



State of West Virginia Workers' Compensation Program

Quarterly Update – April 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.

-  The first installment of premium due for the FY2015 workers' compensation policy will be sent to all agency contacts in June 2014. This installment will include audit adjustments for the FY2013 policy and any deductible reimbursement adjustments.
-  Zurich Insurance and the Offices of the Insurance Commissioner will be hosting a SAWC Program Conference on September 10, 2014. The conference will include topics ranging from program structure and overview to injury reduction programs and claims management. Human resource administrators, personnel administrators, payroll analysts, safety managers and risk management personnel are all encouraged to attend. Further details, including registration, will be sent in a separate email at a later date.
-  Zurich Insurance has added a new claim handler to the SAWC team. Jayme McDaniel will be handling limited loss time claims. She is located in the Philadelphia office and is currently being assigned to SAWC claims.
-  Spring is here! Please ensure seasonal employees are properly trained in all areas of the work environment. Consider providing safety training to all new hires as well as offering refresher courses to year round employees – the training should focus on equipment operation, safety procedures and agency expectations, etc.
-  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 to your agency, 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 Division of Juvenile Services 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 the review, the claim was removed from their cabinet level and properly assigned to another agency. By reviewing their data, the Division of Juvenile Services 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 any 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.