



# Why CompManagement

Proud to deliver workers' compensation claims management and cost containment strategies to nearly 30,000 hard working Ohio employers and have the endorsement of more than 160 associations, chambers of commerce, governmental agencies and public sector organizations.

## Savings

We annually save our clients **\$120 million** in workers' compensation premium paid with our three highest performing savings options being the administration of our Group Rating and Group Retrospective Rating programs and applying our cost reduction strategies related to settlements and handicaps.

We annually **SAVE** our clients **\$120 MILLION** in workers' compensation **PREMIUM PAID**

- Group Rating - programs administered by CompManagement have produced **over \$2.2 billion** in savings since the inception of the program in 1991.
- Group Retrospective Rating - **over \$115 million** has been earned by participants since implementation in 2009.
- Settlements - based on the most recent four years of data from BWC, we have settled **10% more settlements** than our nearest large competitor and have the **lowest** average of lump sum settlement amount paid out.
- Handicaps - based on the most recent four years of data from BWC, we have filed **35% more handicaps** than our nearest large competitor.

## Lower Rates

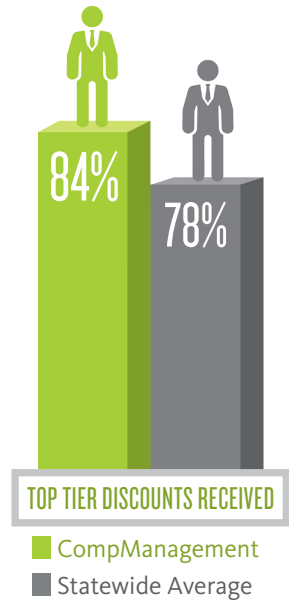
Understanding your experience modifier is key in reducing your workers' compensation costs. It is an excellent measurement of how your loss prevention and cost control practices stack up against the state average as well as others in the industry.

Our clients' experience modifier is **38% BELOW BASE** - **3x LOWER** than the **STATE AVERAGE**

- CompManagement clients average an experience modifier of .62 (38% below base) as opposed to the industry average of 13% below base. This **25 percent** difference has a direct impact on your workers' compensation premium.

## Top Tier Discounts

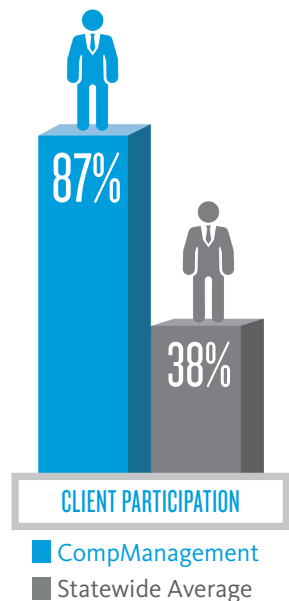
When comparing the number of organizations that are receiving a top tier discount ranging between 50 - 53 percent (maximum allowed by the Ohio Bureau of Workers' Compensation (BWC)) **more** clients qualify for group rating discounts between 50-53% with CompManagement than those of any similar large TPAs or the statewide average. Being able to qualify for the top tier discounts means clients are keeping their claim costs low, utilizing recommended return to work strategies for their injured workers as well as taking advantage of effective cost containment strategies - all areas that our experts at CompManagement assist our clients with on a daily basis so that they may qualify and keep their top level discount.



## Program Enrollment

**Nearly 90%** of CompManagement's clients are currently participating in at least one of the alternative rating solutions listed below to assist in reducing their annual costs far exceeding the statewide average.

- \$15,000 Medical Only
- 100% EM Cap
- Deductible Program
- Destination Excellence
- Drug Free Safety Program
- Individual Retrospective Rating
- Group Rating
- Group Retrospective Rating
- Grow Ohio
- One Claim Program
- Self Insurance





# Why CompManagement

## Personalized Service

We have found that by imbedding our colleagues strategically throughout the state, we have established a stronger local presence and model for service excellence. As such we are able to respond quickly to service needs as well as create operational efficiency.

- Five offices in Ohio located in Canton, Cincinnati, Cleveland, Columbus and Toledo with account managers, hearing representatives, claims professionals and other key colleagues in a local office near your organization.
- We retain 96% of clients with active claim volumes due to our service excellence model, cost reduction measures and program consultation.

## Aggressive Claims Management

We go beyond simple claims management to provide a consultative approach to strategies that will ensure compliance while improving efficiencies, outcomes and overall results. Our experienced claims team manages over 57,000 active claims each year. We focus on beginning with the end in mind – an optimal return to work - to ensure we set the right expectations throughout the claim’s life while always striving to avoid litigation.

## Hearing Representation

Our 20 hearing representatives are strategically located throughout the state and have an average of 23 years of Ohio workers’ compensation experience. Averaging over 18,000 hearings per year before the Bureau of Workers’ Compensation and the Industrial Commission of Ohio, they have an extensive background in preparing for and handling hearings to achieve the best outcomes for our clients.

## Educational Programs

We offer a robust schedule of educational sessions for both public and private employers covering cost reduction strategies, basics of workers’ compensation and premium reduction, alternative rating programs, return-to-work strategies, investigation tools, safety and loss control as well as a variety of other topics. We also offer a variety of online safety courses featuring a variety of compliance programs to meet OSHA/ PERRP’s core regulatory standards as well as on-site training of supervisors at the employer location(s). To keep our clients up-to-date on information from the BWC, provide helpful tips, case law updates and other industry trends, we also produce a quarterly newsletter, CompNotes.

## Industry Expertise

Our qualified team of colleagues provide expertise that is unmatched within the industry. The foundation of our staffing model is based upon the experience and wealth of knowledge that our team possesses resulting in the most experienced management team and staff in Ohio.

- Senior Management Team 25 years in industry
- Supervisors 25 years in industry
- Account Managers 21 years in industry
- Hearing Representatives 23 years in industry
- Claims Professionals 14 years in industry

## Technology & Reporting

Our technology solution, viaOne, allows you to use a Web browser to view all the detailed information you need related to your claims, as well as hardcopy documents stored by CompManagement. The system is secured from non-authorized users and provides immediate feedback and response. Information available includes: real time access to your claim information that includes reserve amounts and paid to date information from the BWC as well as information regarding hearings, access to documents, images and notes; a watch list of claims being closely monitored; alerts to track claim activity; a catalog of reports and adhoc querying options.

## Cost Reduction Strategies

We utilize a combination of techniques employed by our colleagues and specific programs designed to mitigate the primary cost drivers for our clients. Cost containment strategies are extremely important in the claims management process and having consistency year in and year out with those strategies proves to be beneficial for employers. CompManagement has demonstrated consistency in our Settlement and Handicap process for many years. Have the confidence in knowing that CompManagement not only focuses on when and where we can apply these strategies, but when we do, we generate the most savings for you, our valued client. Cost containment strategies are not simply about quantity, it’s about producing quality results!

In reviewing the most recent calendar year of data available from the Ohio Bureau of Workers' Compensation, CompManagement has:

- the highest ratio of handicaps filed per client than our nearest large competitor
- the highest ratio of settlements filed per client as well as the lowest average settlement paid out than our nearest large competitor