



State of West Virginia Workers' Compensation Program

Quarterly Update – October 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.

-  Thank you to all who attended the SAWC conference on September 10. We gained valuable feedback from the comments and hope to host future conferences relating to the areas of interest provided on the evaluation forms. The materials presented at the conference are available on the SAWC webpage by topic.
-  The audit of the FY2014 SAWC policy is still ongoing. Bob Pavlik from Zurich is the auditor. Please ensure your agency/board makes every effort to respond timely and accurately to his requests for information or meeting dates if he is physically auditing your agency.
-  The SAWC webpage has been updated to include the [PPO directory link](#) for ease of use in finding a preferred provider within the SAWC network.
-  If you receive an email from Zurich concerning a “new data package”, please open the email using the password included in the email. This is an encrypted correspondence from a Zurich claims adjuster concerning a claim. If you feel it may be spam or a phishing attempt, feel free to forward it to SAWC@wvinsurance.gov for review.
-  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.
-  Rob Lusen has been added to the SAWC claims handling team as a claims adjuster. Rob began accepting SAWC claims in early September.

-  FY2015 Posting Notices have been sent to agencies. Please ensure you have posted the July 2014 – June 2015 notice at each agency location. The notice can be found [HERE](#).
-  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 Department of Education and the Arts performed a review of their loss run that resulted in finding a total of 6 claims incorrectly coded to their agencies. Those claims have been corrected and are now coded to the proper agency. This review saved the Department of Education and the Arts premium dollars and may result in a lower emod due to lower claims costs included in the calculation. Every agency and board is encouraged to review their loss runs for accuracy to ensure you are not paying for another agency's claims and losses! If you would like to request a loss run for review, please feel free to contact us at any time.

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.