

# *GO-WV & Encova Safety Group Discount Program*

*Gas and Oil Association of WV, Inc  
Winter Meeting  
February 19, 2025*

**encova**  
INSURANCE

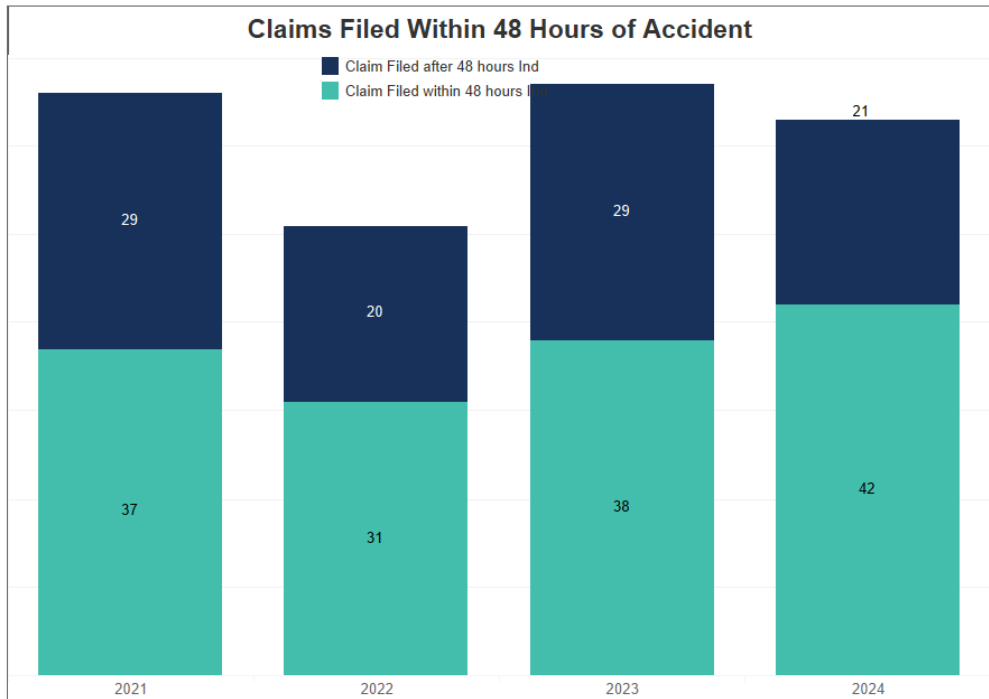
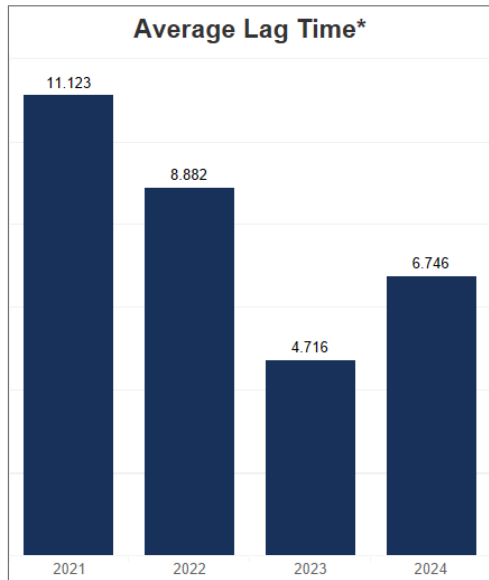
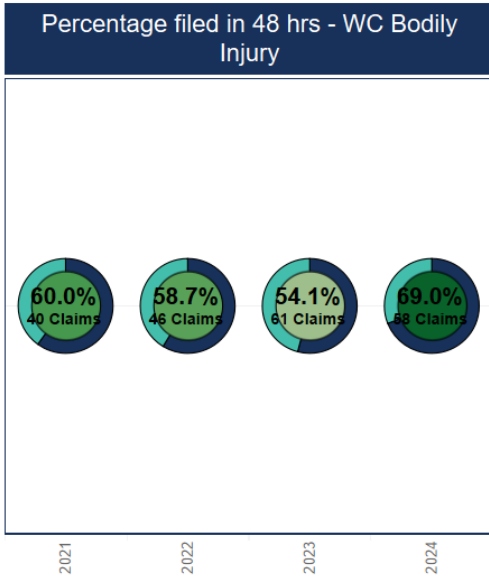
## GO-WV & Encova Ins

- The Gas and Oil Association of West Virginia, Inc. and Encova Insurance have partnered to provide Encova Insurance's Safety Group Program to GO-WV's participating members.
- The program is designed to reward your efforts in driving safety-related performance. A reduction in workplace injuries impacts your bottom line positively, eliminates direct and indirect costs and helps drive a return on your workers' compensation insurance premium.

# GO-WV & Encova Ins

Participation benefits and rewards:

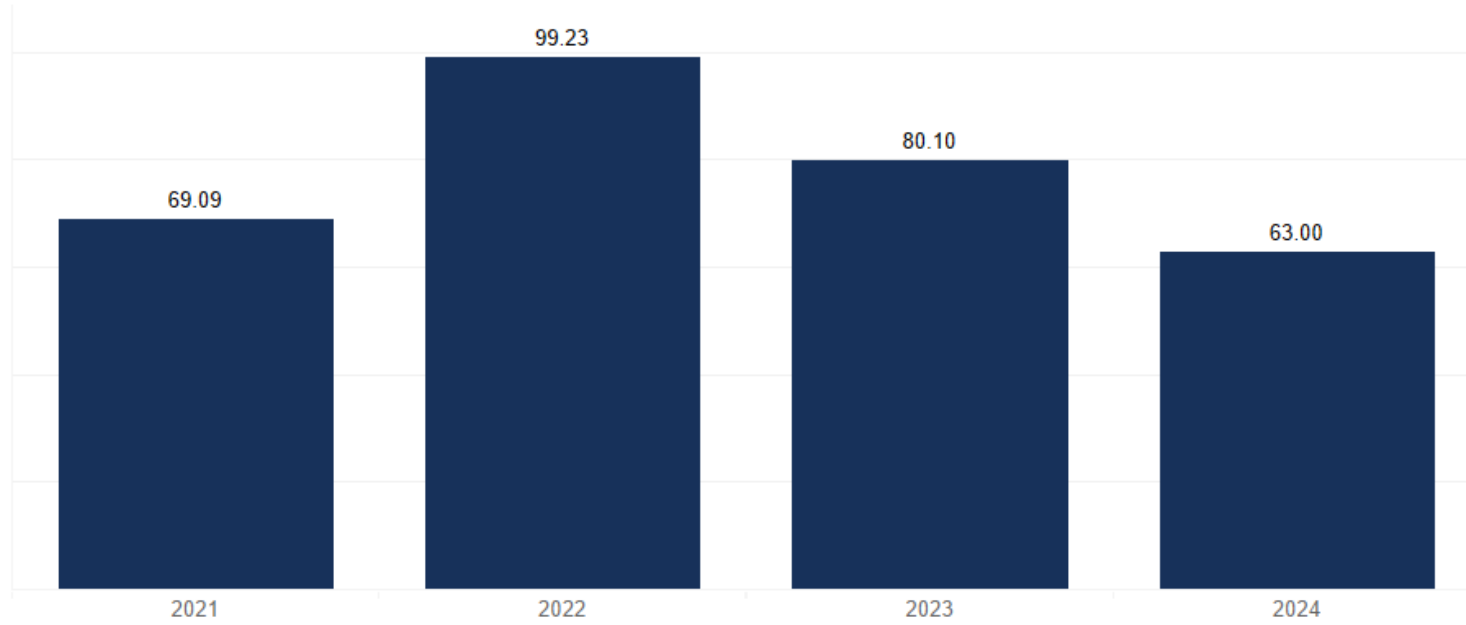
- Long-term savings on workers' compensation premiums are achieved through improved performance
  - Overall improved risk management and loss control will promote an effective safety program that will reduce direct and indirect costs and lead to fewer losses overall
  - Positive experience modification (e-mod) impact
- Increased safety group discounts are rewarded for diligent efforts to create and maintain a safe workplace, which helps attract talent in the workforce
- Eligibility for marketing support for the Gas and Oil Association of West Virginia
- The workers' compensation safety group discount can serve as an effective membership recruitment tool



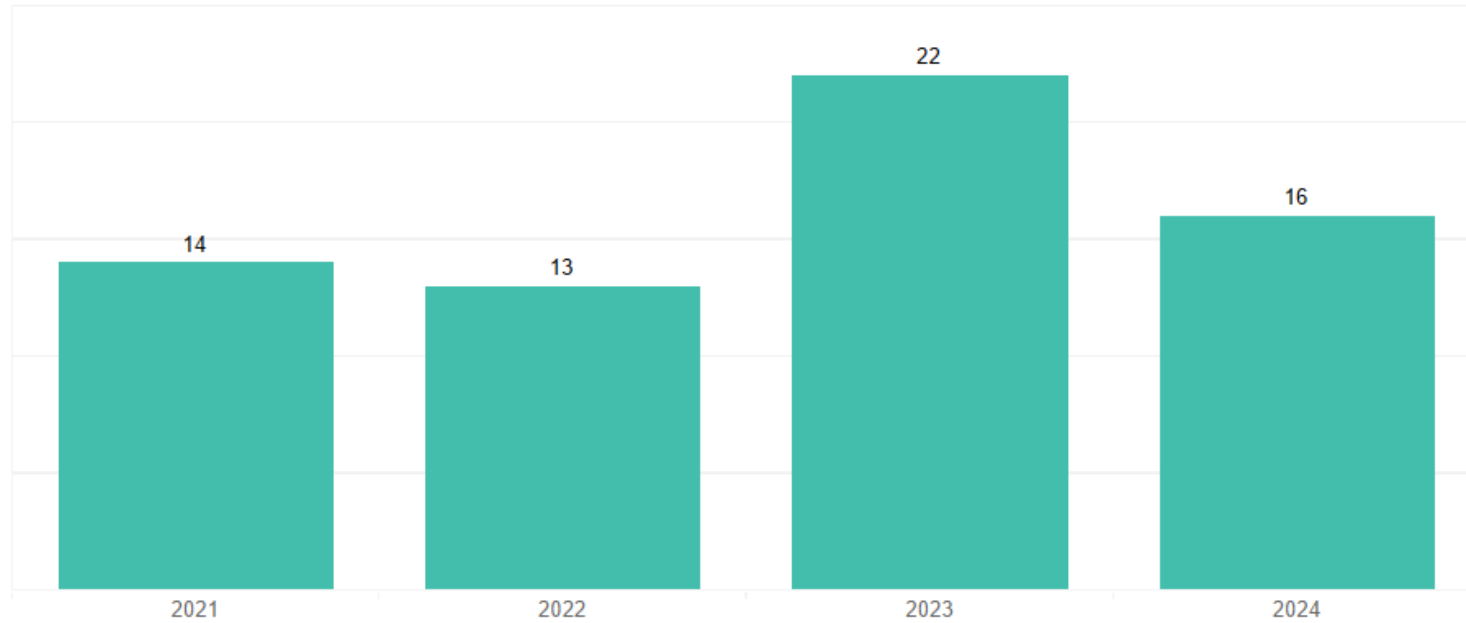
\*Data in this chart does not include occupational disease claims.

### Average TTD Days by Year of Accident\*

CLAIM\_TYPE  
losttm



### Indemnity Claims Filed Per Year



# Eligibility Requirements

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

# Encova's 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

# Initial Safety Group Discount Credit

If Eligible, at renewal after April 1, 2025, an **7.0% credit** will be applied to your policy.



Thank you.