



## Information about the association

The mission of the West Virginia Manufacturers Association is to create a positive environment for sustaining and developing manufacturing in West Virginia.

Established in 1915, the WVMA understands the problems faced by manufacturers and advocates for the solutions to issues that are critical to the industry.



## Best practices

### 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

## About Encova Insurance

Encova Insurance provides commercial, auto and home insurance.

A super-regional carrier ranked in the top 25 mutual insurance companies in the United States, Encova is rated A (excellent) by AM Best, the leading provider of insurer ratings. Encova includes more than 1,100 associates writing in 27 states and Washington, D.C., premiums in excess of \$1.3 billion, a surplus in excess of \$2.2 billion and assets in excess of \$5.4 billion. The group markets insurance solutions through more than 2,000 independent agencies in the Midwest, Northeast and South.



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## ENCOVA INSURANCE ASSOCIATION SAFETY PROGRAM

### West Virginia Manufacturers Association



## What is the Association Safety Program?

Encova's Association Safety Program rewards high-performing accounts by providing policyholders with premium discounts when they improve their safety and performance.

## How is the program managed?

Your dedicated service team manages your individual needs and interests and is your contact for global issues and trends. The program will develop customized training reports, provide reporting and trending resources and host industry-specific safety and loss control seminars.



## How does the program work?

1. Encova protects your business with workers' compensation coverage.
2. You notify your Encova agent that you are a member of the West Virginia Manufacturers Association.
3. Your agent notifies your Encova underwriter of your West Virginia Manufacturers Association membership.
4. Your underwriter will evaluate your policy to determine eligibility for the safety program.
5. If eligible, you will receive the West Virginia Manufacturers Association discount on your workers' compensation policy. Policyholders not currently eligible can work toward participation by implementing Encova's 5-Step Loss Control Program, reporting claims in a timely manner, enforcing a return-to-work program and developing a culture of safety in the workplace.

## Association Safety Program benefits

- 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

## Association requirements

### The association agrees to:



Assemble a safety committee



Conduct quarterly safety committee meetings to review group performance and determine actions necessary to improve safety



Track implementation of individual loss control and return-to-work programs

### Individual member expectations

- Report claims within 48 hours of loss
- Achieve and maintain 65% or less loss ratio
- Implement formal return-to-work program
- Attend minimum of one safety seminar per year (or complete one online course)
- Implement Encova's best practices