



C L E V E L A N D



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“States of Claim Management Confusion”

A discussion of the challenges of extraterritorial coverage, dual jurisdictions, and how mobile and remote workplaces have complicated where a WC claim is covered

Panel Members

- Vickie Kennedy, Assistant Director for Insurance Services
Washington State Department of Labor and Industries
- Nick Mazanec, Claim Attorney
Montana State Fund
- Deb Norsten, Claim Technical Financial & Regulatory Leader
SFM Mutual Insurance Company



Extraterritorial Coverage



- What is Extraterritorial Coverage?
- Why is this a concern if our fund only provides coverage in one state jurisdiction?
- What are some of the challenges related to extraterritorial coverage?
- What is piggybacking or dual jurisdiction? Federal Implications?

Reciprocity



- What is a reciprocal agreement?
- What are the advantages or disadvantages?
- How does one find out if they exist?
- For the audience to consider: are reciprocity agreements no longer an effective tool, in an age of mobile and remote workers?

Exclusive Remedy



- What are the potential effects on the exclusive remedy relative to these issues?
- Is there any case law on point to this topic?

Managing Claims



- What should adjusters look for when determining whether a claim is covered?
- How does one determine the correct jurisdiction?
- What is the WALSH test?
- Who can choose the jurisdiction?

International Concerns

- Do state laws address US workers who reside outside the US?
 - If covered, are there tips on how claims are best managed?
 - How does coverage differ from that of workers in travel status?
- Is there any case law guiding international coverage?
- Will the WC Laws in the Country provide coverage?