



State of West Virginia Workers' Compensation Program

Quarterly Update – October 2015

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 2nd installment premium invoices will be sent to agencies on November 12th with payment due by December 11th. Please note that only agencies that generate annual premium over \$5,000 will receive this 2nd invoice.
-  The FY2015 policy audit continues to be processed and finalized. If you have not already done so, please submit your payroll/wage reports to Bob Pavlik immediately to ensure timely processing for the policy and your agency. All adjustments will be included on the June 2016 invoice.
-  The SAWC Program Conference was a success! We appreciate all who attended and offered feedback on topics considered for future conferences. All presentations and materials presented at the conference are published on the [SAWC website](#).
-  Zurich Insurance has recently added a new claims adjuster to the SAWC account. Her name is Lauren Lasher. You may begin receiving claim correspondence from Ms. Lasher. If you have concerns about the claims management or any email/correspondence you may receive from Zurich, please feel free to contact us for verification or further review of your concern.
-  The FY2016 Posting Notice has been published on the SAWC website. It is located here: [FY2016 Posting Notice](#). Please enter a contact name and number for your agency on the file and display in all employee common areas.

-  The FY2016 TTD wage calculator has been updated with the July 1, 2015 data. For those agencies that utilize this tool, please begin using the updated version immediately.
-  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.
-  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 the HealthSmart managed health plan.

The SAWC Program is experiencing increased severity in Motor Vehicle Accidents (MVAs). Not only are our employees suffering critical injuries, but the costs for these claims are increasing exponentially which ultimately affects the policy premium for all agencies. Please encourage anyone within your agency who may drive a state vehicle to review the [West Virginia Safe Driving Video](#) and use extra caution when operating a vehicle.

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