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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:

Name	Position	Annual Report Role
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
Lost Time First Report Filings Received within 7 Days	85%	86%	87%	87%	87%
Initial Indemnity Payments Made within 14 Days	87%	88%	89%	88%	90%
Initial Memorandum of Payment Filings Received within 17 Days	85%	87%	87%	85%	88%
Initial Indemnity Notice of Controversy Filings Received within 14 Days	90%	93%	94%	94%	95%

Table 2 Annual Compliance

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

Table 3 Percentage Change Over Time Since 1997

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

¹ Based on sample data.

² Benchmark changed in 2007 from 17 days to 14 days.

³ 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

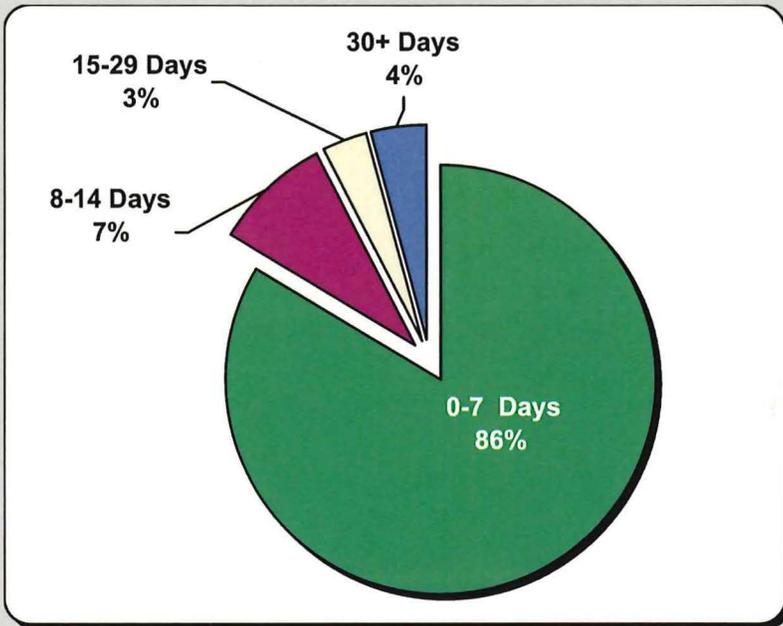


Table 4

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

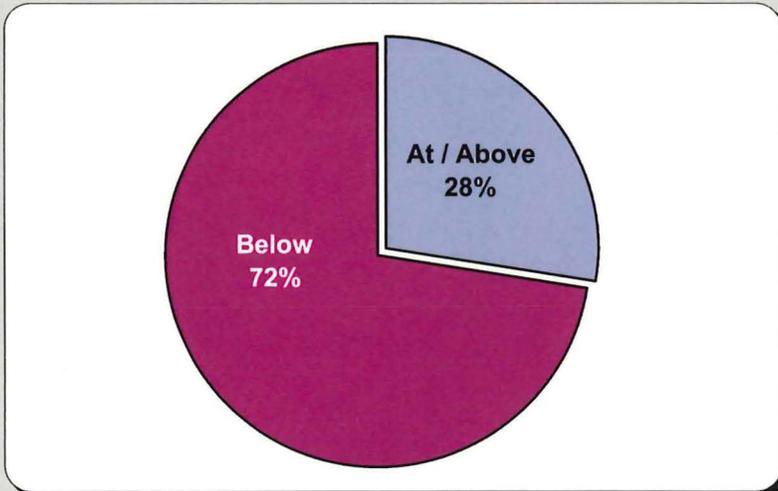
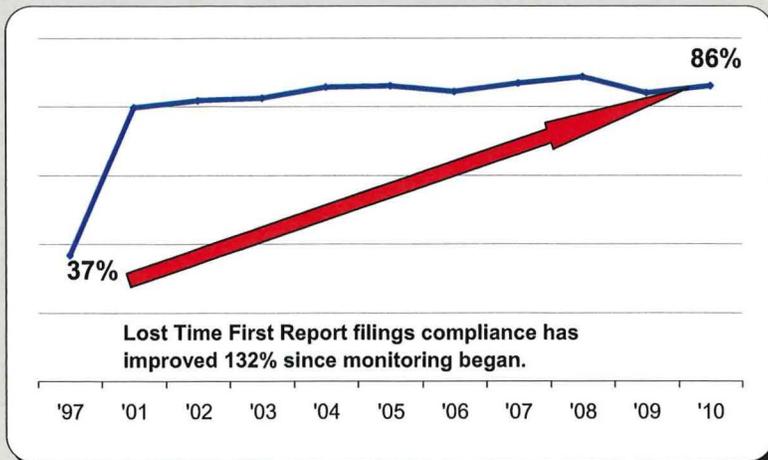


Chart 3 Compliance Trend 1997 - 2010



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

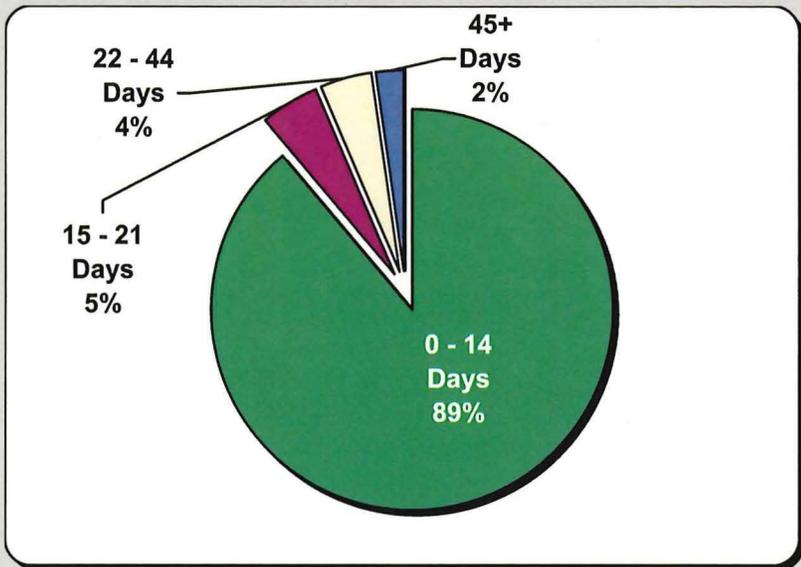


Table 6

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%
Total	3,945	100%

Table 7

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

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

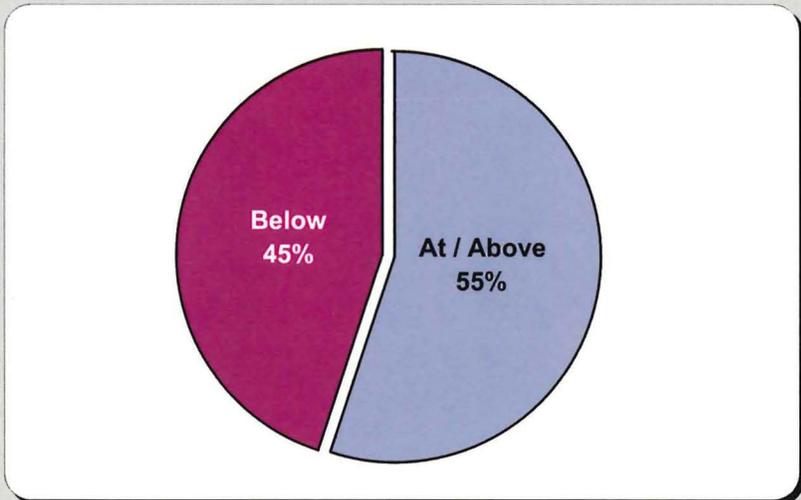
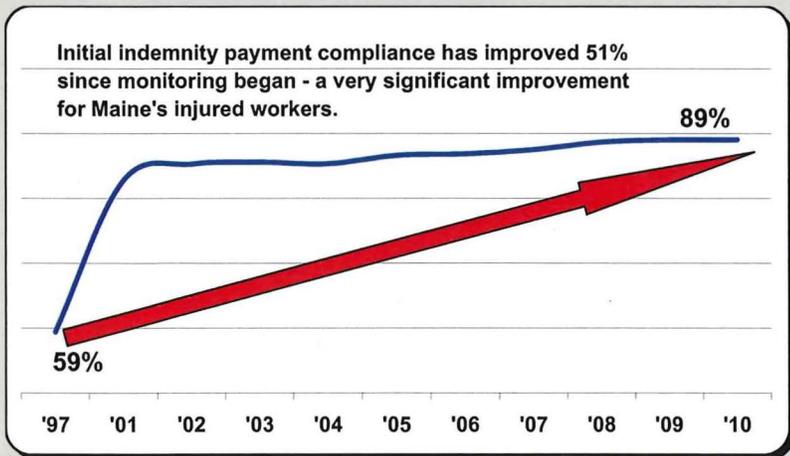


Chart 6 Compliance Trend 1997 - 2010



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

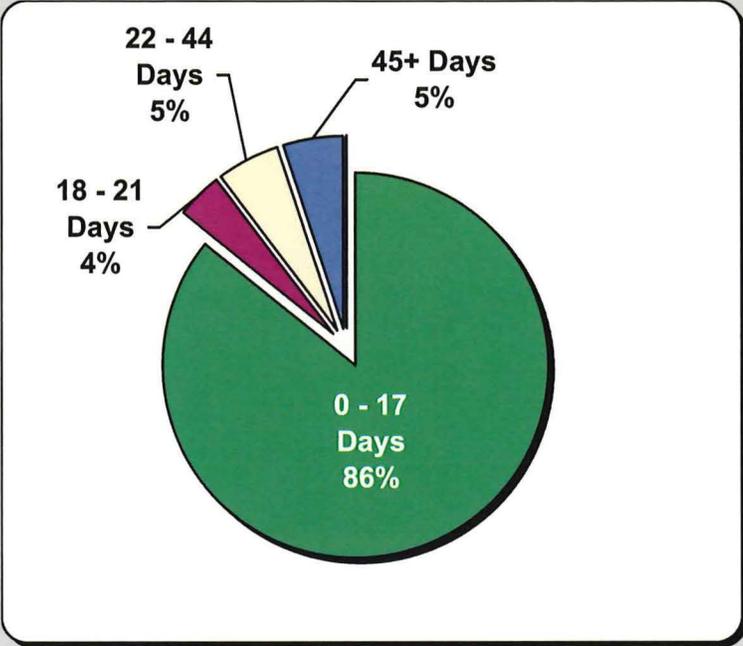


Table 8

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%
		71 100%

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

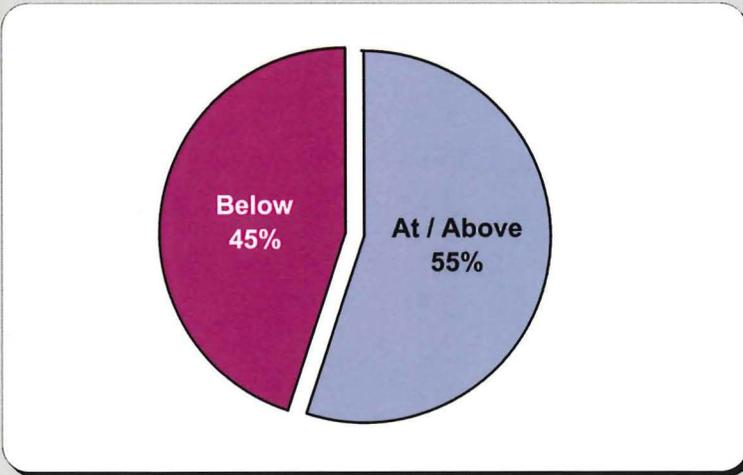
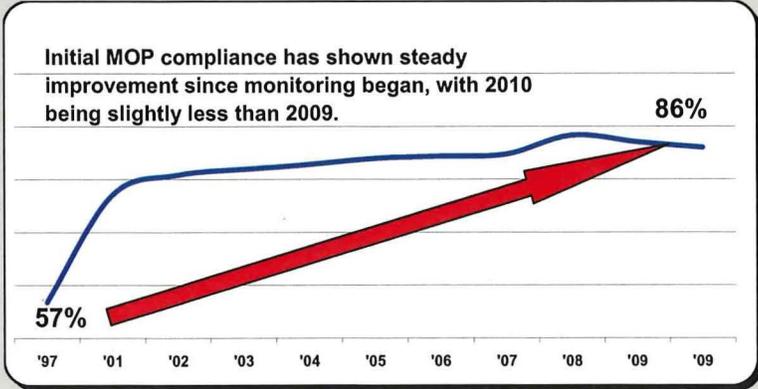


Chart 9 Compliance Trend 1997 - 2010



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

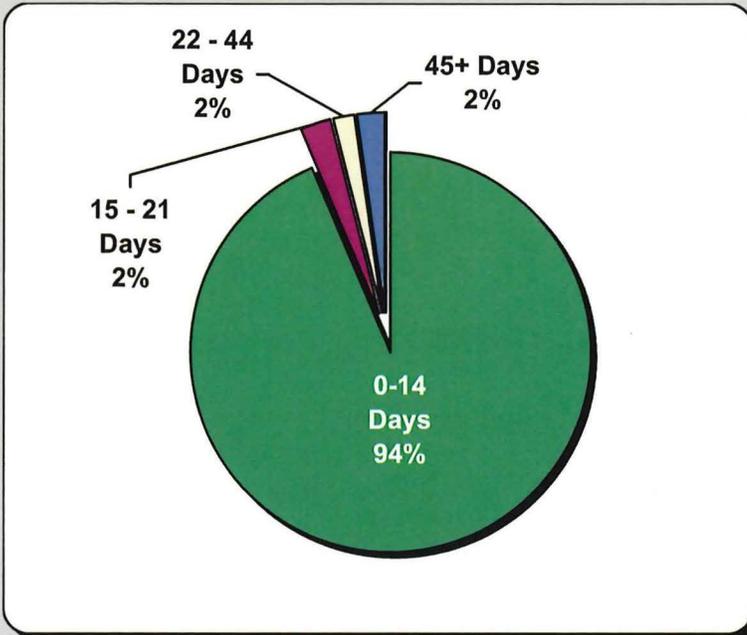


Table 10

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

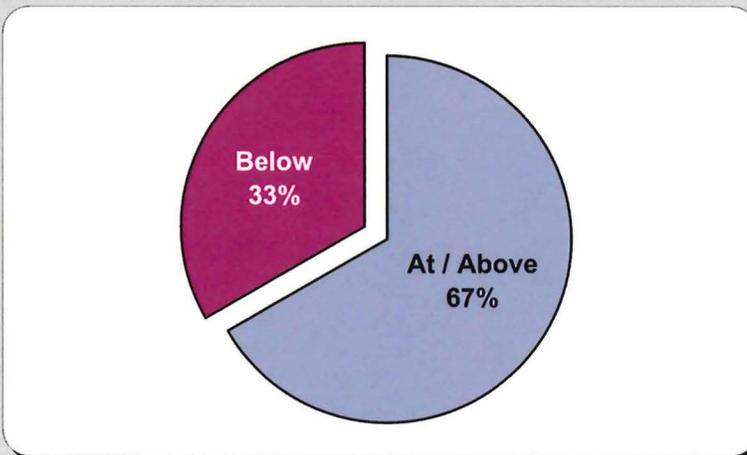
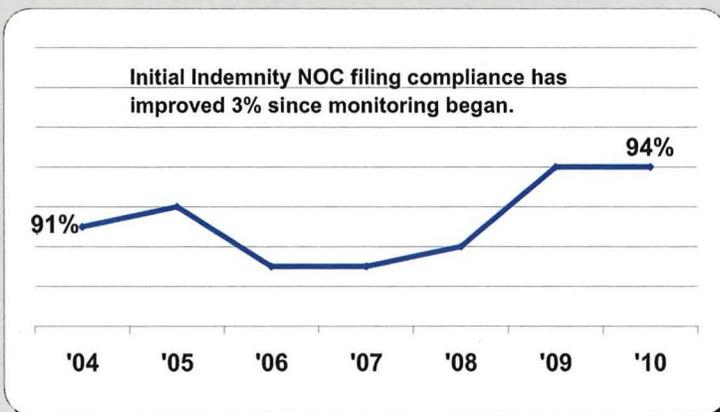


Chart 12 Compliance Trend 2004 - 2010



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

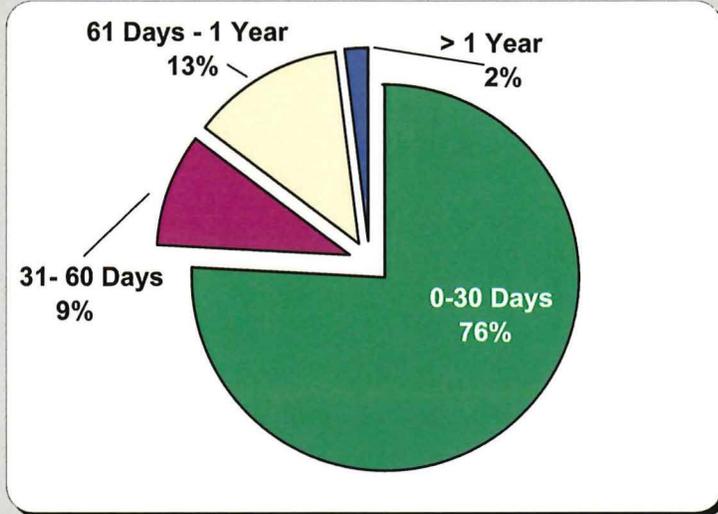


Table 12

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

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

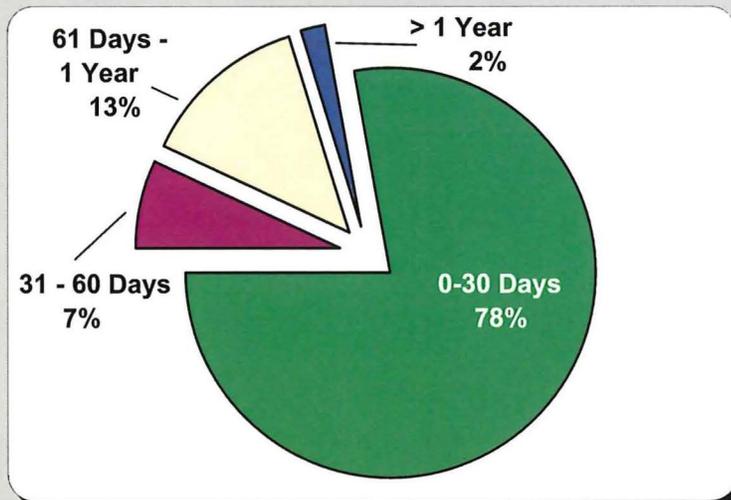


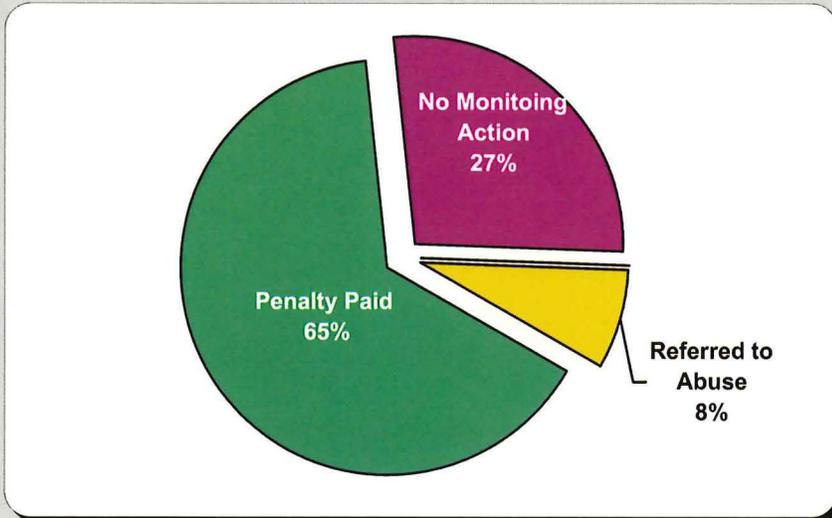
Table 13

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

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.

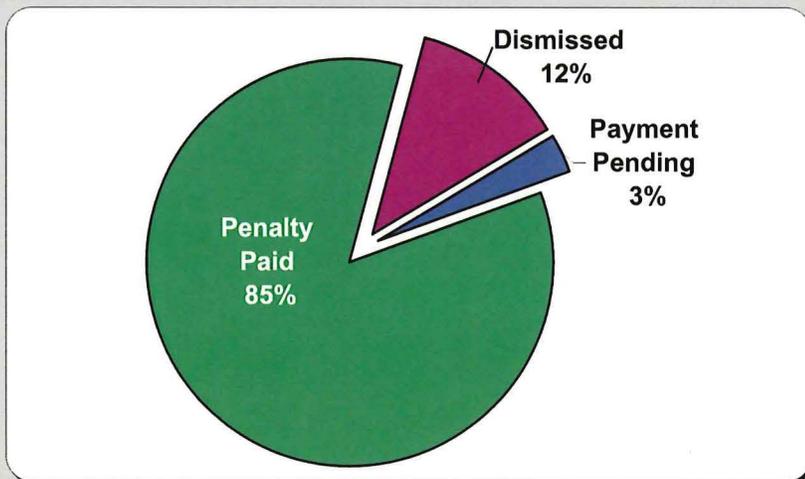
Table 14

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

**\$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%
Total	1,164	100%

**\$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

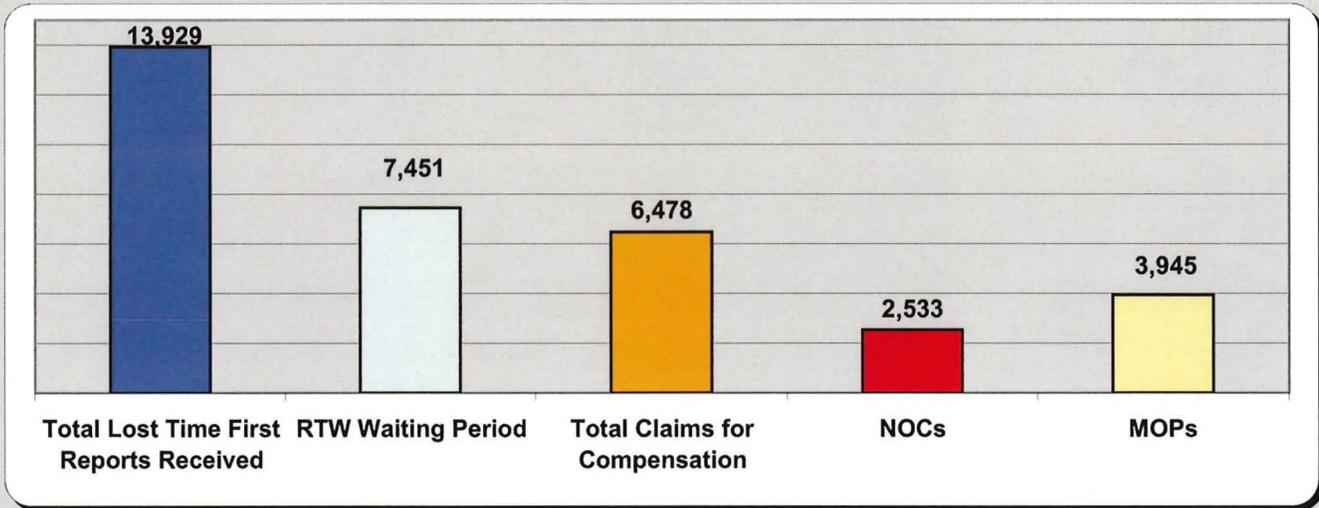


Table 16 % of Lost Time First Reports Denied
(Initial Indemnity NOCs / Lost Time First Reports)

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

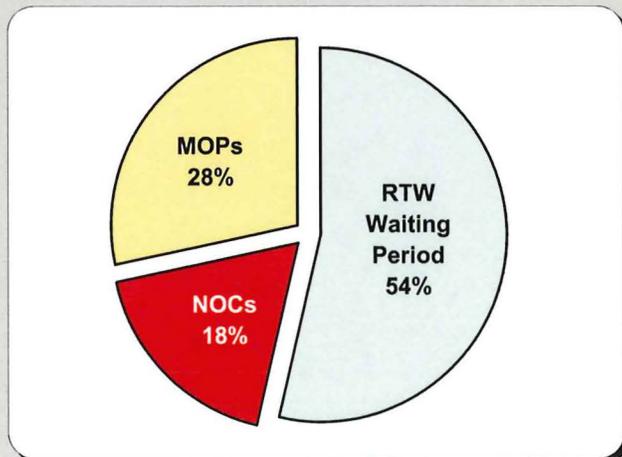
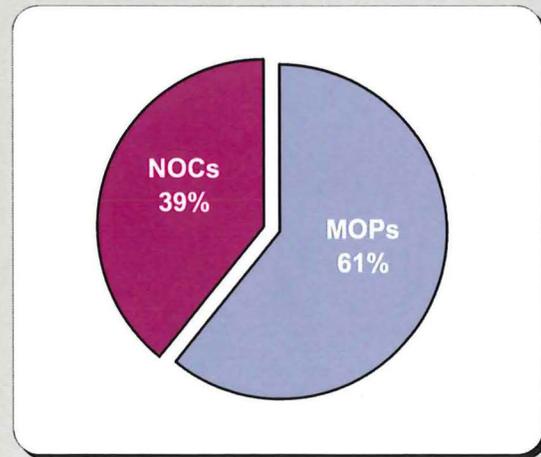


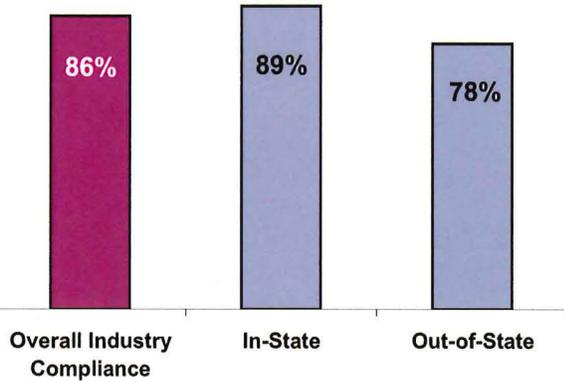
Chart 19 Claims for Compensation Analysis



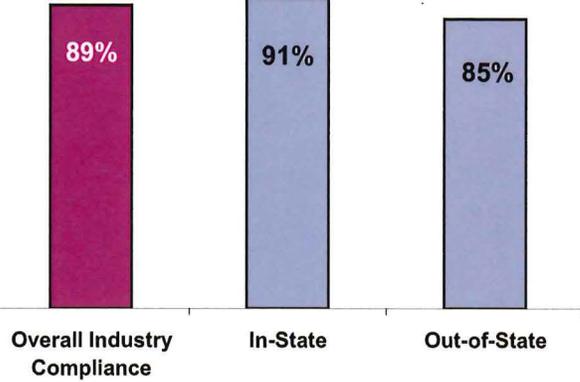
In-State vs. Out-of-State Comparisons

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.

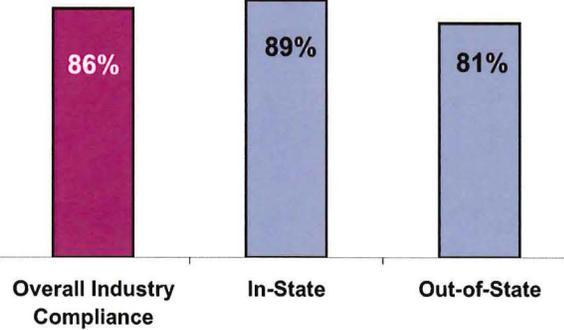
Lost Time First Report Filings Compliance



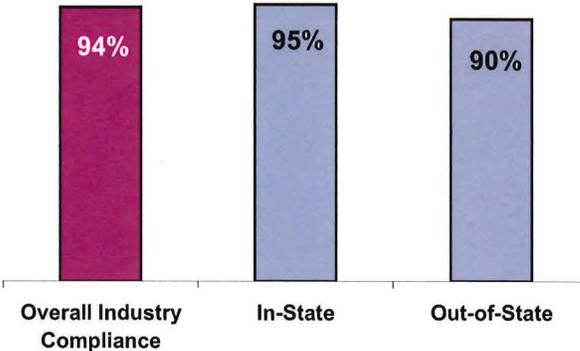
Initial Indemnity Payments Compliance



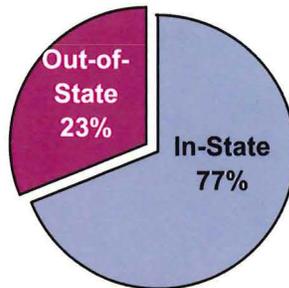
Initial MOP Filings Compliance



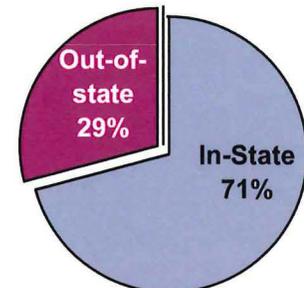
Initial Indemnity NOC Filings Compliance



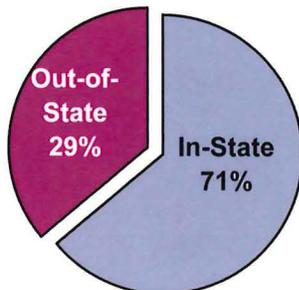
% of Lost Time First Report Filings



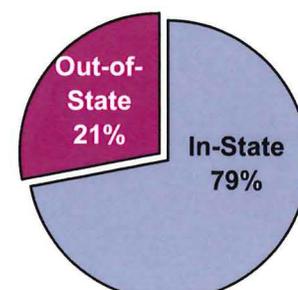
% of Initial Indemnity Payments



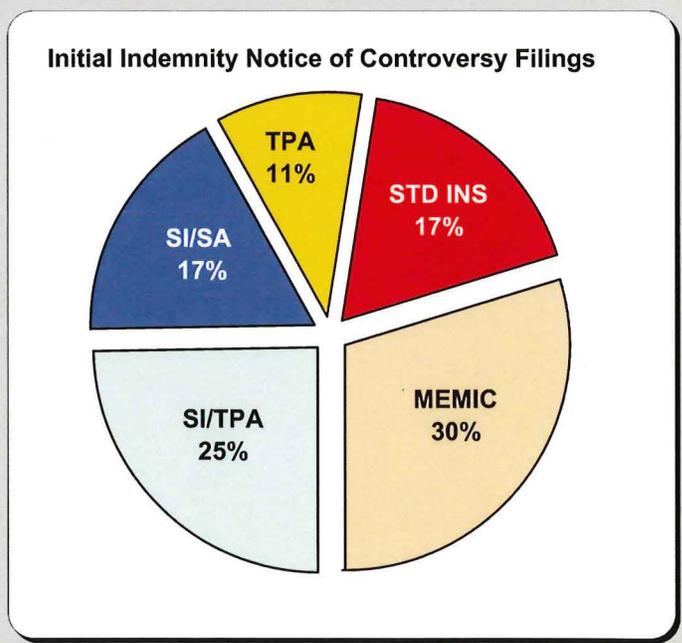
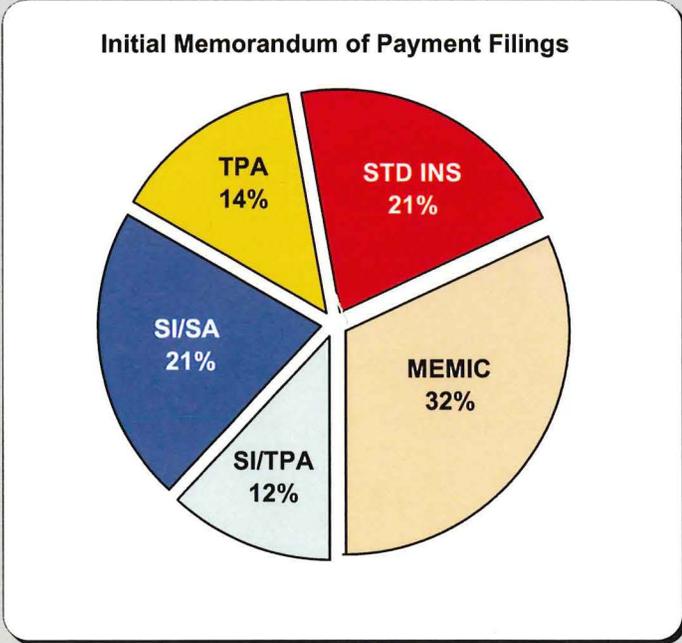
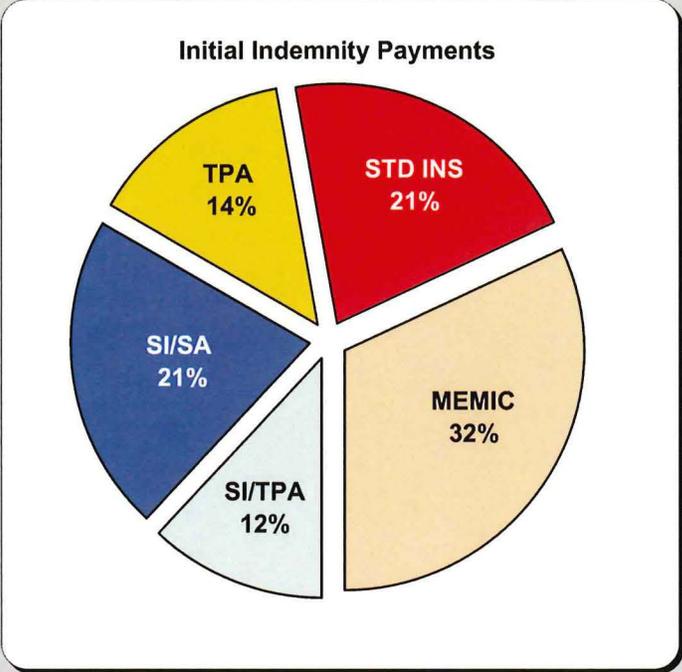
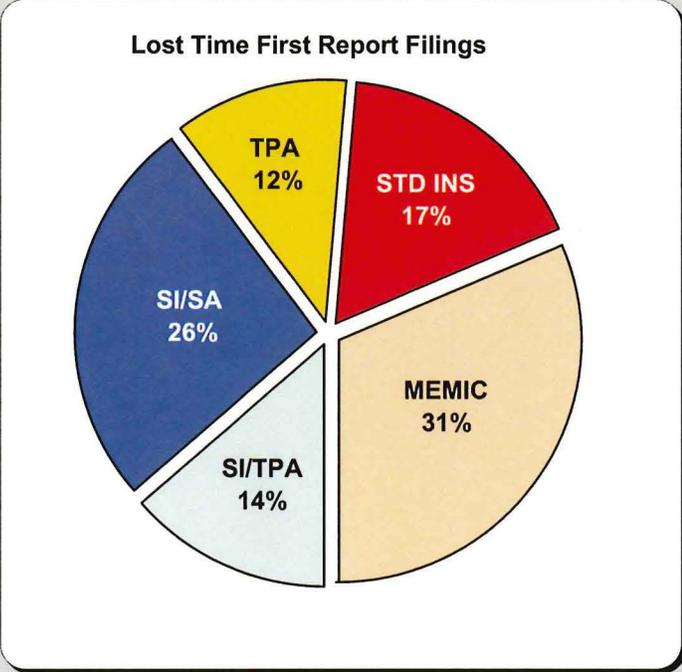
% of Initial MOP Filings



% of Initial Indemnity NOC Filings



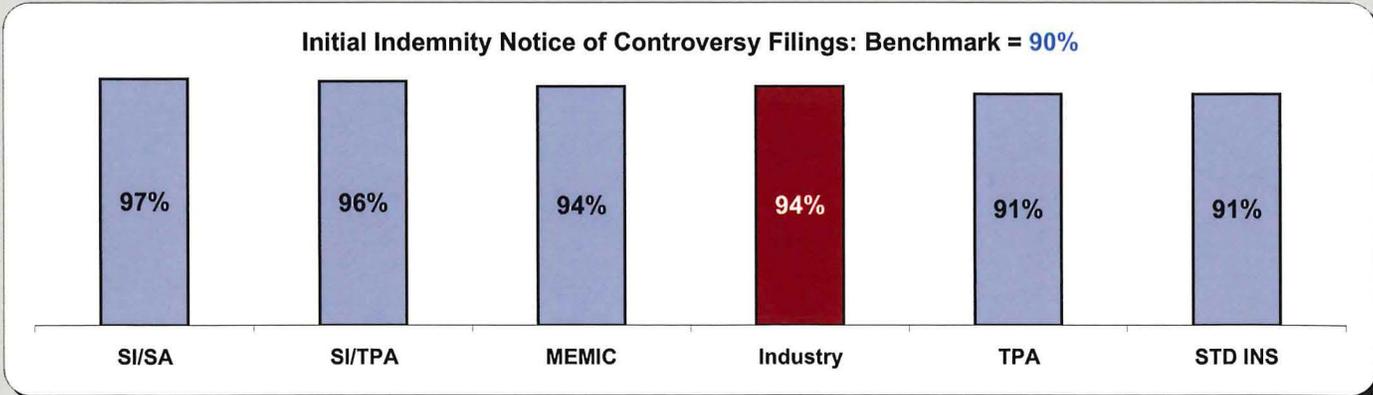
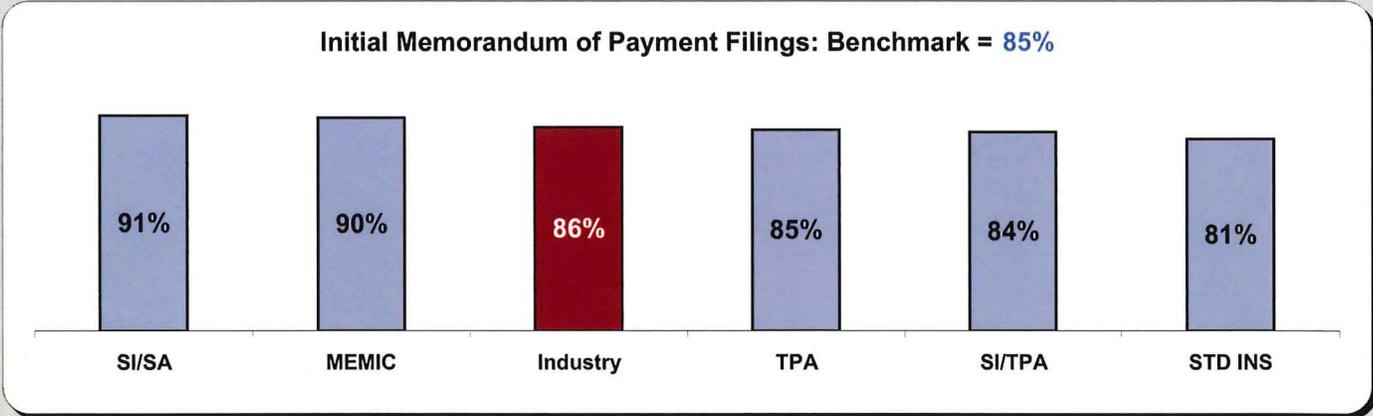
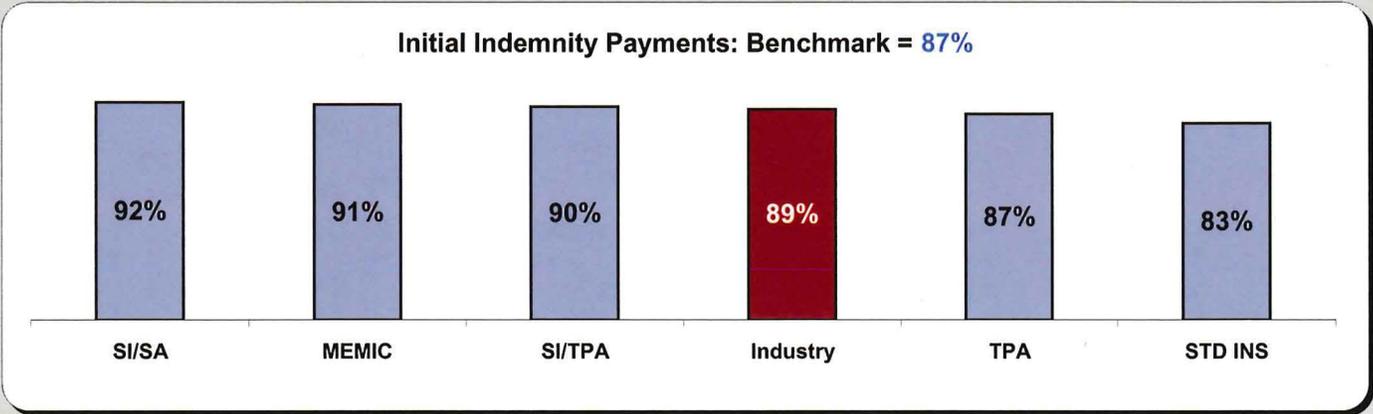
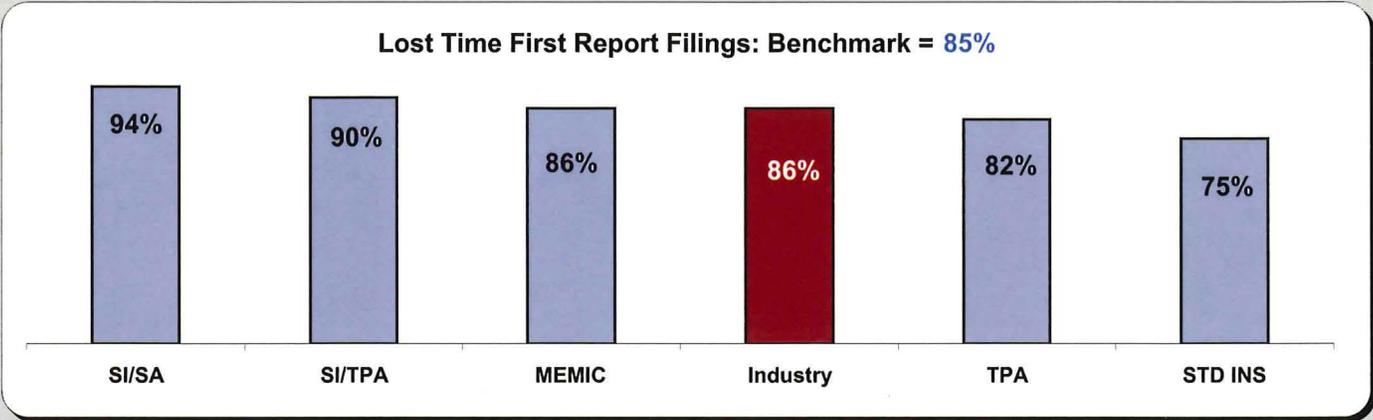
Volume by Type of Insurer



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

Compliance by Type of Insurer



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

INSURANCE GROUP	FROI Compliance Benchmark: 85%	PAY Compliance Benchmark: 87%	MOP Compliance Benchmark: 85%	NOC Compliance Benchmark: 90%
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%

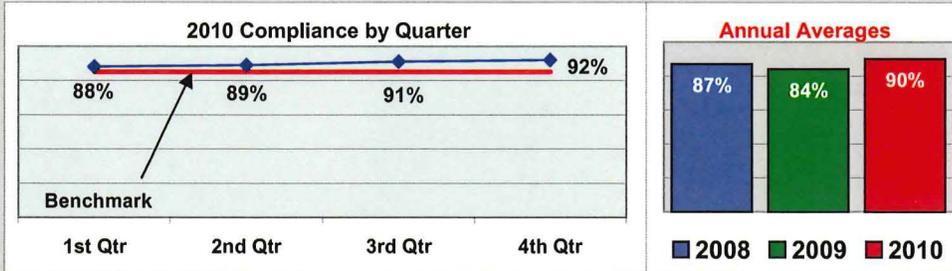
2010 INSURER COMPLIANCE - Group Level Compliance Percents

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%

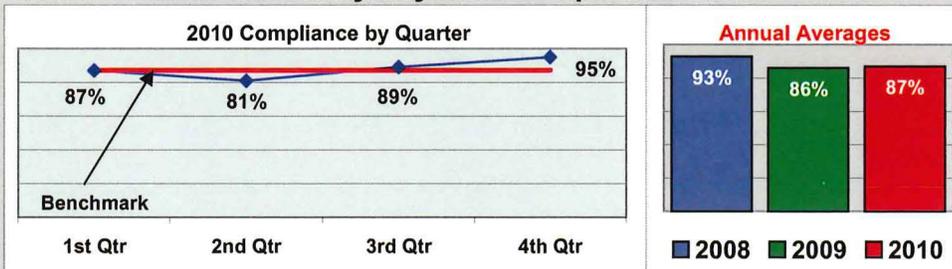
Annual Compliance Report 01/01/2010 - 12/31/2010

ACADIA INSURANCE

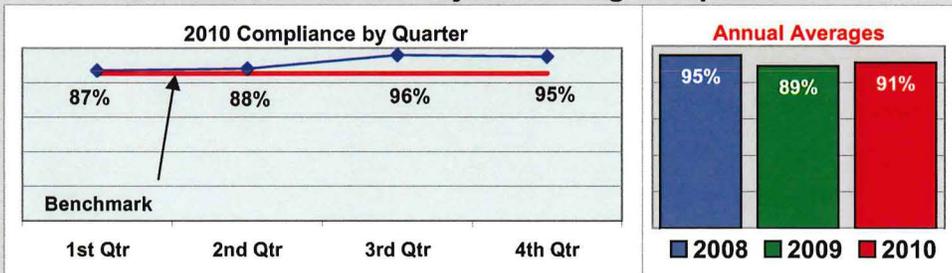
Lost Time First Report Filing Compliance



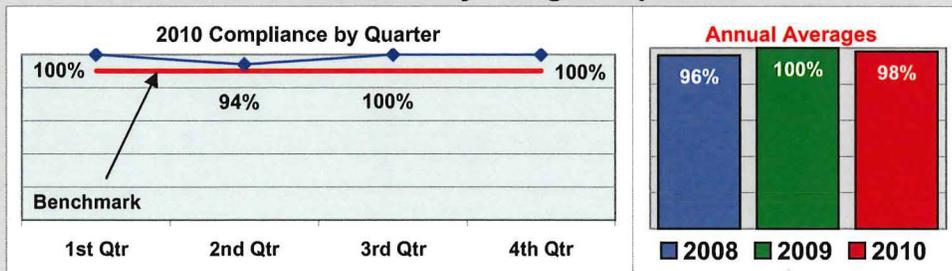
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

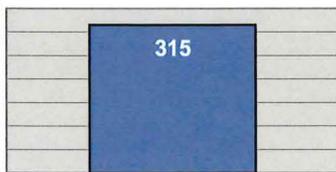
Acadia Insurance is an insurer that administered its own claims in 2010 under the following rating companies:

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

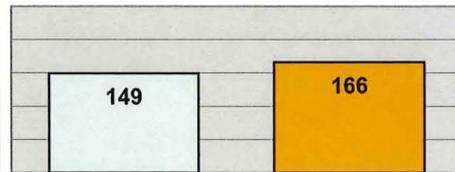
Acadia Insurance is a High Compliance Performer for 2010. It has met or exceeded each of the Board's performance benchmarks.

Utilization Analysis

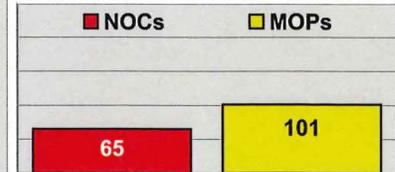
Lost Time First Reports Received



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

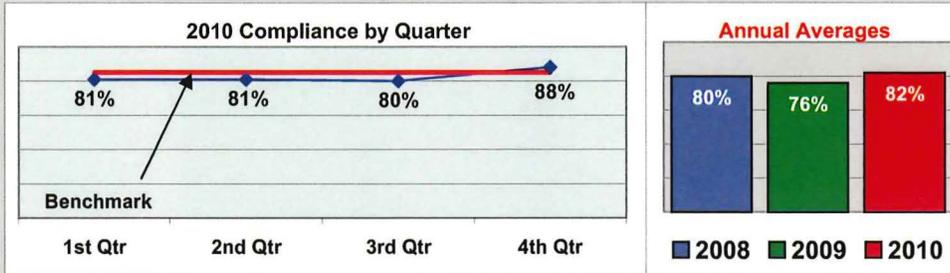
(Initial Indemnity NOCs / Claims for Compensation)

39%

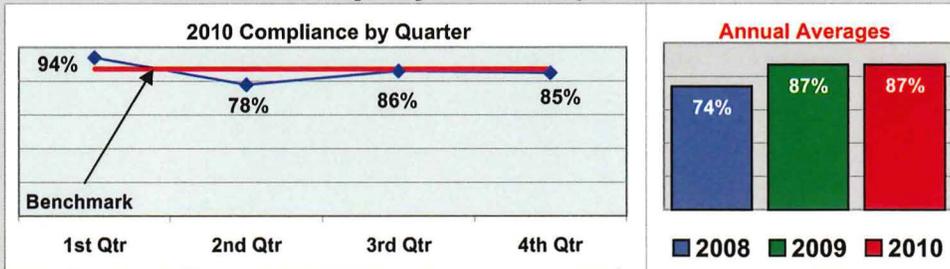
Annual Compliance Report 01/01/2010 - 12/31/2010

ACE INSURANCE

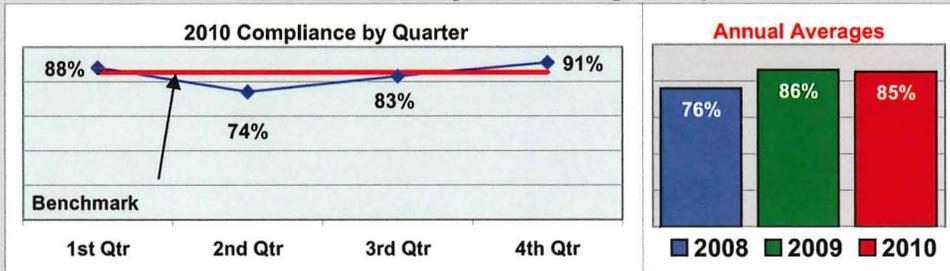
Lost Time First Report Filing Compliance



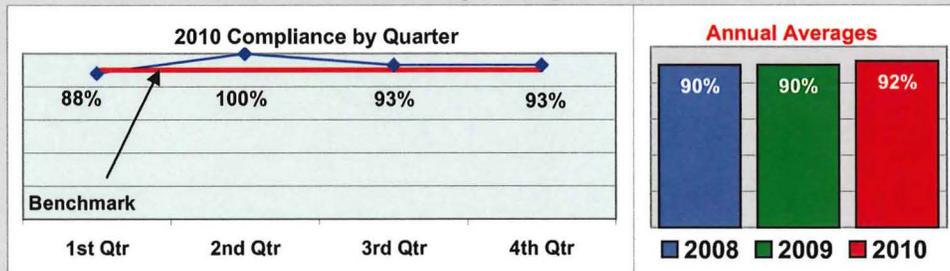
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

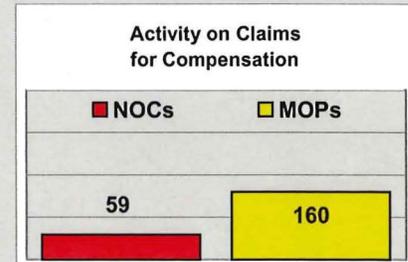
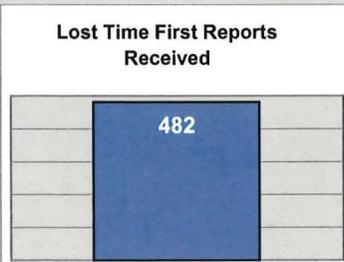
Ace Insurance is an insurer that used third parties to administer claims in 2010 under the following rating companies:

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



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

12%

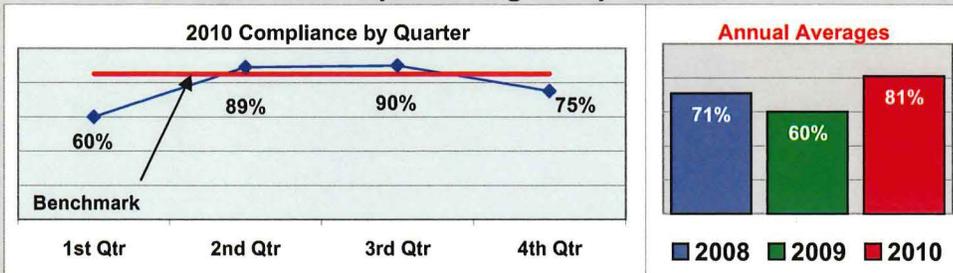
Percent of Claims for Compensation Denied
(Initial Indemnity NOCs / Claims for Compensation)

27%

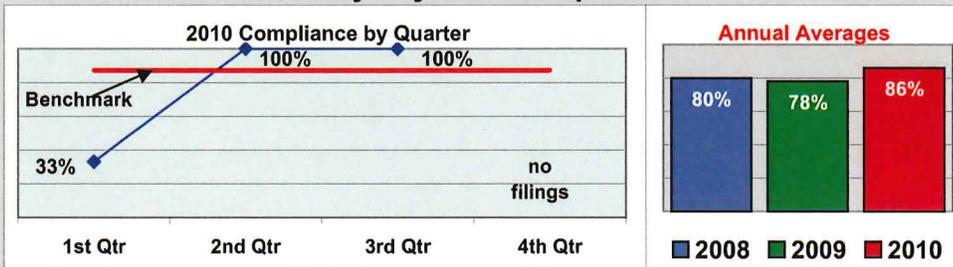
Annual Compliance Report 01/01/2010 - 12/31/2010

ARCH INSURANCE

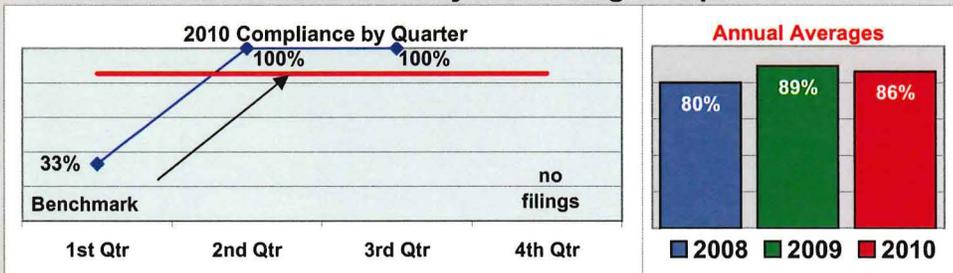
Lost Time First Report Filing Compliance



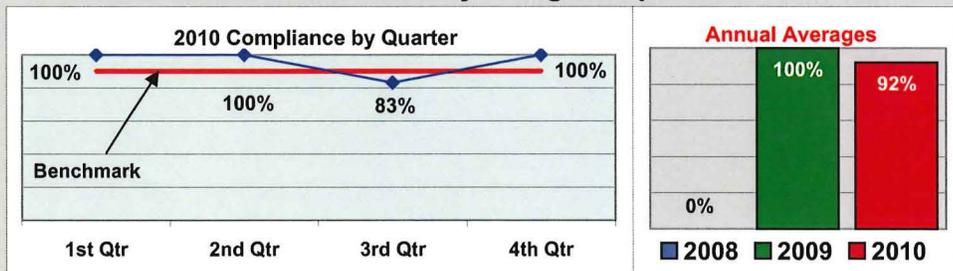
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

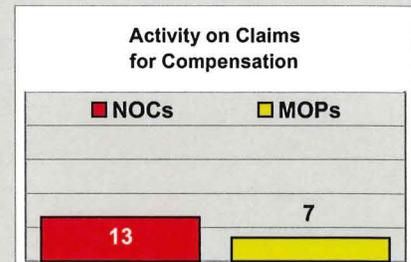
Arch Insurance is an insurer that used third parties to administer claims in 2010 under the following rating company:

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



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

42%

Percent of Claims for Compensation Denied

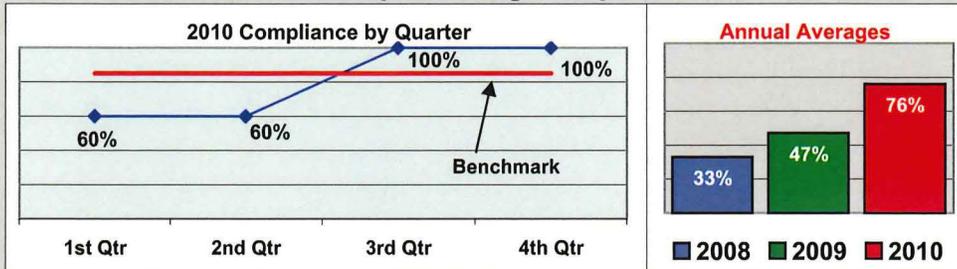
(Initial Indemnity NOCs / Claims for Compensation)

65%

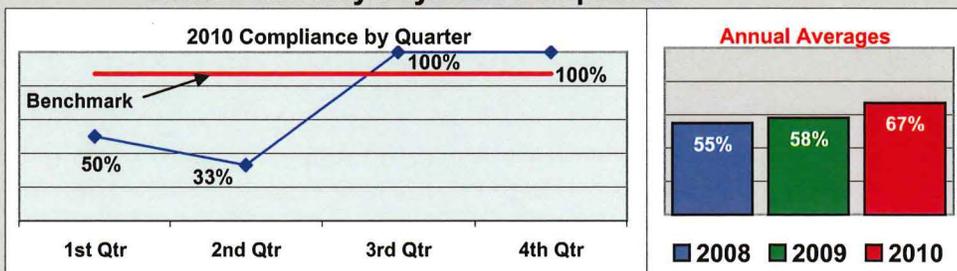
Annual Compliance Report 01/01/2010 - 12/31/2010

ARGONAUT INSURANCE

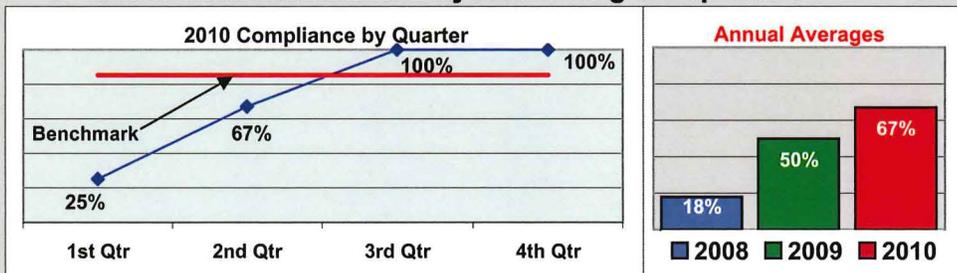
Lost Time First Report Filing Compliance



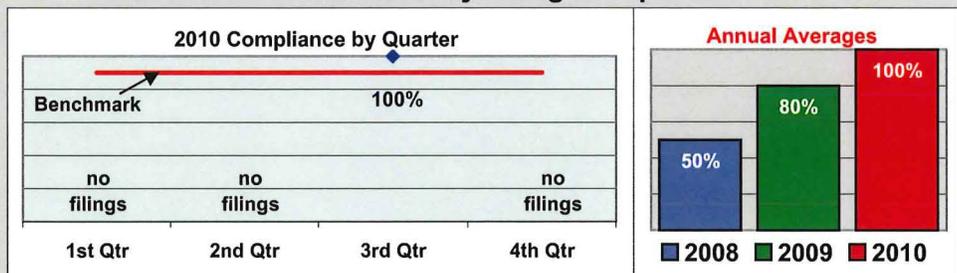
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

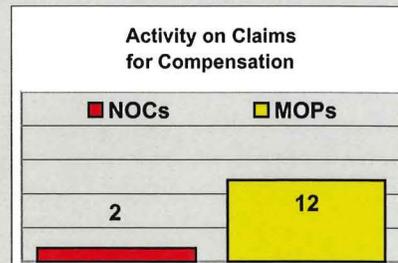
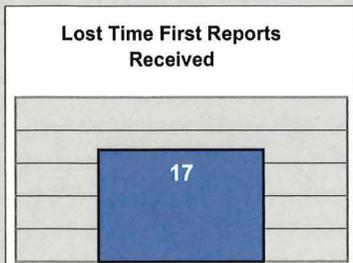
Argonaut Insurance is an insurer that administered its own claims in 2010 and used a third party to administer claims under the following rating company:

Argonaut Insurance

Argonaut Insurance used the following third party in 2010:

Trident Insurance Services

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%

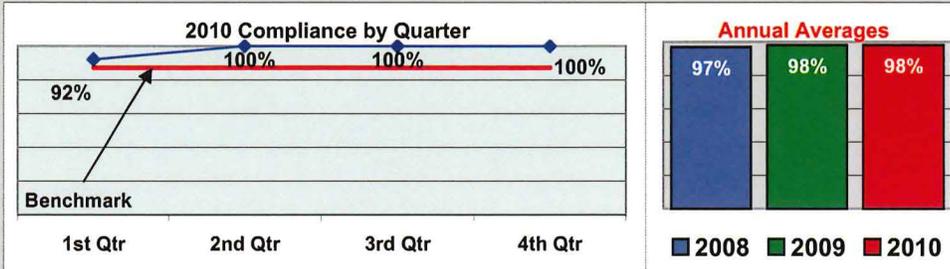
Annual Compliance Report 01/01/2010 - 12/31/2010

BATH IRON WORKS

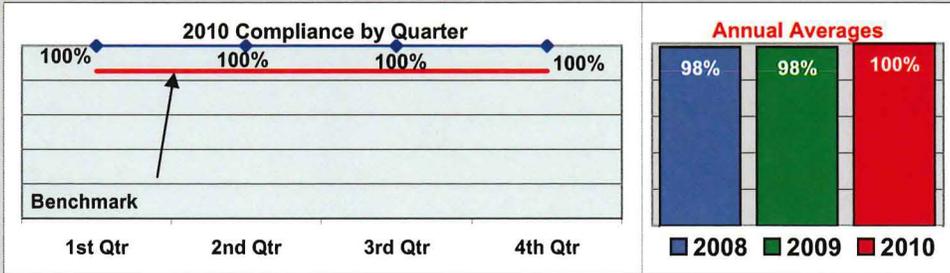
Lost Time First Report Filing Compliance



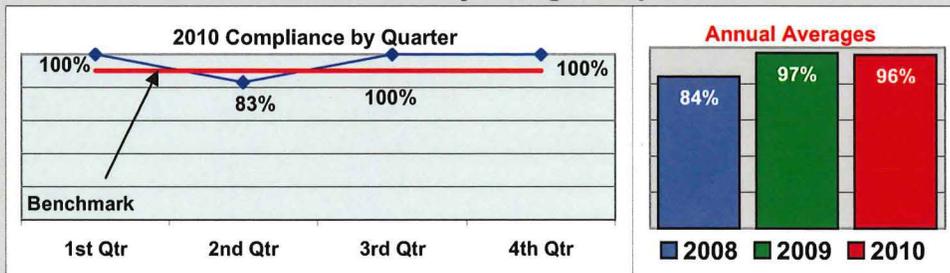
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

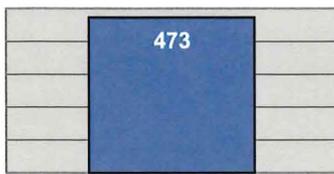
Bath Iron Works is a self-insured employer that administered its own claims in 2010 under the following name:

Bath Iron Works

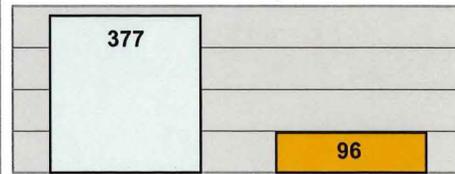
Bath Iron Works is a High Compliance Performer for 2010. It has met or exceeded each of the Board's performance benchmarks.

Utilization Analysis

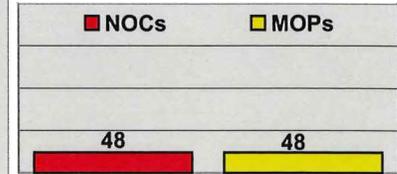
Lost Time First Reports Received



Activity on Lost Time First Reports
 No Activity Required
 Claims for Compensation



Activity on Claims for Compensation



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

10%

Percent of Claims for Compensation Denied

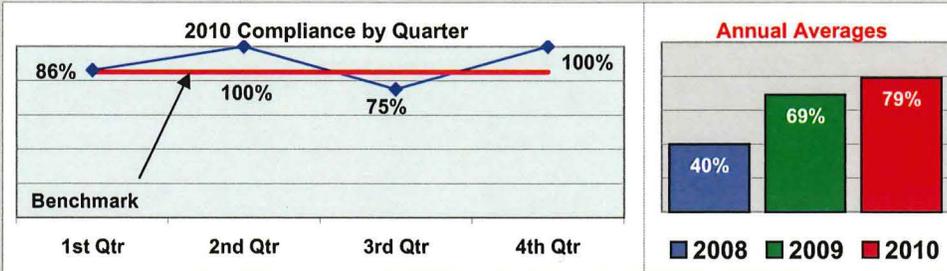
(Initial Indemnity NOCs / Claims for Compensation)

50%

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BERKLEY RISK ADMINISTRATORS

Lost Time First Report Filing Compliance

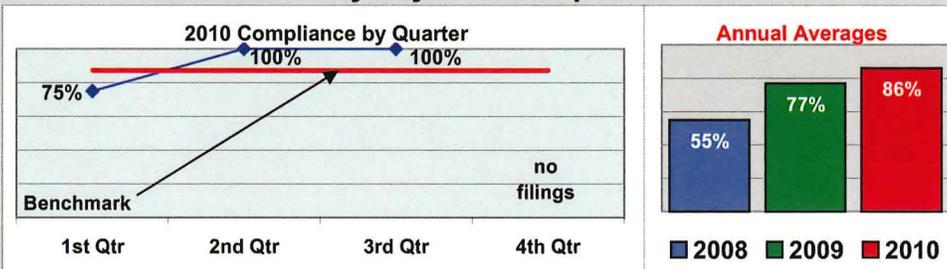


Summary

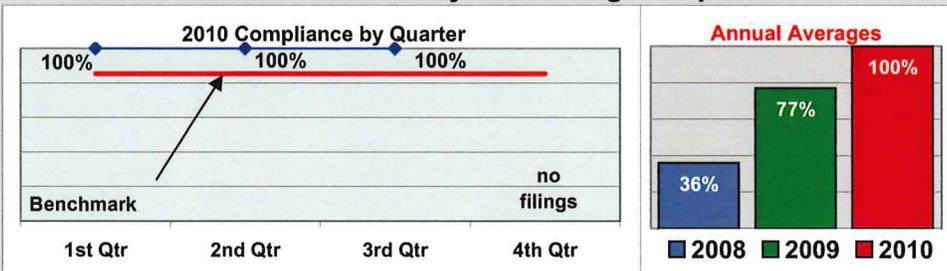
Berkley Risk Administrators is a third party administrator that administered claims in 2010 for the following insurer:

Old Republic Insurance

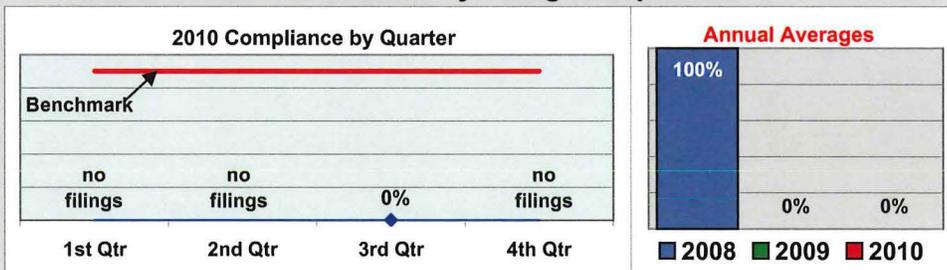
Initial Indemnity Payment Compliance



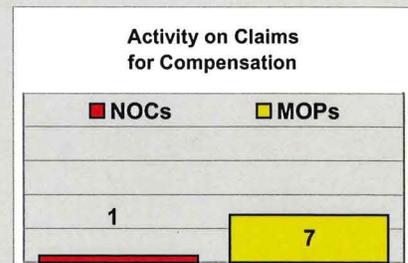
Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis



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

4%

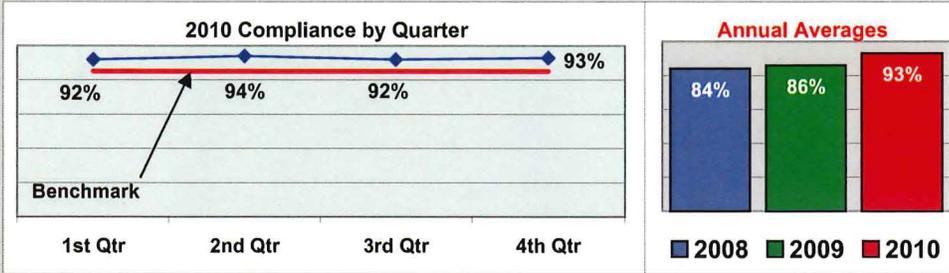
Percent of Claims for Compensation Denied
(Initial Indemnity NOCs / Claims for Compensation)

13%

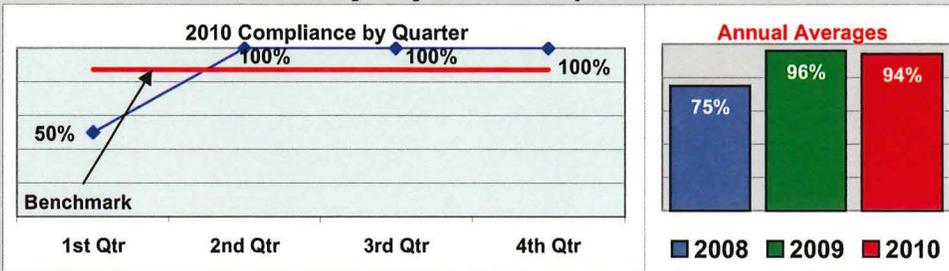
**Annual Compliance Report
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BROADSPIRE SERVICES

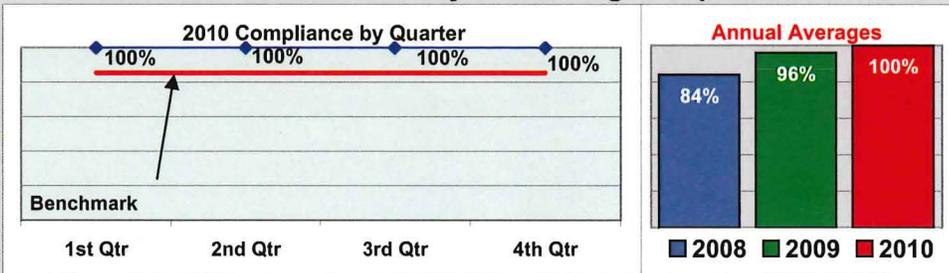
Lost Time First Report Filing Compliance



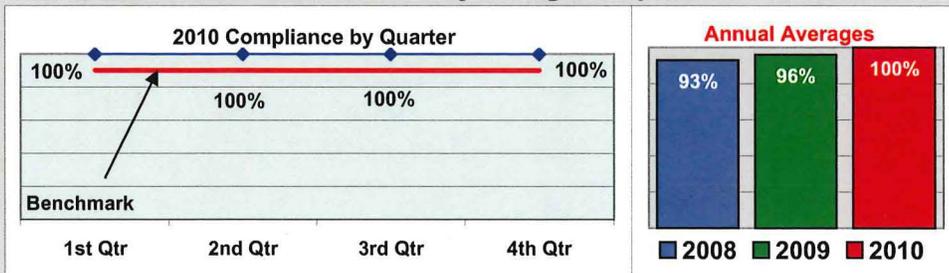
Initial Indemnity Payment Compliance



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

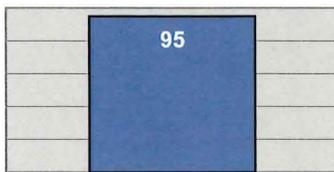
and self-insured employer:

- Federal Express Corporation

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

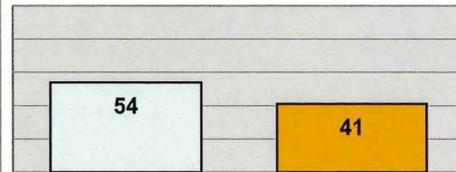
Utilization Analysis

Lost Time First Reports Received

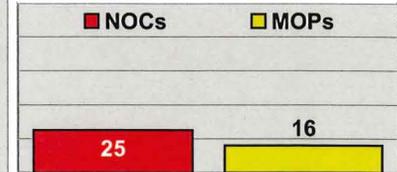


Activity on Lost Time First Reports

- 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)

26%

Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

61%

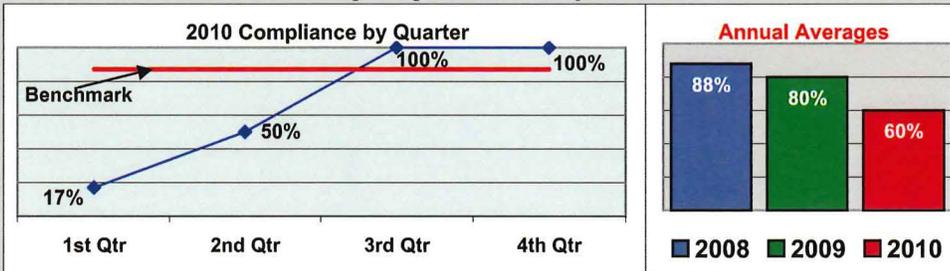
Annual Compliance Report
01/01/2010 - 12/31/2010

CAMBRIDGE INTEGRATED SERVICES

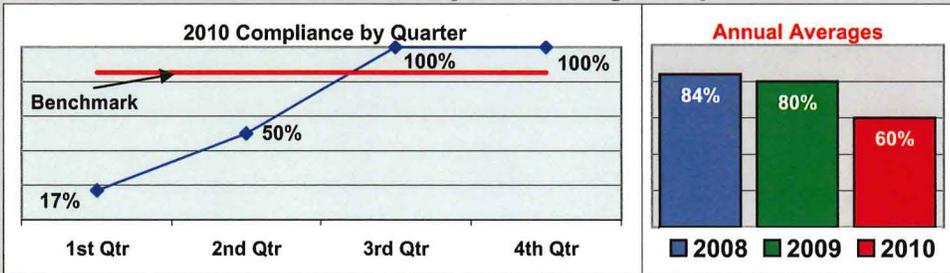
Lost Time First Report Filing Compliance



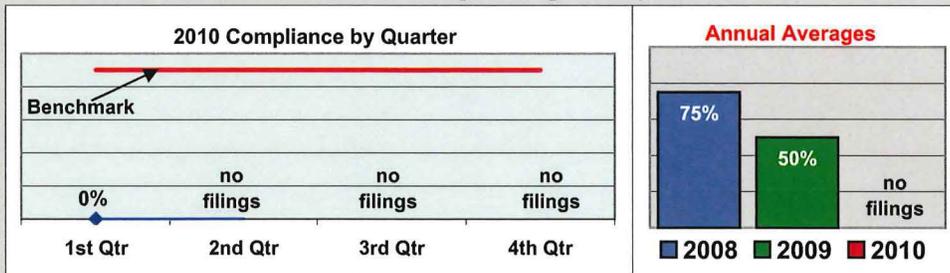
Initial Indemnity Payment Compliance



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:

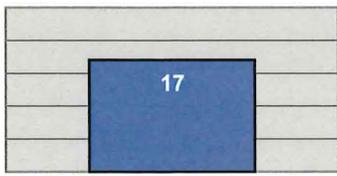
- Ace American Insurance
- Fidelity & Guaranty Insurance
- Indemnity Ins. Co. of No. America
- New Hampshire Insurance
- United States Fidelity & Guaranty
- XL Specialty Insurance

and self-insured employers:

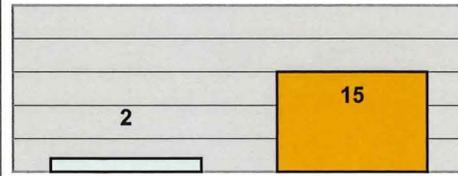
- Cooper Wiring Devices
- Keybank National Association
- Tambrands

Utilization Analysis

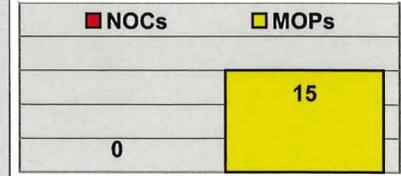
Lost Time First Reports Received



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%

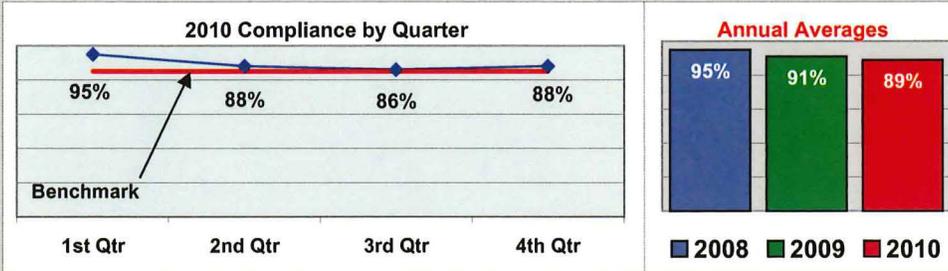
Percent of Claims for Compensation Denied
(Initial Indemnity NOCs / Claims for Compensation)

0%

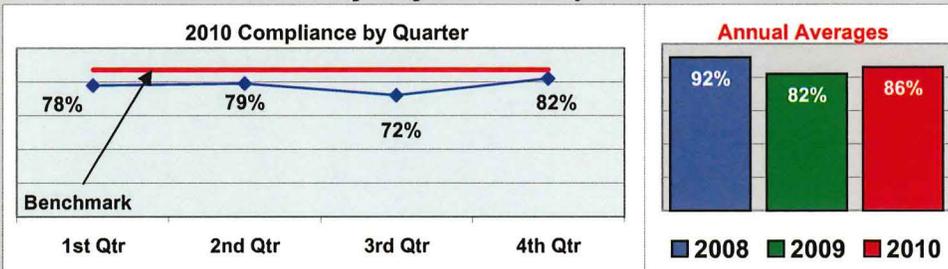
Annual Compliance Report
01/01/2010 - 12/31/2010

CANNON COCHRAN MANAGEMENT SERVICES

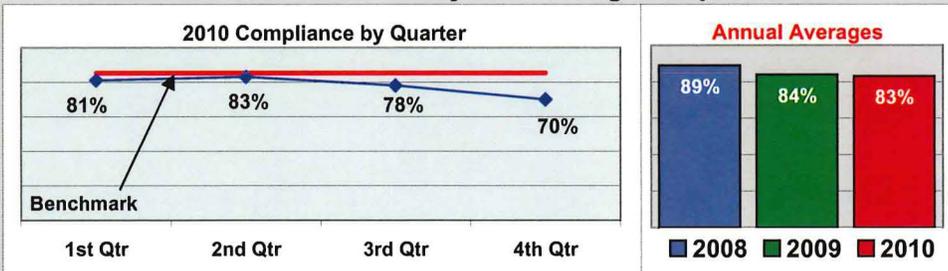
Lost Time First Report Filing Compliance



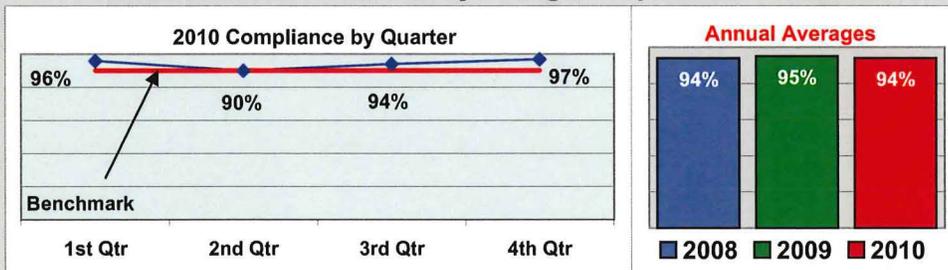
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

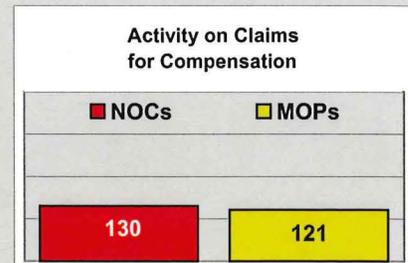
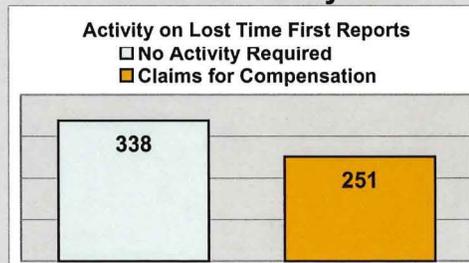
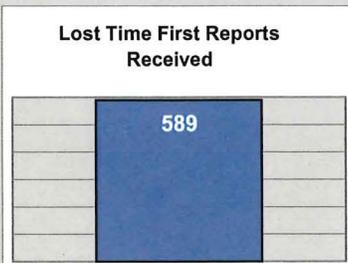
Cannon Cochran Management Services is a third party administrator that administered claims in 2010 for the following insurers:

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



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

22%

Percent of Claims for Compensation Denied

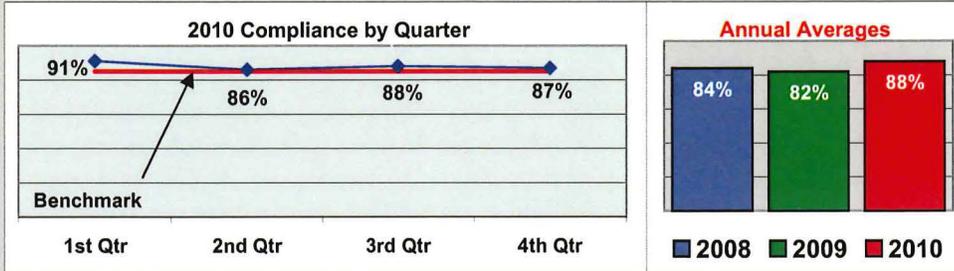
(Initial Indemnity NOCs / Claims for Compensation)

52%

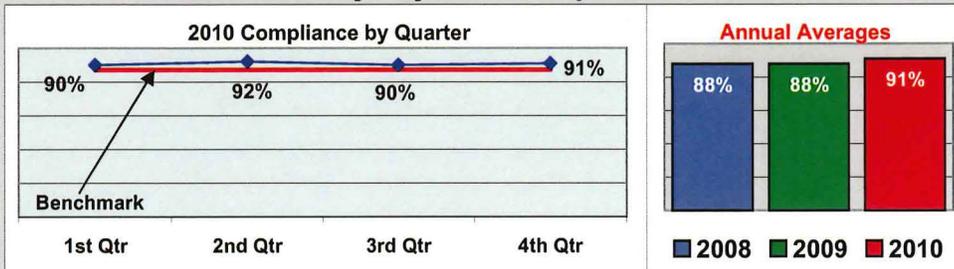
**Annual Compliance Report
01/01/2010 - 12/31/2010**

CHARTIS INSURANCE

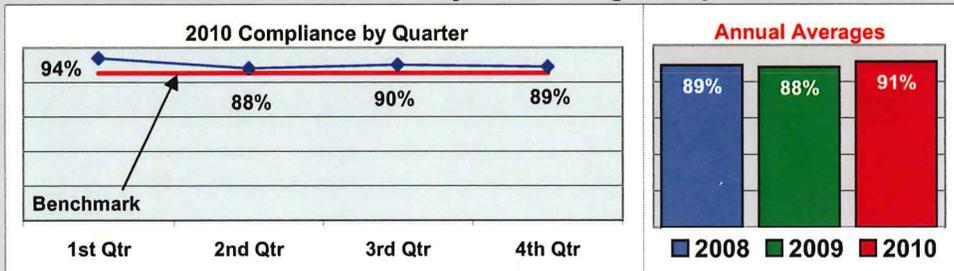
Lost Time First Report Filing Compliance



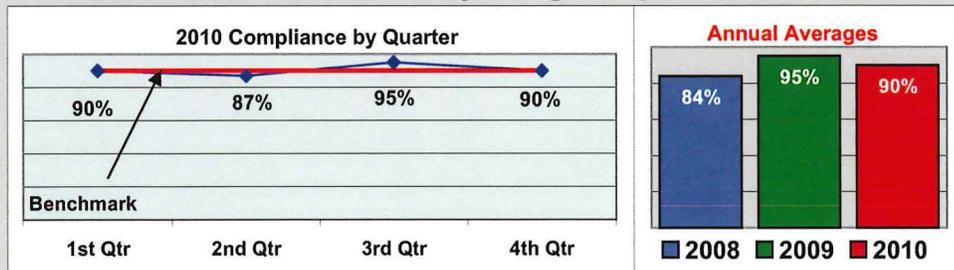
Initial Indemnity Payment Compliance



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:

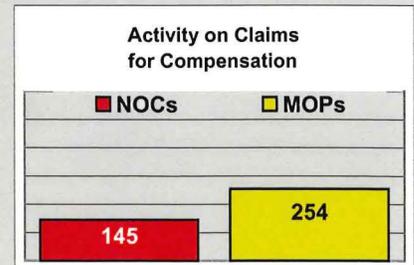
- Pratt & Whitney

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



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

17%

Percent of Claims for Compensation Denied

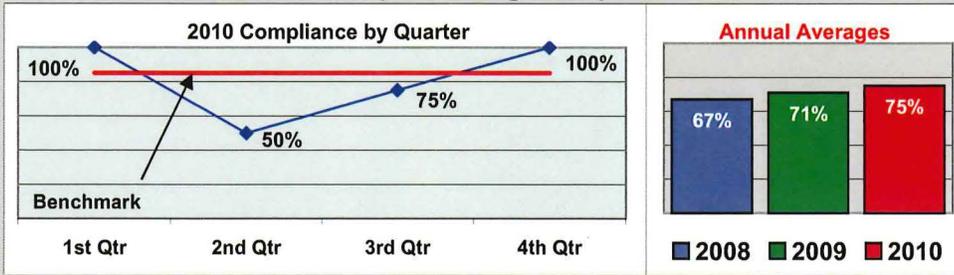
(Initial Indemnity NOCs / Claims for Compensation)

36%

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CHESTERFIELD SERVICES

Lost Time First Report Filing Compliance

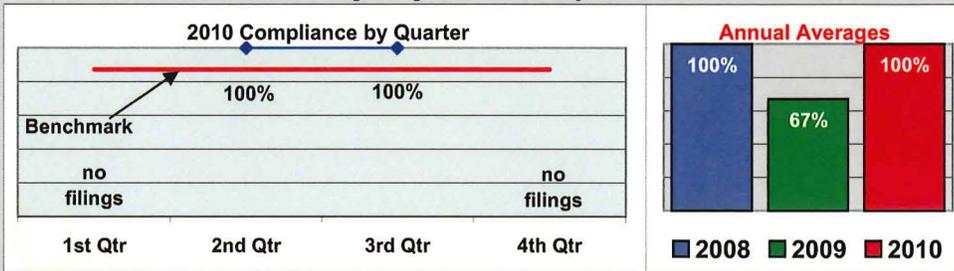


Summary

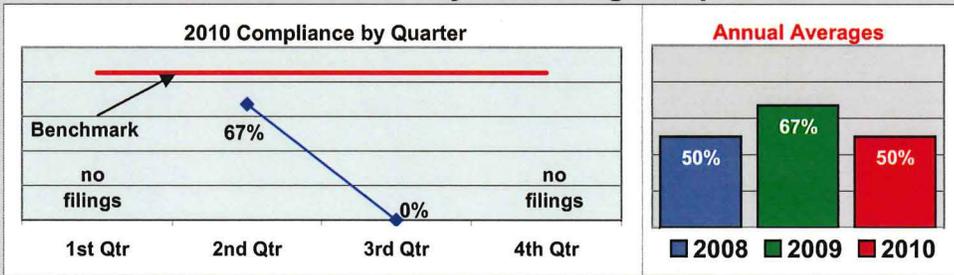
Chesterfield Services is a third party administrator that administered claims in 2010 for the following insurer:

American Zurich Insurance

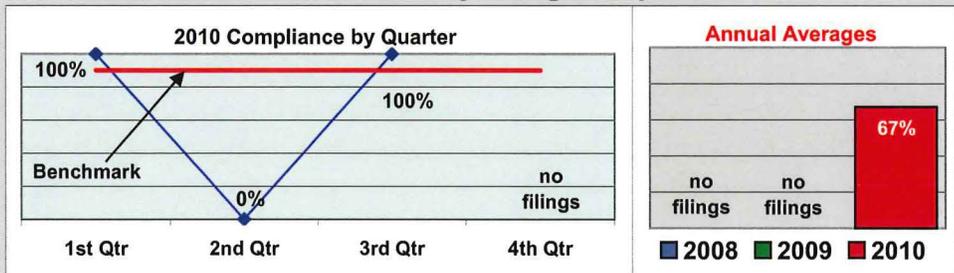
Initial Indemnity Payment Compliance



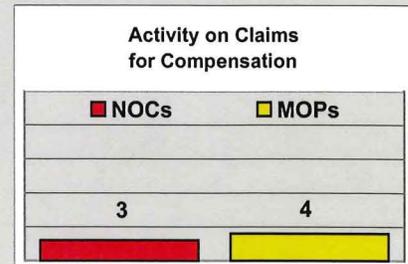
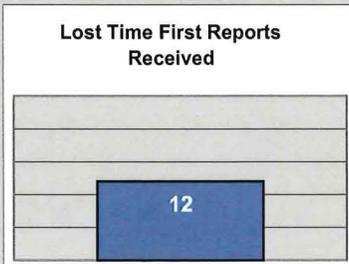
Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

25%

Percent of Claims for Compensation Denied

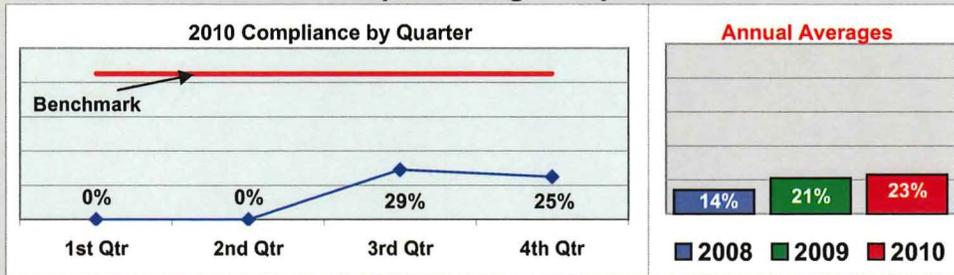
(Initial Indemnity NOCs / Claims for Compensation)

43%

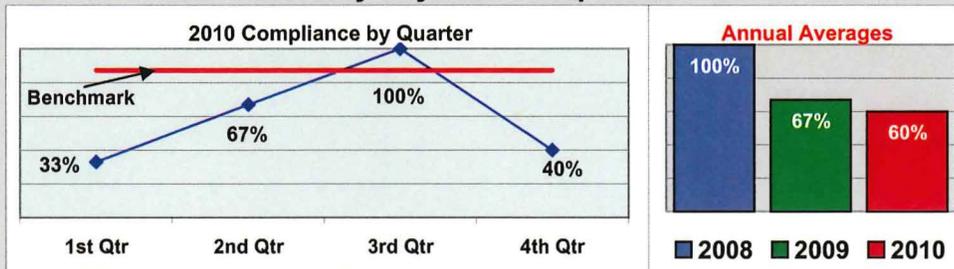
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CHUBB INSURANCE

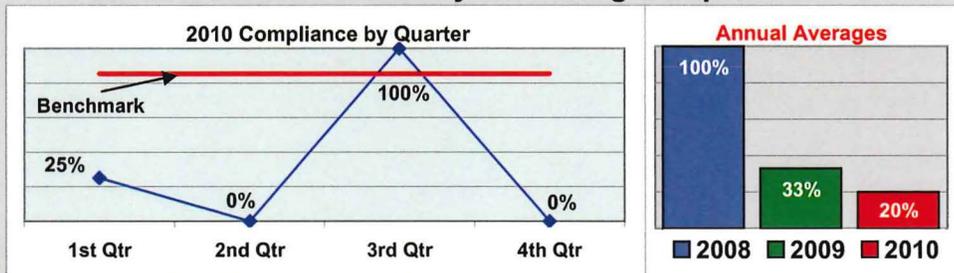
Lost Time First Report Filing Compliance



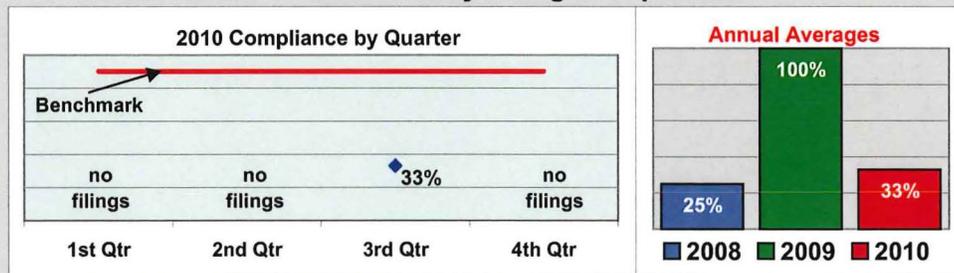
Initial Indemnity Payment Compliance



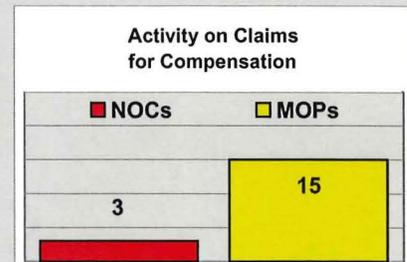
Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis



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

14%

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

17%

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

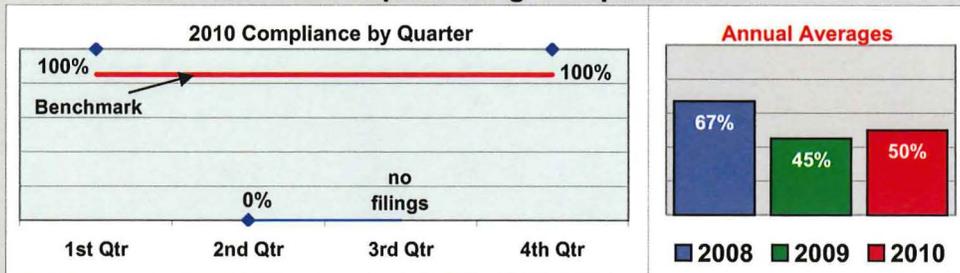
Chubb Insurance used the following third party in 2010:

Gallagher Bassett Services

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CIANBRO CORPORATION

Lost Time First Report Filing Compliance

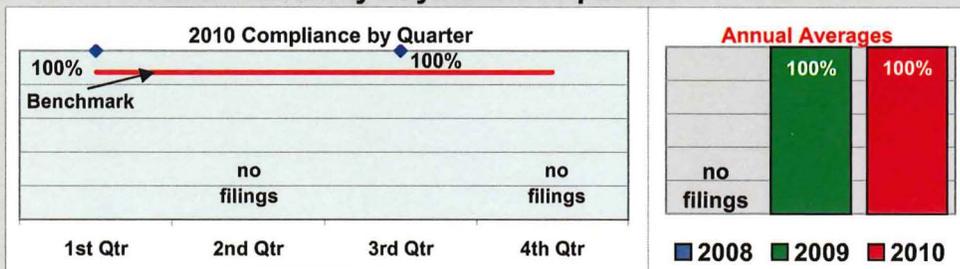


Summary

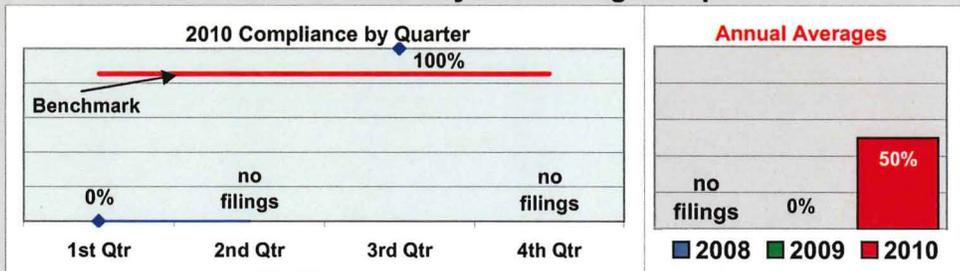
Cianbro Corporation is a self-insured employer that administered its own claims in 2010 under the following name:

Cianbro Corporation

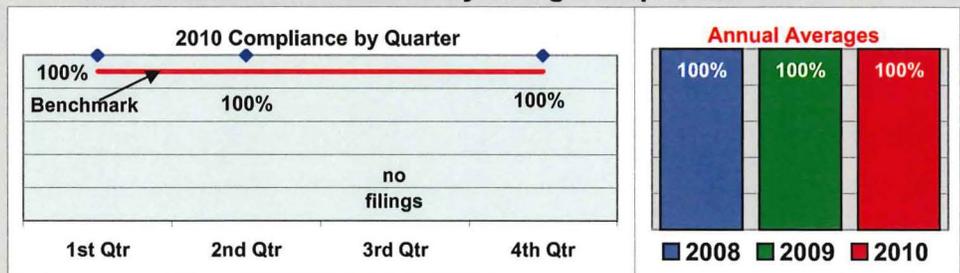
Initial Indemnity Payment Compliance



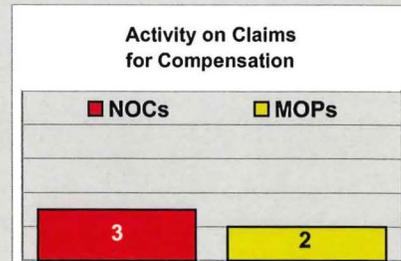
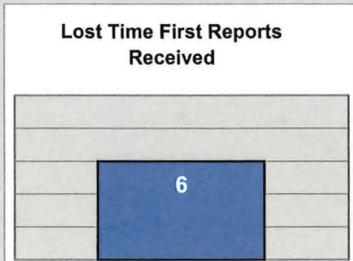
Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis



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

50%

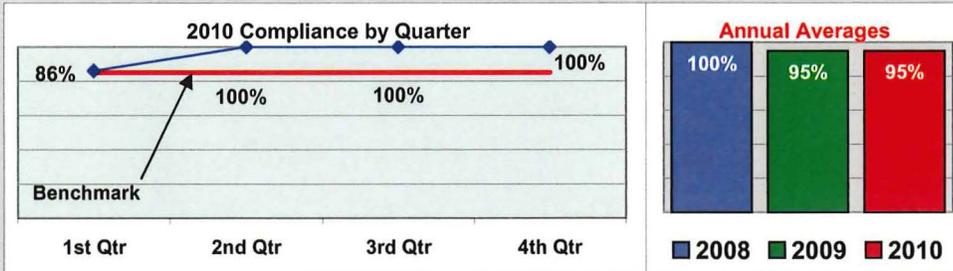
Percent of Claims for Compensation Denied
(Initial Indemnity NOCs / Claims for Compensation)

60%

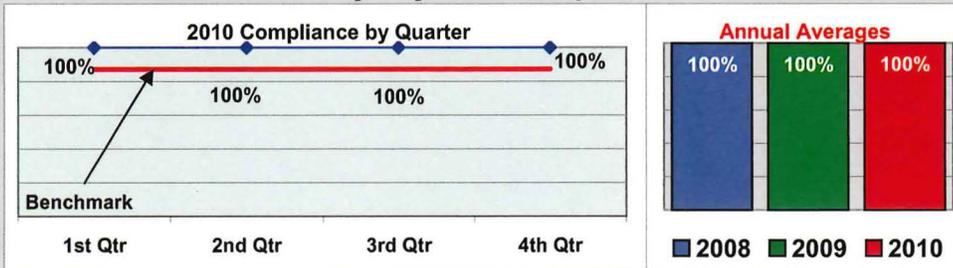
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CITY OF BANGOR

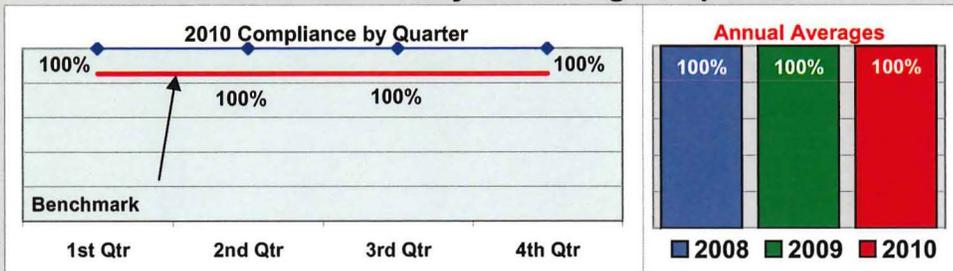
Lost Time First Report Filing Compliance



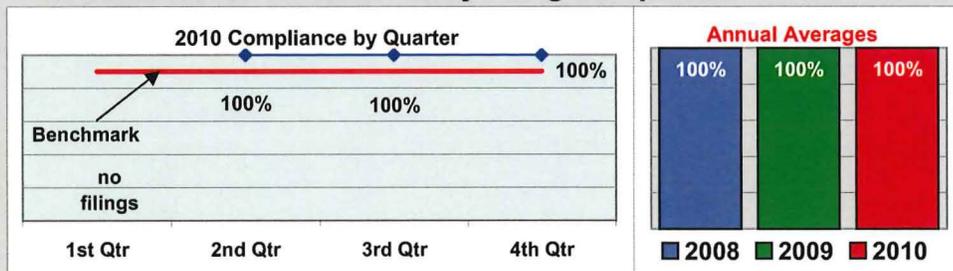
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

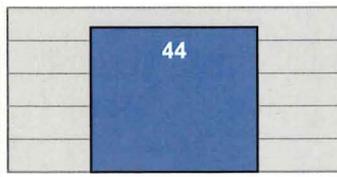
City of Bangor is a self-insured employer that administered its own claims in 2010 under the following name:

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.

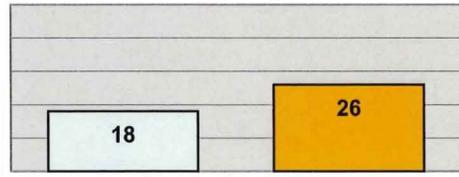
Utilization Analysis

Lost Time First Reports Received



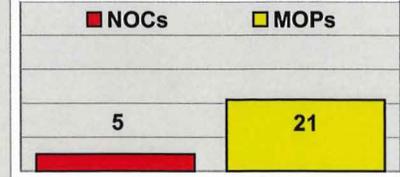
Activity on Lost Time First Reports

- 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%

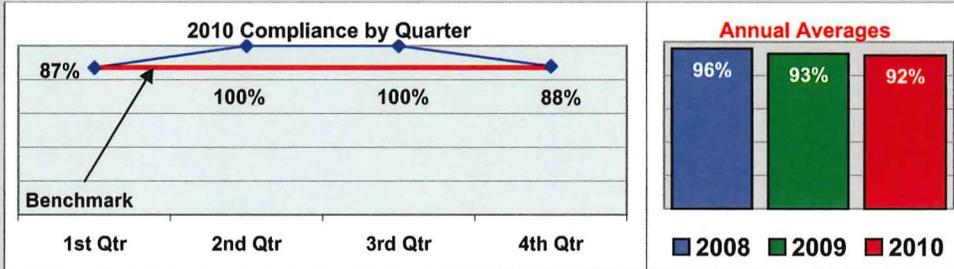
Annual Compliance Report
01/01/2010 - 12/31/2010

CLAIMS MANAGEMENT (WAL-MART)

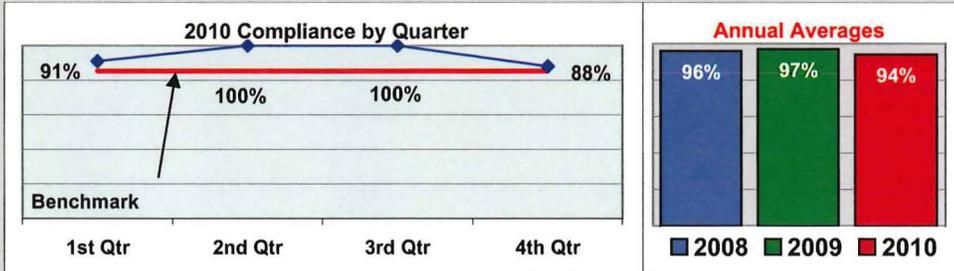
Lost Time First Report Filing Compliance



Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



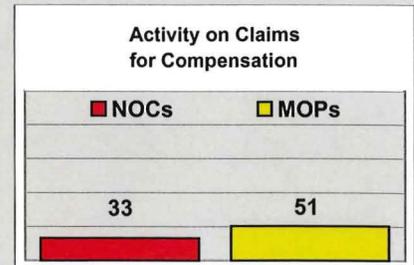
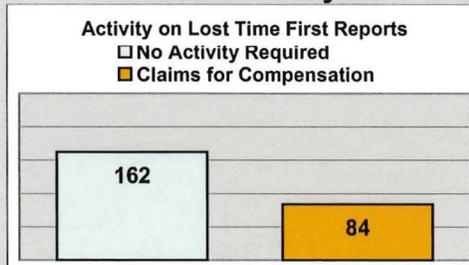
Summary

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



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

13%

Percent of Claims for Compensation Denied

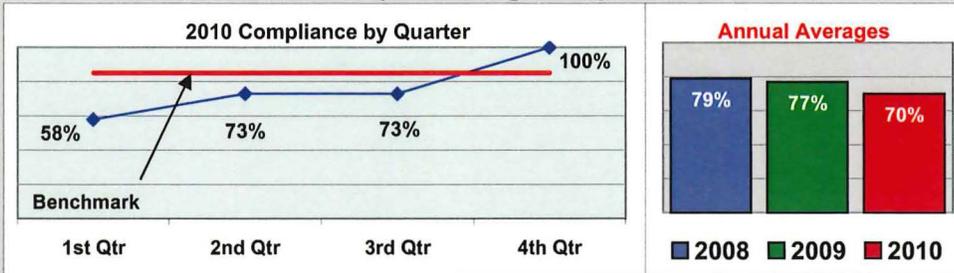
(Initial Indemnity NOCs / Claims for Compensation)

39%

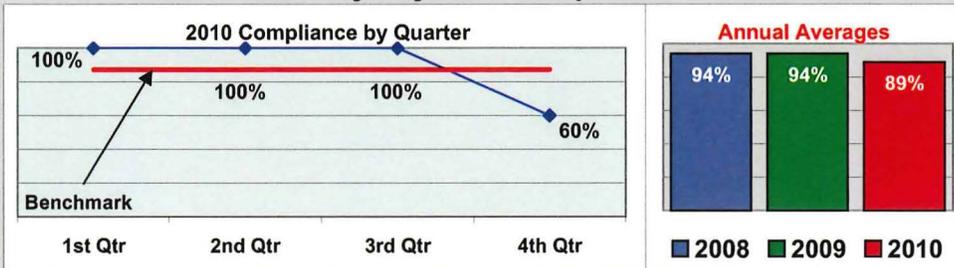
Annual Compliance Report 01/01/2010 - 12/31/2010

CNA INSURANCE

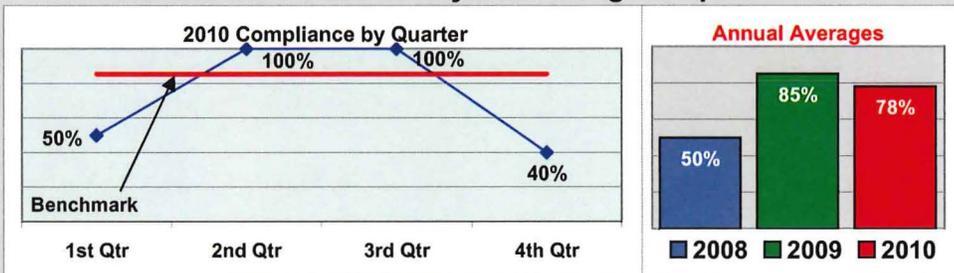
Lost Time First Report Filing Compliance



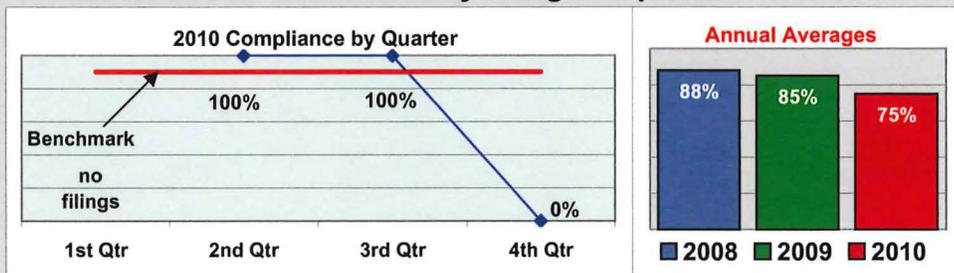
Initial Indemnity Payment Compliance



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:

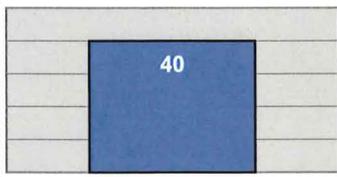
- Amer. Casualty Co. of Reading
- Continental Casualty
- Continental Insurance
- National Fire Ins. Co. of Hartford
- Transportation Insurance
- Valley Forge Insurance

CNA Insurance used the following third parties in 2010:

- Cottingham & Butler
- GAB Robins
- Gallagher Bassett Services

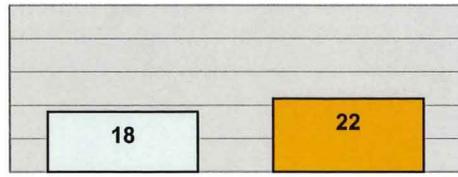
Utilization Analysis

Lost Time First Reports Received



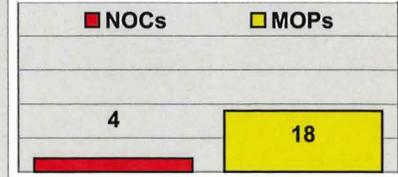
Activity on Lost Time First Reports

- 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%

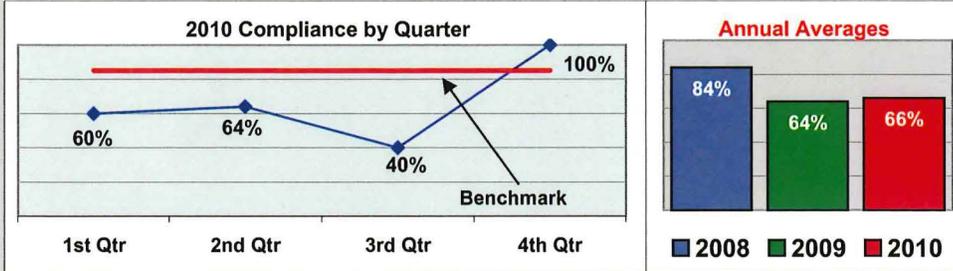
Percent of Claims for Compensation Denied
(Initial Indemnity NOCs / Claims for Compensation)

18%

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CONSTITUTION STATE SERVICES

Lost Time First Report Filing Compliance

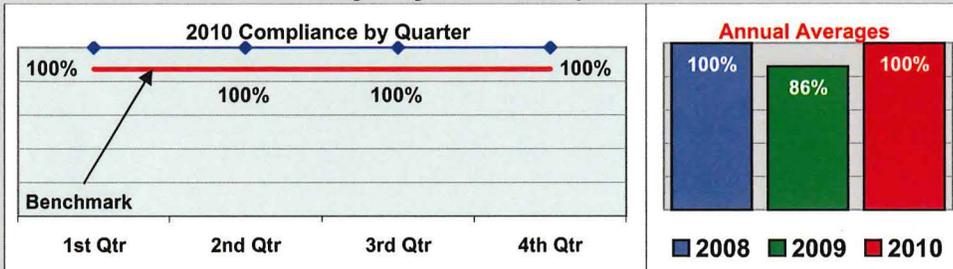


Summary

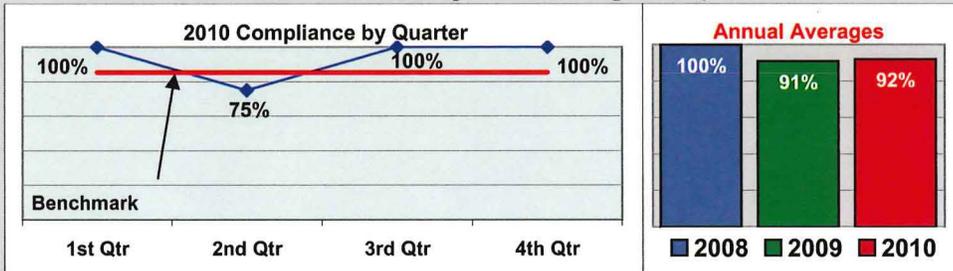
Constitution State Services is a third party administrator that administered claims in 2010 for the following insurers:

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

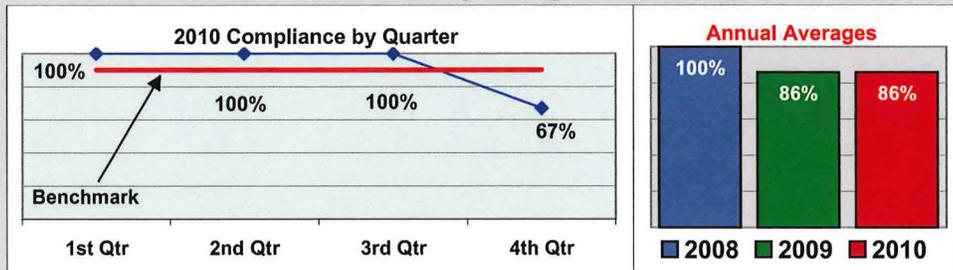
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance

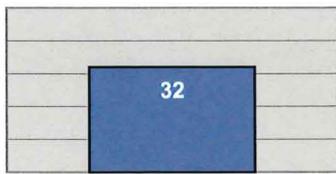


Initial Notice of Controversy Filing Compliance



Utilization Analysis

Lost Time First Reports Received



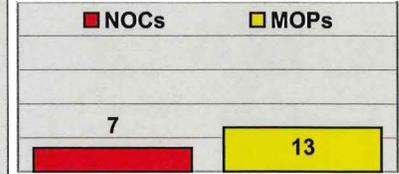
Activity on Lost Time First Reports

□ No Activity Required
■ Claims for Compensation



Activity on Claims for Compensation

■ 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)

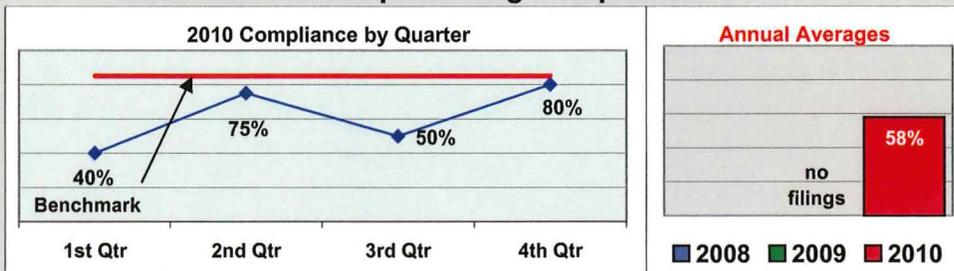
35%

Annual Compliance Report

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COTTINGHAM & BUTLER

Lost Time First Report Filing Compliance

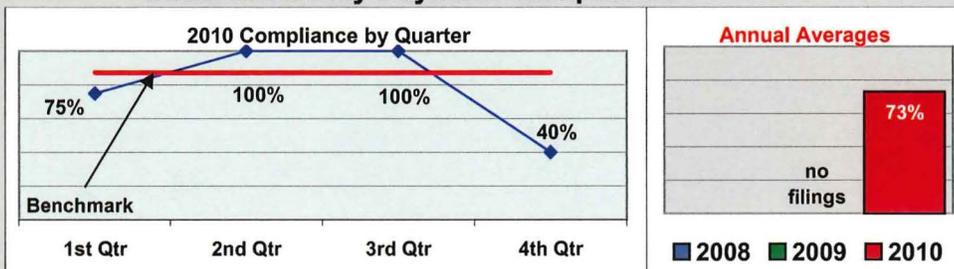


Summary

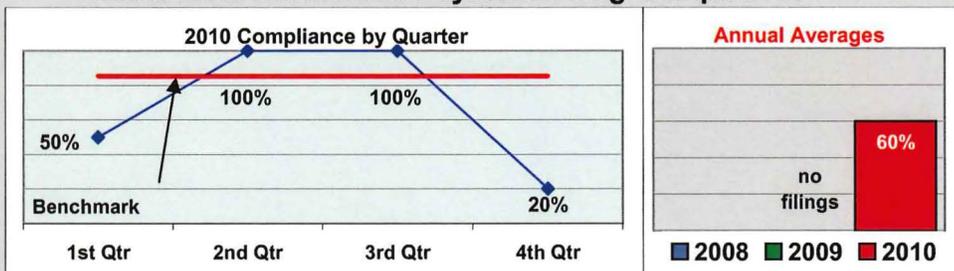
Cottingham & Butler is a third party administrator that administered claims in 2010 for the following insurers:

Amer. Casualty Co. of Reading
Continental Casualty
Sparta Insurance

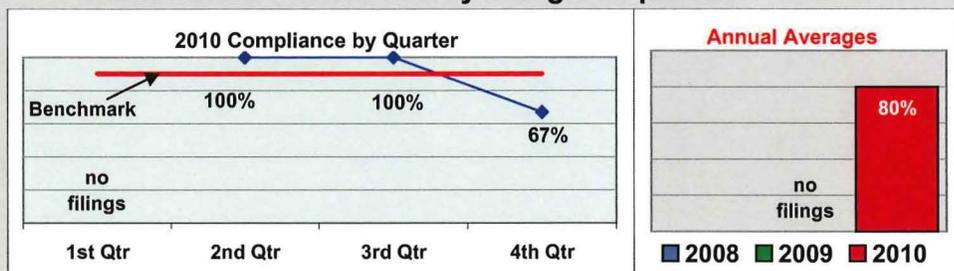
Initial Indemnity Payment Compliance



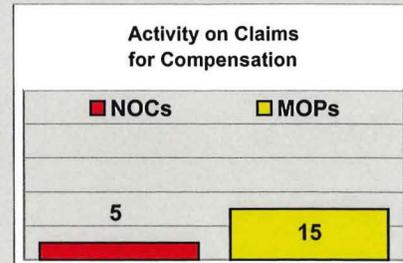
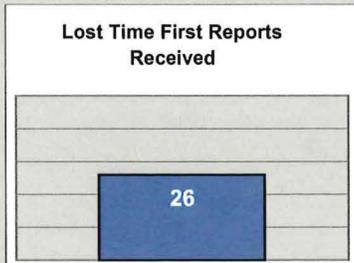
Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis



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

19%

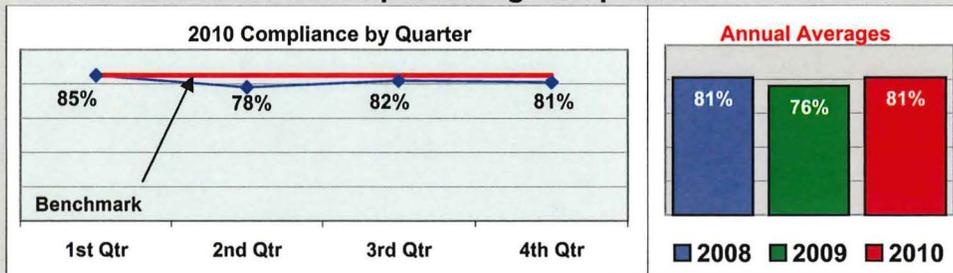
Percent of Claims for Compensation Denied
(Initial Indemnity NOCs / Claims for Compensation)

25%

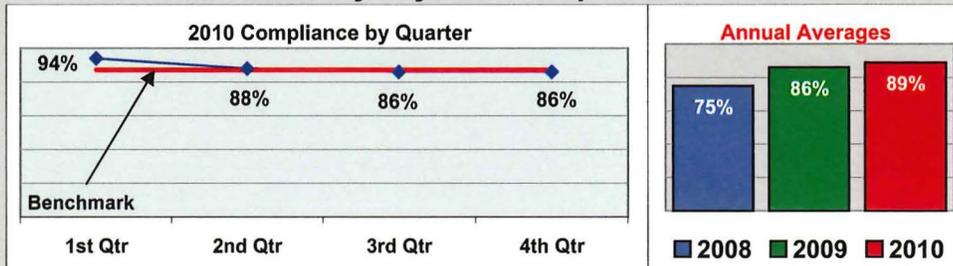
Annual Compliance Report 01/01/2010 - 12/31/2010

ESIS

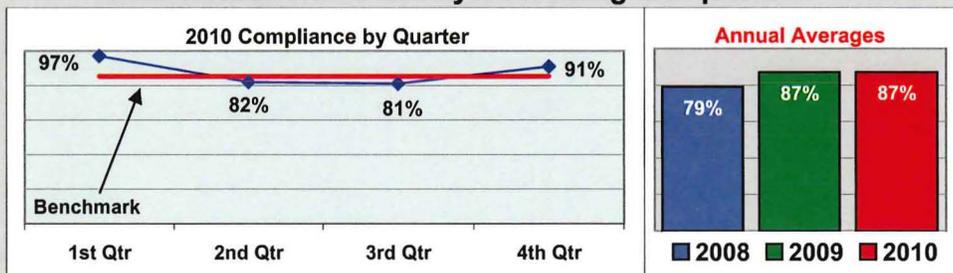
Lost Time First Report Filing Compliance



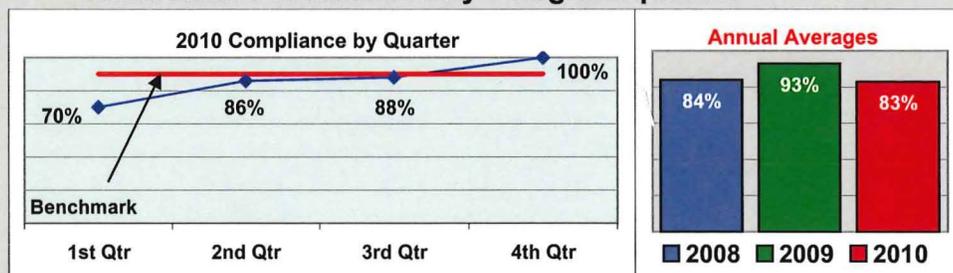
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

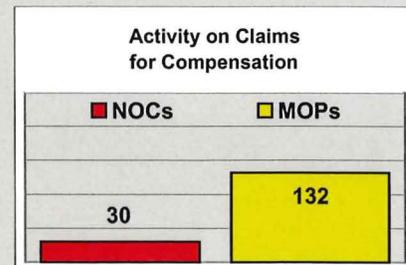
ESIS is a third party administrator that administered claims in 2010 for the following insurers:

- 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



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

10%

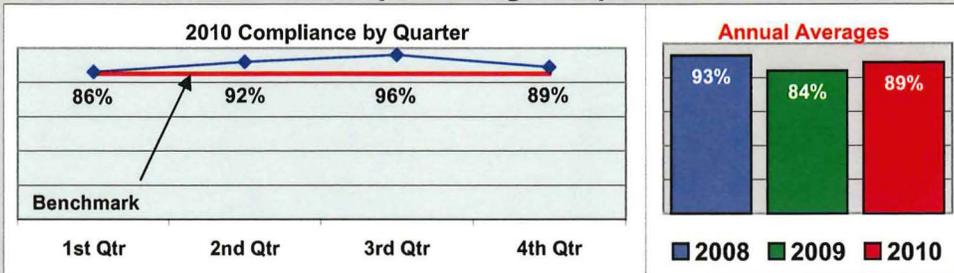
Percent of Claims for Compensation Denied
(Initial Indemnity NOCs / Claims for Compensation)

19%

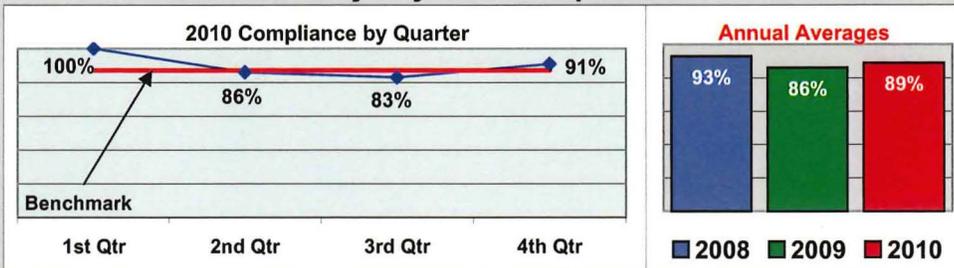
Annual Compliance Report 01/01/2010 - 12/31/2010

FUTURECOMP

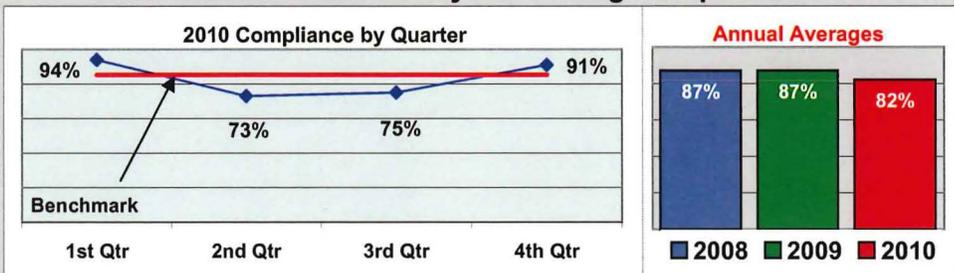
Lost Time First Report Filing Compliance



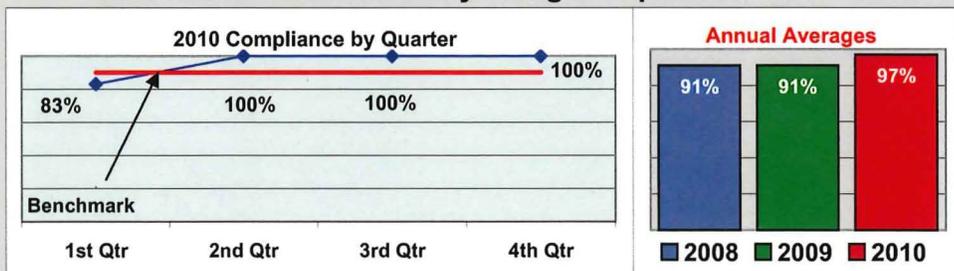
Initial Indemnity Payment Compliance



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:

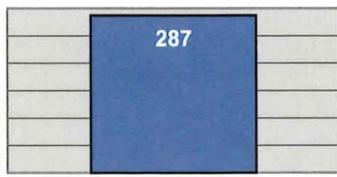
Technology Insurance

and self-insured employers:

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

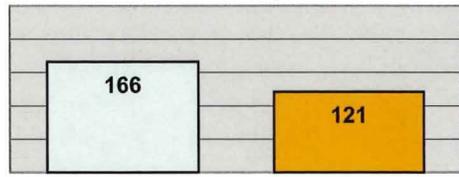
Utilization Analysis

Lost Time First Reports Received



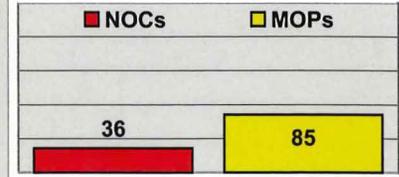
Activity on Lost Time First Reports

□ 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

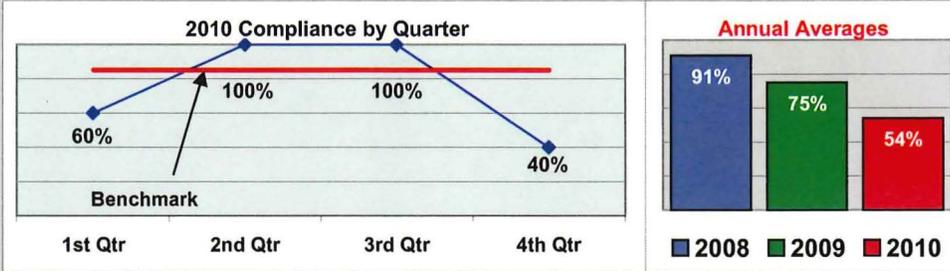
(Initial Indemnity NOCs / Claims for Compensation)

30%

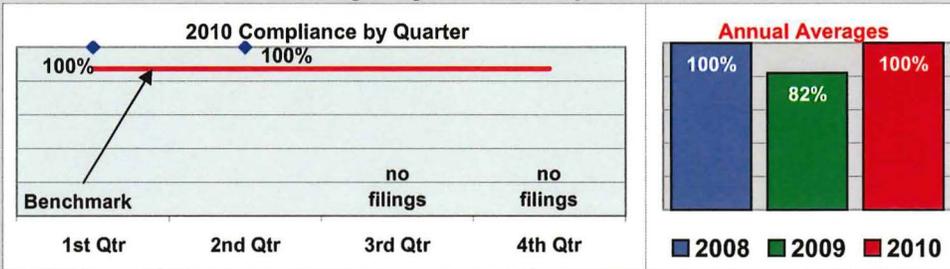
Annual Compliance Report 01/01/2010 - 12/31/2010

GAB ROBINS

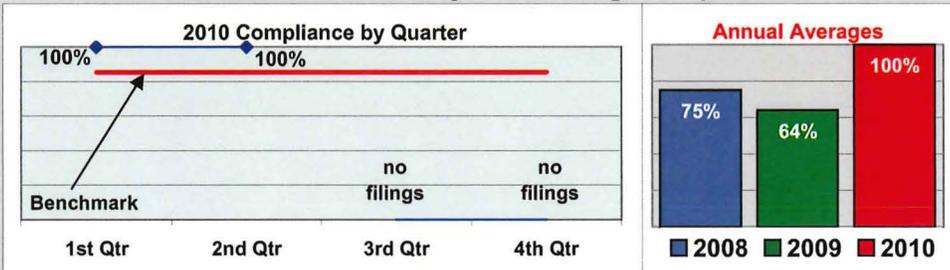
Lost Time First Report Filing Compliance



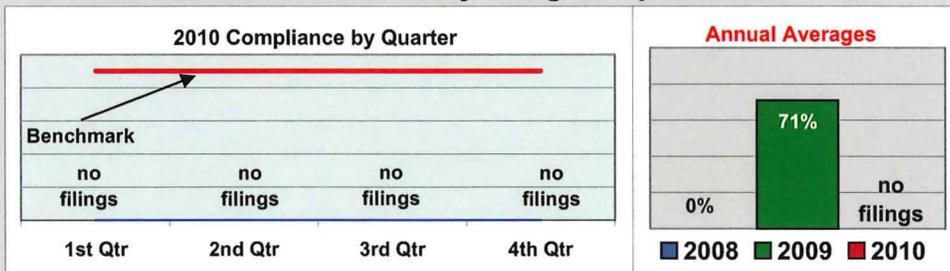
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



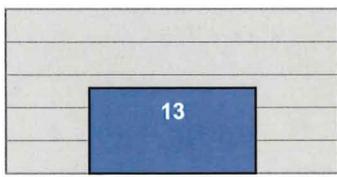
Summary

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

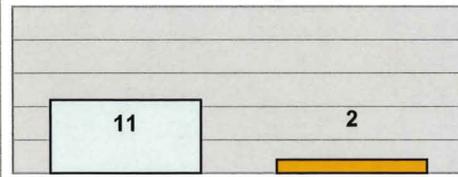
Utilization Analysis

Lost Time First Reports Received

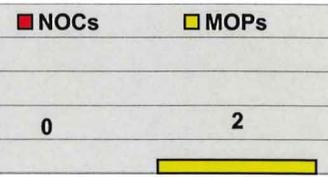


Activity on Lost Time First Reports

- 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

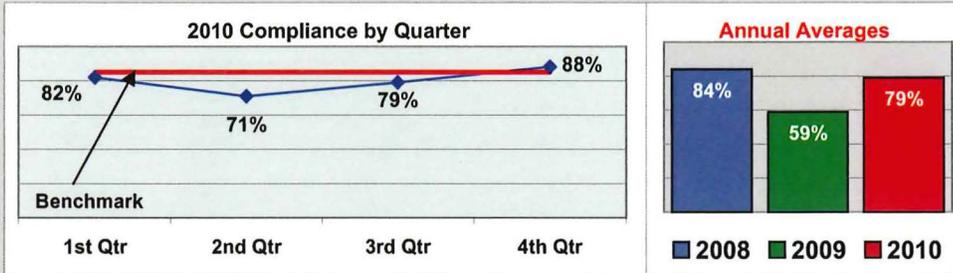
(Initial Indemnity NOCs / Claims for Compensation)

0%

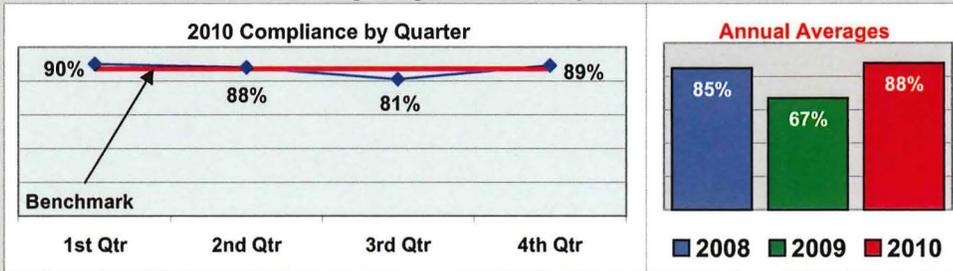
Annual Compliance Report 01/01/2010 - 12/31/2010

GALLAGHER BASSETT SERVICES

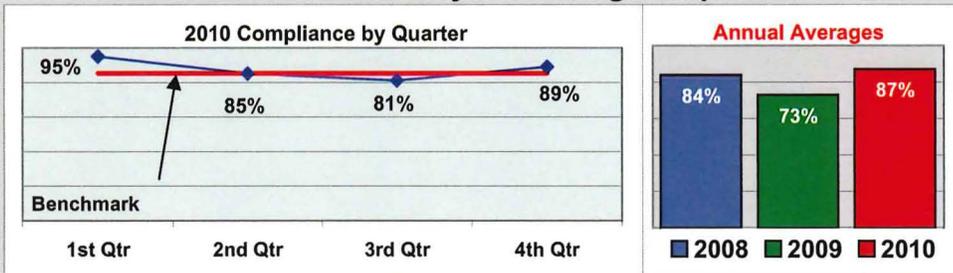
Lost Time First Report Filing Compliance



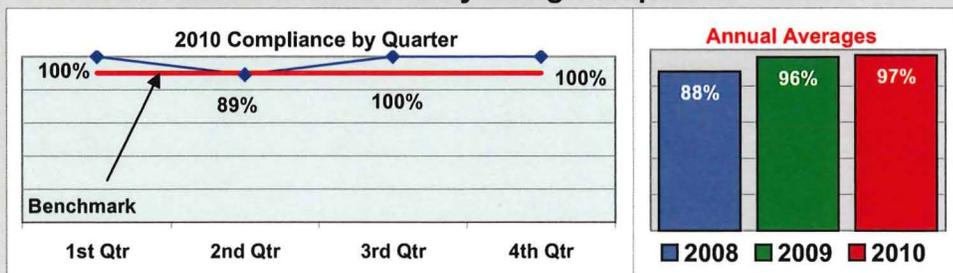
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance

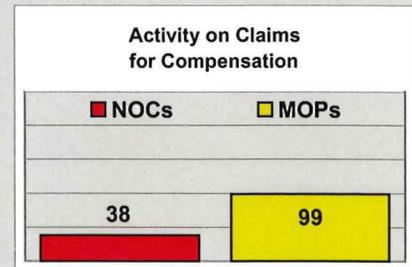


Summary

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

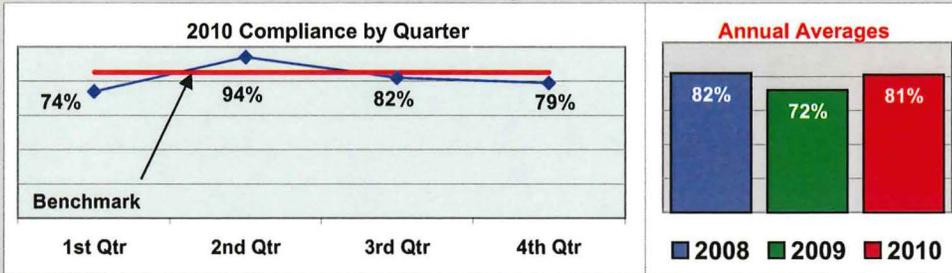
(Initial Indemnity NOCs / Claims for Compensation)

28%

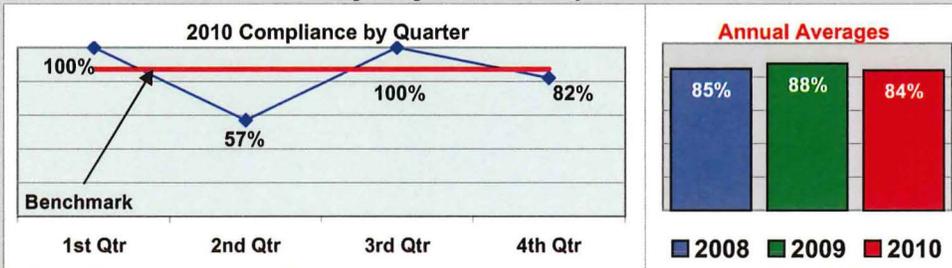
Annual Compliance Report 01/01/2010 - 12/31/2010

GUARD INSURANCE

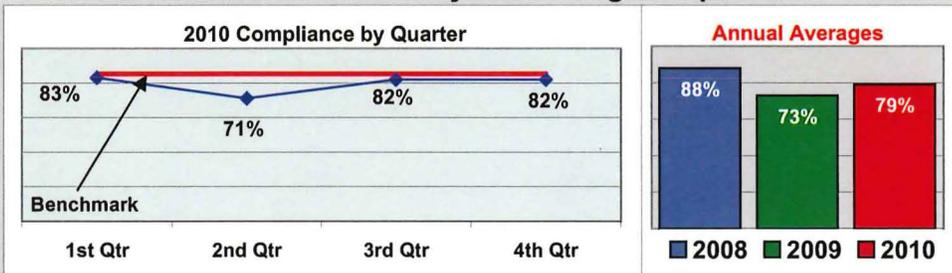
Lost Time First Report Filing Compliance



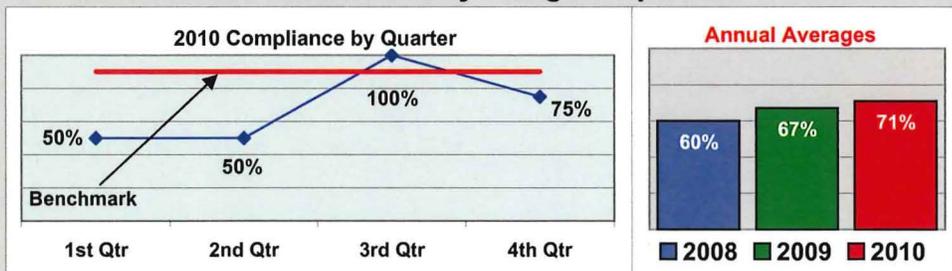
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



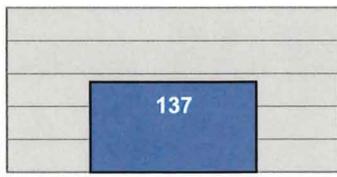
Summary

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

Amguard Insurance
Eastguard Insurance
Norguard Insurance

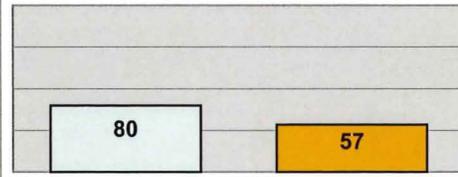
Utilization Analysis

Lost Time First Reports Received

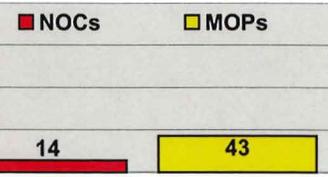


Activity on Lost Time First Reports

□ No Activity Required
■ Claims for Compensation



Activity on Claims for Compensation



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

10%

Percent of Claims for Compensation Denied

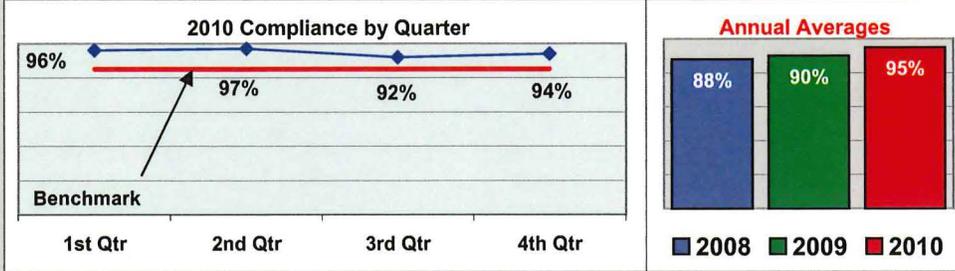
(Initial Indemnity NOCs / Claims for Compensation)

25%

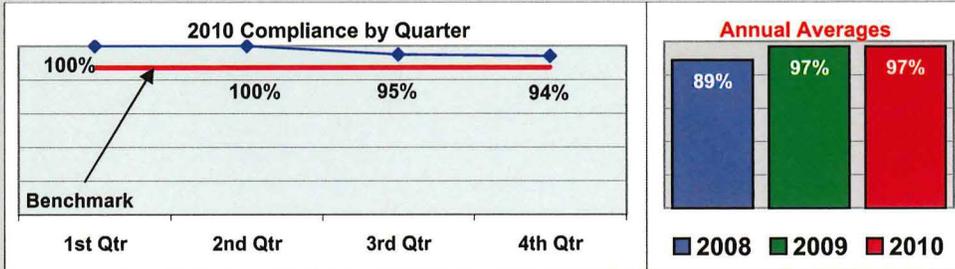
Annual Compliance Report 01/01/2010 - 12/31/2010

HANNAFORD BROTHERS

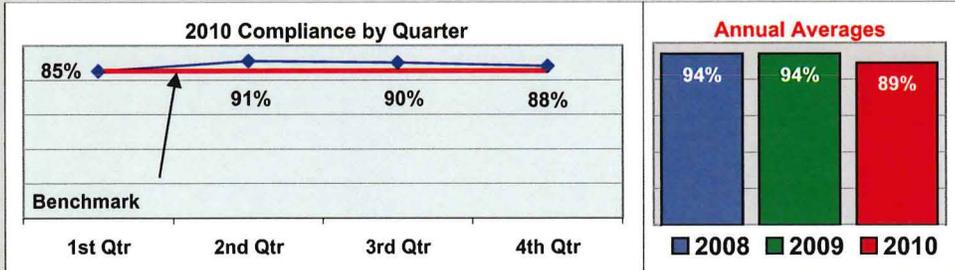
Lost Time First Report Filing Compliance



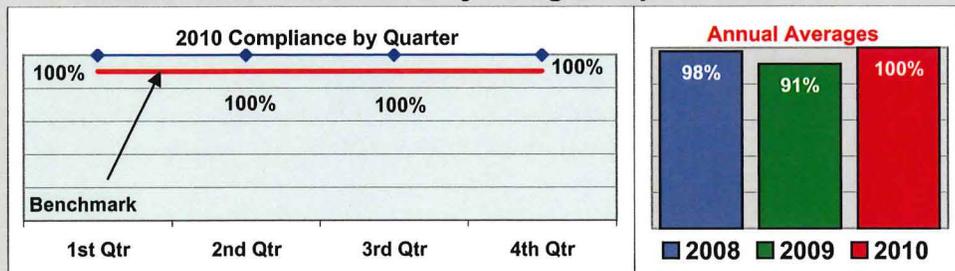
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



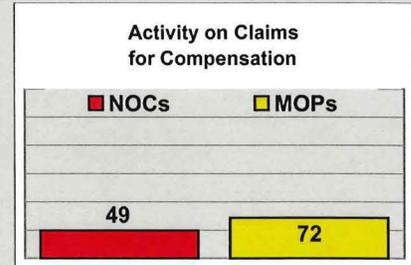
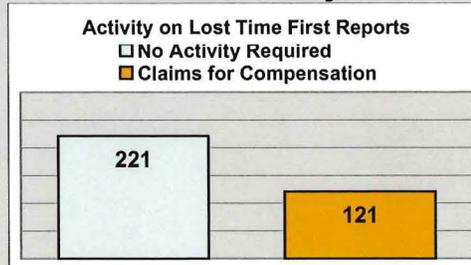
Summary

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



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

14%

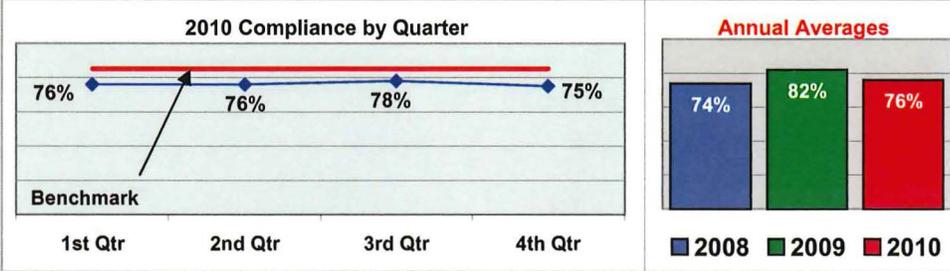
Percent of Claims for Compensation Denied
(Initial Indemnity NOCs / Claims for Compensation)

40%

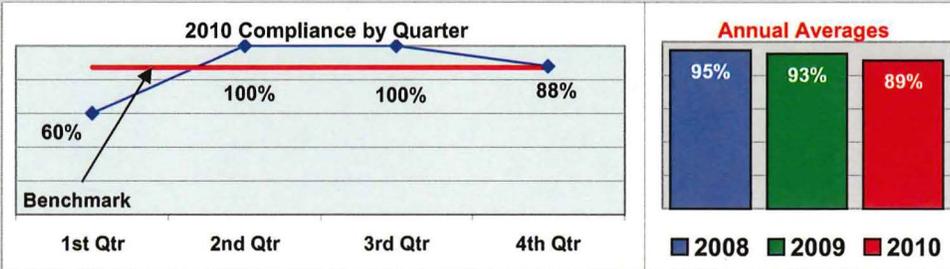
Annual Compliance Report
01/01/2010 - 12/31/2010

HANOVER INSURANCE

Lost Time First Report Filing Compliance



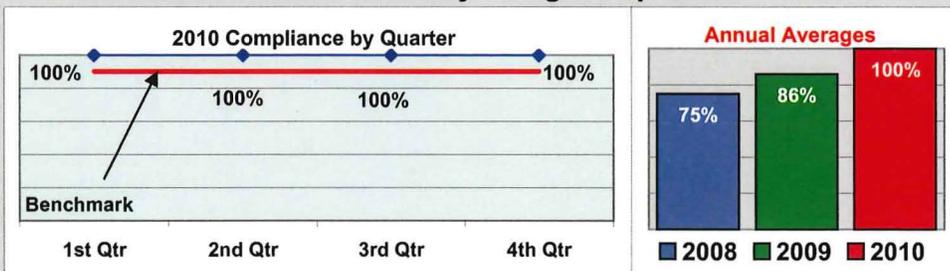
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance

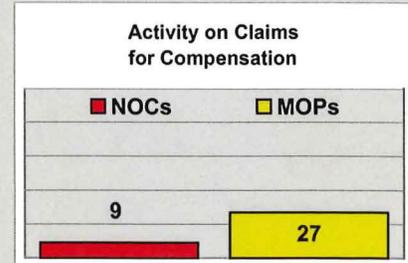
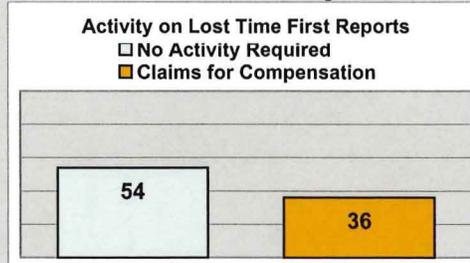


Summary

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



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

10%

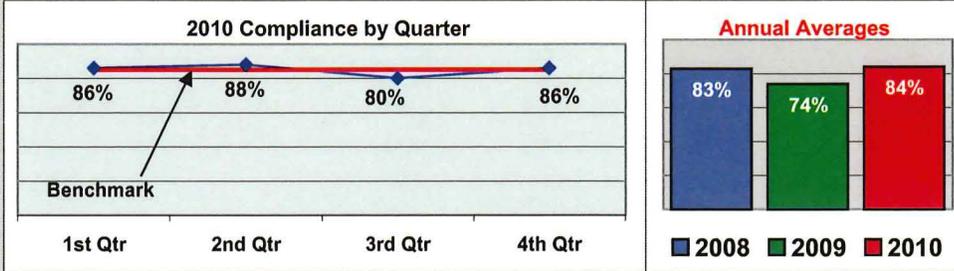
Percent of Claims for Compensation Denied
(Initial Indemnity NOCs / Claims for Compensation)

25%

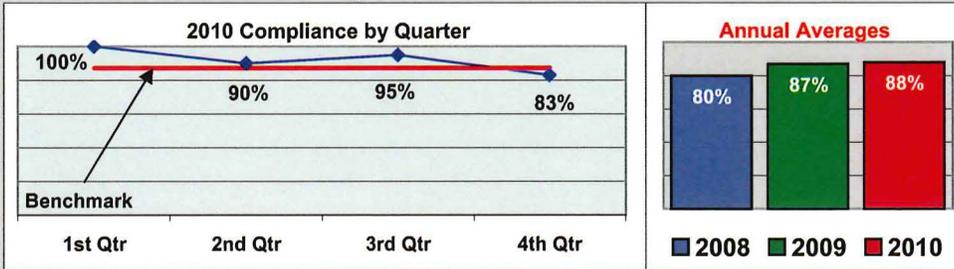
Annual Compliance Report
01/01/2010 - 12/31/2010

HARTFORD INSURANCE

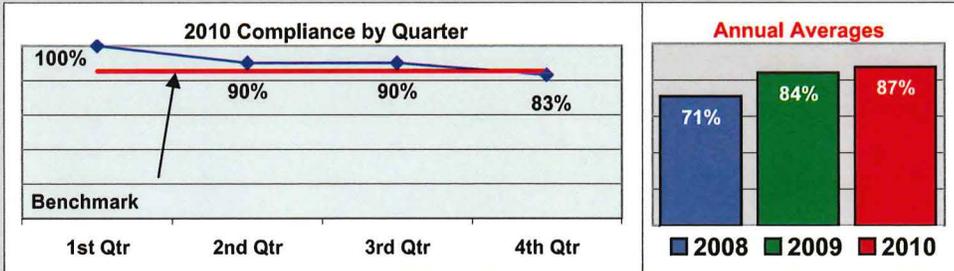
Lost Time First Report Filing Compliance



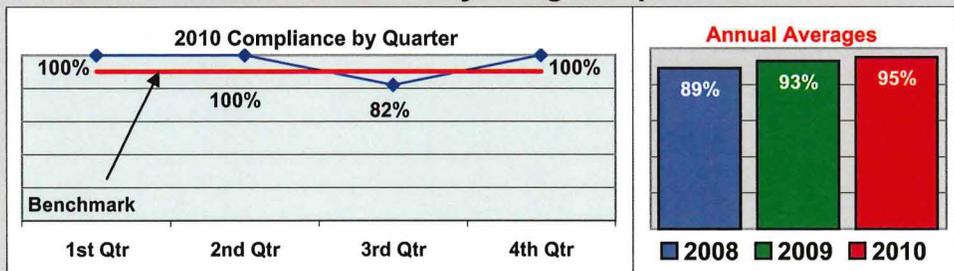
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

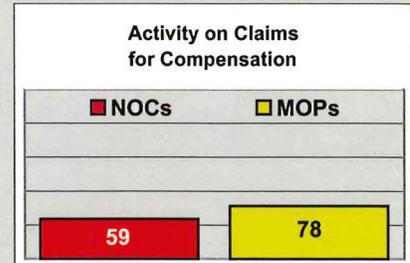
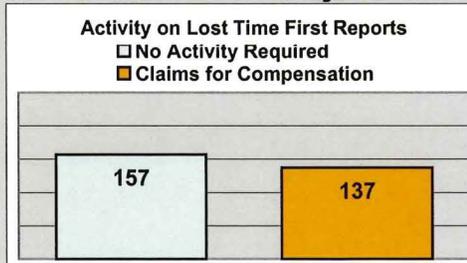
Hartford Insurance is an insurer that administered its own claims in 2010 and used third parties to administer claims under the following rating companies:

- 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



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

20%

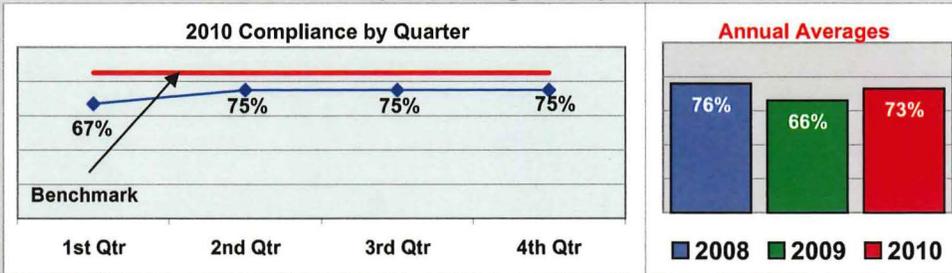
Percent of Claims for Compensation Denied
(Initial Indemnity NOCs / Claims for Compensation)

43%

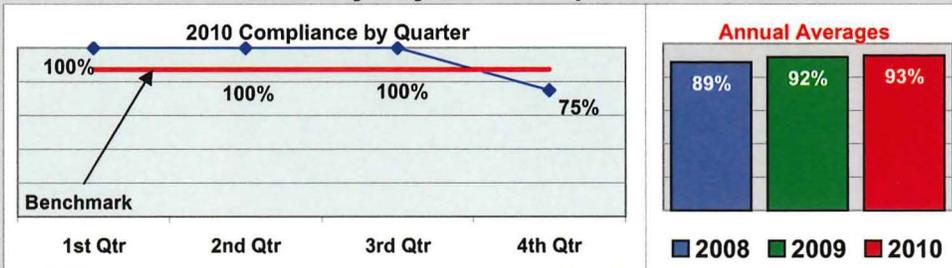
Annual Compliance Report 01/01/2010 - 12/31/2010

HELMSMAN MANAGEMENT SERVICES

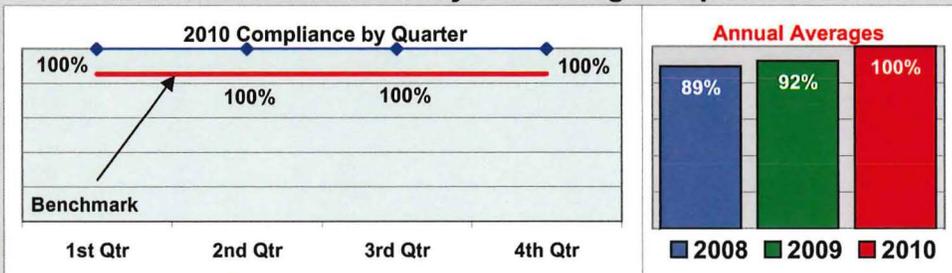
Lost Time First Report Filing Compliance



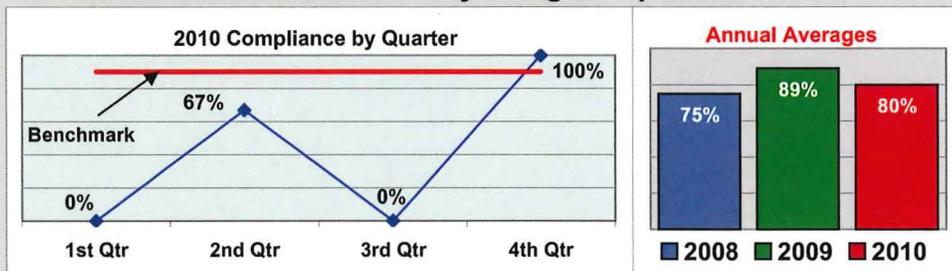
Initial Indemnity Payment Compliance



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:

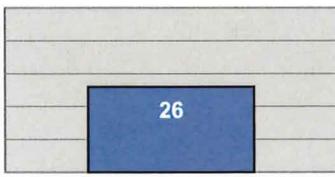
Indemnity Ins. Co. of No. America
New Hampshire Insurance

and self-insured employers:

Asplundh Tree Expert
Helmsman Management Services
Irving Oil Corporation

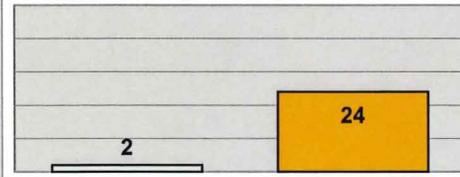
Utilization Analysis

Lost Time First Reports Received



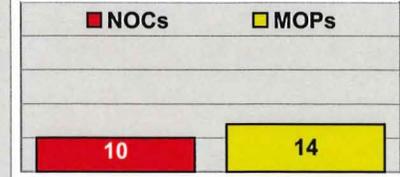
Activity on Lost Time First Reports

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%

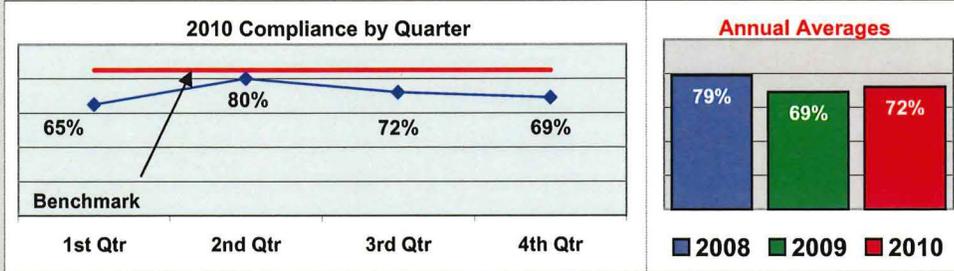
Percent of Claims for Compensation Denied
(Initial Indemnity NOCs / Claims for Compensation)

42%

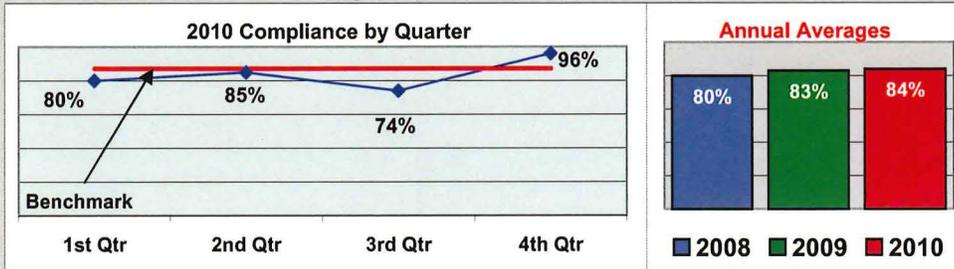
Annual Compliance Report 01/01/2010 - 12/31/2010

LIBERTY MUTUAL INSURANCE

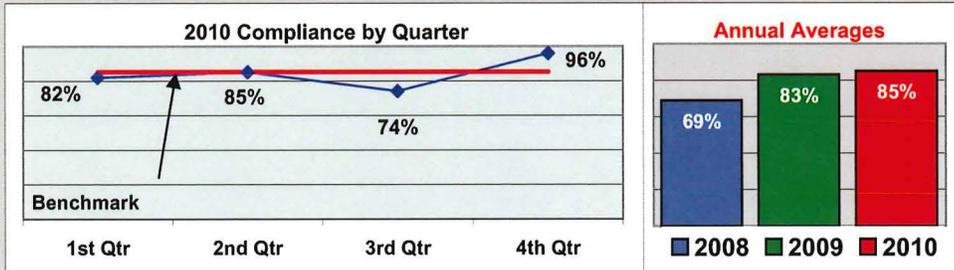
Lost Time First Report Filing Compliance



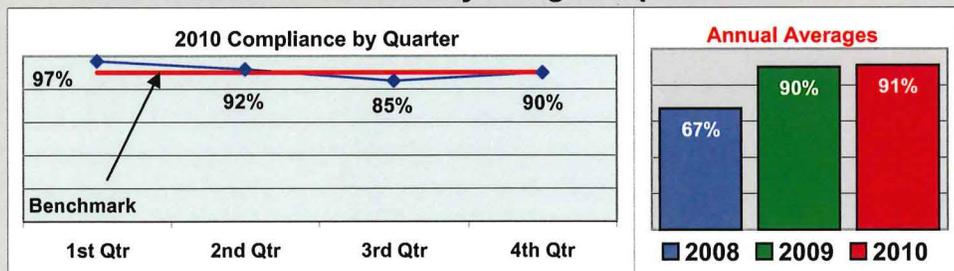
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



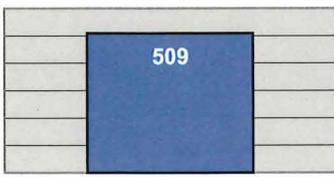
Summary

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

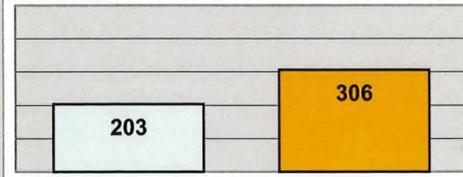
Utilization Analysis

Lost Time First Reports Received



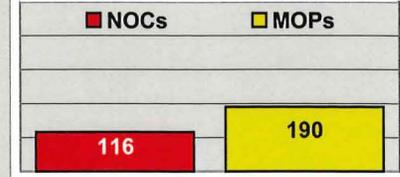
Activity on Lost Time First Reports

- 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%

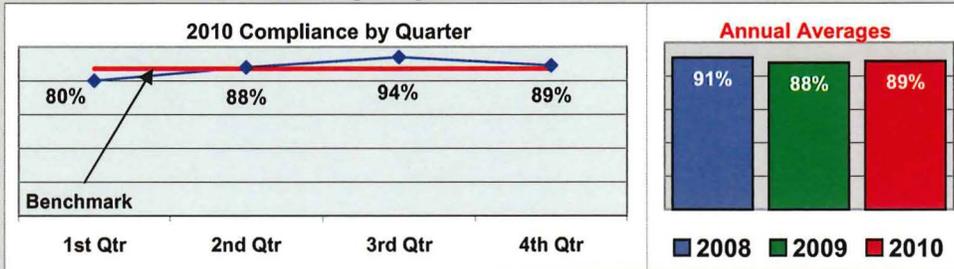
Annual Compliance Report
01/01/2010 - 12/31/2010

MAINE AUTOMOBILE DEALERS ASSOCIATION

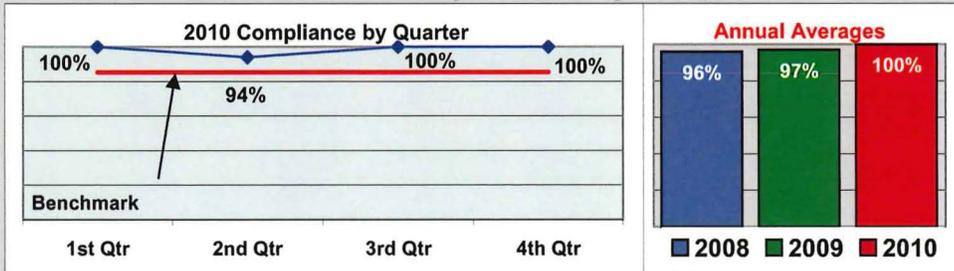
Lost Time First Report Filing Compliance



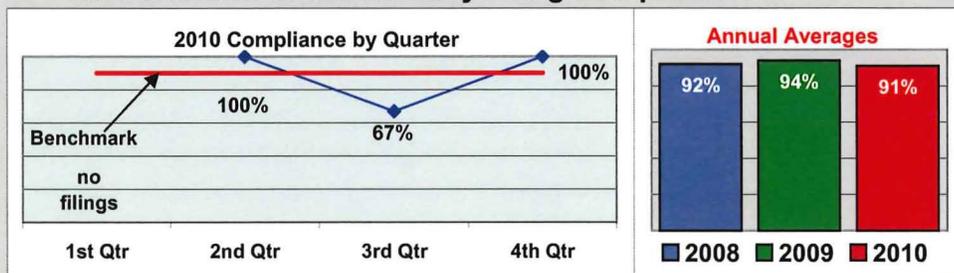
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



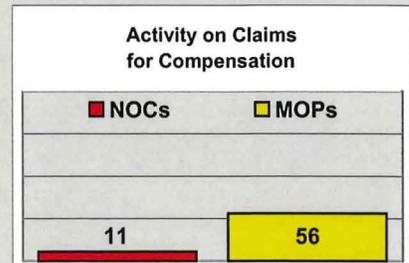
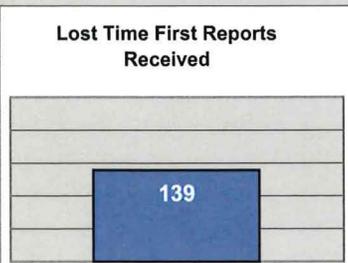
Summary

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



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

8%

Percent of Claims for Compensation Denied

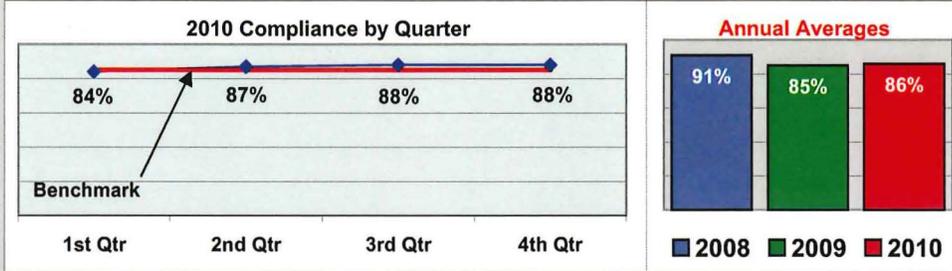
(Initial Indemnity NOCs / Claims for Compensation)

16%

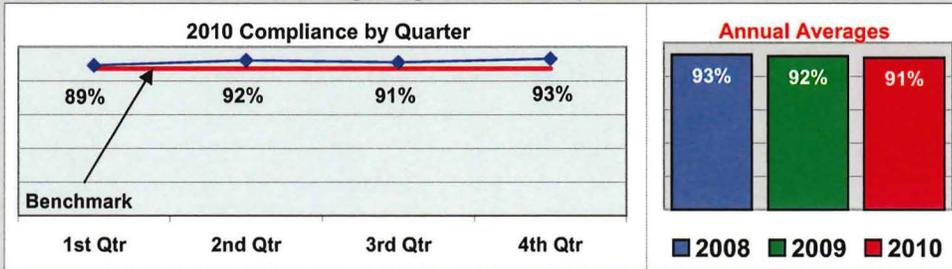
Annual Compliance Report 01/01/2010 - 12/31/2010

MAINE EMPLOYERS' MUTUAL INSURANCE

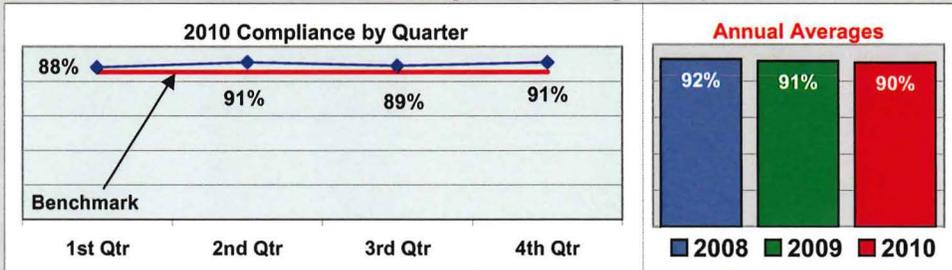
Lost Time First Report Filing Compliance



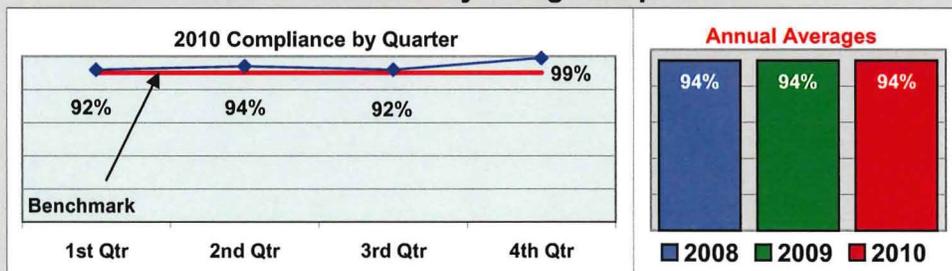
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

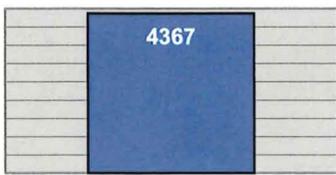
Maine Employers' Mutual Insurance is an insurer that administered its own claims in 2010 under the following rating companies:

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.

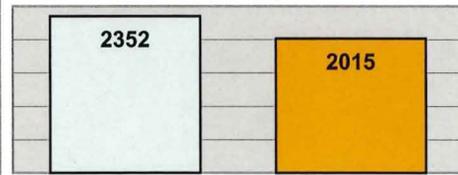
Utilization Analysis

Lost Time First Reports Received



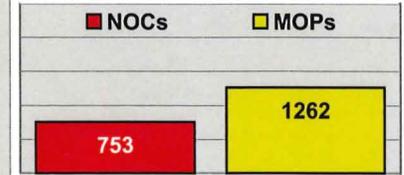
Activity on Lost Time First Reports

- 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

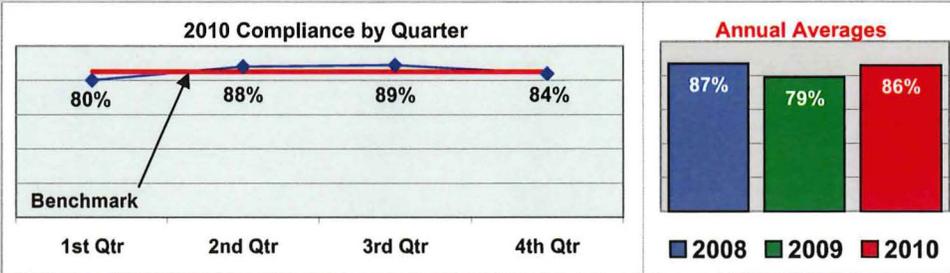
(Initial Indemnity NOCs / Claims for Compensation)

37%

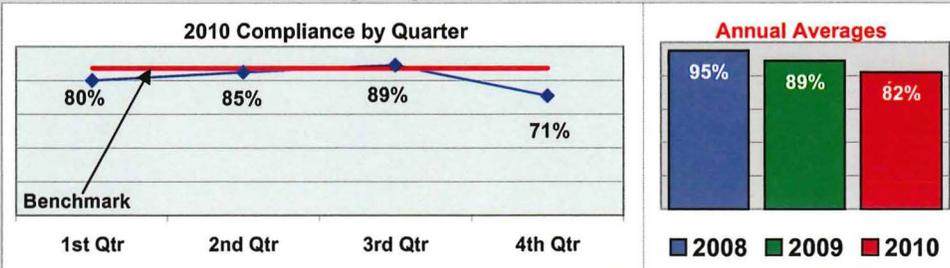
Annual Compliance Report 01/01/2010 - 12/31/2010

MAINE HEALTHCARE ASSOCIATION

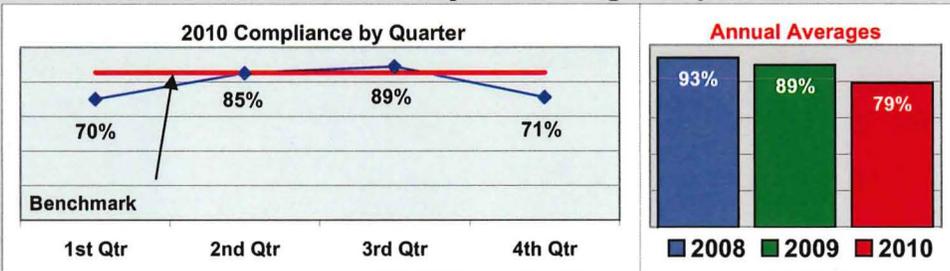
Lost Time First Report Filing Compliance



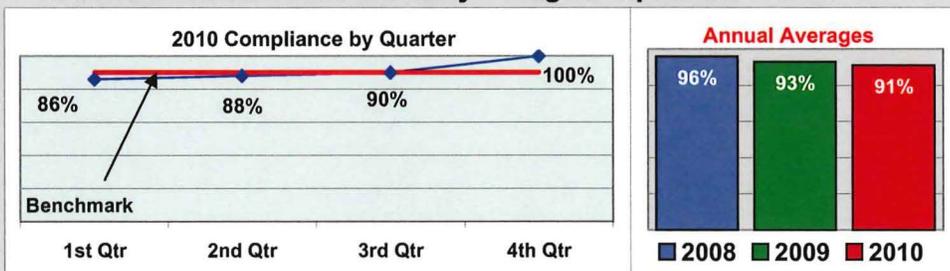
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



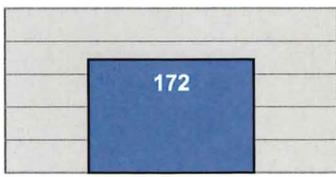
Summary

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

MHCA Workers' Comp. Fund

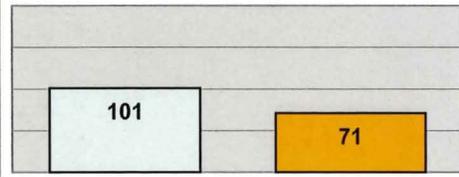
Utilization Analysis

Lost Time First Reports Received



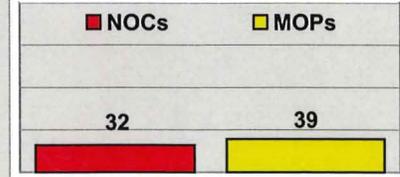
Activity on Lost Time First Reports

- 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%

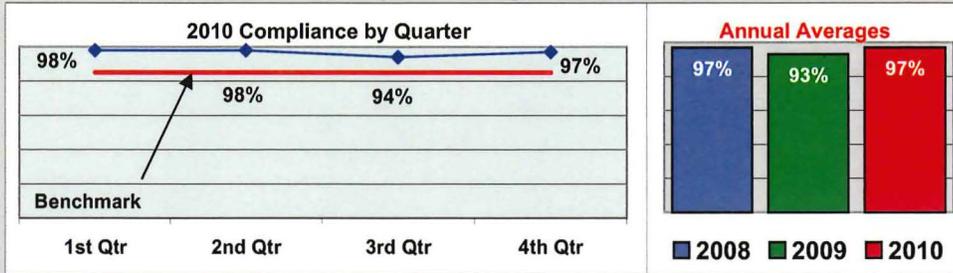
Percent of Claims for Compensation Denied
(Initial Indemnity NOCs / Claims for Compensation)

45%

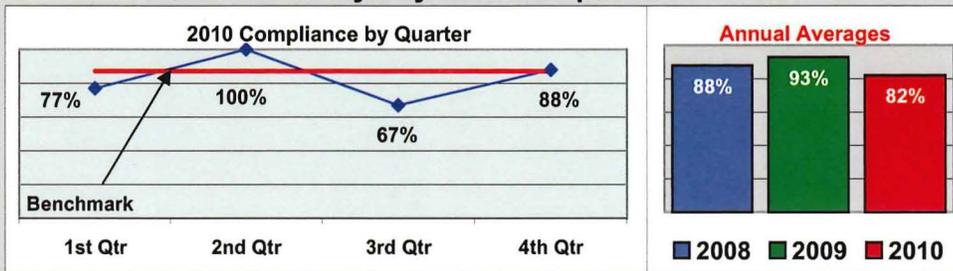
Annual Compliance Report 01/01/2010 - 12/31/2010

MAINE MOTOR TRANSPORT ASSOCIATION

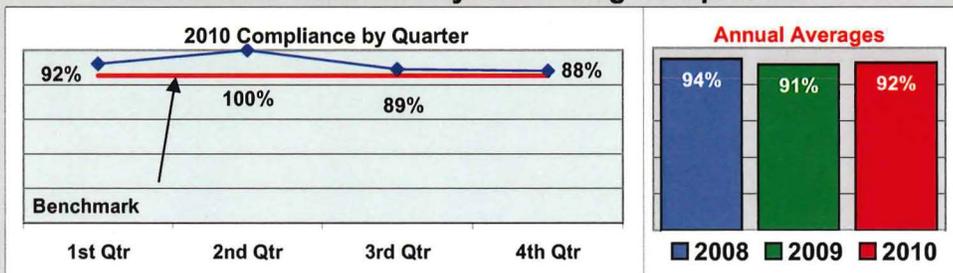
Lost Time First Report Filing Compliance



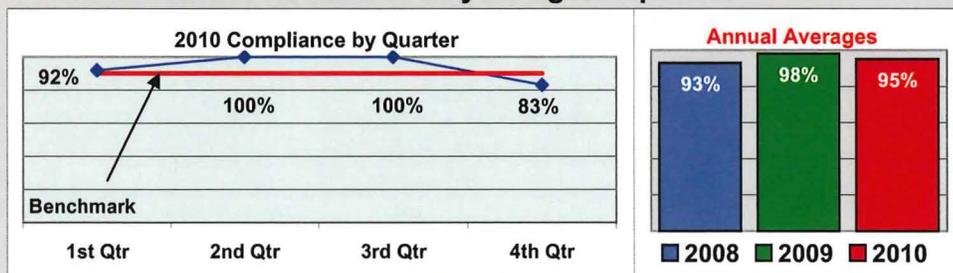
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



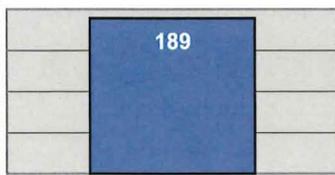
Summary

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

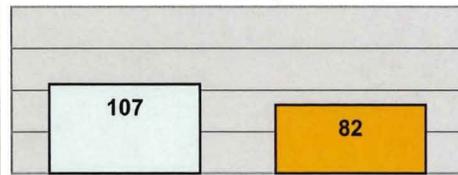
Maine Motor Transport WC Trust

Utilization Analysis

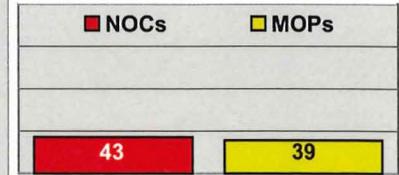
Lost Time First Reports Received



Activity on Lost Time First Reports
 No Activity Required
 Claims for Compensation



Activity on Claims for Compensation



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)

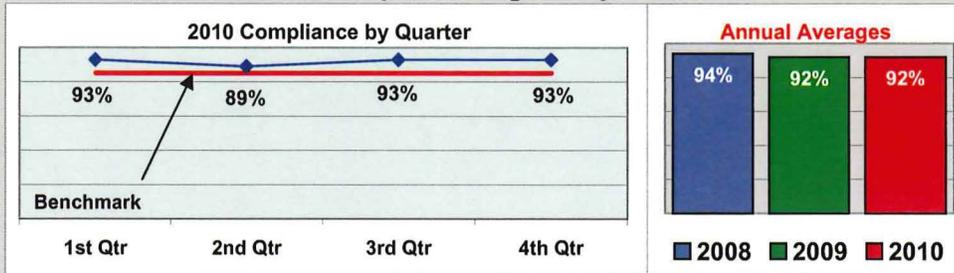
52%

Annual Compliance Report

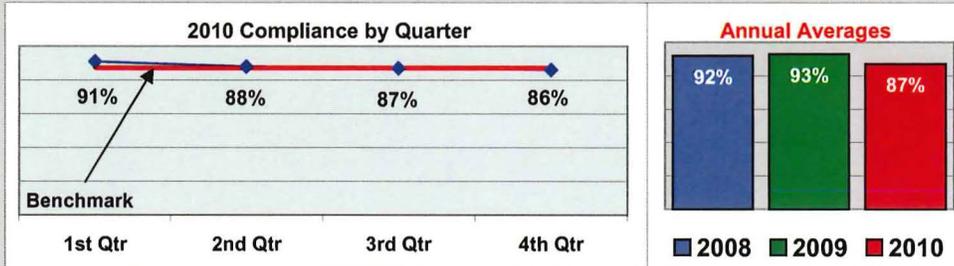
01/01/2010 - 12/31/2010

MAINE MUNICIPAL ASSOCIATION

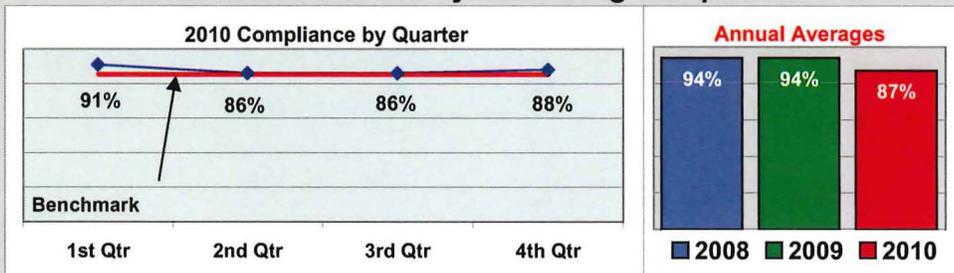
Lost Time First Report Filing Compliance



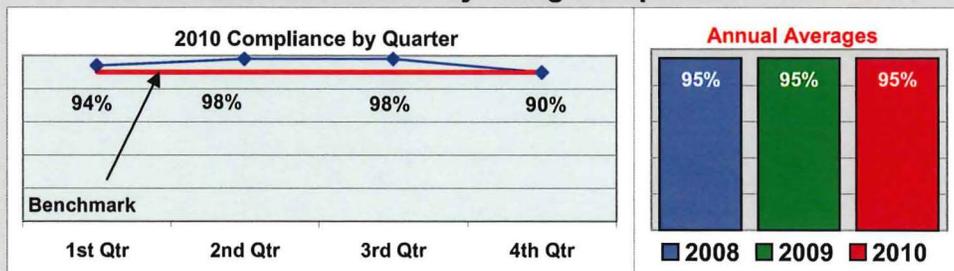
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



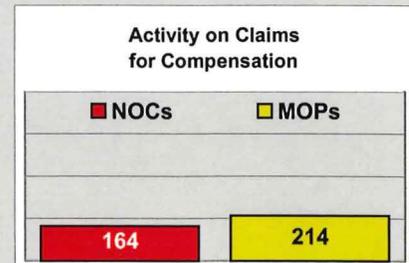
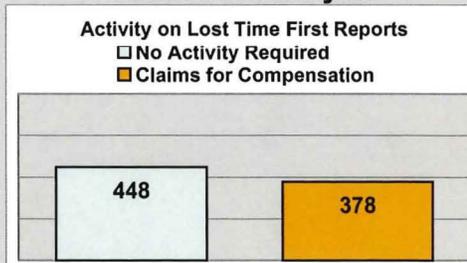
Summary

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



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

20%

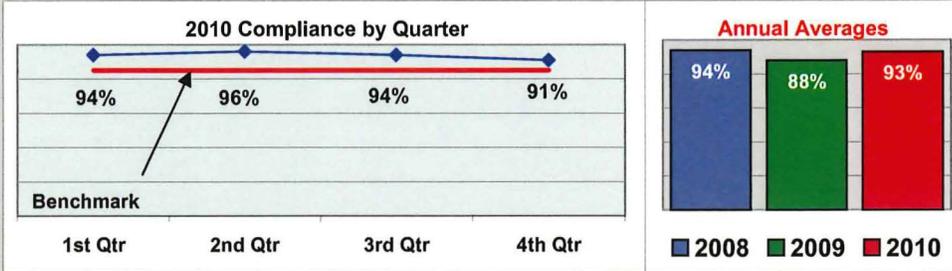
Percent of Claims for Compensation Denied
(Initial Indemnity NOCs / Claims for Compensation)

43%

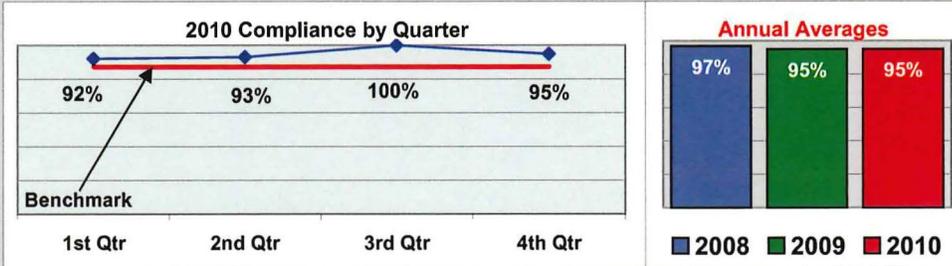
Annual Compliance Report 01/01/2010 - 12/31/2010

MAINE SCHOOL MANAGEMENT ASSOCIATION

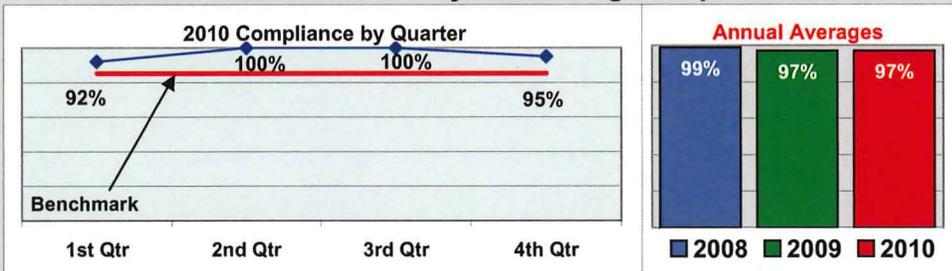
Lost Time First Report Filing Compliance



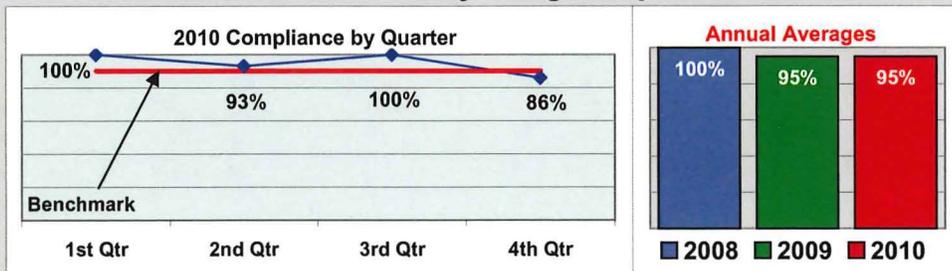
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



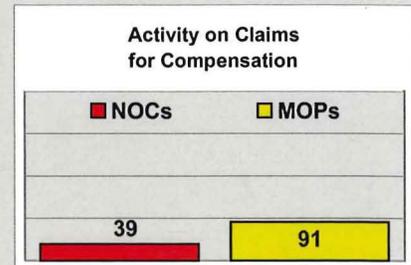
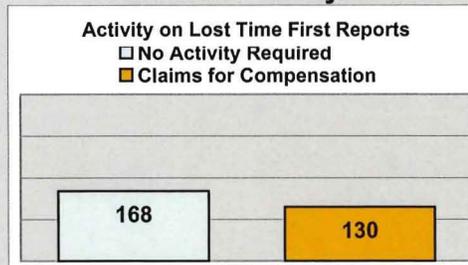
Summary

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



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

13%

Percent of Claims for Compensation Denied

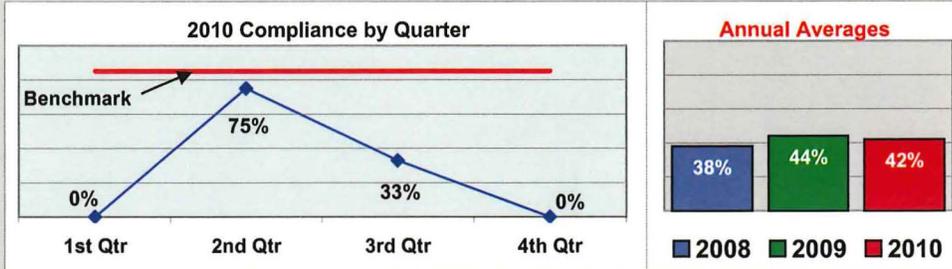
(Initial Indemnity NOCs / Claims for Compensation)

30%

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

MEADOWBROOK

Lost Time First Report Filing Compliance

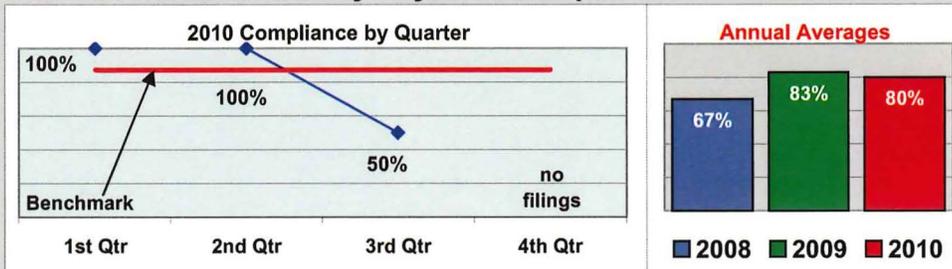


Summary

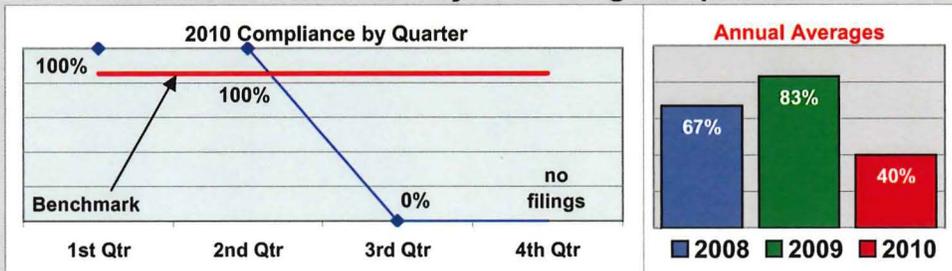
Meadowbrook is a third party administrator that administered claims in 2010 for the following insurer:

Star Insurance

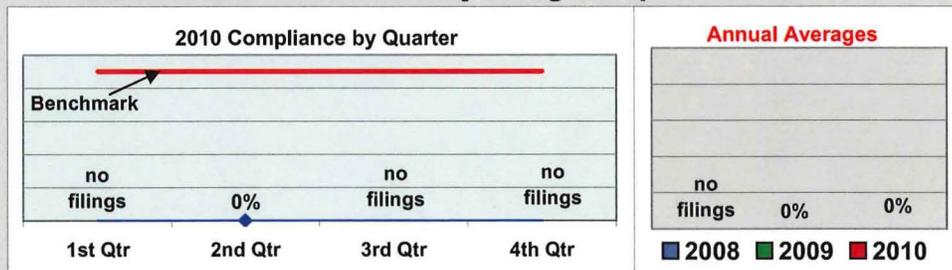
Initial Indemnity Payment Compliance



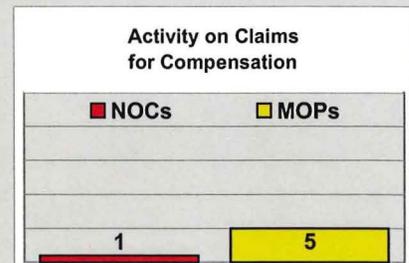
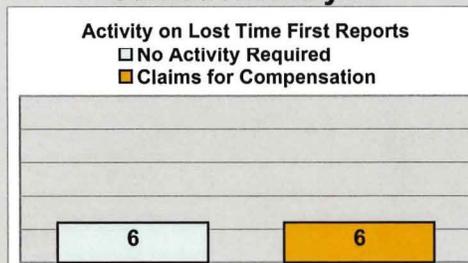
Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

8%

Percent of Claims for Compensation Denied

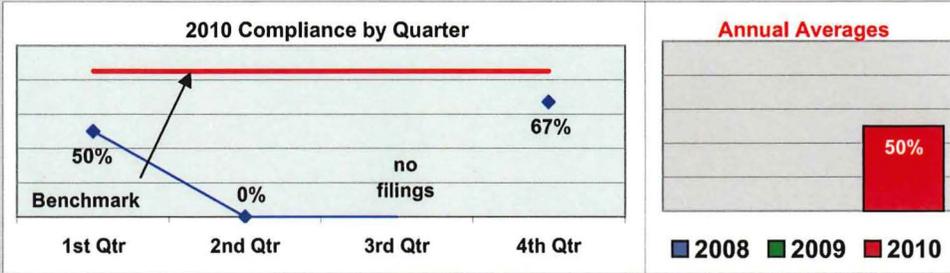
(Initial Indemnity NOCs / Claims for Compensation)

17%

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01/01/2010 - 12/31/2010

NATIONAL INTERSTATE INSURANCE

Lost Time First Report Filing Compliance

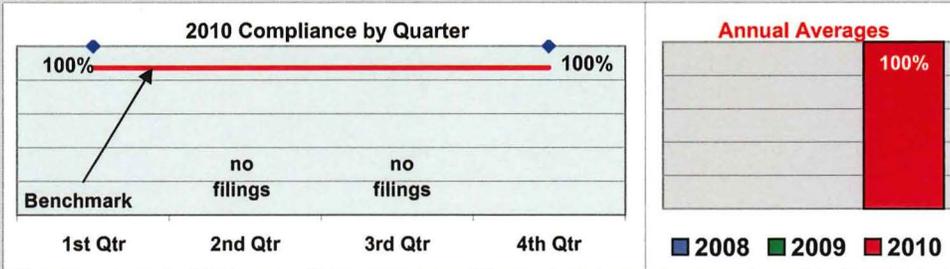


Summary

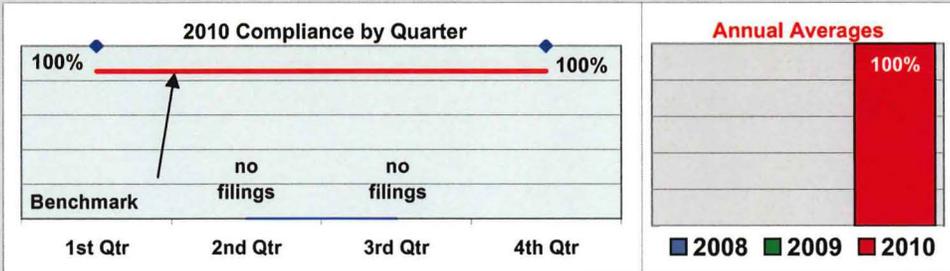
National Interstate Insurance is an insurer that administered its own claims in 2010 under the following rating company:

National Interstate Insurance

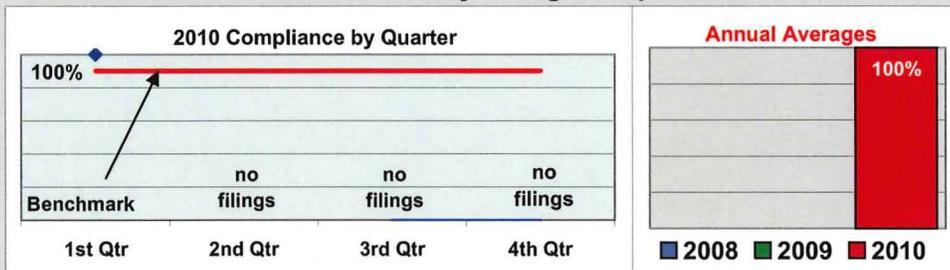
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance

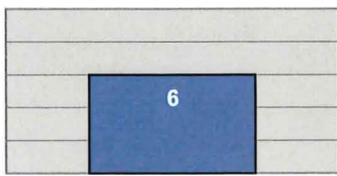


Initial Notice of Controversy Filing Compliance



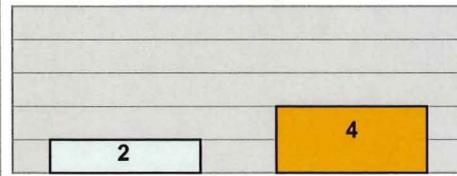
Utilization Analysis

Lost Time First Reports Received

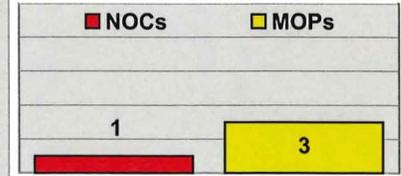


Activity on Lost Time First Reports

- 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

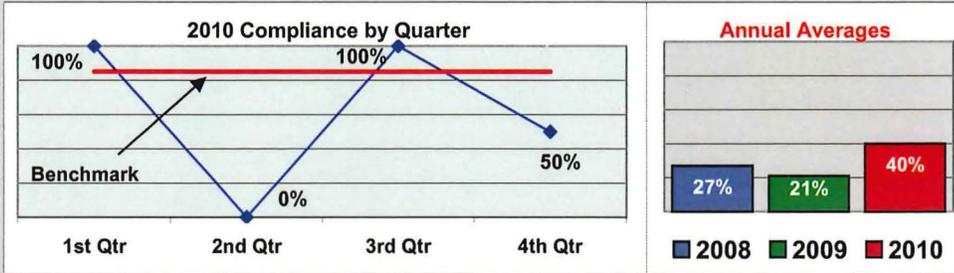
(Initial Indemnity NOCs / Claims for Compensation)

25%

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

NGM INSURANCE

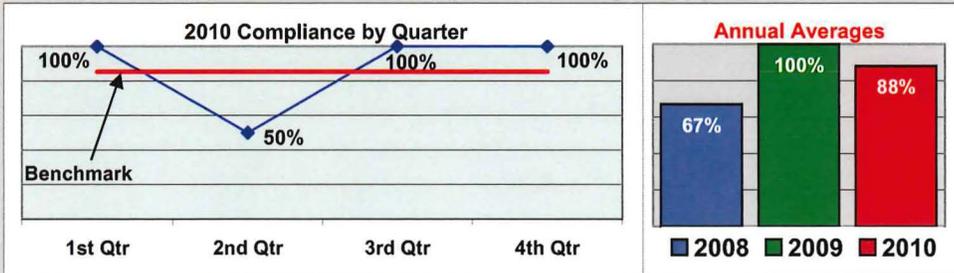
Lost Time First Report Filing Compliance



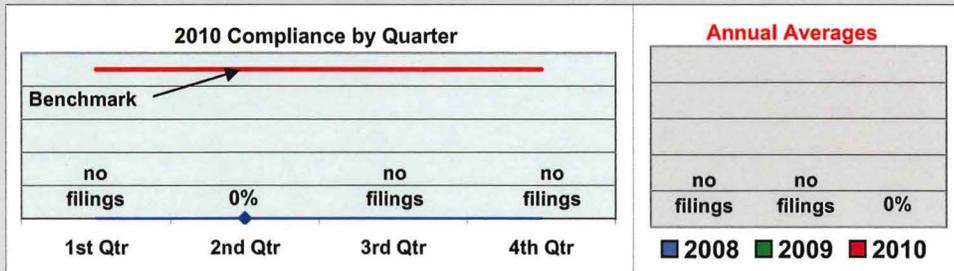
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



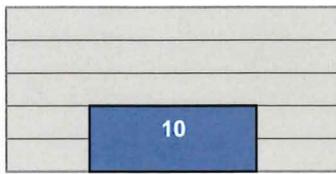
Summary

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

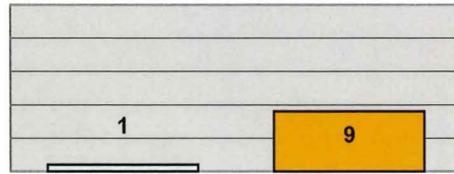
NGM Insurance

Utilization Analysis

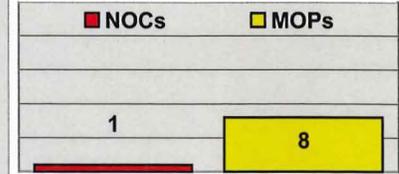
Lost Time First Reports Received



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

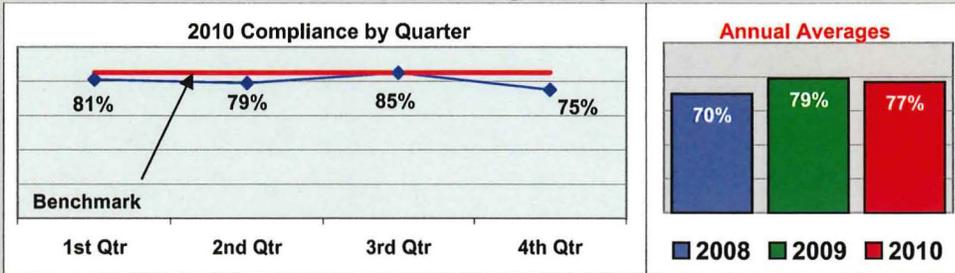
(Initial Indemnity NOCs / Claims for Compensation)

11%

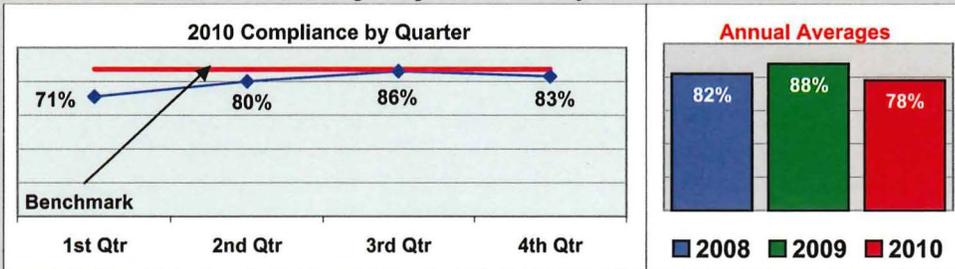
Annual Compliance Report 01/01/2010 - 12/31/2010

OLD REPUBLIC INSURANCE

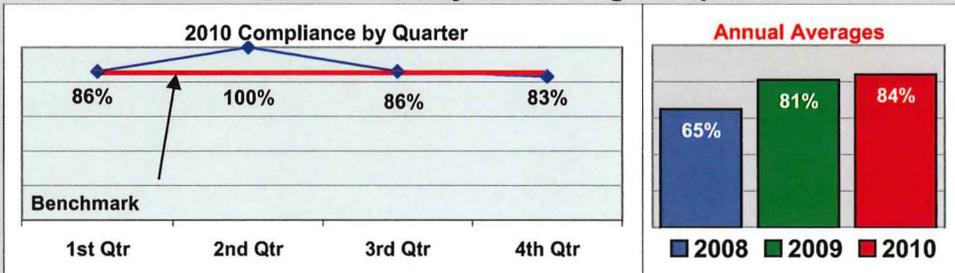
Lost Time First Report Filing Compliance



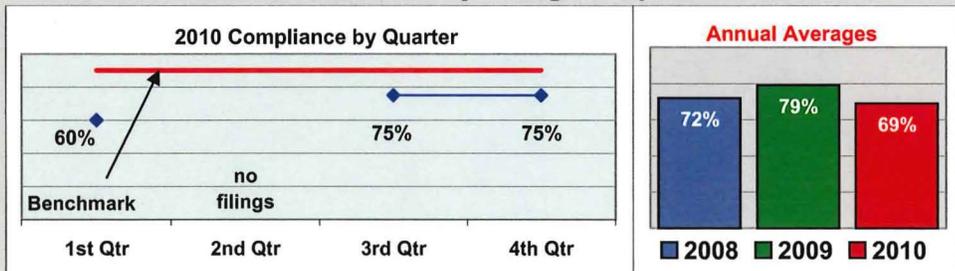
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

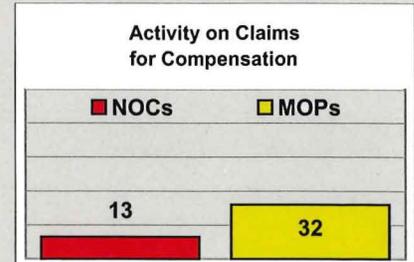
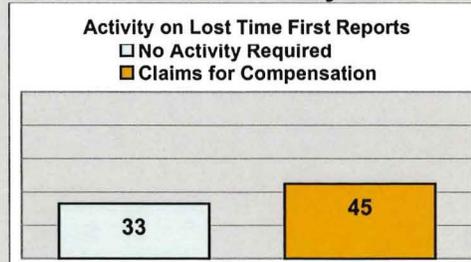
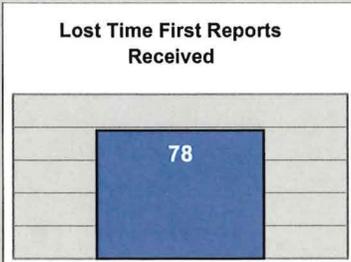
Old Republic Insurance is an insurer that used third parties to administer claims under the following rating company:

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



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

17%

Percent of Claims for Compensation Denied

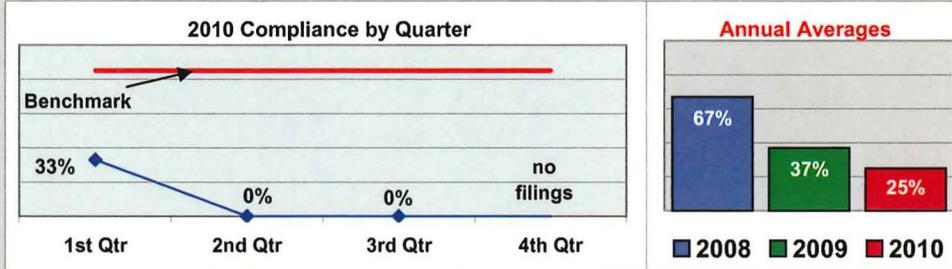
(Initial Indemnity NOCs / Claims for Compensation)

29%

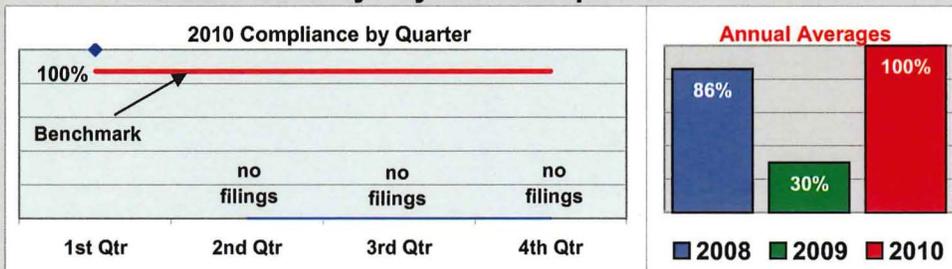
Annual Compliance Report 01/01/2010 - 12/31/2010

ONEBEACON INSURANCE

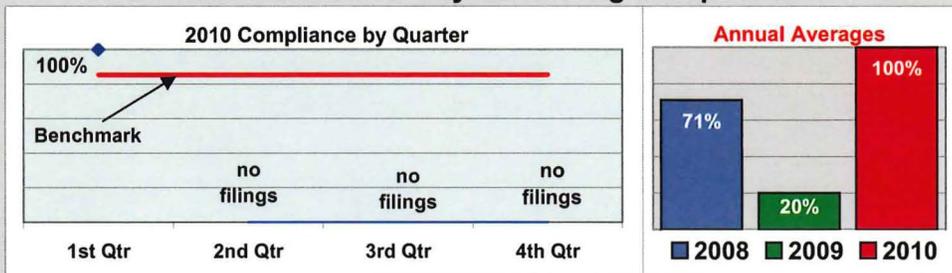
Lost Time First Report Filing Compliance



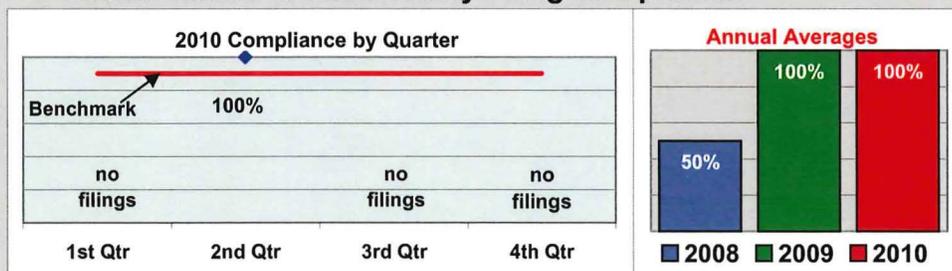
Initial Indemnity Payment Compliance



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:

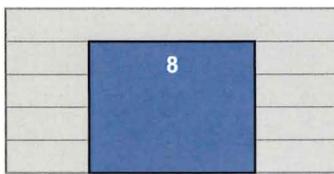
Employers Fire Insurance
OneBeacon America Insurance

OneBeacon Insurance used the following third party in 2010:

Gallagher Bassett Services

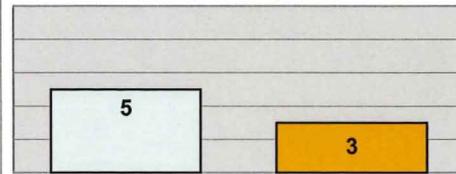
Utilization Analysis

Lost Time First Reports Received



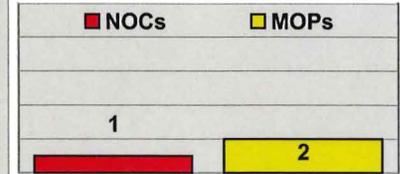
Activity on Lost Time First Reports

□ 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

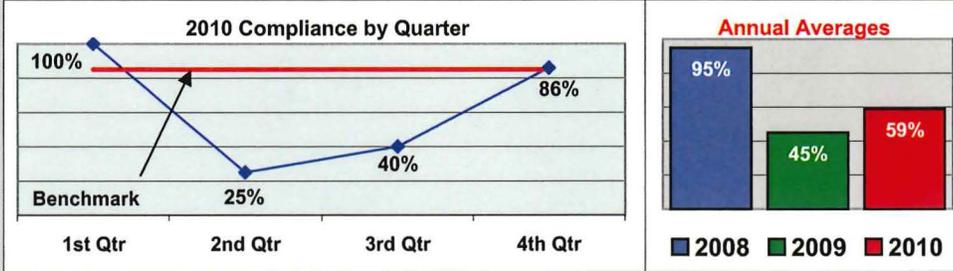
(Initial Indemnity NOCs / Claims for Compensation)

33%

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PATRIOT INSURANCE

Lost Time First Report Filing Compliance

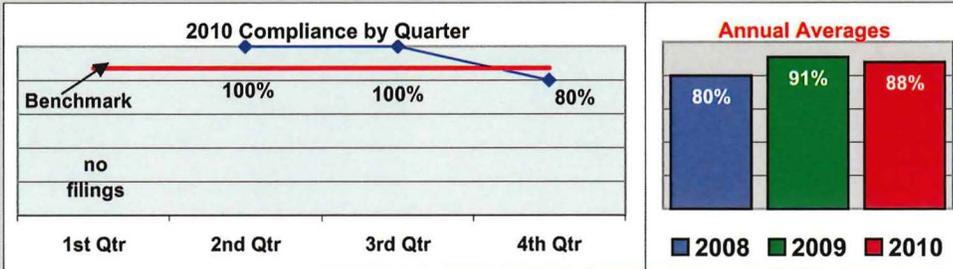


Summary

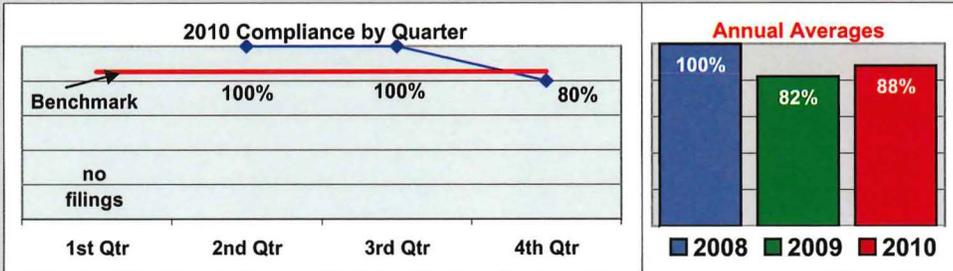
Patriot Insurance is an insurer that administered its own claims in 2010 under the following rating companies:

Frankenmuth Mutual Insurance
Patriot Insurance

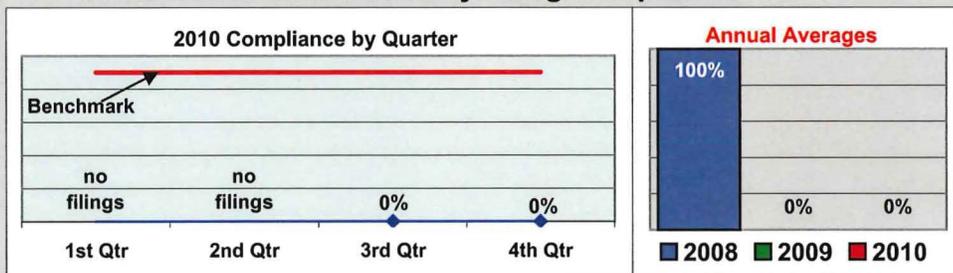
Initial Indemnity Payment Compliance



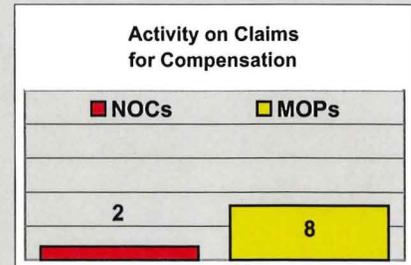
Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis



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

12%

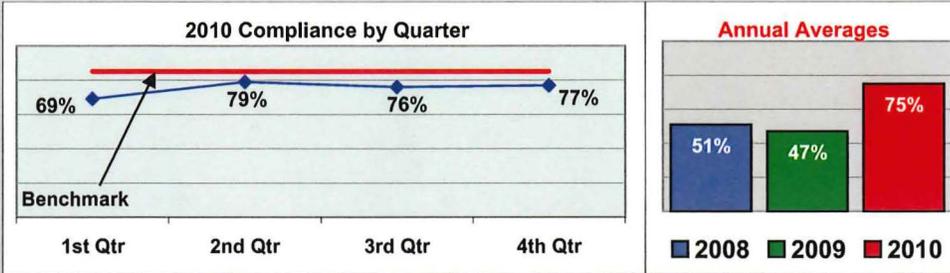
Percent of Claims for Compensation Denied
(Initial Indemnity NOCs / Claims for Compensation)

20%

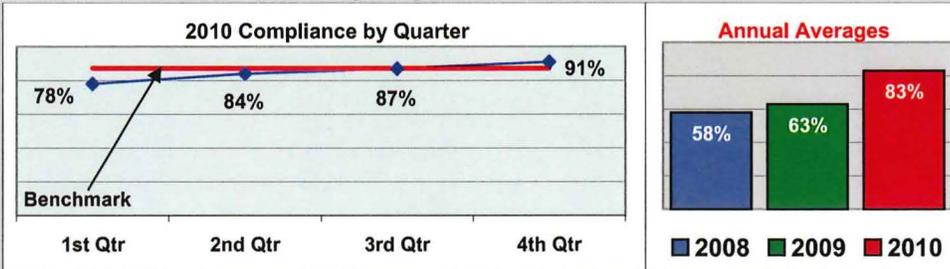
Annual Compliance Report 01/01/2010 - 12/31/2010

PEERLESS INSURANCE

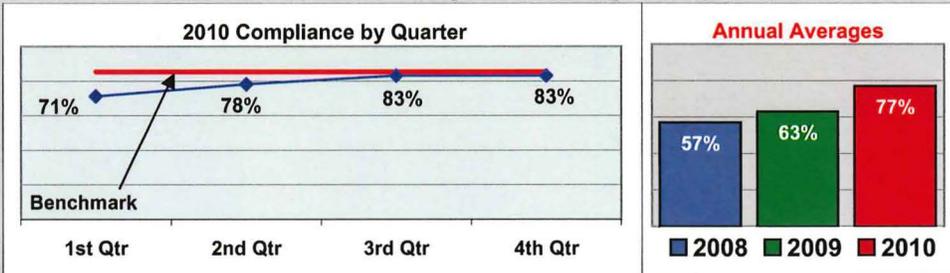
Lost Time First Report Filing Compliance



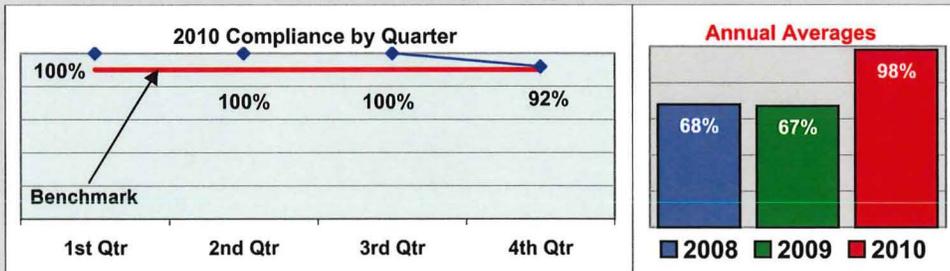
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



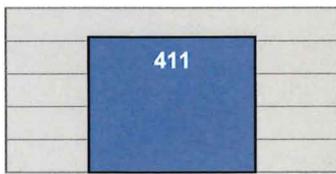
Summary

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

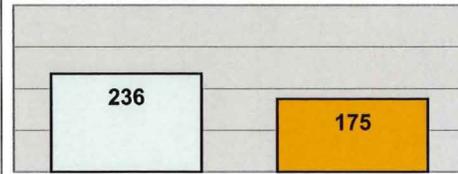
- Excelsior Insurance
- Netherlands Insurance
- Peerless Indemnity
- Peerless Insurance

Utilization Analysis

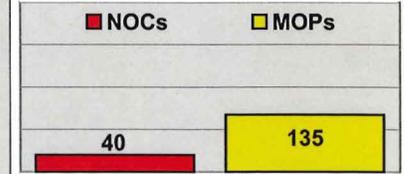
Lost Time First Reports Received



Activity on Lost Time First Reports
 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

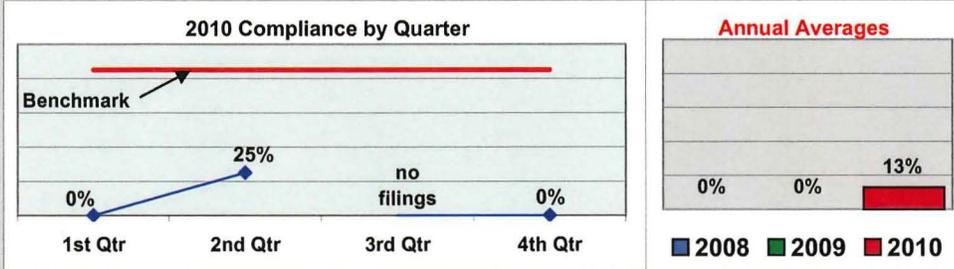
(Initial Indemnity NOCs / Claims for Compensation)

23%

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

PROTECTIVE INSURANCE

Lost Time First Report Filing Compliance

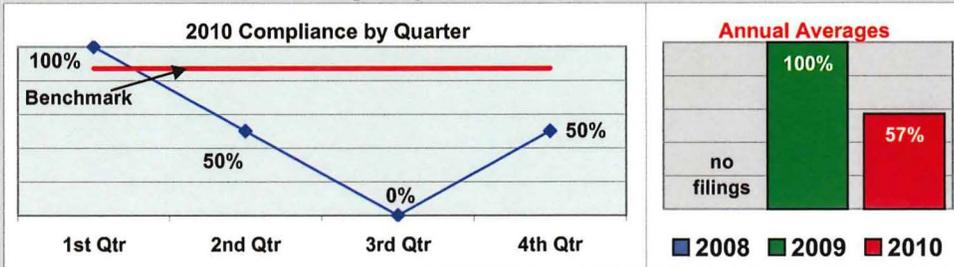


Summary

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

Protective Insurance

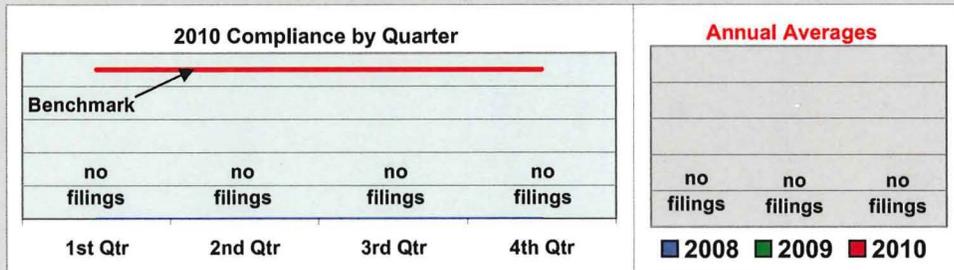
Initial Indemnity Payment Compliance



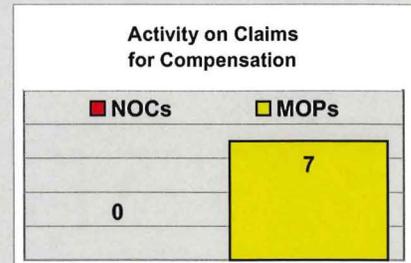
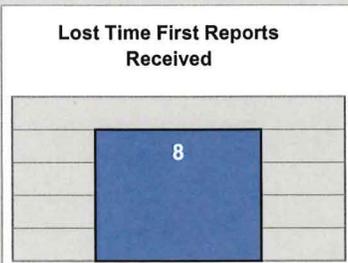
Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

0%

Percent of Claims for Compensation Denied

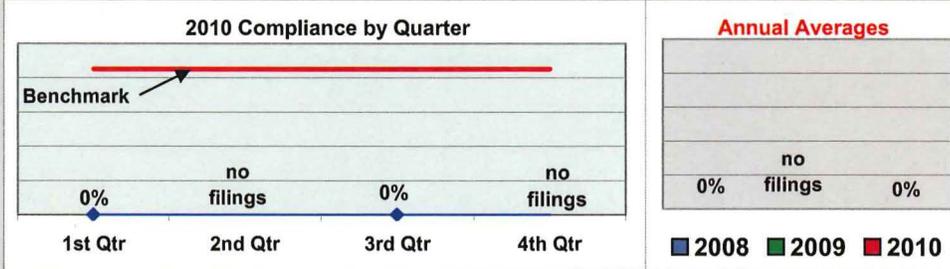
(Initial Indemnity NOCs / Claims for Compensation)

0%

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

PUBLIC SERVICE MUTUAL INSURANCE

Lost Time First Report Filing Compliance

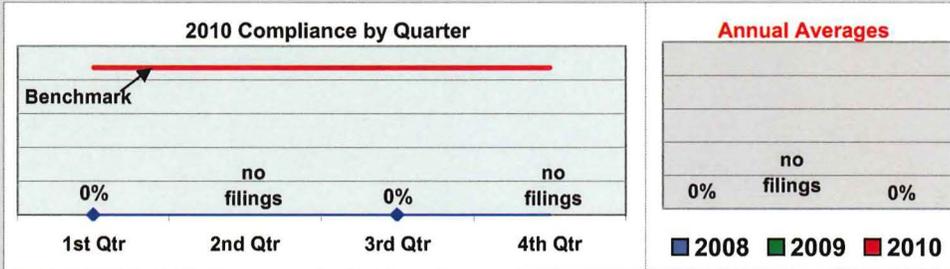


Summary

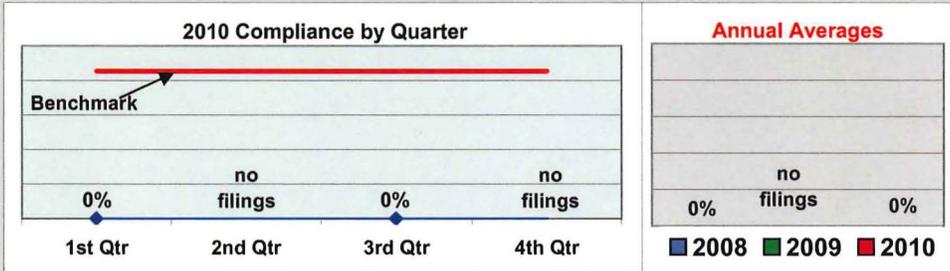
Public Service Mutual Insurance is an insurer that administered its own claims in 2010 under the following rating company:

Public Service Mutual Insurance

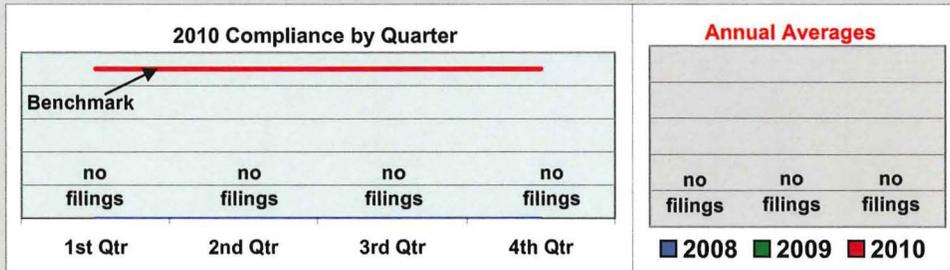
Initial Indemnity Payment Compliance



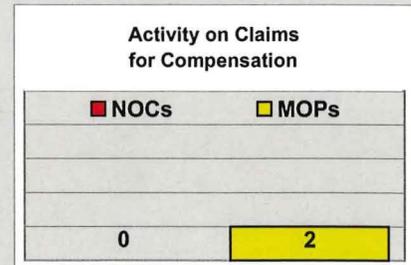
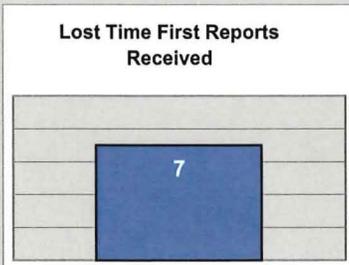
Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis



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

0%

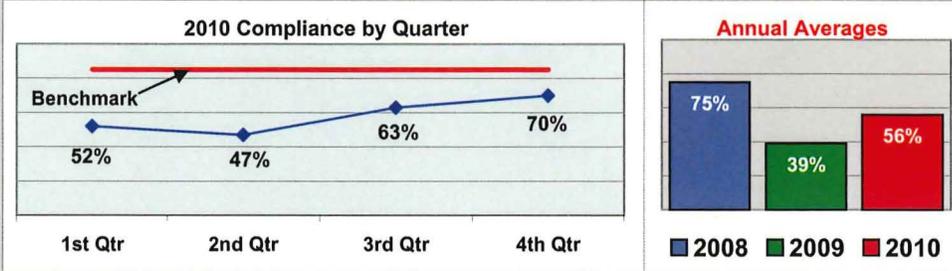
Percent of Claims for Compensation Denied
(Initial Indemnity NOCs / Claims for Compensation)

0%

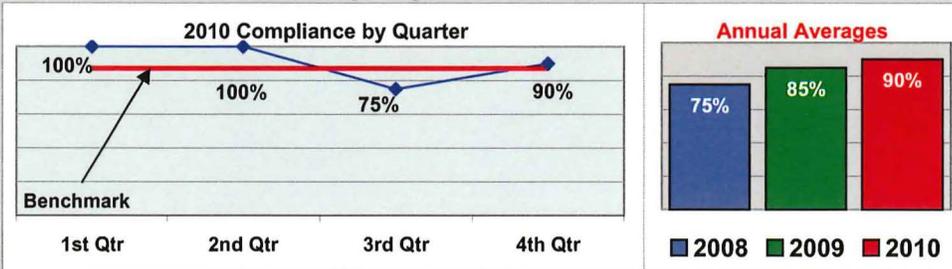
Annual Compliance Report 01/01/2010 - 12/31/2010

RISK ENTERPRISE MANAGEMENT

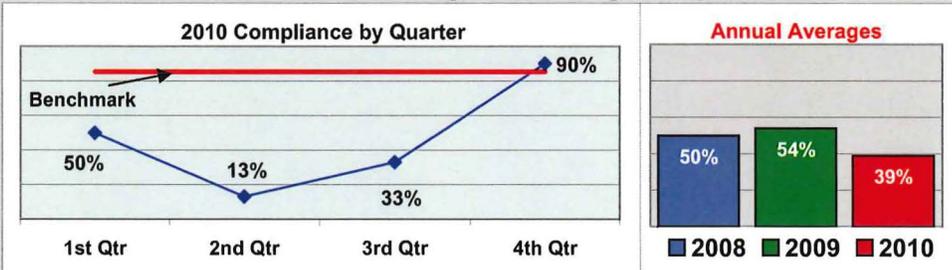
Lost Time First Report Filing Compliance



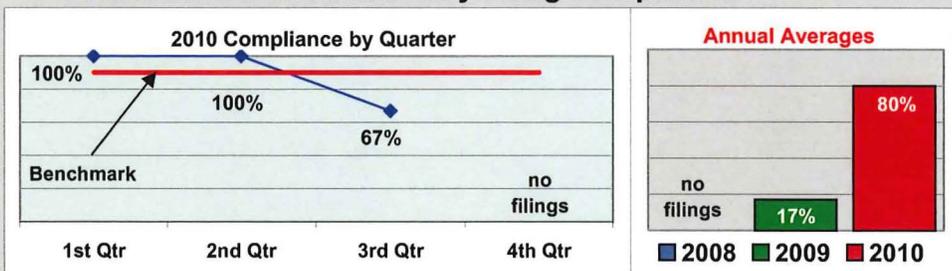
Initial Indemnity Payment Compliance



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:

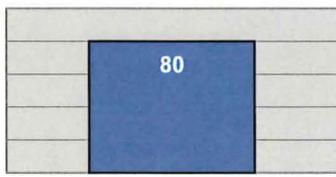
American Zurich Insurance Indemnity Ins. Co. of No. America

and self-insured employer:

Shaw's Supermarkets

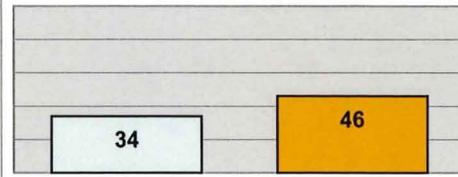
Utilization Analysis

Lost Time First Reports Received

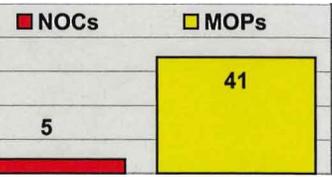


Activity on Lost Time First Reports

□ 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

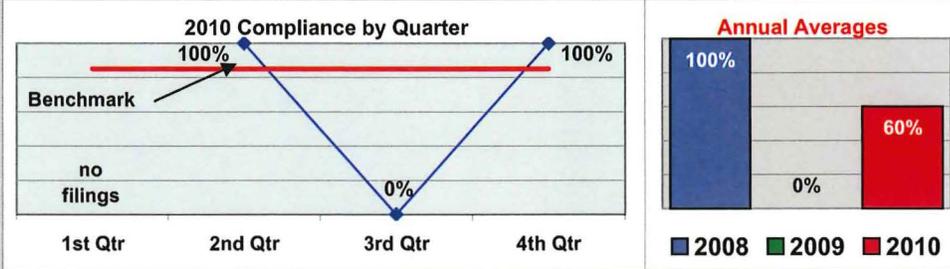
(Initial Indemnity NOCs / Claims for Compensation)

11%

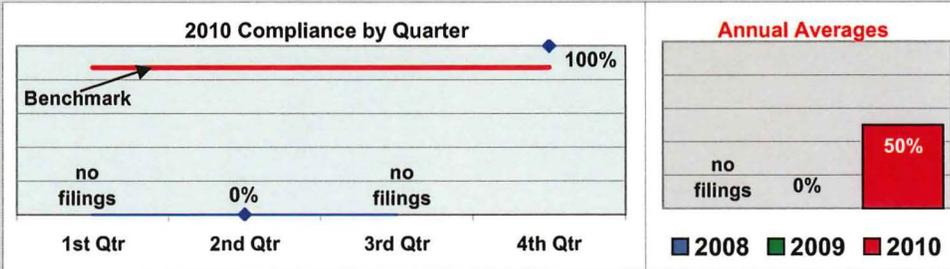
Annual Compliance Report
01/01/2010 - 12/31/2010

SAFETY NATIONAL INSURANCE

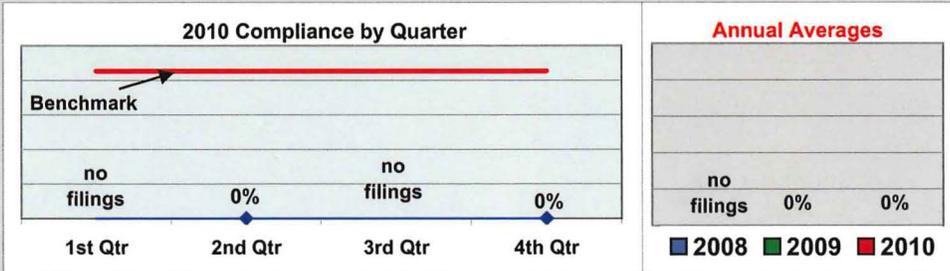
Lost Time First Report Filing Compliance



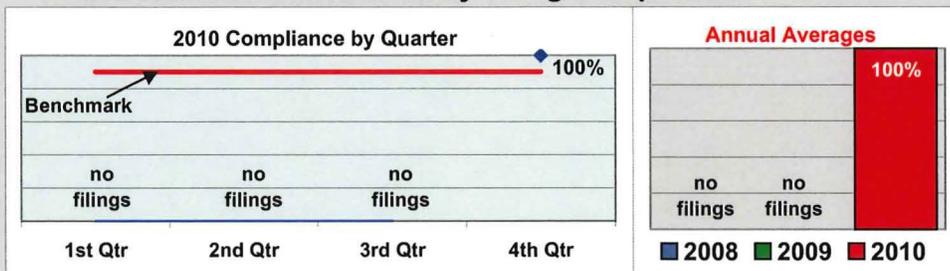
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

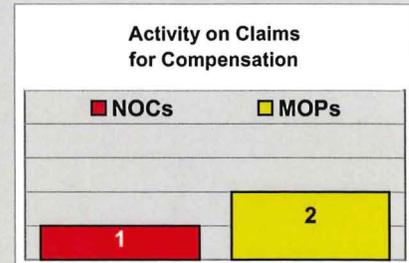
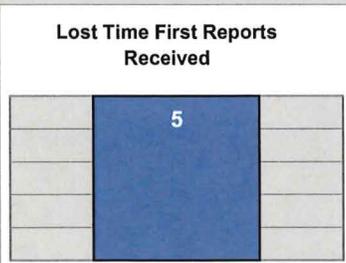
Safety National Insurance is an insurer that used third parties to administer claims in 2010 under the following rating company:

Safety National Casualty

Safety National Insurance used the following third parties in 2010:

- Broadspire Services
- Sedgwick Claims Management
- Specialty Risk Services

Utilization Analysis



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

20%

Percent of Claims for Compensation Denied

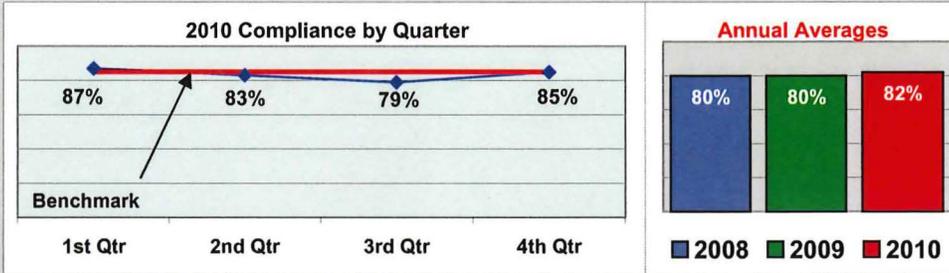
(Initial Indemnity NOCs / Claims for Compensation)

33%

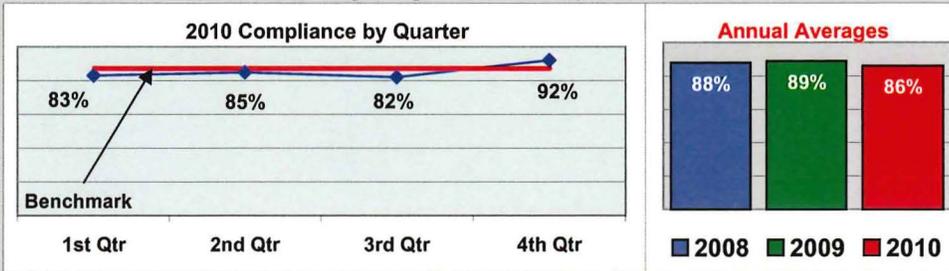
Annual Compliance Report 01/01/2010 - 12/31/2010

SEDGWICK CLAIMS MANAGEMENT

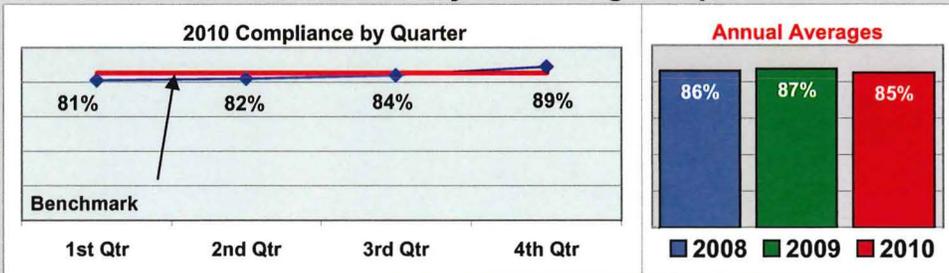
Lost Time First Report Filing Compliance



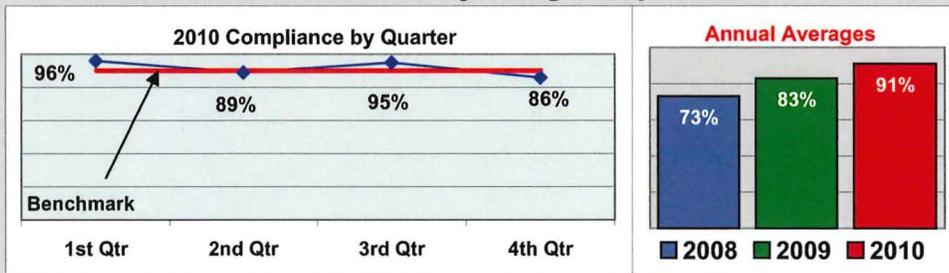
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

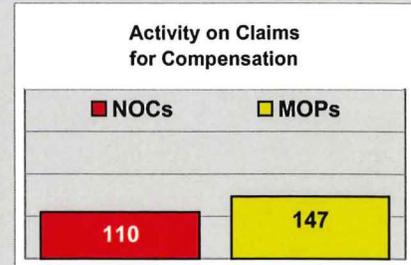
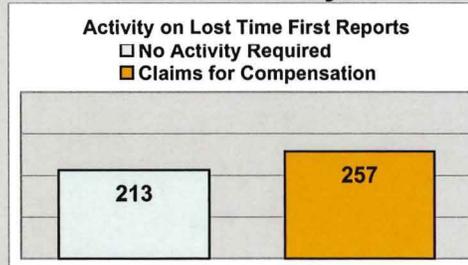
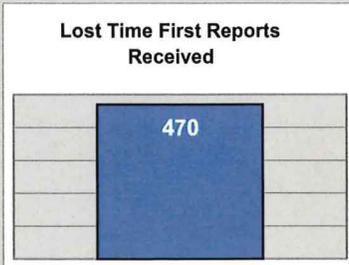
Sedgwick Claims Management is a third party administrator that administered claims in 2010 for the following insurers:

- 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



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

23%

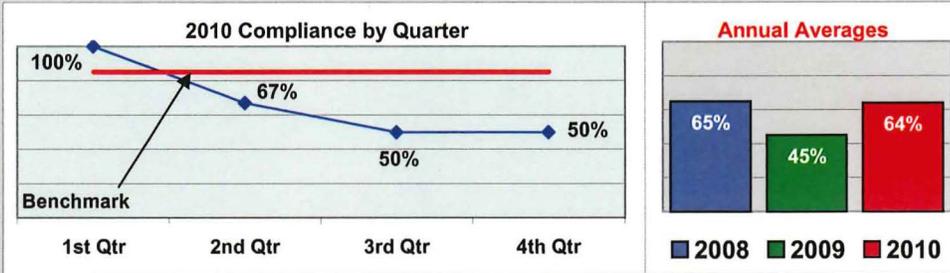
Percent of Claims for Compensation Denied
(Initial Indemnity NOCs / Claims for Compensation)

43%

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

SENTRY INSURANCE

Lost Time First Report Filing Compliance

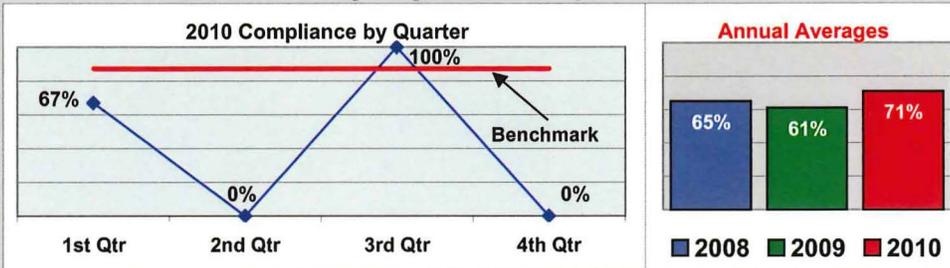


Summary

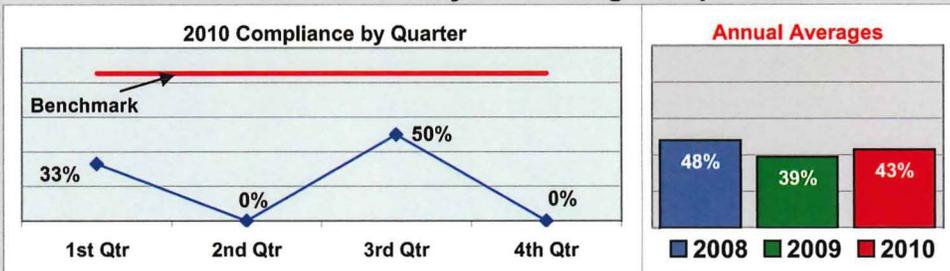
Sentry Insurance is an insurer that administered its own claims in 2010 under the following rating companies:

Sentry Casualty
Sentry Insurance A Mutual Co.
Sentry Select Insurance

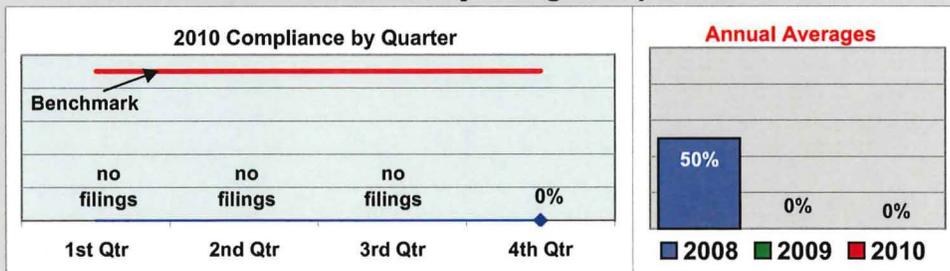
Initial Indemnity Payment Compliance



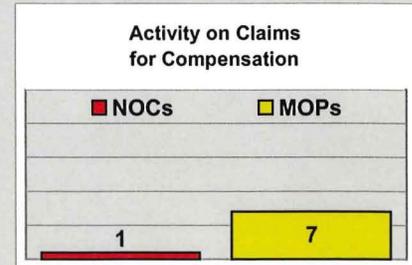
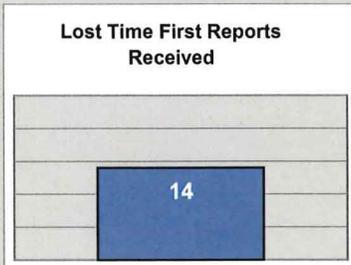
Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis



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

7%

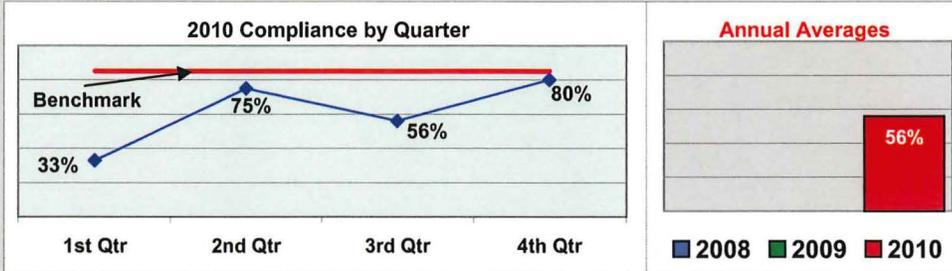
Percent of Claims for Compensation Denied
(Initial Indemnity NOCs / Claims for Compensation)

13%

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SPARTA INSURANCE

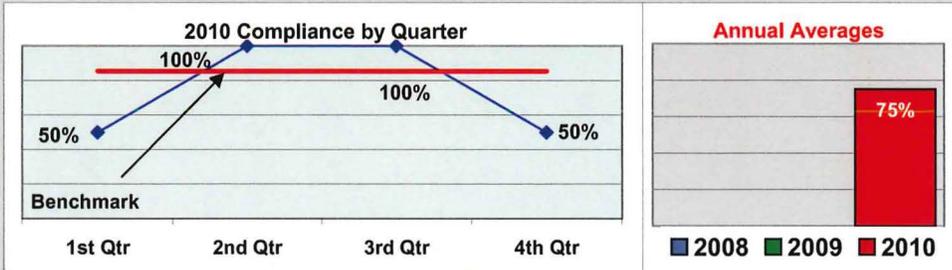
Lost Time First Report Filing Compliance



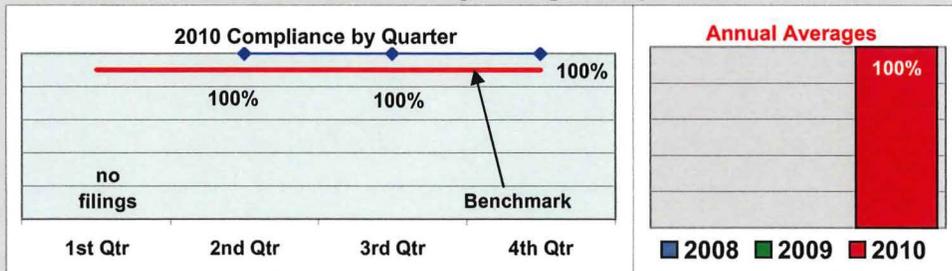
Initial Indemnity Payment Compliance



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:

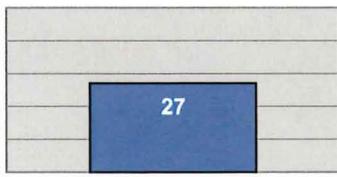
Sparta Insurance

Sparta Insurance used the following third parties in 2010:

Cottingham & Butler
Gallagher Bassett Services

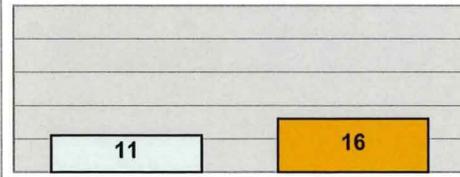
Utilization Analysis

Lost Time First Reports Received



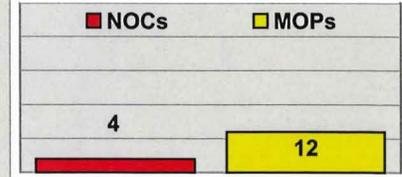
Activity on Lost Time First Reports

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%

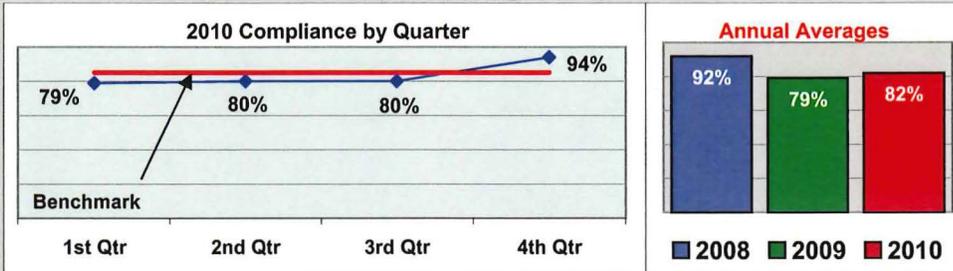
Percent of Claims for Compensation Denied
(Initial Indemnity NOCs / Claims for Compensation)

25%

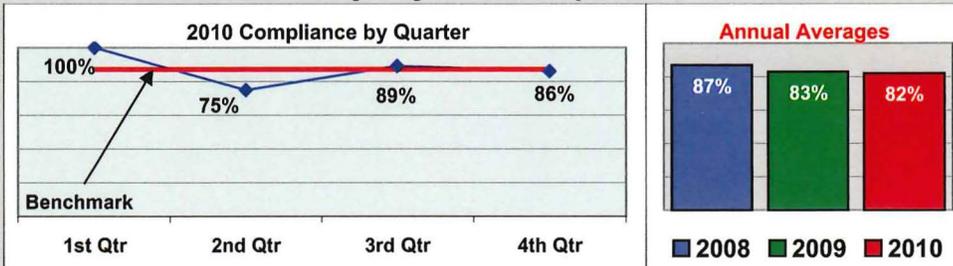
Annual Compliance Report 01/01/2010 - 12/31/2010

SPECIALTY RISK SERVICES

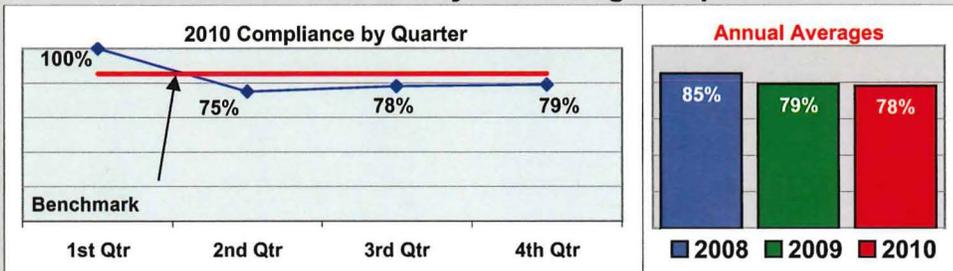
Lost Time First Report Filing Compliance



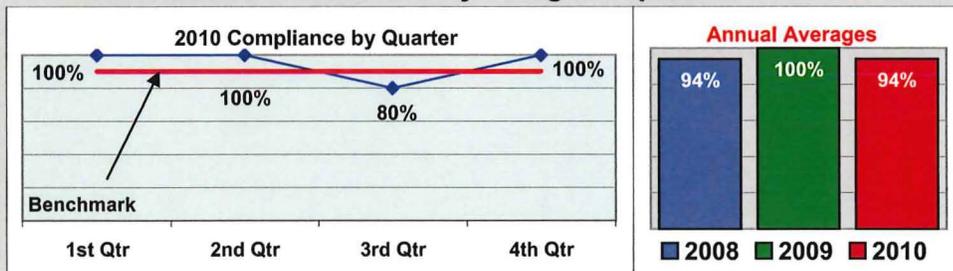
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

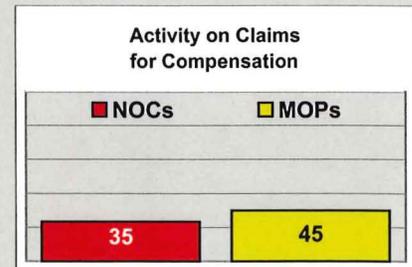
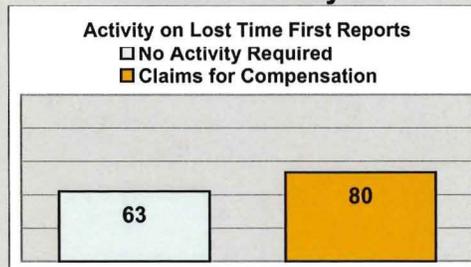
Specialty Risk Services is a third party administrator that administered claims in 2010 for the following insurers:

- 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



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

24%

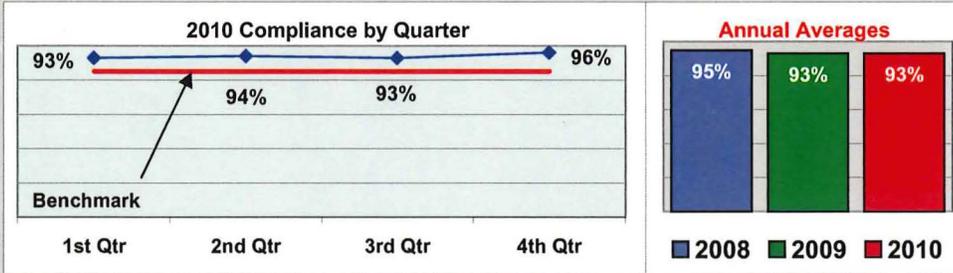
Percent of Claims for Compensation Denied
(Initial Indemnity NOCs / Claims for Compensation)

44%

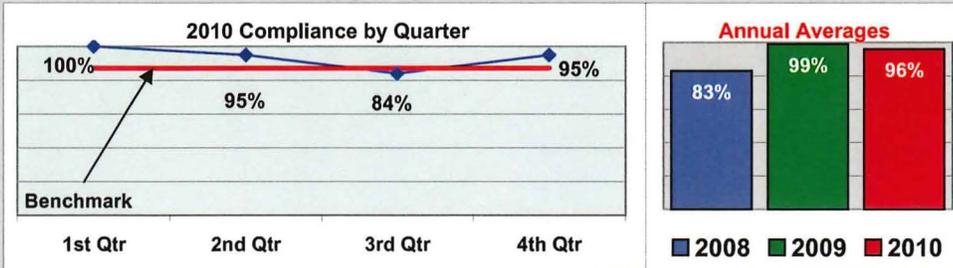
Annual Compliance Report 01/01/2010 - 12/31/2010

STATE OF MAINE WORKERS' COMP TRUST

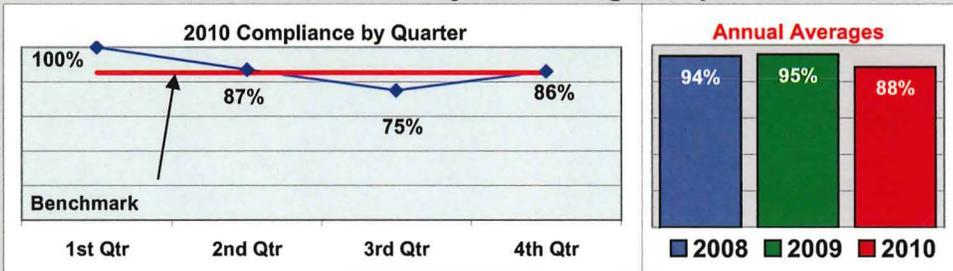
Lost Time First Report Filing Compliance



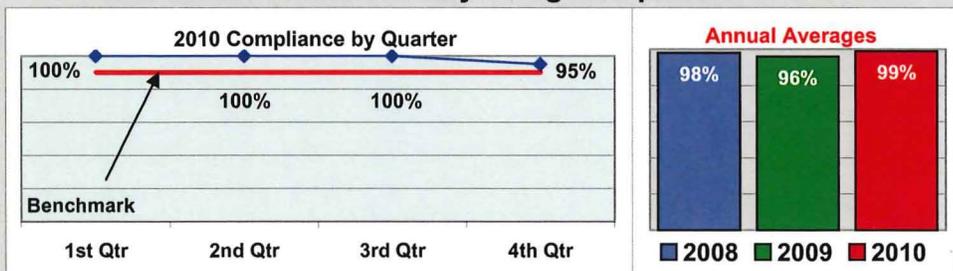
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

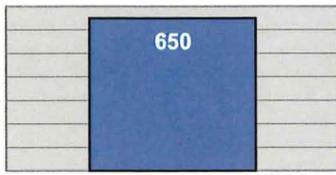
State of Maine Workers' Comp Trust is a self-insured employer that administered its own claims in 2010 under the following name:

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.

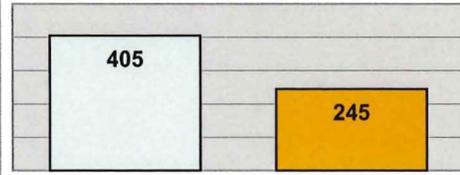
Utilization Analysis

Lost Time First Reports Received



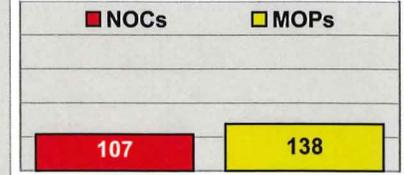
Activity on Lost Time First Reports

- No Activity Required
- Claims for Compensation



Activity on Claims for Compensation

- NOCs
- MOPs



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

16%

Percent of Claims for Compensation Denied

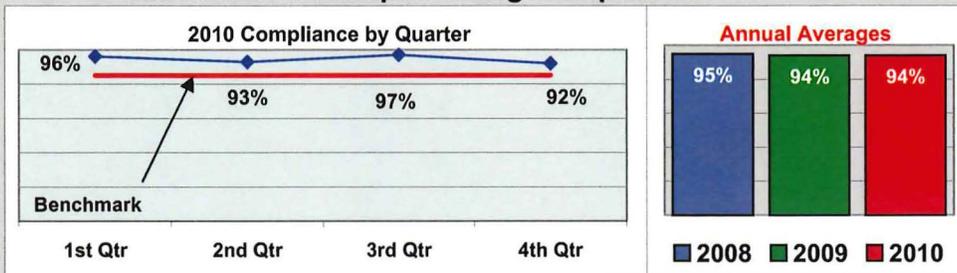
(Initial Indemnity NOCs / Claims for Compensation)

44%

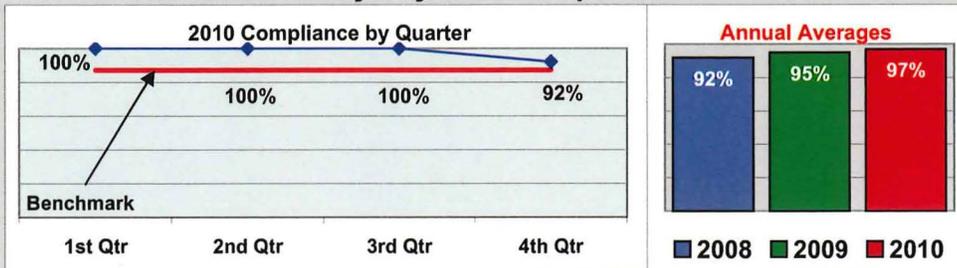
Annual Compliance Report 01/01/2010 - 12/31/2010

SYNERNET

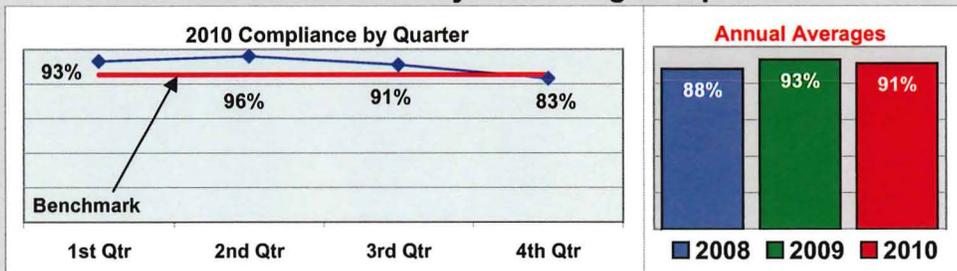
Lost Time First Report Filing Compliance



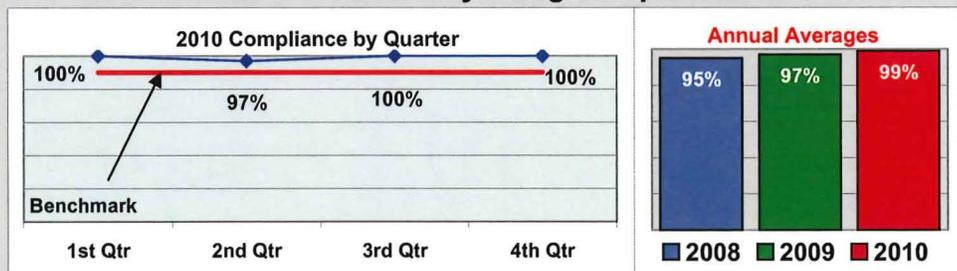
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

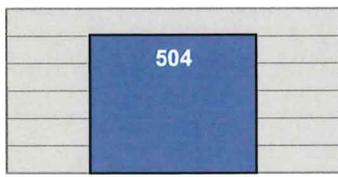
Synernet is a third party administrator that administered claims in 2010 for the following self-insured employers:

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.

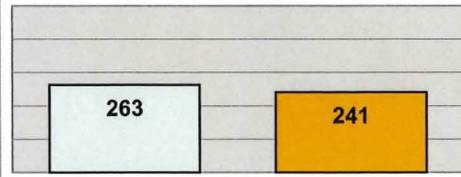
Utilization Analysis

Lost Time First Reports Received



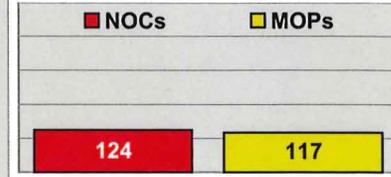
Activity on Lost Time First Reports

- 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)

25%

Percent of Claims for Compensation Denied

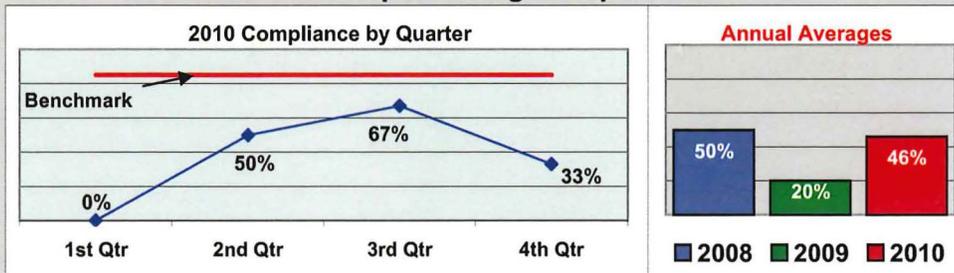
(Initial Indemnity NOCs / Claims for Compensation)

51%

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THE FRANK GATES SERVICE COMPANY

Lost Time First Report Filing Compliance

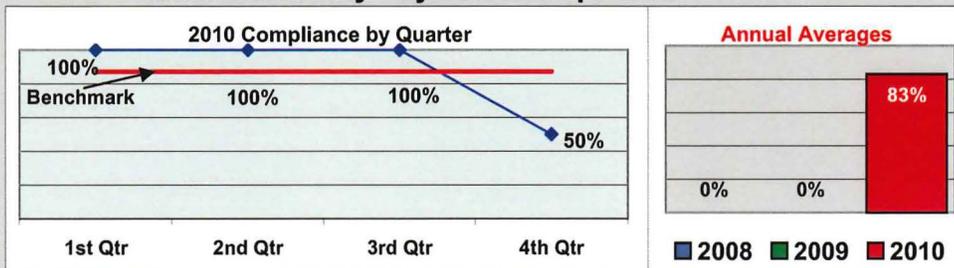


Summary

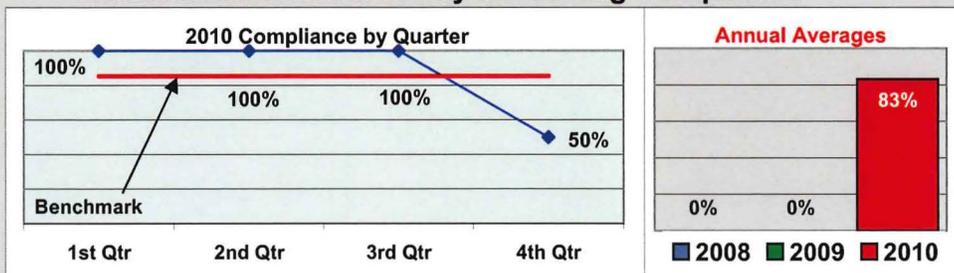
The Frank Gates Service Company is a third party administrator that administered claims in 2010 for the following insurers:

- Ace American Insurance
- Arch Insurance
- Fidelity & Guaranty Insurance

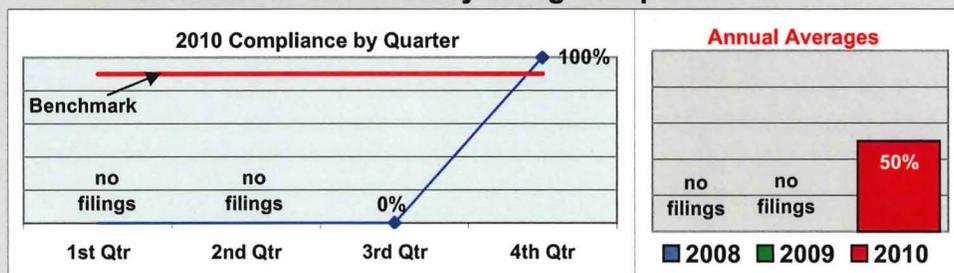
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance

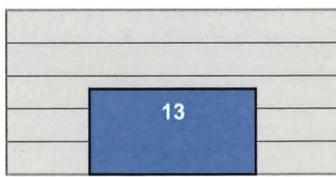


Initial Notice of Controversy Filing Compliance



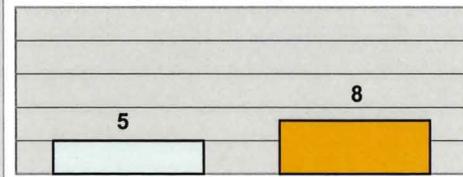
Utilization Analysis

Lost Time First Reports Received



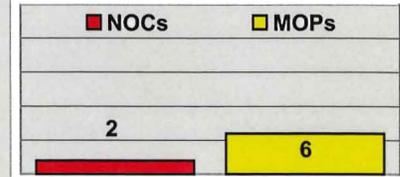
Activity on Lost Time First Reports

- 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

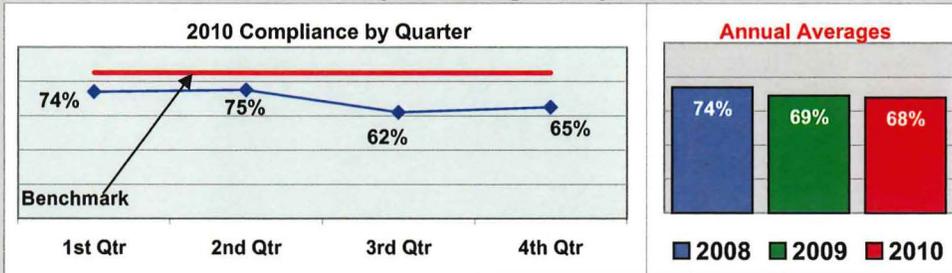
(Initial Indemnity NOCs / Claims for Compensation)

25%

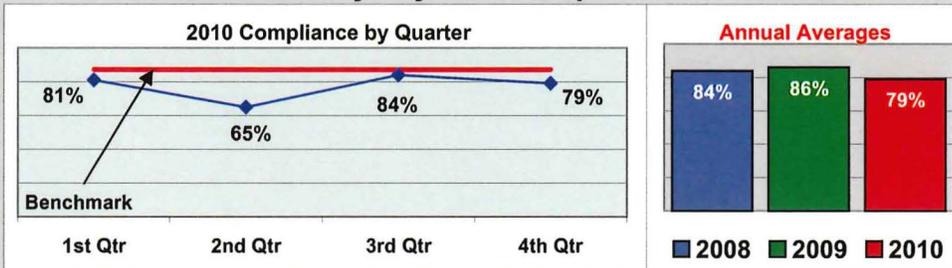
Annual Compliance Report 01/01/2010 - 12/31/2010

TRAVELERS INSURANCE

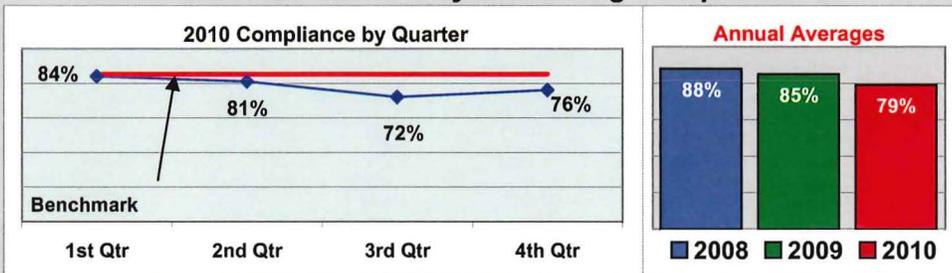
Lost Time First Report Filing Compliance



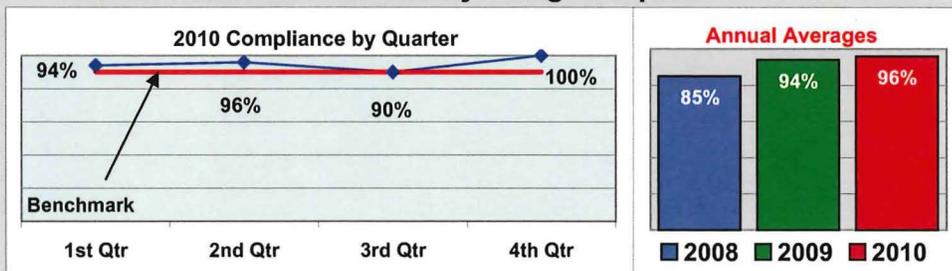
Initial Indemnity Payment Compliance



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:

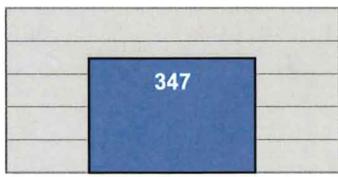
- Charter Oak Fire Insurance
- Farmington Casualty
- Fidelity & Guaranty Insurance
- Phoenix Insurance
- Standard Fire Insurance
- Travelers Casualty & Surety
- Travelers Cas. Ins. Co. of Amer.
- Travelers Indemnity Co. of Amer.
- Travelers Property Casualty
- United States Fidelity & Guaranty

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.

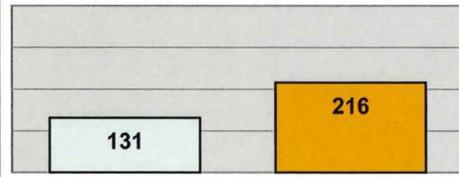
Utilization Analysis

Lost Time First Reports Received



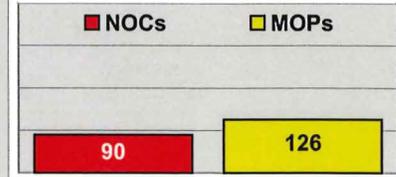
Activity on Lost Time First Reports

- 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

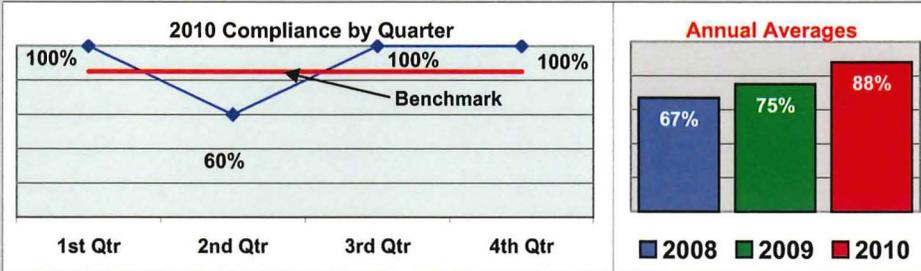
(Initial Indemnity NOCs / Claims for Compensation)

42%

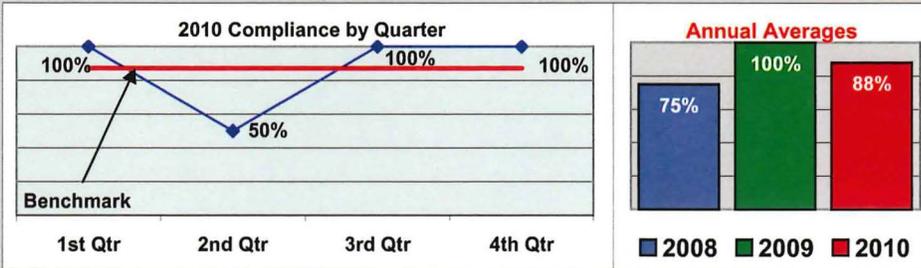
Annual Compliance Report 01/01/2010 - 12/31/2010

TRIDENT INSURANCE SERVICES (formerly MASSAMONT)

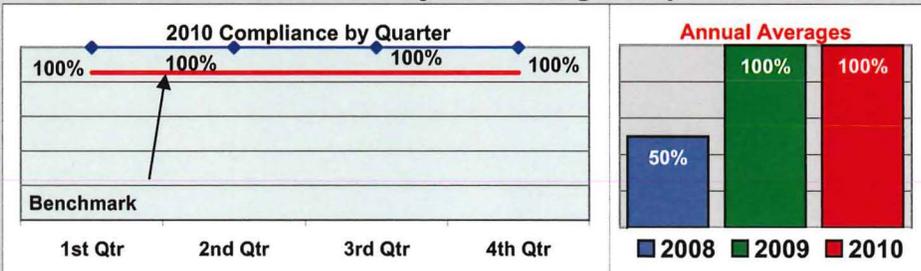
Lost Time First Report Filing Compliance



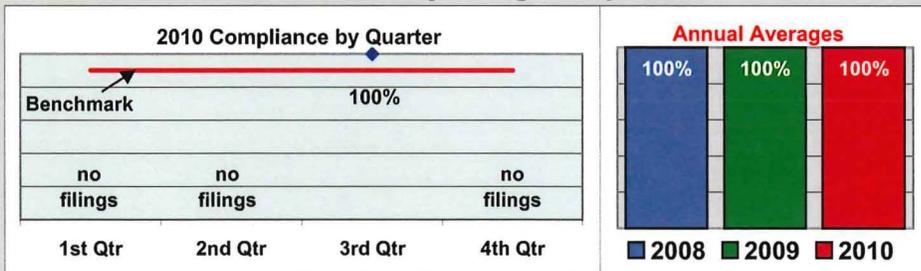
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

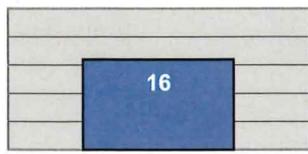
Trident Insurance Services is a third party administrator that administered claims in 2010 for the following insurer:

Argonaut Insurance

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

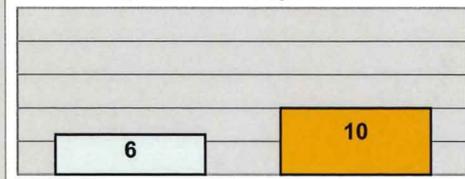
Utilization Analysis

Lost Time First Reports Received



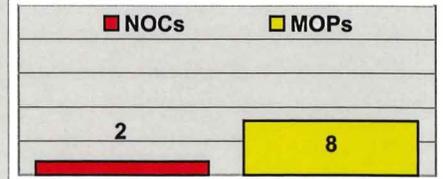
Activity on Lost Time First Reports

- No Activity Required
- Claims for Compensation



Activity on Claims for Compensation

- NOCs
- MOPs



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

13%

Percent of Claims for Compensation Denied

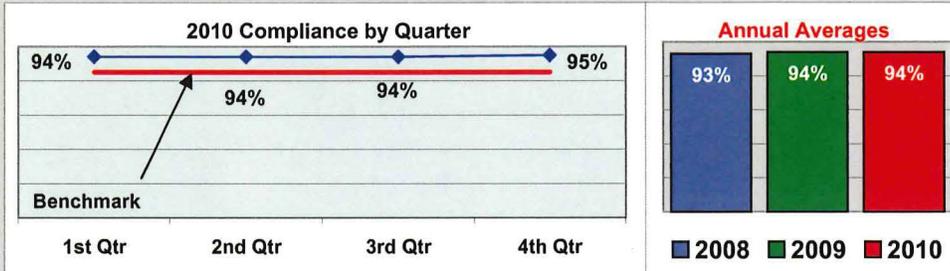
(Initial Indemnity NOCs / Claims for Compensation)

20%

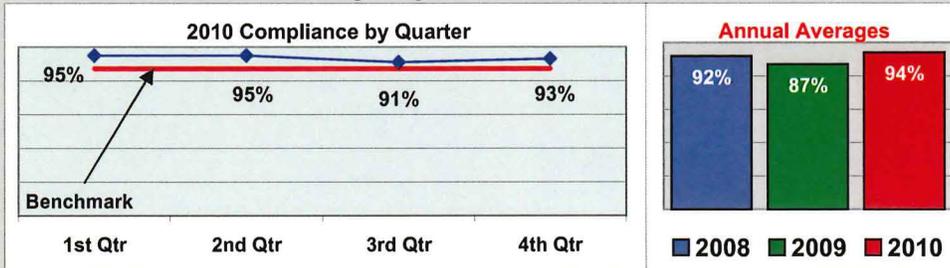
Annual Compliance Report 01/01/2010 - 12/31/2010

WILLIS OF NORTHERN NEW ENGLAND

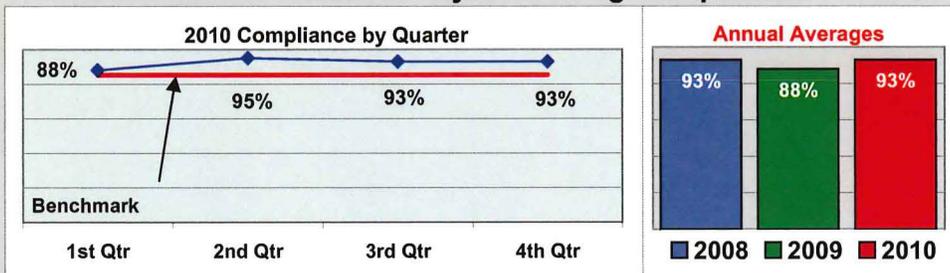
Lost Time First Report Filing Compliance



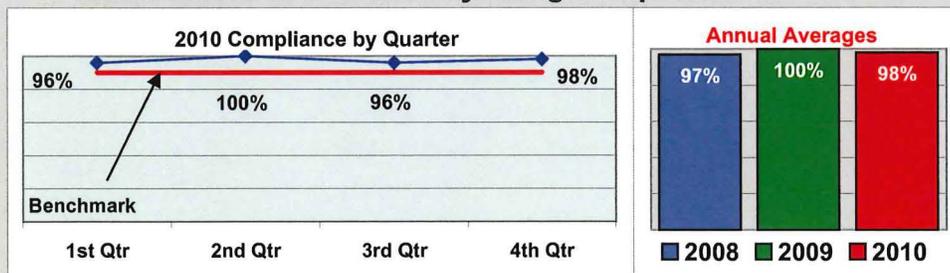
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

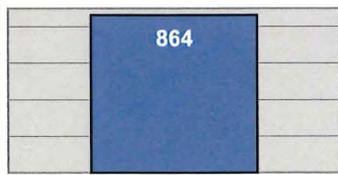
Willis of Northern New England is a third party administrator that administered claims in 2010 for the following self-insured employers:

- 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.

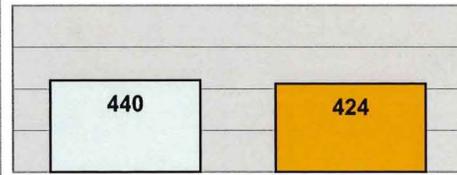
Utilization Analysis

Lost Time First Reports Received



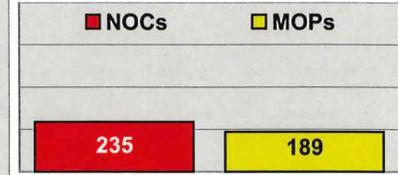
Activity on Lost Time First Reports

- 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%

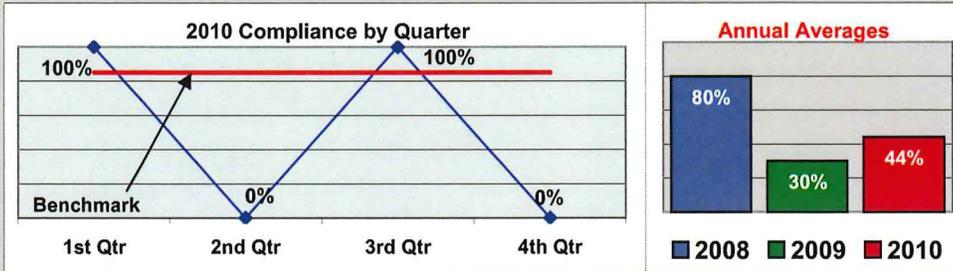
Percent of Claims for Compensation Denied
(Initial Indemnity NOCs / Claims for Compensation)

55%

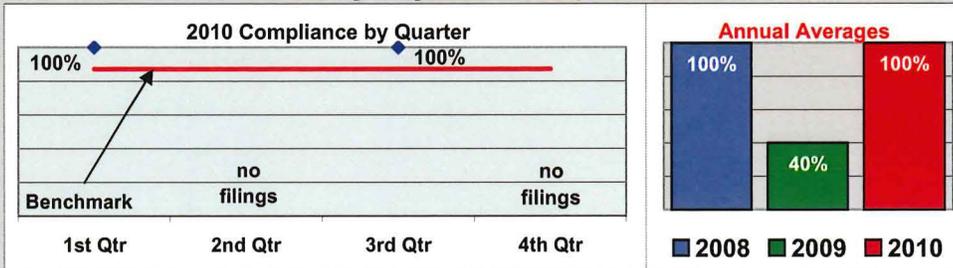
Annual Compliance Report 01/01/2010 - 12/31/2010

XL SPECIALTY INSURANCE

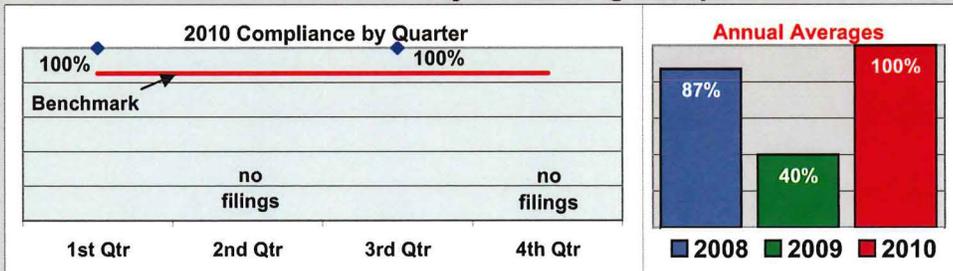
Lost Time First Report Filing Compliance



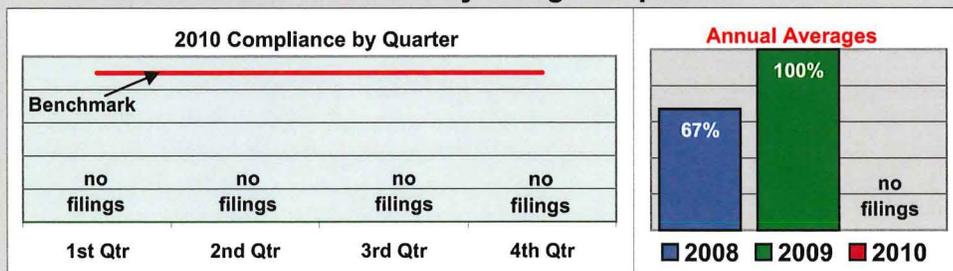
Initial Indemnity Payment Compliance



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:

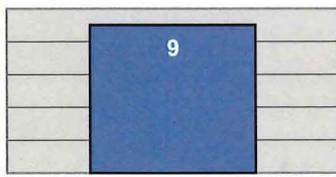
XL Specialty Insurance

XL Specialty Insurance used the following third parties in 2010:

Cambridge Integrated Services
GAB Robins
Gallagher Bassett Services

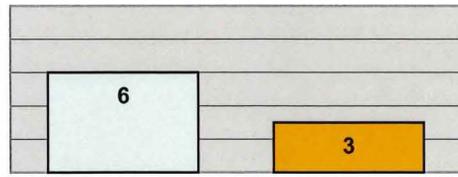
Utilization Analysis

Lost Time First Reports Received



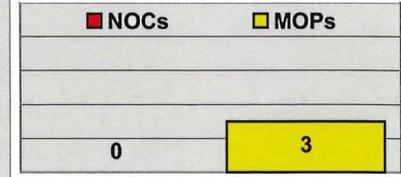
Activity on Lost Time First Reports

□ 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

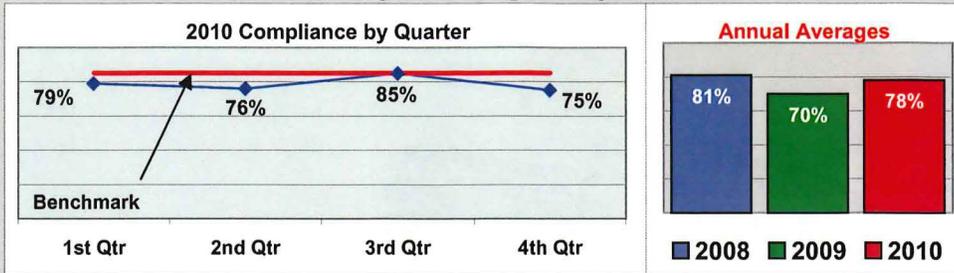
(Initial Indemnity NOCs / Claims for Compensation)

0%

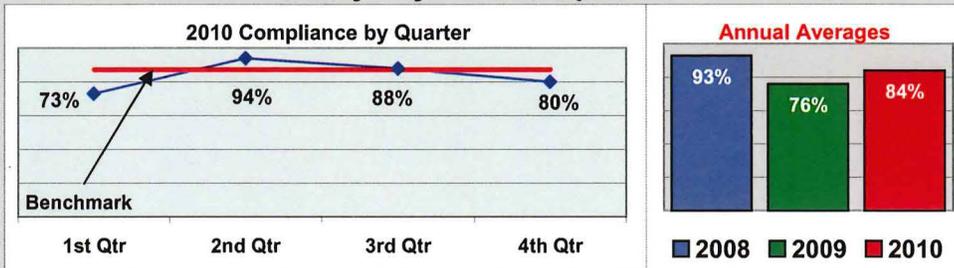
Annual Compliance Report 01/01/2010 - 12/31/2010

ZURICH INSURANCE

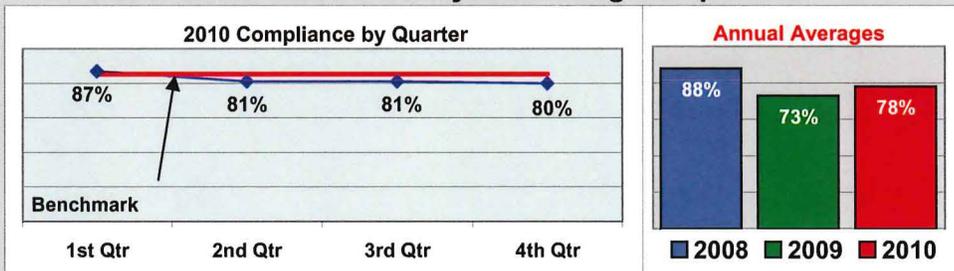
Lost Time First Report Filing Compliance



Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

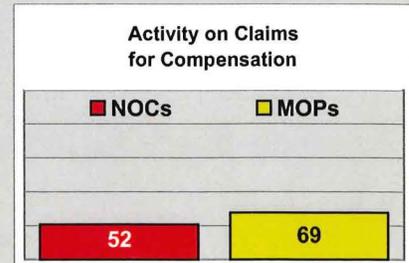
Zurich Insurance is an insurer that administered its own claims in 2010 and used third parties to administer claims under the following rating companies:

- 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



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%