



ENCOVA INSURANCE ASSOCIATION SAFETY PROGRAM

CAWV SAFETY DISCOUNT PROGRAM

ASSOCIATE MEMBER PARTICIPATION

The Encova Insurance/CAWV Association Safety Program supports and rewards policyholders by providing a discount to eligible association members.

Results of our partnership include:

- Improved risk management and loss control
- A safer workplace
- Eligibility to earn discounts
- Long-term savings through improved performance
- Reduction of indirect costs associated with workplace injuries

The discount percentage is calculated each year based on the association members' performance. The discount for the program year of April 1, 2021 – March 31, 2022, is 4.8%. As participation increases and performance improves, the discount increases. Previous years' discounts have been as high as 9.5%.

Effective Sept. 1, 2021, select associate members whose policy effective date is on or after Sept. 1, 2021, may participate in the program. Any associate member insured by Encova with active payroll in one or more of the following workers' compensation classification codes may participate if they meet eligibility requirements.



CLASS CODE	DESCRIPTION
1624	Quarry NOC and drivers
3030	Iron or steel: fabrication: iron or steel works - shop - structural and drivers
3620	Boilermaking
3724	Machinery or equipment erection or repair
4034	Concrete products manufacturing and drivers
5403	Carpentry
5437	Carpentry -installation of cabinet work or interior trim
6204	Drilling NOC and drivers
6216	Oil or gas - lease work NOC - by specialist contractor and drivers
6217	Excavation and drivers
8107	Machinery dealer NOC - store or yard
8232	Lumberyard new materials only: all other employees and yard, warehouse, drivers
8350	Gasoline dealer and drivers
8601	Architectural or engineering firm - including salespersons and drivers
8602	Surveyors, timber cruisers, oil or gas geologists or scouts and drivers
8720	Inspection of risks for insurance or valuation purposes NOC
9402	Street cleaning and drivers

Associate members who are eligible to participate in another Encova association safety discount program as a full member are ineligible to participate in the CAWV program.

Please see the association safety discount program flyer for a full list of eligibility requirements. Contact your independent Encova agent for more information.