



## State of West Virginia Workers' Compensation Program

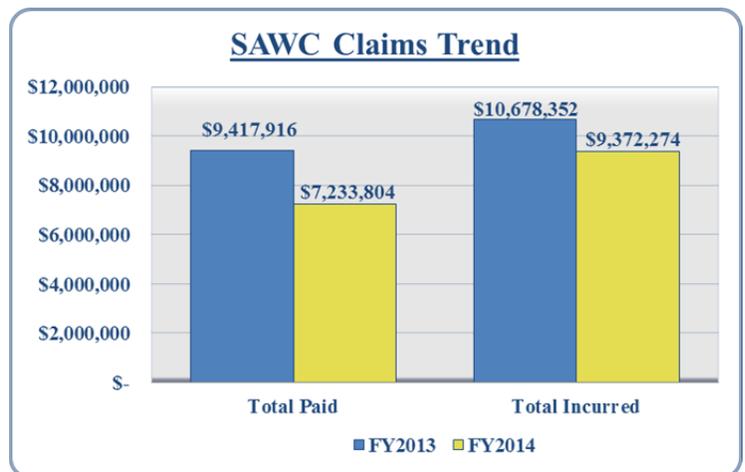
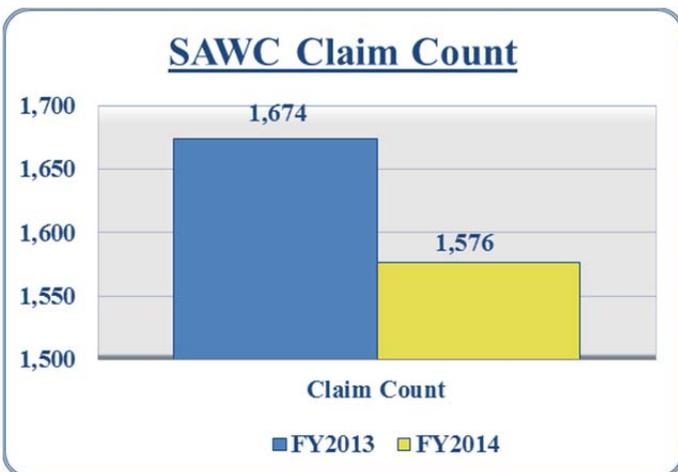
### Quarterly Update – April 2015

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 audit of the FY2014 SAWC policy has been finalized. Premium adjustments by agency will be applied on the FY2016 invoice you will receive in June 2015. The FY2015 policy audits will begin in August 2015.
-  FY2016 premium invoices will be emailed to all agencies in early June 2015. Please ensure premium payments are remitted in a timely manner.
-  The SAWC Program will be hosting a 2<sup>nd</sup> conference on September 10, 2015 to address program insurance and claims needs. Additional information will be sent later in the year outlining the registration and conference specifics.
-  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](mailto: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.

- ✉ 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 the HealthSmart managed health plan.

The SAWC program continues to improve the claim frequency and severity from year to year. From October 2011 to current, the Program has approximately 5,464 claims filed with total paid amounts equaling \$27,024,246 and total reserves equaling \$7,046,718. Claim count and incurred expenses have decreased for the program as a whole. The charts below show the positive trending of claim count and loss data for the Program using FY2012 and FY2013 for comparative purposes.



From January 1, 2015 to March 31, 2015, there were 82 claims filed as slips, trips and falls due to snowy and icy conditions. The total incurred costs for these claims is \$469,272.

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](mailto:Thomas.Judy@wvinsurance.gov).