



State of West Virginia Workers' Compensation Program

Quarterly Update – January 2014

The West Virginia Offices of the Insurance Commissioner is providing this quarterly update highlighting the status and key points of the SAWC workers' compensation program.

-  If you contract with another company/agency for staffing or any other work performed, it is your duty to ensure that all subcontractors are covered for workers' compensation purposes. If they are not covered and a claim is incurred, you may be held responsible for the claim and all claim costs.

-  All premium payments have been received and processed. Thank you to the agencies who submitted payment in a timely manner. Your cooperation is appreciated.

-  The FY2013 policy year audits are being processed by Zurich. You will see the results of your specific agency's audit on the June 2014 invoice.

-  Please ensure that you provide a site code for each claim you report to Zurich. If you need your site codes by location, please contact us and we will provide the information immediately.

-  The WVOIC has updated the SAWC webpage to include the most current versions of claims forms, manuals, brochures, etc. due to a Zurich address and fax number change. Please begin using these forms immediately. The webpage is: <http://www.wvinsurance.gov/SAWC.aspx>

-  A Participation agreement has been placed on the SAWC website. This agreement outlines agency responsibilities and expectations. Please read this carefully and contact us if you have any questions or concerns. The agreement can be found here: [SAWC Participation Agreement](#)

-  The WVOIC maintains and updates contact and location information. If any changes are made, please notify us as soon as possible to ensure coverage is provided.

-  **Reminder:** Please report all claims within **24 hours** of notification but no later than 5 business days. Please encourage injured employees to use a provider within our HealthSmart managed health plan.

The Department of Administration recently completed a review of their claims data and found a claim assigned to them in error. This claim had an incorrect site code reported to Zurich by another agency. Based on Administration's review, the claim was removed from their cabinet level and properly assigned to another agency. By reviewing their data, Administration may have saved their agency premium dollars by way of deductible adjustments, experience rating factors and other policy premium charges. We encourage all agencies and cabinets to follow their lead and look for issues that may result in lower premium costs!

If you have any questions concerning your workers' compensation policy or if you would like information on how to reduce your workers' compensation claims, please contact Tom Judy at 304-558-6279 ext. 1127 or via email at Thomas.Judy@wvinsurance.gov.