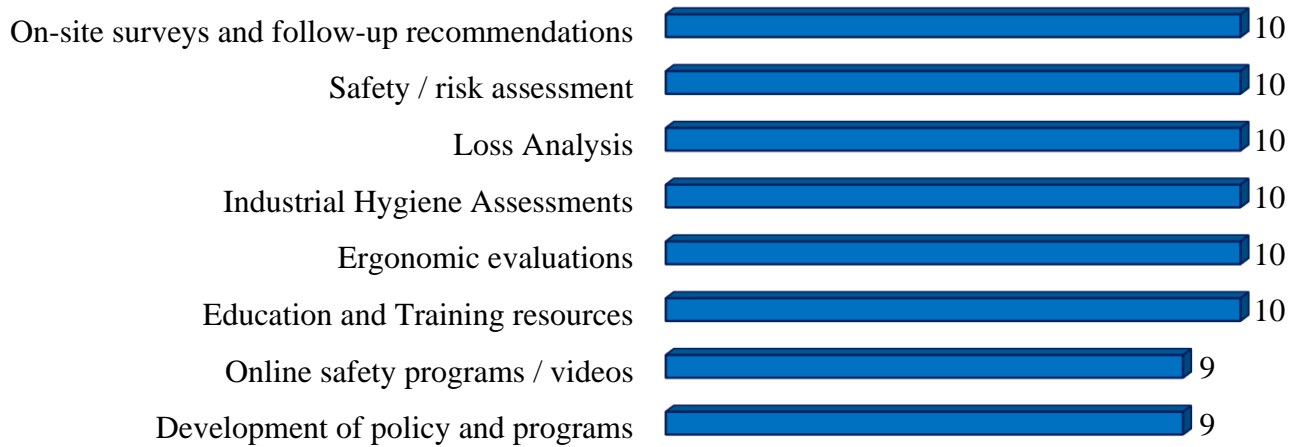
The written premiums totaling \$219,613,156 were reported from these carriers. The written premiums were based on the current book of business with the exception of the Hartford Grp. The Hartford Grp reported premiums that were not consistent with the market share reports so the 2017 reported direct premiums were used in this analysis. The overall 2017 written premium for the entire workers' compensation market was \$258,091,080. As previously stated, the responding carriers made up 89% of the 2017 market share and based on the current written premiums provided above, it would appear the carriers maintain a similar current market share as the 2017 percentage.

Nine out of ten carriers affirmatively answered the question "Do you offer safety and loss programs or risk management services to WV employers?". However, the one carrier that marked "No" for this question did later provide safety service options for West Virginia policyholders so it would appear based on subsequent responses that all ten groups do provide safety services to policyholders.

The types of safety services or initiatives were categorized as:

- Development of policy and programs
- Education and Training resources
- Ergonomic evaluations
- Industrial Hygiene Assessments
- Loss Analysis
- Online safety programs / videos
- Safety / risk assessment
- On-site surveys and follow-up recommendations

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



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

- Motorists: Attention to prevention of injury, consultations with recommendation, Compliance training.
- Travelers: While we do not assume the employer's responsibility for development of policies and programs, we will assist them with their development of policies and programs.
- ACE: Access to Chubb Risk Engineering Services and online Resource Center.

Sixty percent of carriers offered a dedicated safety unit to West Virginia policyholders. The six carriers offering a dedicated safety unit were Motorist, AIG, Travelers, ACE, Zurich and Hartford. The following comments were received as a part of the response:

- Motorists: Safety and loss control consultative services directed at policyholder's loss drivers and primary exposures. These actions could range from the following: online resources, safety video library of 600 streaming videos, consultations with recommendations, group and individual policyholder safety training, worksite and ergonomic evaluations. There are 13 dedicated consultants servicing WV policyholders exclusively.

- AIG: Loss control services are offered through AIG’s Client Risk Solutions. Services are provided on a local, national and international basis. Risk Strategists and Risk Consultants develop service plans with corporate personnel and company management. Consultants will visit or provide remote service to facilities in all 50 states as needed. Services address employee injury exposures, property, liability, commercial auto and environmental risk. Employee injury related services include:
 - on-site visits to review physical hazards and evaluate the implementation of loss control programs
 - consultative support to support policyholder management to direct and focus efforts
 - loss analyses to identify potential opportunities to focus efforts on key loss drivers
 - RiskTool Advantage web-based learning management system
 - Concierge Services web-based consulting access

- Travelers: The services checked above are the primary services offered by our Risk Control Staff. Twenty-two (22) Risk Control consultants provided services to WV employers during 2017.

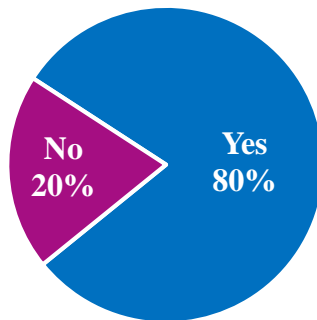
- ACE: Our Risk Engineering Services division provides our West Virginia policyholders with requested and appropriate services. At this time, we do not have any RES staff stationed in WV, however, there are two risk engineers dedicated to the services provided to WV. Service offerings include air quality testing, ergonomics training, machine guarding, safety committee presentation and job safety analysis.

- Rockwood Mining (Argonaut Group): Due to our proximity, our loss control staff provides their varied specialties skills on an as requested or as needed basis.

- Zurich: Risk/loss/claim division; Loss prevention unit; Consultation unit; Safety assessment of the worksite; Training resources & online tools

- Hartford: We offer all of the criteria listed above and 4 dedicated staff.

Do you offer regular safety audits to West Virginia employers?



Eight of the ten carriers responded “Yes” to this question. Of the eight carriers, five affirmed that the information obtained via safety audits is used in the schedule rating process.

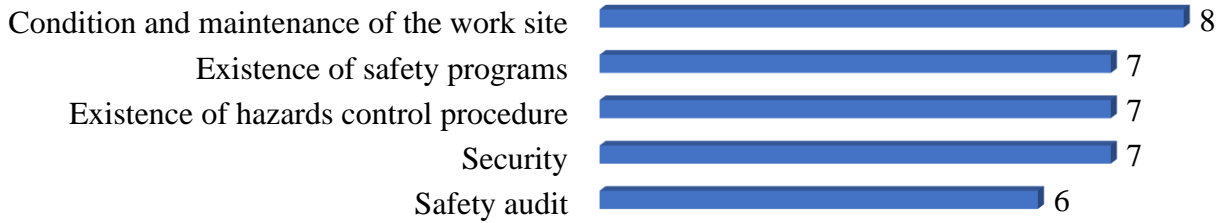
The West Virginia employer utilization includes the policy count for all policyholders utilizing safety services offered by the carrier. The West Virginia utilization premium is the amount of premium generated by the policyholder count.

NAIC Group Name	WV Employer Utilization	WV Utilization Premium
Motorists Mut Grp	1,500	\$110,000,000
American International Grp (AIG)	124	\$2,427,944
Erie Ins Grp	246	\$4,010,000
Liberty Mut Grp	13	\$493,281
Travelers Grp	174	\$18,205,065
ACE Ltd Grp	14	\$3,521,449
WR Berkley Corp Grp	1,156	\$2,373,700
Agronaut Grp	135	\$7,925,000
Zurich Ins Grp	14	\$8,431,448
Hartford Fire Grp	6	\$108,813
Total	3,382	\$157,496,700

When comparing the utilization premium to the current written premiums provided in an earlier section, over 71.7% of written premium is taking advantage of carrier offered safety services. However, when performing the same comparison using the overall West Virginia policy count mentioned in an earlier section to the employer utilization policy count, only 11% of policies take advantage of the safety services. This would indicate that the larger, higher premium generating policies are utilizing safety services while the smaller, less premium generating policies are not.

The next section of the survey related to schedule rating determination. Specifically, whether certain categories impacted underwriting criteria when determining schedule rating application. Schedule rating is used to reflect the individual policy risk characteristics and may be applied to policies as either a premium credit or debit. The specific categories addressed in the survey were Premises, Medical Facilities, Safety Devices, Employees and Management. There was one carrier that answered N/A to all schedule rating questions and yet another carrier that did not select options but rather provided a comment that a company filed and approved scheduled rating plan is considered in all underwriter decisions regarding schedule rating. Therefore, the information below considers only eight carrier responses.

Premises

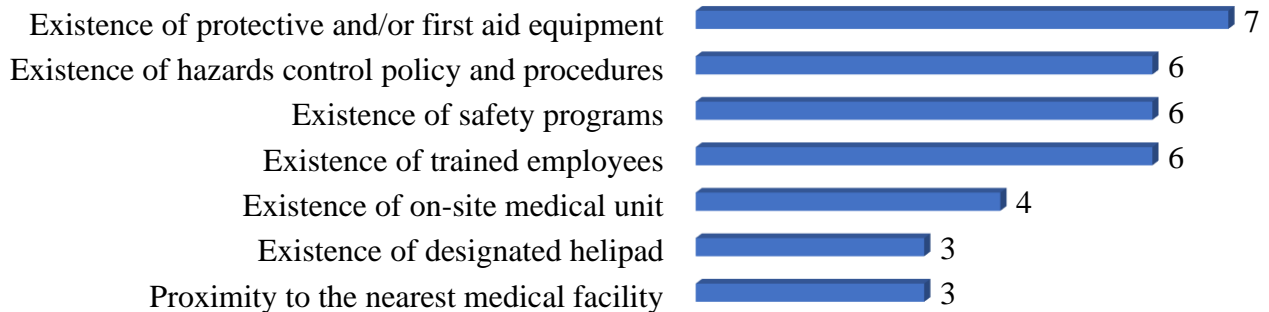


The options above were pre-set options that a carrier marked if applicable. The following additional options (respondent count in parentheses) were also provided by carriers as being used in the schedule rating premises category.

- Loss control documentation or report (2)
- Regulatory information (1)
- Public information (1)
- Underwriting judgment / review of risk (2)

Premises is a general and broad category that would include adequacy of physical location and building site for risk of operations, maintenance procedures, safety programs and procedures, protection systems, suitability of structure for occupancy and hazard exposure and many other options relating to and insured's place of business.

Medical Facilities

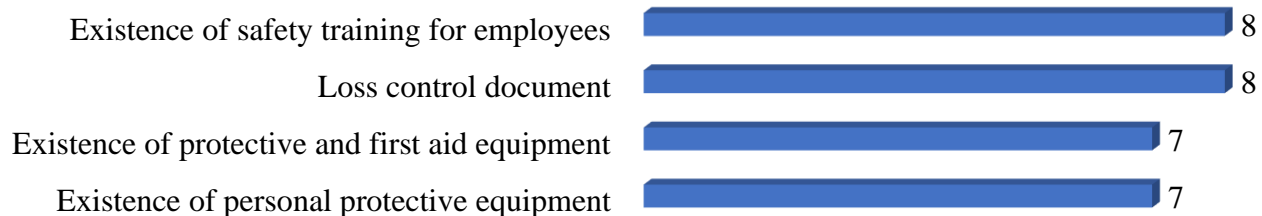


The options above were pre-set options that a carrier marked if applicable. The following additional options (respondent count in parentheses) were also provided by carriers as being used in the schedule rating medical facilities criteria.

- Loss control documentation or report (1)
- Regulatory information (1)
- Underwriting judgment/review of risk (2)

Medical facilities category includes access to medical facilities, onsite first aid response and training, how quickly medical treatment may be available, etc.

Safety Devices

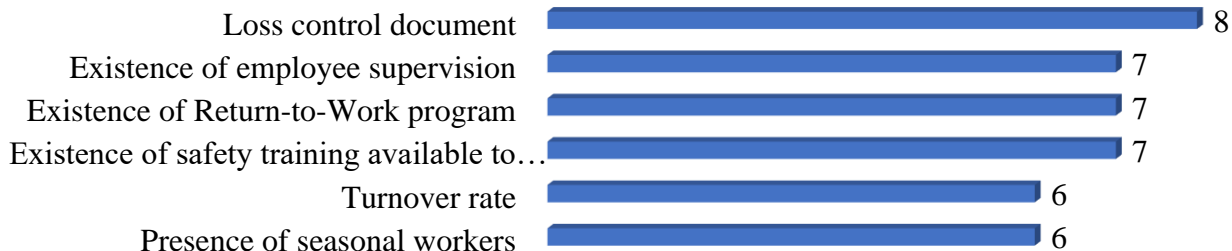


The options above were pre-set options that a carrier marked if applicable. The following additional options (respondent count in parentheses) were also provided by carriers as being used in the schedule rating safety devices criteria.

- Regulatory information (1)
- Underwriting judgment/review of risk (2)

Safety devices category includes appropriate use of personal protection equipment and/or other safety devices in the workplace, implementation and enforcement of safety policy and equipment, tool maintenance, safety equipment training, etc.

Employees

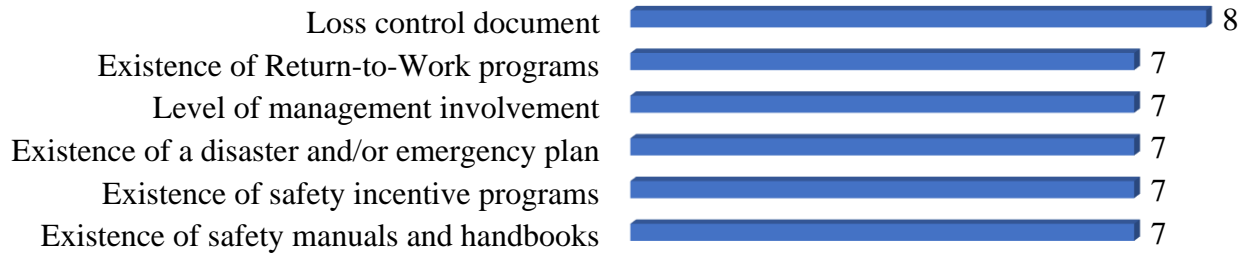


The options above were pre-set options that a carrier marked if applicable. The following additional options (respondent count in parentheses) were also provided by carriers as being used in the schedule rating employees criteria.

- Effective hiring procedure (1)
- Training and orientation (1)
- Employee selection (1)
- Underwriting judgment/review of risk (2)

Employees category includes the employer's ability to select and train individuals who are most likely to avoid injuries and return to work if an injury occurs. Pre-employment drug testing, background check, hazard recognition, supervision and health screenings may be some criteria an insurer reviews for schedule rating purposes.

Management



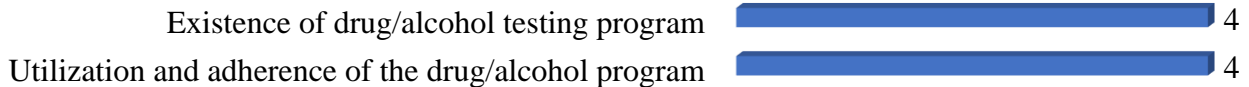
The options above were pre-set options that a carrier marked if applicable. The following additional options (respondent count in parentheses) were also provided by carriers as being used in the schedule rating management criteria.

- Effective hiring procedure (1)
- Training and orientation (1)
- Employee selection (1)
- Underwriting judgment/review of risk (2)

Management category includes safety compliance and enforcement from all levels of management, management involvement in day to day processes, management approach to safety programs and training, etc.

The last two questions concerning underwriting criteria considered in the scheduled rating process involve drug and/or alcohol testing programs.

Fifty percent of the ten carriers responded affirmatively that the implementation of a drug and/or alcohol testing program in the workplace is considered in the schedule rating process.



The options above were pre-set options that a carrier marked if applicable. The following additional options (respondent count in parentheses) were also provided by carriers as being used in the schedule rating drug and/or alcohol testing program criteria.

- Anticipated impact of the program within an industry (1)
- Subjective application considering industry and risk exposure (1)
- Underwriting judgment/review of risk (1)

The drug and/or alcohol testing category includes the impact of a substance abuse program on the quality of the account in the future, the types of testing performed which may include random, pre-hire, morning, post-accident, etc.

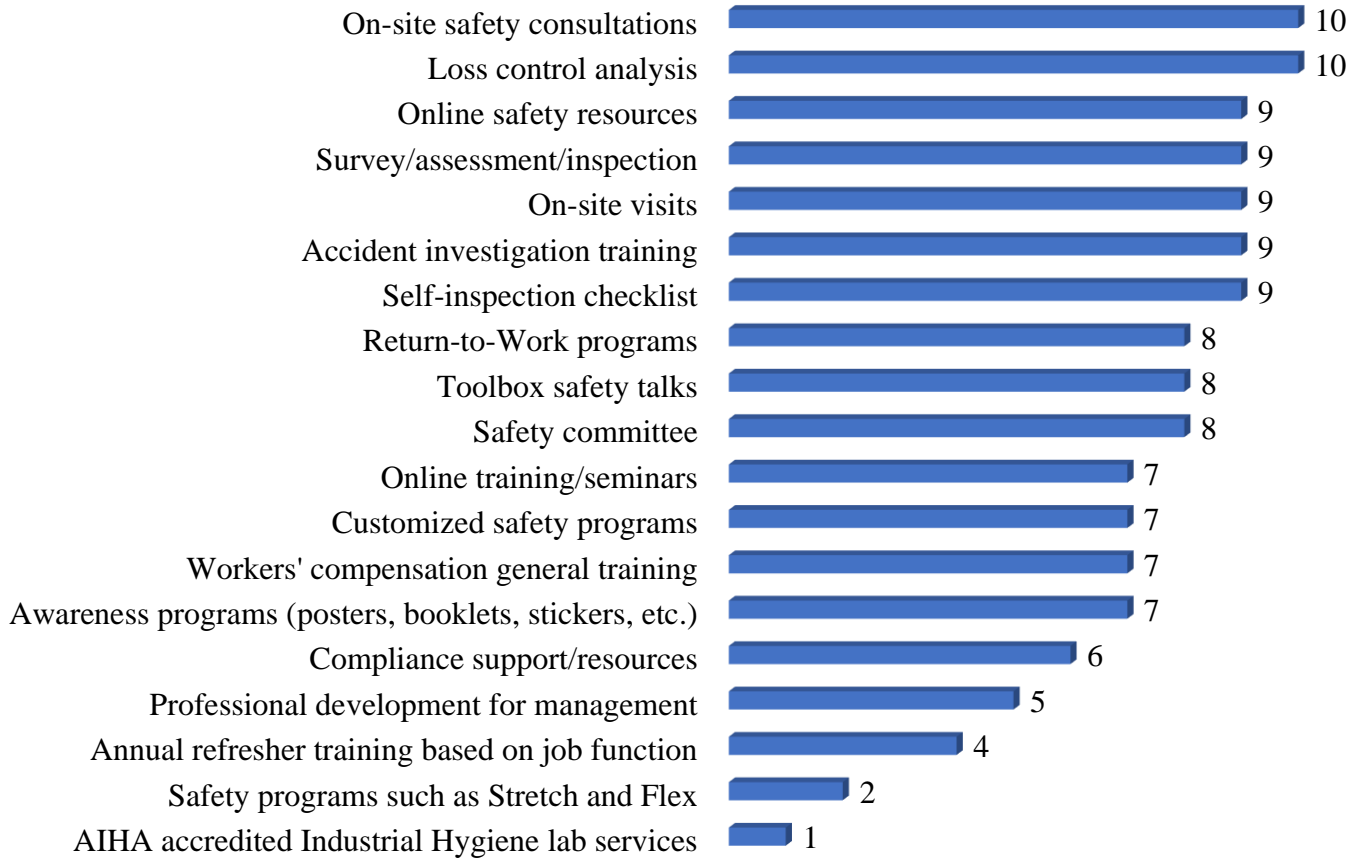
The last section of the private carrier survey involved the carrier's safety opinion of West Virginia employer utilization compared to other states and the most commonly used safety and loss programs or initiatives employers are utilizing from the carrier offered selections.

All ten carriers, 100%, stated that West Virginia employers compared similarly to nationwide employer safety utilization and implementation. The question further asked carriers what the state of West Virginia could do to encourage employers to utilize safety and loss programs and initiatives.

The following comments were provided:

- Offer state run services to consult with policyholders.
 - Many companies in state of WV do not have a designated safety manager. In these cases, safety may fall under the HR manager; who does not always have the skill set for maintaining a safe environment. Having a designated safety manager on site increases employee safety awareness and builds a safety culture within the facility.
 - A state certified safety committee program similar to Pennsylvania with a mandatory 5% credit has provided an additional incentive to many employers to become more proactive with their safety programs. Companies with functioning safety committees see additional benefit in reduced lost time, increased production and declining mods.
 - Create a certified safety committee and a Drug free work place credit
-

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



Private Carrier Conclusions

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

The most common safety services offered by all ten carriers included on-site surveys with follow-up recommendations, safety and risk assessments, loss analyses, education and training resources, ergonomic assessments and industrial hygiene assessments.

Carriers did affirm that safety utilization in all surveyed categories was considered in the schedule rating underwriting process. As schedule rating factors may be either a credit or a debit for each category, it may be inferred that an insured who utilizes the safety services and initiatives offered by carriers may receive a premium credit. Conversely, that does not imply that an insured who may not utilize a safety service receives a premium debit.

One hundred percent of the respondent carriers indicated that West Virginia employers are equal to national standards regarding the effective use of safety and loss control programs. Historically, carriers deemed West Virginia employers lacking in safety initiative utilization equality by reporting 50% in 2012, 73% in 2014 and 90% in 2016.

In January 2006, the West Virginia workers' compensation market privatized and completed the transition to an open market in 2008. Since that time, West Virginia has realized 13 consecutive loss cost decreases for a total aggregate decrease of more than 72%. When considering the loss cost decreases as well as the number of carriers writing workers' compensation coverage in the West Virginia (~275) in conjunction with the carrier responses indicating that West Virginia employers are 100% equal to nationwide employers, these factors would indicate a definite safety culture shift from an injury ridden, abused system to an environment focused on protecting employees and preventing injuries using safety and loss programs and initiatives in the workplace.

Self-Insured Employer Section

Employer Responses

The self-insured employer safety survey was tailored to address safety and loss programs implemented by West Virginia employers. As was done with the private carrier survey, the West Virginia Offices of the Insurance Commissioner developed and disseminated a similar web-based survey form that was electronically provided to 64 self-insured employers.

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

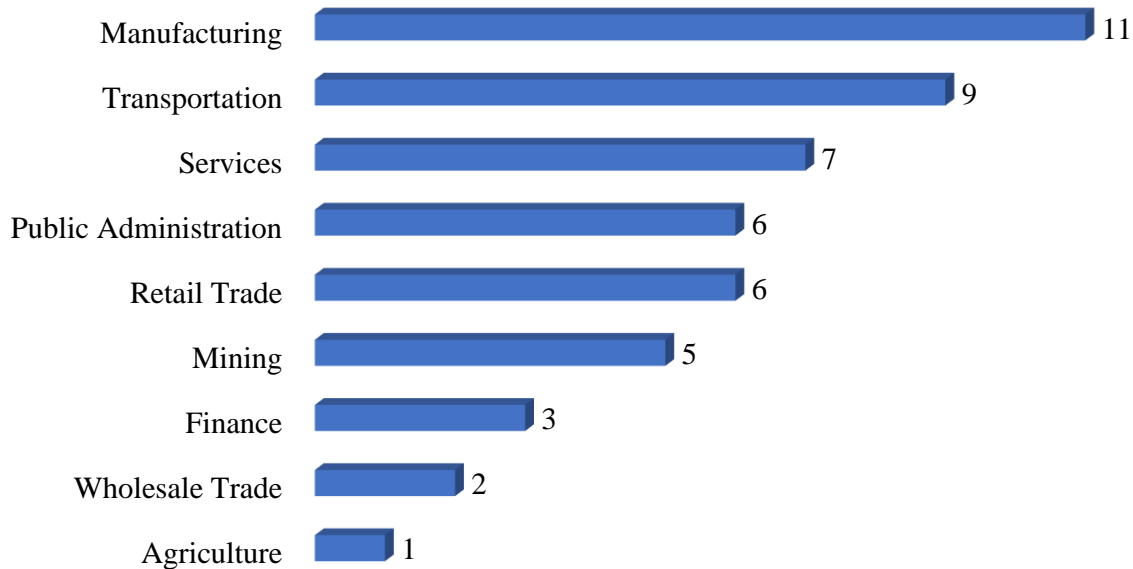
Alex Energy LLC	Hope Gas Inc.
Alliance Coal LLC	Huntington Alloys Corporation
American Electric Power Company	Huntington Bancshares Inc.
Amfire LLC	JELD-WEN Inc.
Aracoma Coal Company LLC	Kingston Mining Inc.
Asplundh Tree Expert LLC	Kmart Corporation
Bon Ton Department Stores Inc.	Lowes Home Centers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

All 64, or 100%, of the self-insured employers responded to the survey. The 64 employers also responded on behalf of subsidiaries for a total response from 80 self-insured employer subsidiaries. It should be noted that some of the subsidiaries of these companies are separate self-insured entities but have the same safety programs as the parent company. For this reason, subsidiary responses are not duplicated, and the response numbers reflect the safety programs of 50 self-insured parent companies. For example, one response aggregated data from nine active self-insured companies. However, the survey questions were designed to capture West Virginia self-insured employer data only.

Self-Insured Employer Safety Survey Summary

Section 1 of the self-insured employer form captured company and contact information. Please refer to Exhibit 4 for a complete listing of self-insured employers and subsidiaries respondent information.

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

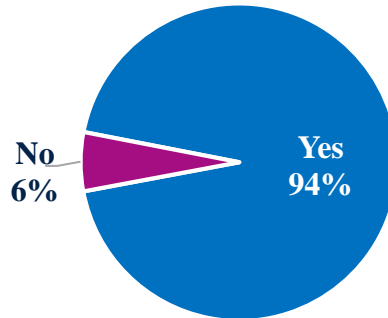


Transportation includes communications, electric, gas and/or sanitary services.
Services include lodging, health recreation, education, legal, restaurant, social services, etc.
Finance includes insurance and/or real estate services.

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

Industry	WV Employees	WV Payroll
Agriculture	1,929	\$45,524,964
Finance	6,284	\$201,100,000
Manufacturing	8,048	\$552,522,249
Mining	4,831	\$405,508,936
Public Administration	4,772	\$208,098,885
Retail Trade	8,956	\$193,206,652
Services	3,413	\$114,471,797
Transportation	6,764	\$379,682,531
Wholesale Trade	696	\$33,423,073
Total	45,693	\$2,133,539,087

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)?



Forty-seven out of 50 employers affirmed they do have a written safety and loss program for employees. The three employers who marked “No” for this question did later provide safety options so it is assumed the employers do implement general safety practices and procedures but may not have established a written safety policy or any such written plan may not address the provisions for particular problems associated with the business.

Self-insured employers were then asked to mark all safety service categories that applied to their operations. One employer did not select any pre-set categories but did state that the business implemented a comprehensive safety program. The following chart outlines the responses.



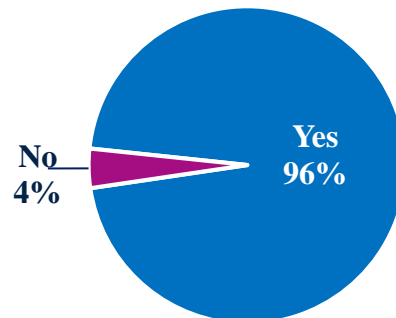
In addition to the safety services listed above, employers also had an option to include “Other” services with a narrative outlining the service. The following services were included in the employer responses:

- Comprehensive safety program (2)
- Company standards and policies (1)
- Hourly employee safety engagement program (1)
- On the job training (1)
- Safety audits (1)
- Safety recognition program (1)
- MSHA required training programs (1)

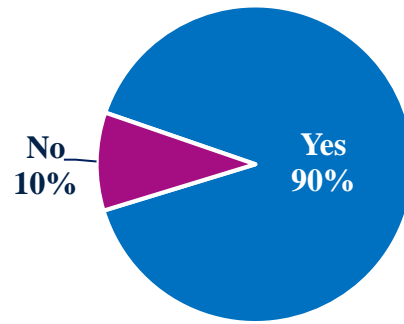
The next set of questions relate to safety program enforcement and implementation process.

The employers were asked whether the safety services they implemented or provided to employees were enforced. Two employers responded that safety programs were not enforced.

Are the safety program and services selected above enforced?

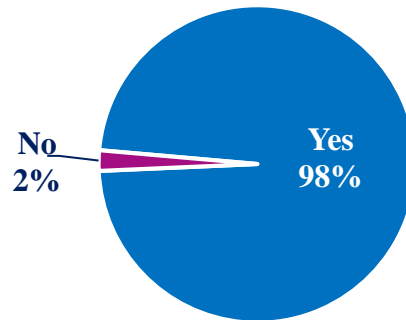


Are the safety program principles or mission statement posted in a conspicuous place(s) at the worksite?



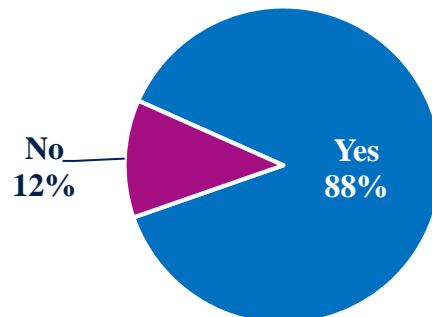
Forty-five employers selected “Yes” while the remaining five selected “No”.

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



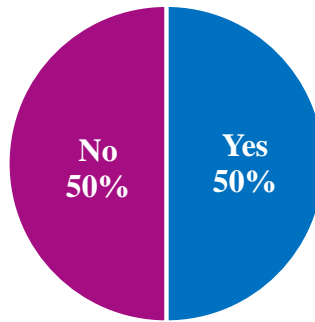
Forty-seven employers selected “Yes”, one employer selected “No” while the remaining two did not provide a response.

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



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

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



Twenty-five employers selected “Yes” while the remaining 25 selected “No”.

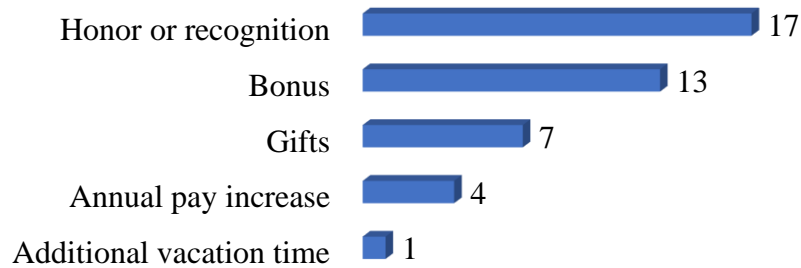
Of the 25 employers who selected “Yes”, a follow-up question was posed to identify options included in company incentive programs.



The options above were pre-set options that a carrier marked if applicable. The following additional options (respondent count in parentheses) were also provided by employers as being used in company safety incentive program criteria.

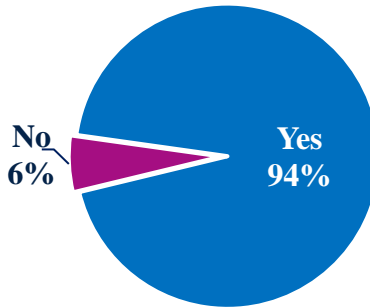
- Severity rate (1)
- Management incentive programs (1)
- Daily, weekly and monthly recognition programs for all employees to recognize and reward safe working and safe driving (1)
- Completion of annual priority safety and health improvements (1)
- All Star Road Team and participation in the ATA American Road Team (1)
- Annual safety initiatives (1)
- Supporting safety program initiatives (1)

An additional follow-up question was posed to employers to further narrow down incentives specifically used to incentivize employees for safety program compliance.



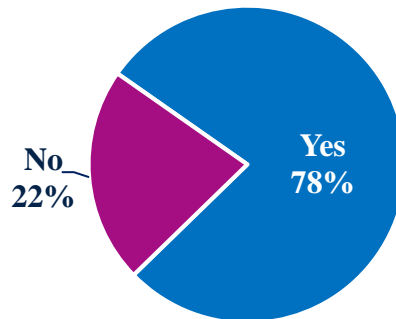
An additional comment was provided by one employer that referenced a Lunch and Learn twice a year for employees.

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



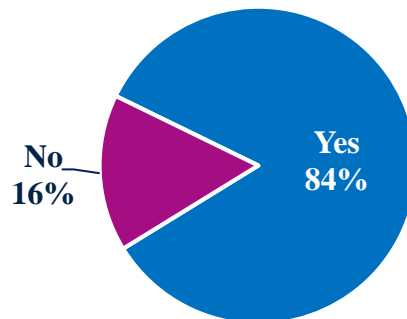
Forty-seven employers selected “Yes” while the remaining three selected “No”.

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



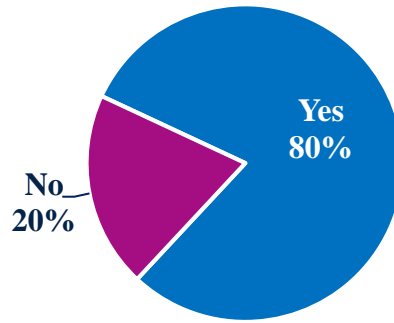
Thirty-nine employers selected “Yes” while the remaining eleven selected “No”.

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



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

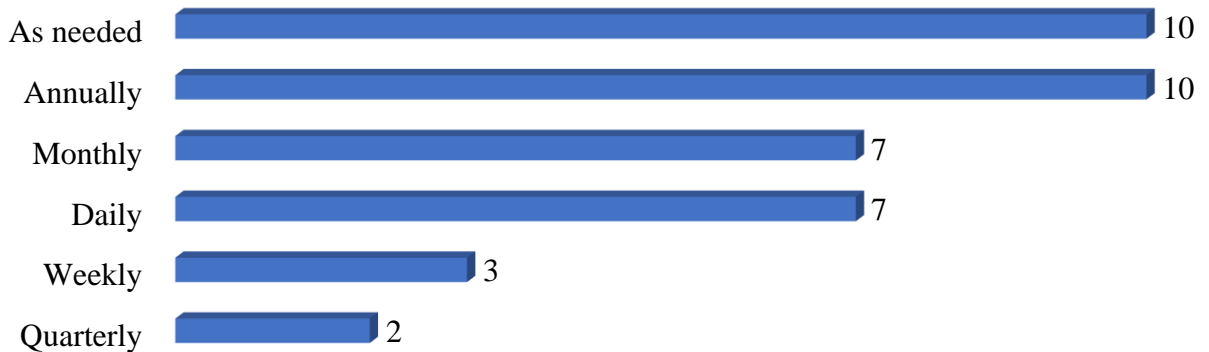
Has a safety survey been completed for each work area and evaluated for occupational safety?



Forty employers selected “Yes” while the remaining ten selected “No”.

Several additional questions were asked based on an employer’s response to the above question. If an employer responded “Yes”, they were asked to provide the following supplemental information.

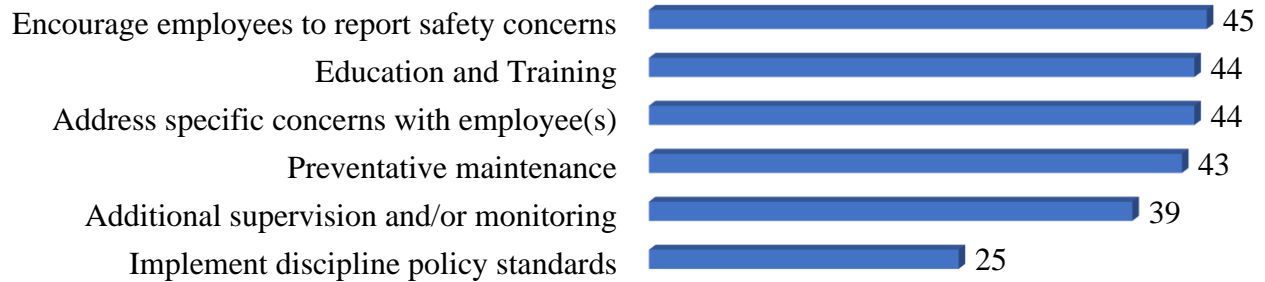
If you answered "Yes" to the question above, how often are safety surveys conducted and/or updated?



The options above were pre-set options that an employer marked if applicable. The following additional options (respondent count in parentheses) were also provided by employers relating to the frequency of safety surveys.

- Regularly, dependent on work area risk (1)
- Bi-Annual Internal Safety Audit (1)
- Random Safety Audits (2)
- Initially for new locations (1)
- Safety surveys are completed by multiple personnel throughout the organization; there is not a set frequency (1)
- MSHA required workplace exams

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



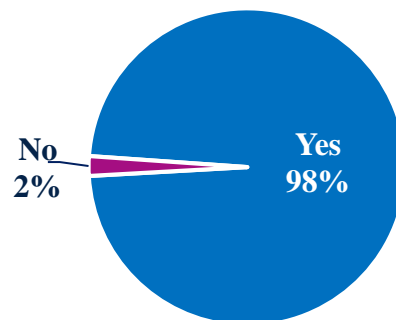
The options above were pre-set options that an employer marked if applicable. The following additional options (respondent count in parentheses) were also provided by employers relating to the protocols used to address safety concerns identified in safety surveys:

- All employees are empowered to stop any task or production (1)
- Database for corrective actions and trends (2)
- Patient transfer observation (1)
- All levels of corporate supervision review for actions and compliance issues (1)
- Feedback from employees on corrections (1)

Substance Abuse Programs

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

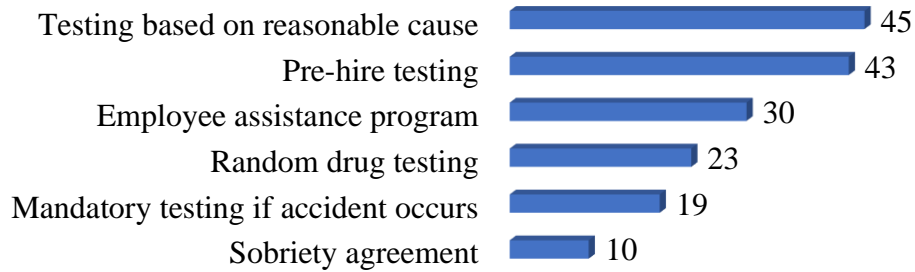
Do you have a written drug and/or alcohol program?



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

Of the 49 employers that selected “Yes” for the question above, ten employers marked that the drug and/or alcohol program did not apply to testing for all employees.

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



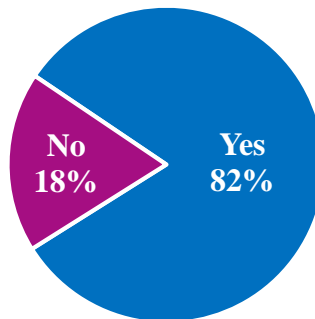
The options above were pre-set options that an employer marked if applicable. The following additional options (respondent count in parentheses) were also provided by employers relating to the specific criteria or implementation procedures as part of the drug and/or alcohol program:

- Random Department of Transportation testing (2)
- Follow-up and rehire testing (1)
- Mandatory testing for accidents requiring medical treatment (1)
- Post incident testing based on job description and specific criteria (1)

Return to Work Programs

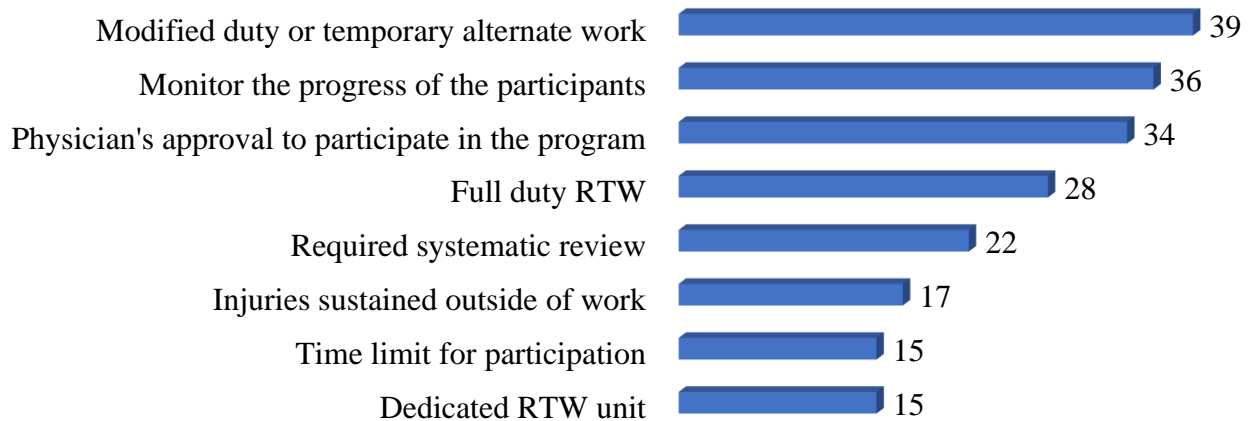
This section of the survey measures the implementation and effectiveness of Return to Work (RTW) programs.

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



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

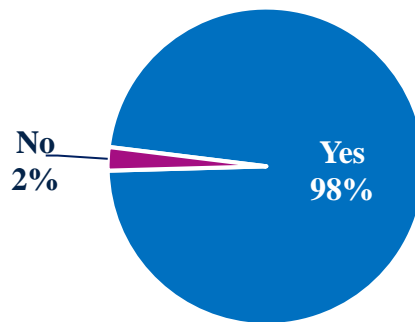
The next question identifies criteria included in an RTW program. The options include:



The options above were pre-set options that an employer marked if applicable. The following additional options (respondent count in parentheses) were also provided by employers relating to the specific criteria or implementation procedures as part of the return to work program:

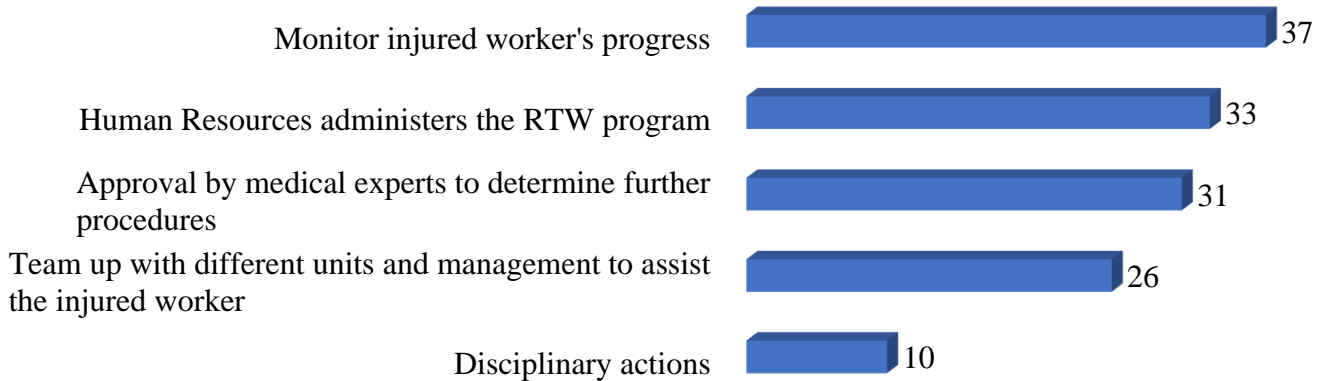
- Assistance of nurse (2)

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



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

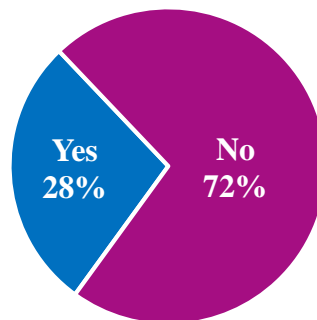
A follow-up question was asked to provide procedures in place to ensure the RTW program is effective. The following options were selected:



The options above were pre-set options that an employer marked if applicable. The following additional options (respondent count in parentheses) were also provided by employers relating to the procedures in place for an effective return to work program:

- All management undergo required (IEP - Injured Employee Process) training. Management can be disciplined for failing to report an employee injury or for improperly handling an employee claim report (1)
- Claim adjusters administer RTW program (1)
- Corporate risk managers administer the RTW program (1)

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

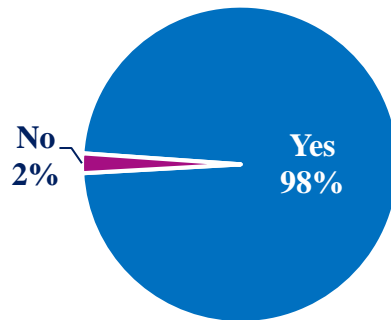


Twelve employers selected “Yes”, thirty-one employers selected “No” and the remaining seven employers did not provide a response.

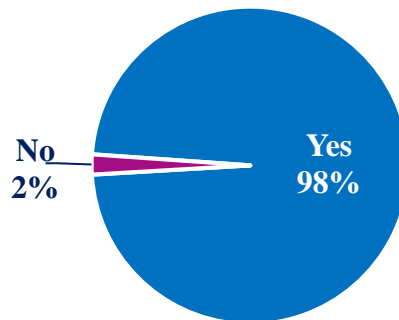
Workplace and Employee Training

One hundred percent of the employers responded that initial training for employees and management participating in job activities involving potential workplace hazards was provided. Further, 49 employers stated that the initial training provided to employees and management addressed all hazards applicable to the workplace and industry. One employer selected “No” for this specific question.

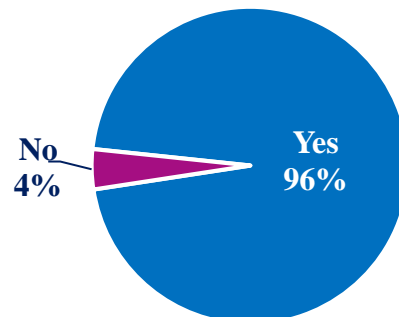
When questioned whether the employer provides re-training as needed for employees and management, 49 employers affirmed they provide re-training with one employer selecting “No” for this question.



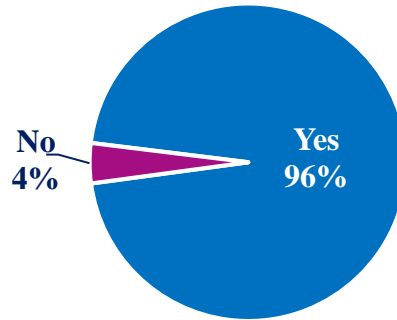
Forty-eight employers stated that all training (initial and re-training) is mandatory for employees and management while one employer answered “No” and another employer provided no response.



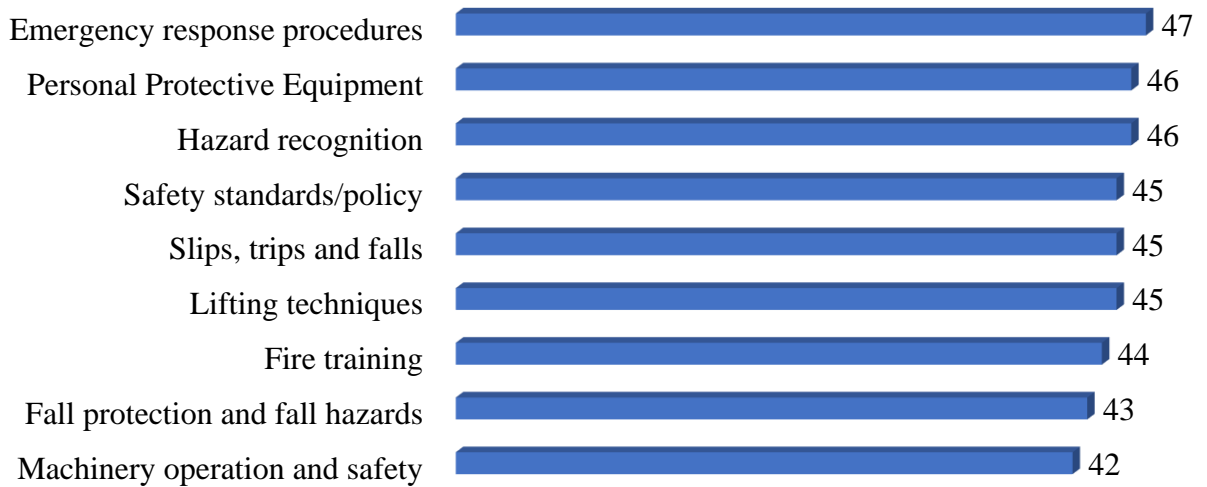
Forty-seven employers stated that developed training curriculums and related materials were used in employee training while two employers answered “No” and another employer provided no response.



Forty-seven employers stated that workplace hazards applicable to industry were addressed in employee re-training while two employers answered “No” and another employer provided no response.



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



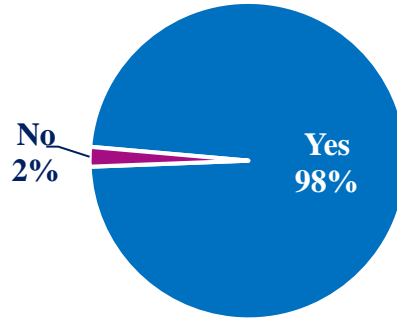
The options above were pre-set options that an employer marked if applicable. The following additional options (respondent count in parentheses) were also provided by employers relating to the workplace and industry hazards addressed in company training:

- Lock Out Tag Out training (3)
- Bloodborne pathogens (2)
- Hazard communication standards (2)
- Respiratory protection (2)
- Comprehensive safety program related to the work environment (1)
- Confined space (1)
- Egress training (1)
- Electrical hazards (1)
- HAZMAT and chemical response (1)
- Lockout / conveyor securing (1)
- Mine safety regulation requirements (1)
- Operation or site-specific training (1)
- Pre and Post trip inspections (1)
- Yard control (1)
- MSHA required content (1)
- Workplace violence (1)

Workplace Information

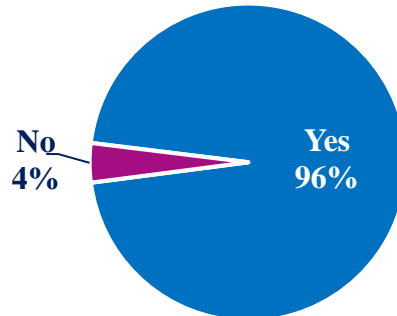
The final section of the self-insured employer survey includes questions regarding workplace safety such as the use of personal protective equipment, workplace hazards, emergency preparedness and other industry information.

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



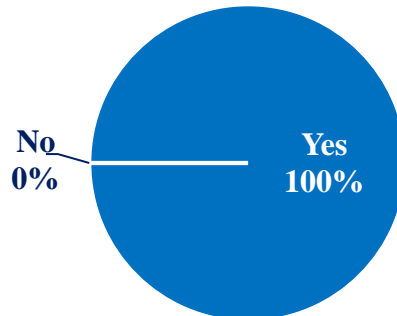
Forty-nine employers selected “Yes” while the remaining one employer selected “No”.

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

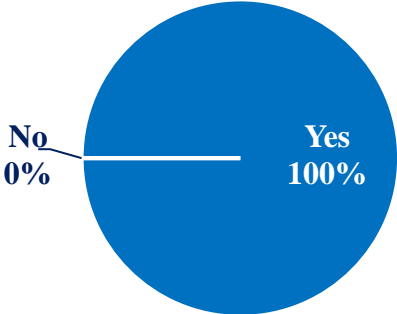


Forty-eight employers selected “Yes” while the remaining two employers selected “No”.

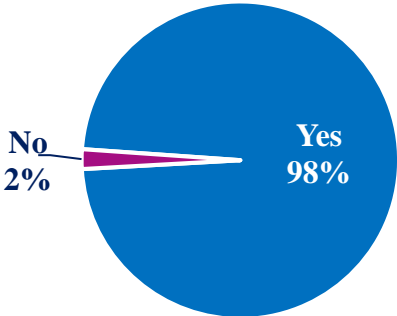
Do you provide access and egress to the facility including proper emergency lighting?



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

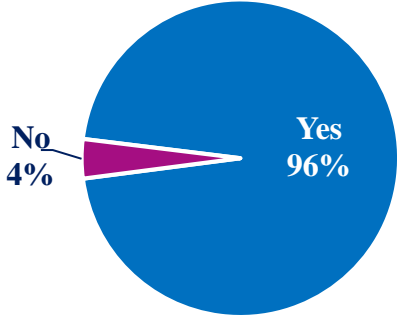


Are machines (including office equipment) regularly inspected, guarded, maintained and operated?



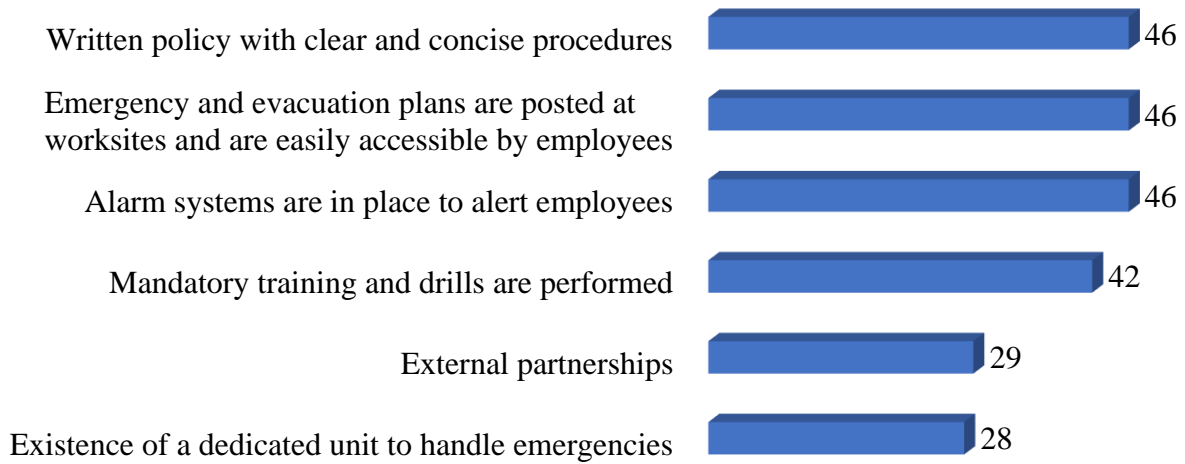
Forty-nine employers selected “Yes” while the remaining one employer selected “No”.

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

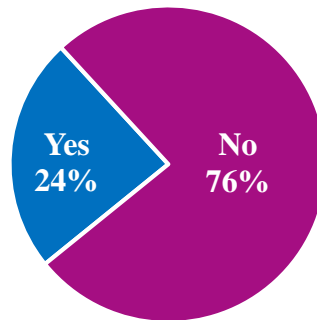


Forty-eight employers selected “Yes” while the remaining two employers selected “No”.

Employers were asked to select all options involved in an emergency preparedness plan. The selected options included:

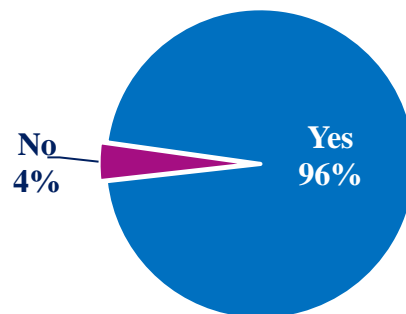


Are you certified by an international standards organization?



Twelve employers selected “Yes” while 38 employers selected “No”.

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



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

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

Toyota Motor Manufacturing WV – TMMWV follows OSHA and other compliance agency standards. Toyota has its own Safety Management System (TSMS) with monthly internal and yearly external audits. TMMWV does not have a Safety Committee, but each production line has a volunteer Safety Leader. Safety Leaders meet monthly. Toyota is certified by the International Standards Organization for Environmental then certified for Safety by the Toyota equivalent of ISO.

City of Huntington – Although the City of Huntington does not have a full-time employee dedicated solely to the safety program oversight and implementation, it contracts with the full-time safety director of the Huntington Water Quality Board to assist the Public Works Department with its health and safety program. The Safety Director conducts new hire safety orientation, monthly safety training, monthly safety inspections of the various job sites, and accident investigation; chairs the monthly safety committee meetings; and is an integral member of the management team involved in the RTW program.

Federal Express Corporation - RTW hours have no negative impact on location productivity as incentive for managers to use RTW program. Incentive to employees is extends job protection period of FMLA.

Safety Rates are monitored closely. Management may use as supporting documentation for the bread areas for year-end bonus; but in and of itself safety rates cannot affect performance reviews or bonuses as only behaviors/actions related to those rates may have an effect.

Wheeling Park Commission - While there is not one person solely dedicated to the safety program, oversight and implementation is shared by the Safety Committee Chairperson/Director and the VP of Human Resources. The Commission's Directors oversee the Commission's safety policies and procedures. The RTW program is managed by the VP of Human Resources. The Commission is committed and supports the employee's wellbeing and follows the medical provider's RTW release, whether it is transitional or full duty thereby encouraging the physical/mental healing process. The Commission's Safety Committee meets monthly and reviews safety concerns, and assigns follow up action, as well as taking preventive measures; and is comprised of hourly and salary employees. Various emergency preparedness protocols are in place specific to the area/emergency.

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

Self-Insured Employer Conclusions

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

Nine industry types were represented with the highest percentage of employee count reported in the retail trade industry (20%) and the highest percentage of payroll reported in the manufacturing industry (26%).

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

- Promotes a safety culture; 100.0% response
- Emphasizes commitment and responsibilities; 100.0% response
- Accident investigation and follow-up reports; 100.0% response
- Provides safety training; 98% response
- Personal Protection Equipment; 98% response
- Accident prevention; 98% response
- Clearly states standards and procedures; 98% response
- Establishes a safety committee; 82% response

96% of employers responded that all safety and loss programs or procedures are enforced and monitored on a regular basis with 84% reporting that at least one employee is solely dedicated to the oversight and implementation of the program.

50% of employers offer an employee safety incentive program while 94% have a progressive disciplinary policy to address safety violations.

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

Exhibits Index

Exhibit 1 – 2018 Safety Initiatives in the WV Workers’ Compensation Market for Private Carriers Survey Form

Exhibit 2 – 2018 Safety Initiatives in the WV Workers’ Compensation Market for Self-Insured Employers Survey Form

Exhibit 3 – Private Carrier Groups and Companies and Contact Information

Exhibit 4 – Self-Insured Employers and Contact Information

Exhibit 1

2018 Safety Initiatives in the WV Workers' Compensation Market – Private Carriers

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

* Required

1. Email address *

Company Information

Please provide company information and contact information for the person responding to the survey questions.

2. Company Name: *

If responding on behalf of multiple companies, please list each company separately.

3. Company Address *

If responding on behalf of multiple companies, please provide only one company address.

4. Company NAIC Code/ Group Code: *

If responding on behalf of multiple companies, please list each company code separately.

5. Respondent Name: *

6. Respondent Phone Number: *

WV Specific Insured Information

Please provide answers considering only West Virginia policy information. Carrier group information is accepted and may be combined for purposes of this survey.

7. Count of WV policies: *

8. Total WV written premium: *

9. Do you offer safety and loss programs or risk management services to WV employers? *

Mark only one oval.

Yes

No

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

Check all that apply.

- On-site surveys and follow-up recommendations
- Loss Analysis
- Education and Training resources
- Safety / risk assessment
- Ergonomic evaluations
- Online safety programs / videos
- Development of policy and programs
- Industrial Hygiene Assessments
- Other: _____

11. Do you offer the services of a dedicated safety unit to your WV employers? *

Mark only one oval.

- Yes
- No

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

13. Do you offer regular safety audits to WV employers? *

Mark only one oval.

- Yes
- No

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

Mark only one oval.

- Yes
- No

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

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

For example, if you answered that 100 employers were currently utilizing safety programs, how much total premium would only those 100 policies generate?

Underwriting criteria used in determining schedule rating credits/debits - by specific category

PREMISES Category

Includes the following: adequacy of the premises for current use and protection systems such as automatic sprinklers, fire detection, life safety systems, fire doors and walls as well as the suitability of the structure for occupancy and the potential for both expected and unexpected hazards.

17. What underwriting criteria do you use to determine if you apply credits/debits to a WV employer pursuant to the filed and approved scheduled rating plan relating specifically to the PREMISES category? Multiple selections are accepted. *

Check all that apply.

- Condition and maintenance of the work site
- Existence of safety programs
- Existence of hazards control procedure
- Security
- Safety audit
- Other: _____

MEDICAL FACILITIES Category

Includes the following: Access to medical facilities, availability of on-site first aid and/or first aid training provided within the insured's businesses and employee health plans are common considerations within this category.

18. **What underwriting criteria do you use to determine if you apply credits/debits to a WV employer pursuant to the filed and approved scheduled rating plan relating specifically to the MEDICAL FACILITIES category? Multiple selections are accepted. ***

Check all that apply.

- Existence of on-site medical unit
- Existence of trained employees
- Existence of protective and/or first aid equipment
- Existence of designated helipad
- Existence of safety programs
- Existence of hazards control policy and procedures
- Proximity to the nearest medical facility
- Other: _____

SAFETY DEVICES Category

Includes the following: Availability and appropriate usage of personal protection equipment and safety devices in use by the employees.

19. **What underwriting criteria do you use to determine if you apply credits/debits to a WV employer pursuant to the filed and approved scheduled rating plan relating specifically to the SAFETY DEVICES category? Multiple selections are accepted. ***

Check all that apply.

- Existence of safety training for employees
- Existence of protective and first aid equipment
- Existence of personal protective equipment policy and enforcement of policy
- Loss control document
- Other: _____

EMPLOYEES Category

Includes the following: selection, training and supervision of employees including the employers ability to select and train individuals who are most likely to avoid injuries and return to work if an injury does occur. May also include pre-employment drug testing, hazard recognition skills, employees access to safety training and data, health screenings, background checks, etc.

20. **What underwriting criteria do you use to determine if you apply credits/debits to a WV employer pursuant to the filed and approved scheduled rating plan relating specifically to the EMPLOYEES category? Multiple selections are accepted. ***

Check all that apply.

- Loss control document
- Existence of employee supervision
- Turnover rate
- Presence of seasonal workers
- Existence of Return-to-Work program
- Existence of safety training available to employees
- Other: _____

MANAGEMENT Category

Includes the following: Safety compliance, written safety programs and procedures with management involvement, a detailed return-to-work (RTW) program and its utilization in the workplace.

21. **What underwriting criteria do you use to determine if you apply credits/debits to a WV employer pursuant to the filed and approved scheduled rating plan relating specifically to the MANAGEMENT category? Multiple selections are accepted. ***

Check all that apply.

- Loss control document
- Existence of Return-to-Work programs
- Level of management involvement in safety procedures
- Existence of a disaster and/or emergency plan
- Existence of safety incentive programs
- Existence of safety manuals and handbooks
- Other: _____

DRUG or ALCOHOL Testing Programs

22. **If an employer implements a drug and/or alcohol testing program in the workplace, do you consider that in the schedule rating process? ***

Mark only one oval.

- Yes
- No

23. If you answered "Yes" to the question above, what aspects of a drug and/or alcohol testing program would you consider in determining the schedule rating process? Multiple selections are accepted.

Check all that apply.

- Existence of drug/alcohol testing program
- Utilization and adherence of the drug/alcohol program
- Other: _____

Safety Opinion of WV Employer Utilization

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

Mark only one oval.

- Better
- Same
- Worse

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

26. Lastly, please mark the options below that are most commonly used in your safety and loss programs. Multiple selections are accepted.

Check all that apply.

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

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

Exhibit 2

2018 Safety Initiatives in the WV Workers' Compensation Market – Self Insured Employers

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

* Required

1. Email address *

2. Respondent Name: *

3. Respondent Phone Number: *

Company Information

Please provide company information and contact information for the person responding to the survey questions.

4. Company Name: *

If responding on behalf of multiple companies, please list each company separately. Please include all self-insured subsidiaries within this list.

5. Company Address *

If responding on behalf of multiple subsidiaries, please provide only the parent company address.

6. Primary Industry: *

Mark only one oval.

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

Safety Programs

Please provide answers considering only West Virginia information. All subsidiary information is accepted and may be combined for purposes of this survey.

7.Count of WV employees: *

8.Approximate WV Payroll: *

9.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)? *

Mark only one oval.

- Yes
- No

10. **Please check all components that your safety program addresses. Multiple selections are accepted. ***

Check all that apply.

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

11. **Is the safety program enforced? ***

Mark only one oval.

- Yes
- No

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

Mark only one oval.

- Yes
- No

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

Mark only one oval.

- Yes
- No

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

Mark only one oval.

- Yes
- No

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

Mark only one oval.

- Yes
- No

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

Check all that apply.

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

17. If you answered "Yes" to the safety incentive question above, please select any options below that are used as awards to employees for safety program compliance.

Check all that apply.

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

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

Examples may include verbal and/or written warnings, termination after a set amount of warnings, etc.

Mark only one oval.

- Yes
- No

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

Mark only one oval.

- Yes
- No

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

Mark only one oval.

- Yes
- No

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

Mark only one oval.

Yes

No

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

Mark only one oval.

Annually

Quarterly

Monthly

Weekly

Daily

As needed

Other: _____

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

Mark only one oval.

Yes

No

24. **Please select a protocol used to address safety concerns as a result of a safety survey. Multiple selections accepted.**

Check all that apply.

Encourage employees to report safety concerns

Education and Training

Additional supervision and/or monitoring of the issue

Preventative maintenance

Address specific concerns with employee(s)

Implement discipline policy standards

Other: _____

Drug and Alcohol Program

25. **Do you have a written drug/alcohol program? ***

Mark only one oval.

Yes

No

26. Does the program include testing for all employees?

Mark only one oval.

- Yes
 No

27. Please select all options applicable to the drug/alcohol program. Multiple selections accepted.

Check all that apply.

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

Return-to-Work Programs

This section includes information relating to workplace return-to-work (RTW) programs and utilization.

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

If you answer "Yes", please see the next several questions relating to your RTW program. If you answer "No", please skip all questions relating to RTW programs.

Mark only one oval.

- Yes
 No

29. Please select options that are included within your RTW program. Multiple selections accepted.

Check all that apply.

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

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

Mark only one oval.

- Yes
 No

31. **Please select all procedures that are in place to ensure the RTW program is utilized. Multiple selections accepted.**

Check all that apply.

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

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

Mark only one oval.

- Yes
 No

Training

This section involves on the job training for the workplace.

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

Mark only one oval.

- Yes
 No

34. **Do you provide retraining for employees and management? ***

Mark only one oval.

- Yes
 No

35. **Does the initial training address all workplace hazards applicable to the industry?**

Mark only one oval.

- Yes
 No

36. **Is all training mandatory for employees and/or management?**

Mark only one oval.

Yes

No

37. **Do you use a developed training curriculum and related materials?**

Mark only one oval.

Yes

No

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

Mark only one oval.

Yes

No

39. **Please select the hazards that are addressed in retraining. Multiple selections accepted.**

Check all that apply.

Personal Protective Equipment

Safety standards/policy

Emergency response, evacuation procedures, etc.

Slips, trips and falls

Hazard recognition

Fall protection and fall hazards

Lifting techniques

Fire training

Machinery operation and safety

Other: _____

Workplace Information

This section applies to equipment, facility and maintenance of the workplace.

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

Mark only one oval.

Yes

No

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

Mark only one oval.

- Yes
 No

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

Mark only one oval.

- Yes
 No

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

Mark only one oval.

- Yes
 No

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

Mark only one oval.

- Yes
 No

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

Mark only one oval.

- Yes
 No

46. **Please select all options relating to your emergency preparedness. Multiple selections accepted.**

Check all that apply.

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

47. Are you certified by an international standards organization? *

Mark only one oval.

Yes

No

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

Mark only one oval.

Yes

No

Additional Comments

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

Exhibit 3

Group Name	Contact Name	Company Name(s)
Motorists Mut Grp	Thomas Withrow	BrickStreet Mutual Insurance SummitPoint Insurance Company NorthStone Insurance Company PinnaclePoint Insurance Company
American International Grp (AIG)	Ronald Latz	American Home Assurance Company
Liberty Mut Grp	Mark Bresnahan	Liberty Mutual Insurance Company Liberty Mutual Fire Insurance Company LM Insurance Corporation First Liberty Insurance Corporation Liberty Insurance Corporation Employers Insurance Company of Wausau Ohio Casualty Insurance Company Ohio Security Insurance Company West American Insurance Company American Fire and Casualty Insurance
Erie Ins Grp	Jeff Reams	Erie Ins Co Erie Ins Co Of NY Erie Ins Exch Erie Ins Prop & Cas Co Flagship City Ins Co
ACE Ltd Grp	Donna St. Denny	ACE American Insurance Co ACE Fire Underwriters Ins Co Bankers Standard Ins Co Chubb Indemnity Ins Co Chubb National Insurance Co Federal Ins Co Great Northern Ins Co Indemnity Ins Co of North America Pacific Employers Ins Co Pacific Indemnity Co Vigilant Insurance Co
WR Berkley Corp Grp	Olga Llamas	American Mining Insurance
Agronaut Grp	Dennis Weimer	Rockwood Casualty Insurance Company

Group Name	Contact Name	Company Name(s)
Travelers Grp	Robin Sage	Discover Property & Casualty Insurance Company Farmington Casualty Company Fidelity and Guaranty Insurance Company Fidelity and Guaranty Insurance Underwriters, Inc. Northland Casualty Company Northland Insurance Company Select Insurance Company St. Paul Fire and Marine Insurance Company St. Paul Guardian Insurance Company St. Paul Mercury Insurance Company St. Paul Protective Insurance Company The Automobile Insurance Company of Hartford, Connecticut The Charter Oak Fire Insurance Company The Phoenix Insurance Company The Standard Fire Insurance Company The Travelers Casualty Company The Travelers Home and Marine Insurance Company The Travelers Indemnity Company of America The Travelers Indemnity Company of Connecticut The Travelers Indemnity Company TravCo Insurance Company Travelers Casualty and Surety Company of America Travelers Casualty and Surety Company Travelers Casualty Company of Connecticut Travelers Casualty Insurance Company of America Travelers Commercial Casualty Company Travelers Commercial Insurance Company Travelers Constitution State Insurance Company Travelers Property Casualty Company of America Travelers Property Casualty Insurance Company United States Fidelity and Guaranty Company
Zurich Ins Grp	Donna Durham	American Zurich Ins Co Zurich Amer Ins Co Zurich Amer Ins Co of IL

Group Name	Contact Name	Company Name(s)
Hartford Fire Grp	Diane Banta	Hartford Accident & Ind Co Hartford Cas Ins Co Hartford Fire Ins Co Hartford Ins Co Of The Midwest Hartford Underwriters Ins Co Property & Cas Ins Co Of Hartford Sentinel Ins Co Ltd Trumbull Ins Co Twin City Fire Ins Co

Exhibit 4

Employer: Alex Energy LLC
Contact Name: Brian Keaton
Industry: Mining

Employer: Alliance Coal LLC
Contact Name: James Bateman
Industry: Mining

Employer: American Electric Power Service Corp.
Contact Name: Mike King
Industry: Transportation

Employer: Amfire LLC
Contact Name: Brian Keaton
Industry: Mining

Employer: Appalachian Power Company
Contact Name: Mike King
Industry: Transportation

Employer: Aracoma Coal Company LLC
Contact Name: Brian Keaton
Industry: Mining

Employer: Asplundh Tree Expert LLC
Contact Name: Sammy Roy
Industry: Agriculture

Employer: Bon Ton Department Stores Inc.
Contact Name: Courtney Maas
Industry: Retail Trade

Employer: Bottling Group LLC New Bern
Contact Name: Ronald Crawley
Industry: Wholesale Trade

Employer: Brooks Run South Mining LLC
Contact Name: Brian Keaton
Industry: Mining

Employer: City of Charleston
Contact Name: Maria Jones
Industry: Public Administration

Employer: City of Fairmont
Contact Name: Debra Erdie
Industry: Public Administration

Employer: City of Huntington
Contact Name: Sherry Lewis
Industry: Public Administration

Employer: City of Parkersburg
Contact Name: Sondra Wallace
Industry: Public Administration

Employer: City of Wheeling
Contact Name: Tessia Haymaker
Industry: Public Administration

Employer: Columbia West Virginia
Contact Name: Elizabeth Key
Industry: Manufacturing

Employer: CONSOL Energy Inc.
Contact Name: Dennis Ewedosh
Industry: Mining

Employer: CONSOL Mining Holding Co. LLC
Contact Name: Dennis Ewedosh
Industry: Mining

Employer: CONSOL Pennsylvania Coal Co. LLC
Contact Name: Dennis Ewedosh
Industry: Mining

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

Employer: Delhaize America LLC
Contact Name: Kelly Houde
Industry: Retail Trade

Employer: Dollar General Corporation
Contact Name: Ontario Grooms
Industry: Retail Trade

Employer: Dominion Energy Inc. Contact Name: Mike Donahue Industry: Transportation	Employer: Dominion Energy Transmission Inc. Contact Name: Mike Donahue Industry: Transportation
Employer: E I Dupont De Nemurs and Company Contact Name: Faustino Aguilar Industry: Manufacturing	Employer: Encompass Health Corporation Contact Name: Cassie Reed Industry: Services
Employer: EQT Corporation Contact Name: Jessica Shultz Industry: Transportation	Employer: EQT Gathering LLC Contact Name: Jessica Shultz Industry: Transportation
Employer: EQT Production Company Contact Name: Jessica Shultz Industry: Transportation	Employer: ExxonMobilXTO Energy Inc. Contact Name: Matthew Streams Industry: Transportation
Employer: Federal Express Corporation Contact Name: Gael Johnson Industry: Transportation	Employer: FedEx Ground Package System Inc. Contact Name: Michael Evers Industry: Transportation
Employer: FirstEnergy Service Company Contact Name: Barbara Habel Industry: Transportation	Employer: General Motors LLC Contact Name: Barry Johnson Industry: Wholesale Trade
Employer: Highland Mining Company Contact Name: Brian Keaton Industry: Mining	Employer: Homer Laughlin China Company Contact Name: Ralph Smith Industry: Manufacturing
Employer: Hope Gas Inc. Contact Name: Mike Donahue Industry: Transportation	Employer: Huntington Alloys Contact Name: Mark Porter Industry: Manufacturing
Employer: Huntington Bancshares Inc. Contact Name: Dee Dorst Industry: Finance	Employer: Huntington Insurance Inc. Contact Name: Dee Dorst Industry: Finance
Employer: Huntington Investment Company Contact Name: Dee Dorst Industry: Finance	Employer: Indiana Michigan Power Company Contact Name: Mike King Industry: Transportation
Employer: JELD-WEN Inc. Contact Name: Ken Alleman Industry: Manufacturing	Employer: Kentucky Power Company Contact Name: Mike King Industry: Transportation

Employer: Kingston Mining Inc.
Contact Name: Brian Keaton
Industry: Mining

Employer: Lowe's Home Centers LLC
Contact Name: Steven Dowell
Industry: Retail Trade

Employer: Macy's Corporate Services Inc.
Contact Name: Jack Heckmuller
Industry: Retail Trade

Employer: Macy's Retail Holdings Inc.
Contact Name: Jack Heckmuller
Industry: Retail Trade

Employer: Macy's Systems and Technology Inc.
Contact Name: Jack Heckmuller
Industry: Retail Trade

Employer: Marriott International Inc.
Contact Name: Steve Huy
Industry: Services

Employer: Matrix Design Group
Contact Name: James Bateman
Industry: Mining

Employer: Mettiki Coal WV LLC
Contact Name: James Bateman
Industry: Mining

Employer: Monongahela Power
Contact Name: Barbara Habel
Industry: Transportation

Employer: Murray American Energy Inc.
Contact Name: Brad Vinskovich
Industry: Mining

Employer: Ohio Power Company
Contact Name: Mike King
Industry: Transportation

Employer: Performance Coal Company LLC
Contact Name: Brian Keaton
Industry: Mining

Employer: Pilgrims Corporation
Contact Name: Josh Harper
Industry: Manufacturing

Employer: Potomac Edison
Contact Name: Barbara Habel
Industry: Transportation

Employer: Rebound LLC
Contact Name: Cassie Reed
Industry: Services

Employer: Rehabilitation Hospital Corporation of America LLC
Contact Name: Cassie Reed
Industry: Services

Employer: Residence Inn by Marriott LLC
Contact Name: Greg Bolles
Industry: Services

Employer: Rockspring Development Inc.
Contact Name: Brian Keaton
Industry: Mining

Employer: Royal Vendors Inc.
Contact Name: Charity Fleming
Industry: Manufacturing

Employer: Sears Holdings Corporation
Contact Name: Denise Klatkiewicz
Industry: Retail Trade

Employer: Spartan Mining Company LLC
Contact Name: Brian Keaton
Industry: Mining

Employer: SWVA Inc.
Contact Name: Elizabeth Gross
Industry: Manufacturing

Employer: Toyota Motor Manufacturing of WV Inc.
Contact Name: Norma Good
Industry: Manufacturing

Employer: Tunnel Ridge LLC
Contact Name: James Bateman
Industry: Mining

Employer: U.S. Silica Company
Contact Name: Kevin Mooney
Industry: Mining

Employer: Union Carbide Corporation
Contact Name: Iris Songer
Industry: Manufacturing

Employer: United Parcel Service Inc.
Contact Name: William Slider
Industry: Services

Employer: UPS Ground Freight Inc.
Contact Name: Michael Smith
Industry: Transportation

Employer: Wendy's Company
Contact Name: Emily Powell
Industry: Services

Employer: West Virginia Counties Risk Pool
Contact Name: Chris Carey
Industry: Finance

Employer: West Virginia Rehabilitation Hospital Inc.
Contact Name: Cassie Reed
Industry: Services

Employer: Western & Southern Life Insurance Co.
Contact Name: Michelle Hollen
Industry: Finance

Employer: Weyerhaeuser Company
Contact Name: Susan LaPrairie
Industry: Manufacturing

Employer: Wheeling Hospital Inc.
Contact Name: Kim Leonard
Industry: Public Administration

Employer: Wheeling Park Commission
Contact Name: Karen Hess
Industry: Services

Employer: Wheeling Power Company
Contact Name: Mike King
Industry: Transportation