

July 9, 2020
DP070905.NS4**MEMORANDUM**

TO: All Principal Investigators and Project Supervisors

FROM: Nelson Sakamoto 
Director of Human Resources

SUBJECT: HEMIC New RCUH Workers' Compensation Insurance Carrier

Effective July 1, 2020 - HEMIC new workers' compensation insurance carrier: Effective July 1, 2020, HEMIC is the RCUH's new workers' compensation insurance carrier. Any work-related injury or illness with an accident or incident date from July 1, 2020 forward will be administered by HEMIC and their claims adjusters. HEMIC is a Hawai'i based insurance company serving many local businesses for over 20 years and is rated "A" (Excellent) by A. M. Best, which assesses an insurance company's financial strength and ability to meet future obligations. Their staff are all based in Hawai'i, so your employees will be dealing with people who understand our business and cultural diversity. These claim adjusters are experienced professionals in workers' compensation regulations. HEMIC also has a staff of safety and risk management professionals who will work with the RCUH and your project to develop a stronger accident prevention program. HEMIC brings fresh perspectives of workers' compensation and workplace safety.

Outside of Hawai'i Workers' Compensation Claims - Zurich Insurance Company and Monopolistic States: For employees based outside of Hawai'i any work-related injury or illness will continue to be handled by Zurich Insurance Company or by a Monopolistic State's insurance department. Monopolistic jurisdictions are North Dakota, Ohio, Washington, Wyoming, Puerto Rico and the U. S. Virgin Islands. Projects employing individuals in a monopolistic jurisdiction will be subject to the jurisdiction's workers' compensation tax. This is a separate fringe rate charged to your project and/or to the applicable employee's payroll.

Claims relating to Accidents or Incident dated of June 30, 2020 or earlier: Claims Administration for any accident or incident dated June 30, 2020 or earlier will continue to be covered under the Zurich Insurance Company policy. The Sedgwick Claims Management Services will continue to serve as Zurich's Third Party Claims Administrators.