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**2010**

# **ANNUAL COMPLIANCE REPORT**

## **STATE OF MAINE WORKERS' COMPENSATION BOARD**



**JANUARY 1, 2010 - DECEMBER 31, 2010**

**OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

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MAINE WORKERS' COMPENSATION BOARD  
2010 ANNUAL COMPLIANCE REPORT

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## EXECUTIVE SUMMARY

- I. On August 9, 2011, the Maine Workers' Compensation Board of Directors unanimously approved the 2010 Annual Compliance Report (**January 1, 2010 through December 31, 2010**). This report represents the efforts of the Office of Monitoring, Audit and Enforcement (MAE Program) and the workers' compensation community.

### II. HISTORY

In 1997, the Maine Legislature, with the support of Governor Angus S. King, Jr., enacted Public Law 1997, Chapter 486 to establish the Office of Monitoring, Audit, and Enforcement with the goals of: (1) providing timely and reliable data to policymakers; (2) monitoring and auditing payments and filings; and (3) identifying those insurers, self-administered employers, and third-party administrators (collectively "insurers") not complying with minimum standards.

### III. COMPLIANCE OVERVIEW

The 2010 quarterly compliance in Table 1 represents static results based upon data received by the deadline for each quarter. This 2010 Annual Compliance Report represents static results based upon data received by March 21, 2011. Tables 2 and 3 show continued improvement in the performance of insurers since the pilot project.

#### A. Lost Time First Report Filings

*The Board's benchmark for lost time first report filings within 7 days is 85%.*

**Benchmark Exceeded.** Eighty-six percent (86%) of lost time first report filings were within 7 days.

#### B. Initial Indemnity Payments

*The Board's benchmark for initial indemnity payments within 14 days is 87%.*

**Benchmark Exceeded.** Eighty-nine percent (89%) of initial indemnity payments were within 14 days.

#### C. Initial Memorandum of Payment Filings

*The Board's benchmark for initial Memorandum of Payment (MOP) filings within 17 days is 85%.*

**Benchmark Exceeded.** Eighty-six percent (86%) of initial MOP filings were within 17 days.

#### D. Initial Indemnity Notice of Controversy Filings

*The Board's benchmark for initial indemnity Notice of Controversy (NOC) filings within 14 days is 90%.*

**Benchmark Exceeded.** Ninety-four percent (94%) of initial indemnity NOC filings were within 14 days.

#### E. Wage Information

Seventy-six percent (76%) of Wage Statement(s) and seventy-eight percent (78%) of the Schedule of Dependent(s) and Filing Status Statement(s) were filed within 30 days.

#### F. Initial Indemnity Payments > 44 Days

\$51,200 was issued to claimants in penalties under Section 205(3).

#### G. Late Filed Coverage Notices

\$98,600 was collected in penalties and \$3,700 in penalties are awaiting resolution under Section 360(1)(B). These monies go to the State General Fund.

#### H. Utilization Analysis

Eighteen percent (18%) of all lost time first reports were "denied" and thirty-nine percent (39%) of all claims for compensation were denied.



#### IV. CAVEATS & EXPLANATIONS

##### A. General

- Question marks ("?",) within this report indicate that the insurer did not provide all the data required to measure compliance.

##### B. Lost Time First Report Filings

- Compliance with the lost time first report filing obligation exists when the lost time first report is filed (accepted Electronic Data Interchange (EDI) transaction, with or without errors) within 7 days of the employer receiving notice or knowledge of an employee injury that has caused the employee to lose a day's work.
- When a medical only first report was received and later converted to a lost time first report, if the received date minus the date of the employer's notice or knowledge of incapacity was less than zero, the filing was considered compliant.

##### C. Initial Indemnity Payments

Compliance with the Initial Indemnity Payment obligation exists when the check is mailed within the later of: (a) 14 days after the employer's notice or knowledge of incapacity or (b) the first day of compensability plus 6 days.

##### D. Initial Memorandum of Payment (MOP) Filings

Compliance with the Initial Memorandum of Payment filing obligation exists when the MOP is received within 17 days of the employer's notice or knowledge of incapacity.

##### E. Initial Indemnity Notice of Controversy (NOC) Filings

- Measurement excludes filings submitted with full denial reason codes 3A-3H (No Coverage).
- Compliance with the Initial Indemnity Notice of Controversy filing obligation exists when the NOC is filed (accepted EDI transaction, with or without errors) within 14 days of the employer receiving notice or knowledge of the incapacity or death.

#### V. CORRECTIVE ACTION PLANS (CAPs)

Corrective Action Plans are implemented for insurers with chronic poor compliance. Elements of the CAPs are reviewed and updated each quarter to track compliance changes and ensure that the elements of the plan are being met.

The following insurers had CAPs in place for all or part of 2010:

Insurer (alpha order)	Market Share by Premiums Written
AIG (now Chartis)	3%
Berkley Administrators of Connecticut	Not Applicable - TPA
Cambridge Integrated Services	Not Applicable - TPA
Claimetrics	Not Applicable - TPA
CNA	1%
Crawford & Company	Not Applicable - TPA
GAB Robins	Not Applicable - TPA
Gallagher Bassett Services, Inc.	Not Applicable - TPA
Hartford	4%
Liberty Mutual	9%
Meadowbrook	Not Applicable - MGA
Old Republic	< 1%
Sentry	Not Applicable - TPA
Specialty Risk Services	Not Applicable - TPA
Zurich	1%





**This 2010 Annual Compliance Report was prepared by the following MAE staff members:**

<b>Name</b>	<b>Position</b>	<b>Annual Report Role</b>
Anne Poulin	Secretary Associate	Administrative Support
Brad Howard	Management Analyst	Research & Compilation
Carrie Pelletier	Management Analyst	Research & Compilation
Kathleen Schulz	Management Analyst	Research & Compilation
Kimberlee Barriere	Director, MAE Program	Editor



# Annual Compliance Summary

**Table 1 2010 Quarterly Compliance Reports**

	Benchmark	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
<b>Lost Time First Report Filings</b> Received within 7 Days	85%	86%	87%	87%	87%
<b>Initial Indemnity Payments</b> Made within 14 Days	87%	88%	89%	88%	90%
<b>Initial Memorandum of Payment Filings</b> Received within 17 Days	85%	87%	87%	85%	88%
<b>Initial Indemnity Notice of Controversy Filings</b> Received within 14 Days	90%	93%	94%	94%	95%

**Table 2 Annual Compliance**

	1997 <sup>1</sup>	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>Lost Time First Report Filings</b> Received within 7 Days	37%	80%	82%	82%	86%	86%	84%	87%	89%	84%	86%
<b>Initial Indemnity Payments</b> Made within 14 Days	59%	83%	85%	86%	85%	87%	87%	87%	89%	89%	89%
<b>Initial Memorandum of Payment Filings</b> Received within 17 Days	57%	77%	81%	82%	83%	84%	84%	85%	88%	87%	86%
<b>Initial Indemnity Notice of Controversy Filings</b> Received within 14 Days <sup>2</sup>					91%	92%	89% <sup>3</sup>	89%	90%	94%	94%

**Table 3 Percentage Change Over Time Since 1997**

	1997 <sup>1</sup>	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>Lost Time First Report Filings</b> Received within 7 Days	0%	117%	122%	124%	133%	134%	130%	136%	141%	127%	132%
<b>Initial Indemnity Payments</b> Made within 14 Days	0%	39%	44%	44%	44%	46%	46%	47%	49%	49%	51%
<b>Initial Memorandum of Payment Filings</b> Received within 17 Days	0%	36%	42%	44%	46%	48%	49%	49%	55%	54%	51%
<b>Initial Indemnity Notice of Controversy Filings</b> Received within 14 Days <sup>2</sup>					0%	1%	-2%	-3%	-1%	2%	3%

<sup>1</sup> Based on sample data.

<sup>2</sup> Benchmark changed in 2007 from 17 days to 14 days.

<sup>3</sup> Second quarter excluded.





## High Compliance Performers

Entities large and small have developed the policies, processes and systems necessary to achieve or exceed the benchmark compliance levels relative to forms filing, as well as the initial indemnity payments that put money into injured Maine employees' households. The Board wishes to recognize them for their excellence in these areas.

These high-performing entities run the gamut of size, location and organization type, i.e. insurer, TPA, self-insured self-administered employer.

### 2010 High Compliance Performers

Benchmark Category:	First Report Filings	Initial Payments	Initial MOP Filings	Initial NOC Filings
---------------------	----------------------	------------------	---------------------	---------------------

Insurers/TPAs				
Acadia Insurance	90%	87%	91%	98%
Broadspire Services	93%	94%	100%	100%
Chartis Insurance	88%	91%	91%	90%
Claims Management (Wal-Mart)	97%	92%	94%	97%
Maine Employers' Mutual Insurance	86%	91%	90%	94%
Synernet	94%	97%	91%	99%
Trident Insurance Services	88%	88%	100%	100%
Willis of Northern New England	94%	94%	93%	98%

Self-Insureds				
Bath Iron Works	99%	98%	100%	96%
City of Bangor	95%	100%	100%	100%
Hannaford Brothers	95%	97%	89%	100%
Maine Automobile Dealers Association	96%	89%	100%	91%
Maine Municipal Association	92%	87%	87%	95%
Maine School Management Association	93%	95%	97%	95%
State of Maine Workers' Comp. Trust	93%	96%	88%	99%

#### Board Benchmarks:

- 85% of Lost Time First Report filings received within 7 days
- 87% of Initial Indemnity Payments made within 14 days
- 85% of Initial Memorandum of Payment filings received within 17 days
- 90% of Initial Indemnity Notice of Controversy filings received within 14 days

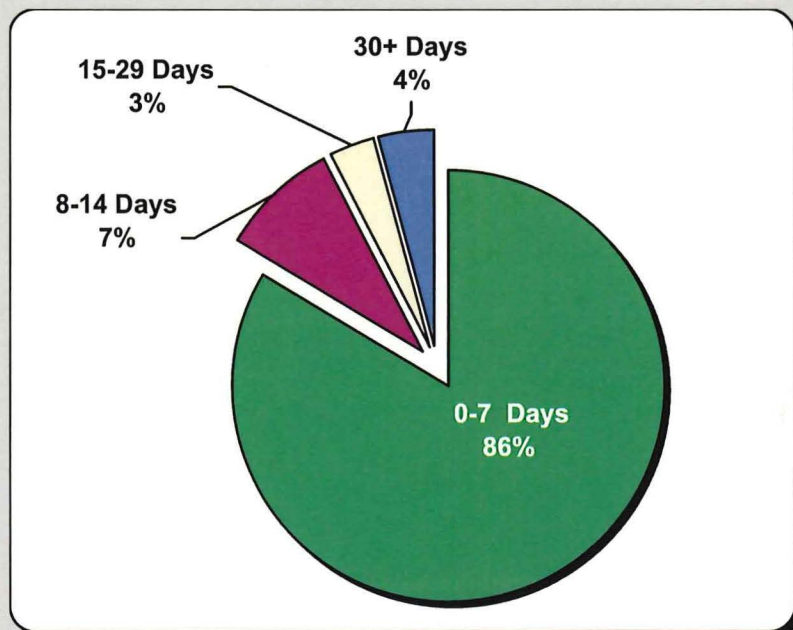
#### Qualifications:

- Must have filed more than one MOP in the year.



## LOST TIME FIRST REPORT FILINGS

**Chart 1 Timeliness Distribution**



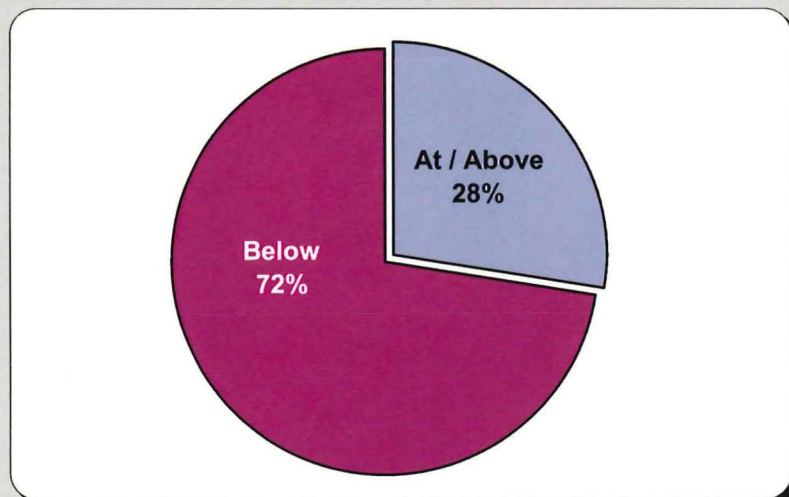
**Table 4**

Received Within:			
0-7	Days	12,003	86%
8-14	Days	982	7%
15-29	Days	456	3%
30+	Days	488	4%
Total		13,929	100%

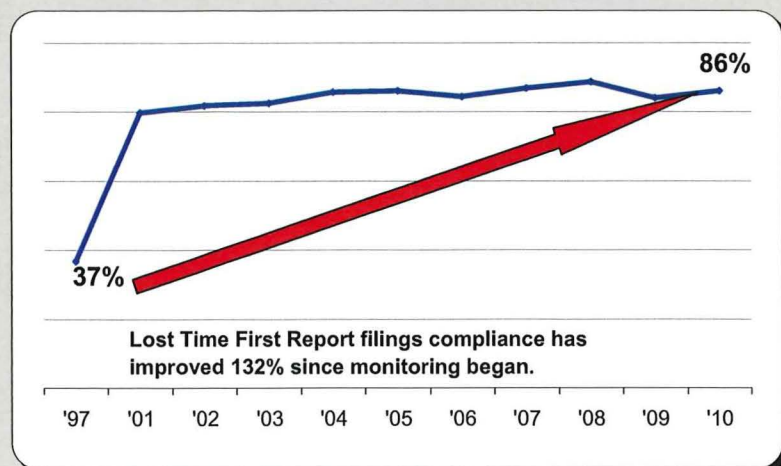
**Table 5**

Above vs. Below Benchmark:		
At / Above	21	28%
Below	55	72%
Total	76	100%

**Chart 2 % of Insurers Above vs. Below 85% Benchmark**



**Chart 3 Compliance Trend 1997 - 2010**



### Summary

The Board received 13,929 lost time first reports. This represents 574 more reports than in 2009.

The 2010 compliance rate of 86% for lost time first report filings has increased from the 2009 compliance rate. However, as can be seen in Chart 2, only 28% of insurers were at or above the benchmark in 2010, indicating a need for broad improvement.

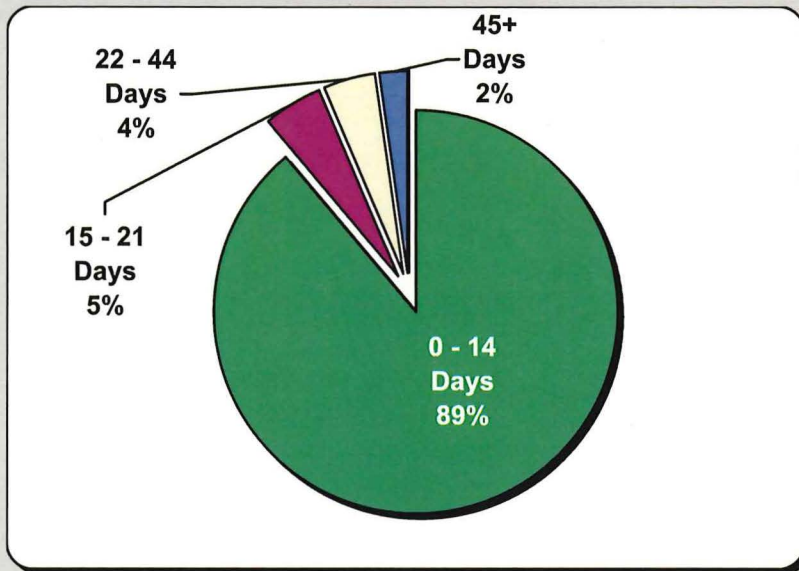
Incorrect or unknown employer UIAN numbers continue to be an issue. Accurate UIAN data ensures that claims received at the Board are linked to the appropriate insurance policy and claim administrator in a timely manner, thus reducing workloads for all parties. Attention will continue to be placed on improving this area.





## INITIAL INDEMNITY PAYMENTS

**Chart 4 Timeliness Distribution**



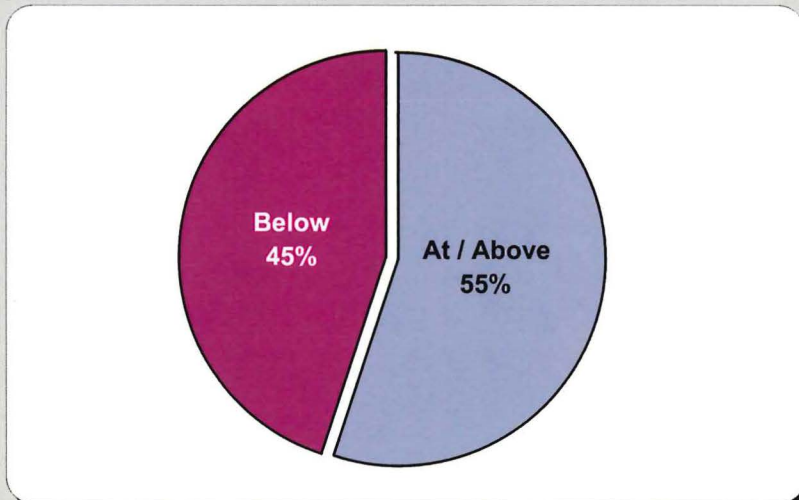
**Table 6**

Made Within:			
0 - 14 Days	3,515	89%	
15 - 21 Days	192	5%	
22 - 44 Days	148	4%	
45+ Days	85	2%	
? Days	5	0%	
<b>Total</b>	<b>3,945</b>	<b>100%</b>	

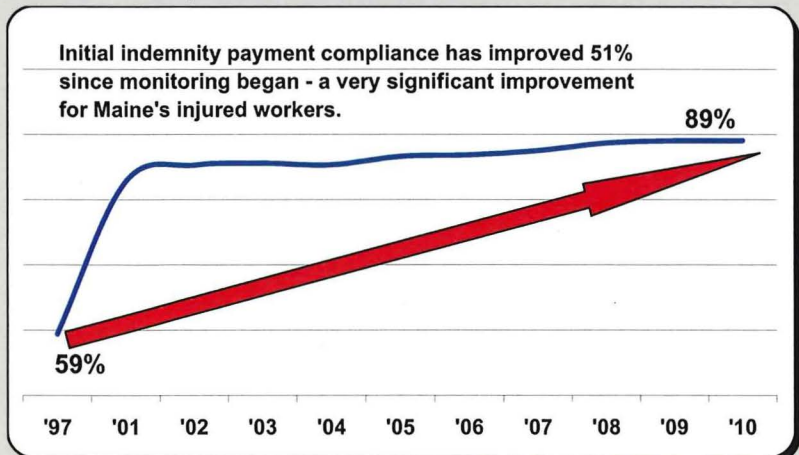
**Table 7**

Above vs. Below Benchmark:			
At / Above	39	55%	
Below	32	45%	
	<b>71</b>	<b>100%</b>	

**Chart 5 % of Insurers Above vs. Below 87% Benchmark**



**Chart 6 Compliance Trend 1997 - 2010**



### Summary

Injured workers in the State of Maine continue to benefit from the high (89%) compliance rate of initial indemnity payments.

In fact, compliance has improved by 30 points since monitoring began, from 59% to 89%, resulting in Maine households receiving much-needed money on time.

On a broader level, timely initial indemnity payments are a key factor in controlling workers' compensation claim costs.

However, as can be seen in Chart 5, much work still remains in this area. Analysis will continue to focus on identifying best practices followed by those with high compliance rates in order to identify solutions that might help those at the other end of the spectrum to improve their results.



## INITIAL MEMORANDUM OF PAYMENT FILINGS

Chart 7 Timeliness Distribution

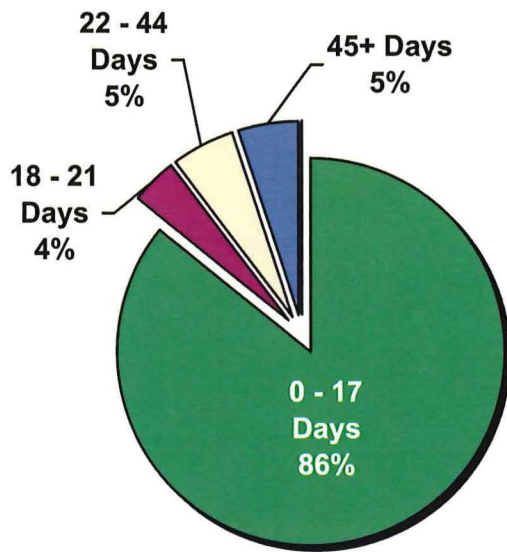


Table 8

Received Within:			
0 - 17	Days	3,410	86%
18 - 21	Days	148	4%
22 - 44	Days	207	5%
45+	Days	175	5%
?	Days	5	0%
Total		3,945	100%

Table 9

Above vs. Below Benchmark:		
At / Above	39	55%
Below	32	45%
Total		71 100%

Chart 8 % of Insurers Above vs. Below 85% Benchmark

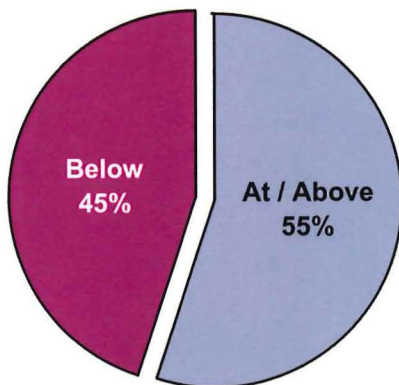
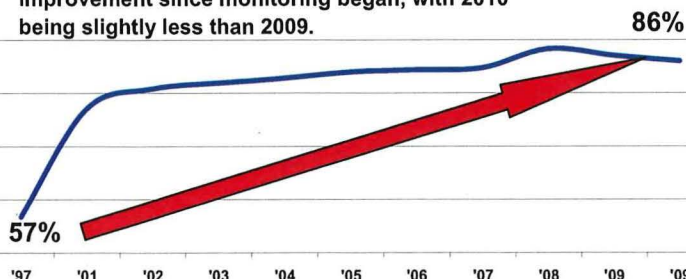


Chart 9 Compliance Trend 1997 - 2010

Initial MOP compliance has shown steady improvement since monitoring began, with 2010 being slightly less than 2009.



### Summary

While a Memorandum of Payment (MOP) filing does not have the same tangible benefit to the injured employee as the payment itself, it is a key indicator of how well insurers are complying with the administrative requirements of the Act.

Studies by the Workers' Compensation Research Institute indicate that proper claims administration and timely payment of claims reduces both the overall cost of claims and also the time required to process a claim through the dispute resolution system.

As can be seen in Chart 7, the MOP benchmark is being met at an aggregate level, but as Chart 8 indicates, nearly half of all insurers are below benchmark, a clear opportunity for improvement going forward.





## INITIAL INDEMNITY NOTICE OF CONTROVERSY FILINGS

Chart 10 Timeliness Distribution

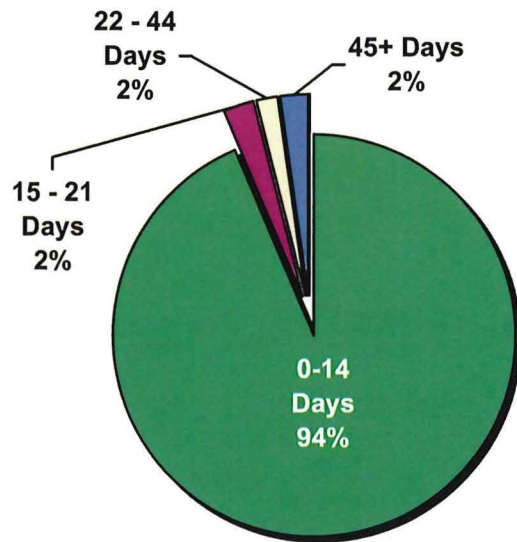


Table 10

Received Within:			
0 - 14	Days	2,385	94%
15 - 21	Days	62	2%
22 - 44	Days	47	2%
45+	Days	39	2%
Total		2,533	100%

Table 11

Above vs. Below Benchmark:		
At / Above	38	67%
Below	19	33%
		57 100%

Chart 11 % of Insurers Above vs. Below 90% Benchmark

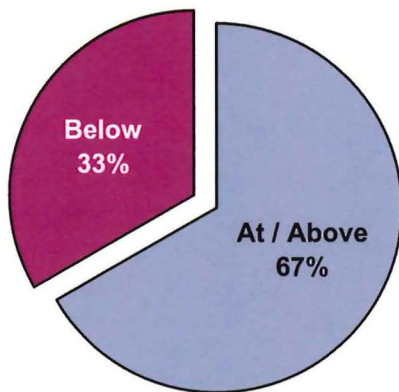
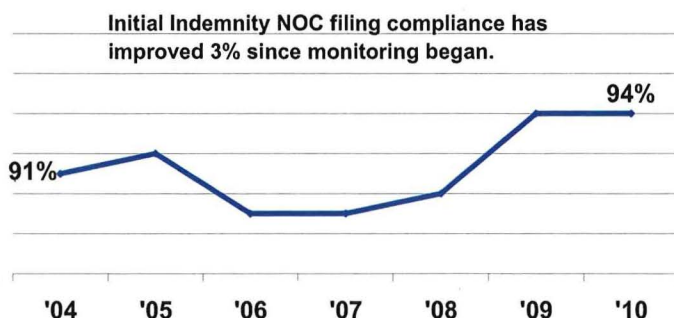


Chart 12 Compliance Trend 2004 - 2010



### Summary

The benchmark for the timely filing of the Initial Indemnity Notice of Controversy (NOC) was tightened from 17 to 14 days effective 2007.

In 2010 there were 7% more Initial Indemnity NOC filings in the dispute resolution system at the Board compared to 2009. Despite having more Initial Indemnity Notice of Controversy filings in the system, the compliance remained the same for this performance indicator.

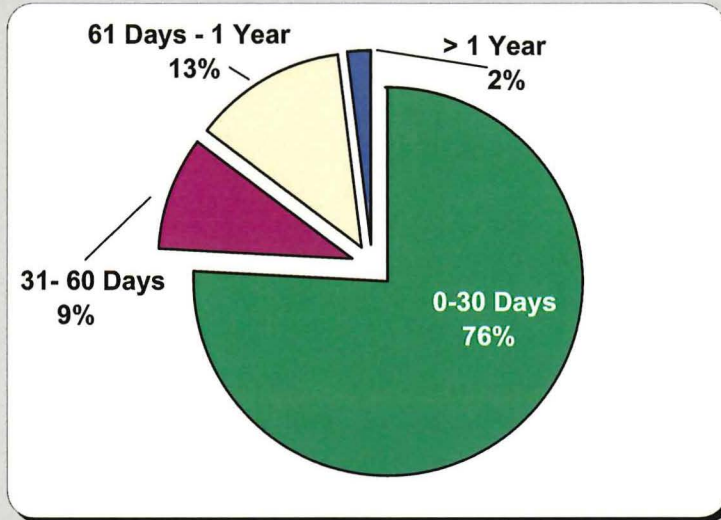
Furthermore, while only 61% of insurers were at or above benchmark last year, that percentage has increased to 67% in 2010.



## WAGE INFORMATION

Wage information (WCB-2 and WCB 2A forms) must be filed within 30 days of an employer's notice or knowledge of a claim for compensation (Section 303, effective 8/10/00). This includes both compensated and controverted claims where a claim for compensation has been made.

**Chart 13 Wage Statement Timeliness Distribution**

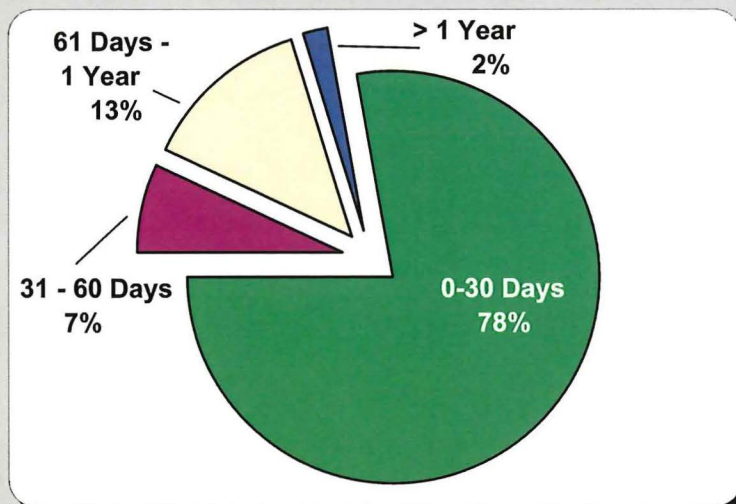


**Table 12**

Received Within:		
0-30 Days	5,880	76%
31-60 Days	726	9%
61 Days-1 Year	993	13%
> 1 Year	156	2%
<b>Total</b>	<b>7,755</b>	<b>100%</b>

**Wage Statement(s):** 5,937 (77%) of the 7,760 Wage Statement(s) that were due in 2010 were filed timely, 1,642 (21%) were filed late, and 181 (2%) remain outstanding.

**Chart 14 Schedule of Dependent(s) and Filing Status Statement Timeliness Distribution**



**Table 13**

Received Within:		
0-30 Days	6,084	78%
31-60 Days	538	7%
61 Days-1 Year	1,045	13%
> 1 Year	149	2%
<b>Total</b>	<b>7,816</b>	<b>100%</b>

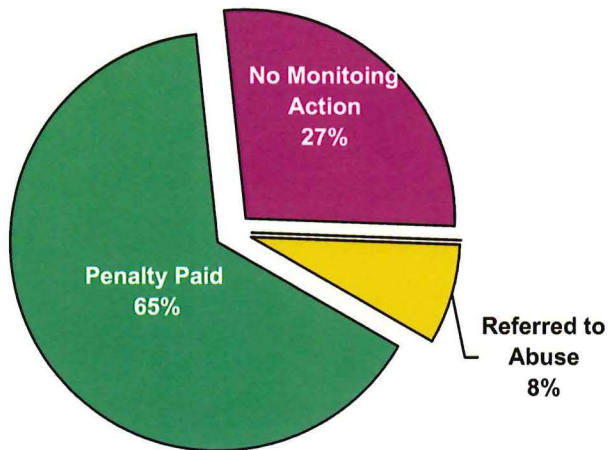
**Schedule of Dependent(s) and Filing Status Statement(s):** 6,113 (79%) of the 7,722 Schedule of Dependent(s) and Filing Status Statement(s) due in 2010 were filed timely, 1,464 (19%) were filed late, and 145 (2%) remain outstanding.





## INITIAL INDEMNITY PAYMENTS > 44 DAYS

Chart 15 Penalty Distribution



Title 39-A M.R.S.A. Section 205(3) states \$50 per day must be added and paid to the worker for each day over 30 days in which the benefit is not paid. This process tracks compliance with this requirement.

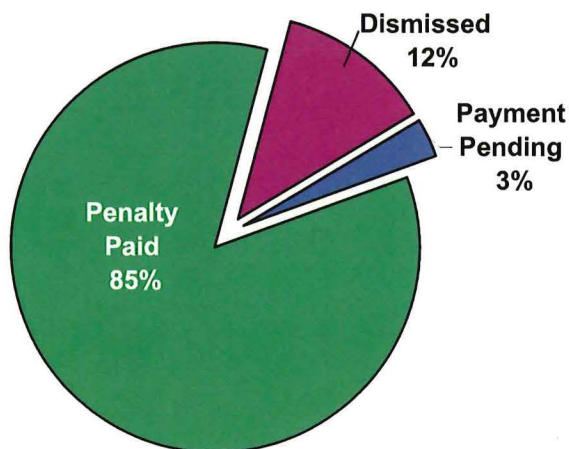
Table 14

Penalty Distribution:		
Penalty Paid	50	65%
No Monitoring Action	21	27%
Payment Pending	0	0%
Referred to Abuse	6	8%
<b>Total</b>	<b>77</b>	<b>100%</b>

**\$51,200 issued to claimants in penalties.**  
**\$ 0 in penalties awaiting resolution.**

## LATE FILED COVERAGE NOTICES

Chart 16 Complaint Distribution



Board Rules & Regulations Chapter 3 Section 5 states that the Notice of Workers' Compensation Insurance must be filed within 14 days of the effective date in order to be compliant. This process tracks compliance with this requirement.

Table 15

Complaint Distribution:		
Penalty Paid	986	85%
Dismissed	141	12%
Payment Pending	37	3%
<b>Total</b>	<b>1,164</b>	<b>100%</b>

**\$98,600 collected in penalties.**  
**\$ 3,700 in penalties not yet received.**



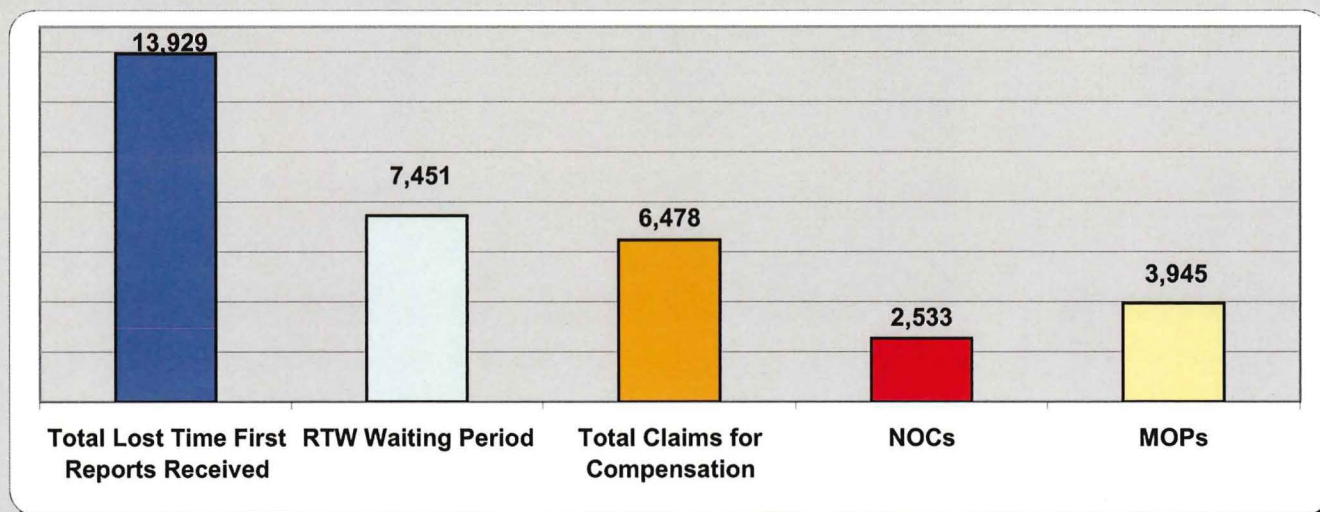
## UTILIZATION ANALYSIS

### Summary

Of the 13,929 lost time First Report filings in 2010, 54% resulted in the employee returning to work within the waiting period. Also, 18% of all lost time First Reports and 39% of all claims for compensation were "denied" in 2010. This represents an increase in the percent of claims for compensation denied.

The number of initial indemnity NOCs filed by an insurer, contrasted with the number of Initial MOPs filed by the insurer, may be used as one of many claims administration indicators that result in an insurer being referred for audit for possible violations of the Act.

**Chart 17 Distribution of Lost Time First Reports**



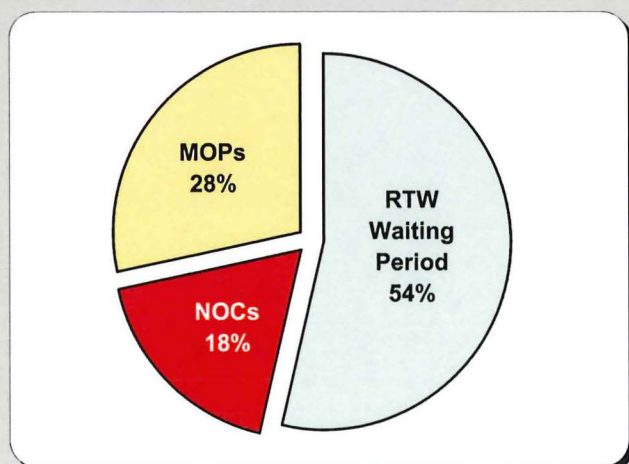
**Table 16 % of Lost Time First Reports Denied**  
(Initial Indemnity NOCs / Lost Time First Reports)

2010 =	18%
2009 =	18%
2008 =	19%

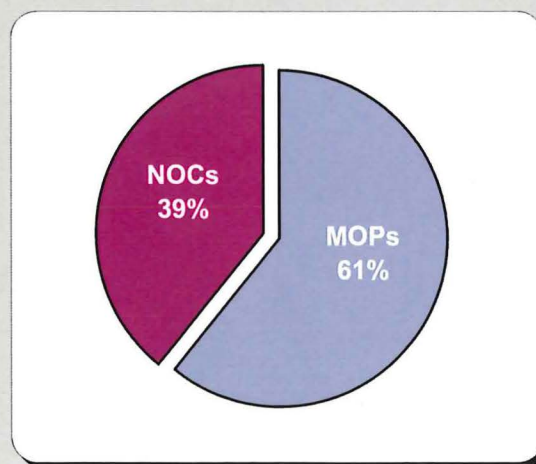
**Table 17 % of Claims for Compensation Denied**  
(Initial Indemnity NOCs / Claims for Compensation)

2010 =	39%
2009 =	37%
2008 =	40%

**Chart 18 Lost Time First Reports Analysis**



**Chart 19 Claims for Compensation Analysis**



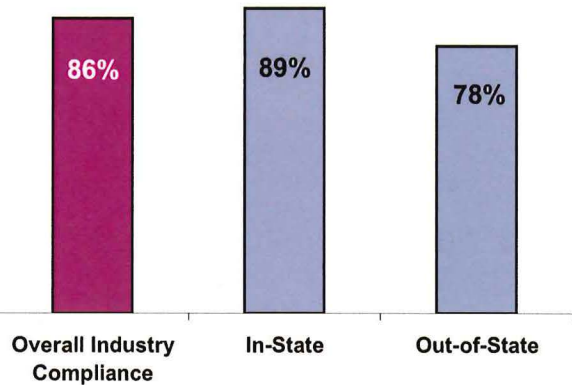




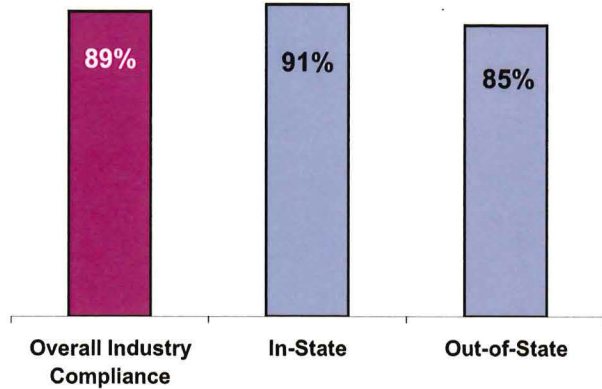
## In-State vs. Out-of-State Comparisons

As can be seen in the charts below, In-State insurers significantly out-perform their Out-of-State counterparts in all four benchmarks. In-State insurers also make up roughly two-thirds of the filings.

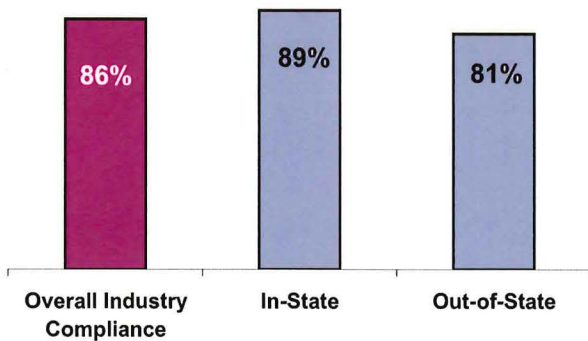
**Lost Time First Report Filings Compliance**



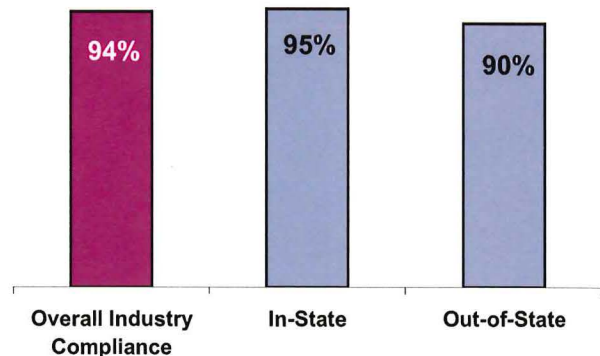
**Initial Indemnity Payments Compliance**



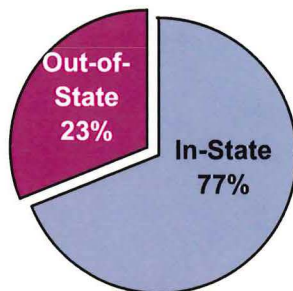
**Initial MOP Filings Compliance**



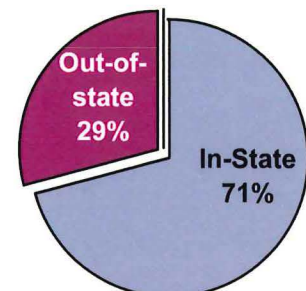
**Initial Indemnity NOC Filings Compliance**



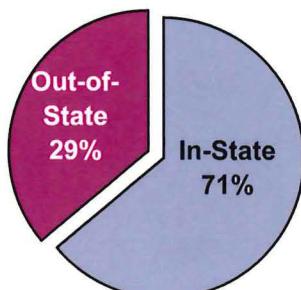
**% of Lost Time First Report Filings**



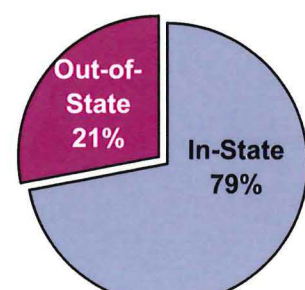
**% of Initial Indemnity Payments**



**% of Initial MOP Filings**



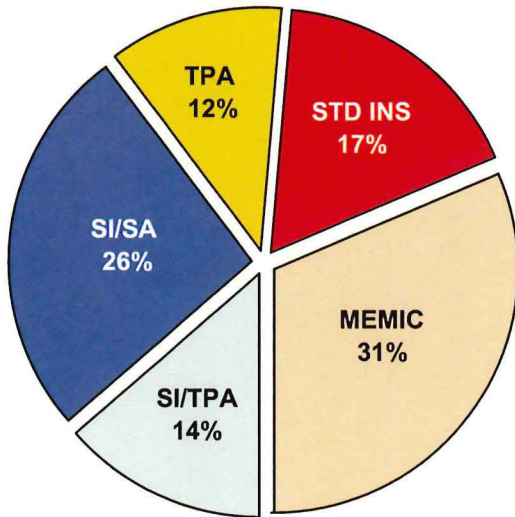
**% of Initial Indemnity NOC Filings**



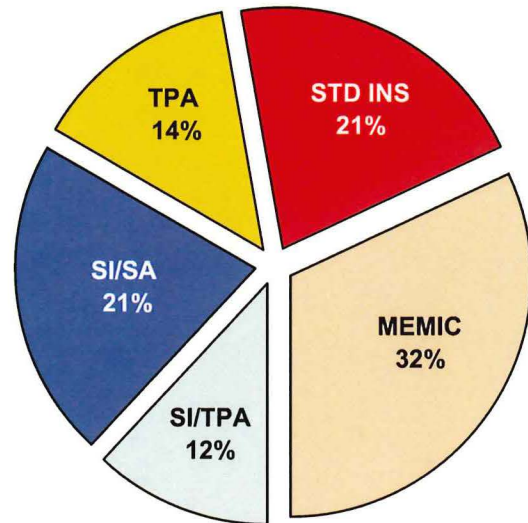


## Volume by Type of Insurer

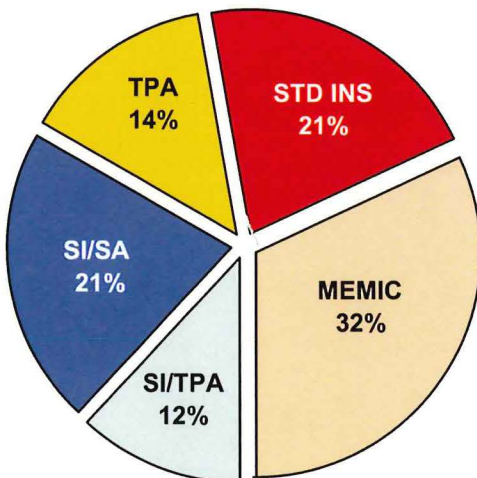
**Lost Time First Report Filings**



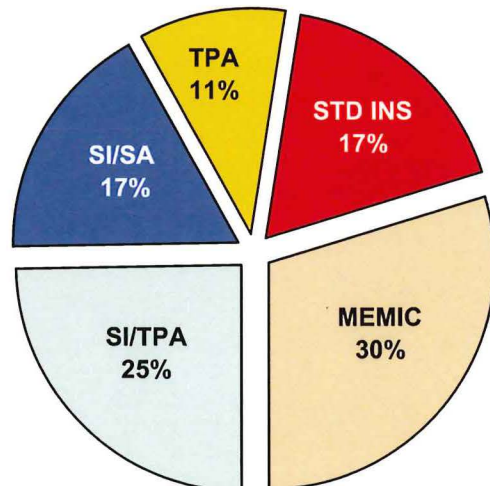
**Initial Indemnity Payments**



**Initial Memorandum of Payment Filings**



**Initial Indemnity Notice of Controversy Filings**



**KEY:**

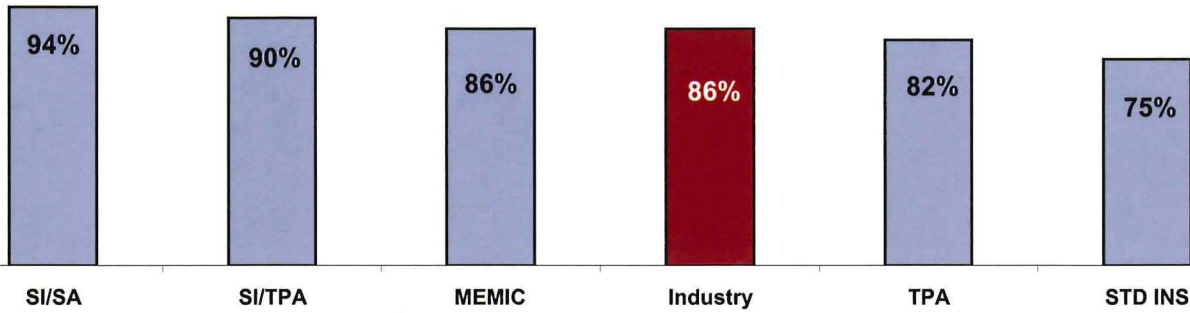
<b>SI/SA</b>	Self-Insured, Self-Administered Employer
<b>SI/TPA</b>	Self-Insured, TPA-Administered Employer
<b>STD INS</b>	Standard Insurer (excluding MEMIC), Self-Administered
<b>TPA</b>	Standard Insurer (excluding MEMIC), TPA Administered



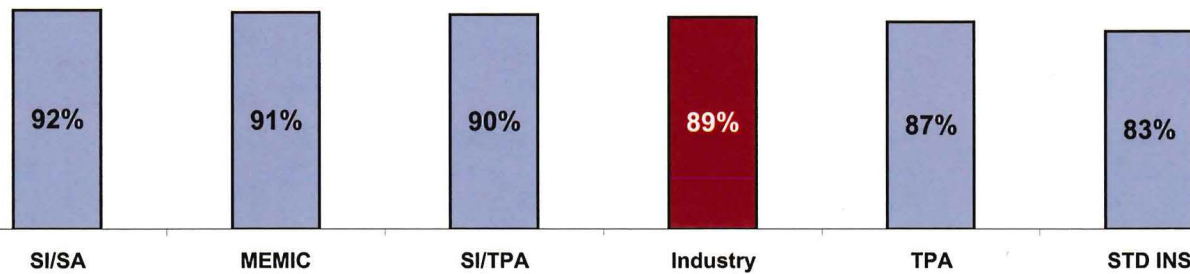


## Compliance by Type of Insurer

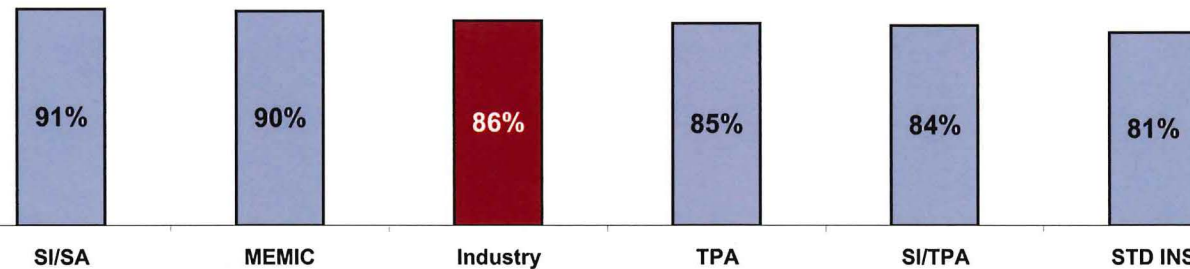
**Lost Time First Report Filings: Benchmark = 85%**



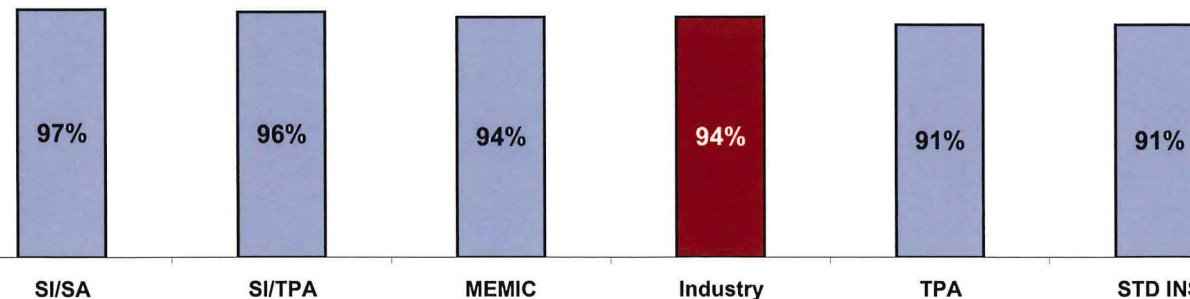
**Initial Indemnity Payments: Benchmark = 87%**



**Initial Memorandum of Payment Filings: Benchmark = 85%**



**Initial Indemnity Notice of Controversy Filings: Benchmark = 90%**



**KEY:**

- SI/SA** Self-Insured, Self-Administered Employer
- SI/TPA** Self-Insured, TPA-Administered Employer
- STD INS** Standard Insurer (excluding MEMIC), Self-Administered
- TPA** Standard Insurer (excluding MEMIC), TPA Administered



**2010 INSURER COMPLIANCE - Group Level Compliance Percents**

<b>INSURANCE GROUP</b>	<b>FROI Compliance Benchmark: 85%</b>	<b>PAY Compliance Benchmark: 87%</b>	<b>MOP Compliance Benchmark: 85%</b>	<b>NOC Compliance Benchmark: 90%</b>
ACADIA INSURANCE	90%	87%	91%	98%
ACE INSURANCE	82%	87%	85%	92%
ARCH INSURANCE	81%	86%	86%	92%
ARGONAUT INSURANCE	76%	67%	67%	100%
ARROW MUTUAL INSURANCE*	100%	100%	100%	No filings
ARROWOOD INDEMNITY*	0%	No filings	No filings	0%
BATH IRON WORKS	99%	98%	100%	96%
BERKLEY RISK ADMINISTRATORS	79%	86%	100%	0%
BROADSPIRE SERVICES	93%	94%	100%	100%
CAMBRIDGE INTEGRATED SERVICES	53%	60%	60%	No filings
CANNON COCHRAN MANAGEMENT SVS.	89%	86%	83%	94%
CHARTIS INSURANCE (Formerly AIG)	88%	91%	91%	90%
CHESTERFIELD SERVICES	75%	100%	50%	67%
CHUBB INSURANCE	23%	60%	20%	33%
CHURCH MUTUAL INSURANCE*	0%	0%	0%	No filings
CIANBRO CORPORATION	50%	100%	50%	100%
CITY OF BANGOR	95%	100%	100%	100%
CLAIMS MANAGEMENT (WAL-MART)	97%	92%	94%	97%
CNA INSURANCE	70%	89%	78%	75%
CONSTITUTION STATE SERVICES	66%	100%	92%	86%
CONTINENTAL INDEMNITY*	67%	100%	100%	No filings
CORVEL*	33%	50%	100%	No filings
COTTINGHAM & BUTLER	58%	73%	60%	80%
CRUM & FORSTER*	25%	50%	50%	100%
ESIS	81%	89%	87%	83%
F.A. RICHARD*	33%	No filings	No filings	No filings
FEDERATED MUTUAL INSURANCE*	0%	No filings	No filings	No filings
FIREMAN'S FUND INSURANCE*	100%	100%	100%	No filings
FUTURECOMP	89%	89%	82%	97%
GAB ROBINS	54%	100%	100%	No filings
GALLAGHER BASSETT SERVICES	79%	88%	87%	97%
GREAT AMERICAN INSURANCE*	0%	No filings	No filings	0%
GREAT DIVIDE INSURANCE*	0%	100%	0%	No filings
GREAT WEST INSURANCE*	0%	100%	100%	No filings
GUARD INSURANCE	81%	84%	79%	71%
HANNAFORD BROTHERS	95%	97%	89%	100%
HANOVER INSURANCE	76%	89%	85%	100%
HARLEYSVILLE INSURANCE*	0%	0%	0%	No filings
HARTFORD INSURANCE	84%	88%	87%	95%
HELMSMAN MANAGEMENT SERVICES	73%	93%	100%	80%
LIBERTY MUTUAL INSURANCE	72%	84%	85%	91%
MACY'S CORPORATE SERVICES*	50%	100%	100%	No filings
MAINE AUTOMOBILE DEALERS ASSOC.	96%	89%	100%	91%
MAINE EMPLOYERS' MUTUAL INSURANCE	86%	91%	90%	94%
MAINE HEALTHCARE ASSOCIATION	86%	82%	79%	91%
MAINE MOTOR TRANSPORT ASSOC.	97%	82%	92%	95%
MAINE MUNICIPAL ASSOCIATION	92%	87%	87%	95%
MAINE SCHOOL MANAGEMENT ASSOC.	93%	95%	97%	95%
MEADOWBROOK	42%	80%	40%	0%
NATIONAL INTERSTATE INSURANCE	50%	100%	100%	100%
NGM INSURANCE	40%	75%	88%	0%
OLD REPUBLIC INSURANCE	77%	78%	84%	69%
ONEBEACON INSURANCE	25%	100%	100%	100%
PATRIOT INSURANCE	59%	88%	88%	0%





**2010 INSURER COMPLIANCE - Group Level Compliance Percents**

INSURANCE GROUP	FROI Compliance Benchmark: 85%	PAY Compliance Benchmark: 87%	MOP Compliance Benchmark: 85%	NOC Compliance Benchmark: 90%
PEERLESS INSURANCE	75%	83%	77%	98%
PROTECTIVE INSURANCE	13%	57%	14%	No filings
PUBLIC SERVICE MUTUAL INSURANCE	0%	0%	0%	No filings
RISK ENTERPRISE MANAGEMENT	56%	90%	39%	80%
SAFETY NATIONAL INSURANCE	60%	50%	0%	100%
SEDGWICK CLAIMS MANAGEMENT	82%	86%	85%	91%
SENTRY INSURANCE	64%	71%	43%	0%
SPARTA INSURANCE	56%	83%	75%	100%
SPECIALTY RISK SERVICES	82%	82%	78%	94%
STATE OF MAINE WC TRUST	93%	96%	88%	99%
SYNERNET	94%	97%	91%	99%
T.H.E. INSURANCE*	0%	No filings	No filings	No filings
THE FRANK GATES SERVICE COMPANY	46%	83%	83%	50%
TOWER INSURANCE*	50%	100%	50%	No filings
TRAVELERS INSURANCE	68%	79%	79%	96%
TRIDENT INSURANCE SERVICES	88%	88%	100%	100%
UTICA INSURANCE*	0%	0%	0%	100%
VANLINER INSURANCE*	33%	33%	0%	100%
WILLIS OF NORTHERN NEW ENGLAND	94%	94%	93%	98%
XL SPECIALTY INSURANCE	44%	100%	100%	No filings
YORK CLAIMS SERVICE*	0%	0%	0%	No filings
ZURICH INSURANCE	78%	84%	78%	87%

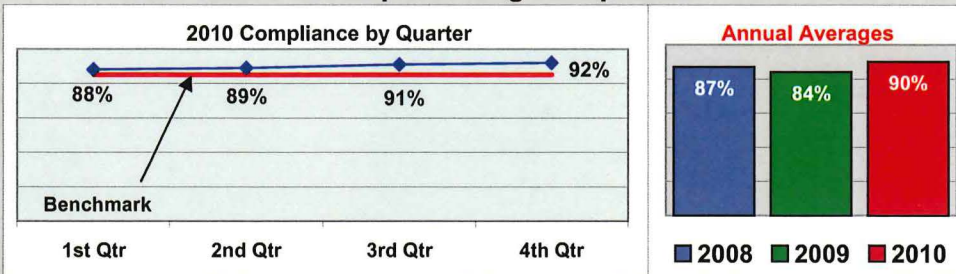




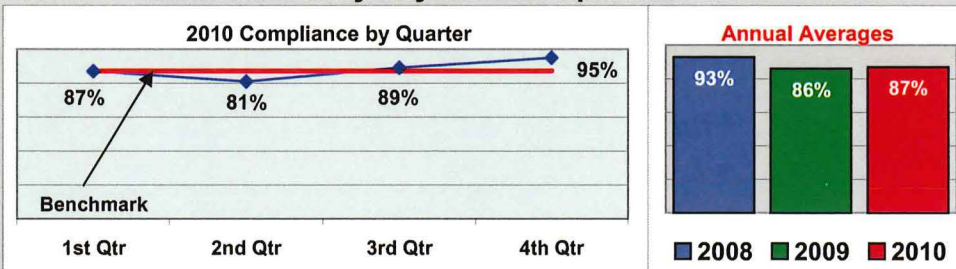
# Annual Compliance Report 01/01/2010 - 12/31/2010

## ACADIA INSURANCE

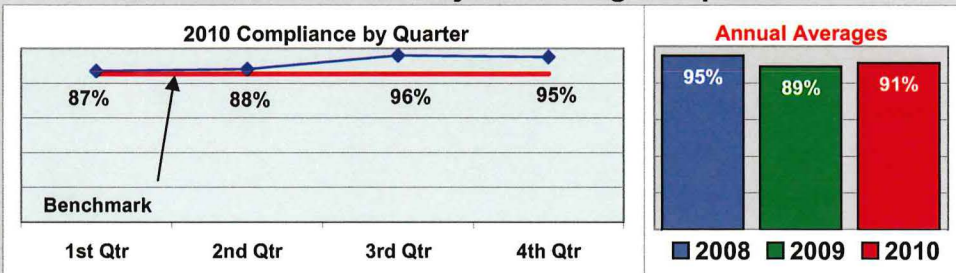
### Lost Time First Report Filing Compliance



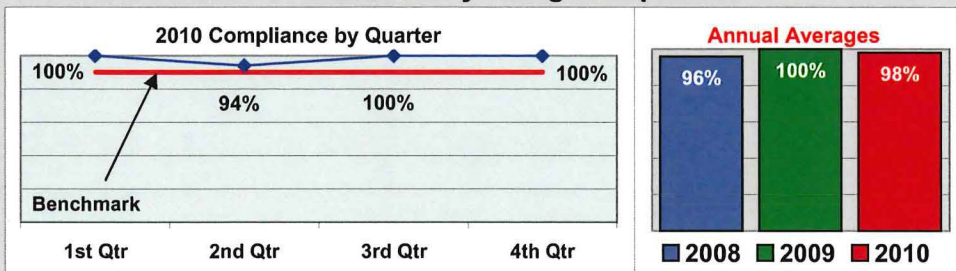
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

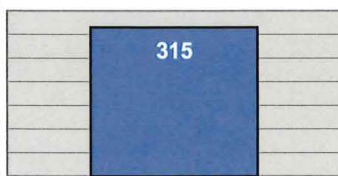
Acadia Insurance is an insurer that administered its own claims in 2010 under the following rating companies:

Acadia Insurance  
Cadillac Mountain Insurance  
Continental Western Insurance  
Fireman's Ins. Co. of Wash. DC  
Union Insurance

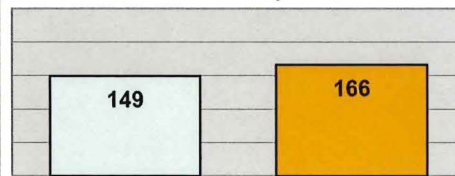
Acadia Insurance is a High Compliance Performer for 2010. It has met or exceeded each of the Board's performance benchmarks.

### Utilization Analysis

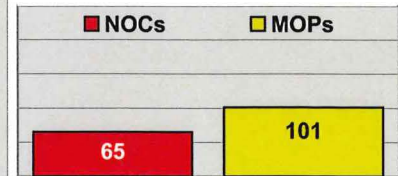
#### Lost Time First Reports Received



#### Activity on Lost Time First Reports



#### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied (Initial Indemnity NOCs / Lost Time First Reports)

21%

#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

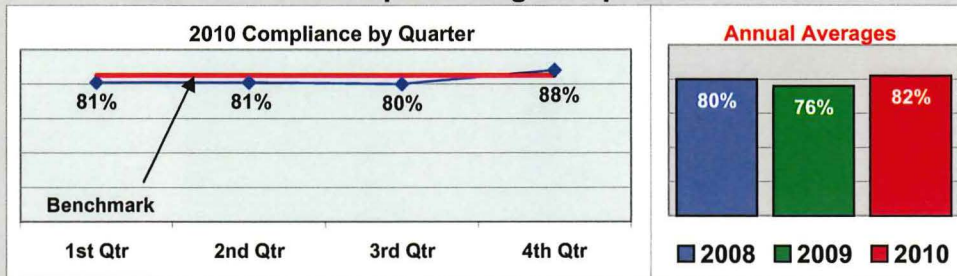
39%



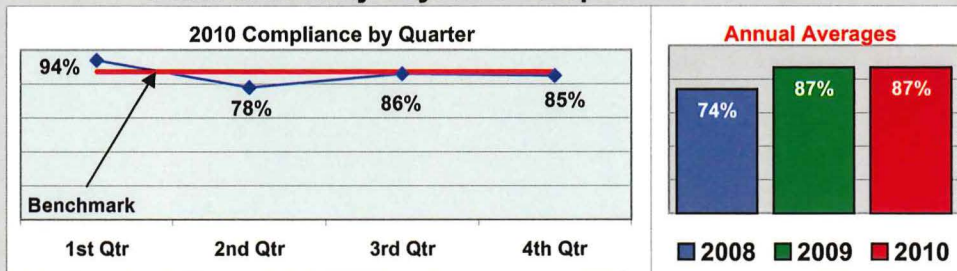
# Annual Compliance Report 01/01/2010 - 12/31/2010

## ACE INSURANCE

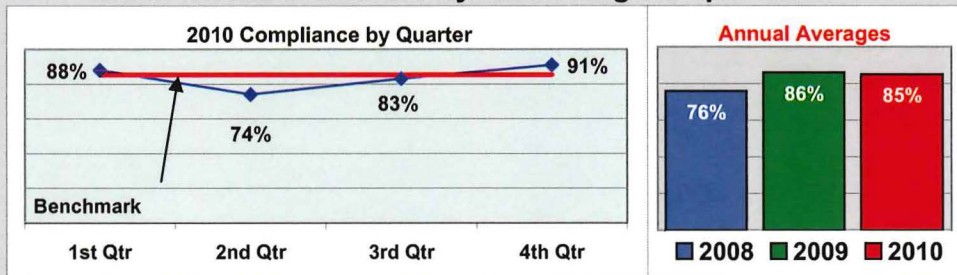
### Lost Time First Report Filing Compliance



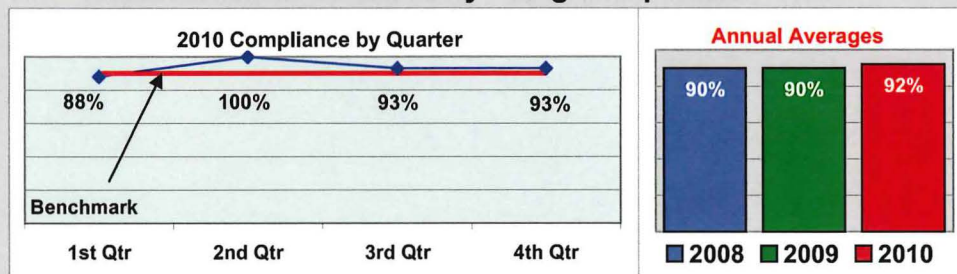
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Ace Insurance is an insurer that used third parties to administer claims in 2010 under the following rating companies:

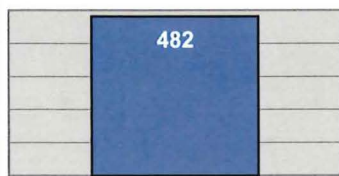
Ace American Insurance  
Ace Indemnity Insurance  
Ace Fire Underwriters Insurance  
Ace Property & Casualty Ins.  
Indemnity Ins. Co. of No. America  
Pacific Employers Insurance

Ace Insurance used the following third parties in 2010:

Broadspire Services  
Cambridge Integrated Services  
Cannon Cochran Mgmt. Svs.  
Constitution State Services  
ESIS  
Gallagher Bassett Services  
Helmsman Management Services  
Risk Enterprise Management  
Sedgwick Claims Management  
Specialty Risk Services  
The Frank Gates Service Co.  
York Claims Service

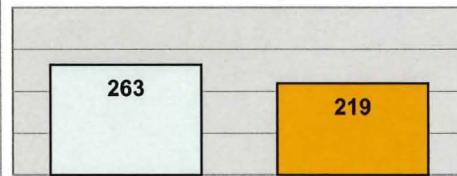
### Utilization Analysis

#### Lost Time First Reports Received

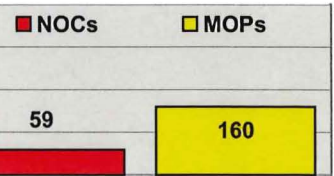


#### Activity on Lost Time First Reports

□ No Activity Required  
■ Claims for Compensation



#### Activity on Claims for Compensation



**Percent of Lost Time First Reports Denied**  
(Initial Indemnity NOCs / Lost Time First Reports)

12%

**Percent of Claims for Compensation Denied**  
(Initial Indemnity NOCs / Claims for Compensation)

27%

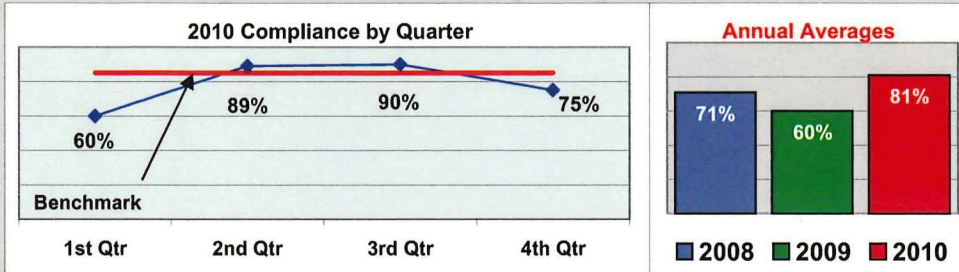




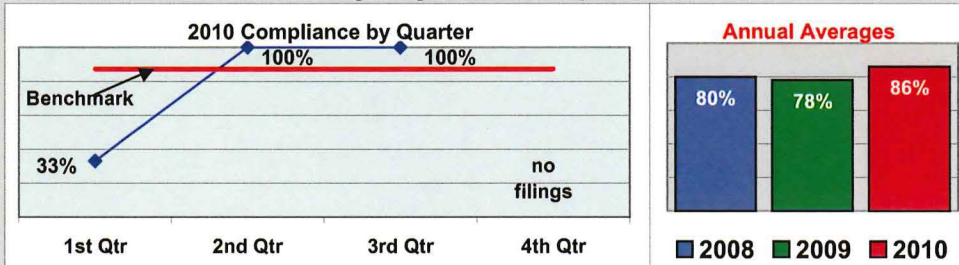
# Annual Compliance Report 01/01/2010 - 12/31/2010

## ARCH INSURANCE

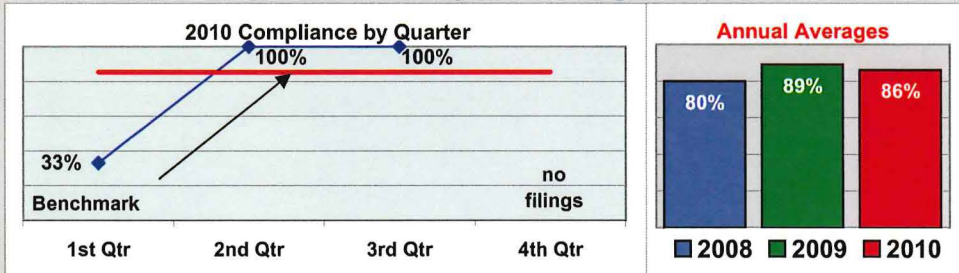
### Lost Time First Report Filing Compliance



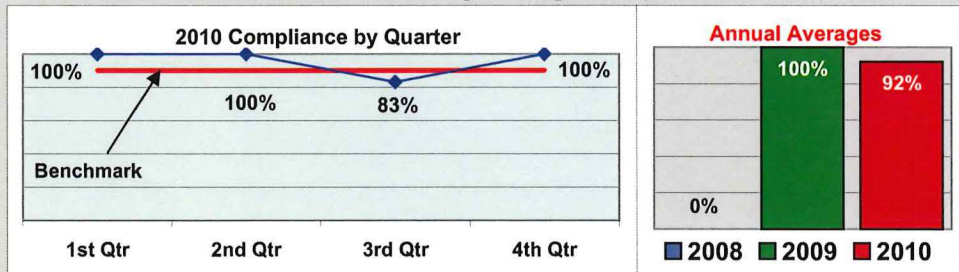
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Arch Insurance is an insurer that used third parties to administer claims in 2010 under the following rating company:

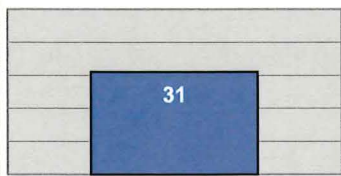
Arch Insurance Company

Arch Insurance used the following third parties in 2010:

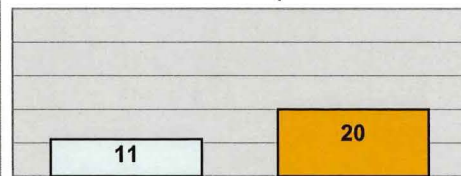
ESIS  
Gallagher Bassett Services  
Sedgwick Claims Management  
Specialty Risk Services  
The Frank Gates Service Co.  
York Claims Service

### Utilization Analysis

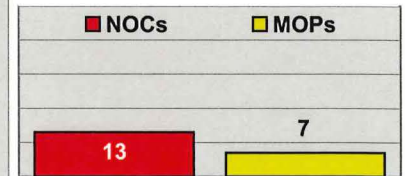
#### Lost Time First Reports Received



#### Activity on Lost Time First Reports



#### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied (Initial Indemnity NOCs / Lost Time First Reports)

42%

#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

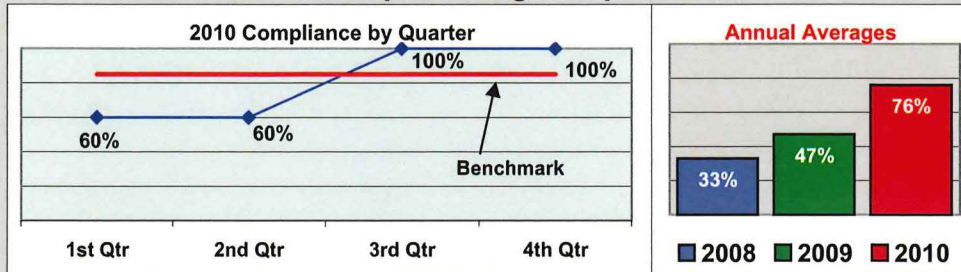
65%



# Annual Compliance Report 01/01/2010 - 12/31/2010

## ARGONAUT INSURANCE

### Lost Time First Report Filing Compliance



### Summary

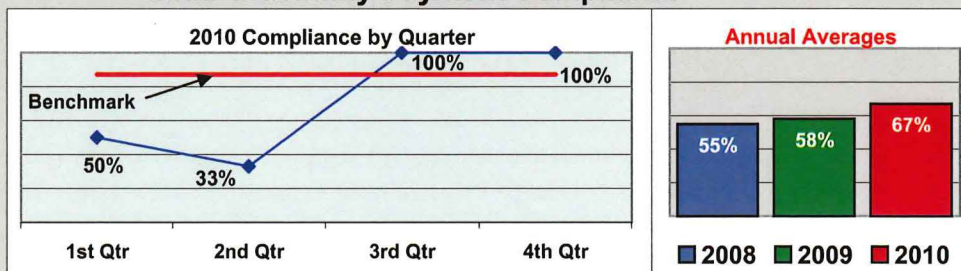
Argonaut Insurance is an insurer that administered its own claims in 2010 and used a third party to administer claims under the following rating company:

Argonaut Insurance

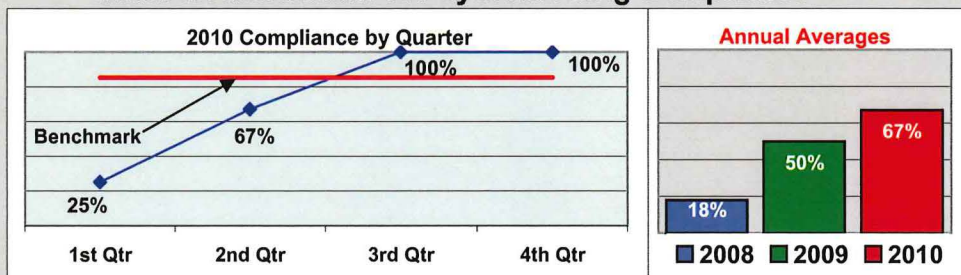
Argonaut Insurance used the following third party in 2010:

Trident Insurance Services

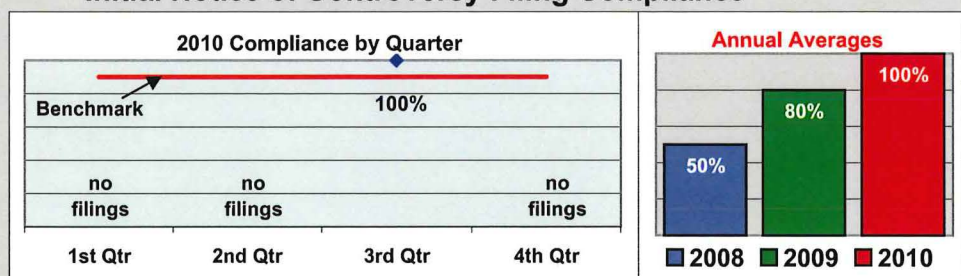
### Initial Indemnity Payment Compliance



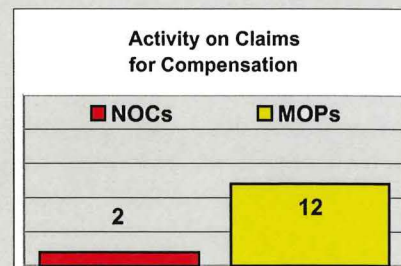
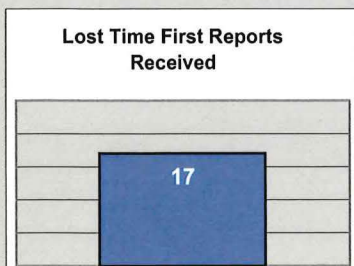
### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Utilization Analysis



**Percent of Lost Time First Reports Denied**  
(Initial Indemnity NOCs / Lost Time First Reports)

12%

**Percent of Claims for Compensation Denied**  
(Initial Indemnity NOCs / Claims for Compensation)

14%

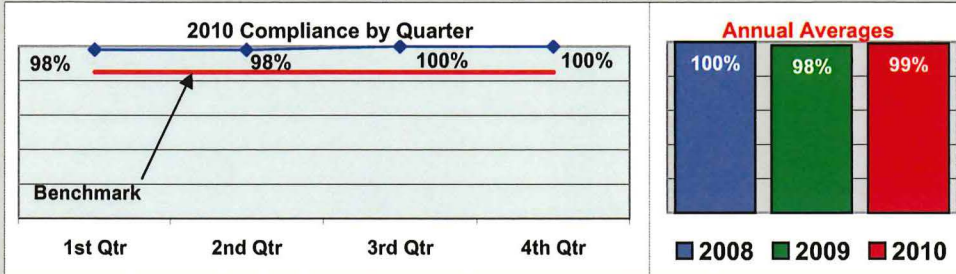




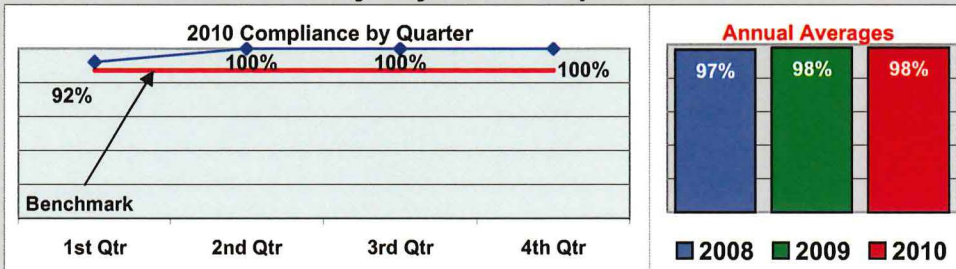
# Annual Compliance Report 01/01/2010 - 12/31/2010

## BATH IRON WORKS

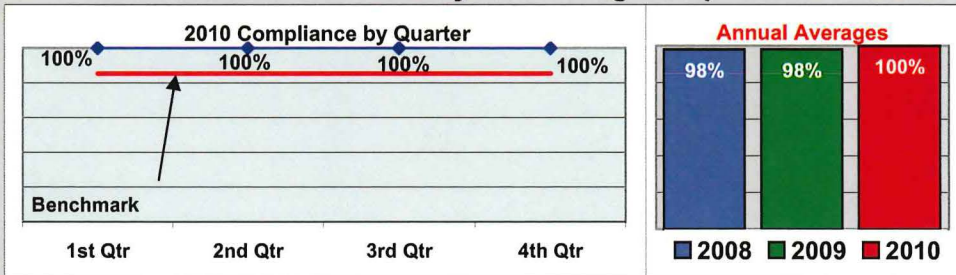
### Lost Time First Report Filing Compliance



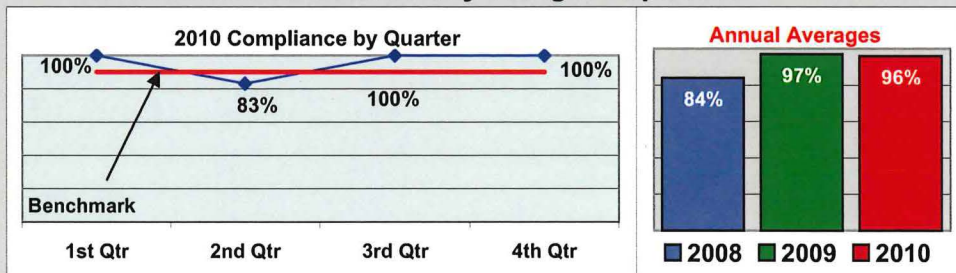
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

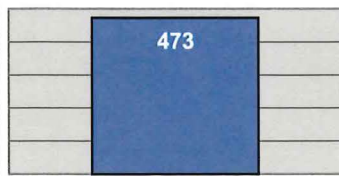
Bath Iron Works is a self-insured employer that administered its own claims in 2010 under the following name:

Bath Iron Works

Bath Iron Works is a High Compliance Performer for 2010. It has met or exceeded each of the Board's performance benchmarks.

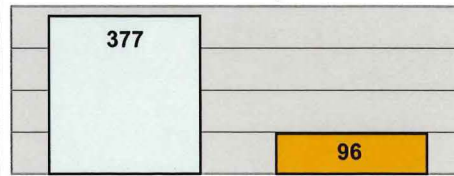
### Utilization Analysis

#### Lost Time First Reports Received



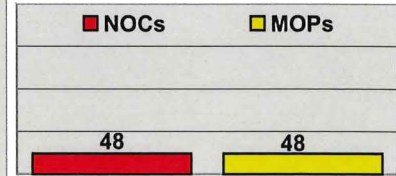
#### Activity on Lost Time First Reports

☐ No Activity Required  
☒ Claims for Compensation



#### Activity on Claims for Compensation

☒ NOCs ☒ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

10%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

50%

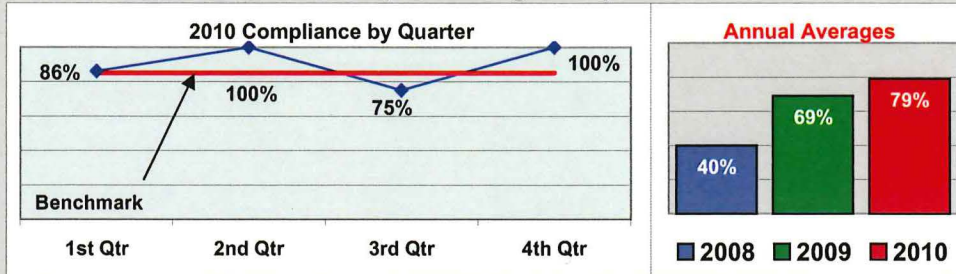


# Annual Compliance Report

## 01/01/2010 - 12/31/2010

### BERKLEY RISK ADMINISTRATORS

#### Lost Time First Report Filing Compliance

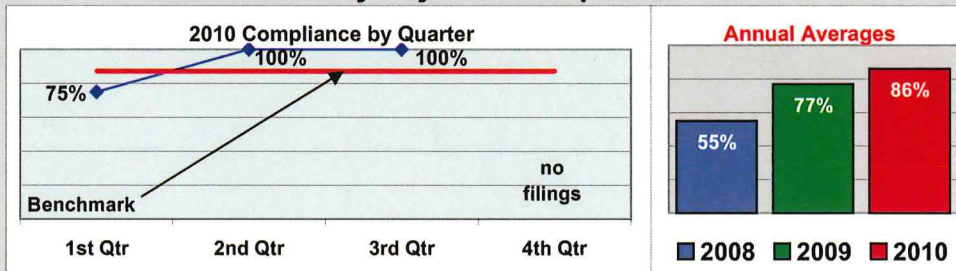


#### Summary

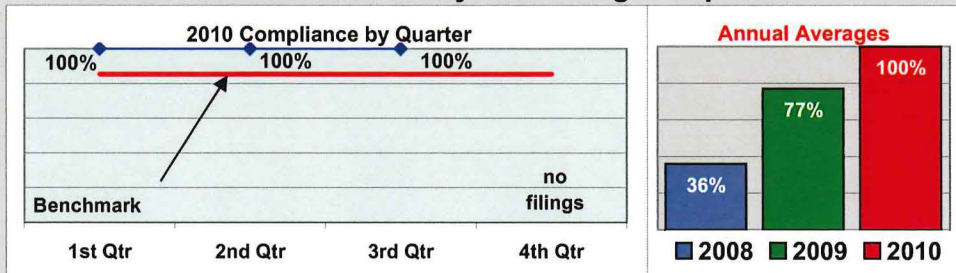
Berkley Risk Administrators is a third party administrator that administered claims in 2010 for the following insurer:

Old Republic Insurance

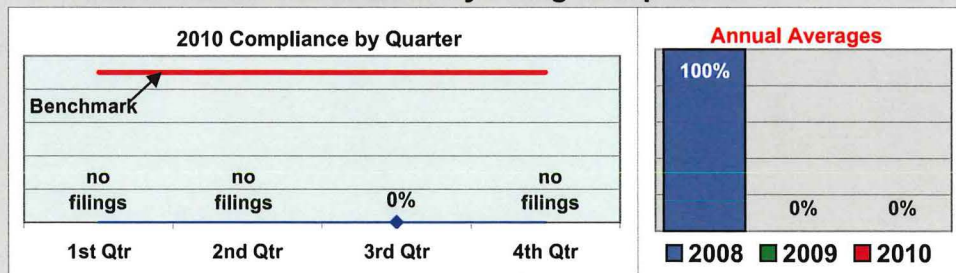
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance

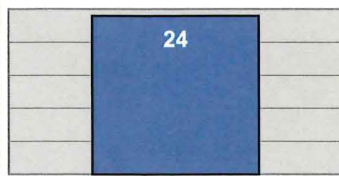


#### Initial Notice of Controversy Filing Compliance



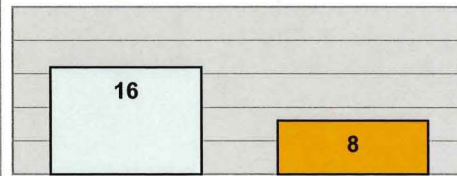
#### Utilization Analysis

##### Lost Time First Reports Received

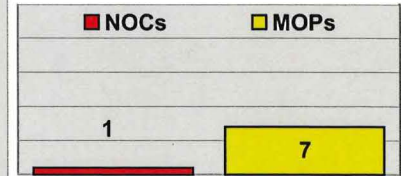


##### Activity on Lost Time First Reports

□ No Activity Required  
■ Claims for Compensation



##### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

4%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

13%

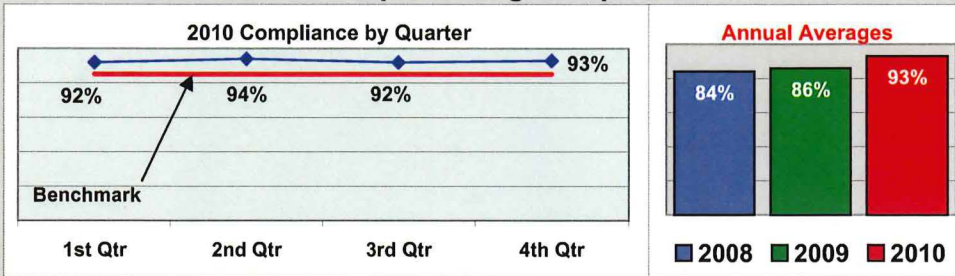




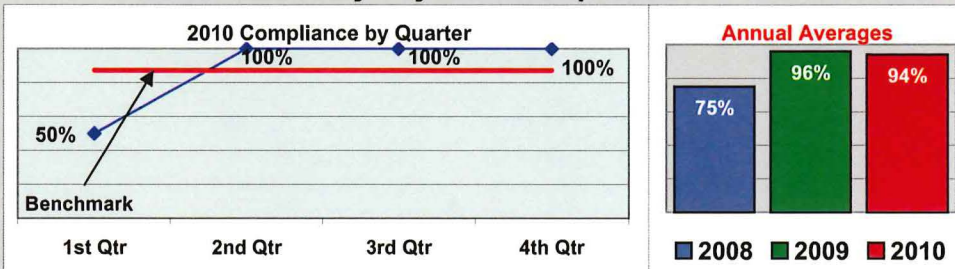
# Annual Compliance Report 01/01/2010 - 12/31/2010

## BROADSPIRE SERVICES

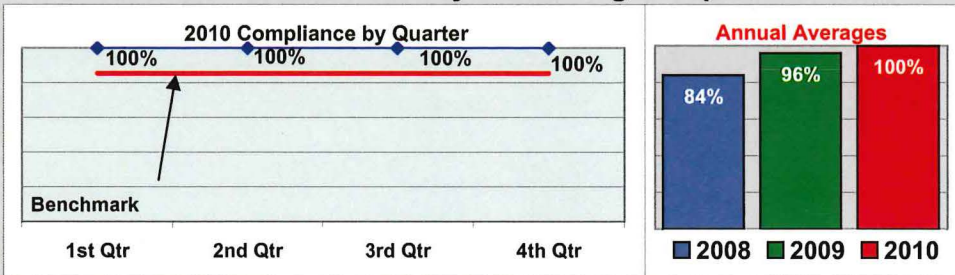
### Lost Time First Report Filing Compliance



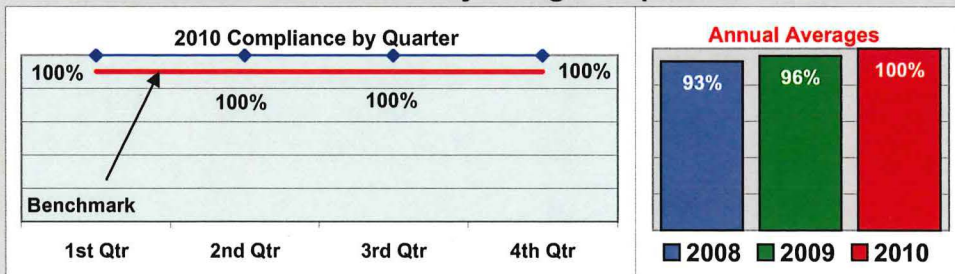
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Broadspire Services is a third party administrator that administered claims in 2010 for the following insurers:

Ace American Insurance  
American Home Assurance  
American Manufacturers Mutual  
American Zurich Insurance  
Fidelity & Guaranty Insurance  
Great American Alliance Ins.  
Hartford Ins. Co. of the Midwest  
Indemnity Ins. Co. of No. America  
Ins. Co. of the State of PA  
Lumbermens Mutual Casualty  
New Hampshire Insurance  
Old Republic Insurance  
Safety National Casualty  
United States Fidelity & Guaranty  
Zurich American Insurance

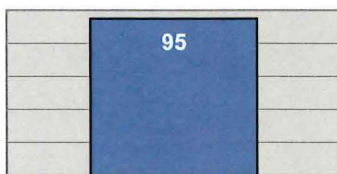
and self-insured employer:

Federal Express Corporation

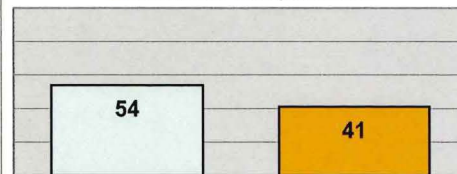
Broadspire Services is a High Compliance Performer for 2010. It has met or exceeded each of the Board's performance benchmarks.

### Utilization Analysis

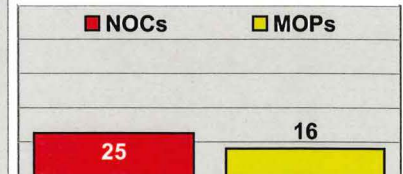
#### Lost Time First Reports Received



#### Activity on Lost Time First Reports



#### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied (Initial Indemnity NOCs / Lost Time First Reports)

26%

#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

61%



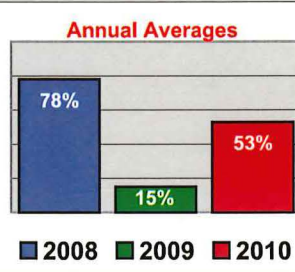


# Annual Compliance Report

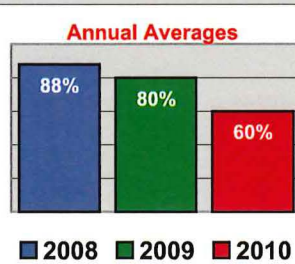
## 01/01/2010 - 12/31/2010

### CAMBRIDGE INTEGRATED SERVICES

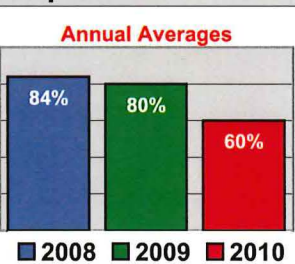
#### Lost Time First Report Filing Compliance



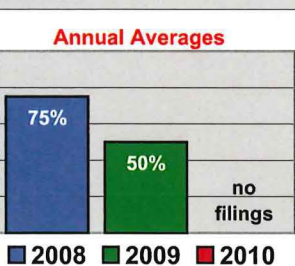
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance



#### Initial Notice of Controversy Filing Compliance



#### Summary

Cambridge Integrated Services is a third party administrator that administered claims in 2010 for the following insurers:

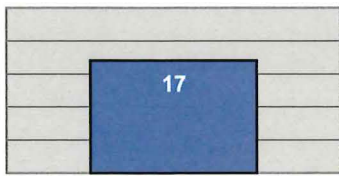
Ace American Insurance  
Fidelity & Guaranty Insurance  
Indemnity Ins. Co. of No. America  
New Hampshire Insurance  
United States Fidelity & Guaranty  
XL Specialty Insurance

and self-insured employers:

Cooper Wiring Devices  
Keybank National Association  
Tambrands

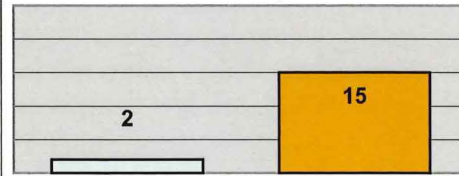
#### Utilization Analysis

##### Lost Time First Reports Received

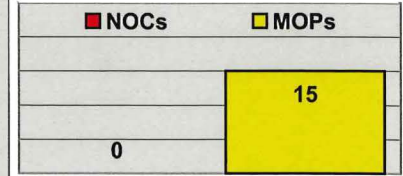


##### Activity on Lost Time First Reports

☐ No Activity Required  
☒ Claims for Compensation



##### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied (Initial Indemnity NOCs / Lost Time First Reports)

0%

#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

0%

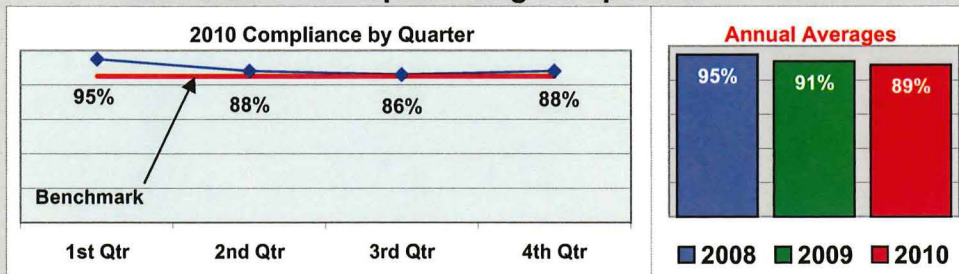


# Annual Compliance Report

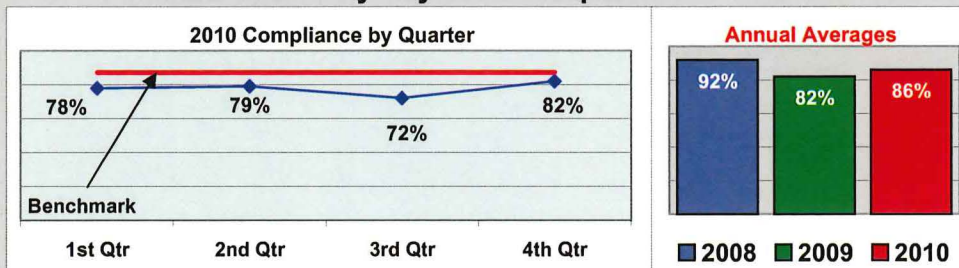
01/01/2010 - 12/31/2010

## CANNON COCHRAN MANAGEMENT SERVICES

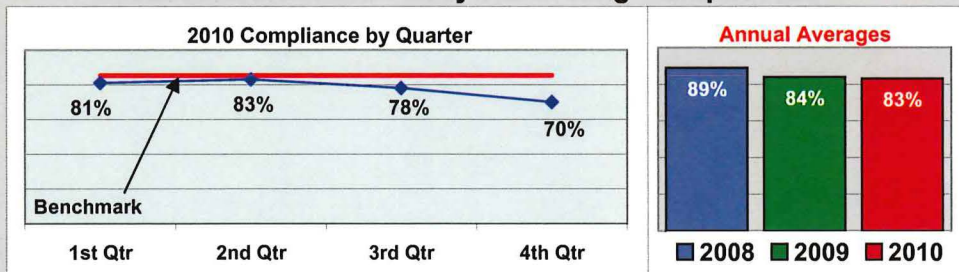
### Lost Time First Report Filing Compliance



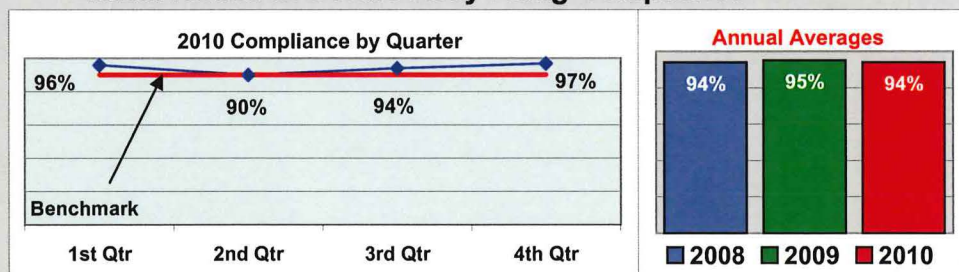
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Cannon Cochran Management Services is a third party administrator that administered claims in 2010 for the following insurers:

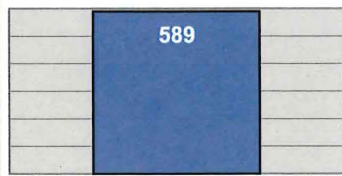
Ace American Insurance  
Hartford Ins. Co. of the Midwest  
Zurich American Insurance

and self-insured employers:

City of Lewiston  
Greater Portland V  
Huhtamaki FoodService  
LePage Bakeries  
Lewiston School Department  
Louisiana Pacific Corporation  
Maine McDonalds Operators  
Maine Turnpike Authority  
MaineGeneral Health  
S. D. Warren  
University of Maine System

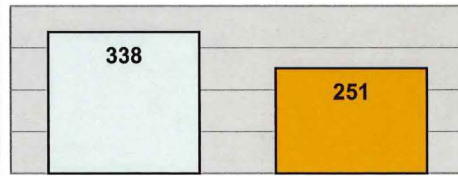
### Utilization Analysis

#### Lost Time First Reports Received



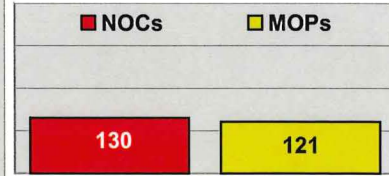
#### Activity on Lost Time First Reports

□ No Activity Required  
■ Claims for Compensation



#### Activity on Claims for Compensation

■ NOCs □ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

22%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

52%

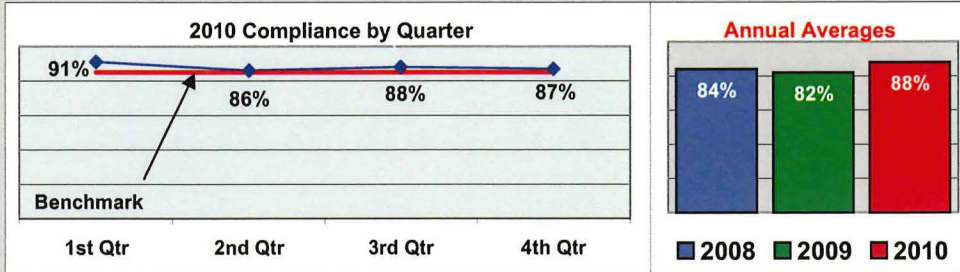




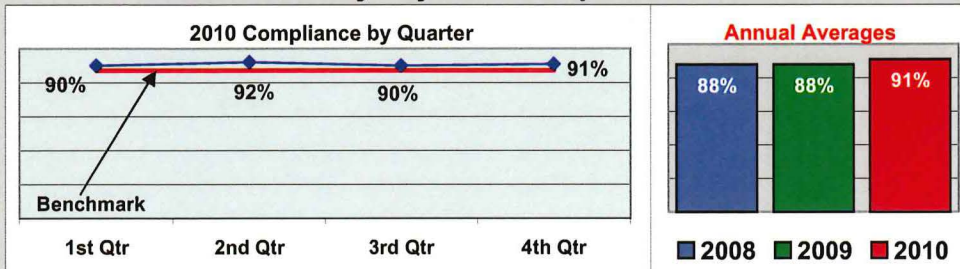
# Annual Compliance Report 01/01/2010 - 12/31/2010

## CHARTIS INSURANCE

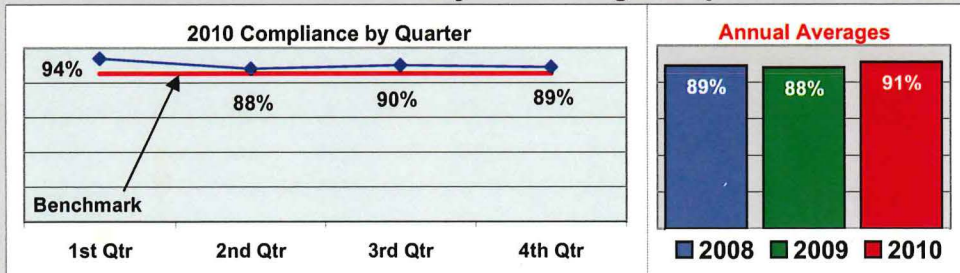
### Lost Time First Report Filing Compliance



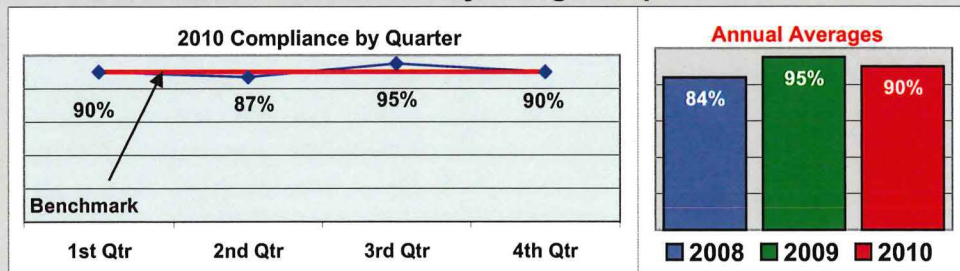
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Chartis Insurance is an insurer that administered its own claims in 2010 and used third parties to administer claims under the following rating companies:

American Home Assurance  
Chartis Property Casualty  
Commerce & Industry Insurance  
Illinois National Insurance  
Ins. Co. of the State of PA  
National Union Fire Ins. Co. of Pitt.  
New Hampshire Insurance

and self-insured employer:

Pratt & Whitney

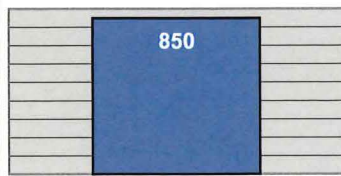
Chartis Insurance used the following third parties in 2010:

Broadspire Services  
Cambridge Integrated Services  
Claims Management (Wal-Mart)  
Constitution State Services  
ESIS  
GAB Robins  
Gallagher Bassett Services  
Helmsman Management Services  
Sedgwick Claims Management  
Specialty Risk Services

Chartis Insurance is a High Compliance Performer for 2010. It has met or exceeded each of the Board's performance benchmarks.

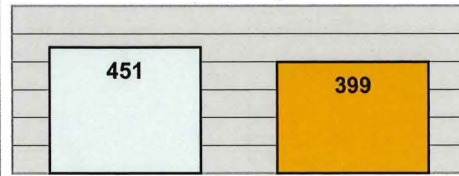
### Utilization Analysis

#### Lost Time First Reports Received



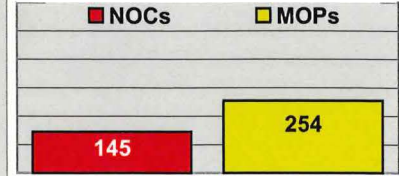
#### Activity on Lost Time First Reports

□ No Activity Required  
■ Claims for Compensation



#### Activity on Claims for Compensation

■ NOCs □ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

17%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

36%

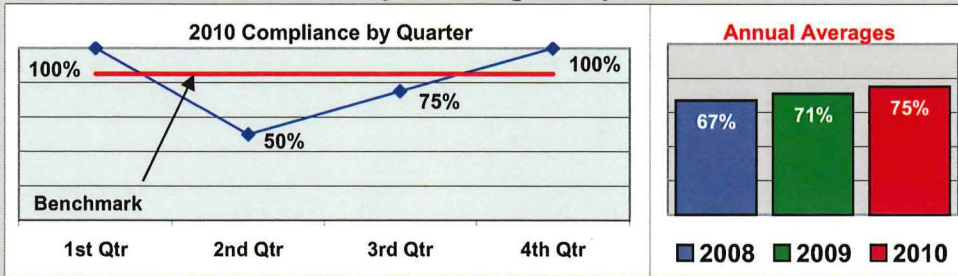




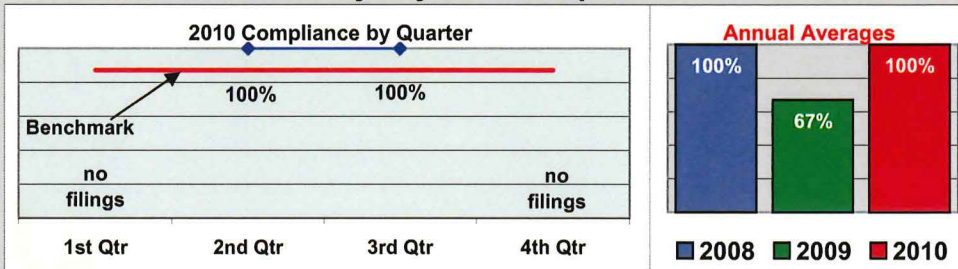
# Annual Compliance Report 01/01/2010 - 12/31/2010

## CHESTERFIELD SERVICES

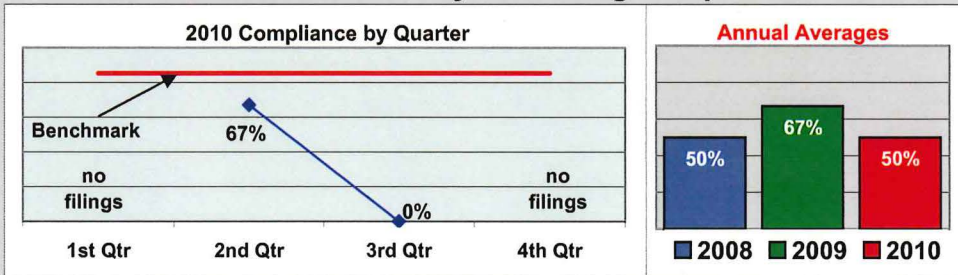
### Lost Time First Report Filing Compliance



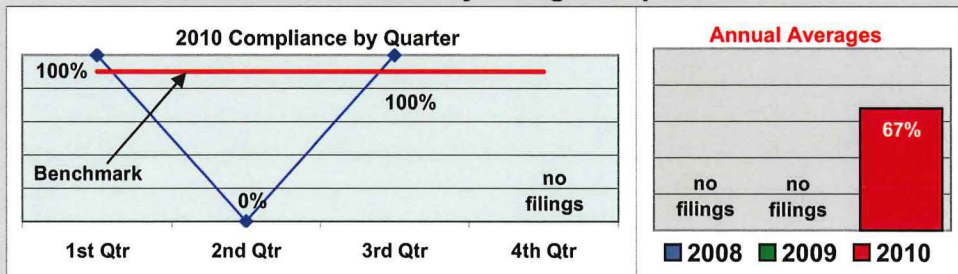
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



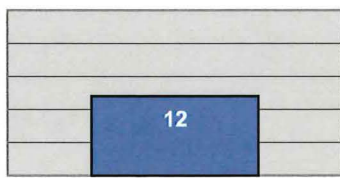
### Summary

Chesterfield Services is a third party administrator that administered claims in 2010 for the following insurer:

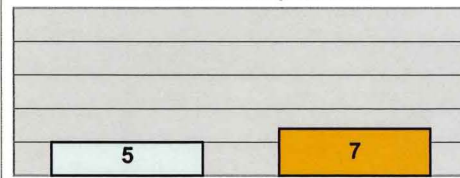
American Zurich Insurance

### Utilization Analysis

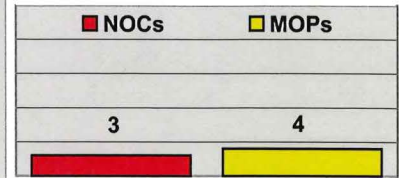
#### Lost Time First Reports Received



#### Activity on Lost Time First Reports



#### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied (Initial Indemnity NOCs / Lost Time First Reports)

25%

#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

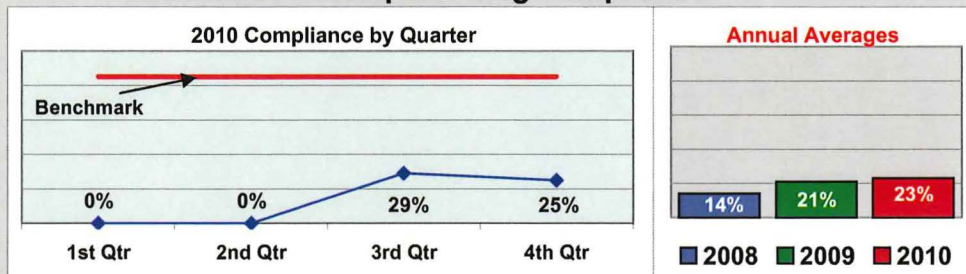
43%



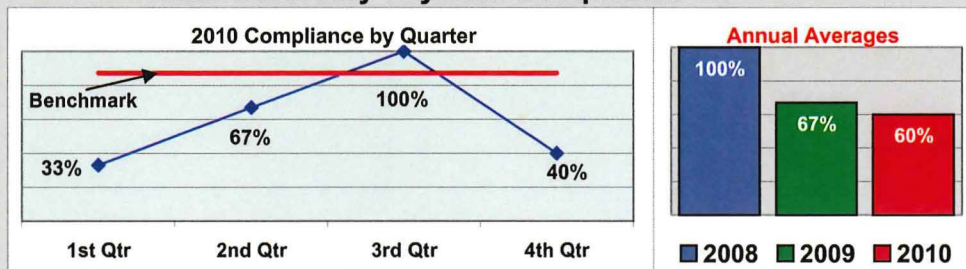
# Annual Compliance Report 01/01/2010 - 12/31/2010

## CHUBB INSURANCE

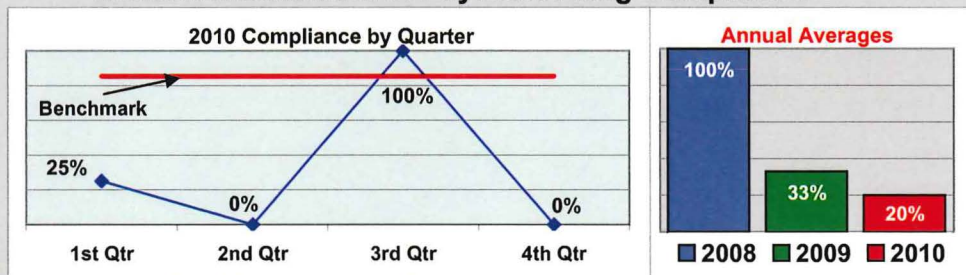
### Lost Time First Report Filing Compliance



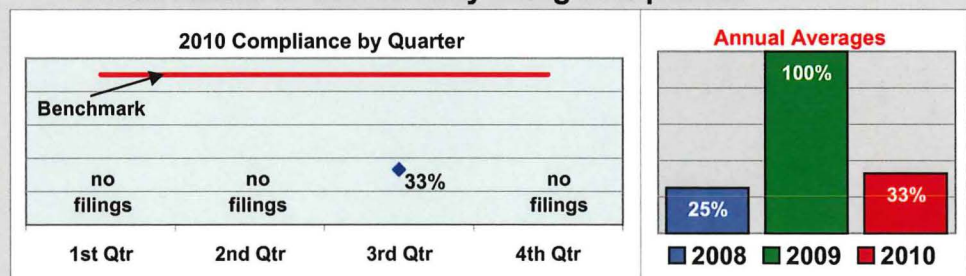
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Chubb Insurance is an insurer that administered its own claims in 2010 under the following rating companies:

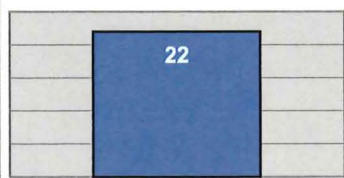
Chubb Indemnity Insurance  
Federal Insurance  
Pacific Indemnity Insurance

Chubb Insurance used the following third party in 2010:

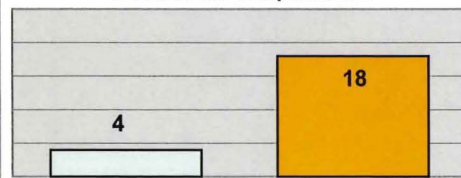
Gallagher Bassett Services

### Utilization Analysis

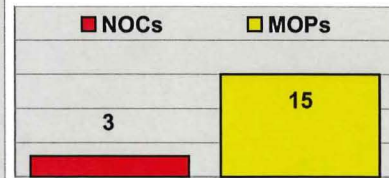
#### Lost Time First Reports Received



#### Activity on Lost Time First Reports



#### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied (Initial Indemnity NOCs / Lost Time First Reports)

14%

#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

17%

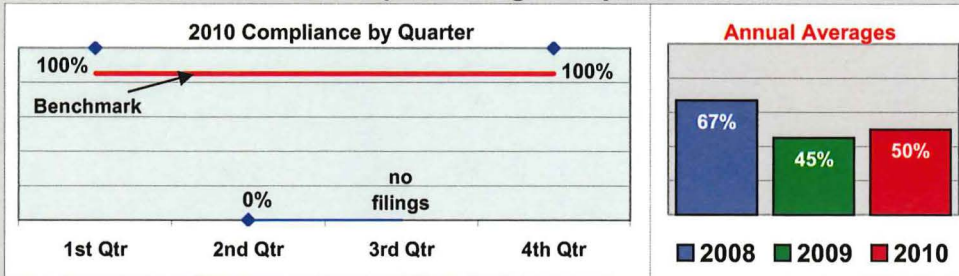




# Annual Compliance Report 01/01/2010 - 12/31/2010

## CIANBRO CORPORATION

### Lost Time First Report Filing Compliance

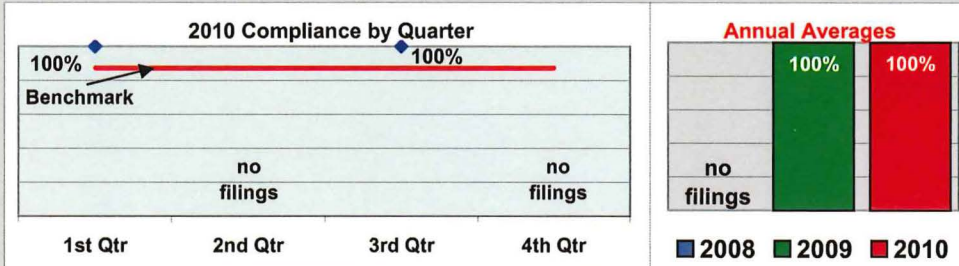


### Summary

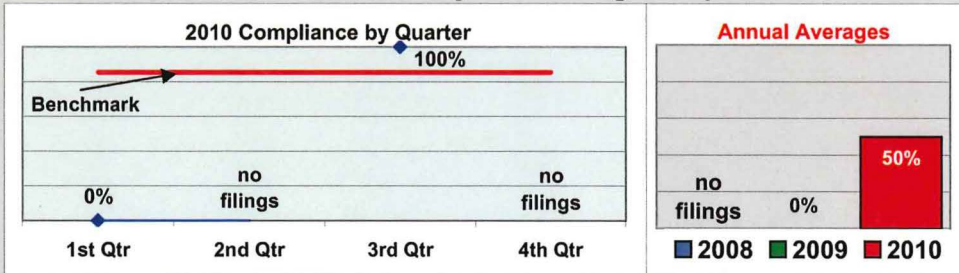
Cianbro Corporation is a self-insured employer that administered its own claims in 2010 under the following name:

Cianbro Corporation

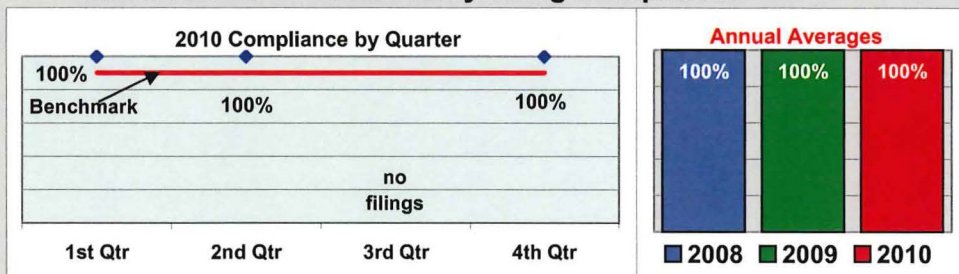
### Initial Indemnity Payment Compliance



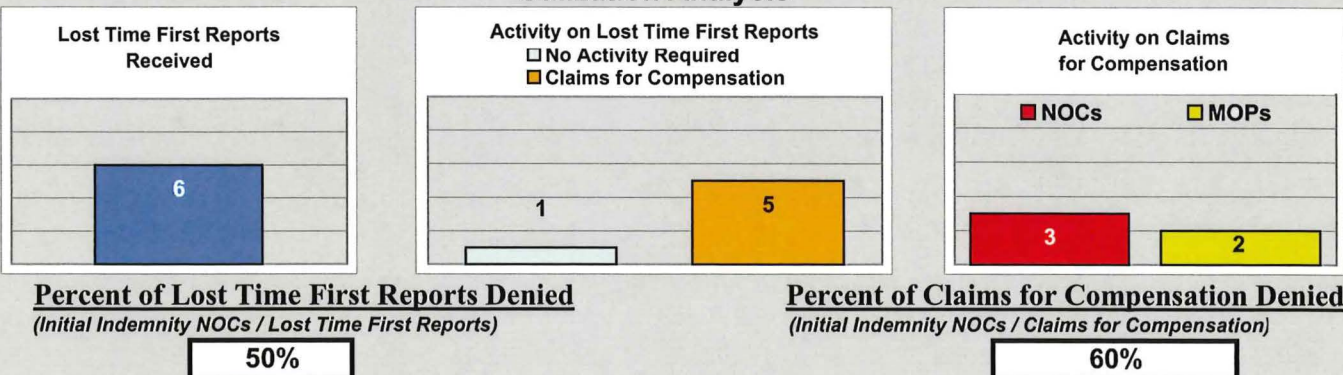
### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Utilization Analysis





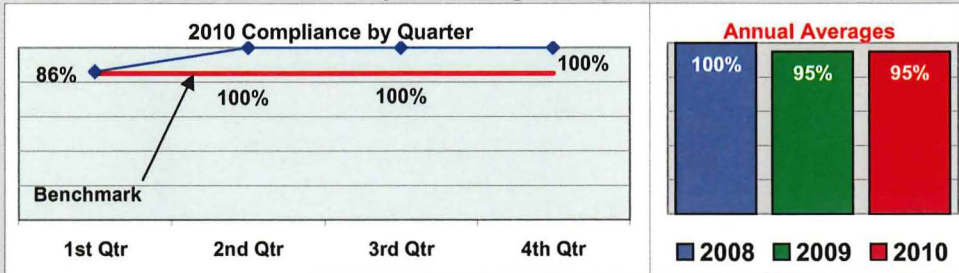


# Annual Compliance Report

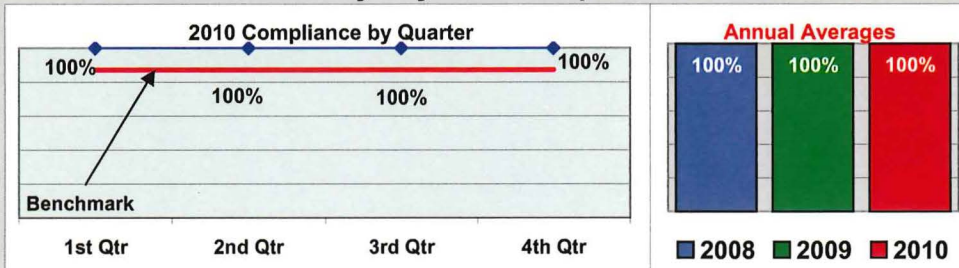
## 01/01/2010 - 12/31/2010

### CITY OF BANGOR

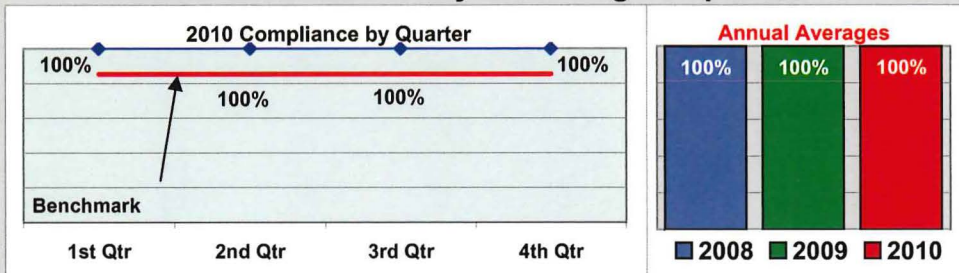
#### Lost Time First Report Filing Compliance



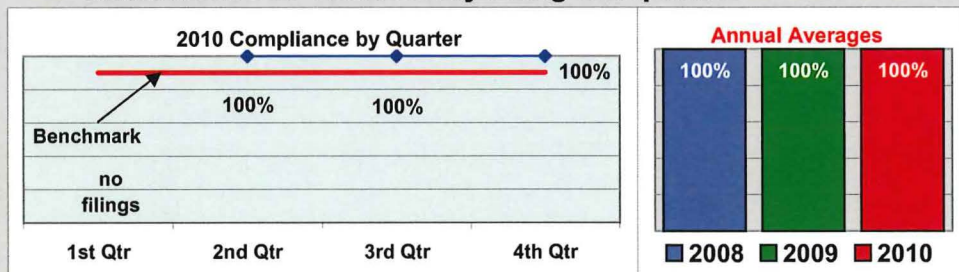
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance



#### Initial Notice of Controversy Filing Compliance



#### Summary

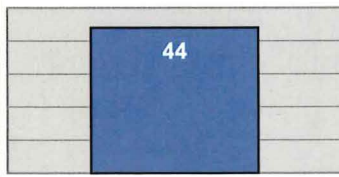
City of Bangor is a self-insured employer that administered its own claims in 2010 under the following name:

City of Bangor

City of Bangor is a High Compliance Performer for 2010. It has met or exceeded each of the Board's performance benchmarks.

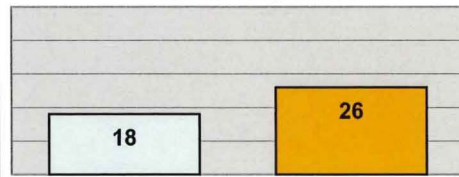
#### Utilization Analysis

##### Lost Time First Reports Received



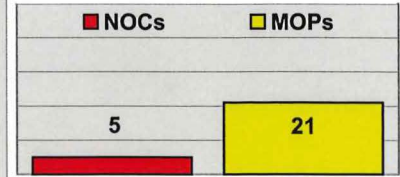
##### Activity on Lost Time First Reports

- No Activity Required
- Claims for Compensation



##### Activity on Claims for Compensation

- NOCs
- MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

11%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

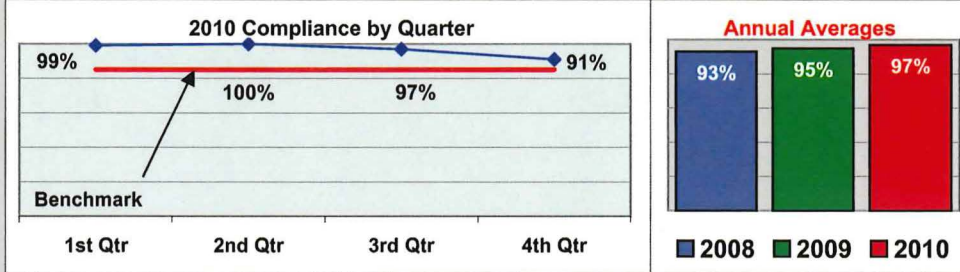
19%



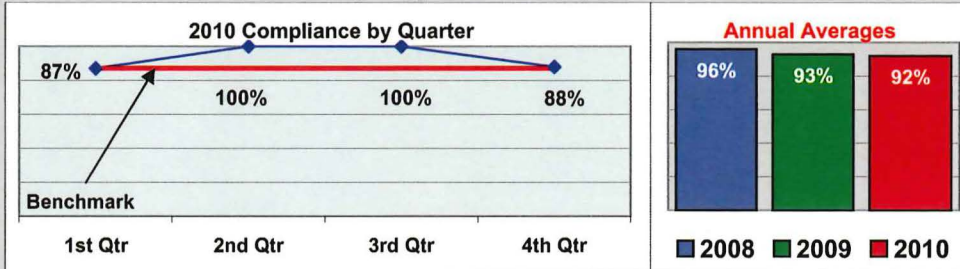
# Annual Compliance Report 01/01/2010 - 12/31/2010

## CLAIMS MANAGEMENT (WAL-MART)

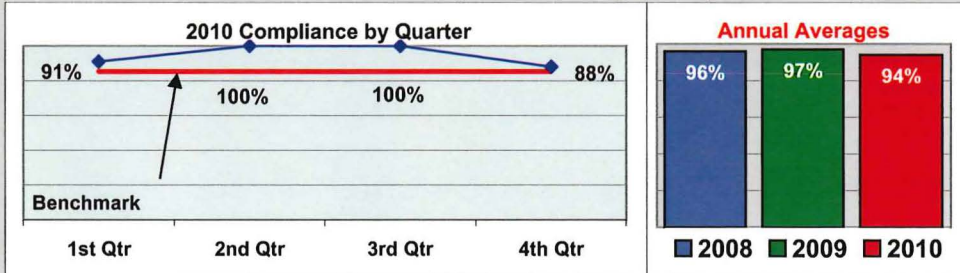
### Lost Time First Report Filing Compliance



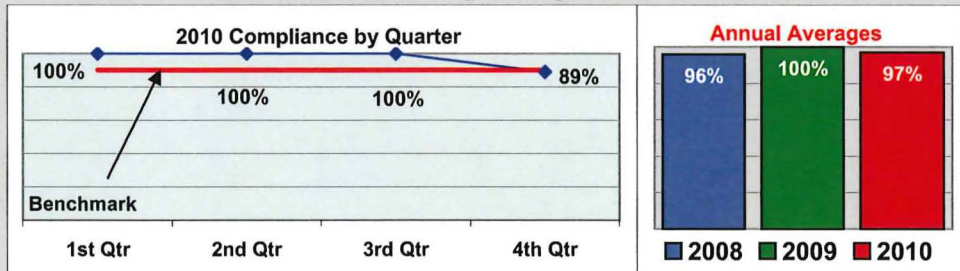
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

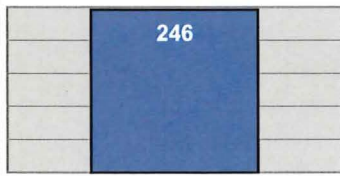
Claims Management (Wal-Mart) is a third party administrator that administered claims in 2010 for the following insurers:

American Home Assurance  
Illinois National Insurance  
Ins. Co. of the State of PA

Claims Management (Wal-Mart) is a High Compliance Performer for 2010. It has met or exceeded each of the Board's performance benchmarks.

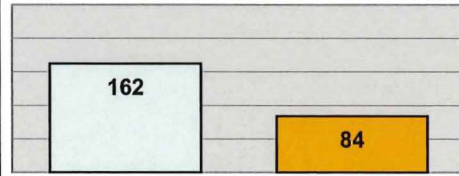
### Utilization Analysis

#### Lost Time First Reports Received



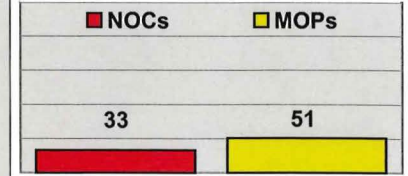
#### Activity on Lost Time First Reports

☐ No Activity Required  
☒ Claims for Compensation



#### Activity on Claims for Compensation

☒ NOCs  
☒ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

13%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

39%



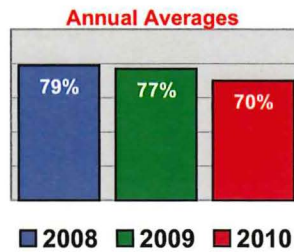
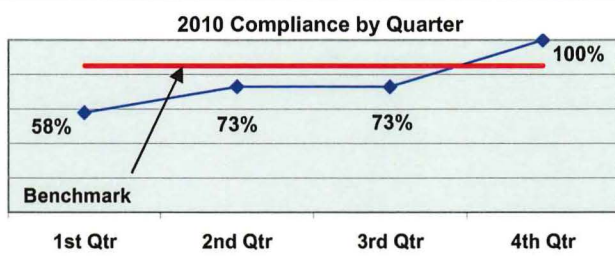


# Annual Compliance Report

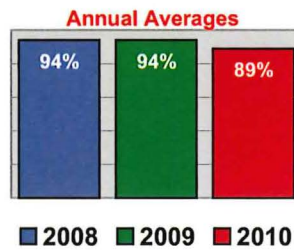
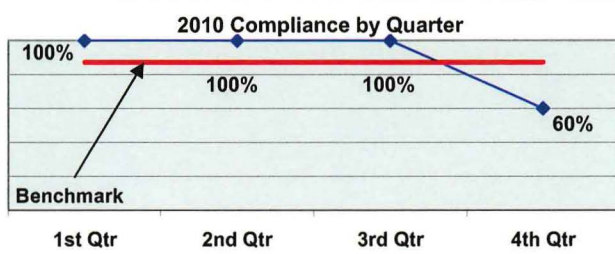
## 01/01/2010 - 12/31/2010

### CNA INSURANCE

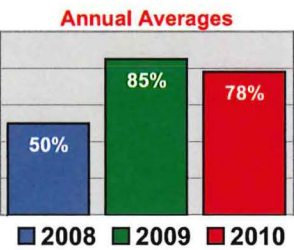
#### Lost Time First Report Filing Compliance



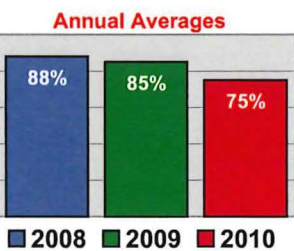
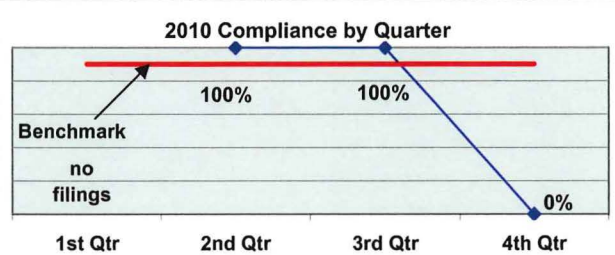
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance



#### Initial Notice of Controversy Filing Compliance



#### Summary

CNA Insurance is an insurer that administered its own claims in 2010 and used third parties to administer claims under the following rating companies:

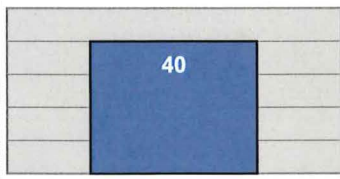
Amer. Casualty Co. of Reading  
Continental Casualty  
Continental Insurance  
National Fire Ins. Co. of Hartford  
Transportation Insurance  
Valley Forge Insurance

CNA Insurance used the following third parties in 2010:

Cottingham & Butler  
GAB Robins  
Gallagher Bassett Services

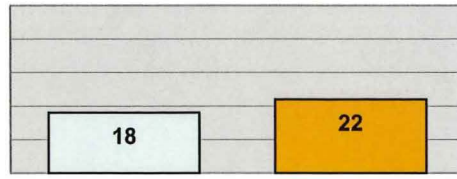
#### Utilization Analysis

##### Lost Time First Reports Received



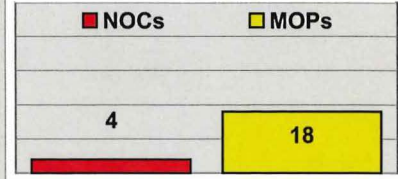
##### Activity on Lost Time First Reports

☐ No Activity Required  
☒ Claims for Compensation



##### Activity on Claims for Compensation

☒ NOCs ☒ MOPs



**Percent of Lost Time First Reports Denied**  
(Initial Indemnity NOCs / Lost Time First Reports)

10%

**Percent of Claims for Compensation Denied**  
(Initial Indemnity NOCs / Claims for Compensation)

18%

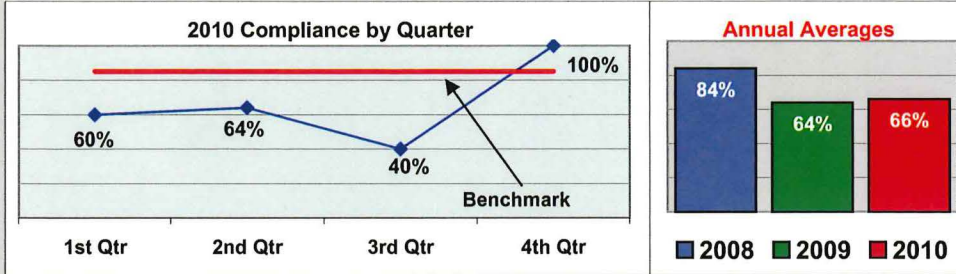


# Annual Compliance Report

## 01/01/2010 - 12/31/2010

### CONSTITUTION STATE SERVICES

#### Lost Time First Report Filing Compliance

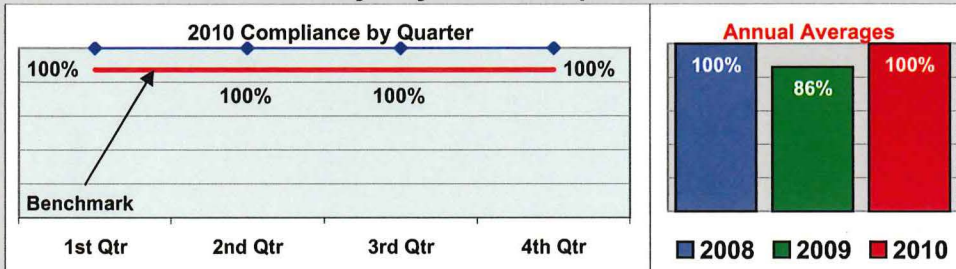


#### Summary

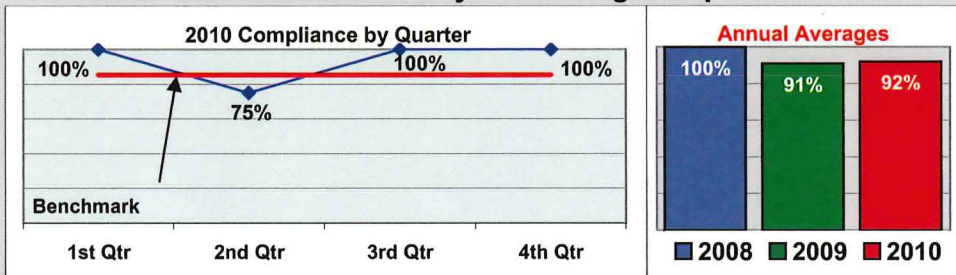
Constitution State Services is a third party administrator that administered claims in 2010 for the following insurers:

Ace American Insurance  
 Ace Indemnity Insurance  
 Indemnity Ins. Co. of No. America  
 Ins. Co. of the State of PA

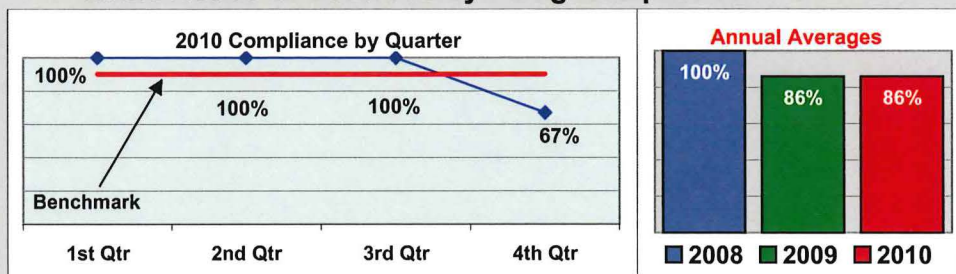
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance

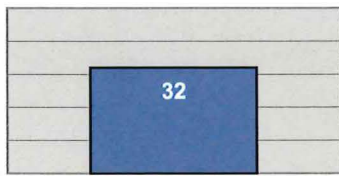


#### Initial Notice of Controversy Filing Compliance



#### Utilization Analysis

##### Lost Time First Reports Received

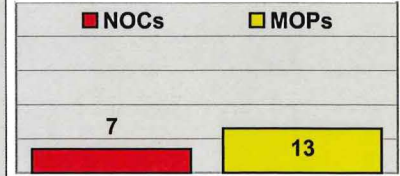


##### Activity on Lost Time First Reports

☐ No Activity Required  
☒ Claims for Compensation



##### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied (Initial Indemnity NOCs / Lost Time First Reports)

22%

#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

35%



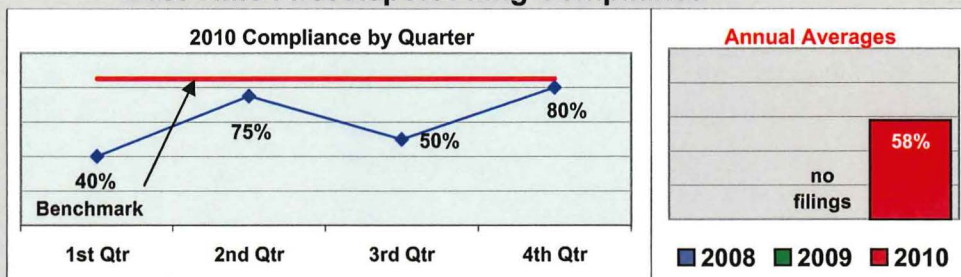


# Annual Compliance Report

01/01/2010 - 12/31/2010

## COTTINGHAM & BUTLER

### Lost Time First Report Filing Compliance

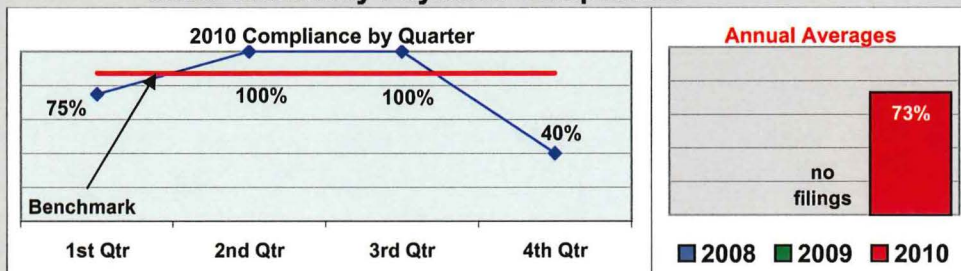


### Summary

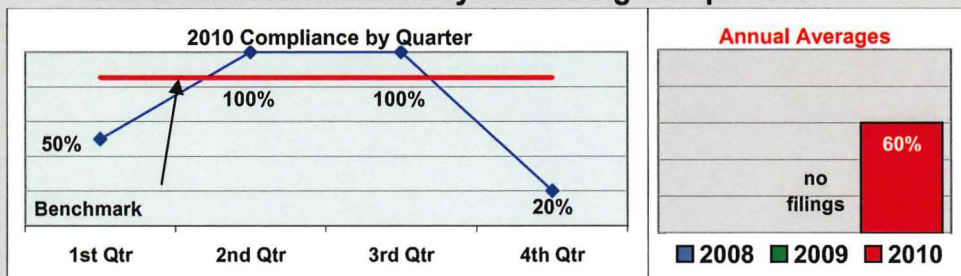
Cottingham & Butler is a third party administrator that administered claims in 2010 for the following insurers:

Amer. Casualty Co. of Reading  
Continental Casualty  
Sparta Insurance

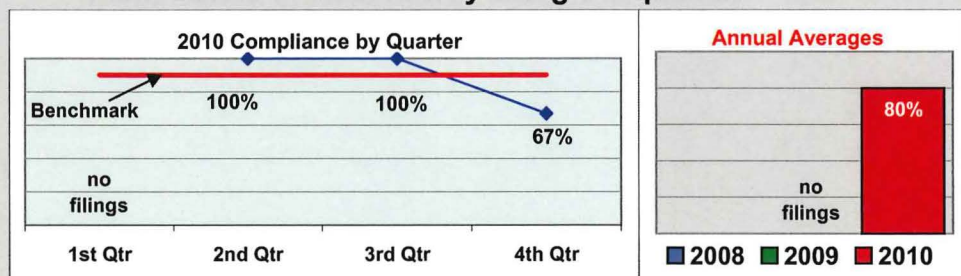
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance

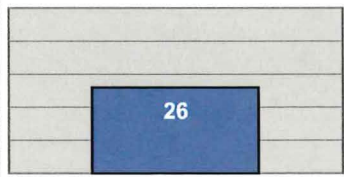


### Initial Notice of Controversy Filing Compliance



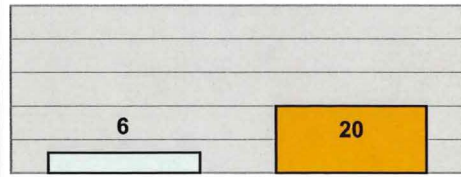
### Utilization Analysis

#### Lost Time First Reports Received



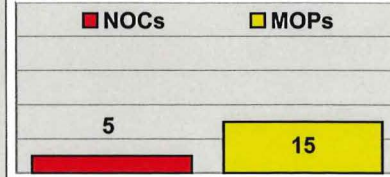
#### Activity on Lost Time First Reports

☐ No Activity Required  
☒ Claims for Compensation



#### Activity on Claims for Compensation

☒ NOCs ☒ MOPs



**Percent of Lost Time First Reports Denied**  
(Initial Indemnity NOCs / Lost Time First Reports)

19%

**Percent of Claims for Compensation Denied**  
(Initial Indemnity NOCs / Claims for Compensation)

25%



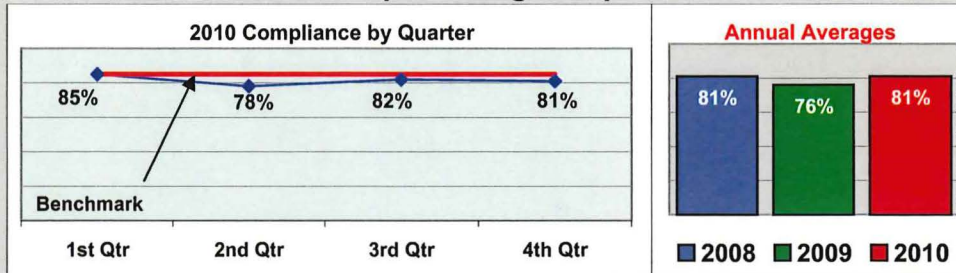


# Annual Compliance Report

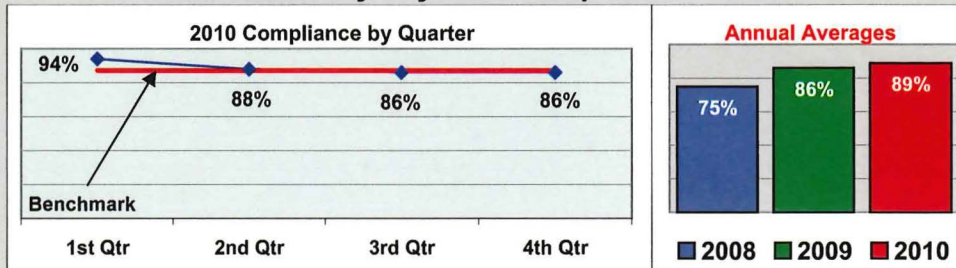
## 01/01/2010 - 12/31/2010

### ESIS

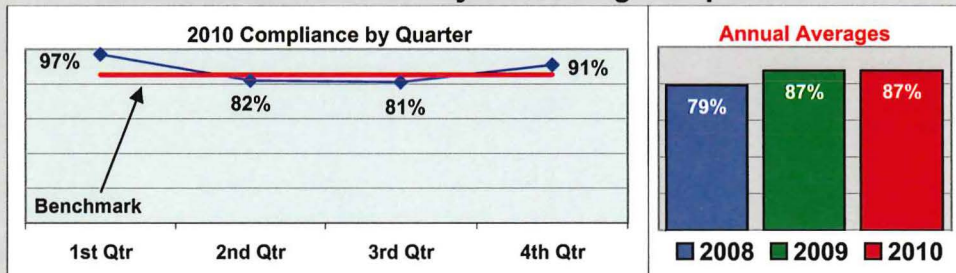
#### Lost Time First Report Filing Compliance



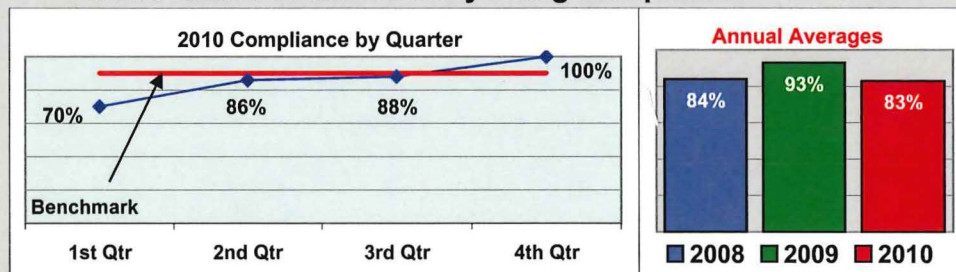
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance



#### Initial Notice of Controversy Filing Compliance



#### Summary

ESIS is a third party administrator that administered claims in 2010 for the following insurers:

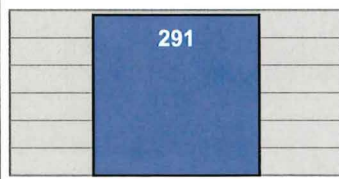
Ace American Insurance  
 Ace Fire Underwriters Insurance  
 Ace Property & Casualty Ins.  
 American Zurich Insurance  
 Arch Insurance  
 Fidelity & Guaranty Insurance  
 Indemnity Ins. Co. of No. America  
 Ins. Co. of the State of PA  
 New Hampshire Insurance  
 Old Republic Insurance  
 Pacific Employers Insurance  
 Zurich American Insurance

and self-insured employer:

Unifirst Corporation

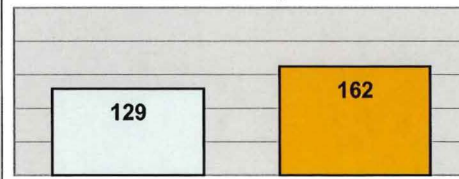
#### Utilization Analysis

##### Lost Time First Reports Received



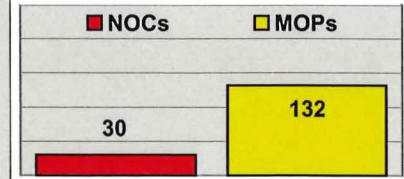
##### Activity on Lost Time First Reports

☐ No Activity Required  
☒ Claims for Compensation



##### Activity on Claims for Compensation

☒ NOCs ☒ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

10%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

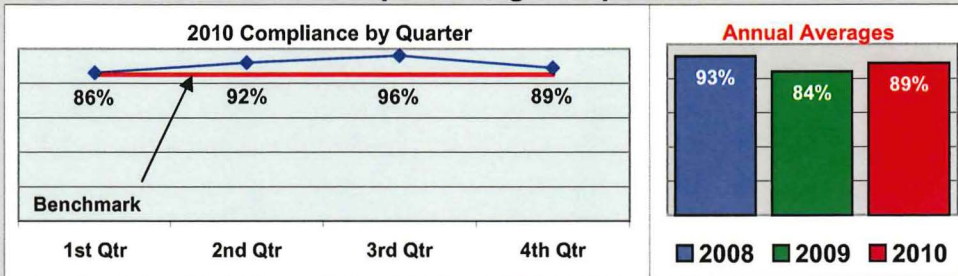
19%



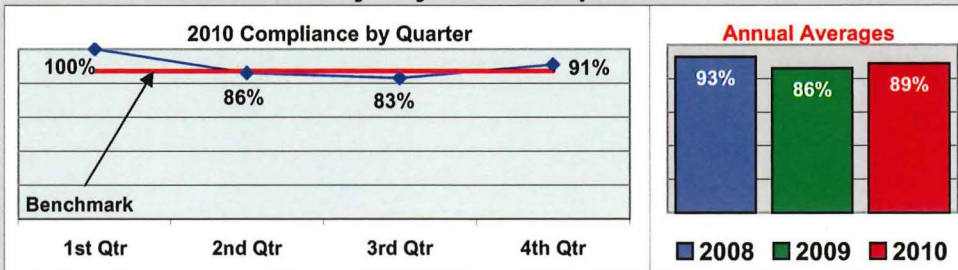
# Annual Compliance Report 01/01/2010 - 12/31/2010

## FUTURECOMP

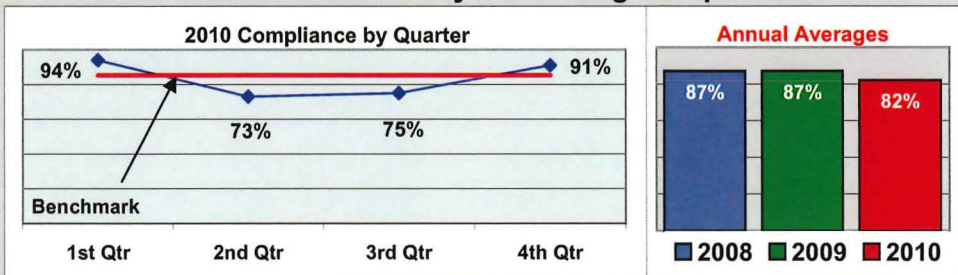
### Lost Time First Report Filing Compliance



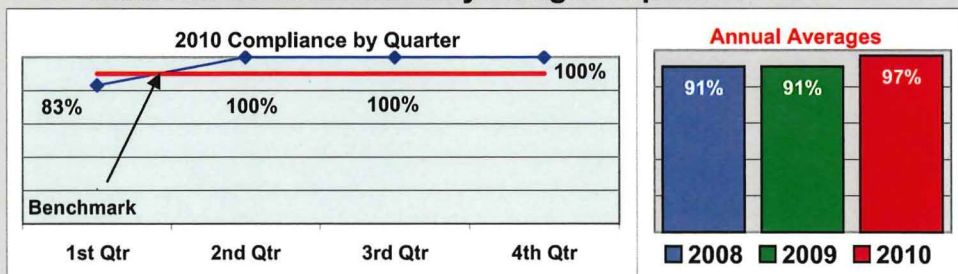
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

FutureComp is a third party administrator that administered claims in 2010 for the following insurer:

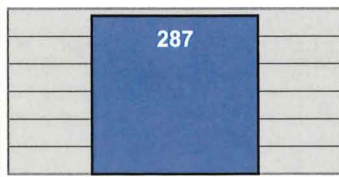
Technology Insurance

and self-insured employers:

Bridgton Hospital  
Central Maine Healthcare Corp.  
Central Maine Longterm Care  
Maine Merchants WC Trust Fund

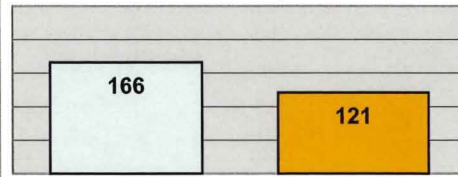
### Utilization Analysis

#### Lost Time First Reports Received



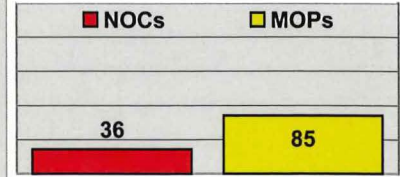
#### Activity on Lost Time First Reports

□ No Activity Required  
■ Claims for Compensation



#### Activity on Claims for Compensation

■ NOCs □ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

13%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

30%

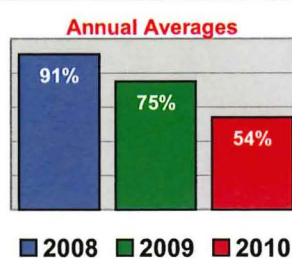
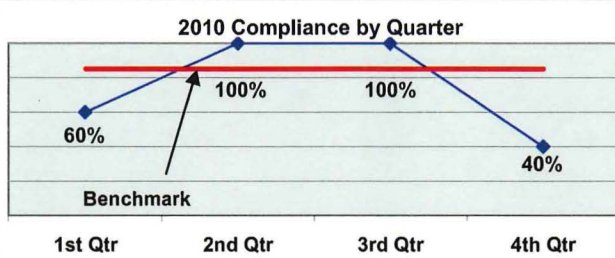




# Annual Compliance Report 01/01/2010 - 12/31/2010

## GAB ROBINS

### Lost Time First Report Filing Compliance

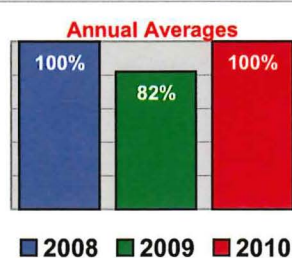


### Summary

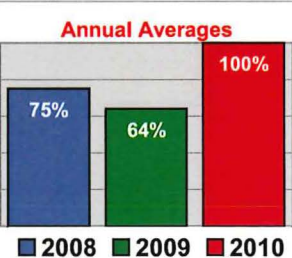
GAB Robins is a third party administrator that administered claims in 2010 for the following insurers:

Amer. Casualty Co. of Reading  
Hartford Ins. Co. of the Midwest  
New Hampshire Insurance  
XL Specialty Insurance

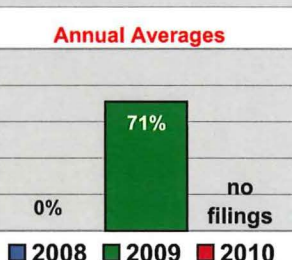
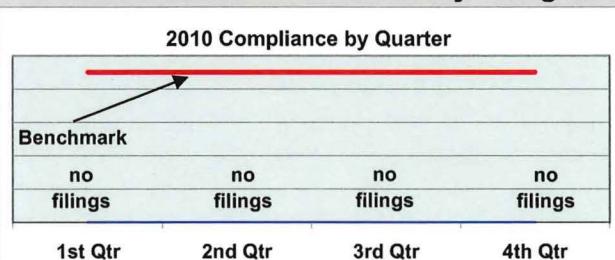
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance

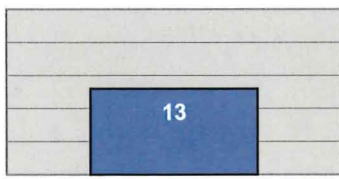


### Initial Notice of Controversy Filing Compliance



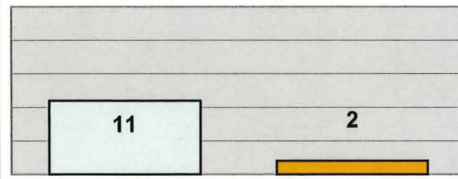
### Utilization Analysis

#### Lost Time First Reports Received

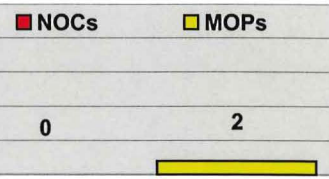


#### Activity on Lost Time First Reports

- ☐ No Activity Required
- ☒ Claims for Compensation



#### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

0%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

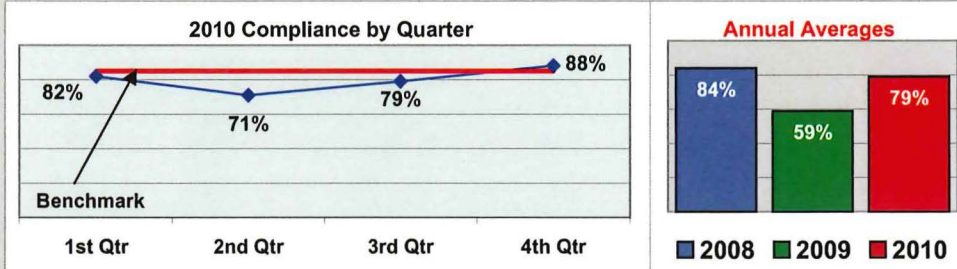
0%



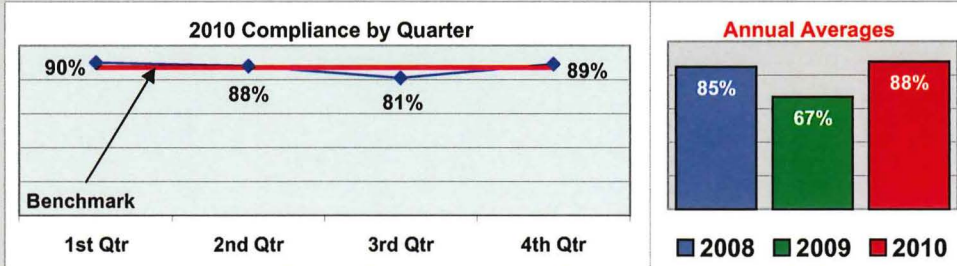
# Annual Compliance Report 01/01/2010 - 12/31/2010

## GALLAGHER BASSETT SERVICES

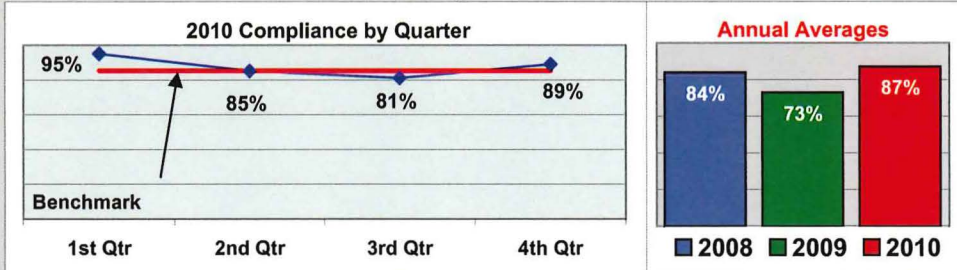
### Lost Time First Report Filing Compliance



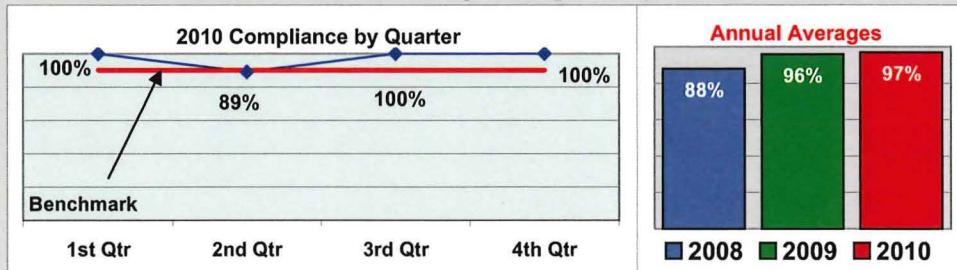
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance

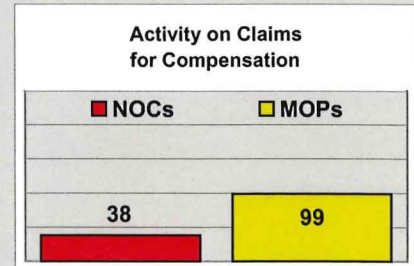
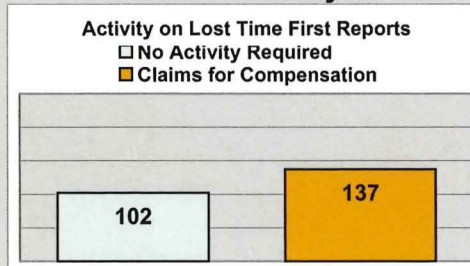


### Summary

Gallagher Bassett Services is a third party administrator that administered claims in 2010 for the following insurers:

Ace American Insurance  
Amer. Casualty Co. of Reading  
American Home Assurance  
American Zurich Insurance  
Arch Insurance  
Continental Casualty  
Employers Fire Insurance  
Federal Insurance  
Fidelity & Guaranty Insurance  
Frankenmuth Mutual Insurance  
Hartford Ins. Co. of the Midwest  
Indemnity Ins. Co. of No. America  
Ins. Co. of the State of PA  
Manufacturers Alliance Insurance  
Midwest Employers Casualty  
New Hampshire Insurance  
Nova Casualty  
Old Republic Insurance  
OneBeacon America Insurance  
PA Manufacturing Assoc. Ins.  
PA Manufacturing Indemnity  
Sparta Insurance  
Transportation Insurance  
Twin City Fire Insurance  
United States Fidelity & Guaranty  
XL Specialty Insurance  
Zurich American Insurance

### Utilization Analysis



### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

16%

### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

28%

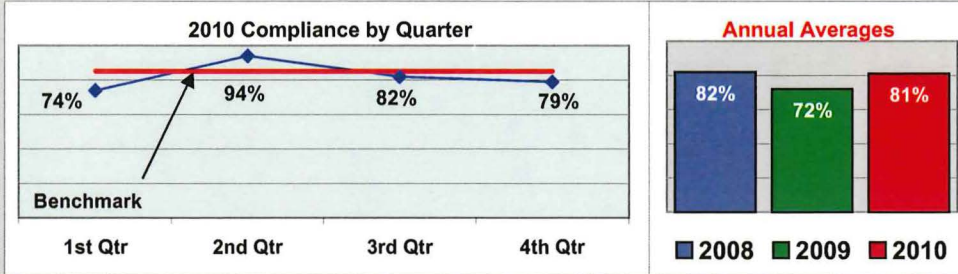




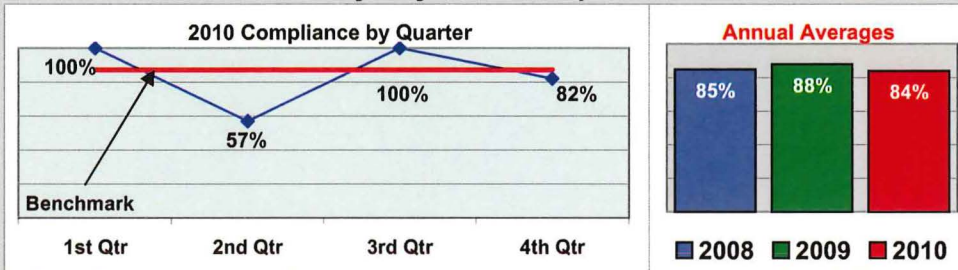
# Annual Compliance Report 01/01/2010 - 12/31/2010

## GUARD INSURANCE

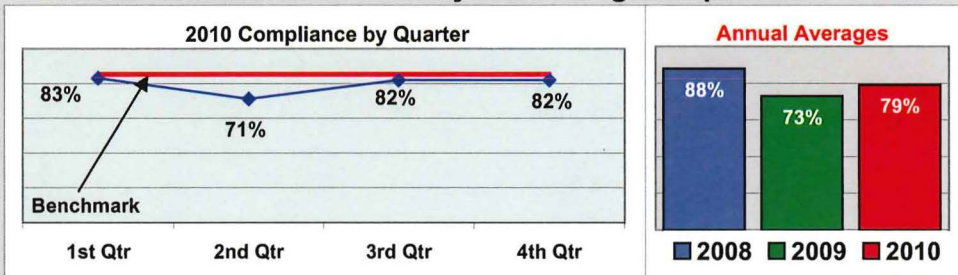
### Lost Time First Report Filing Compliance



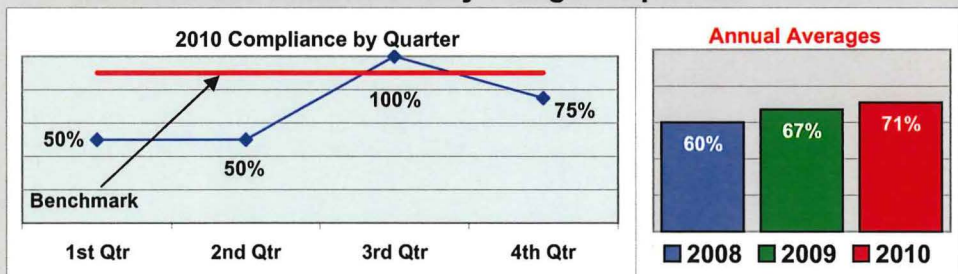
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



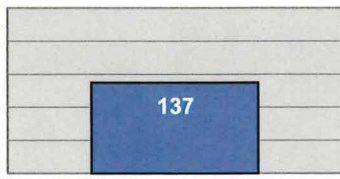
### Summary

Guard Insurance is an insurer that administered its own claims in 2010 under the following rating companies:

Amguard Insurance  
Eastguard Insurance  
Norguard Insurance

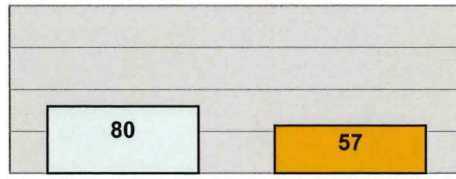
### Utilization Analysis

#### Lost Time First Reports Received



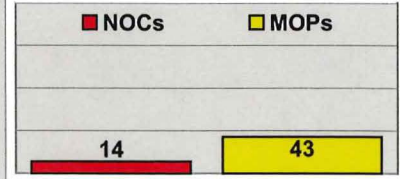
#### Activity on Lost Time First Reports

☐ No Activity Required  
☐ Claims for Compensation



#### Activity on Claims for Compensation

☐ NOCs ☐ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

10%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

25%



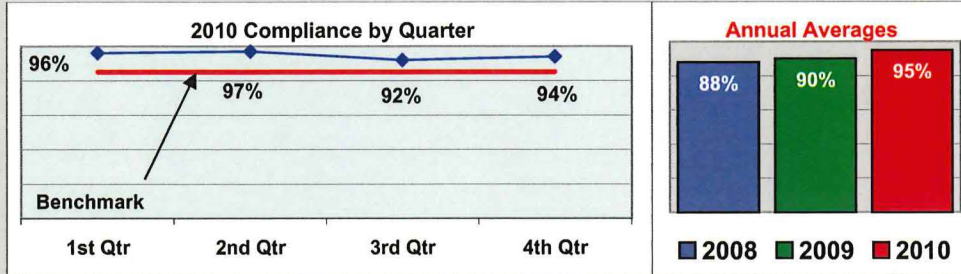


# Annual Compliance Report

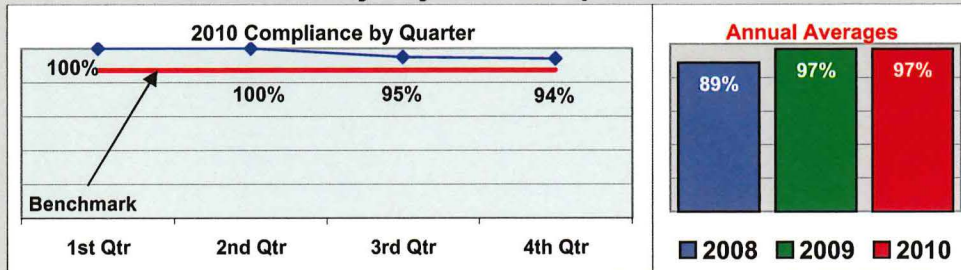
01/01/2010 - 12/31/2010

## HANNAFORD BROTHERS

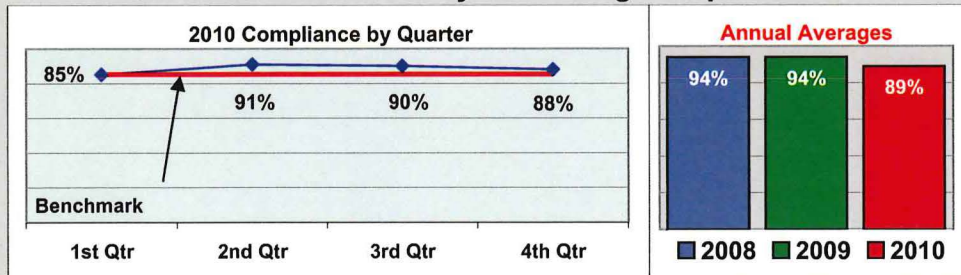
### Lost Time First Report Filing Compliance



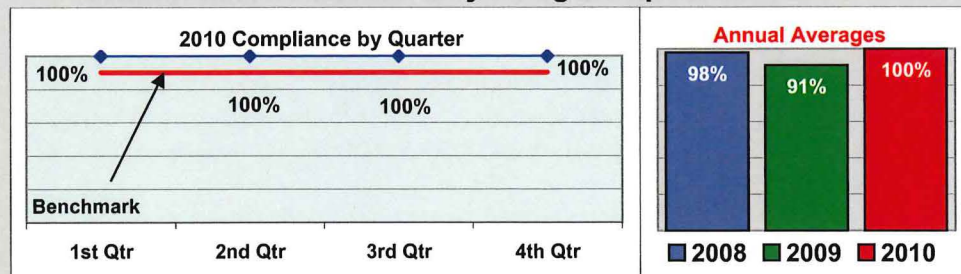
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

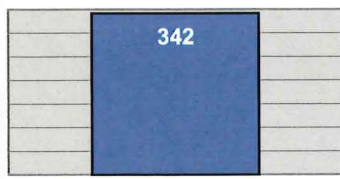
Hannaford Brothers is a self-insured employer that administered its own claims in 2010 under the following name:

Hannaford Brothers

Hannaford Brothers is a High Compliance Performer for 2010. It has met or exceeded each of the Board's performance benchmarks.

### Utilization Analysis

#### Lost Time First Reports Received

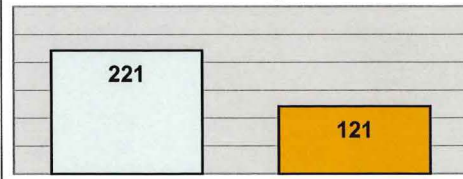


#### Percent of Lost Time First Reports Denied (Initial Indemnity NOCs / Lost Time First Reports)

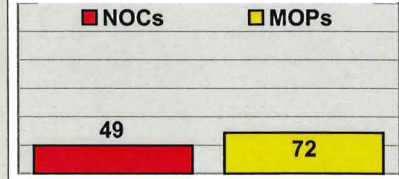
14%

#### Activity on Lost Time First Reports

□ No Activity Required  
■ Claims for Compensation



#### Activity on Claims for Compensation



#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

40%

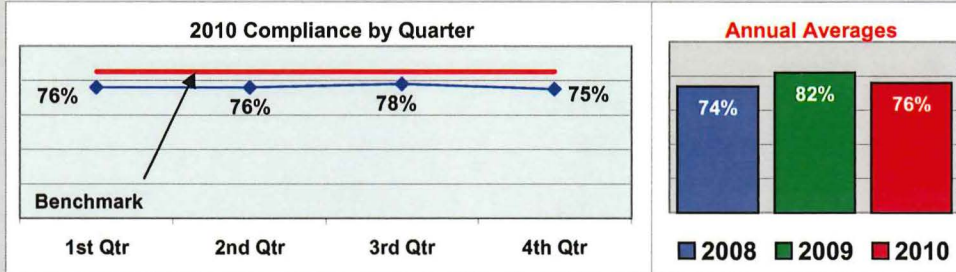


# Annual Compliance Report

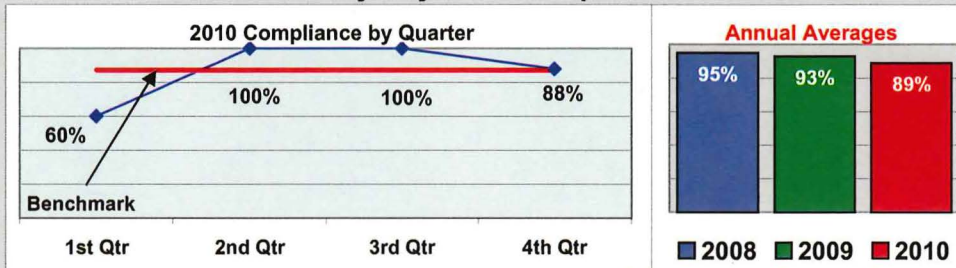
01/01/2010 - 12/31/2010

## HANOVER INSURANCE

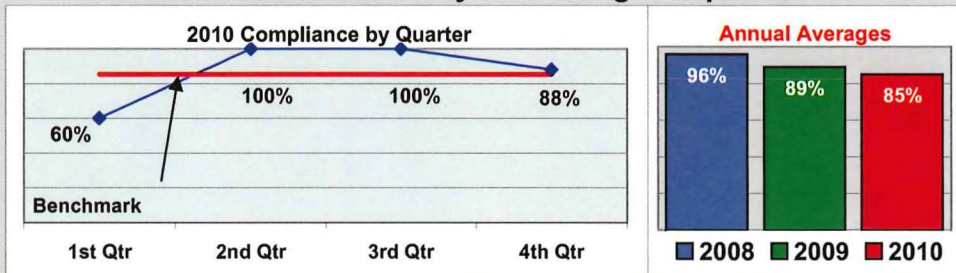
### Lost Time First Report Filing Compliance



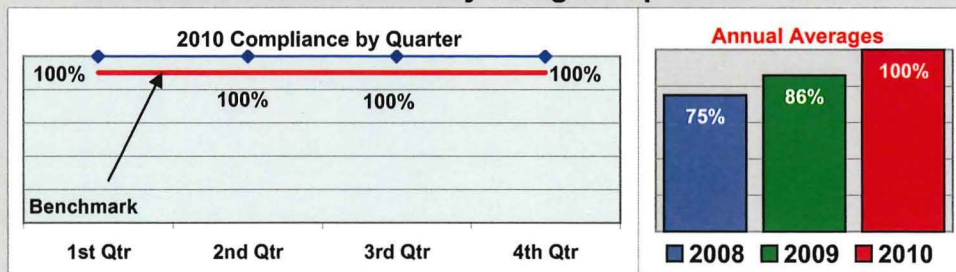
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



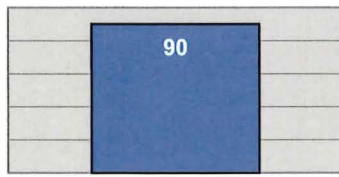
### Summary

Hanover Insurance is an insurer that administered its own claims in 2010 under the following rating companies:

Citizens Insurance Co. of America  
Hanover Insurance  
Massachusetts Bay Insurance

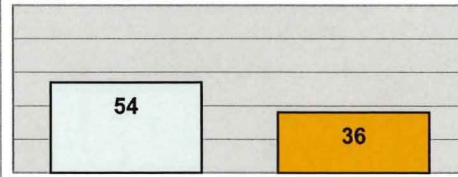
### Utilization Analysis

#### Lost Time First Reports Received



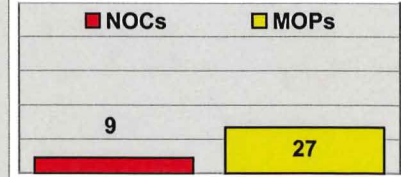
#### Activity on Lost Time First Reports

☐ No Activity Required  
☒ Claims for Compensation



#### Activity on Claims for Compensation

☒ NOCs ☒ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

10%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

25%



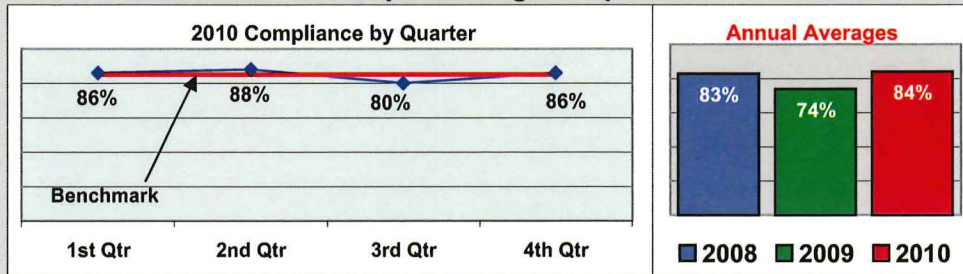


# Annual Compliance Report

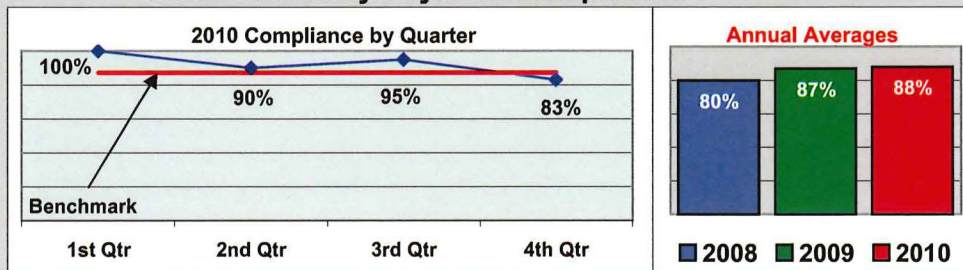
01/01/2010 - 12/31/2010

## HARTFORD INSURANCE

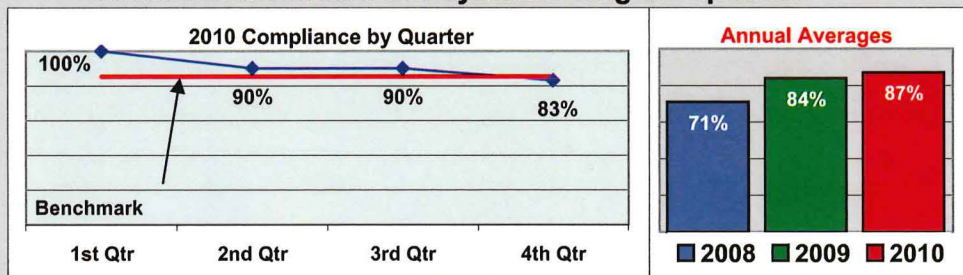
### Lost Time First Report Filing Compliance



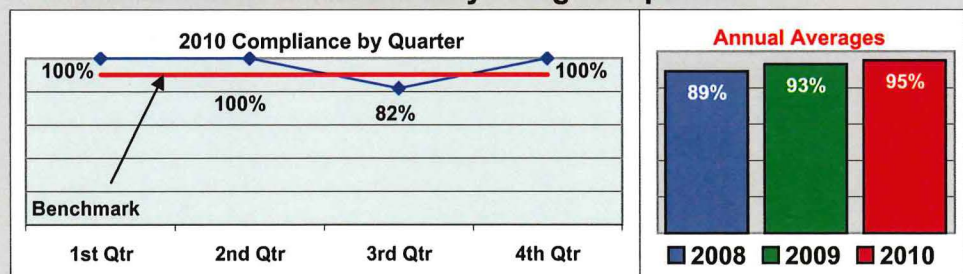
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Hartford Insurance is an insurer that administered its own claims in 2010 and used third parties to administer claims under the following rating companies:

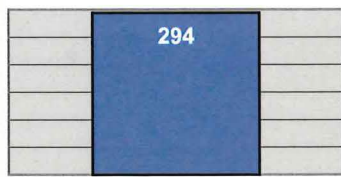
Hartford Accident & Indemnity  
Hartford Casualty Insurance  
Hartford Fire Insurance  
Hartford Ins. Co. of the Midwest  
Hartford Underwriters Insurance  
Sentinel Insurance Ltd.  
Twin City Fire Insurance

Hartford Insurance used the following third parties in 2010:

Broadspire Services  
Cannon Cochran Mgmt. Services  
F.A. Richard  
GAB Robins  
Gallagher Bassett Services  
Sedgwick Claims Management  
Specialty Risk Services

### Utilization Analysis

#### Lost Time First Reports Received

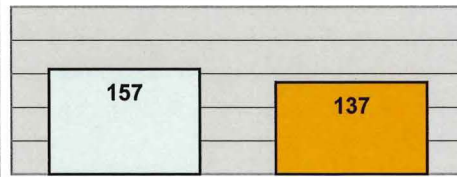


#### Percent of Lost Time First Reports Denied (Initial Indemnity NOCs / Lost Time First Reports)

20%

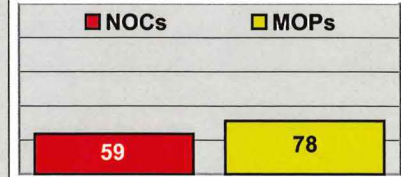
#### Activity on Lost Time First Reports

□ No Activity Required  
■ Claims for Compensation



#### Activity on Claims for Compensation

■ NOCs    ■ MOPs



#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

43%

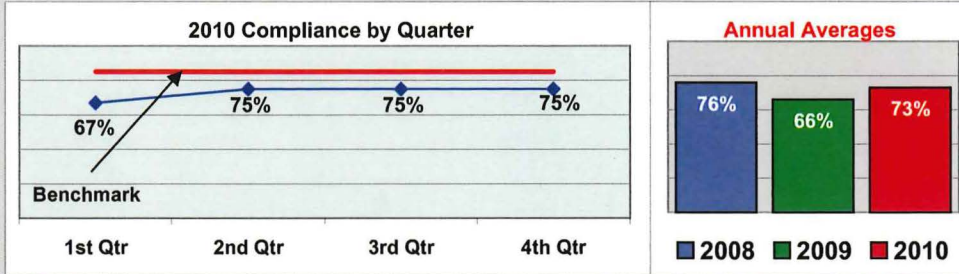


# Annual Compliance Report

01/01/2010 - 12/31/2010

## HELMSMAN MANAGEMENT SERVICES

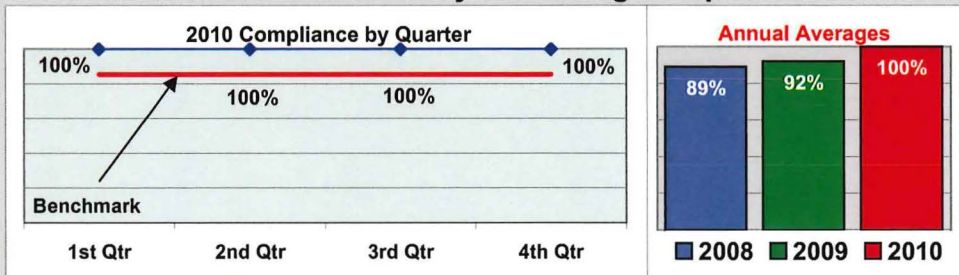
### Lost Time First Report Filing Compliance



### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Helmsman Management Services is a third party administrator that administered claims in 2010 for the following insurers:

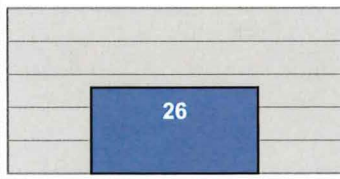
Indemnity Ins. Co. of No. America  
New Hampshire Insurance

and self-insured employers:

Asplundh Tree Expert  
Helmsman Management Services  
Irving Oil Corporation

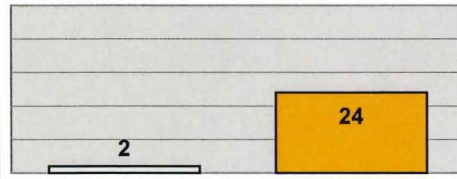
### Utilization Analysis

#### Lost Time First Reports Received



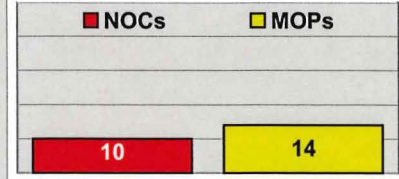
#### Activity on Lost Time First Reports

☐ No Activity Required  
☒ Claims for Compensation



#### Activity on Claims for Compensation

☒ NOCs ☒ MOPs



**Percent of Lost Time First Reports Denied**  
(Initial Indemnity NOCs / Lost Time First Reports)

38%

**Percent of Claims for Compensation Denied**  
(Initial Indemnity NOCs / Claims for Compensation)

42%



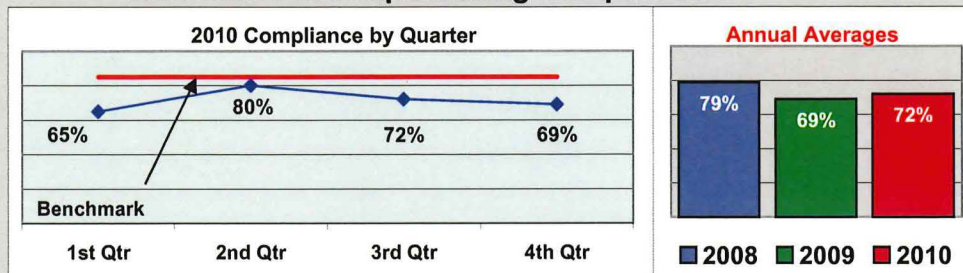


# Annual Compliance Report

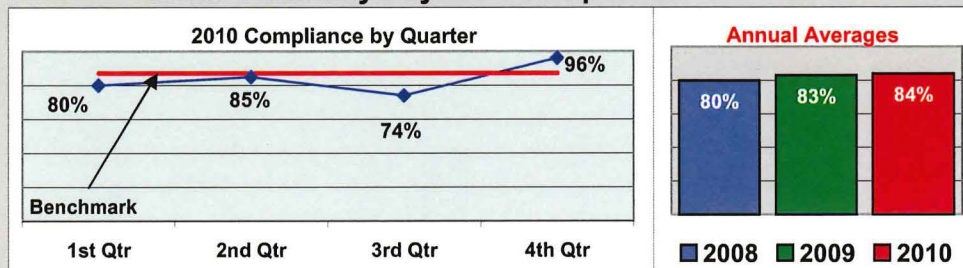
## 01/01/2010 - 12/31/2010

### LIBERTY MUTUAL INSURANCE

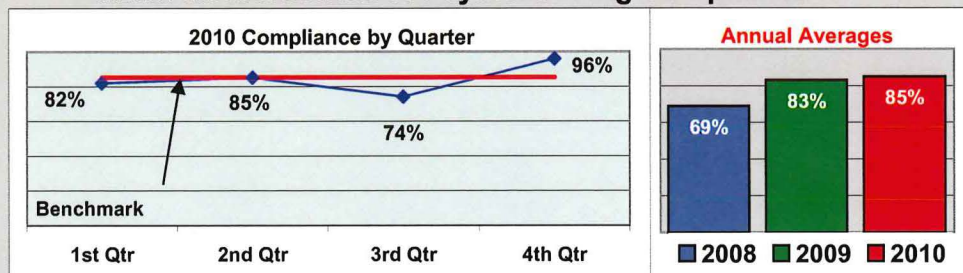
#### Lost Time First Report Filing Compliance



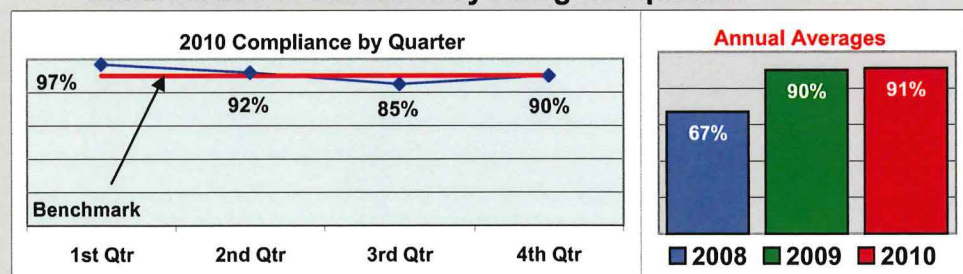
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance



#### Initial Notice of Controversy Filing Compliance



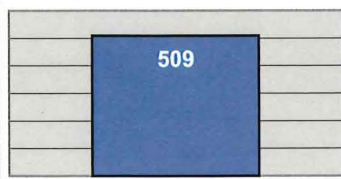
#### Summary

Liberty Mutual Insurance is an insurer that administered its own claims in 2010 under the following rating companies:

Employers Ins. Co. of Wausau  
 First Liberty Insurance Corp.  
 Liberty Insurance Corporation  
 Liberty Mutual Fire Insurance  
 Liberty Mutual Insurance  
 Liberty Mutual Insurance Corp.  
 Wausau Business Insurance  
 Wausau Underwriters Insurance

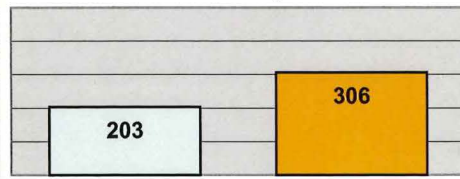
#### Utilization Analysis

##### Lost Time First Reports Received



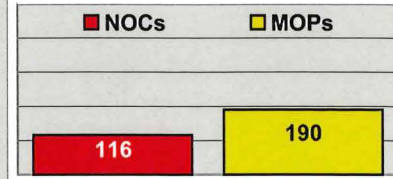
##### Activity on Lost Time First Reports

☐ No Activity Required  
☐ Claims for Compensation



##### Activity on Claims for Compensation

☐ NOCs ☐ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

23%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

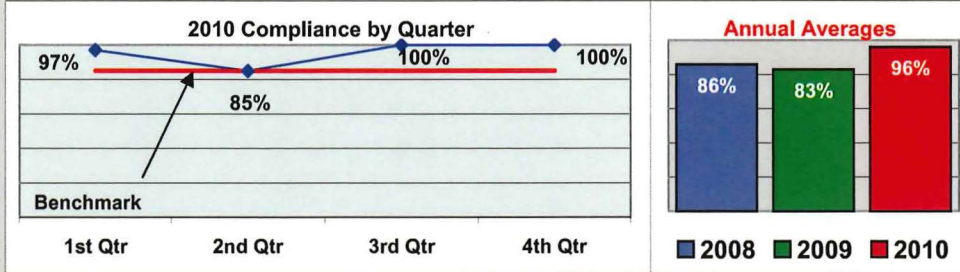
38%



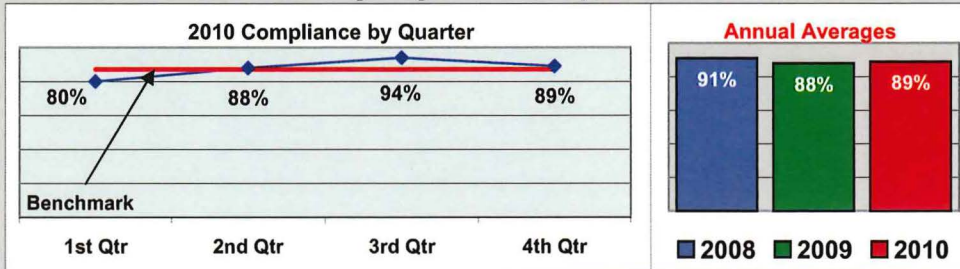
# Annual Compliance Report 01/01/2010 - 12/31/2010

## MAINE AUTOMOBILE DEALERS ASSOCIATION

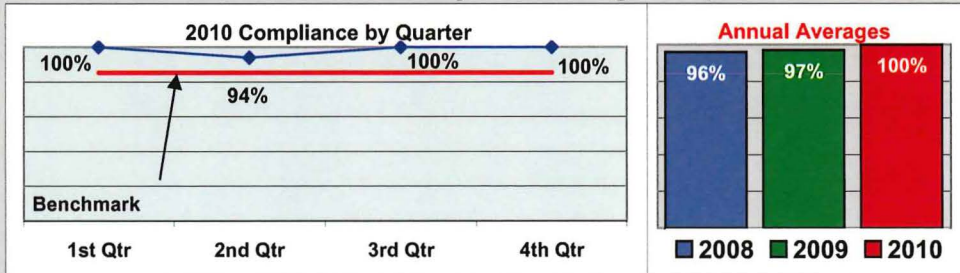
### Lost Time First Report Filing Compliance



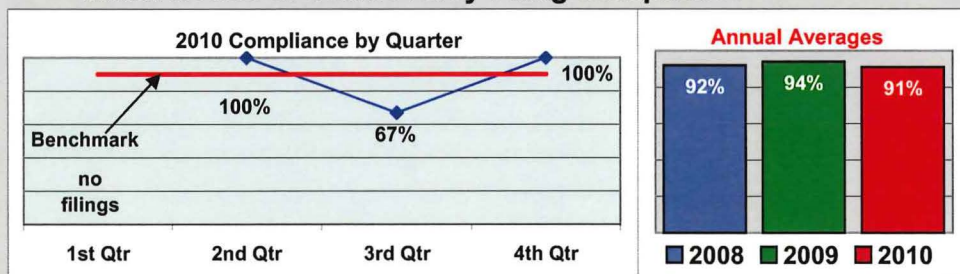
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

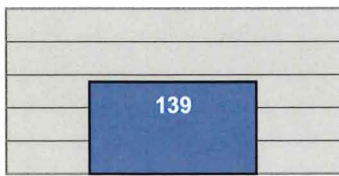
Maine Automobile Dealers Association is a self-insured employer that administered its own claims in 2010 under the following names:

MAD Assoc. Wkrs' Comp. Trust  
Maine Automobile Dealers

Maine Automobile Dealers Association is a High Compliance Performer for 2010. It has met or exceeded each of the Board's performance benchmarks.

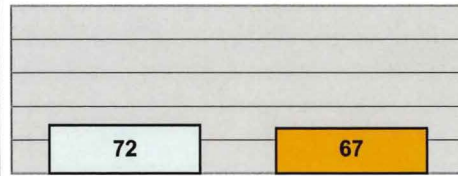
### Utilization Analysis

#### Lost Time First Reports Received



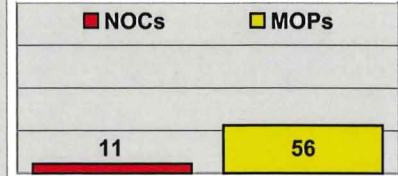
#### Activity on Lost Time First Reports

☐ No Activity Required  
☒ Claims for Compensation



#### Activity on Claims for Compensation

☒ NOCs ☒ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

8%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

16%

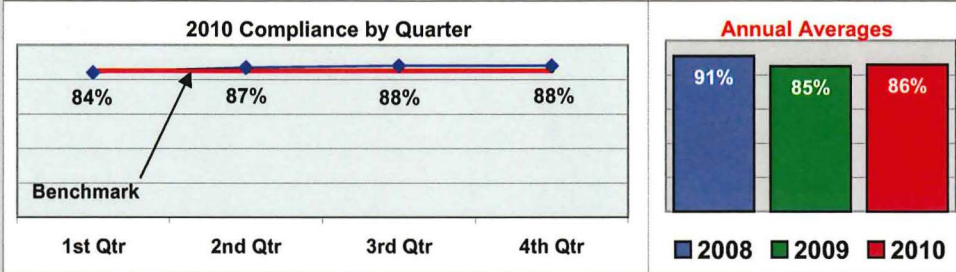




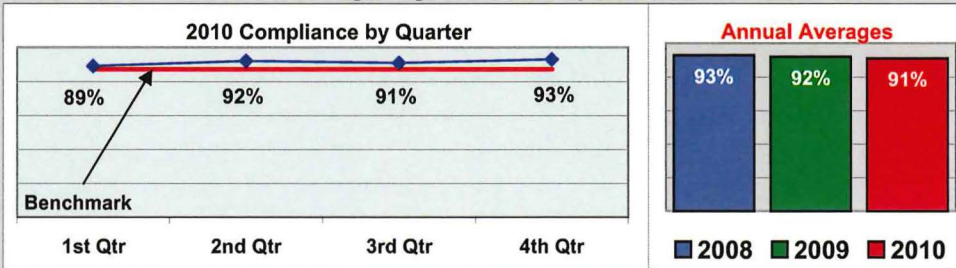
# Annual Compliance Report 01/01/2010 - 12/31/2010

## MAINE EMPLOYERS' MUTUAL INSURANCE

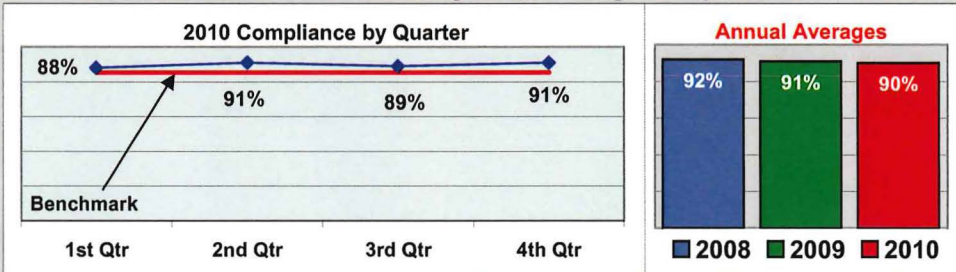
### Lost Time First Report Filing Compliance



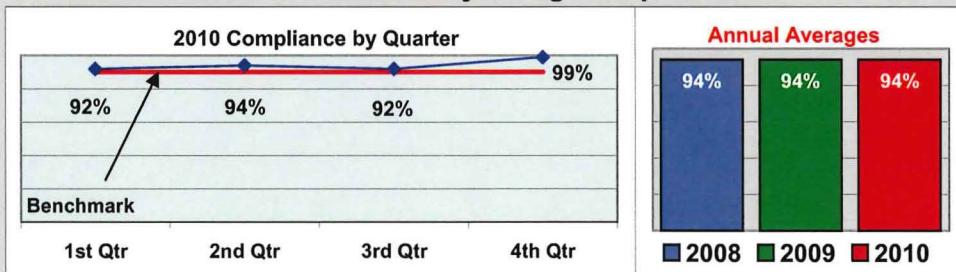
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

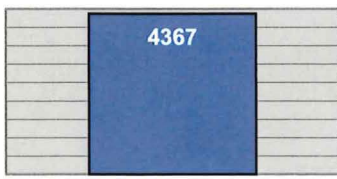
Maine Employers' Mutual Insurance is an insurer that administered its own claims in 2010 under the following rating companies:

Maine Employers' Mutual Ins.  
MEMIC Indemnity Company

Maine Employers' Mutual Insurance is a High Compliance Performer for 2010. It has met or exceeded each of the Board's performance benchmarks.

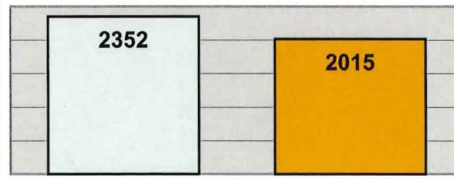
### Utilization Analysis

#### Lost Time First Reports Received



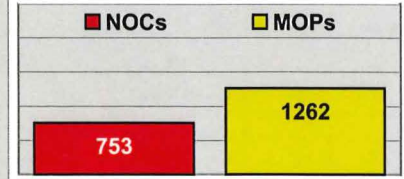
#### Activity on Lost Time First Reports

- No Activity Required
- Claims for Compensation



#### Activity on Claims for Compensation

- NOCs
- MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

17%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

37%

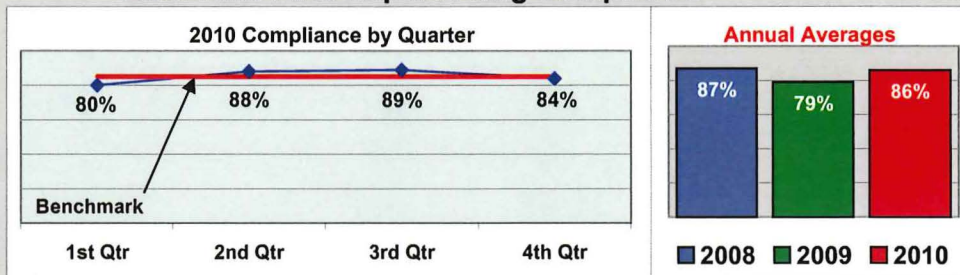


# Annual Compliance Report

01/01/2010 - 12/31/2010

## MAINE HEALTHCARE ASSOCIATION

### Lost Time First Report Filing Compliance

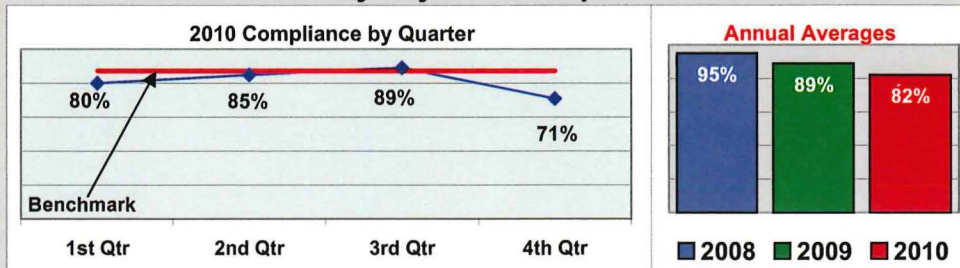


### Summary

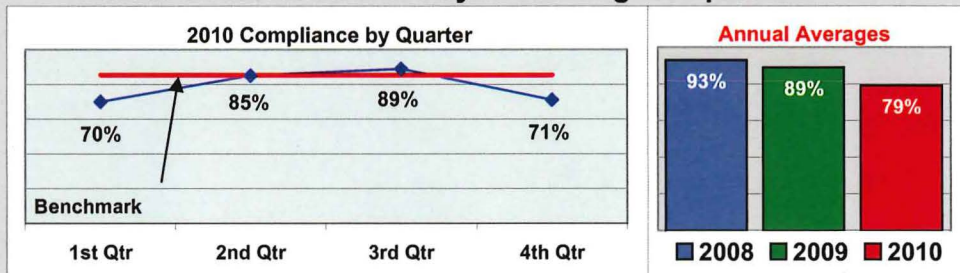
Maine HealthCare Association is a self-insured employer that administered its own claims in 2010 under the following name:

MHCA Workers' Comp. Fund

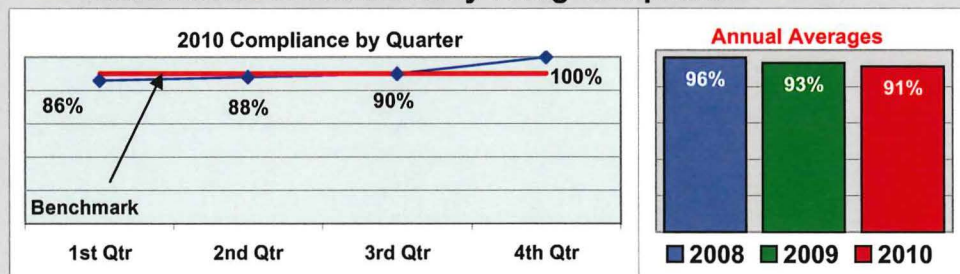
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance

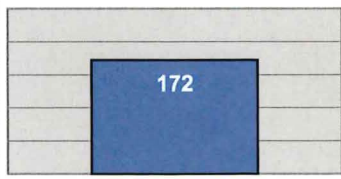


### Initial Notice of Controversy Filing Compliance



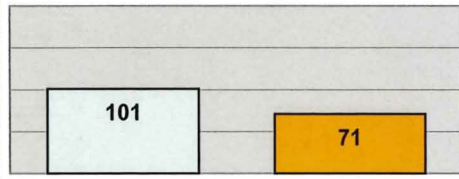
### Utilization Analysis

#### Lost Time First Reports Received



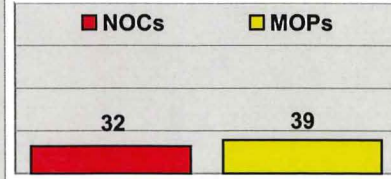
#### Activity on Lost Time First Reports

- No Activity Required
- Claims for Compensation



#### Activity on Claims for Compensation

- NOCs
- MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

19%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

45%



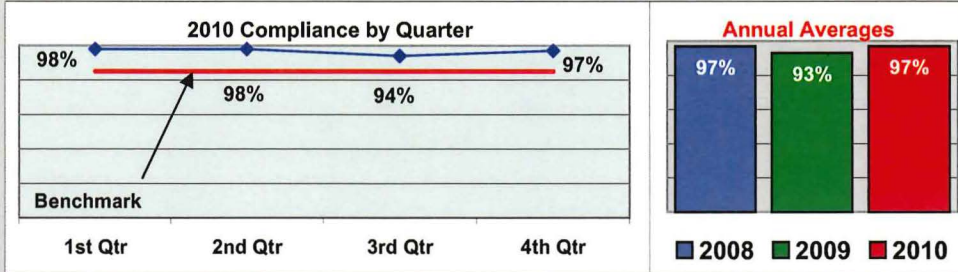


# Annual Compliance Report

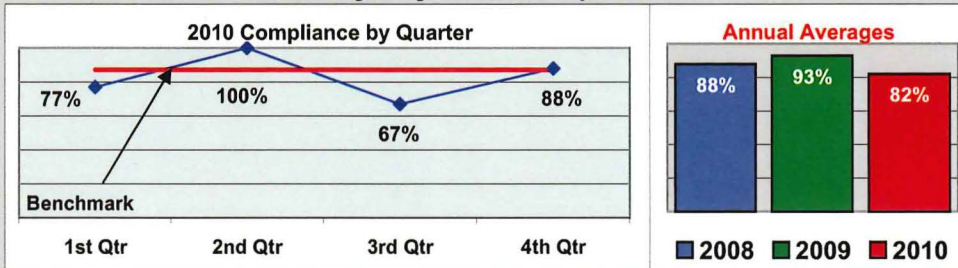
## 01/01/2010 - 12/31/2010

### MAINE MOTOR TRANSPORT ASSOCIATION

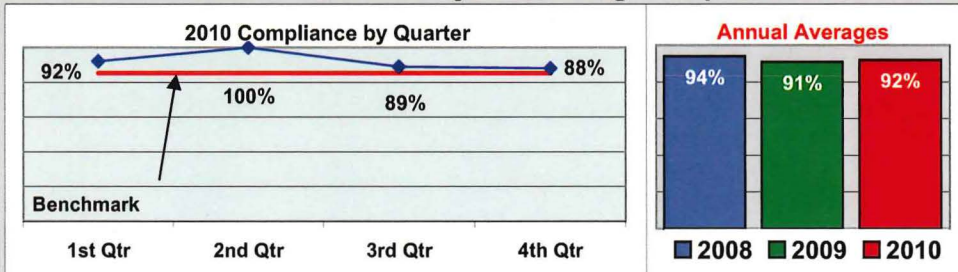
#### Lost Time First Report Filing Compliance



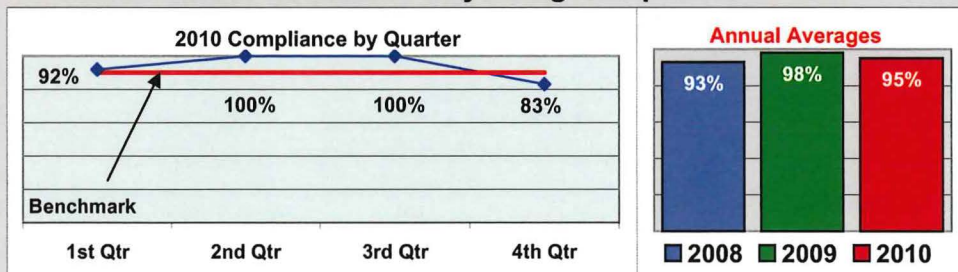
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance



#### Initial Notice of Controversy Filing Compliance



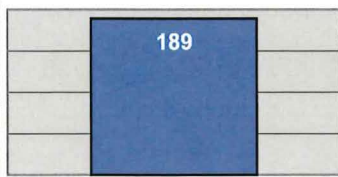
#### Summary

Maine Motor Transport Association is a self-insured employer that administered its own claims in 2010 under the following name:

Maine Motor Transport WC Trust

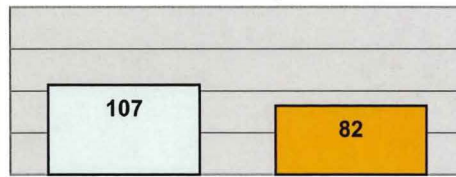
#### Utilization Analysis

##### Lost Time First Reports Received



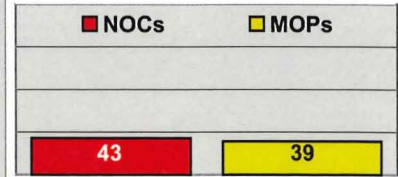
##### Activity on Lost Time First Reports

□ No Activity Required  
■ Claims for Compensation



##### Activity on Claims for Compensation

■ NOCs    ■ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

23%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

52%

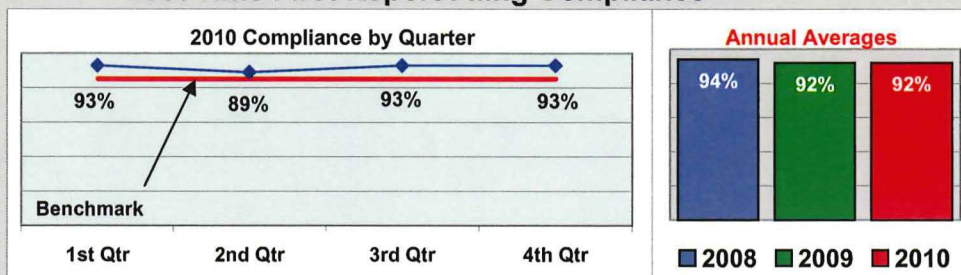


# Annual Compliance Report

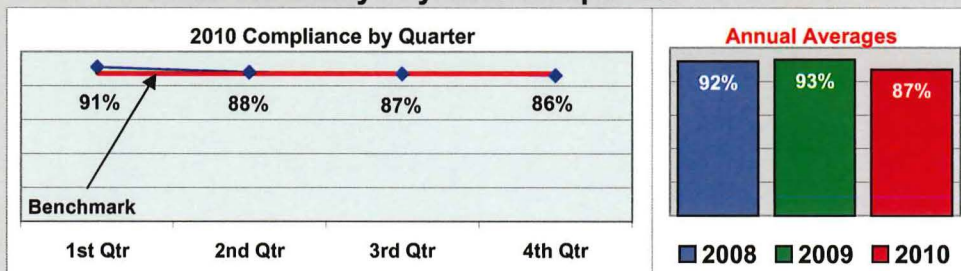
01/01/2010 - 12/31/2010

## MAINE MUNICIPAL ASSOCIATION

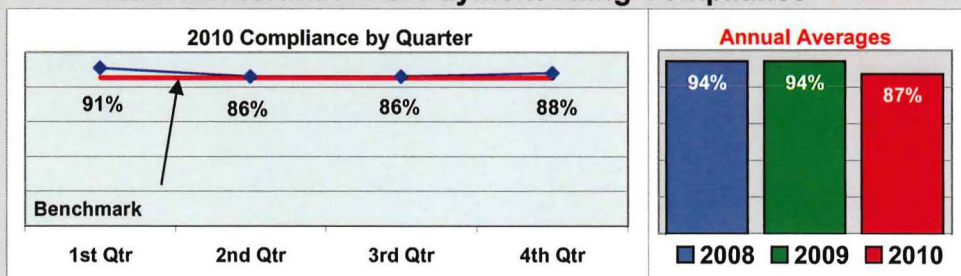
### Lost Time First Report Filing Compliance



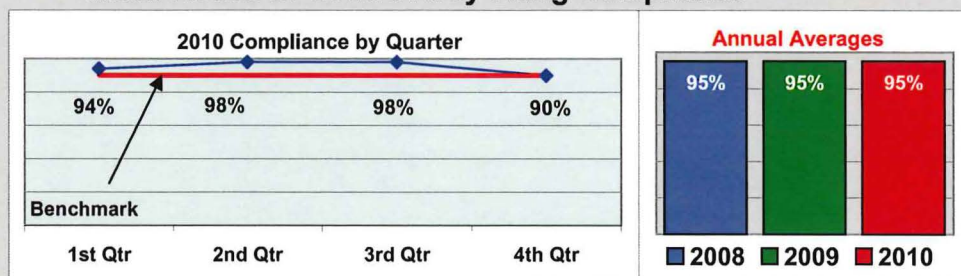
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

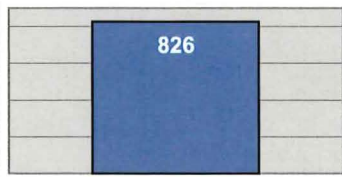
Maine Municipal Association is a self insured employer that administered its own claims in 2010 under the following names:

Auburn, City of  
Maine Municipal Association  
Portland, City of

Maine Municipal Association is a High Compliance Performer for 2010. It has met or exceeded each of the Board's performance benchmarks.

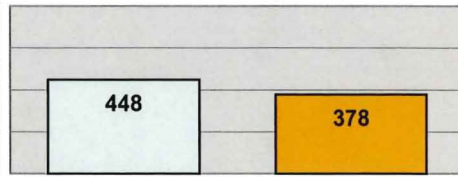
### Utilization Analysis

#### Lost Time First Reports Received



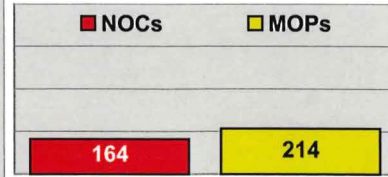
#### Activity on Lost Time First Reports

☐ No Activity Required  
☒ Claims for Compensation



#### Activity on Claims for Compensation

☒ NOCs ☒ MOPs



**Percent of Lost Time First Reports Denied**  
(Initial Indemnity NOCs / Lost Time First Reports)

20%

**Percent of Claims for Compensation Denied**  
(Initial Indemnity NOCs / Claims for Compensation)

43%

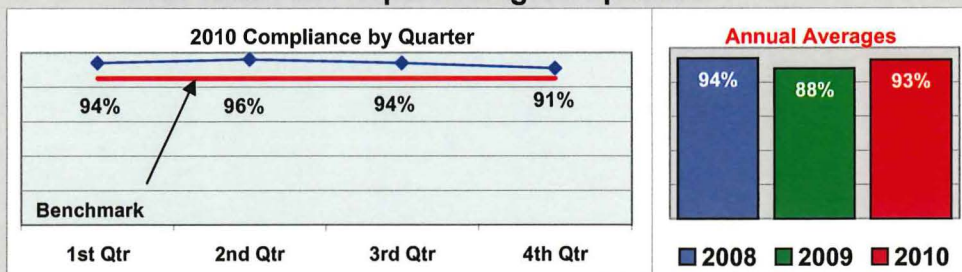




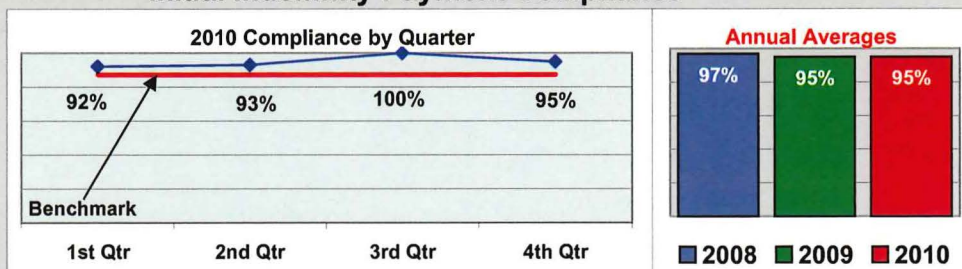
# Annual Compliance Report 01/01/2010 - 12/31/2010

## MAINE SCHOOL MANAGEMENT ASSOCIATION

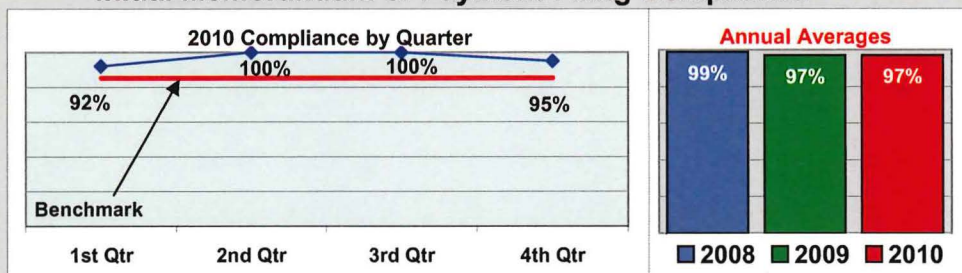
### Lost Time First Report Filing Compliance



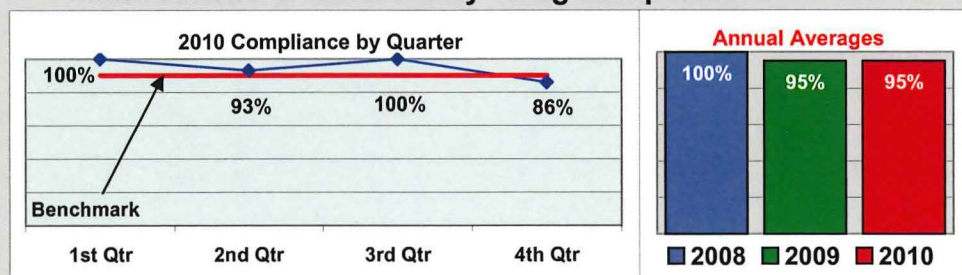
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

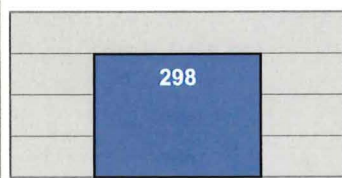
Maine School Management Association is a self-insured employer that administered its own claims in 2010 under the following name:

Maine School Mgmt. Assoc.

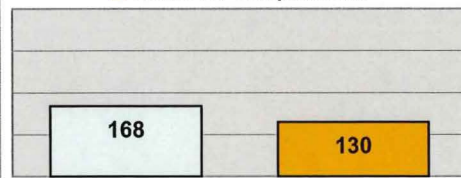
Maine School Management Association is a High Compliance Performer for 2010. It has met or exceeded each of the Board's performance benchmarks.

### Utilization Analysis

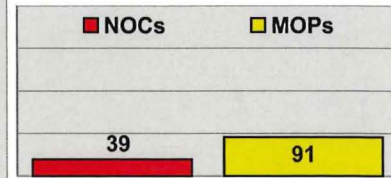
#### Lost Time First Reports Received



#### Activity on Lost Time First Reports



#### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

13%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

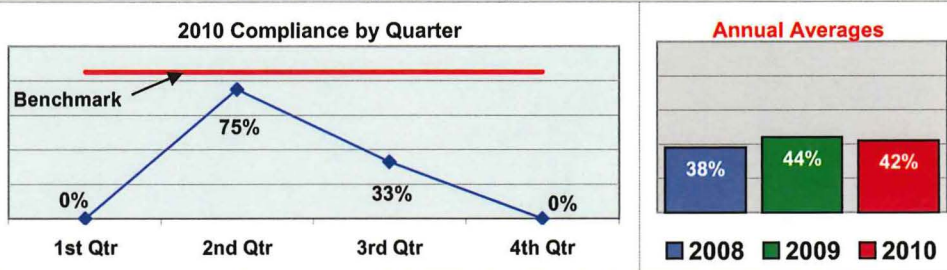
30%



# Annual Compliance Report 01/01/2010 - 12/31/2010

## MEADOWBROOK

### Lost Time First Report Filing Compliance

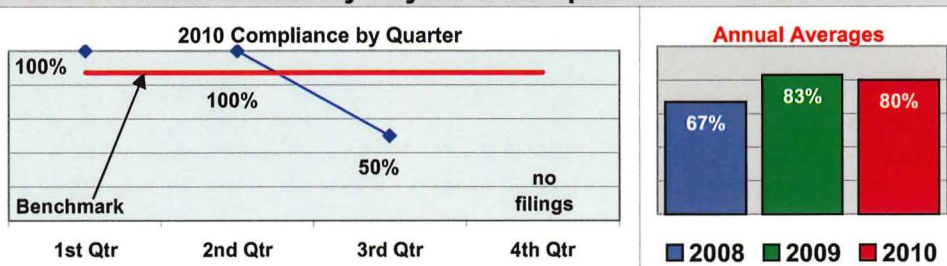


### Summary

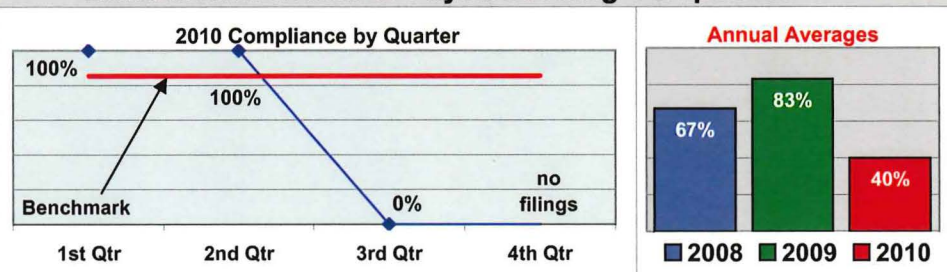
Meadowbrook is a third party administrator that administered claims in 2010 for the following insurer:

Star Insurance

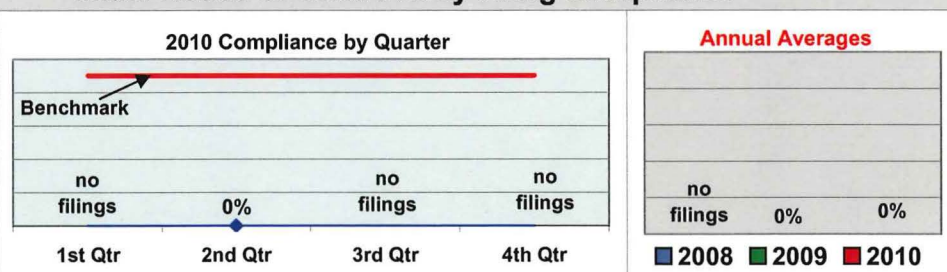
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance

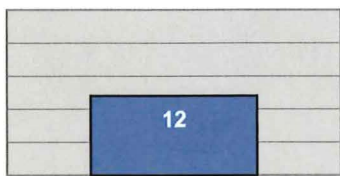


### Initial Notice of Controversy Filing Compliance



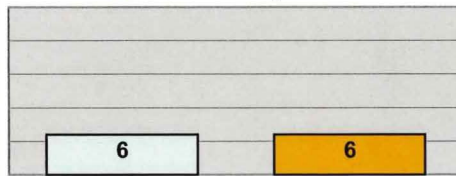
### Utilization Analysis

#### Lost Time First Reports Received

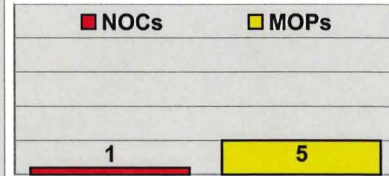


#### Activity on Lost Time First Reports

☐ No Activity Required  
☒ Claims for Compensation



#### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied (Initial Indemnity NOCs / Lost Time First Reports)

8%

#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

17%



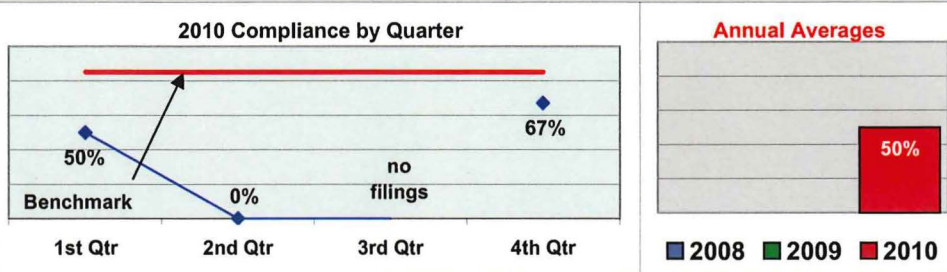


# Annual Compliance Report

## 01/01/2010 - 12/31/2010

### NATIONAL INTERSTATE INSURANCE

#### Lost Time First Report Filing Compliance

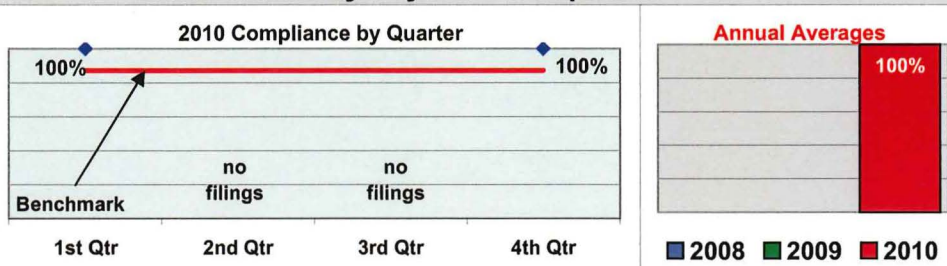


#### Summary

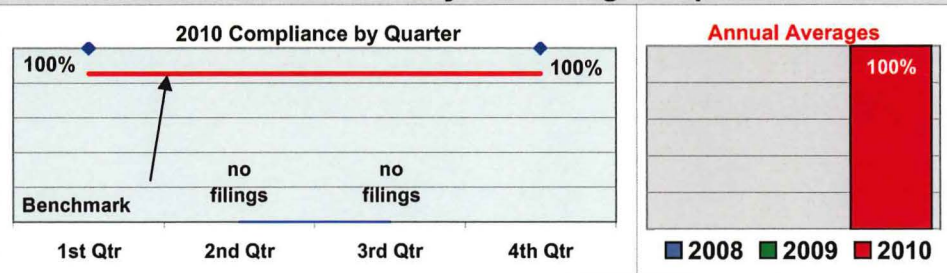
National Interstate Insurance is an insurer that administered its own claims in 2010 under the following rating company:

National Interstate Insurance

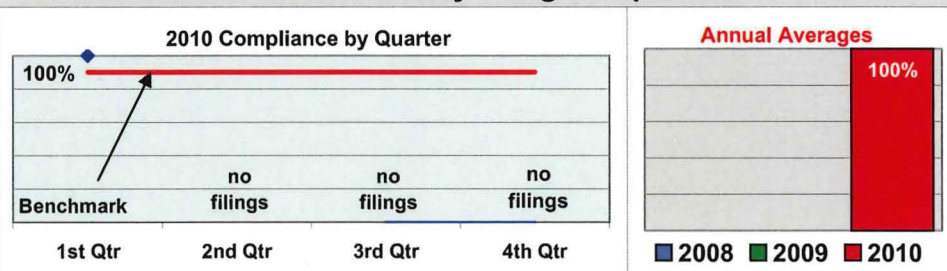
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance

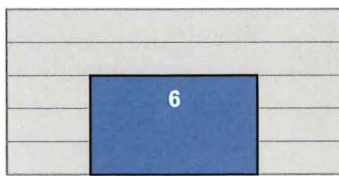


#### Initial Notice of Controversy Filing Compliance



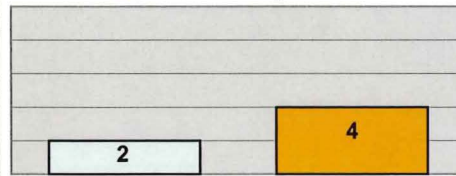
#### Utilization Analysis

##### Lost Time First Reports Received

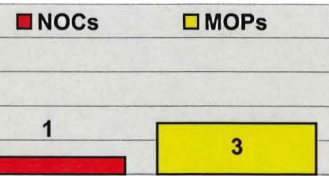


##### Activity on Lost Time First Reports

- ☐ No Activity Required
- ☒ Claims for Compensation



##### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

17%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

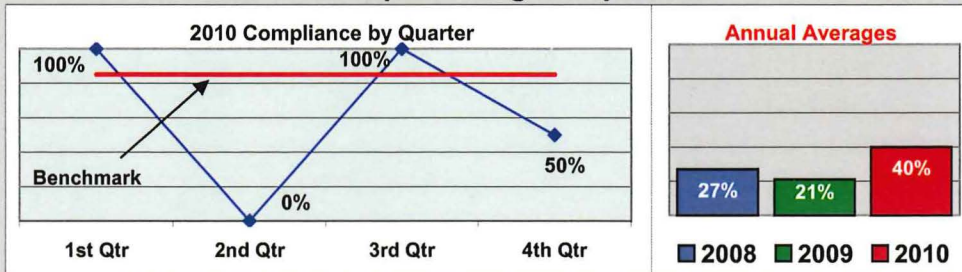
25%



# Annual Compliance Report 01/01/2010 - 12/31/2010

## NGM INSURANCE

### Lost Time First Report Filing Compliance

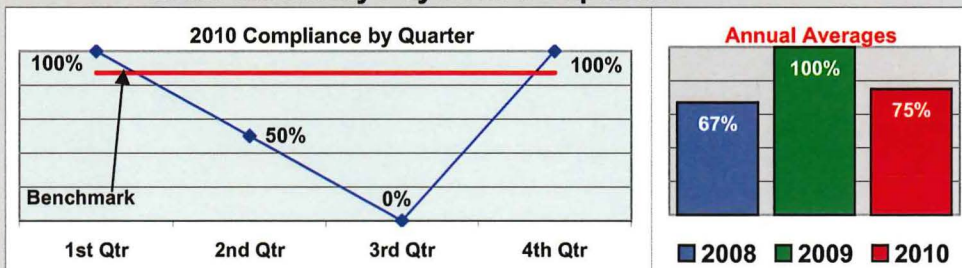


### Summary

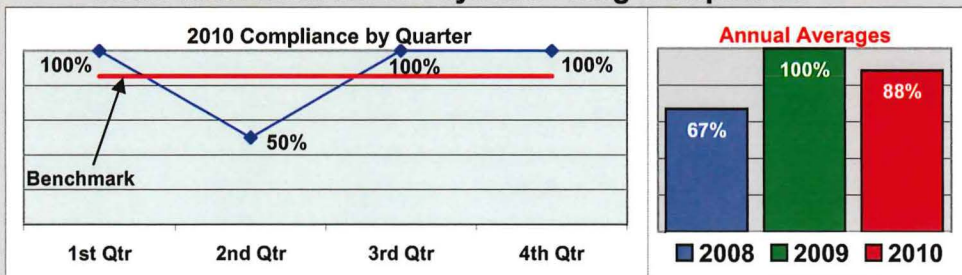
NGM Insurance is an insurer that administered its own claims in 2010 under the following rating company:

NGM Insurance

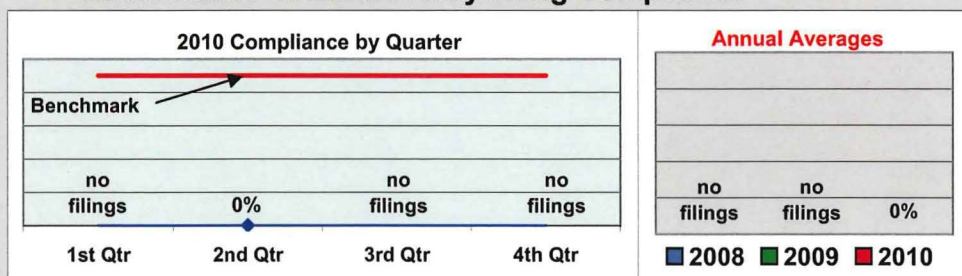
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance

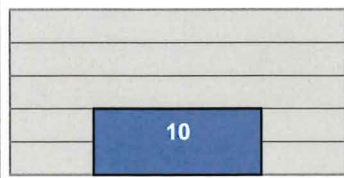


### Initial Notice of Controversy Filing Compliance

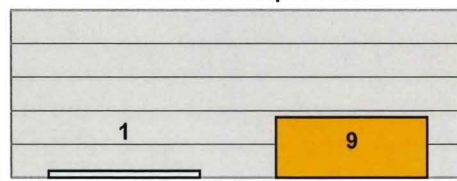


### Utilization Analysis

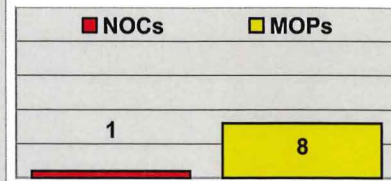
#### Lost Time First Reports Received



#### Activity on Lost Time First Reports



#### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

10%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

11%

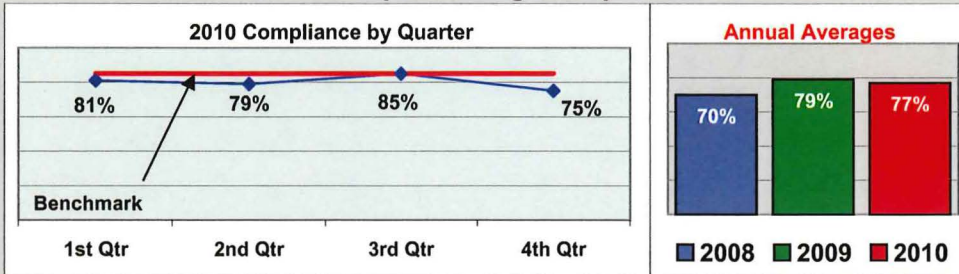




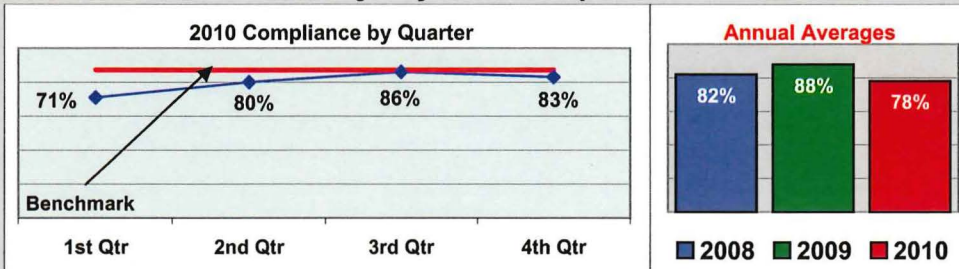
# Annual Compliance Report 01/01/2010 - 12/31/2010

## OLD REPUBLIC INSURANCE

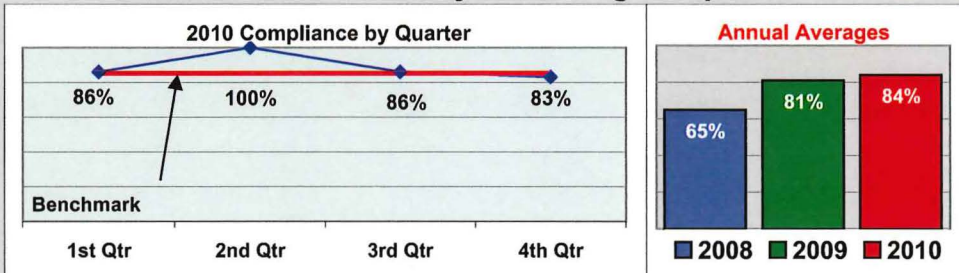
### Lost Time First Report Filing Compliance



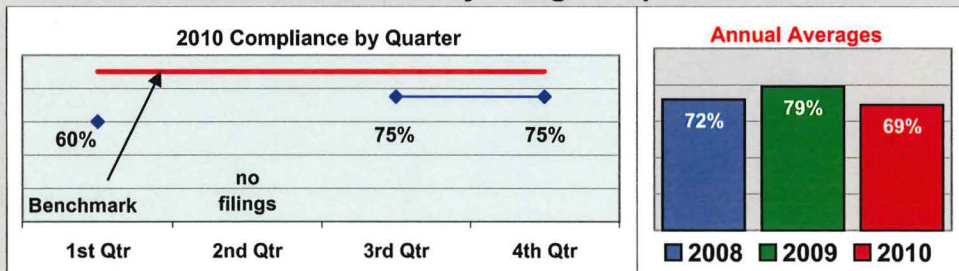
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Old Republic Insurance is an insurer that used third parties to administer claims under the following rating company:

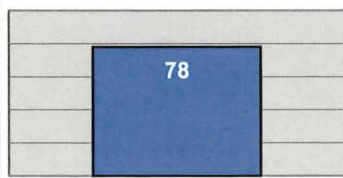
Old Republic Insurance

Old Republic Insurance used the following third parties in 2010:

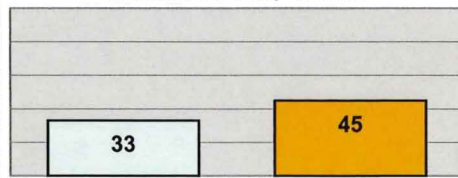
Berkley Risk Administrators  
Broadspire Services  
Corvel  
ESIS  
Gallagher Bassett Services  
Sedgwick Claims Management

### Utilization Analysis

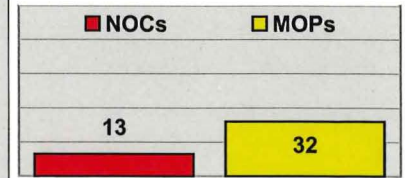
#### Lost Time First Reports Received



#### Activity on Lost Time First Reports



#### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

17%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

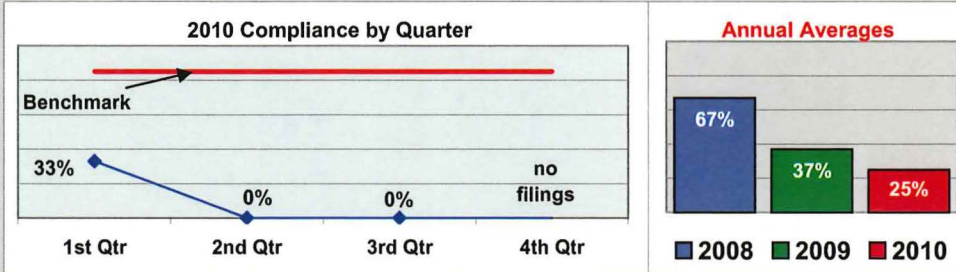
29%



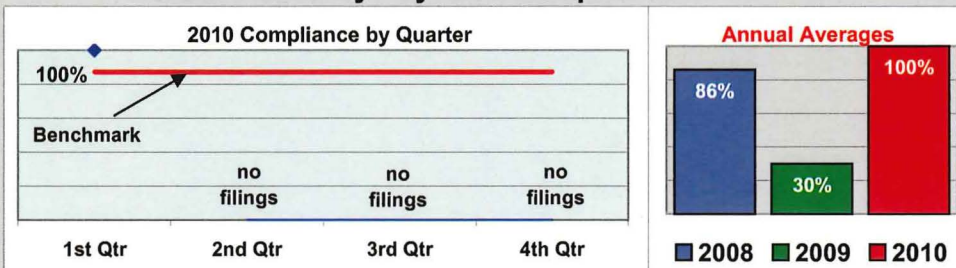
# Annual Compliance Report 01/01/2010 - 12/31/2010

## ONEBEACON INSURANCE

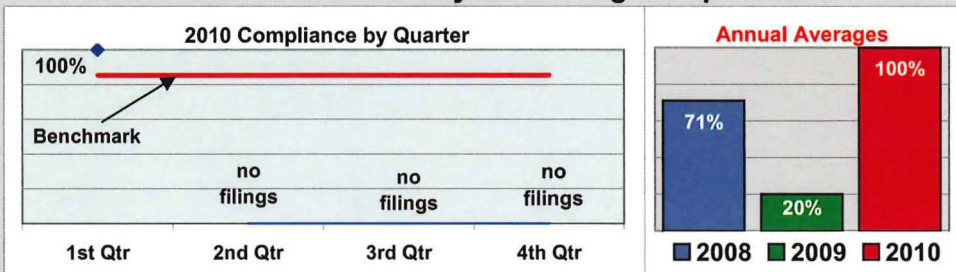
### Lost Time First Report Filing Compliance



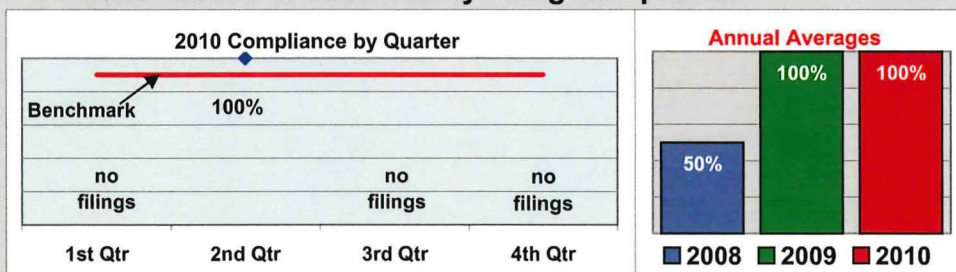
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

OneBeacon Insurance is an insurer that used a third party to administer claims under the following rating companies:

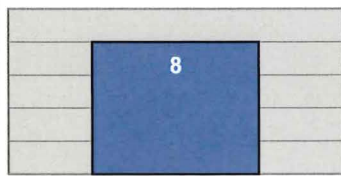
Employers Fire Insurance  
OneBeacon America Insurance

OneBeacon Insurance used the following third party in 2010:

Gallagher Bassett Services

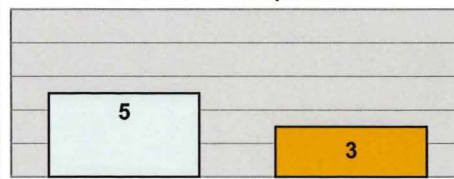
### Utilization Analysis

#### Lost Time First Reports Received



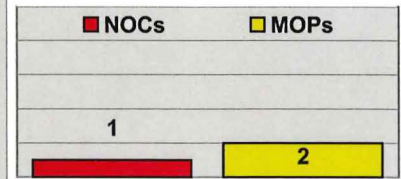
#### Activity on Lost Time First Reports

□ No Activity Required  
■ Claims for Compensation



#### Activity on Claims for Compensation

■ NOCs    ■ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

13%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

33%

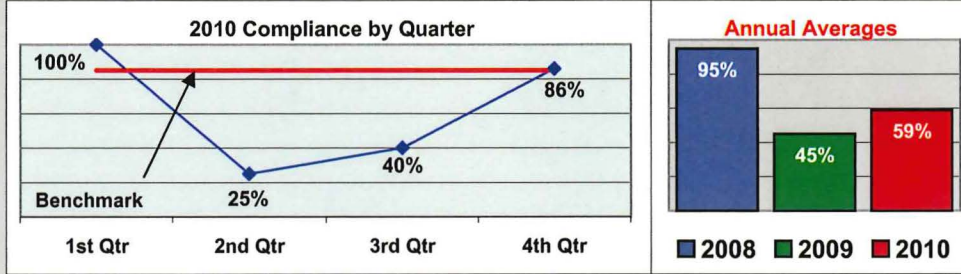




# Annual Compliance Report 01/01/2010 - 12/31/2010

## PATRIOT INSURANCE

### Lost Time First Report Filing Compliance

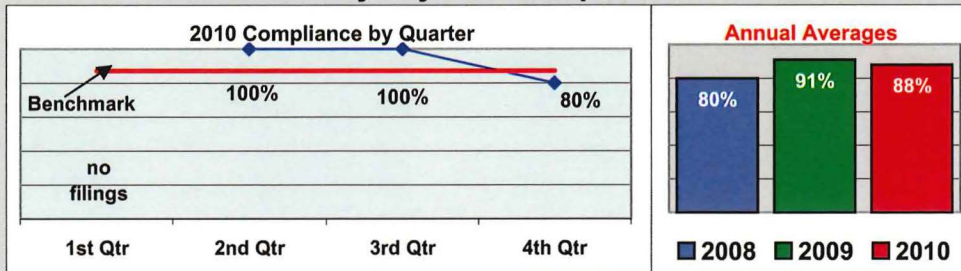


### Summary

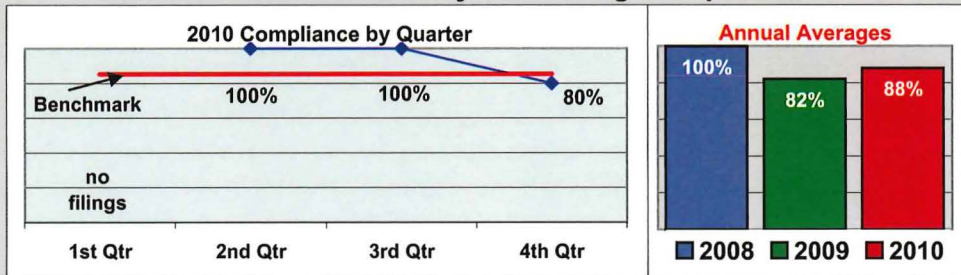
Patriot Insurance is an insurer that administered its own claims in 2010 under the following rating companies:

Frankenmuth Mutual Insurance  
Patriot Insurance

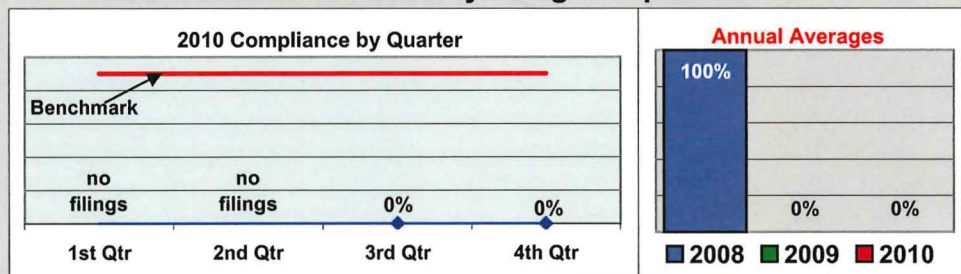
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance

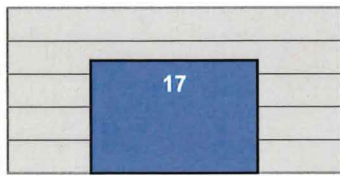


### Initial Notice of Controversy Filing Compliance

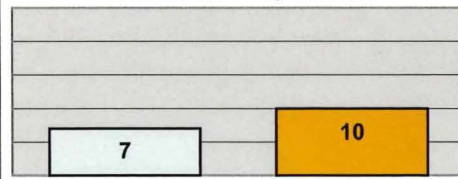


### Utilization Analysis

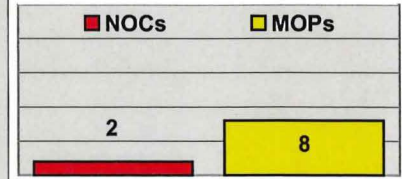
#### Lost Time First Reports Received



#### Activity on Lost Time First Reports



#### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied (Initial Indemnity NOCs / Lost Time First Reports)

12%

#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

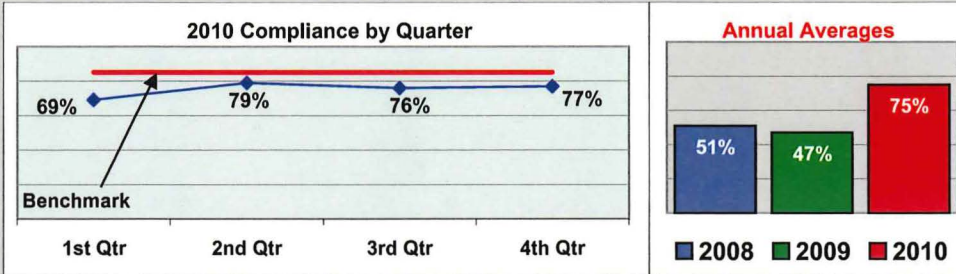
20%



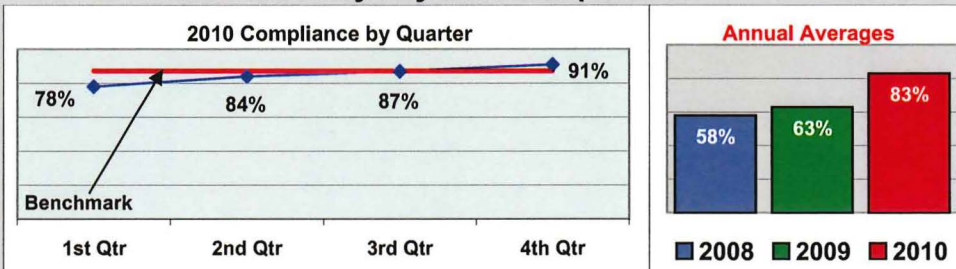
# Annual Compliance Report 01/01/2010 - 12/31/2010

## PEERLESS INSURANCE

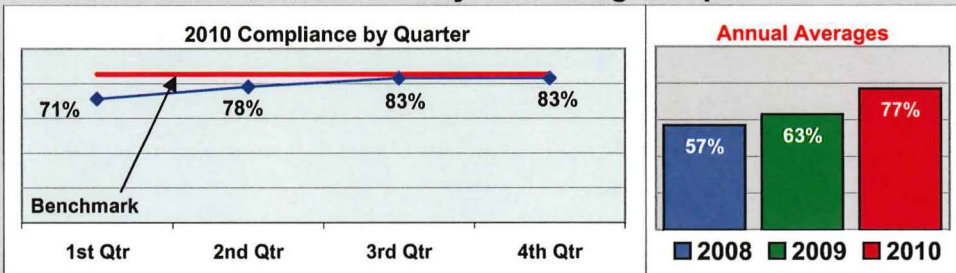
### Lost Time First Report Filing Compliance



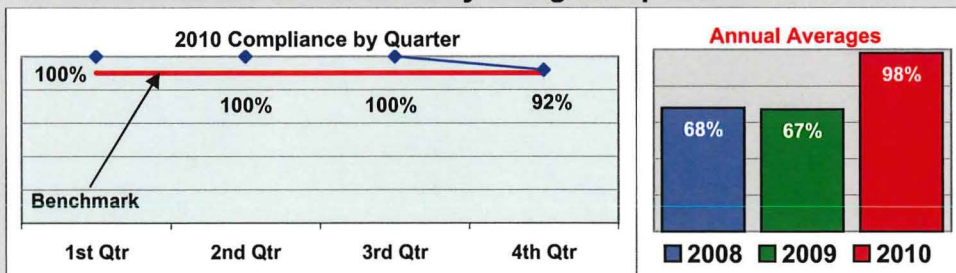
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



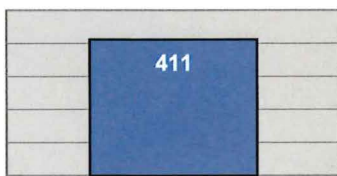
### Summary

Peerless Insurance is an insurer that administered its own claims in 2010 under the following rating companies:

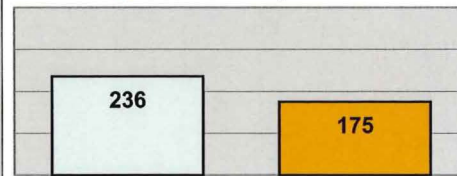
Excelsior Insurance  
Netherlands Insurance  
Peerless Indemnity  
Peerless Insurance

### Utilization Analysis

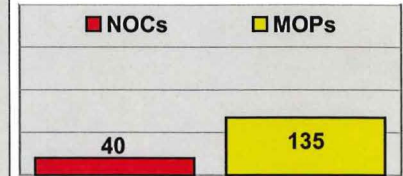
#### Lost Time First Reports Received



#### Activity on Lost Time First Reports



#### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied (Initial Indemnity NOCs / Lost Time First Reports)

10%

#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

23%

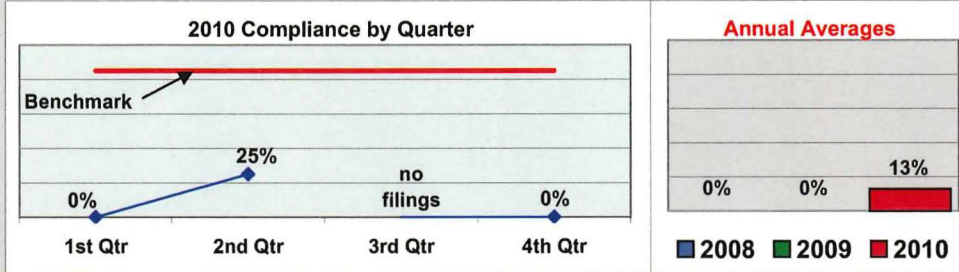




# Annual Compliance Report 01/01/2010 - 12/31/2010

## PROTECTIVE INSURANCE

### Lost Time First Report Filing Compliance

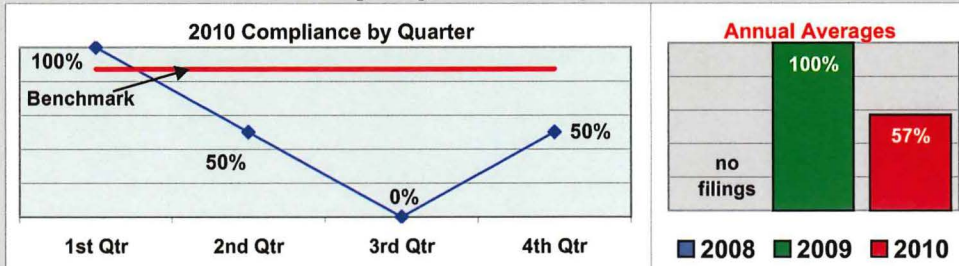


### Summary

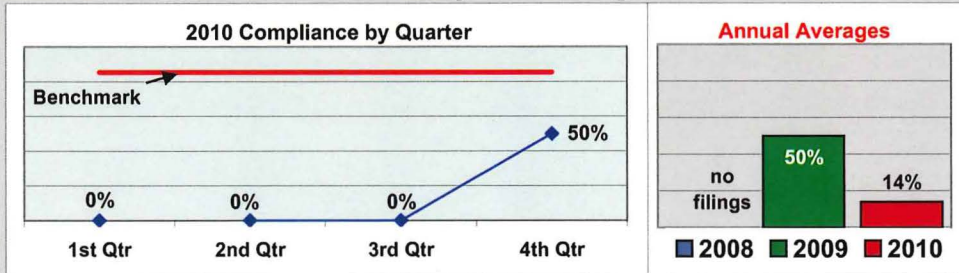
Protective Insurance is an insurer that administered its own claims in 2010 under the following rating company:

Protective Insurance

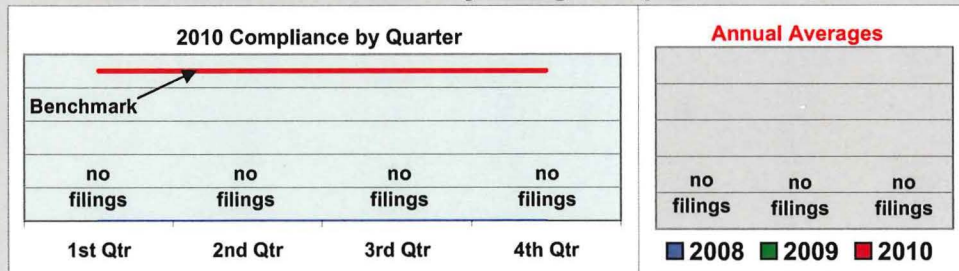
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance

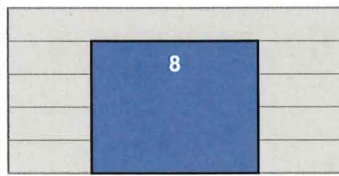


### Initial Notice of Controversy Filing Compliance



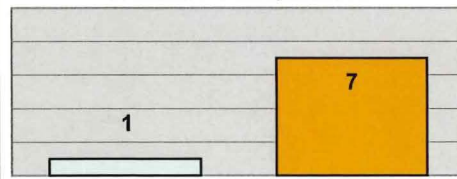
### Utilization Analysis

#### Lost Time First Reports Received

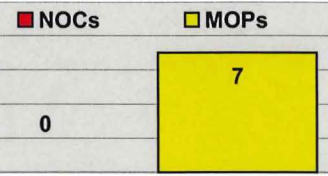


#### Activity on Lost Time First Reports

□ No Activity Required  
■ Claims for Compensation



#### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

0%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

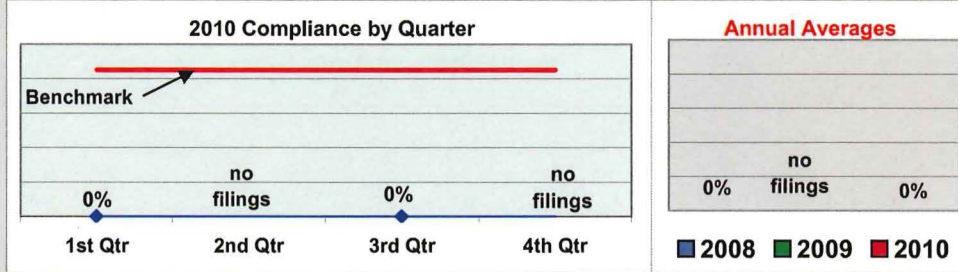
0%



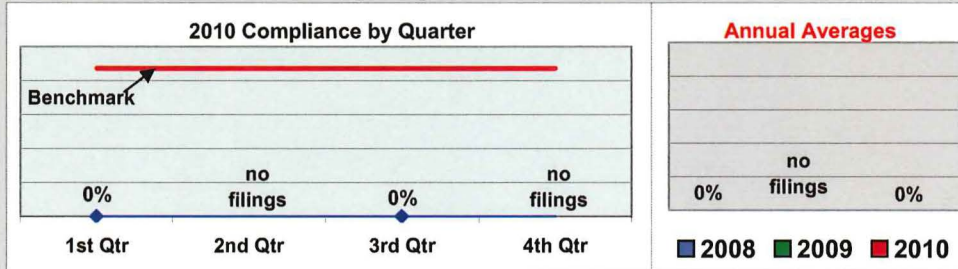
**Annual Compliance Report**  
01/01/2010 - 12/31/2010

**PUBLIC SERVICE MUTUAL INSURANCE**

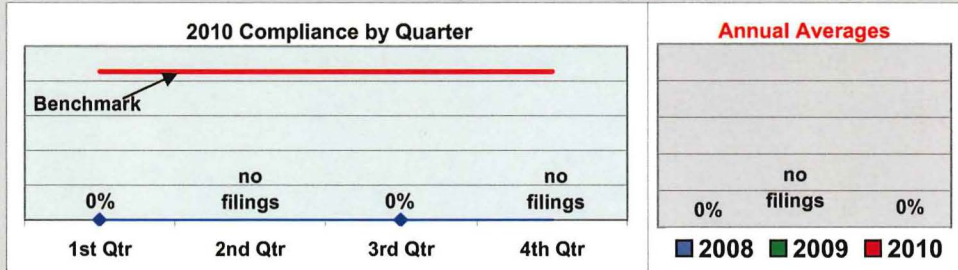
**Lost Time First Report Filing Compliance**



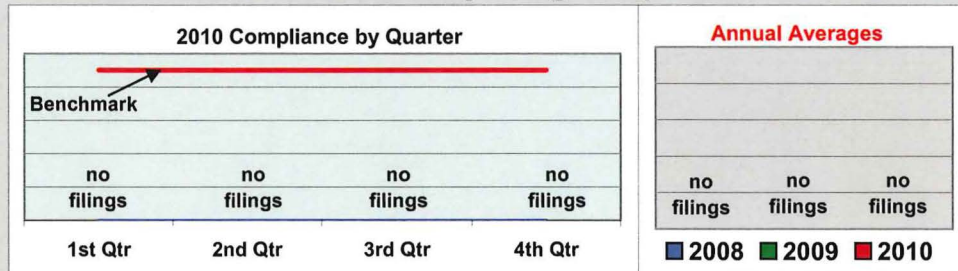
**Initial Indemnity Payment Compliance**



**Initial Memorandum of Payment Filing Compliance**



**Initial Notice of Controversy Filing Compliance**

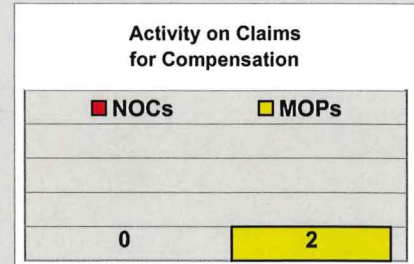
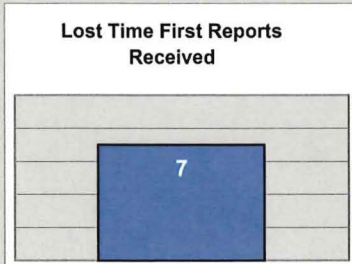


**Summary**

Public Service Mutual Insurance is an insurer that administered its own claims in 2010 under the following rating company:

Public Service Mutual Insurance

**Utilization Analysis**



**Percent of Lost Time First Reports Denied**  
(Initial Indemnity NOCs / Lost Time First Reports)

0%

**Percent of Claims for Compensation Denied**  
(Initial Indemnity NOCs / Claims for Compensation)

0%



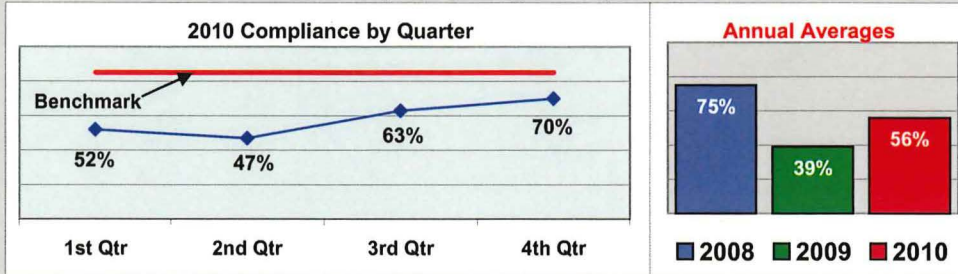


# Annual Compliance Report

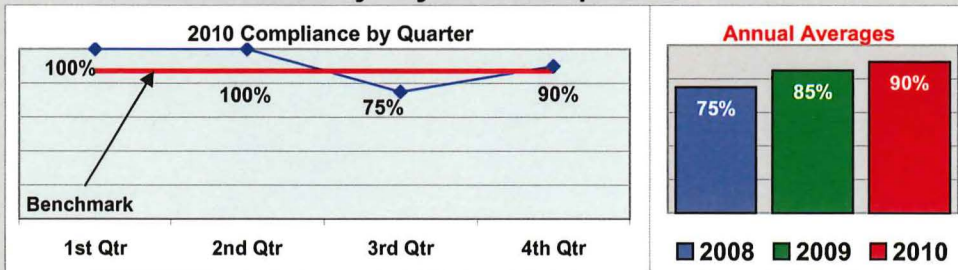
## 01/01/2010 - 12/31/2010

### RISK ENTERPRISE MANAGEMENT

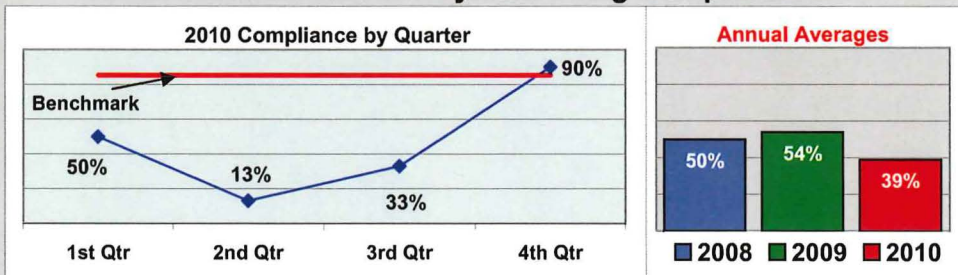
#### Lost Time First Report Filing Compliance



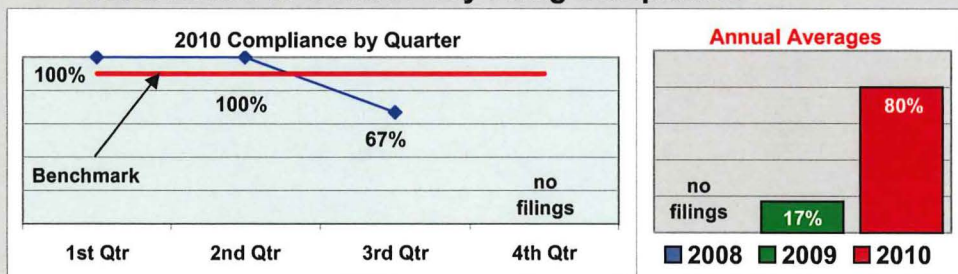
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance



#### Initial Notice of Controversy Filing Compliance



#### Summary

Risk Enterprise Management is a third party administrator that administered claims in 2010 for the following insurers:

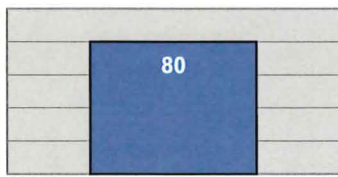
American Zurich Insurance Indemnity Ins. Co. of No. America

and self-insured employer:

Shaw's Supermarkets

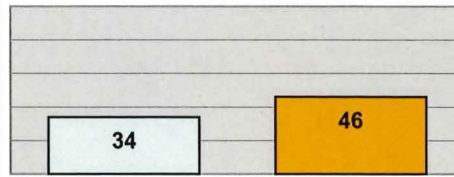
#### Utilization Analysis

##### Lost Time First Reports Received

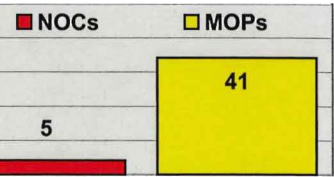


##### Activity on Lost Time First Reports

□ No Activity Required  
■ Claims for Compensation



##### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

6%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

11%

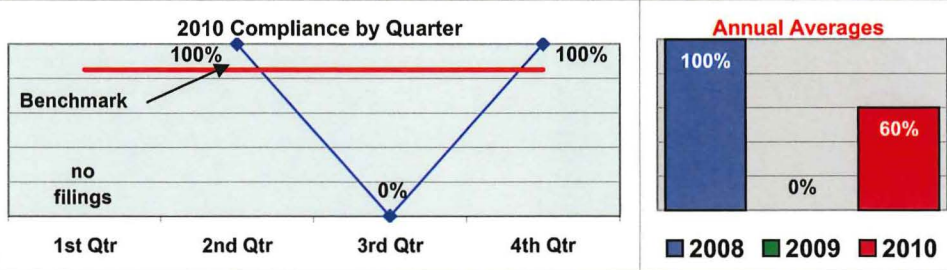


# Annual Compliance Report

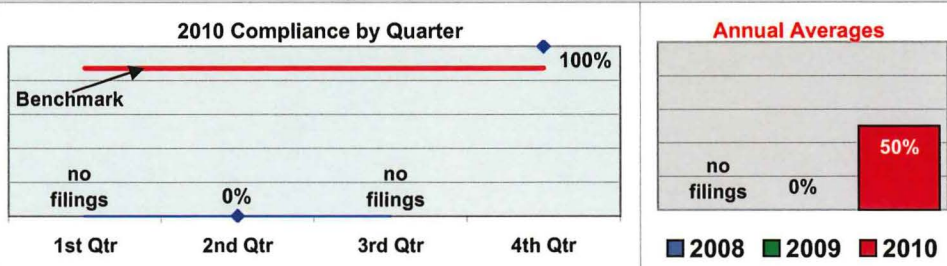
01/01/2010 - 12/31/2010

## SAFETY NATIONAL INSURANCE

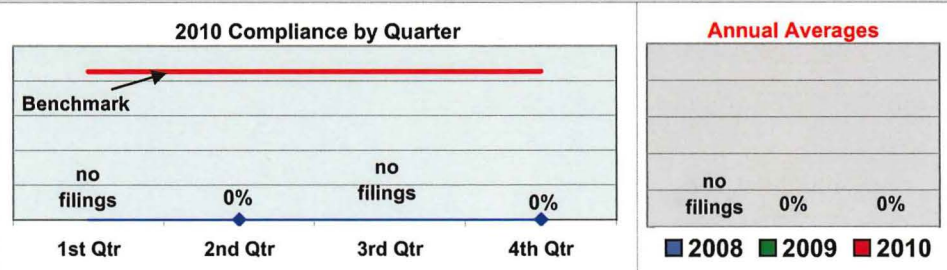
### Lost Time First Report Filing Compliance



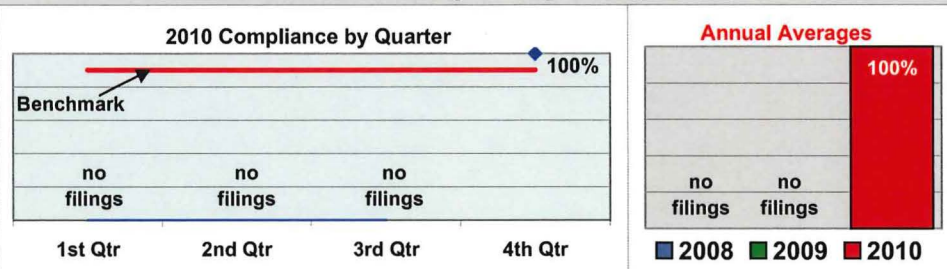
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Safety National Insurance is an insurer that used third parties to administer claims in 2010 under the following rating company:

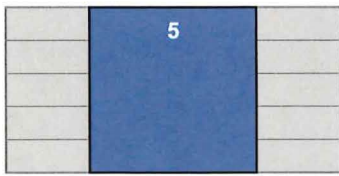
Safety National Casualty

Safety National Insurance used the following third parties in 2010:

Broadspire Services  
Sedgwick Claims Management  
Specialty Risk Services

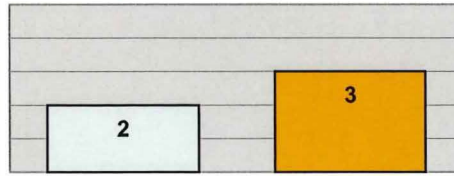
### Utilization Analysis

#### Lost Time First Reports Received



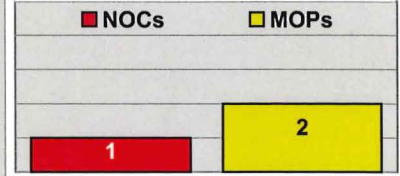
#### Activity on Lost Time First Reports

□ No Activity Required  
■ Claims for Compensation



#### Activity on Claims for Compensation

■ NOCs ■ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

20%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

33%

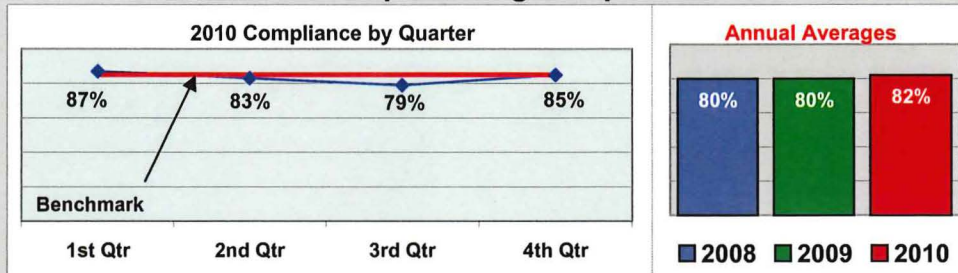




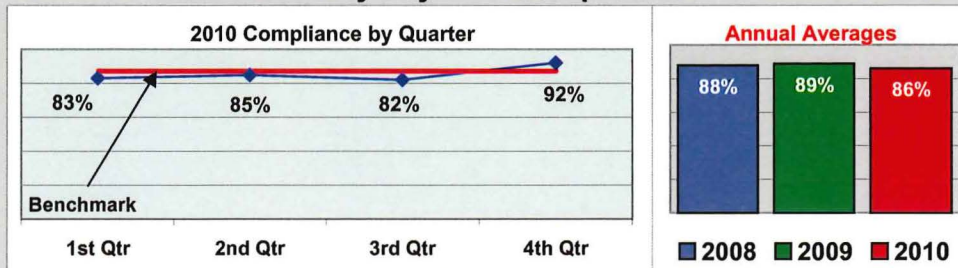
# Annual Compliance Report 01/01/2010 - 12/31/2010

## SEDGWICK CLAIMS MANAGEMENT

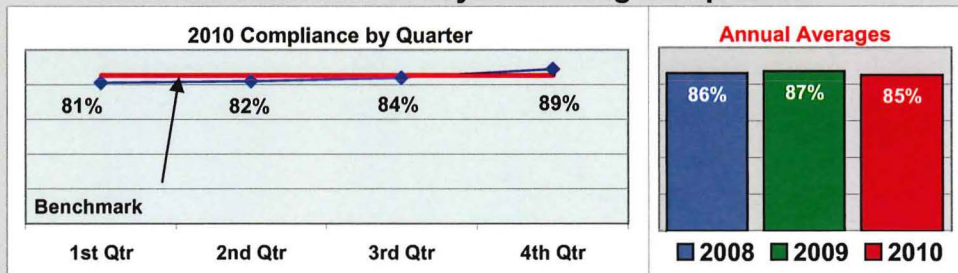
### Lost Time First Report Filing Compliance



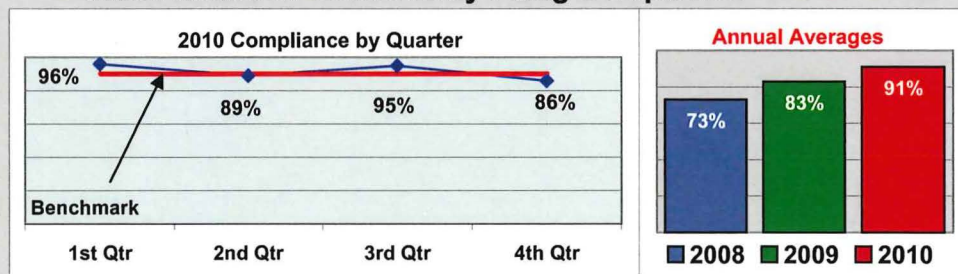
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Sedgwick Claims Management is a third party administrator that administered claims in 2010 for the following insurers:

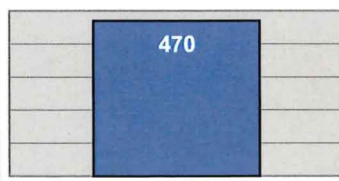
Ace American Insurance  
American Home Assurance  
American Zurich Insurance  
Arch Insurance  
Commerce & Industry Insurance  
Electric Insurance  
Fidelity & Guaranty Insurance  
Hartford Ins. Co. of the Midwest  
Illinois National Insurance  
Indemnity Ins. Co. of No. America  
Ins. Co. of the State of PA  
National Union Fire Ins. Co. of Pitt.  
New Hampshire Insurance  
Old Republic Insurance  
Safety National Casualty  
Twin City Fire Insurance  
Zurich American Insurance

and self-insured employers:

BJME Operating Corporation  
Federal Express Corporation  
Fraser Paper Limited  
Great Northern Nekoosa Corp.  
NewPage Corporation

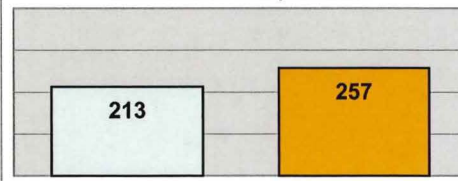
### Utilization Analysis

#### Lost Time First Reports Received



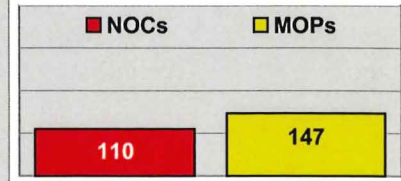
#### Activity on Lost Time First Reports

□ No Activity Required  
■ Claims for Compensation



#### Activity on Claims for Compensation

■ NOCs □ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

23%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

43%

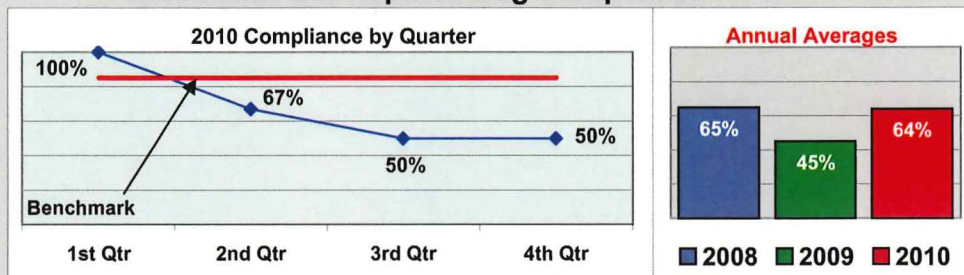


# Annual Compliance Report

01/01/2010 - 12/31/2010

## SENTRY INSURANCE

### Lost Time First Report Filing Compliance

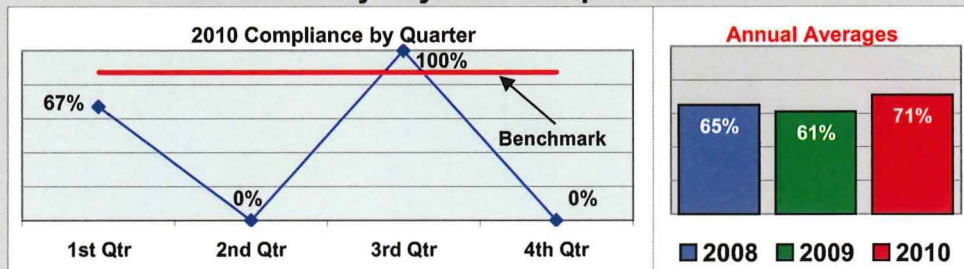


### Summary

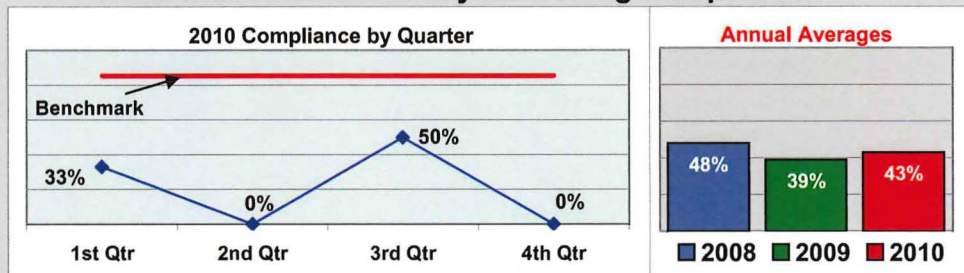
Sentry Insurance is an insurer that administered its own claims in 2010 under the following rating companies:

Sentry Casualty  
Sentry Insurance A Mutual Co.  
Sentry Select Insurance

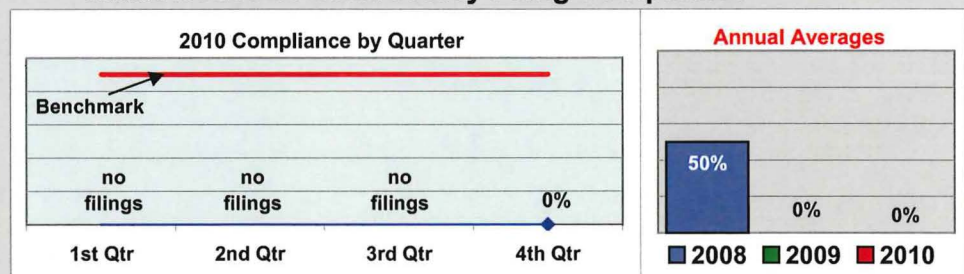
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance

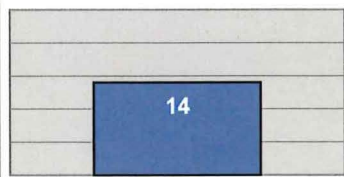


### Initial Notice of Controversy Filing Compliance



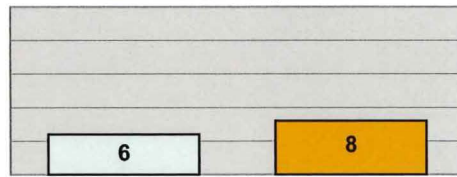
### Utilization Analysis

#### Lost Time First Reports Received



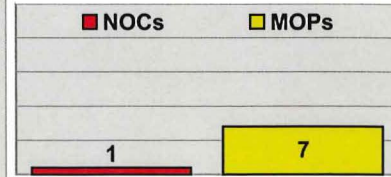
#### Activity on Lost Time First Reports

☐ No Activity Required  
☒ Claims for Compensation



#### Activity on Claims for Compensation

☒ NOCs ☒ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

7%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

13%



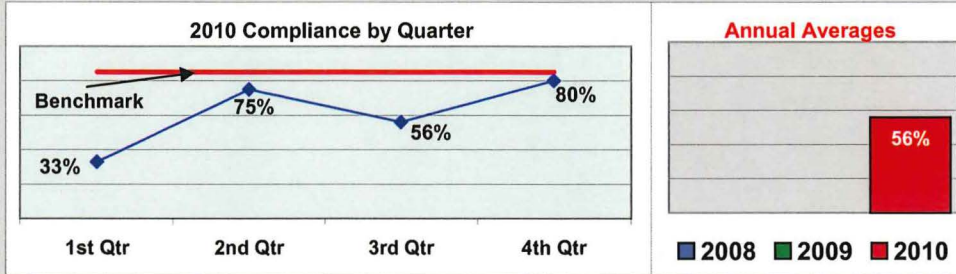


# Annual Compliance Report

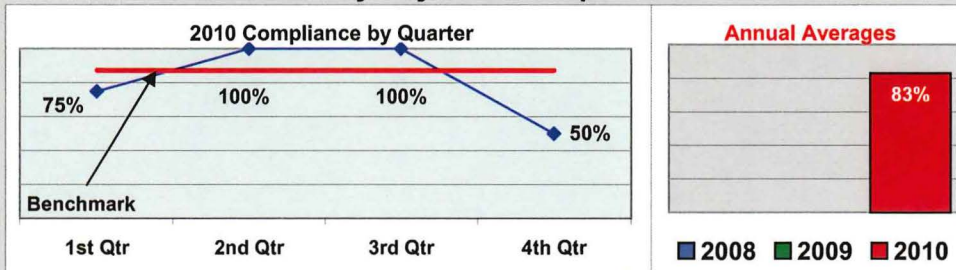
01/01/2010 - 12/31/2010

## SPARTA INSURANCE

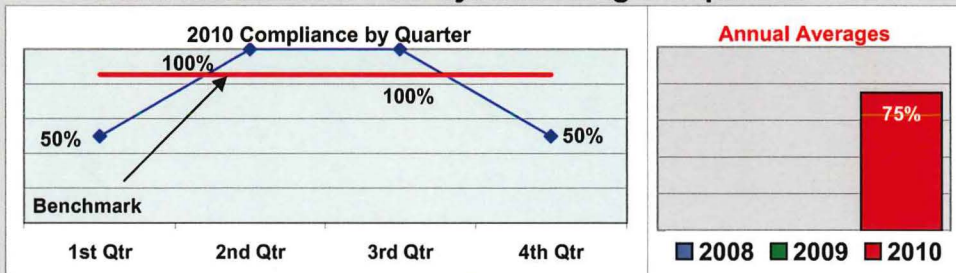
### Lost Time First Report Filing Compliance



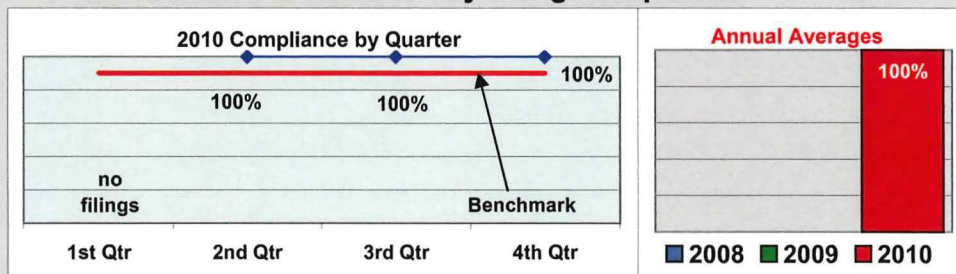
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Sparta Insurance is an insurer that used third parties to administer claims in 2010 under the following rating company:

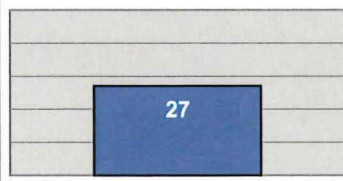
Sparta Insurance

Sparta Insurance used the following third parties in 2010:

Cottingham & Butler  
Gallagher Bassett Services

### Utilization Analysis

#### Lost Time First Reports Received

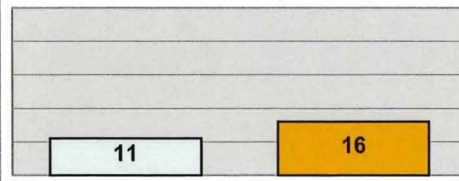


#### Percent of Lost Time First Reports Denied (Initial Indemnity NOCs / Lost Time First Reports)

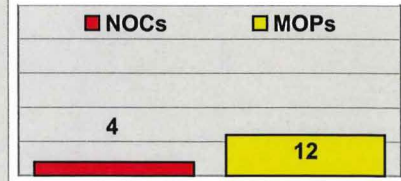
15%

#### Activity on Lost Time First Reports

☐ No Activity Required  
☒ Claims for Compensation



#### Activity on Claims for Compensation



#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

25%

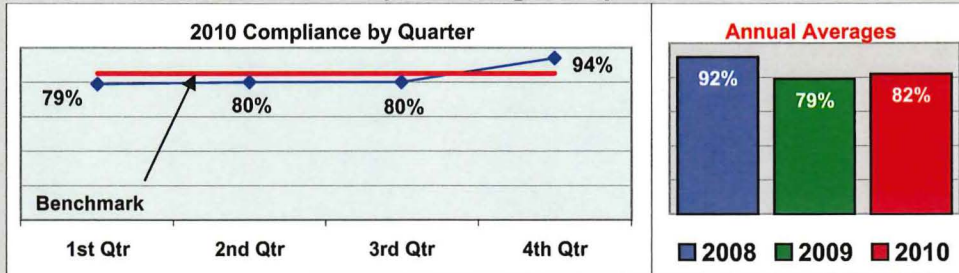


# Annual Compliance Report

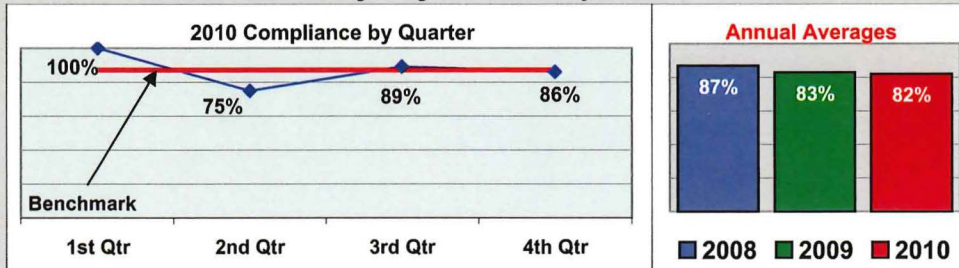
## 01/01/2010 - 12/31/2010

### SPECIALTY RISK SERVICES

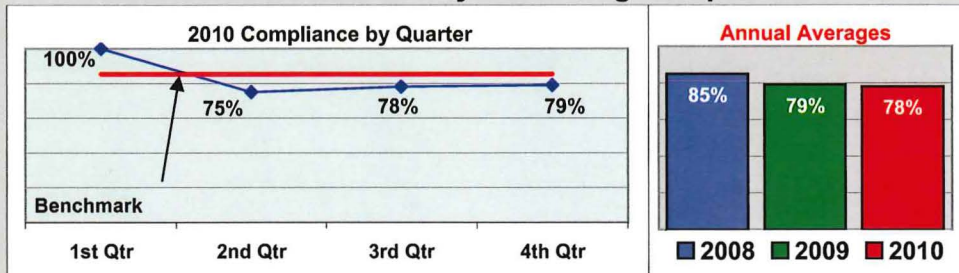
#### Lost Time First Report Filing Compliance



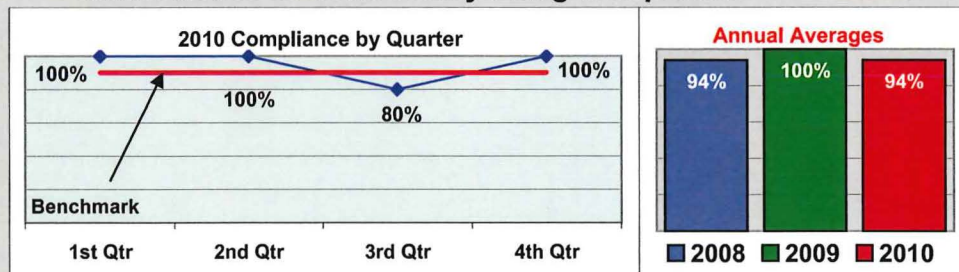
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance



#### Initial Notice of Controversy Filing Compliance



#### Summary

Specialty Risk Services is a third party administrator that administered claims in 2010 for the following insurers:

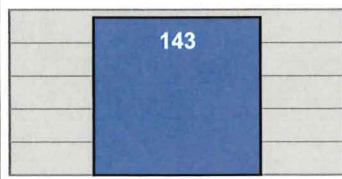
Ace American Insurance  
 American Zurich Insurance  
 Arch Insurance  
 Everest National Insurance  
 Fidelity & Guaranty Insurance  
 Frankenmuth Mutual Insurance  
 Hartford Ins. Co. of the Midwest  
 Indemnity Ins. Co. of No. America  
 New Hampshire Insurance  
 Safety National Casualty

and self-insured employer:

Shaw's Supermarkets

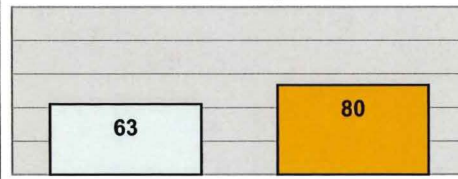
#### Utilization Analysis

##### Lost Time First Reports Received



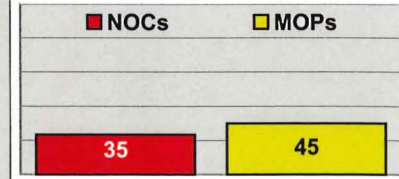
##### Activity on Lost Time First Reports

☐ No Activity Required  
☒ Claims for Compensation



##### Activity on Claims for Compensation

☒ NOCs ☒ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

24%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

44%



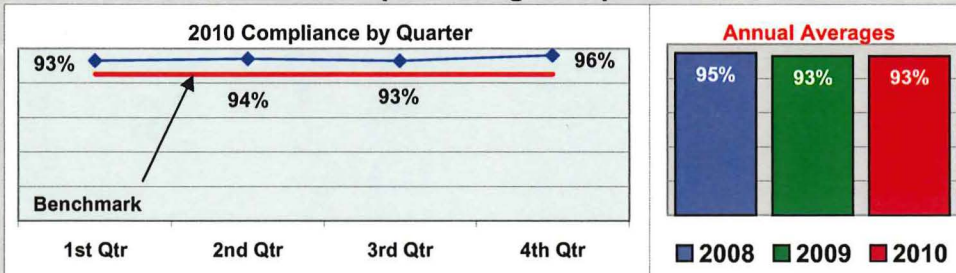


# Annual Compliance Report

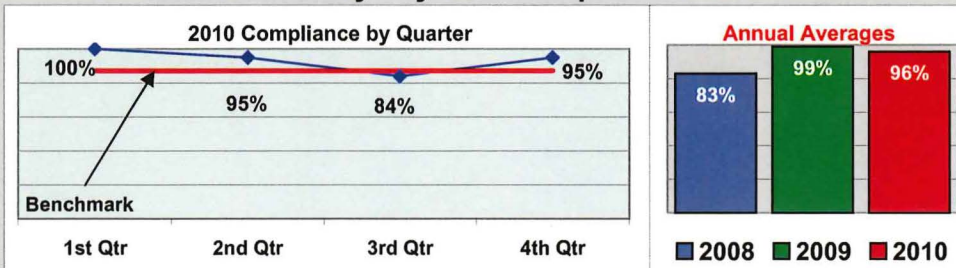
## 01/01/2010 - 12/31/2010

### STATE OF MAINE WORKERS' COMP TRUST

#### Lost Time First Report Filing Compliance



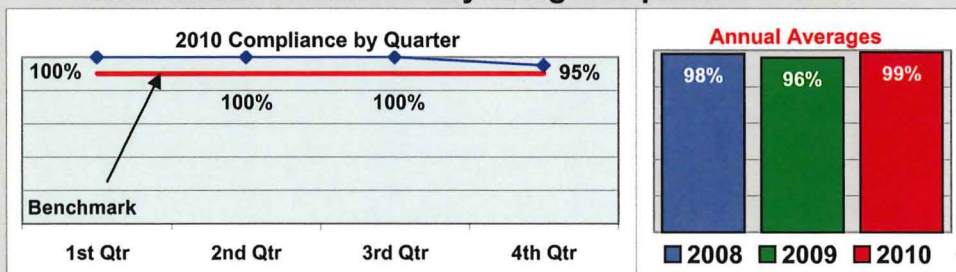
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance



#### Initial Notice of Controversy Filing Compliance



#### Summary

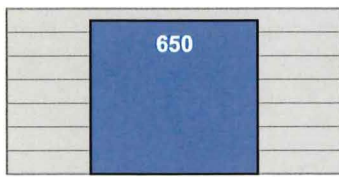
State of Maine Workers' Comp Trust is a self-insured employer that administered its own claims in 2010 under the following name:

State of ME Workers' Comp. Div.

State of Maine Workers' Comp Trust is a High Compliance Performer for 2010. It has met or exceeded each of the Board's performance benchmarks.

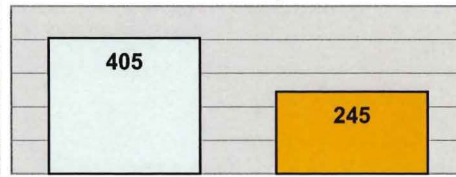
#### Utilization Analysis

##### Lost Time First Reports Received

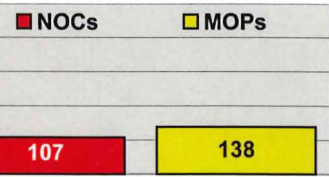


##### Activity on Lost Time First Reports

- No Activity Required
- Claims for Compensation



##### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

16%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

44%

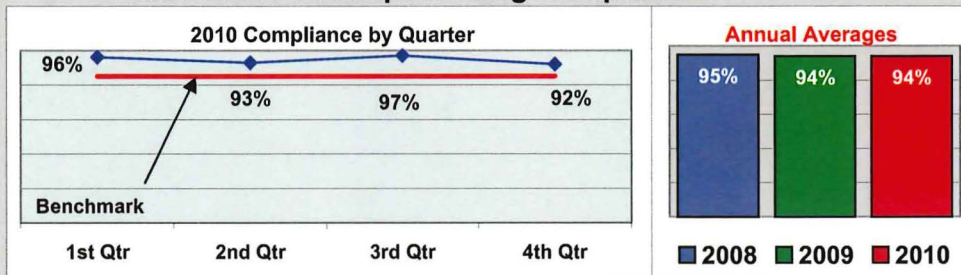


# Annual Compliance Report

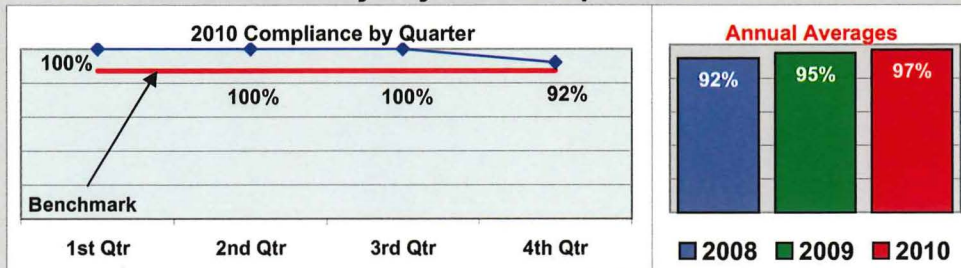
01/01/2010 - 12/31/2010

## SYNERNET

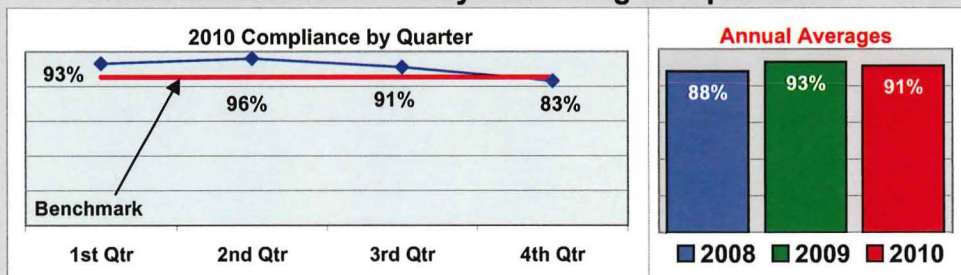
### Lost Time First Report Filing Compliance



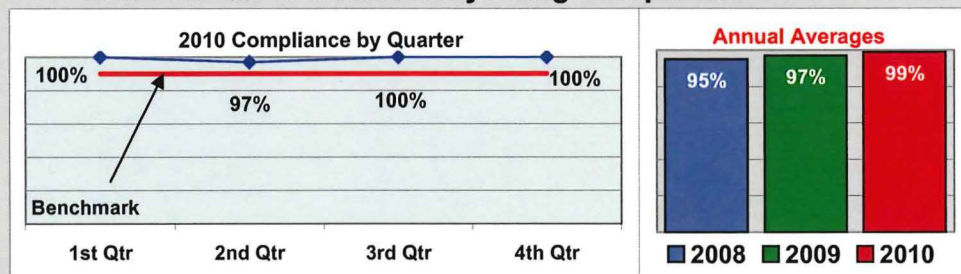
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

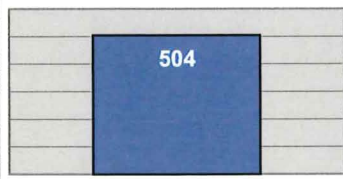
Synernet is a third party administrator that administered claims in 2010 for the following self-insured employers:

MaineHealth Workers' Comp.  
St. Mary's Health System  
Synernet Workers' Comp. Fund

Synernet is a High Compliance Performer for 2010. It has met or exceeded each of the Board's performance benchmarks.

### Utilization Analysis

#### Lost Time First Reports Received

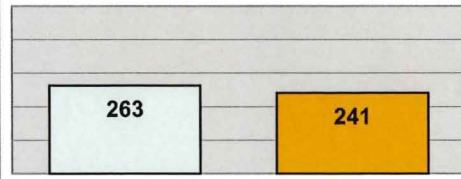


#### Percent of Lost Time First Reports Denied (Initial Indemnity NOCs / Lost Time First Reports)

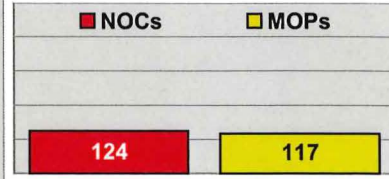
25%

#### Activity on Lost Time First Reports

- ☐ No Activity Required
- ☒ Claims for Compensation



#### Activity on Claims for Compensation



#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

51%



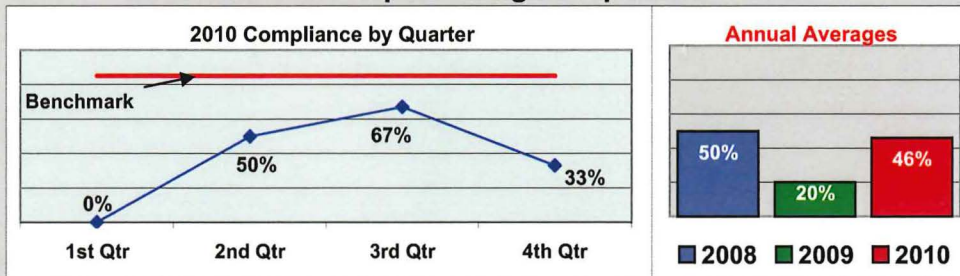


# Annual Compliance Report

01/01/2010 - 12/31/2010

## THE FRANK GATES SERVICE COMPANY

### Lost Time First Report Filing Compliance

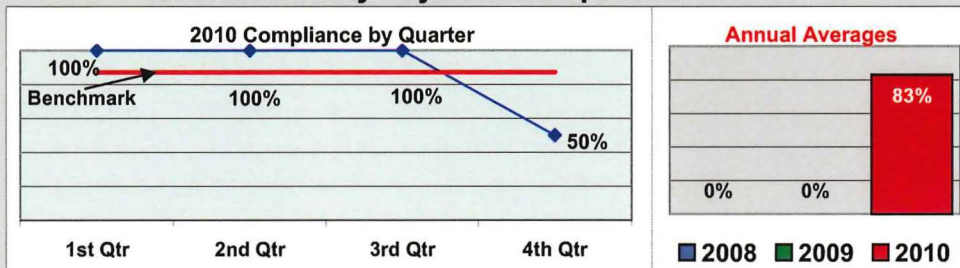


### Summary

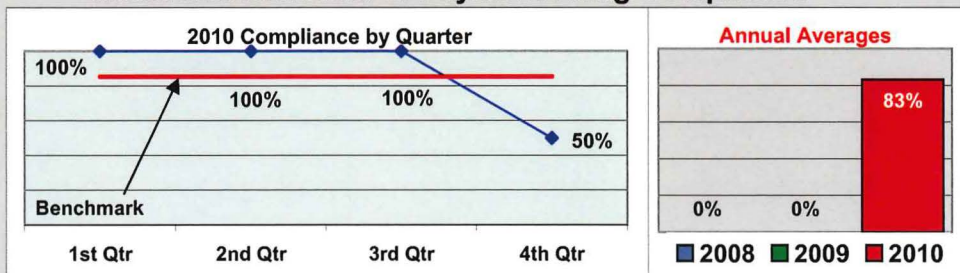
The Frank Gates Service Company is a third party administrator that administered claims in 2010 for the following insurers:

Ace American Insurance  
Arch Insurance  
Fidelity & Guaranty Insurance

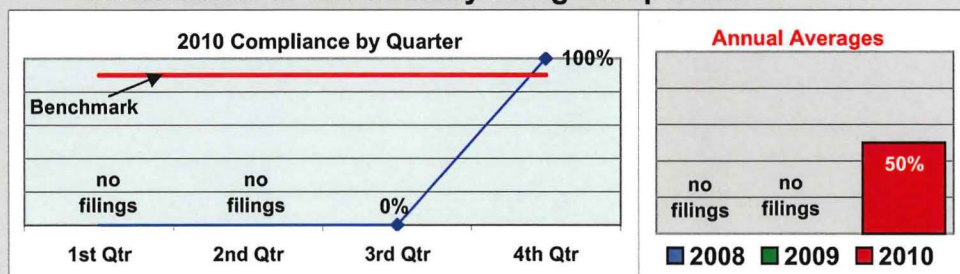
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance

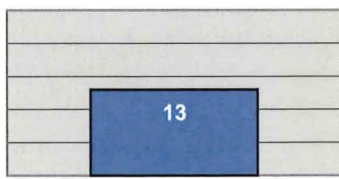


### Initial Notice of Controversy Filing Compliance



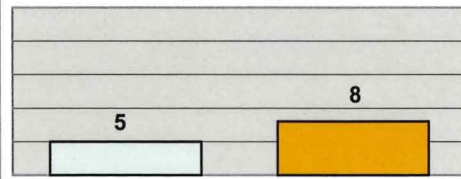
### Utilization Analysis

#### Lost Time First Reports Received



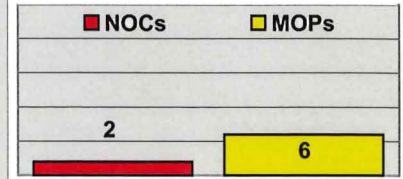
#### Activity on Lost Time First Reports

☐ No Activity Required  
☒ Claims for Compensation



#### Activity on Claims for Compensation

☒ NOCs ☒ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

15%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

25%

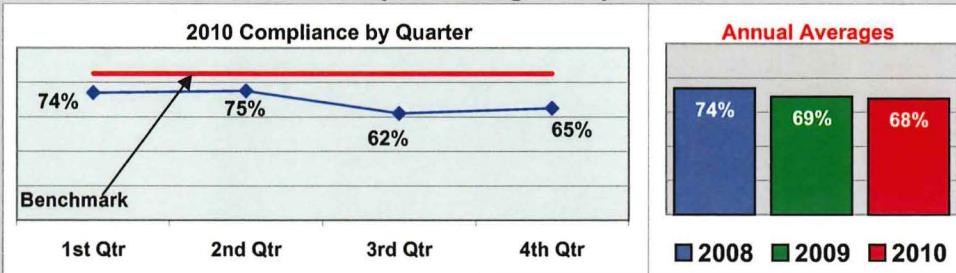


# Annual Compliance Report

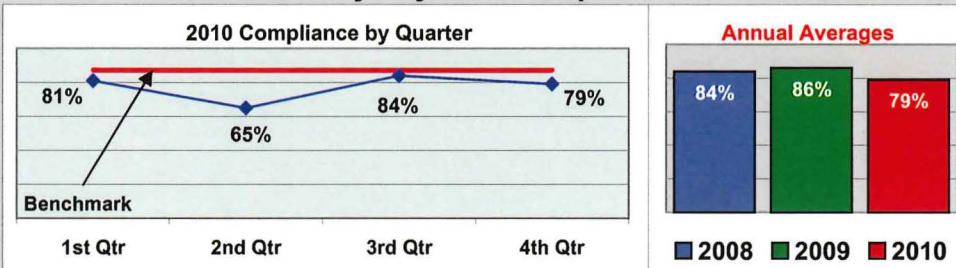
## 01/01/2010 - 12/31/2010

### TRAVELERS INSURANCE

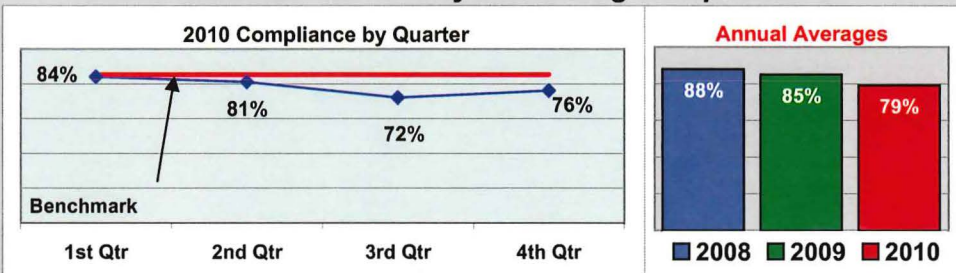
#### Lost Time First Report Filing Compliance



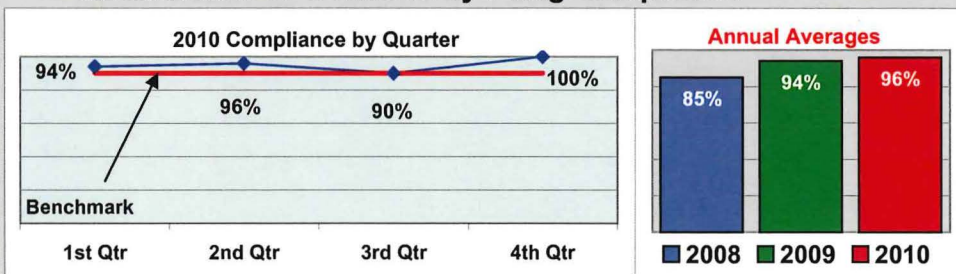
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance



#### Initial Notice of Controversy Filing Compliance



#### Summary

Travelers Insurance is an insurer that administered its own claims in 2010 and used third parties to administer claims under the following rating companies:

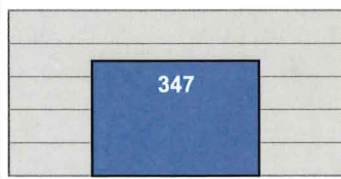
Charter Oak Fire Insurance  
Farmington Casualty  
Fidelity & Guaranty Insurance  
Phoenix Insurance  
Standard Fire Insurance  
Travelers Casualty & Surety  
Travelers Cas. Ins. Co. of Amer.  
Travelers Indemnity Co. of Amer.  
Travelers Property Casualty  
United States Fidelity & Guaranty

Travelers Insurance used the following third parties in 2010:

Broadspire Services  
Cambridge Integrated Services  
ESIS  
Gallagher Bassett Services  
Sedgwick Claims Management  
Specialty Risk Services  
The Frank Gates Service Co.

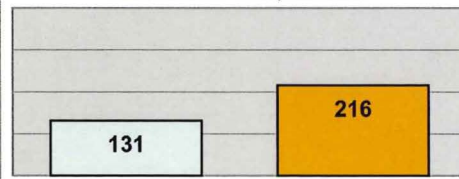
#### Utilization Analysis

##### Lost Time First Reports Received



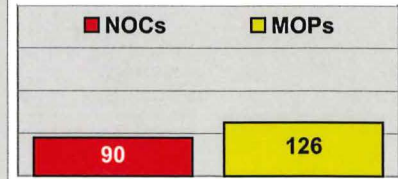
##### Activity on Lost Time First Reports

□ No Activity Required  
■ Claims for Compensation



##### Activity on Claims for Compensation

■ NOCs    ■ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

26%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

42%

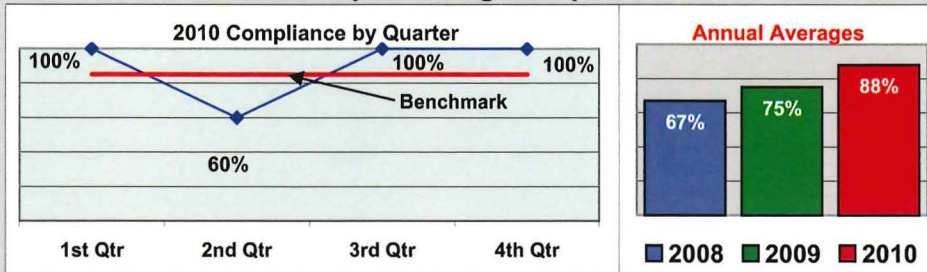




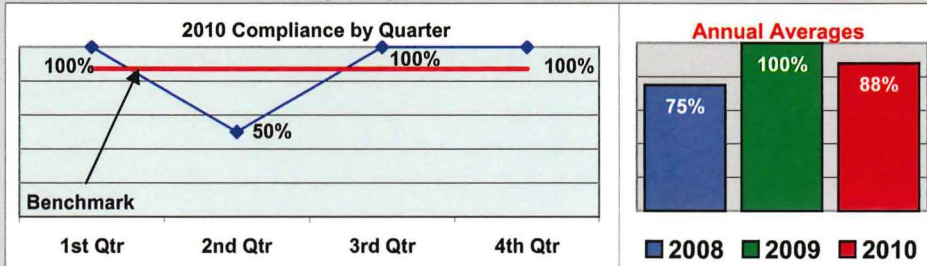
# Annual Compliance Report 01/01/2010 - 12/31/2010

## TRIDENT INSURANCE SERVICES (formerly MASSAMONT)

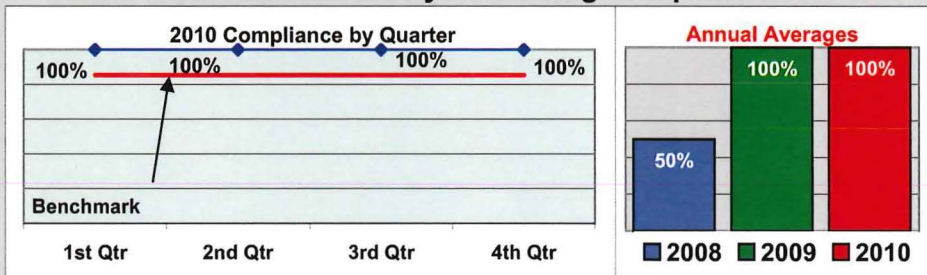
### Lost Time First Report Filing Compliance



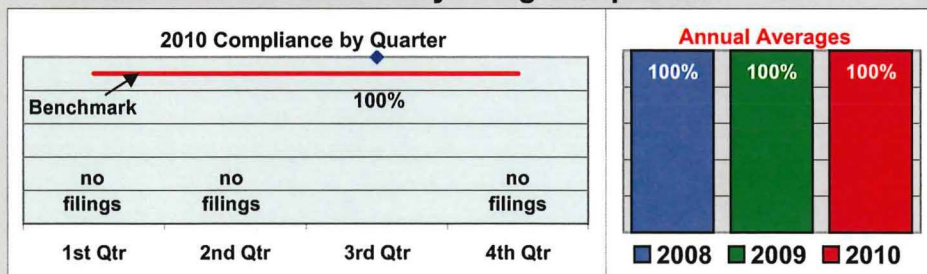
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

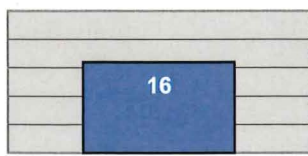
Trident Insurance Services is a third party administrator that administered claims in 2010 for the following insurer:

Argonaut Insurance

Trident Insurance Services is a High Compliance Performer for 2010. It has met or exceeded each of the Board's performance benchmarks.

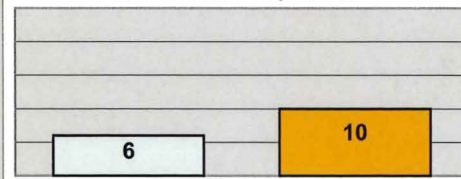
### Utilization Analysis

#### Lost Time First Reports Received

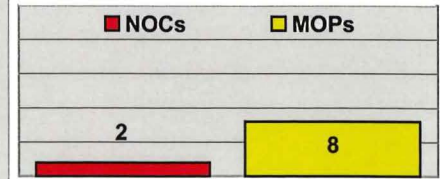


#### Activity on Lost Time First Reports

- ☐ No Activity Required
- ☒ Claims for Compensation



#### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied (Initial Indemnity NOCs / Lost Time First Reports)

13%

#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

20%

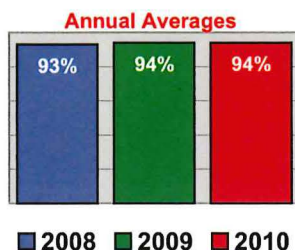


# Annual Compliance Report

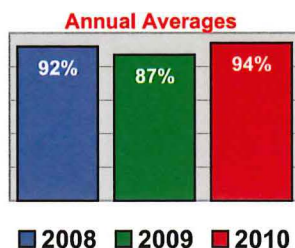
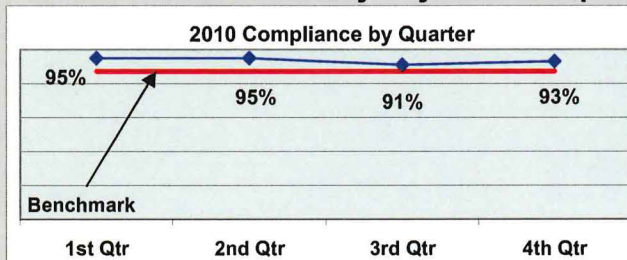
## 01/01/2010 - 12/31/2010

### WILLIS OF NORTHERN NEW ENGLAND

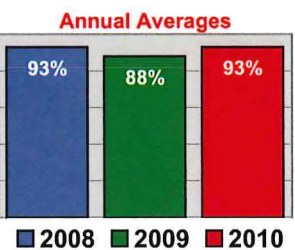
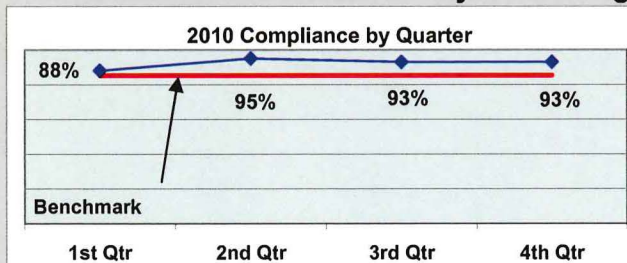
#### Lost Time First Report Filing Compliance



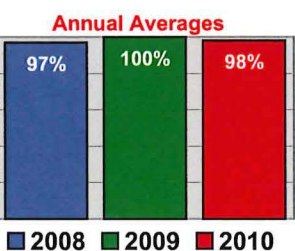
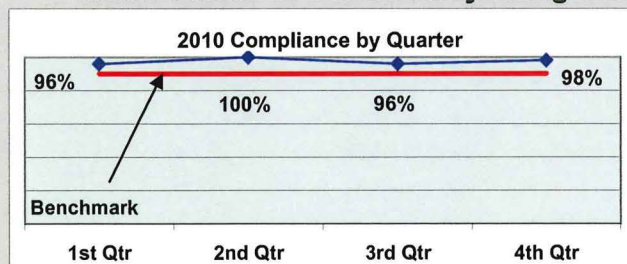
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance



#### Initial Notice of Controversy Filing Compliance



#### Summary

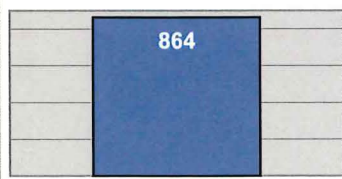
Willis of Northern New England is a third party administrator that administered claims in 2010 for the following self-insured employers:

Auburn, City of  
Central Maine Power  
Construction Svs. Group Trust  
Distributors Suppliers Group Trust  
Eastern Maine Group  
Forest Products Group Trust  
Hussey Seating Company  
Maine Oil Dealers Association  
Me. Chamber of Comm. & Industry  
Mfg. of Maine Group Trust  
Parker Hannifin Corporation  
Pioneer Plastics Corporation  
Social Services & Education

Willis of Northern New England is a High Compliance Performer for 2010. It has met or exceeded each of the Board's performance benchmarks.

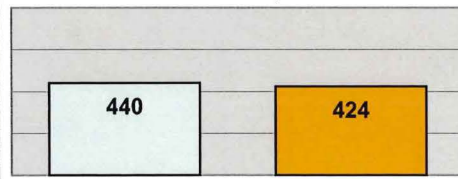
#### Utilization Analysis

##### Lost Time First Reports Received



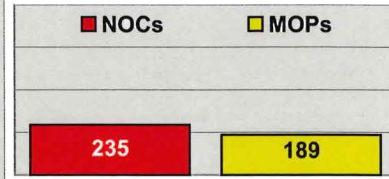
##### Activity on Lost Time First Reports

☐ No Activity Required  
☒ Claims for Compensation



##### Activity on Claims for Compensation

☒ NOCs ☒ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

27%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

55%



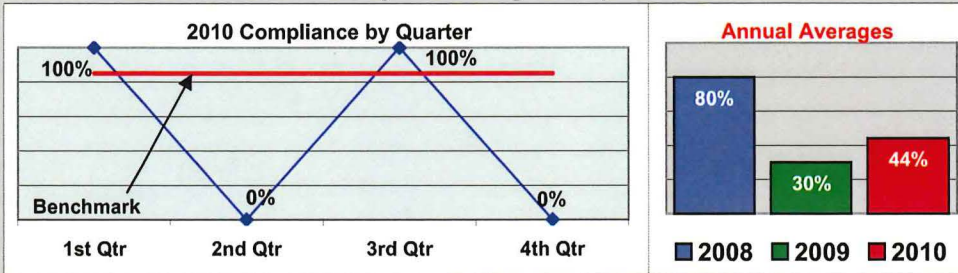


# Annual Compliance Report

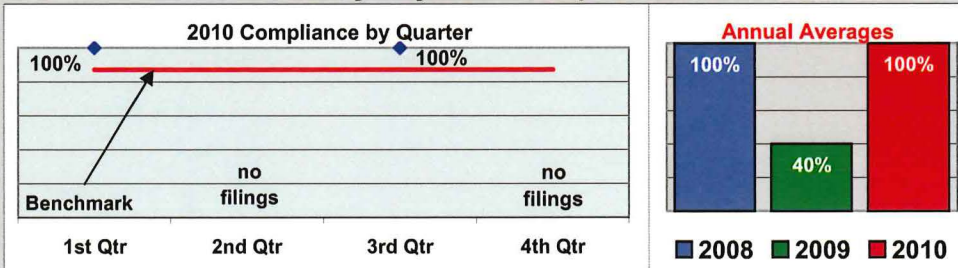
## 01/01/2010 - 12/31/2010

### XL SPECIALTY INSURANCE

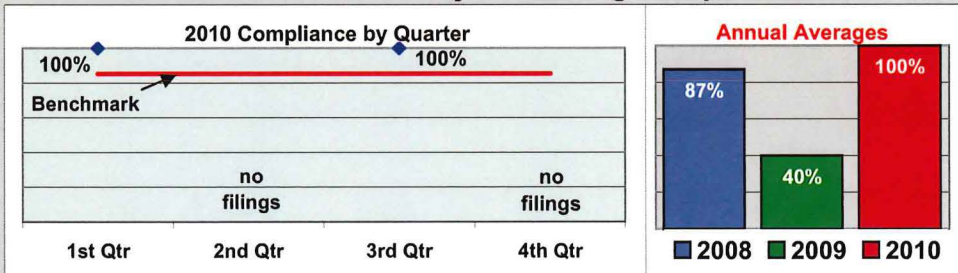
#### Lost Time First Report Filing Compliance



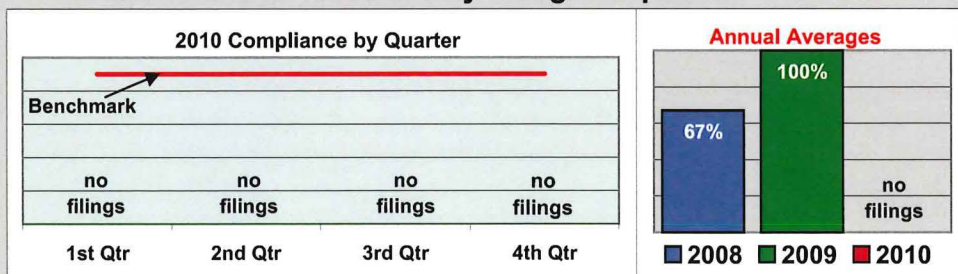
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance



#### Initial Notice of Controversy Filing Compliance



#### Summary

XL Specialty Insurance is an insurer that used third parties to administer claims under the following rating company:

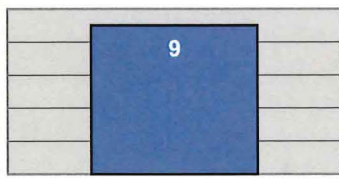
XL Specialty Insurance

XL Specialty Insurance used the following third parties in 2010:

Cambridge Integrated Services  
GAB Robins  
Gallagher Bassett Services

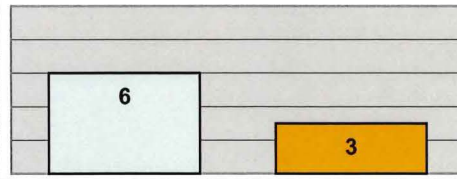
#### Utilization Analysis

##### Lost Time First Reports Received



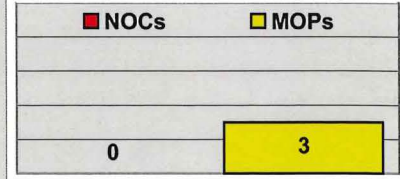
##### Activity on Lost Time First Reports

☐ No Activity Required  
☒ Claims for Compensation



##### Activity on Claims for Compensation

☒ NOCs ☒ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

0%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

0%

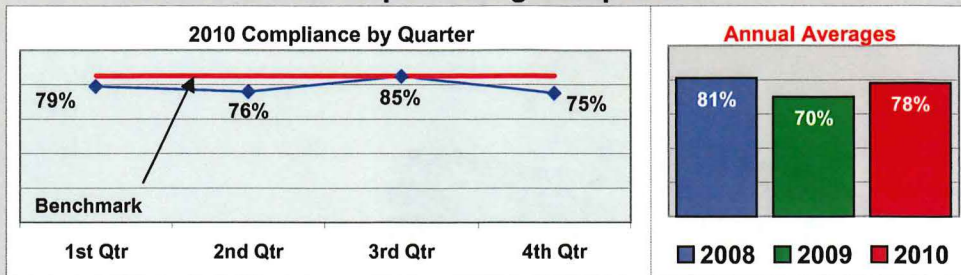


# Annual Compliance Report

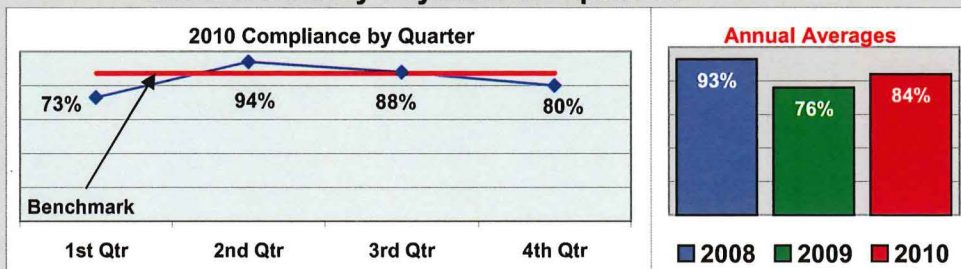
01/01/2010 - 12/31/2010

## ZURICH INSURANCE

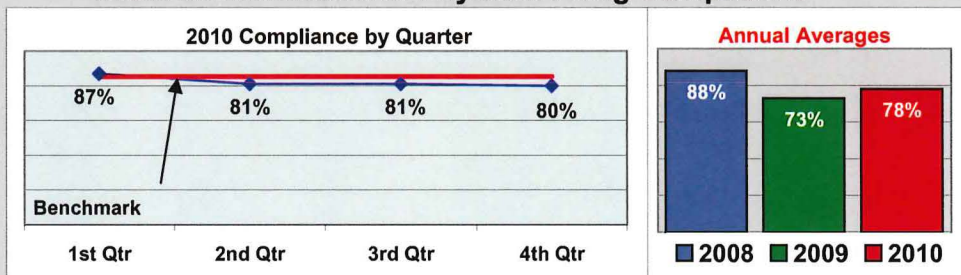
### Lost Time First Report Filing Compliance



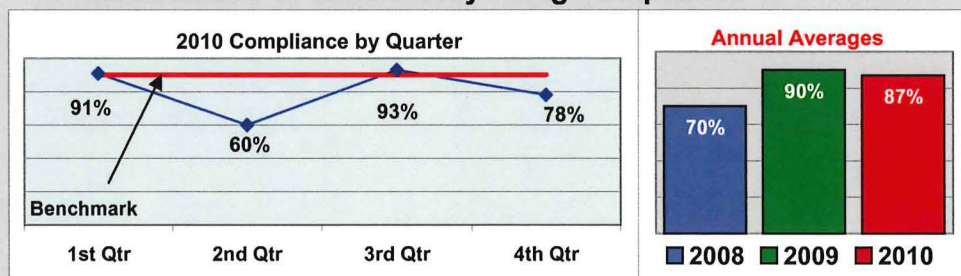
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Zurich Insurance is an insurer that administered its own claims in 2010 and used third parties to administer claims under the following rating companies:

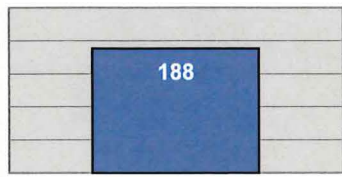
American Guaranty & Liability  
American Zurich Insurance  
Assurance Co. of America  
Maryland Casualty  
Universal Underwriters Insurance  
Zurich American Insurance

Zurich Insurance used the following third parties in 2010:

Broadspire Services  
Cannon Cochran Mgmt. Services  
Chesterfield Services  
ESIS  
Gallagher Bassett Services  
Risk Enterprise Management  
Sedgwick Claims Management  
Specialty Risk Services

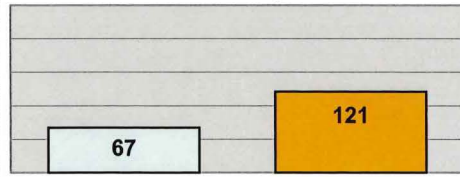
### Utilization Analysis

#### Lost Time First Reports Received



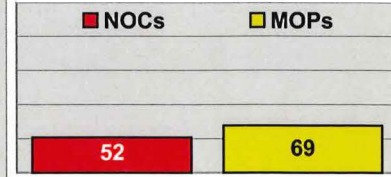
#### Activity on Lost Time First Reports

☐ No Activity Required  
☒ Claims for Compensation



#### Activity on Claims for Compensation

☒ NOCs ☒ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

28%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

43%