



ENCOVA INSURANCE ASSOCIATION SAFETY PROGRAM CONTRACTORS ASSOCIATION OF WEST VIRGINIA

CONTRACTORS ASSOCIATION OF WEST VIRGINIA MISSION

The Contractors Association of West Virginia serves its members, the construction industry and general public through communication, education, representation and promotion.

PROGRAM DESIGN AND PURPOSE

Encova's Association Safety Program supports and rewards policyholders by providing a discount to eligible group members. Participation in the program is limited to high-performing accounts within an association and serves as an incentive for members with a high loss ratio to improve their safety and performance.

Results of our partnership include:

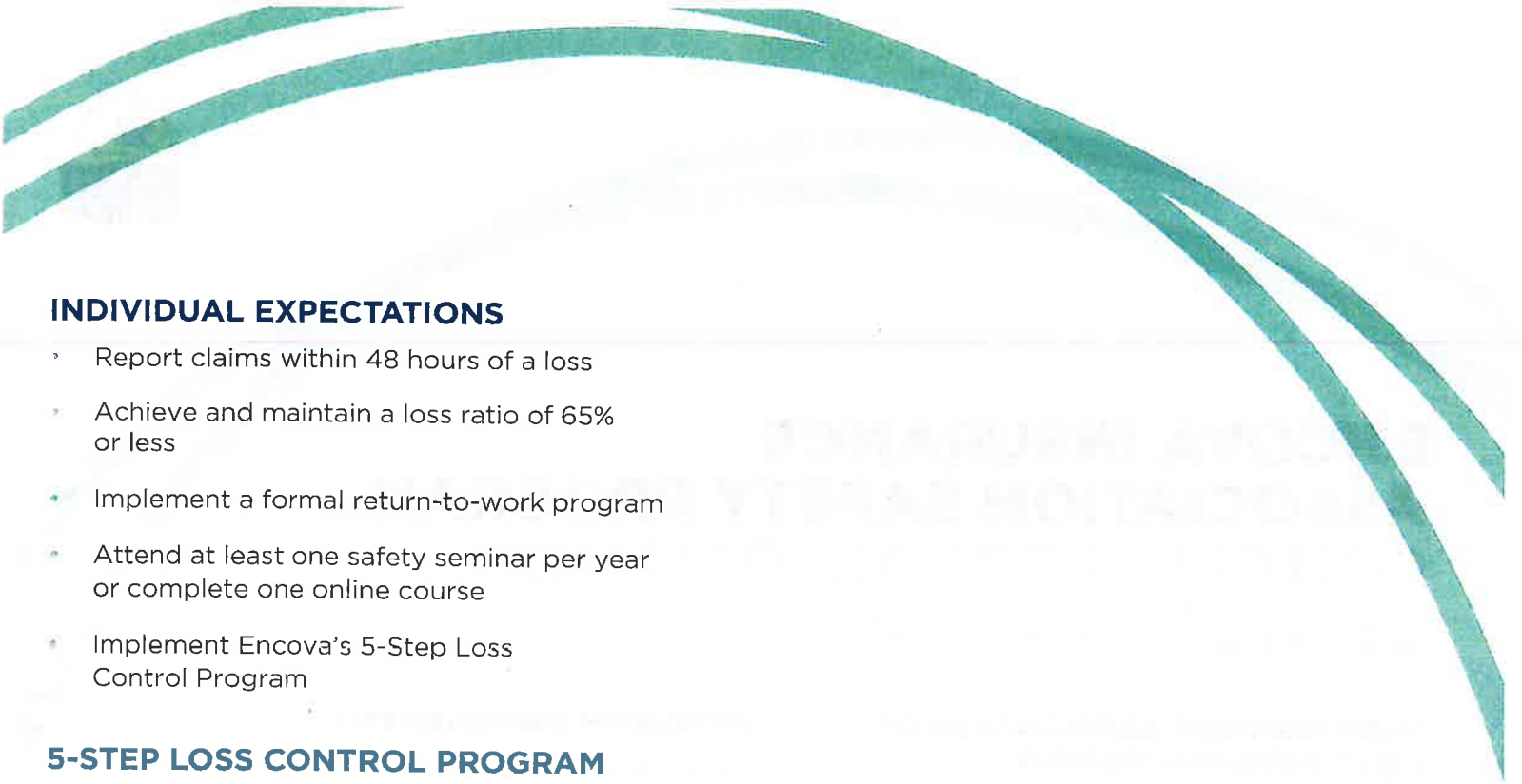
- Improved risk management and loss control
- A safer workplace
- Eligibility to earn discounts
- Long-term savings through improved performance
- Reduction of indirect costs associated with workplace injuries

PROGRAM MANAGEMENT

There are service teams dedicated to managing each association program's individual needs and interests. The teams serve as the contact for global issues and trends. Team members will attend quarterly safety committee meetings and assist with claim reduction initiatives. The program will develop customized training reports, provide reporting and trending resources and host industry-specific safety and loss control seminars. Policyholders still work with their current 360° workers' compensation business team for continuity of claims and underwriting services.

ASSOCIATION EXPECTATIONS

- Assemble a five-member safety committee
- Conduct quarterly safety committee meetings to:
 - Review group performance
 - Determine actions necessary to improve safety
 - Track implementation of individual 5-Step Loss Control Programs
- Distribute minutes to safety committee members



INDIVIDUAL EXPECTATIONS

- Report claims within 48 hours of a loss
- Achieve and maintain a loss ratio of 65% or less
- Implement a formal return-to-work program
- Attend at least one safety seminar per year or complete one online course
- Implement Encova's 5-Step Loss Control Program

5-STEP LOSS CONTROL PROGRAM

1. Create a formal, company-wide loss prevention and control policy
2. Create a formal safety committee or appoint a coordinator
3. Clearly define and post safety and loss prevention rules
4. Provide safety awareness and loss prevention training to employees
5. Establish written policies and procedures on claims management