

A Message from Our Office

The mission of The West Virginia Offices of the Insurance Commissioner (WVOIC) is to protect consumers while promoting a competitive and solvent insurance market by fairly and consistently administering the insurance laws of the state of West Virginia.

The accomplishment of this mission is dependent upon quality employees dedicated to help maintain the cohesive work environment necessary to meet the complex responsibilities of insurance regulation.

The unique duties and requirements of our agency are carried out by the diverse sections within the WVOIC and offer a variety of challenging professional positions. Many of these start with entry level positions that offer advancement opportunities and provide career paths and development of leadership and management skills. This agency also employs numerous support staff including mail runners, maintenance workers, office assistants, secretaries and paralegals.

Employment with The WVOIC offers interesting, diverse and challenging opportunities for individuals seeking not just a job but a career.



Agents Licensing & Education Section is responsible for processing and maintaining licensing and insurance company appointment records on over 65,000 resident and non-resident individual producers, insurance agencies and adjusters licensed to transact business in West Virginia.

Claims Services Section reviews and is responsible for ensuring the appropriate administration of Workers' Compensation claims for which the State remains responsible. It also ensures third party administrators perform claims management functions in accordance with agreements established by the West Virginia Offices of the Insurance Commissioner.

Consumer Service Division is responsible for the review of facts surrounding complaints received against insurance companies. It is the division's aim to evaluate the facts of each complaint to ensure compliance with the West Virginia Insurance Laws and contract in question. We try to facilitate a fair resolution to each complaint and a better understanding among the parties of their rights and responsibilities. In addition, we educate the public regarding insurance topics through presentations at schools, civic organizations, fairs and festivals throughout West Virginia. The division staff identifies problem areas that need special attention so we can inform the Insurance Commissioner, lawmakers and other public policy makers about the impact decisions may have on individual insurance consumers.

Classified Positions:

- Insurance Complaints Specialist

Employer Coverage Section works with employers to insure that they are compliant with current WV Workers' Compensation laws that relate to requirements for coverage. As part of the fulfillment of that mission, this unit processes exempt applications, compliance requests and uninsured applications while constantly looking for the employer that is not maintaining their Workers' Compensation coverage.

Classified Positions:

- Rate Reserve Analyst

Financial Conditions Section's responsibility is to license and regulate for financial solvency and statutory compliance the various entities involved with the insurance markets.

Classified Positions:

- Insurance Company Examiner
- Insurance Financial Specialist

Legal Services Section has four distinct units:

*** Fraud Prosecution**

Classified Positions:

- Attorney

*** General Insurance Support Unit** provides legal support to all WVOIC divisions except Consumer Advocate. Its areas of responsibility include Freedom of Information requests and subpoenas, drafting of legislation and rules, extensive involvement in Workers' Compensation matters, including settlements of Old Fund claims, legal advice to Old Fund TPAs, management of subrogation for Old Fund and oversight of all WVOIC collection activities and representation of WVOIC in bankruptcy court and in administrative hearings regarding fines against uninsured employers and employer protests.

Classified Positions:

- Attorney

*** Regulatory Compliance/Enforcement Unit** deals with administrative actions, investigations, enforcement and market conduct of insurers and other regulated entities under Chapters 23 and 33 of the West Virginia Code. We handle all aspects of insurance and/or other applicable entities violations including financial conditions, producer licensing, rates and forms, consumer complaints and workers compensation compliance.

Classified Positions:

- Attorney
- Investigator

*** Market Conduct Unit** is charged with auditing insurers to ensure that they are and remain in compliance with all applicable laws and rules relating to rates, forms, agent appointments and other agent issues, claims handling, policy cancellations and nonrenewals, discrimination and many others. It performs analysis of data from insurers to determine which companies may need further analysis or review.

Classified Positions:

- Market Conduct Analyst
- Market Conduct Examiner

Medical Rates and Plans Unit calculates the maximum medical reimbursement schedules for Workers' Compensation-related injuries which determine the maximum a carrier can pay a provider for covered goods and/or services on behalf of an injured worker outside of a managed health care plan. The unit also develops the applications and approval processes for Managed Health Care Plans (MHCP) for Workers' Compensation.

Classified Positions:

- Rate Reserve Analyst