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2008

ANNUAL COMPLIANCE REPORT

STATE OF MAINE WORKERS' COMPENSATION BOARD



JANUARY 1, 2008 - DECEMBER 31, 2008

OFFICE OF MONITORING, AUDIT & ENFORCEMENT

Paul R. Dionne
Executive Director/Chair

Steven P. Minkowsky
Deputy Director of Benefits Administration



JOHN ELIAS BALDACCI

GOVERNOR

STATE OF MAINE
WORKERS' COMPENSATION BOARD
DEERING BUILDING AMHI COMPLEX
27 STATE HOUSE STATION
AUGUSTA, MAINE
04333-0027

COPY

PAUL R. DIONNE

EXECUTIVE DIRECTOR/CHAIR

November 23, 2009

Senator Troy Dale Jackson, Chair
Joint Standing Committee on Labor
100 State House Station
Augusta, Maine 04333

Dear Senator Jackson:

On October 13, 2009, the Maine Workers' Compensation Board unanimously approved the enclosed 2008 Annual Compliance Report.

Report highlights include the following:

- The Board received 14,160 lost time first reports. This represents 235 fewer reports than in 2007 and continues a long term decline in the number of lost time first reports.
- Eighty-nine (89%) of lost time first report filings were within 7 days, the highest compliance recorded for this indicator to date.
- Eighty-nine (89%) of initial indemnity payments were within 14 days, the highest compliance recorded for this indicator to date.
- Claimants received \$42,150 in penalties under Section 205(3) for initial indemnity payments over 44 days.

The Office of Monitoring, Audit and Enforcement (MAE) is having a significant impact on compliance in the State of Maine. Although much work remains to be done, the Board anticipates that this program will continue to improve compliance as envisioned by the Governor and the Legislature and as reflected in P.L. 1997, Chapter 486. The compliance program has received national recognition and is being considered by many other states.

The Workers' Compensation Board is pleased with the results of the MAE Program and remains convinced that the program promises even better compliance in the future for Maine.

Sincerely,

Paul R. Dionne
Executive Director/Chair

PRD/amp
Enclosure

Cc: Steven P. Minkowsky, Deputy Director of Benefits Administration



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**MAINE WORKERS' COMPENSATION BOARD
2008 ANNUAL COMPLIANCE REPORT**

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EXECUTIVE SUMMARY

- I. On October 13, 2009, the Maine Worker's Compensation Board unanimously approved the 2008 Annual Compliance Report (**January 1, 2008 through December 31, 2008**). 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.

With a key component of the monitoring program being the production of Quarterly and Annual Compliance Reports, a pilot project was undertaken in May 1997 to: (1) measure the Board's data collection and reporting capabilities; (2) report on the performance of insurers; and (3) let all interested parties know what to expect from the Compliance Reports. From this pilot, MAE was able to refine its policies, practices and processes. Since 1997, MAE has followed a principal of continuous improvement to ensure that the Compliance Reports maintain high quality standards.

III. COMPLIANCE OVERVIEW

The 2008 quarterly compliance in Table 1 represents static results based upon data received by the deadline for each quarter. This 2008 Annual Compliance Report represents dynamic results based upon data received by March 31, 2009. Tables 2 and 3 show continued improvement in the performance of insurers since the pilot project. This improvement results in improved claims-handling including faster initial indemnity payments.

A. Lost Time First Report Filings

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

Benchmark Exceeded. The Board received 14,160 lost time first reports. This represents 235 fewer reports than in 2007 and continues a long term decline in the number of lost time first reports. Eighty-nine percent (89%) of lost time first report filings were within 7 days, the highest compliance recorded for this indicator to date.

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, the highest compliance recorded for this indicator to date.

C. Initial Memorandum of Payment (MOP) Filings

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

Benchmark Exceeded. Eighty-eight percent (88%) of initial MOP filings were within 17 days, the highest compliance recorded for this indicator to date.

D. Initial Indemnity Notice of Controversy (NOC) Filings

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

Benchmark Met. Ninety percent (90%) of initial indemnity NOC filings were within 14 days.

E. Utilization Analysis

Nineteen percent (19%) of all lost time first reports were "denied", a decrease of 0.5% from 2007. Forty percent (40%) of all claims for compensation were denied, a decline of 0.4% since 2007.

F. Initial Indemnity Payments > 44 Days

\$42,150 was issued to claimants in penalties under Section 205(3).

G. Late Filed Coverage Notices

\$82,700 was collected in penalties under Section 360(1)(B), and \$3,700 in penalties are awaiting resolution. These monies go to the State General Fund.

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 date of the employer's notice or knowledge of incapacity minus the received date 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 2008:

Insurer (alpha order)	Market Share by Premiums Written
ACE	1.2%
AIG	< 1%
Cambridge Integrated Services	Not Applicable - TPA
Claims Management, Inc. (Wal-Mart) (CAP lifted)	Not Applicable - TPA
CNA	1.2%
Crawford & Co.	Not Applicable - MGA
GAB Robins	Not Applicable - TPA
Gallagher Bassett Services, Inc.	Not Applicable - TPA
Hartford	3.5%
Meadowbrook	Not Applicable - MGA
Old Republic Insurance	< 1%
Sedgwick Claims Management	Not Applicable - TPA
Selective Insurance Company (CAP lifted)	< 1%
Specialty Risk Services	Not Applicable - TPA
Zurich	1.2%

New additions in 2008: GAB Robins, Meadowbrook, Old Republic, Sedgwick, and SRS.

Special recognition goes to Claims Management, Inc. and Selective Insurance Company for successfully meeting their CAP requirements and having their CAPs lifted.

This 2008 Annual Compliance Report was prepared by the following MAE staff members:

Name	Position	Annual Report Role
Anne Poulin	Secretary Associate	Administrative Support
Kathleen Schulz	Management Analyst I	Research & Compilation
Brad Howard	Management Analyst I	Research & Compilation
Steve Mortimer	Management Analyst II	Editor
Kimberlee Barriere	Public Service Manager II	Editor
Steven Minkowsky	Deputy Director of Benefits Administration	Editor

Annual Compliance Summary

Table 1 2008 Quarterly Compliance Reports

Benchmark	Goal	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Lost Time First Report Filings Rec'd w/i 7 Days	85%	88%	89%	88%	88%
Initial Indemnity Payments Made w/i 14 Days	87%	88%	88%	87%	89%
Initial Memorandum of Payment Filings Rec'd w/i 17 Days	85%	87%	88%	87%	89%
Initial Indemnity Notice of Controversy Filings Rec'd w/i 14 Days	90%	88%	90%	91%	93%

Table 2 Annual Compliance

Benchmark	1997 ¹	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Lost Time First Report Filings Rec'd w/i 7 Days	37%	69%	78%	80%	82%	82%	86%	86%	84%	87%	89%
Initial Indemnity Payments Made w/i 14 Days	59%	79%	80%	83%	85%	86%	85%	87%	87%	87%	89%
Initial Memorandum of Payment Filings Rec'd w/i 17 Days	57%	75%	75%	77%	81%	82%	83%	84%	84%	85%	88%
Initial Indemnity Notices of Controversy Filings Rec'd w/i 14 Days ²							91%	92%	89% ³	89%	90%

Table 3 Percentage Change Over Time

Benchmark	Since 1997 ¹	Since 1999	Since 2000	Since 2001	Since 2002	Since 2003	Since 2004	Since 2005	Since 2006	Since 2007
Lost Time First Report Filings Rec'd w/i 7 Days	141%	28%	13%	11%	8%	8%	3%	3%	5%	2%
Initial Indemnity Payments Made w/i 14 Days	49%	12%	10%	7%	4%	4%	4%	2%	2%	1%
Initial Memorandum of Payment Filings Rec'd w/i 17 Days	55%	17%	18%	15%	9%	8%	7%	5%	5%	4%
Initial Indemnity Notice of Controversy Filings Rec'd w/i 14 Days ²							-1%	-2%	1%	1.5%

¹ Based on sample data.

² The Initial Indemnity Notice of Controversy filing benchmark was changed in 2007 from 17 days to 14 days.

³ Second quarter 2006 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.

2008 High Compliance Performers

Benchmark Category:	First Report Filings	Initial Payments	Initial MOP Filings	Initial NOC Filings
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Insurers/TPAs

Acadia	87%	93%	95%	96%
Cannon Cochran Management Services, Inc.	95%	92%	89%	94%
Claims Management, Inc. (Wal-Mart)	93%	96%	96%	96%
FutureComp	93%	93%	87%	91%
HRH Claims Management Service	93%	92%	93%	97%
Maine Employers' Mutual Insurance Co.	91%	93%	92%	94%
Specialty Risk Services	92%	87%	85%	94%
Synernet	95%	92%	88%	95%

Self-Insureds

Bangor, City of	100%	100%	100%	100%
Hannaford Brothers	88%	89%	94%	98%
Maine Automobile Dealers	86%	91%	96%	92%
Maine Health Care Assoc.	87%	95%	93%	96%
Maine Motor Transport Assoc.	97%	88%	94%	93%
Maine Municipal Assoc.	94%	92%	94%	95%
Maine School Management Assoc.	94%	97%	99%	100%

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 at least one MOP in the year.

LOST TIME FIRST REPORT FILINGS

Chart 1 Timeliness Distribution

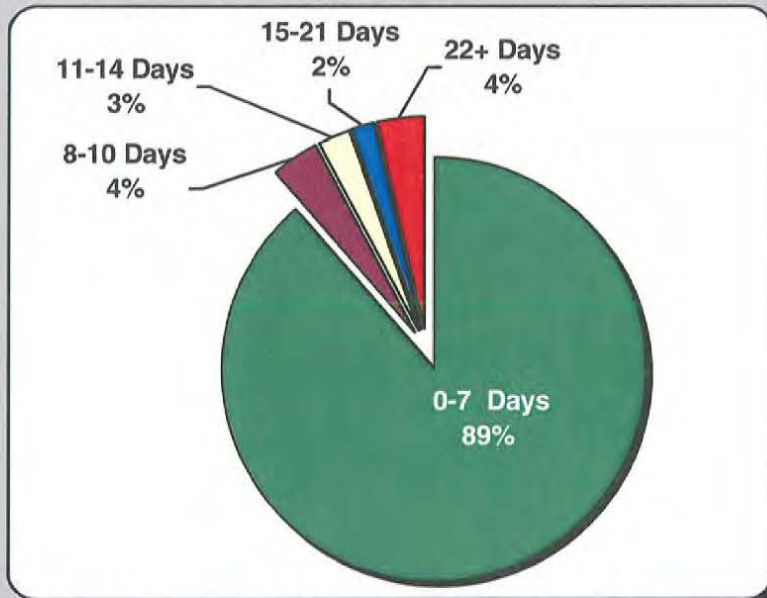


Table 4

Received Within:			
0-7	Days	12,550	88.6%
8-10	Days	502	3.5%
11-14	Days	365	2.6%
15-21	Days	214	1.5%
22+	Days	529	3.7%
Total		14,160	100%

Summary

The 2008 compliance rate of 89% for lost time first report filings is almost 2 points better than 2007 and is the best result achieved since tracking began in 1997.

Increasing familiarity with the Board's Electronic Data Interchange (EDI) system has helped improve compliance, as has continued focus on data timeliness and accuracy.

However, as can be seen in Chart 2, only 34% of insurers were at or above benchmark in 2008, indicating a need for broad improvement. It is encouraging that a number of insurers are within 5 points of the benchmark, and if successful, over 50% will be compliant.

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.

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

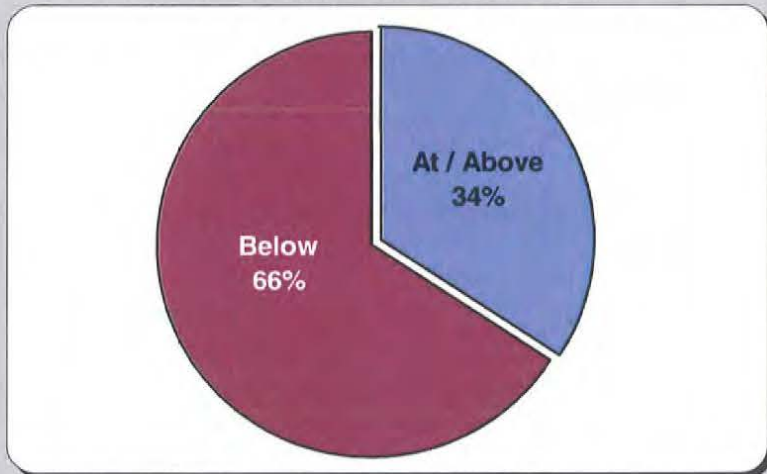
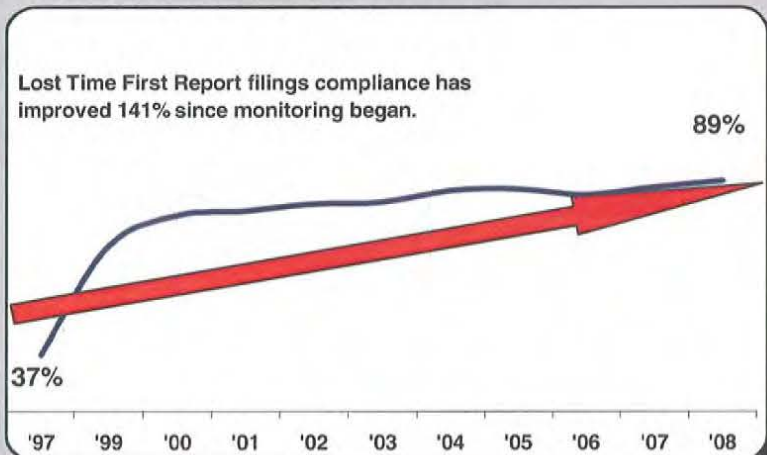


Chart 3 Compliance Trend 1997 - 2008



INITIAL INDEMNITY PAYMENTS

Chart 4 Timeliness Distribution

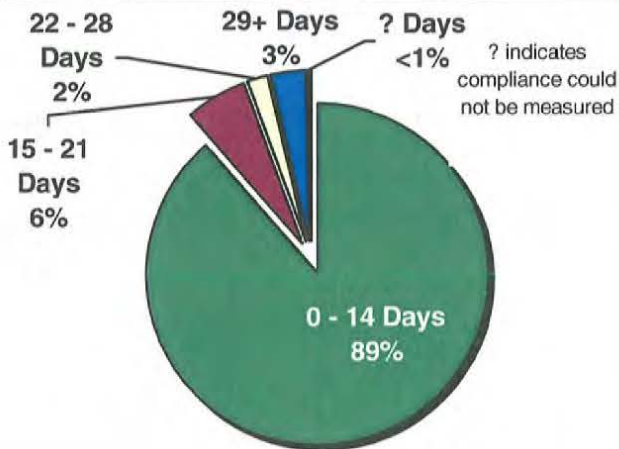


Table 5

Made Within:		
0 - 14 Days	3,346	89%
15 - 21 Days	220	6%
22 - 28 Days	73	2%
29+ Days	128	3%
? Days	6	0%
Total	3,773	100%

Summary

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

In fact, the insurance community's compliance has improved by 30 points since monitoring began, from 59% to 89%, resulting in Maine households receiving much-needed money.

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

Much work remains in this area, however. As can be seen in Chart 5, only about half of all insurers are currently at or above benchmark. Future analysis will 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.

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

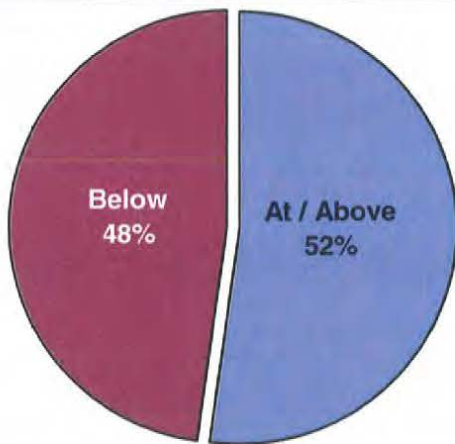
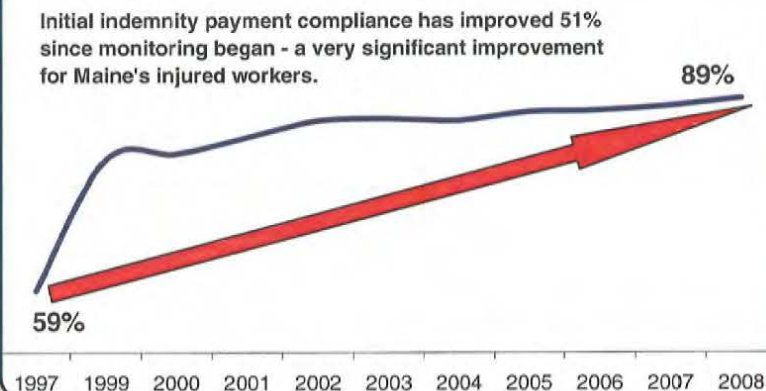


Chart 6 Compliance Trend 1997 - 2008



INITIAL MEMORANDUM OF PAYMENT FILINGS

Chart 7 Timeliness Distribution

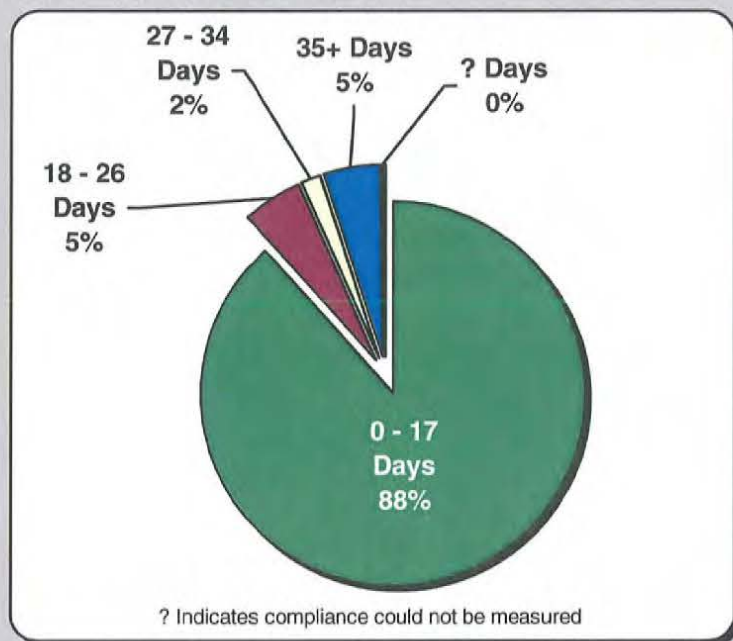


Table 6

Received Within:			
0 - 17	Days	3,671	88%
18 - 26	Days	209	5%
27 - 34	Days	75	2%
35+	Days	198	5%
?	Days	6	0%
Total		4,159	100%

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.

Compliance with the administrative requirements is important. 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, over half of all insurers are below benchmark, a clear opportunity for improvement going forward.

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

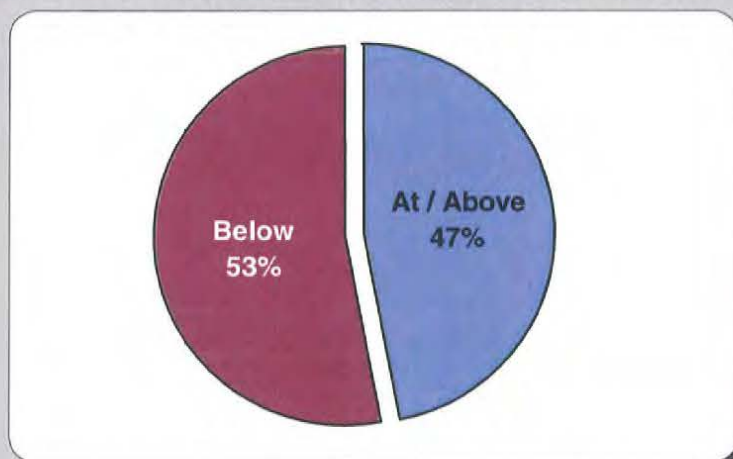
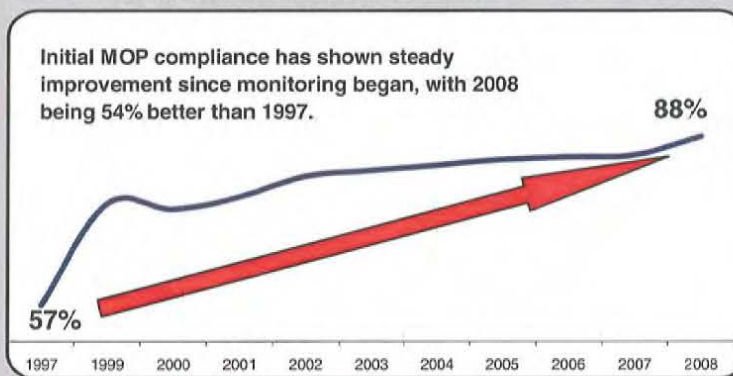


Chart 9 Compliance Trend 1997 - 2008



INITIAL INDEMNITY NOTICE OF CONTROVERSY FILINGS

Chart 10 Timeliness Distribution

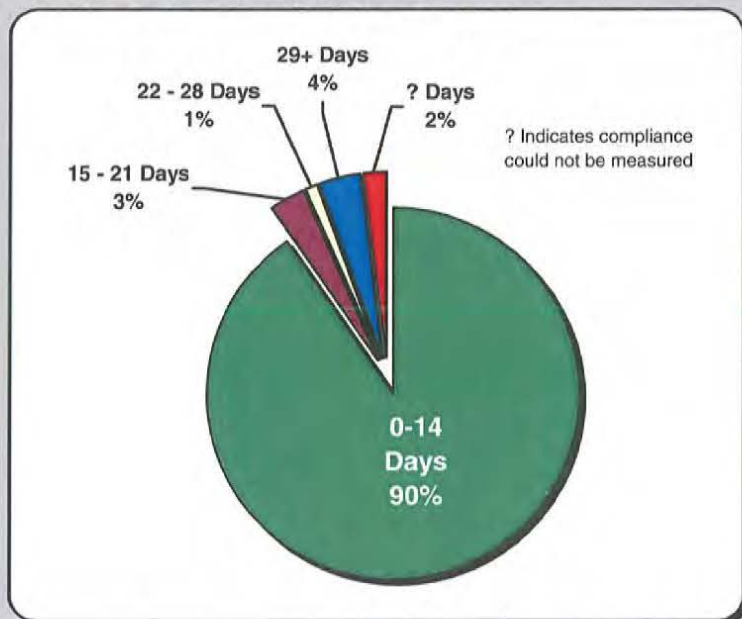


Table 7

Received Within:			
0 - 14	Days	2,464	90%
15 - 21	Days	79	3%
22 - 28	Days	35	1%
29+	Days	96	4%
?	Days	52	2%
Total		2,726	100%

Summary

In 2008 there were fewer Initial Indemnity Notice of Controversy (NOC) filings in the dispute resolution system at the Board. This has, in turn, decreased the timeframe for claims at various levels of the dispute resolution process.

In 2008, 2,726 NOCs were filed, a 15% reduction from the 2004 total, the first year NOC filings were tracked. Each year since 2004 has seen a 4% to 6% drop in the number of NOCs, a good trend.

Despite having converted to Electronic Data Interchange (EDI) filing in 2006 and tightening the benchmark from 17 to 14 days in 2007, 90% of initial indemnity NOCs were filed timely in 2008. However, only 47% of insurers were at or above 90%, indicating much work still to be done.

The Monitoring Division anticipates that NOC compliance will continue to improve as insurers become more familiar with the filing requirements and intricacies of EDI.

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

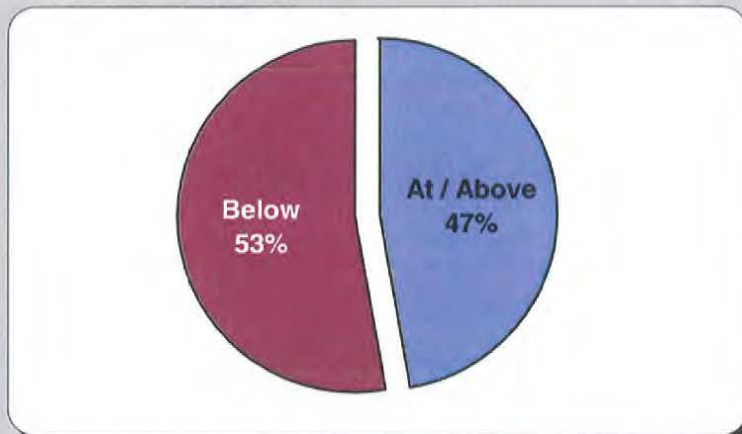
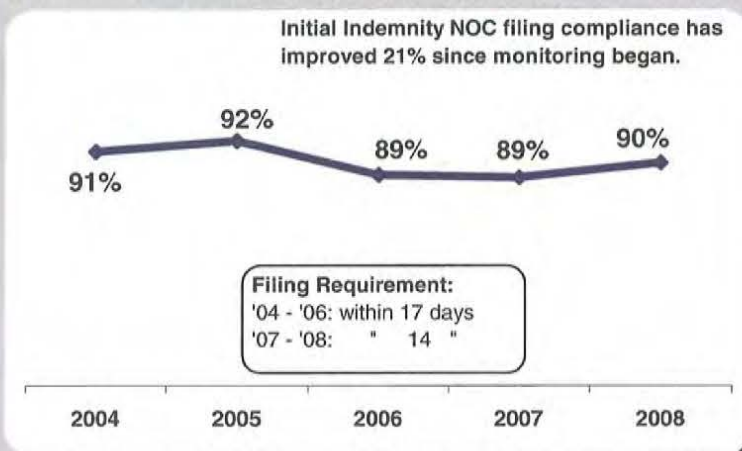


Chart 12 Compliance Trend 1997 - 2008



As noted above, with the advent of EDI in 2006, the benchmark was tightened, from 17-->14 days effective 2007.

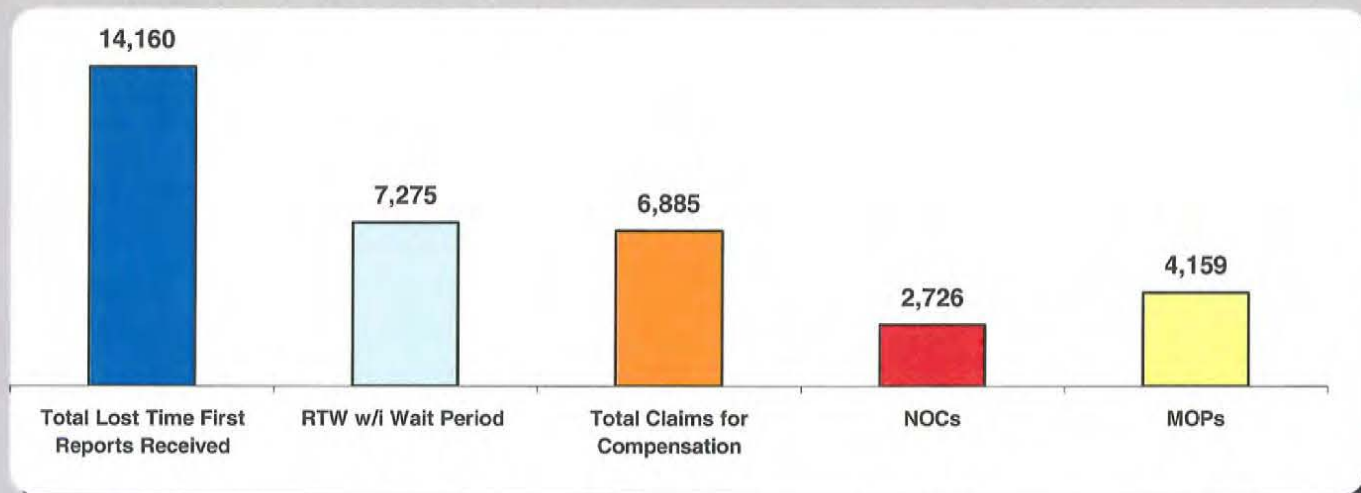
UTILIZATION ANALYSIS

Summary

Of the 14,160 lost time first report filings in 2008, 51% resulted in the employee returning to work within the waiting period. Also, 19% of all lost time first reports and 40% of all claims for compensation were "denied" in 2008 - very slight decreases over 2007.

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 13 Distribution of Lost Time First Reports



% of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

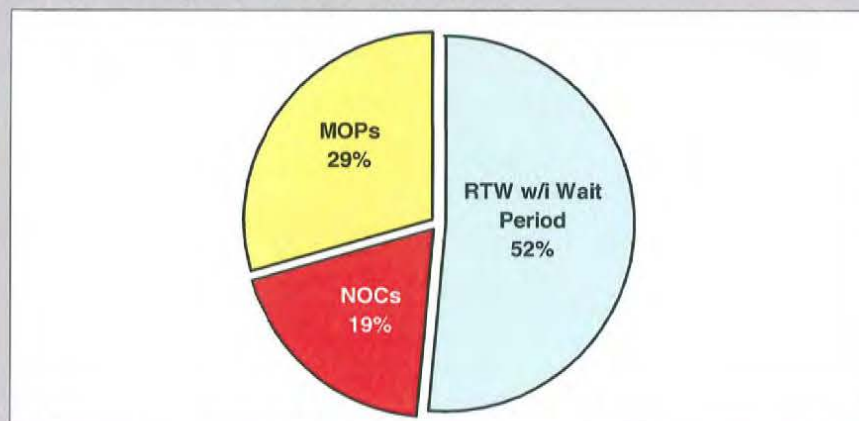
2008	=	19%
2007	=	20%
2006	=	20%

% of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

2008	=	40%
2007	=	40%
2006	=	40%

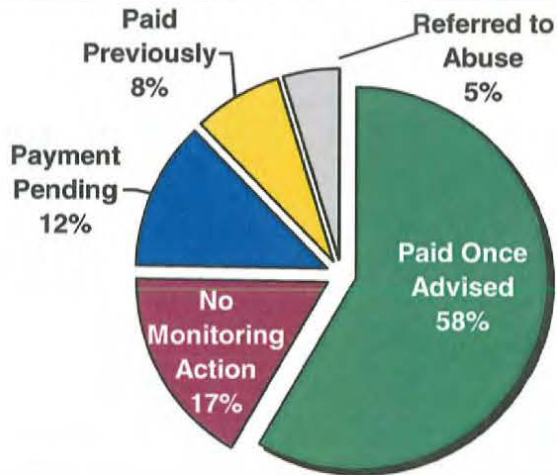
Chart 14 Lost Time First Reports Analysis



As Chart 14 shows, 52% of all lost time first reports resulted in employees returning to work within the waiting period, 19% were initially denied (NOC), and 29% led to employees receiving an initial indemnity payment (MOP).

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.

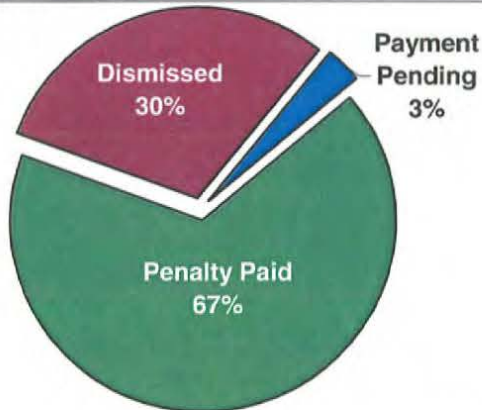
Table 8

Penalty Distribution:		
Paid Once Advised	38	58%
No Monitoring Action	11	17%
Payment Pending	8	12%
Paid Previously	5	8%
Referred to Abuse	3	5%
Total	65	100%

**\$42,150 issued to claimants in penalties.
\$ 3,500 in penalties awaiting resolution.**

LATE FILED COVERAGE NOTICES

Chart 16 Complaint Distribution



Board Rules & Regulations Chapter 1 Section 10 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 9

Complaint Distribution:		
Penalty Paid	827	67%
Dismissed	374	30%
Payment Pending	37	3%
Total	1,238	100%

**\$82,700 collected in penalties.
\$3,700 in penalties awaiting resolution.**

Volume Trends

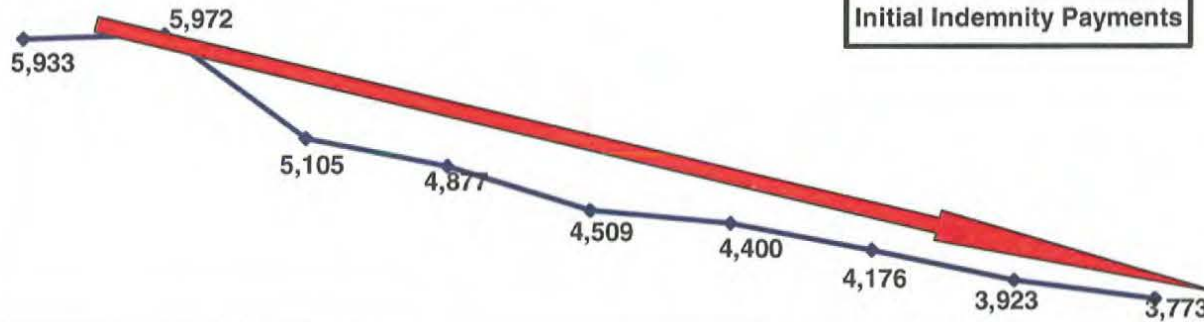
Summary

The charts below highlight the decline in lost time workers' compensation claims since 2000. In 2008, 14,160 lost time first reports were filed with the Board, 235 (2%) fewer than 2007, continuing the trend of the last nine years, during which there has been a 23% decline. This decline is in keeping with national data trends noted by the National Council on Compensation Insurance and has driven similar declines in the other benchmark areas.

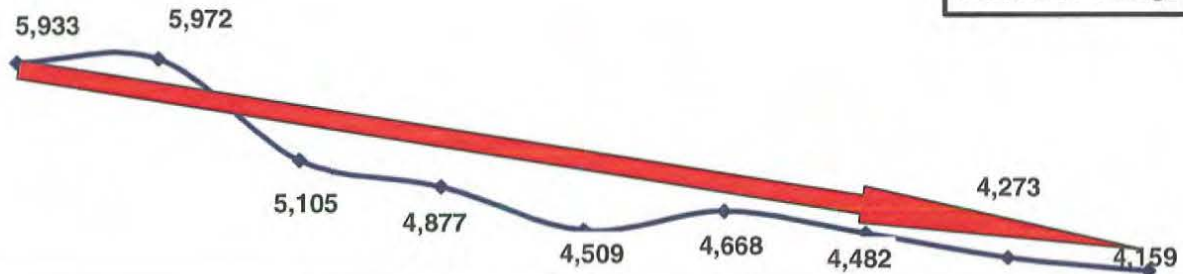
Lost Time First Report of Injury Filings



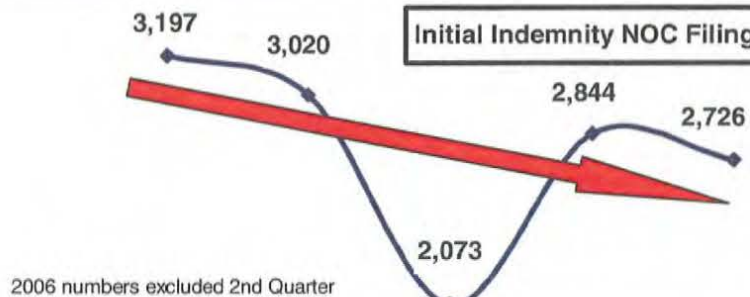
Initial Indemnity Payments



Initial MOP Filings



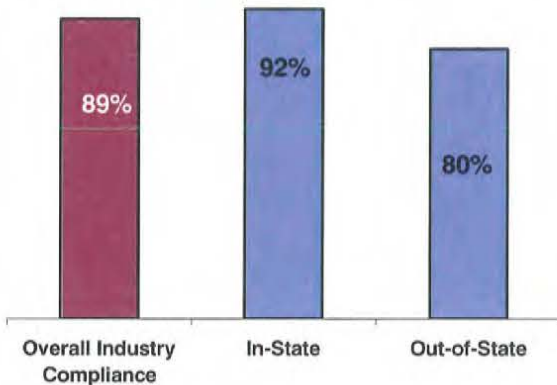
Initial Indemnity NOC Filings



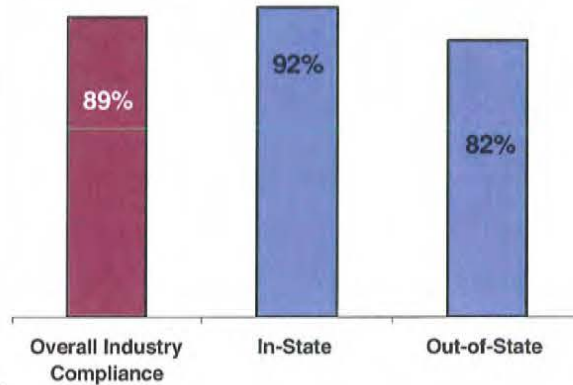
In-State vs. Out-of-State Comparisons

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

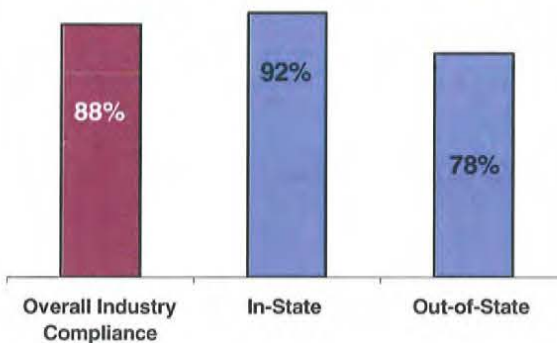
Lost Time First Report Filings Compliance



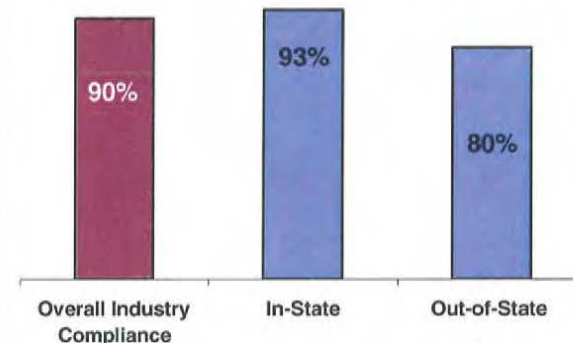
Initial Indemnity Payments Compliance



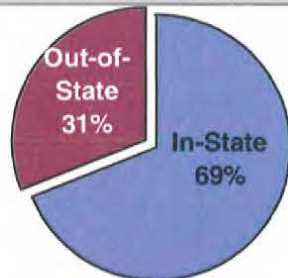
Initial MOP Filings Compliance



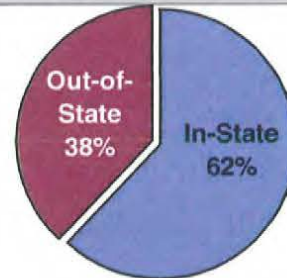
Initial Indemnity NOC Filings Compliance



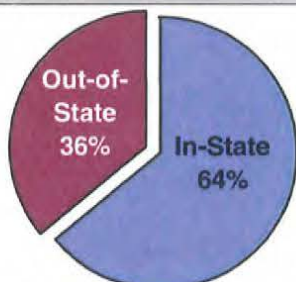
% of Lost Time First Report Filings



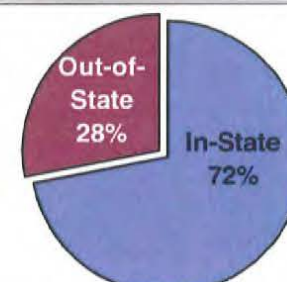
% of Initial Indemnity Payments



% of Initial MOP Filings

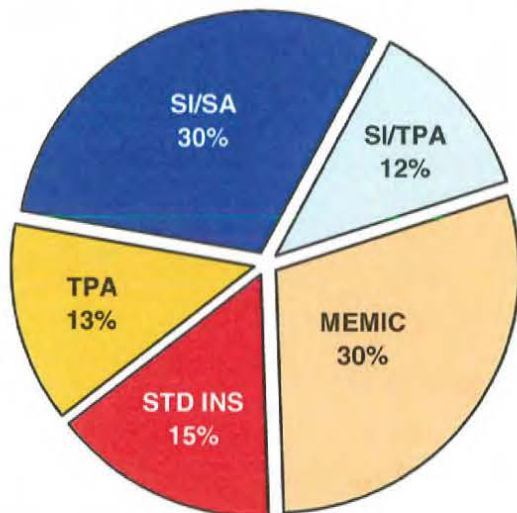


% of Initial Indemnity NOC Filings

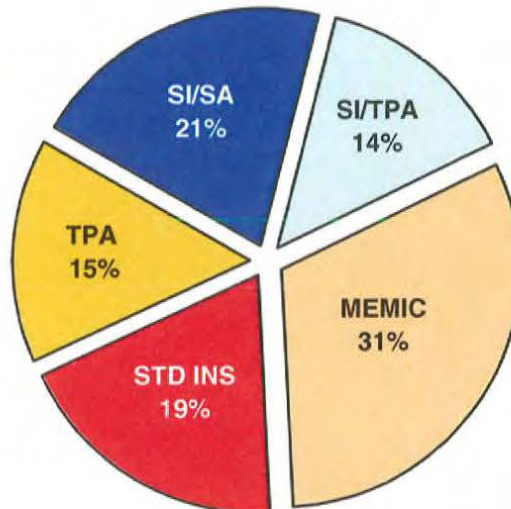


Volume by Type of Insurer

Lost Time First Report Filings

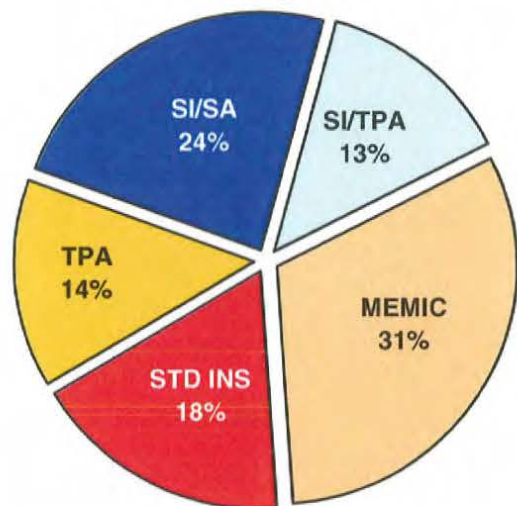


Initial Indemnity Payments

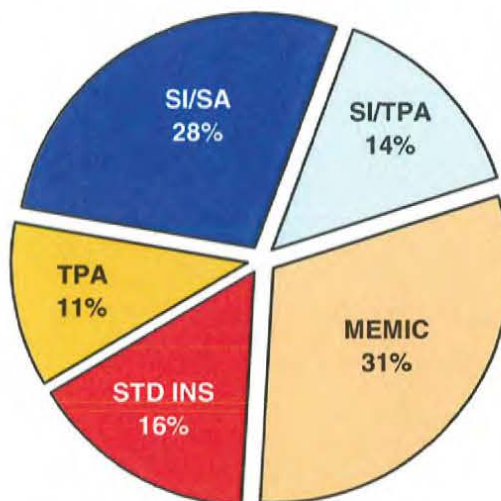


Example: Self-Insured, Self-Administered (SI/SA) employers accounted for 30% of Lost Time First Report filings in 2008.

Initial Memorandum of Payment Filings



Initial Indemnity Notice of Controversy Filings

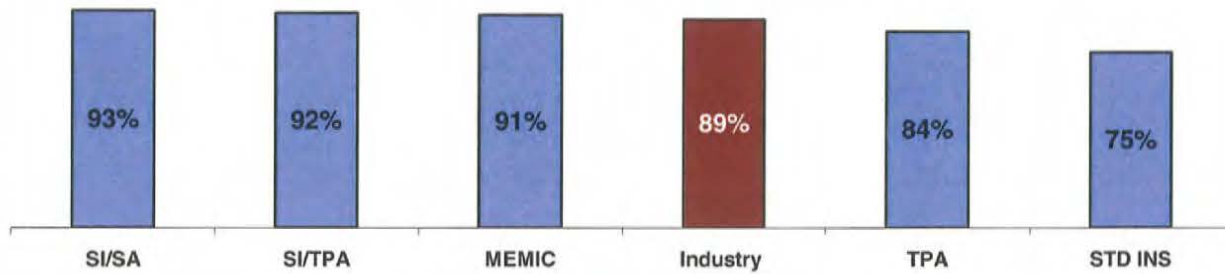


KEY:

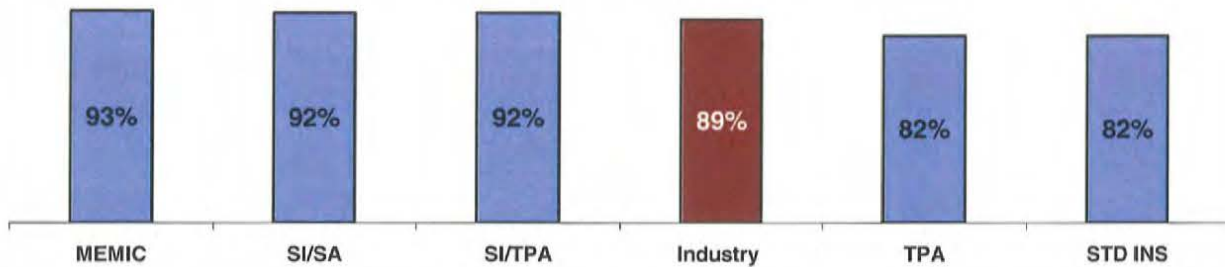
- SI/SA** Self-Insured, Self-Administered
- SI/TPA** Self-Insured, TPA-Administered
- STD INS** Standard Insurer (excluding MEMIC)
- TPA** Third Party Administrator (Insurer)

Compliance by Type of Insurer

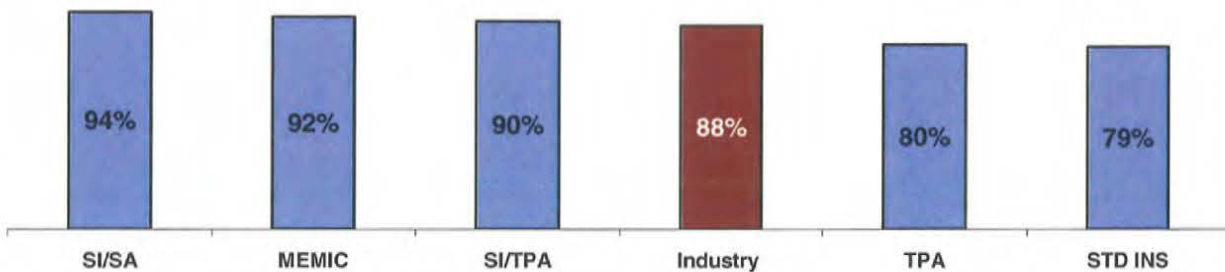
Lost Time First Report Filings: Benchmark = 85%



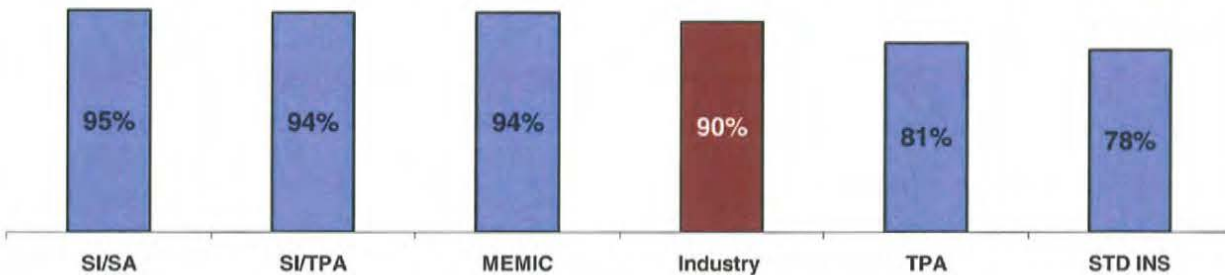
Initial Indemnity Payments: Benchmark = 87%



Initial Memorandum of Payment Filings: Benchmark = 85%



Initial Indemnity Notice of Controversy Filings: Benchmark = 90%



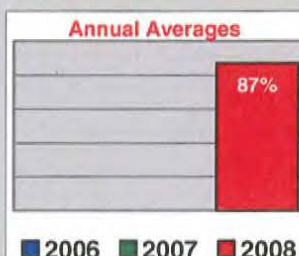
KEY:
 STD INS = Standard Insurer (excluding MEMIC)
 SI/SA = Self-Insured, Self-Administered

SI/TPA = Self-Insured, TPA-Administered
 TPA = Third Party Administrators (Insurers)

Quarterly & Annual Insurance Group Compliance Charts

ACADIA

Lost Time First Report Filing Compliance



Summary

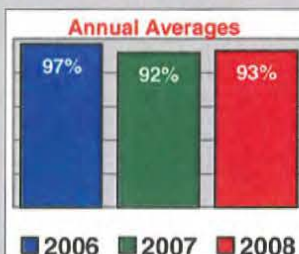
The Acadia insurance group consists of the following entities:

Acadia Insurance Co.
Continental Western Ins. Co.
Fireman's Ins. Co. of Washington

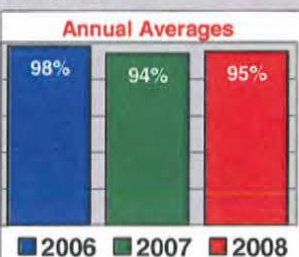
This insurance group is an insurer that administered its own claims.

The Acadia insurance group is a High Compliance Performer for 2008. It has met or exceeded each of the Board's performance benchmarks.

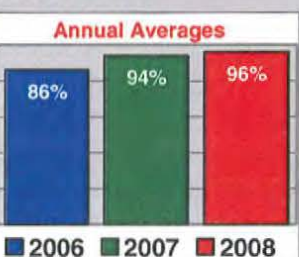
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis

Lost Time First Reports Received



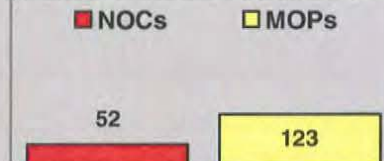
Activity on Lost Time First Reports

□ 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%

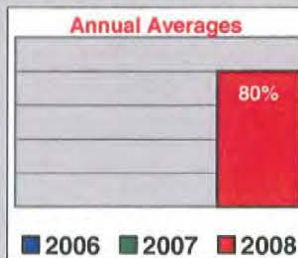
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

30%

ACE

Lost Time First Report Filing Compliance



Summary

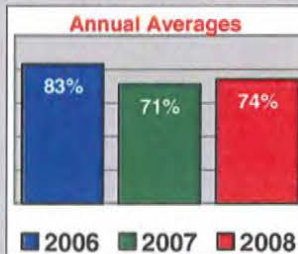
The Ace insurance group consists of the following entities:

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

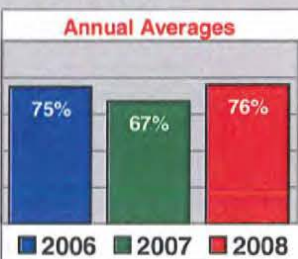
This insurance group is an insurer that used the following third parties to administer claims under its policies:

Broadspire Services, Inc.
 Cambridge Integrated Services
 Cannon Cochran Management Services, Inc.
 ESIS, Inc.
 Gallagher Bassett Services, Inc.
 Helmsman Management Services
 MAC Risk Management, Inc.
 Risk Enterprises Management
 Sedgwick Claims Management
 Specialty Risk Services
 Underwriters Safety & Claims

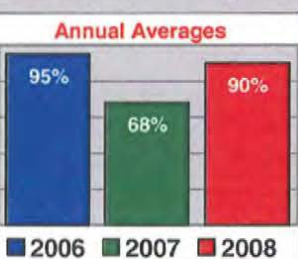
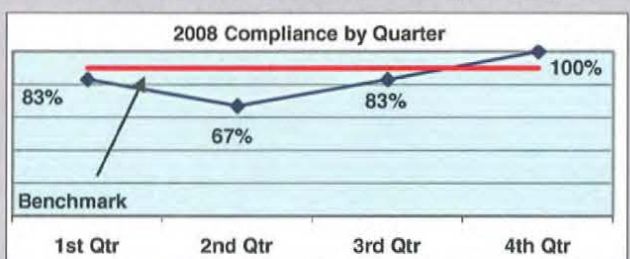
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



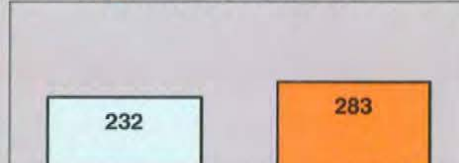
Utilization Analysis

Lost Time First Reports Received



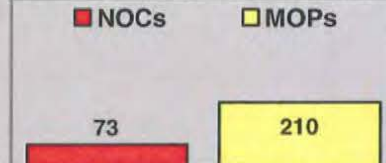
Activity on Lost Time First Reports

□ 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)

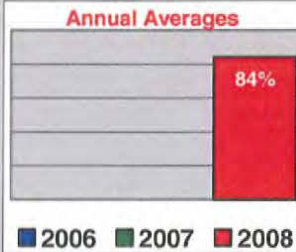
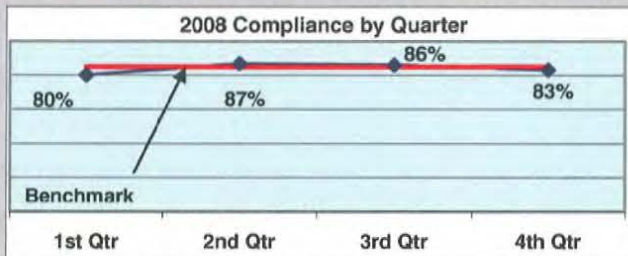
14%

Percent of Claims for Compensation Denied

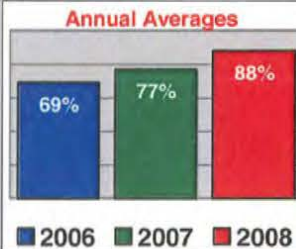
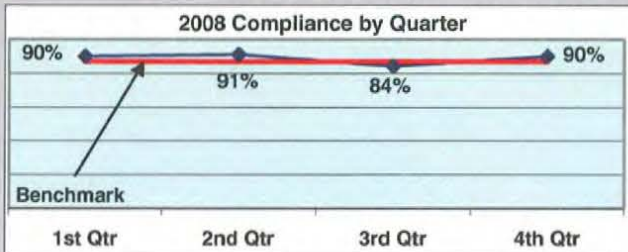
(Initial Indemnity NOCs / Claims for Compensation)

26%

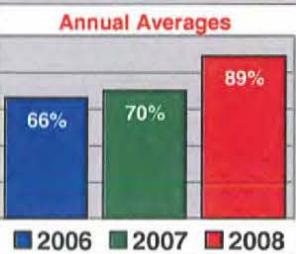
Lost Time First Report Filing Compliance



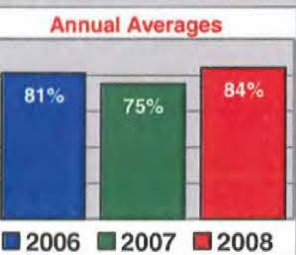
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The AIG insurance group consists of the following entities:

American Home Assurance Co.
Commerce & Industry Ins. Co.
Insurance Co. of the State of PA
National Union Fire Ins. Co. of Pittsburgh
New Hampshire Insurance Co.
Technology Insurance Co.
Pratt & Whitney

This insurance group is an insurer that administered its own claims and used the following third parties to administer claims under its policies:

Broadspire Services, Inc.
Cambridge Integrated Services
Claimetrics
Claims Management, Inc.
Constitution State Services Co.
ESIS, Inc.
F. A. Richard & Associates
GAB Robins
Gallagher Bassett Services, Inc.
Sedgwick Claims Management
Specialty Risk Services

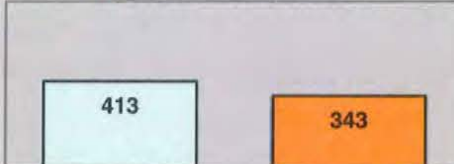
Utilization Analysis

Lost Time First Reports Received



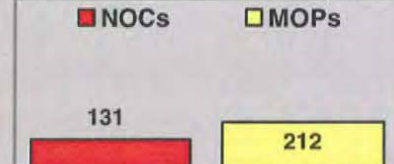
Activity on Lost Time First Reports

☐ No Activity Required
☒ Claims for Compensation



Activity on Claims for Compensation

☒ NOCs
☐ MOPs



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

17%

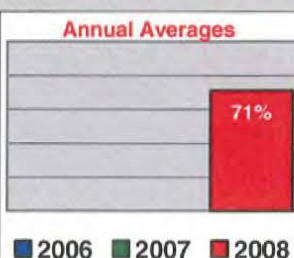
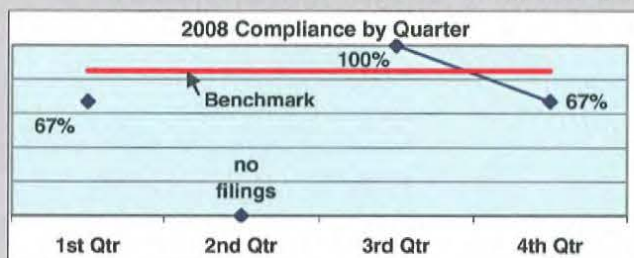
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

38%

ARCH

Lost Time First Report Filing Compliance



Summary

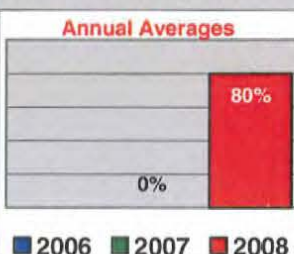
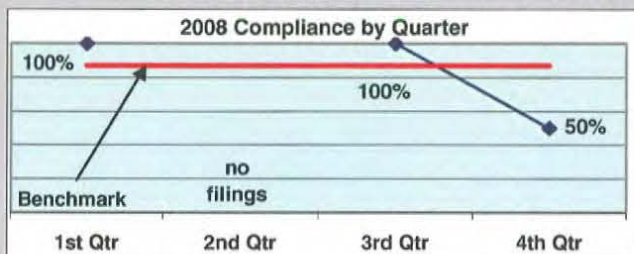
The Arch insurance group consists of the following entity:

Arch Insurance Company

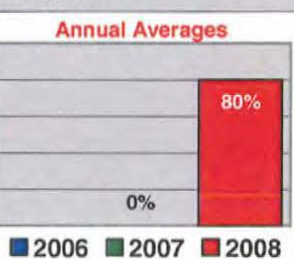
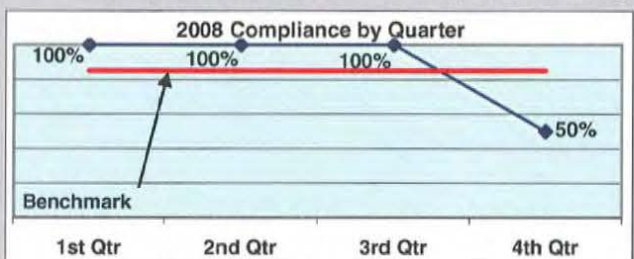
This insurance group is an insurer that used the following third parties to administer claims under its policies:

Gallagher Bassett Services, Inc.
Sedgwick Claims Management
Specialty Risk Services

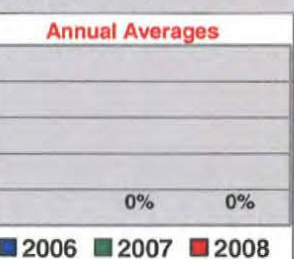
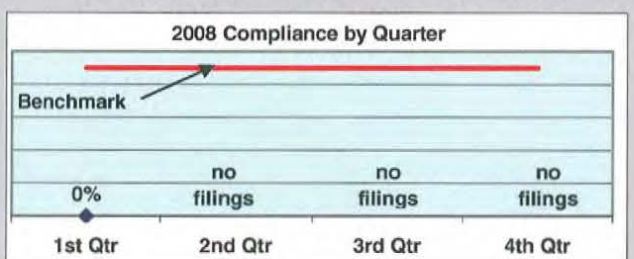
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



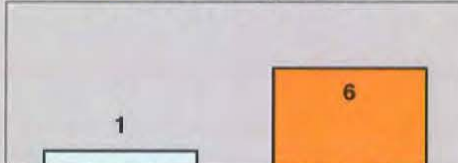
Utilization Analysis

Lost Time First Reports Received



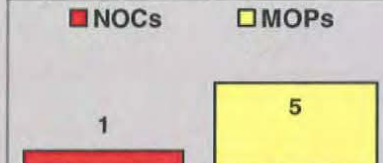
Activity on Lost Time First Reports

□ 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)

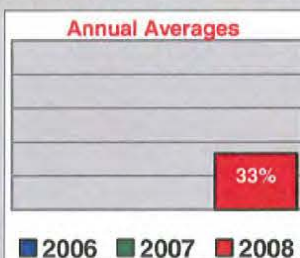
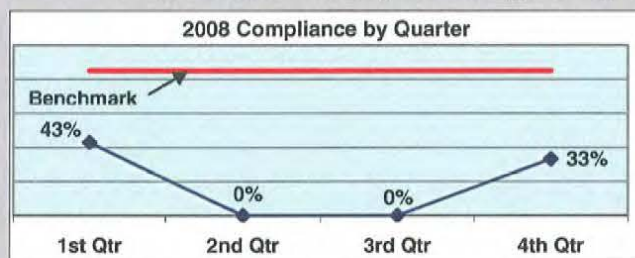
14%

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

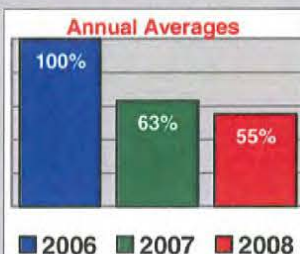
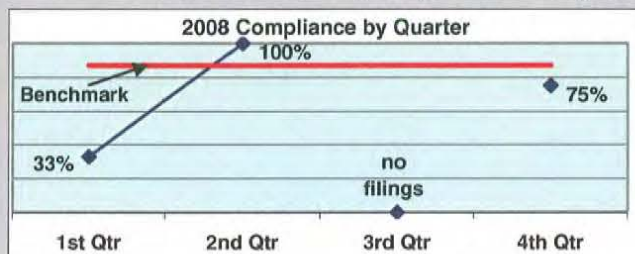
17%

ARGONAUT

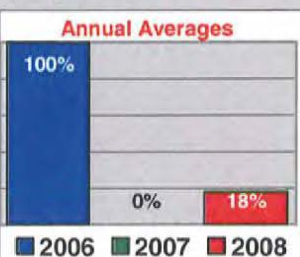
Lost Time First Report Filing Compliance



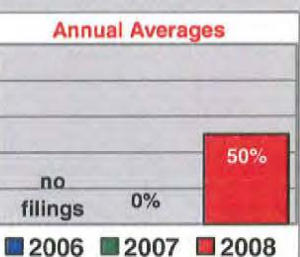
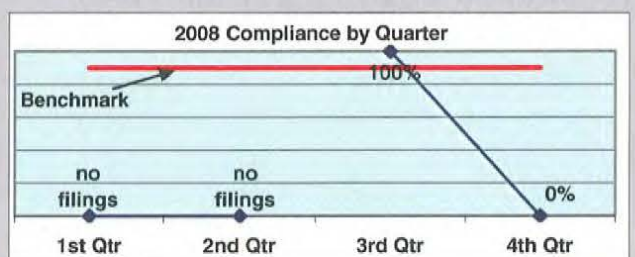
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The Argonaut insurance group consists of the following entity:

Argonaut Insurance Co.

This insurance group is an insurer that administered its own claims and used the following third parties to administer claims under its policies:

Broadspire Services, Inc.
Massamont Insurance Agency

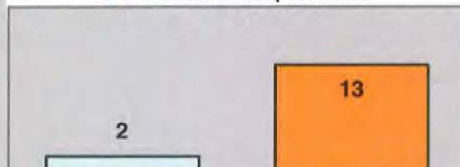
Utilization Analysis

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%

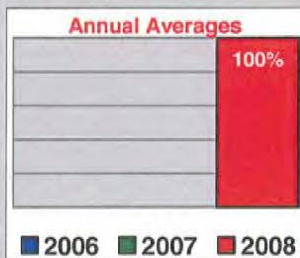
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

15%

ARROW MUTUAL

Lost Time First Report Filing Compliance



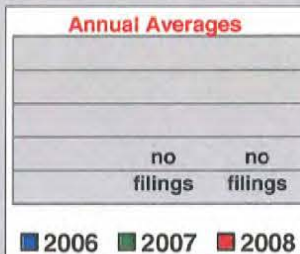
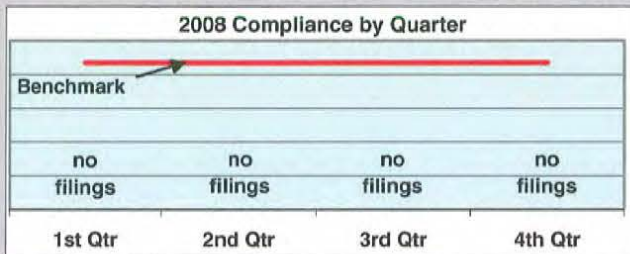
Summary

The Arrow Mutual insurance group consists of the following entity:

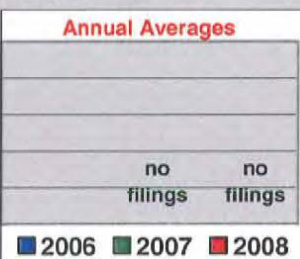
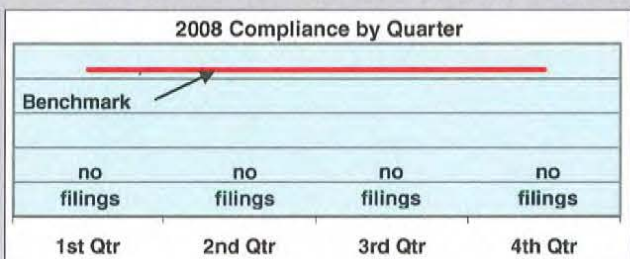
Arrow Mutual Liability Ins.

This insurance group is an insurer that administered its own claims.

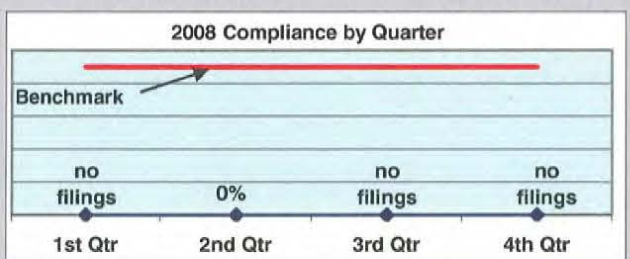
Initial Indemnity Payment Compliance



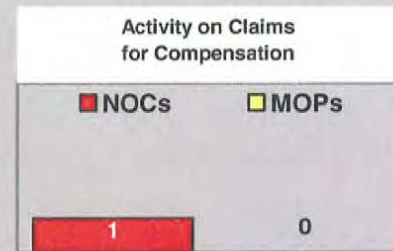
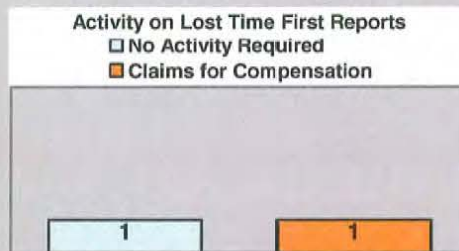
Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

50%

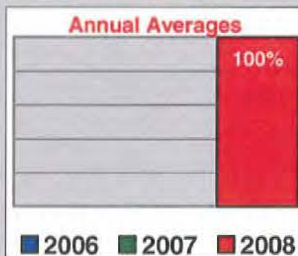
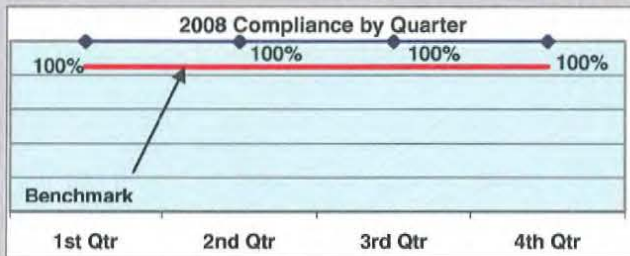
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

100%

BANGOR, CITY OF

Lost Time First Report Filing Compliance



Summary

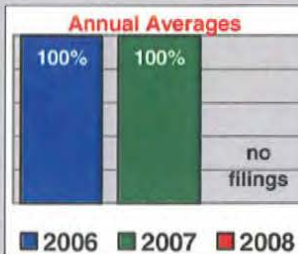
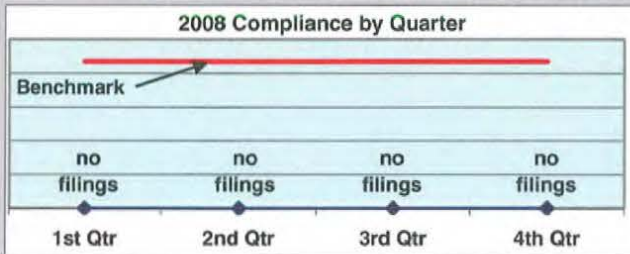
The City of Bangor insurance group consists of the following entity:

City of Bangor

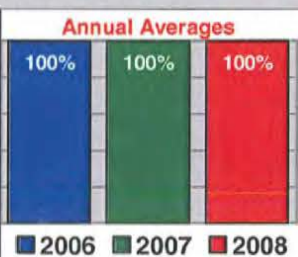
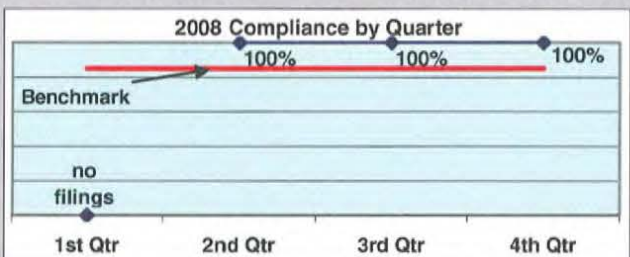
This insurance group is a self-insured employer that administered its own claims.

The City of Bangor insurance group is a High Compliance Performer for 2008. It has met or exceeded each of the Board's performance benchmarks.

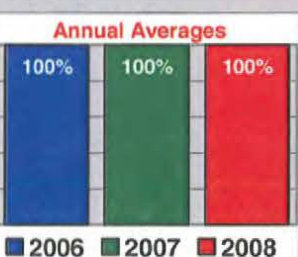
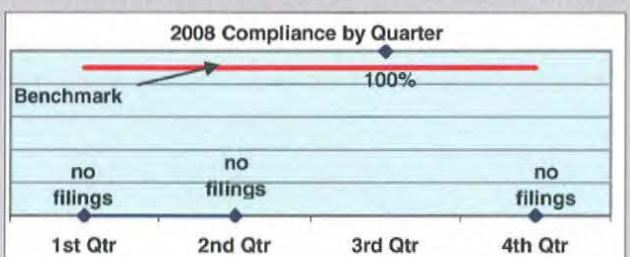
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis

Lost Time First Reports Received



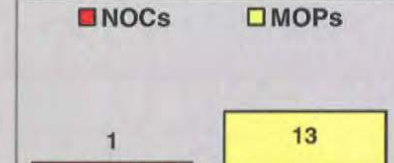
Activity on Lost Time First Reports

☐ 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)

3%

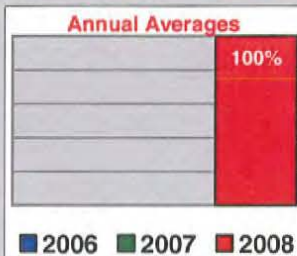
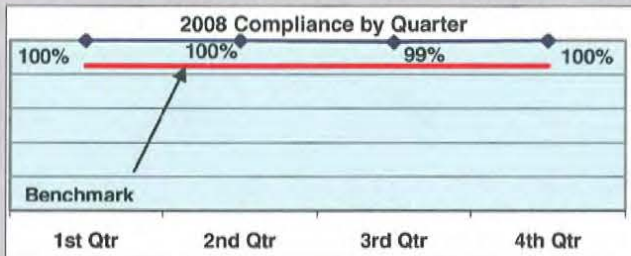
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

7%

BATH IRON WORKS

Lost Time First Report Filing Compliance



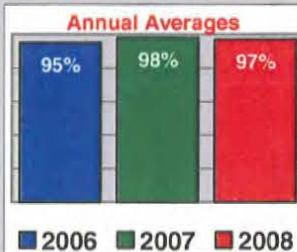
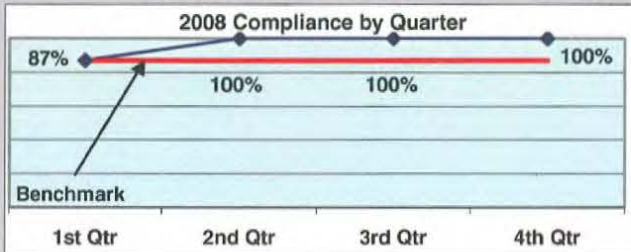
Summary

The Bath Iron Works insurance group consists of the following entity:

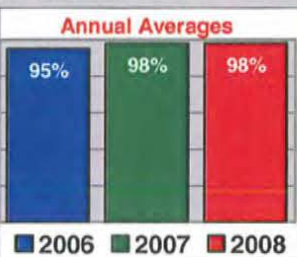
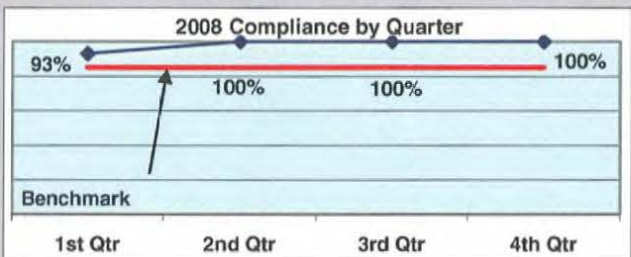
Bath Iron Works

This insurance group is a self-insured employer that administered its own claims.

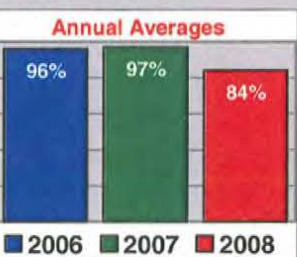
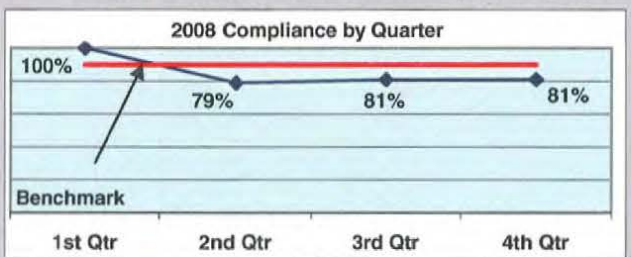
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



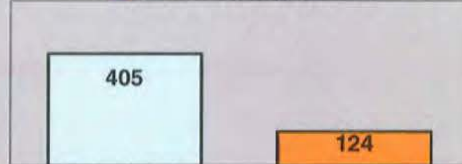
Utilization Analysis

Lost Time First Reports Received



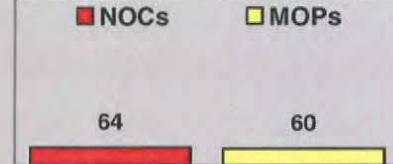
Activity on Lost Time First Reports

☐ 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)

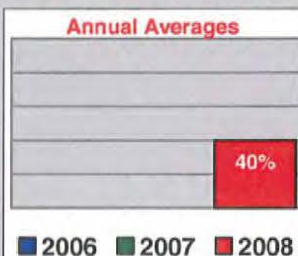
12%

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

52%

BERKLEY ADMINISTRATORS OF CONNECTICUT

Lost Time First Report Filing Compliance



Summary

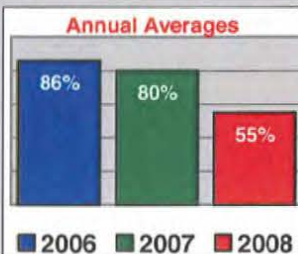
The Berkley Administrators of Connecticut insurance group consists of the following entity:

Berkley Administrators of CT

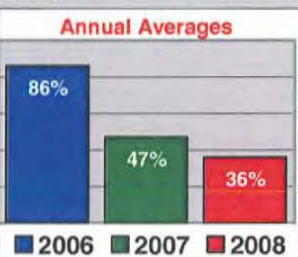
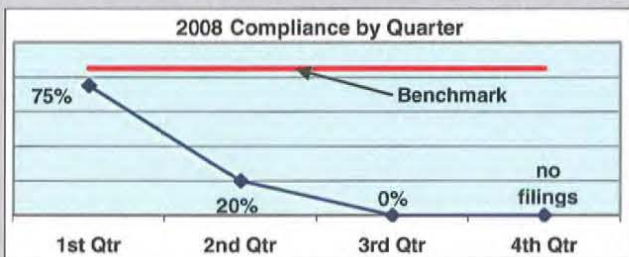
This insurance group is a third party administrator that administered claims for the following insurer:

Old Republic Insurance

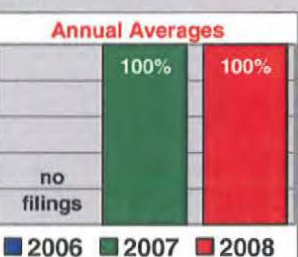
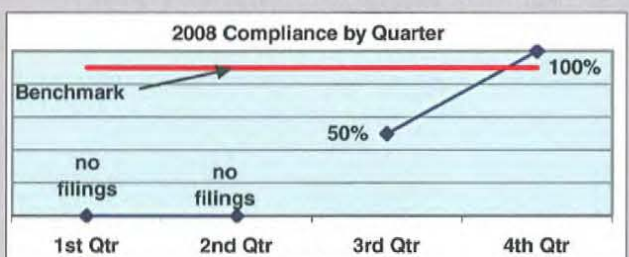
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance

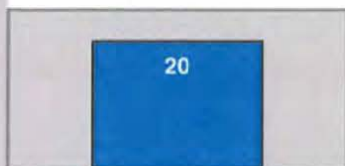


Initial Notice of Controversy Filing Compliance



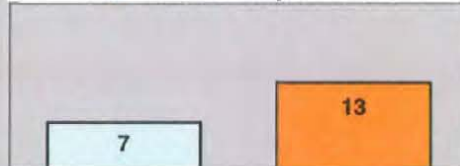
Utilization Analysis

Lost Time First Reports Received



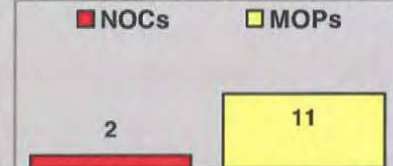
Activity on Lost Time First Reports

□ No Activity Required
■ Claims for Compensation



Activity on Claims for Compensation

■ NOCs □ MOPs



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

10%

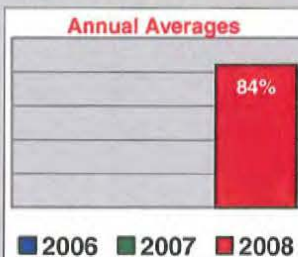
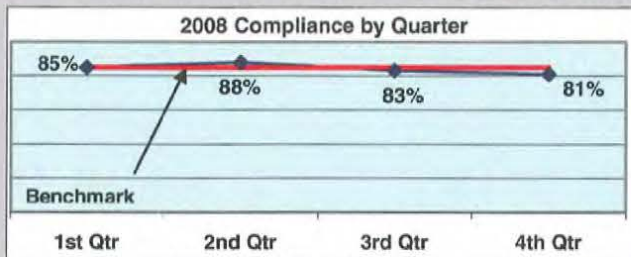
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

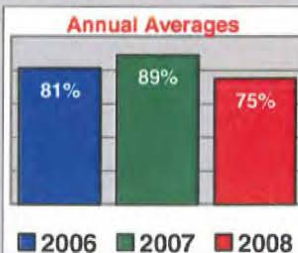
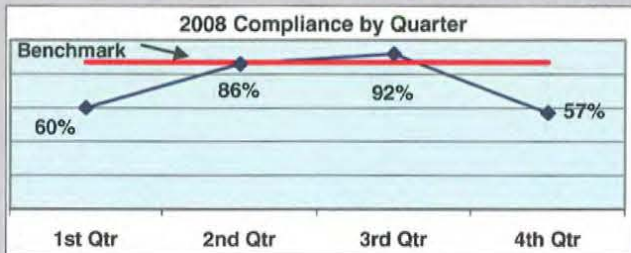
15%

BROADSPIRE SERVICES, INC.

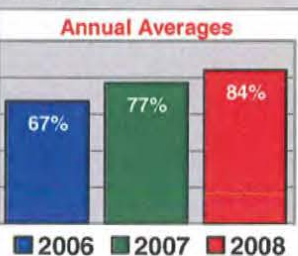
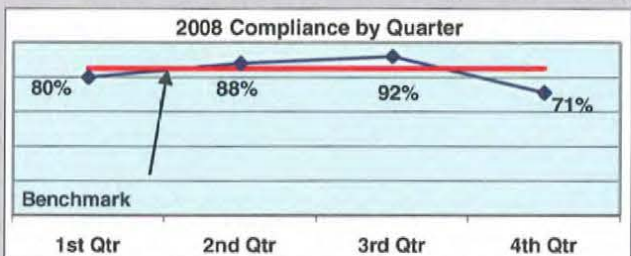
Lost Time First Report Filing Compliance



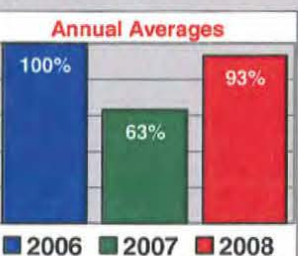
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The Broadspire Services, Inc. insurance group consists of the following entity:

Broadspire Services, Inc.

This insurance group is a third party administrator that administered claims for the following insurers and self-insured employers:

Insurers:

Ace Insurance Group
AIG Insurance Group
Travelers Insurance Group
US Fire Insurance Co.

Self-insured Employer:

Federal Express

Utilization Analysis

Lost Time First Reports Received



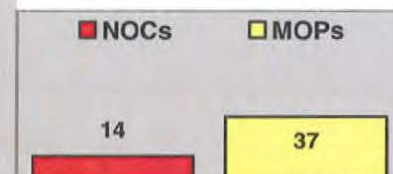
Activity on Lost Time First Reports

☐ 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)

14%

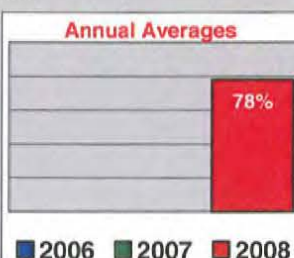
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

27%

CAMBRIDGE INTEGRATED SERVICES

Lost Time First Report Filing Compliance



Summary

The Cambridge Integrated Services insurance group consists of the following entity:

Cambridge Integrated Services

This insurance group is a third party administrator that administered claims for the following insurers and self-insured employers:

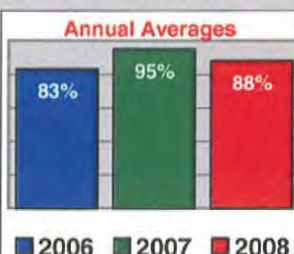
Insurers:

ACE Insurance Group
AIG Insurance Group
CNA Insurance Group
Old Republic Insurance
Safety National Casualty
Technology Insurance
Travelers Insurance Group
Wesco Insurance
XL Specialty Insurance Co.
Zurich Insurance Group

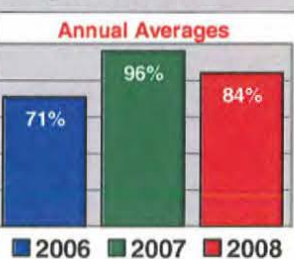
Self-insured Employers:

Cooper Wiring Devices
KeyBank National Association
Tambrands Inc.
University of Maine System

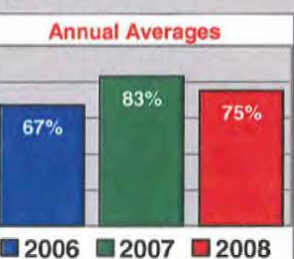
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



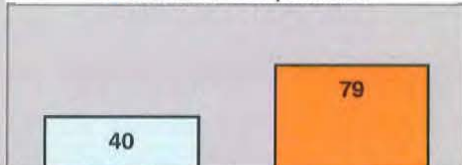
Utilization Analysis

Lost Time First Reports Received



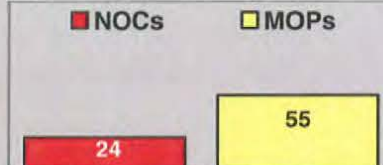
Activity on Lost Time First Reports

□ 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)

20%

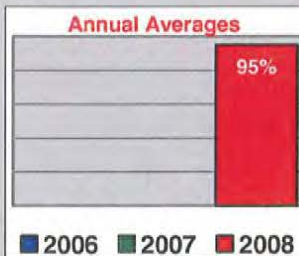
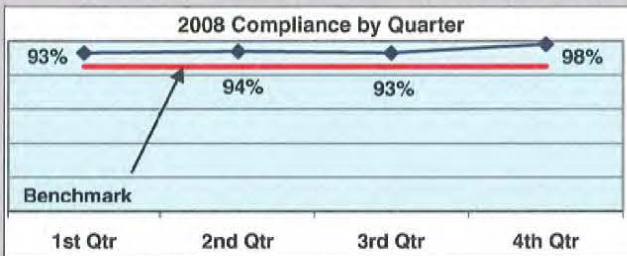
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

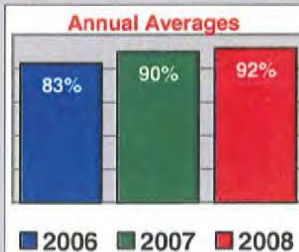
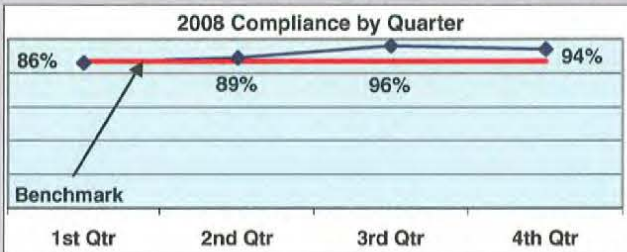
30%

CANNON COCHRAN MANAGEMENT SERVICES, INC.

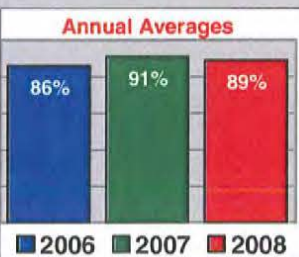
Lost Time First Report Filing Compliance



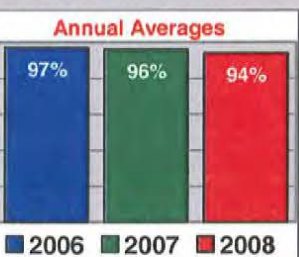
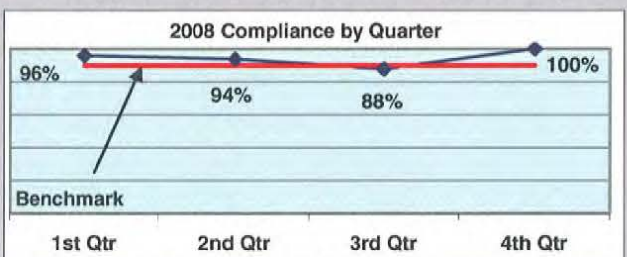
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The Cannon Cochran Management Services, Inc. insurance group is a third party administrator that administered claims for the following insurers and self-insured employers:

Insurers:

Ace Insurance Group

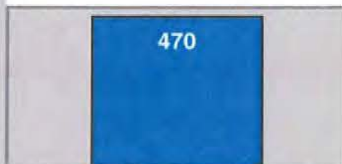
Self-insured Employers:

City of Lewiston
Greater Portland V
Huhtamaki Foodservice, Inc.
Irving Tanning Co.
LePage Bakeries
Lewiston School Department
Louisiana Pacific Corp.
Maine McDonalds Operators
Maine Turnpike Authority
MaineGeneral Health Assoc.
S.D. Warren

The Cannon Cochran Management Services, Inc. insurance group is a High Compliance Performer for 2008. It has met or exceeded each of the Board's performance benchmarks.

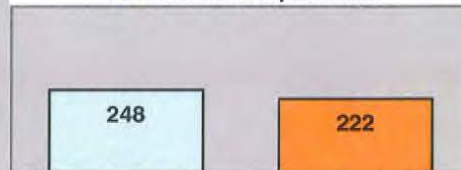
Utilization Analysis

Lost Time First Reports Received



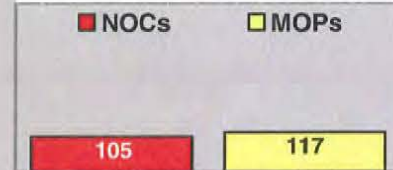
Activity on Lost Time First Reports

□ 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)

22%

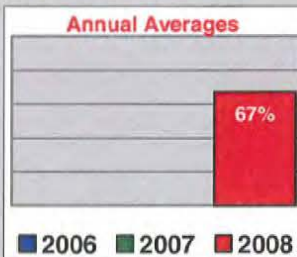
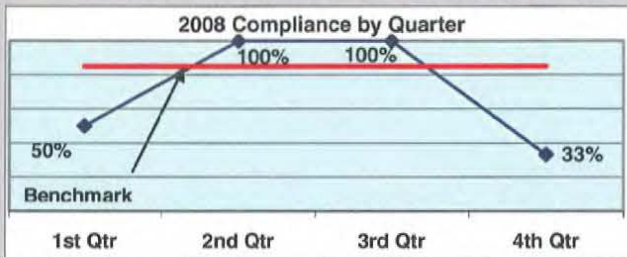
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

47%

CHESTERFIELD SERVICES, INC.

Lost Time First Report Filing Compliance



Summary

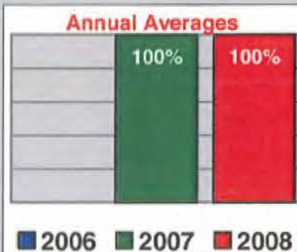
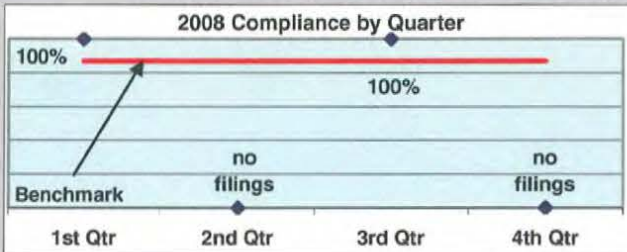
The Chesterfield Services, Inc. insurance group consists of the following entity:

Chesterfield Services, Inc.

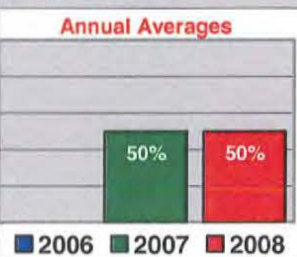
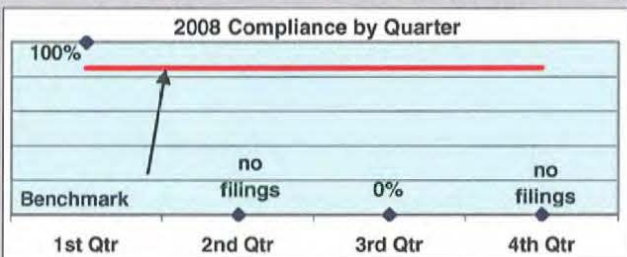
This insurance group is a third party administrator that administered claims for the following insurer:

Zurich Insurance Group

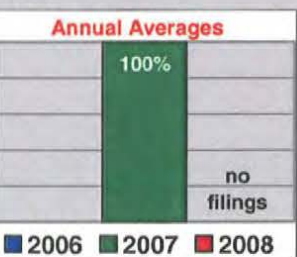
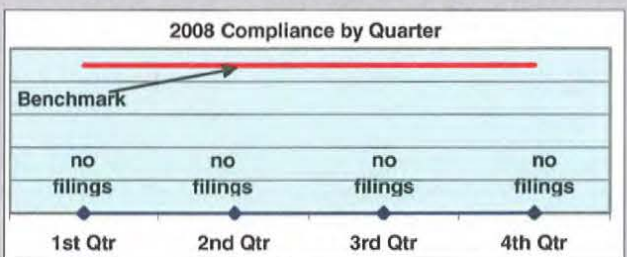
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



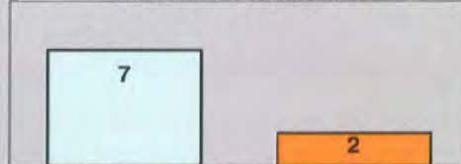
Utilization Analysis

Lost Time First Reports Received



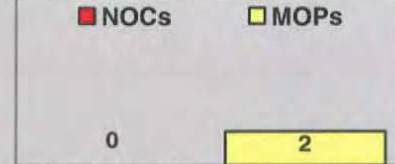
Activity on Lost Time First Reports

☐ 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)

0%

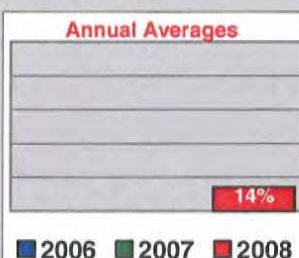
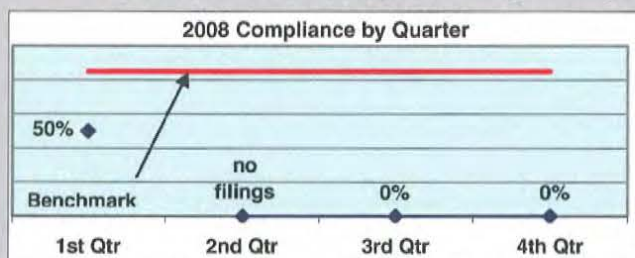
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

0%

CHUBB

Lost Time First Report Filing Compliance



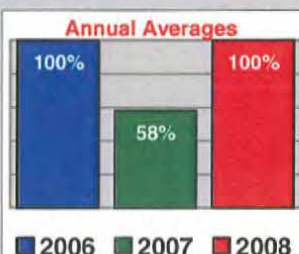
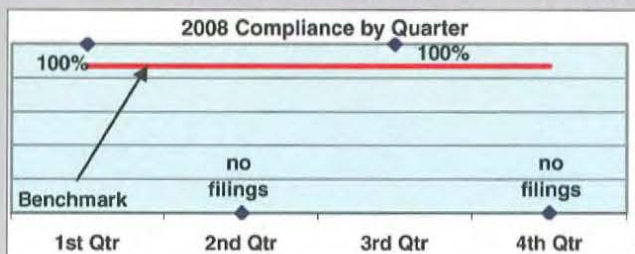
Summary

The Chubb insurance group consists of the following entity:

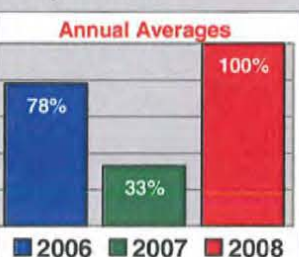
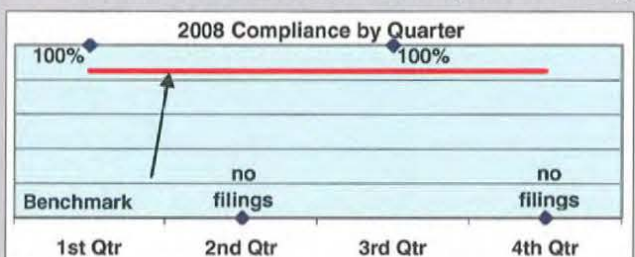
Federal Insurance Co.

This insurance group is an insurer that administered its own claims.

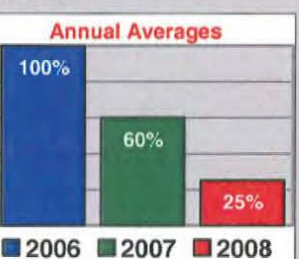
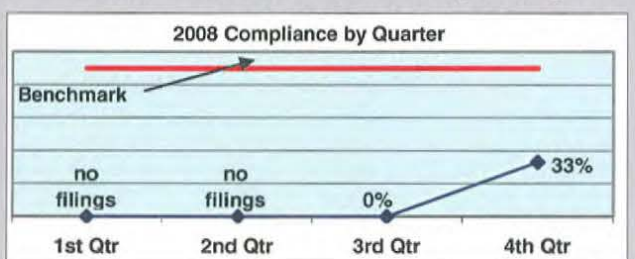
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis

Lost Time First Reports Received



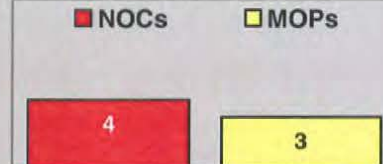
Activity on Lost Time First Reports

☐ 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)

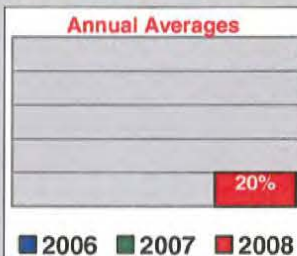
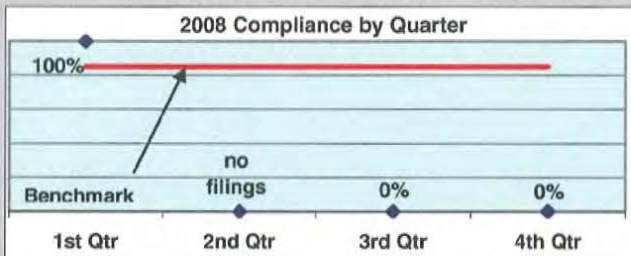
57%

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

57%

CHURCH MUTUAL

Lost Time First Report Filing Compliance



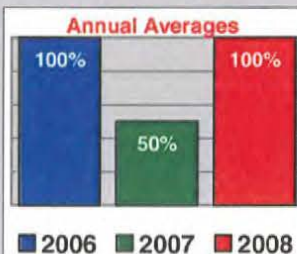
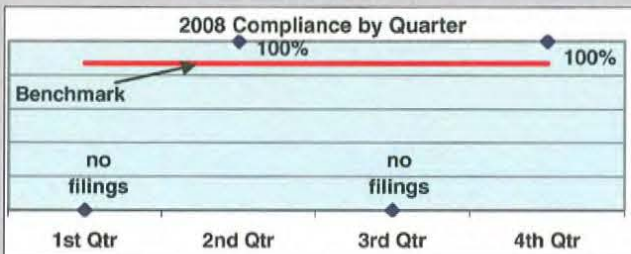
Summary

The Church Mutual insurance group consists of the following entity:

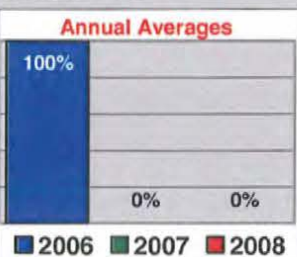
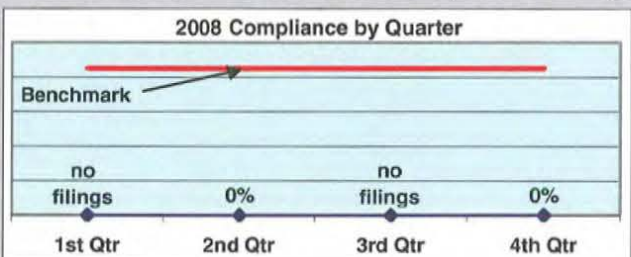
Church Mutual Insurance Co.

This insurance group is an insurer that administered its own claims.

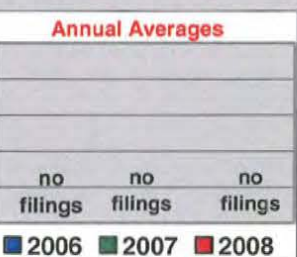
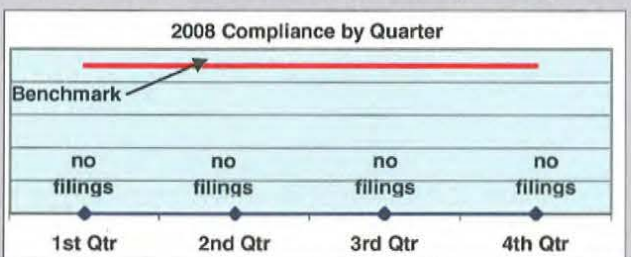
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance

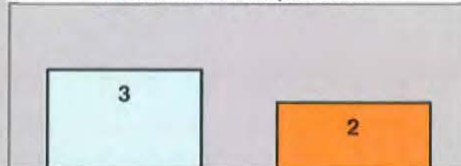


Utilization Analysis

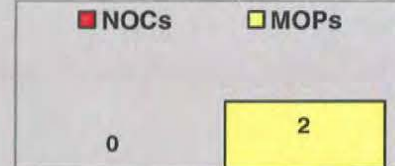
Lost Time First Reports Received



Activity on Lost Time First Reports



Activity on Claims for Compensation



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

0%

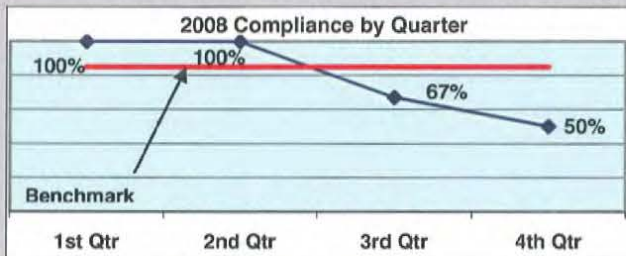
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

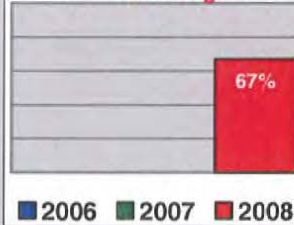
0%

CIANBRO CORPORATION

Lost Time First Report Filing Compliance



Annual Averages



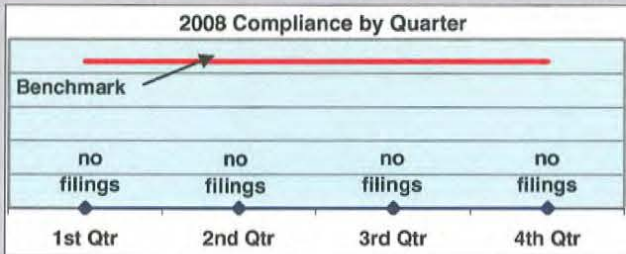
Summary

The Cianbro Corporation insurance group consists of the following entity:

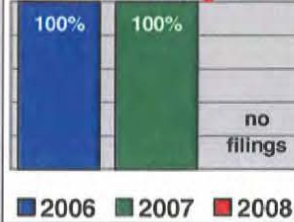
Cianbro Corporation

This insurance group is a self-insured employer that administered its own claims.

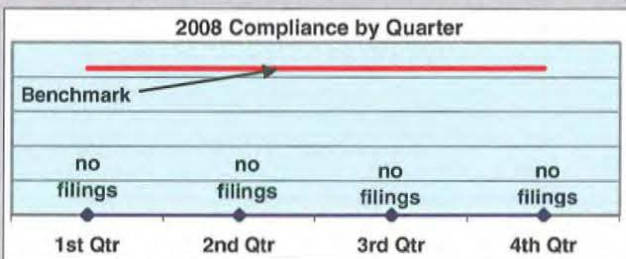
Initial Indemnity Payment Compliance



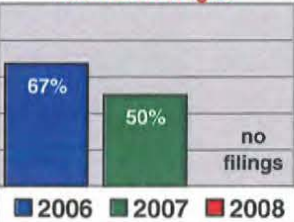
Annual Averages



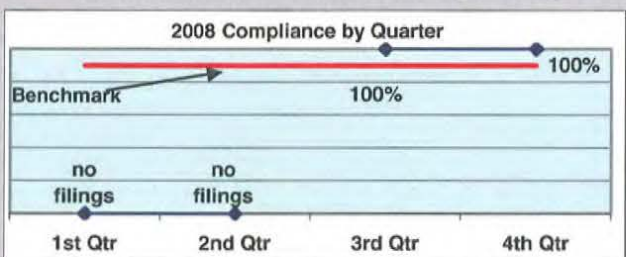
Initial Memorandum of Payment Filing Compliance



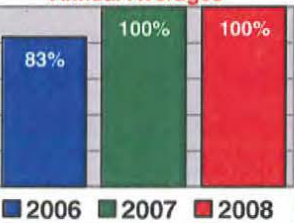
Annual Averages



Initial Notice of Controversy Filing Compliance



Annual Averages



Utilization Analysis

Lost Time First Reports Received



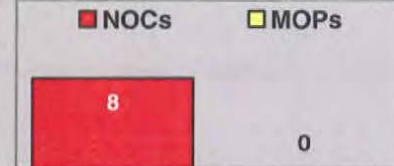
Activity on Lost Time First Reports

□ 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)

67%

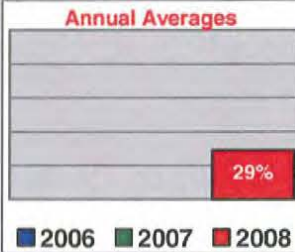
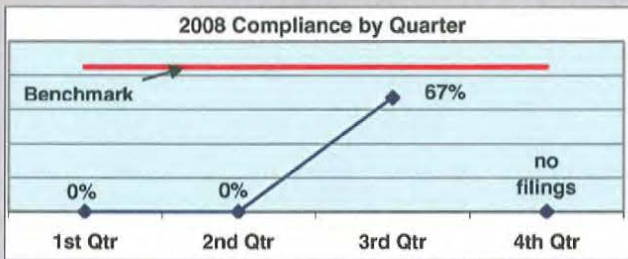
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

100%

CLAIMETRICS

Lost Time First Report Filing Compliance



Summary

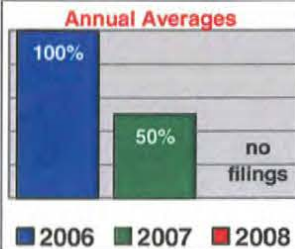
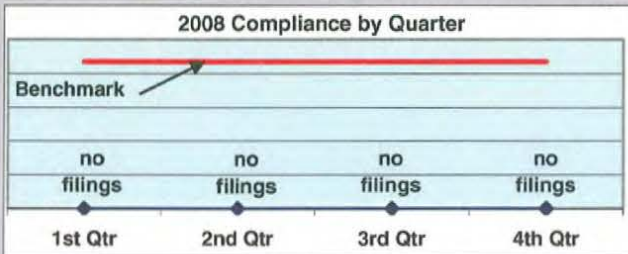
The Claimetrics insurance group consists of the following entity:

Claimetrics Management LLC

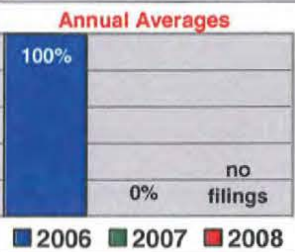
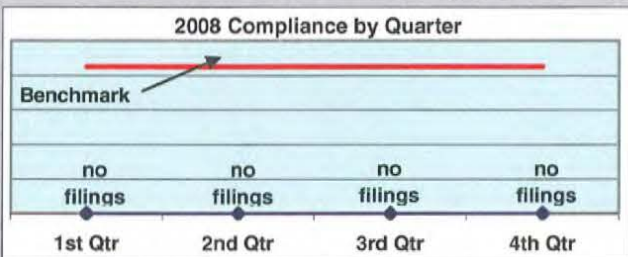
This insurance group is a third party administrator that administered claims for the following insurer:

AIG Insurance Group

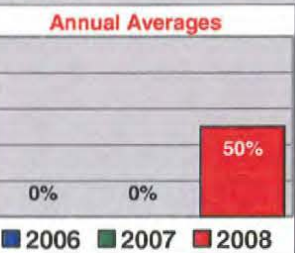
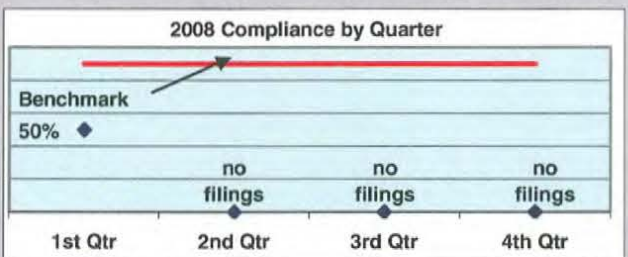
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



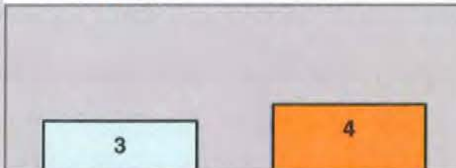
Utilization Analysis

Lost Time First Reports Received



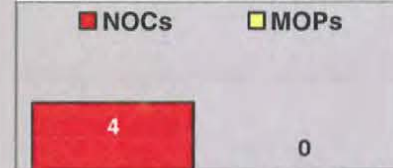
Activity on Lost Time First Reports

- 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)

57%

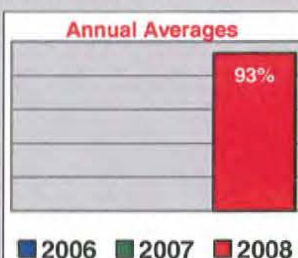
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

100%

CLAIMS MANAGEMENT, INC. (WAL-MART)

Lost Time First Report Filing Compliance



Summary

The Claims Management, Inc. (Wal-Mart) insurance group consists of the following entity:

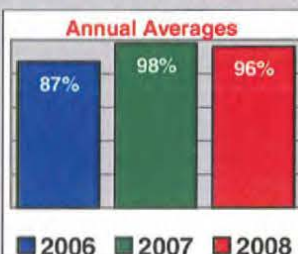
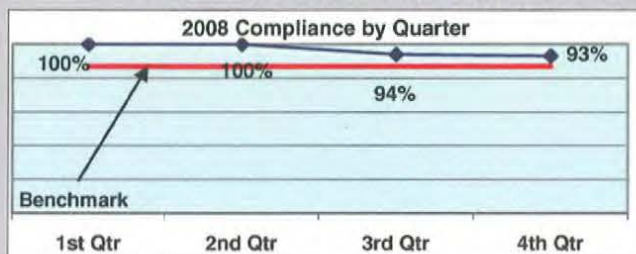
Claims Management, Inc.

This insurance group is a third party administrator that administered claims for the following insurer:

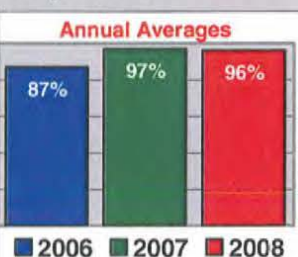
AIG Insurance Group

The Claims Management, Inc. (Wal-Mart) insurance group is a High Compliance Performer for 2008. It has met or exceeded each of the Board's performance benchmarks.

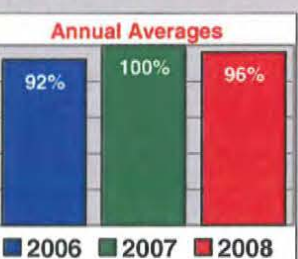
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance

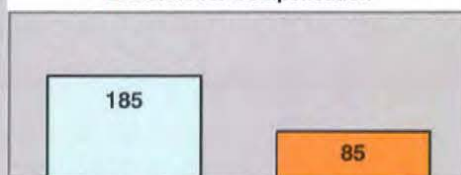


Utilization Analysis

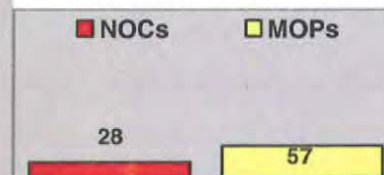
Lost Time First Reports Received



Activity on Lost Time First Reports



Activity on Claims for Compensation



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

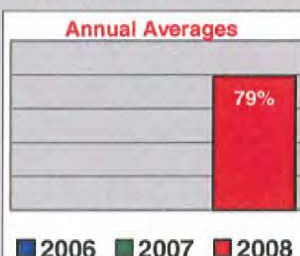
10%

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

33%

CNA

Lost Time First Report Filing Compliance



Summary

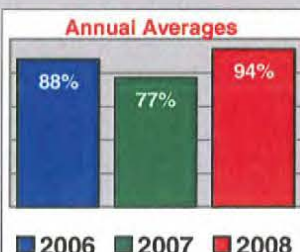
The CNA insurance group consists of the following entities:

American Casualty Co.
Continental Casualty Co.
National Fire Ins. Co. of Hartford
Transcontinental Insurance Co.
Transportation Insurance Co.
Valley Forge Insurance Co.

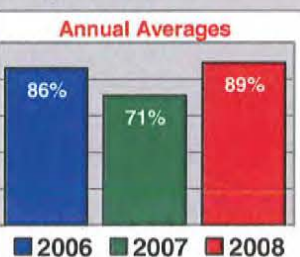
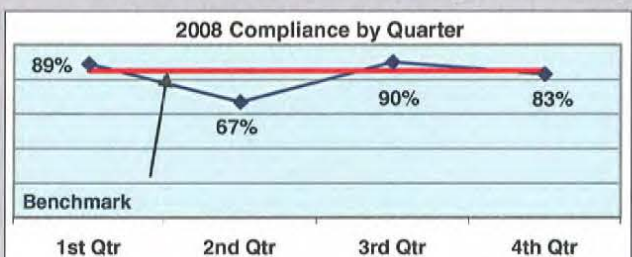
This insurance group is an insurer that administered its own claims and used the following third parties to administer claims under its policies:

Cambridge Integrated Services
Cottingham & Butler
Crawford & Co.
GAB Robins
Gallagher Bassett Services, Inc.

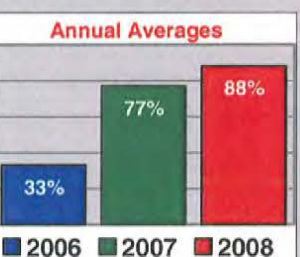
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis

Lost Time First Reports Received



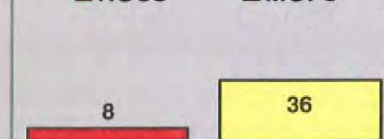
Activity on Lost Time First Reports

□ 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)

9%

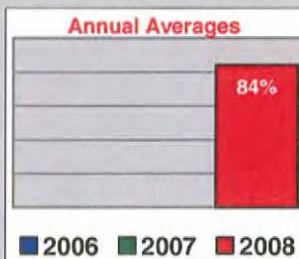
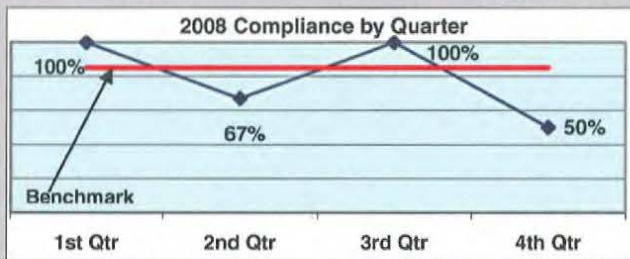
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

18%

CONSTITUTION STATE SERVICES CO.

Lost Time First Report Filing Compliance



Summary

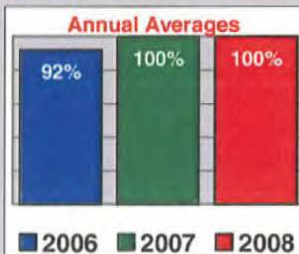
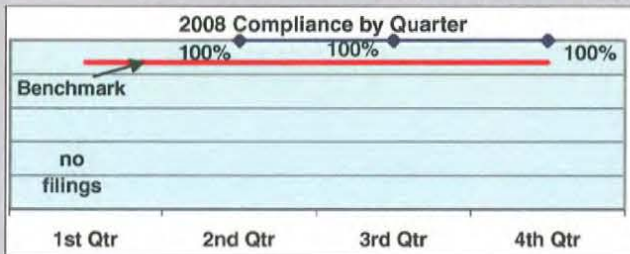
The Constitution State Services Co. insurance group consists of the following entity:

Constitution State Services Co.

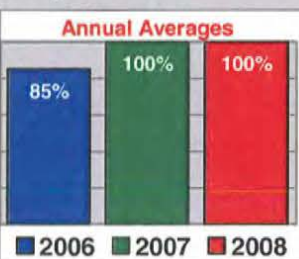
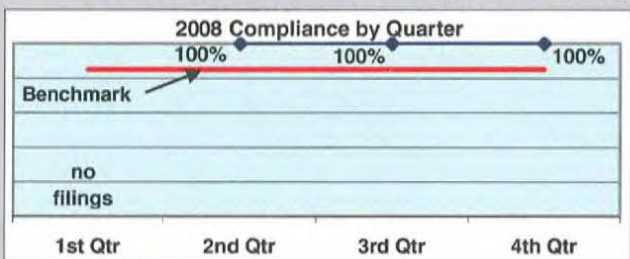
This insurance group is a third party administrator that administered claims for the following insurers:

ACE Insurance Group
AIG Insurance Group

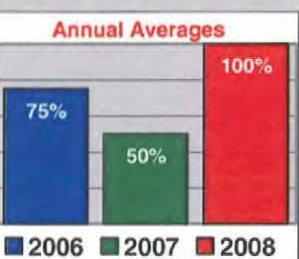
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



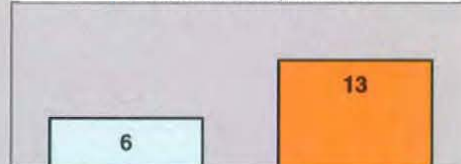
Utilization Analysis

Lost Time First Reports Received



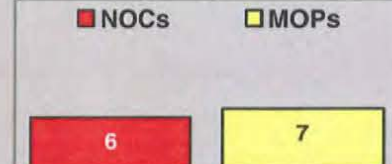
Activity on Lost Time First Reports

☐ 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)

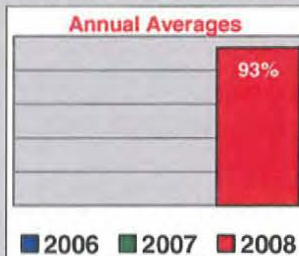
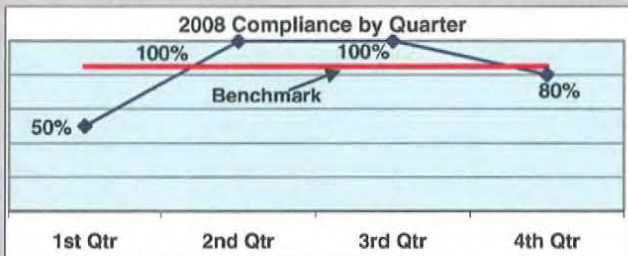
32%

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

46%

CRAWFORD & CO.

Lost Time First Report Filing Compliance



Summary

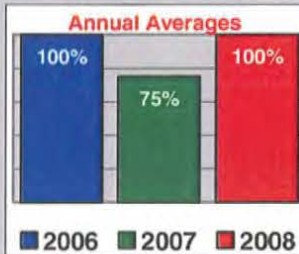
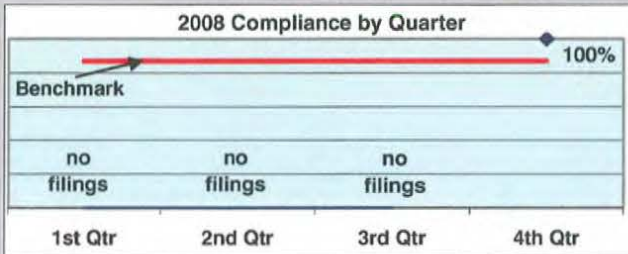
The Crawford & Co. insurance group consists of the following entity:

Crawford & Company

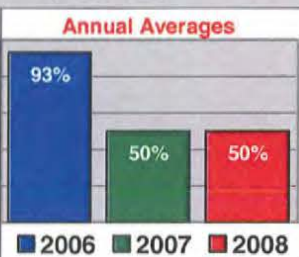
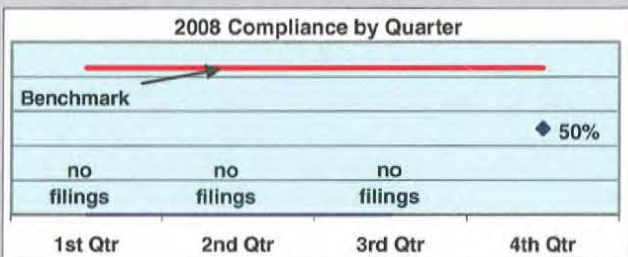
This insurance group is a managing general agent that administered claims for the following insurers:

CNA Insurance Group
The Florists' Mutual Ins. Co.
Vanliner Insurance

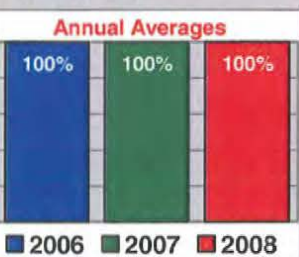
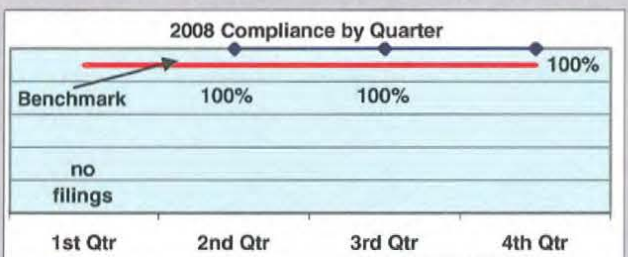
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



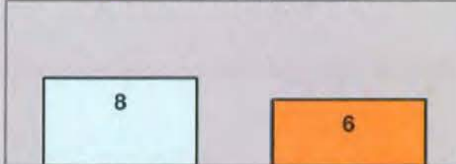
Utilization Analysis

Lost Time First Reports Received



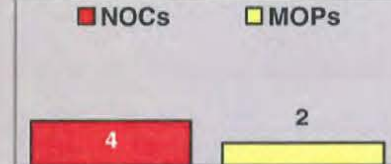
Activity on Lost Time First Reports

□ 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)

29%

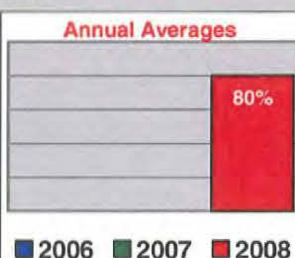
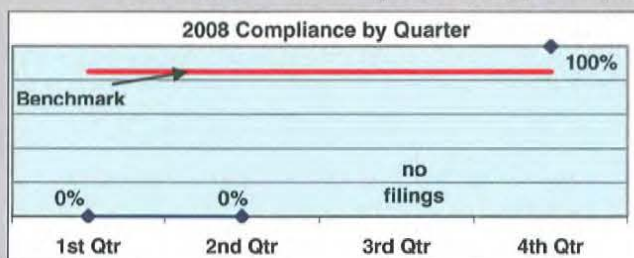
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

67%

CRUM & FORSTER

Lost Time First Report Filing Compliance



Summary

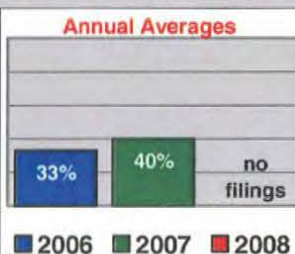
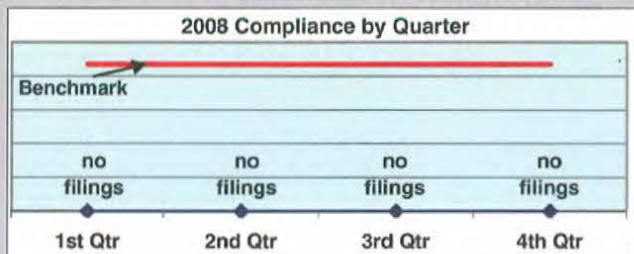
The Crum & Forster insurance group consists of the following entities:

United States Fire Ins. Co.
North River Insurance

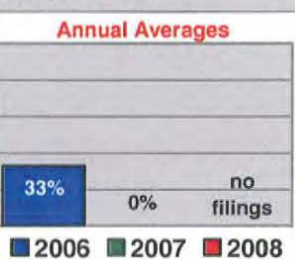
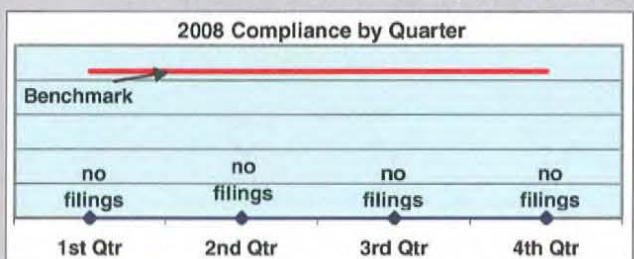
This insurance group is an insurer that administered its own claims and used the following third party to administer claims under its policies:

Broadspire Services, Inc.

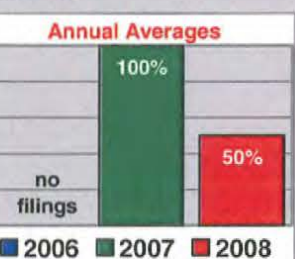
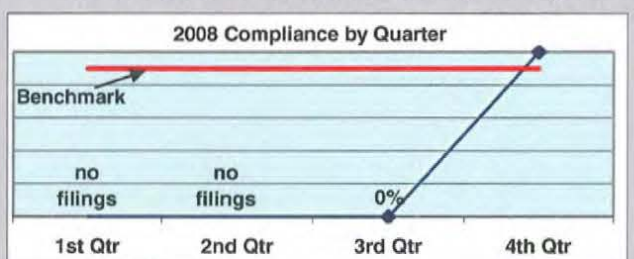
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



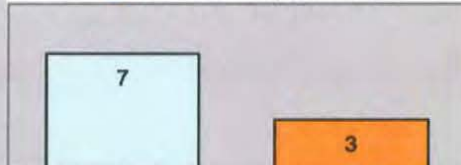
Utilization Analysis

Lost Time First Reports Received



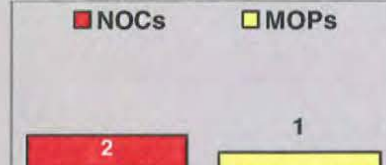
Activity on Lost Time First Reports

□ 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)

20%

Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

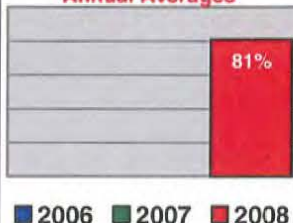
67%

ESIS, INC.

Lost Time First Report Filing Compliance



Annual Averages



Summary

The ESIS, Inc. insurance group consists of the following entity:

ESIS, Inc.

This insurance group is a third party administrator that administered claims for the following insurers and self-insured employers:

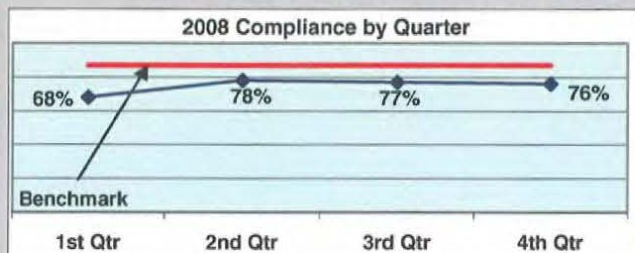
Insurers:

ACE Insurance Group
AIG Insurance Group
Old Republic Insurance
Pacific Employers Ins. Co.
Zurich Insurance Group

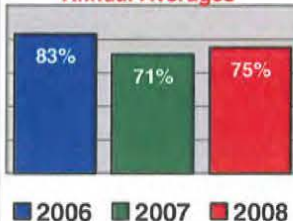
Self-insured Employers:

Pioneer Plastics
SD Warren
Unifirst Corporation

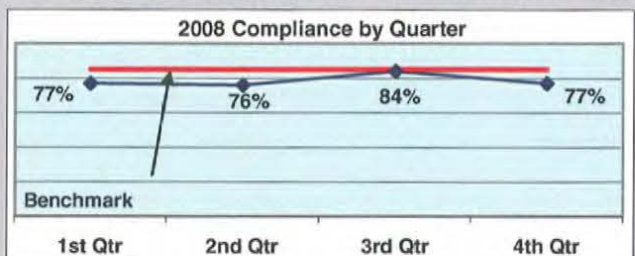
Initial Indemnity Payment Compliance



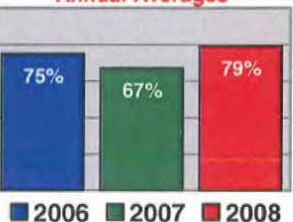
Annual Averages



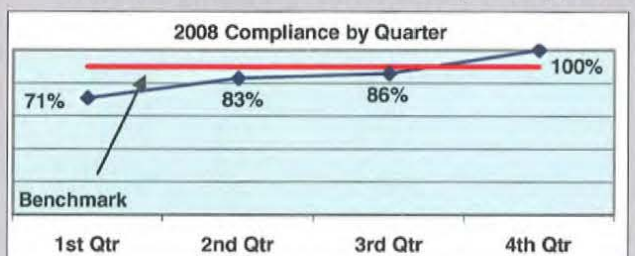
Initial Memorandum of Payment Filing Compliance



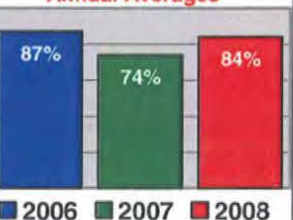
Annual Averages



Initial Notice of Controversy Filing Compliance



Annual Averages



Utilization Analysis

Lost Time First Reports Received



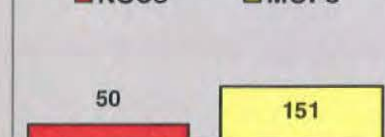
Activity on Lost Time First Reports

□ 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)

12%

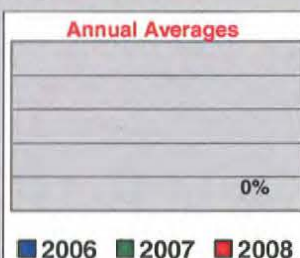
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

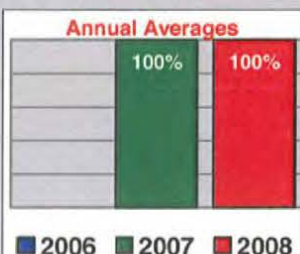
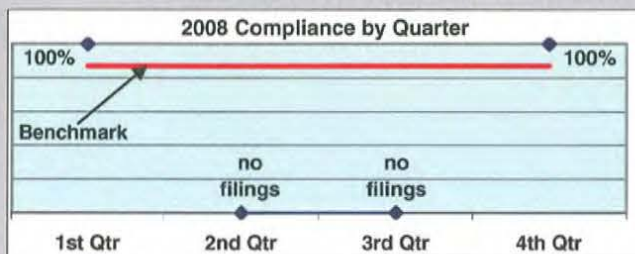
25%

F.A. RICHARD & ASSOCIATES

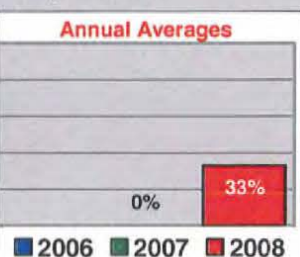
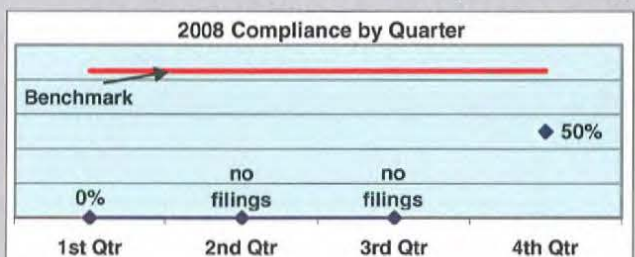
Lost Time First Report Filing Compliance



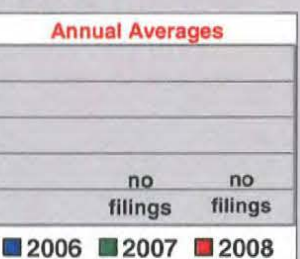
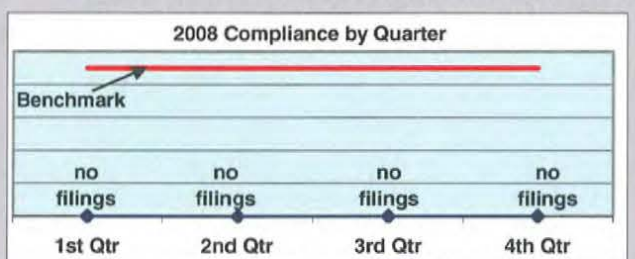
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The F.A. Richard & Associates insurance group consists of the following entity:

F.A. Richard & Associates

This insurance group is a third party administrator that administered claims for the following insurers:

AIG Insurance Group
Hartford Insurance Group

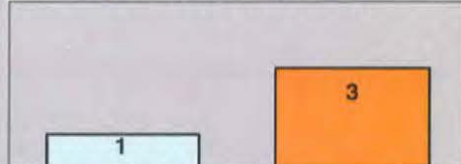
Utilization Analysis

Lost Time First Reports Received



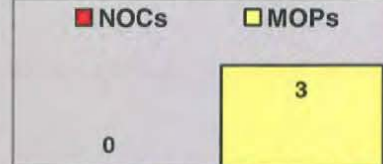
Activity on Lost Time First Reports

☐ 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)

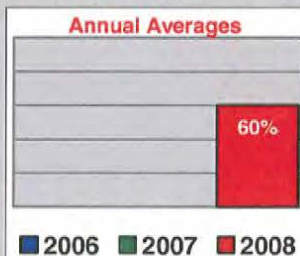
0%

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

0%

FIREMANS FUND

Lost Time First Report Filing Compliance



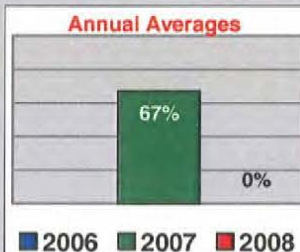
Summary

The Fireman's Fund insurance group consists of the following entities:

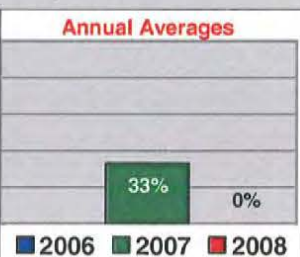
Fireman's Fund Insurance Co.
National Surety Corp.

This insurance group is an insurer that administered its own claims.

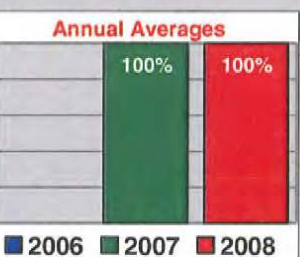
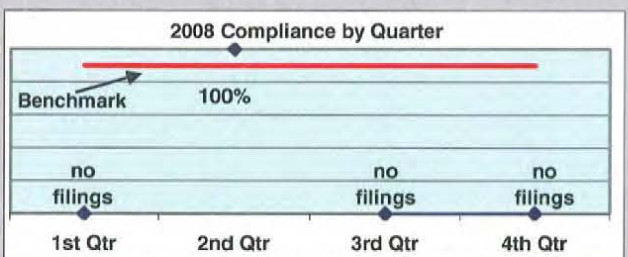
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis

Lost Time First Reports Received



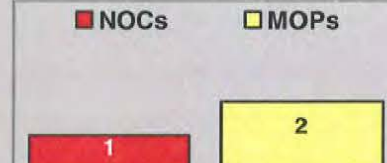
Activity on Lost Time First Reports

□ 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)

20%

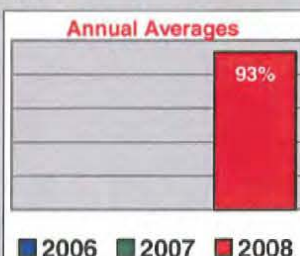
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

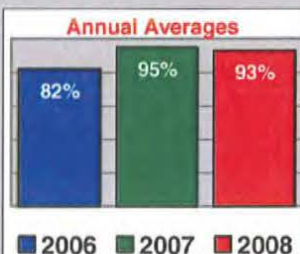
33%

FUTURECOMP

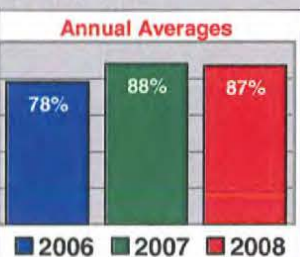
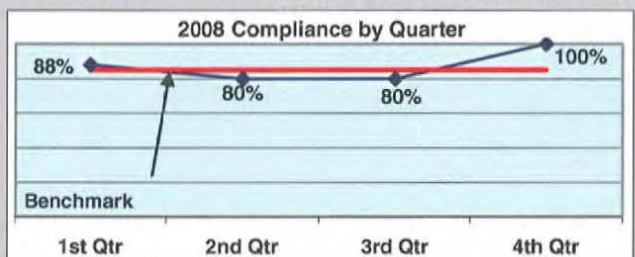
Lost Time First Report Filing Compliance



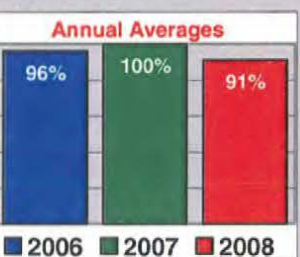
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The FutureComp insurance group consists of the following entity:

FutureComp

This insurance group is a third party administrator that administered claims for the following insurers and self-insured employers:

Insurers:

Midwest Employers Casualty
Technology Insurance Co.
Twin City Fire Insurance

Self-insured Employers:

Bridgton Hospital
Central Maine Healthcare
Central Maine Longterm Care
Maine Merchants WC Trust
Rumford Hospital

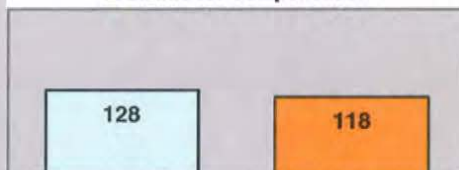
The Future Comp insurance group is a High Compliance Performer for 2008. It has met or exceeded each of the Board's performance benchmarks.

Utilization Analysis

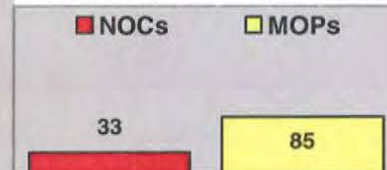
Lost Time First Reports Received



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



Activity on Claims for Compensation



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

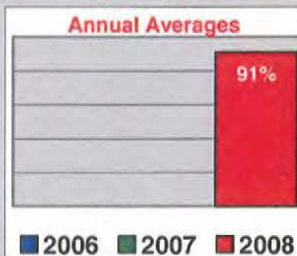
13%

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

28%

GAB ROBINS

Lost Time First Report Filing Compliance



Summary

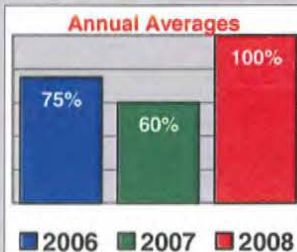
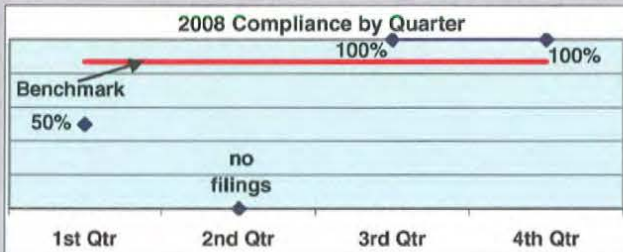
The GAB Robins insurance group consists of the following entity:

GAB Robins

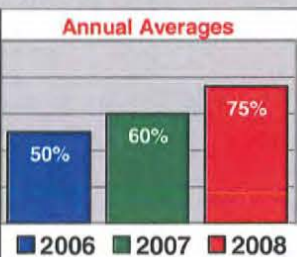
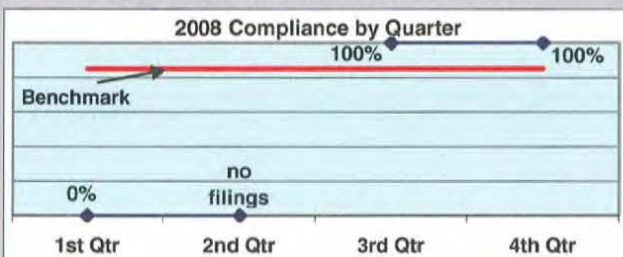
This insurance group is a third party administrator that administered claims for the following insurers:

AIG Insurance Group
CNA Insurance Group
Zurich Insurance Group

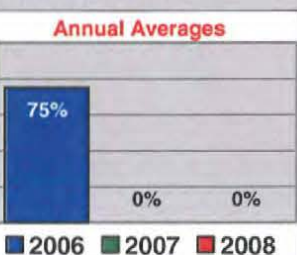
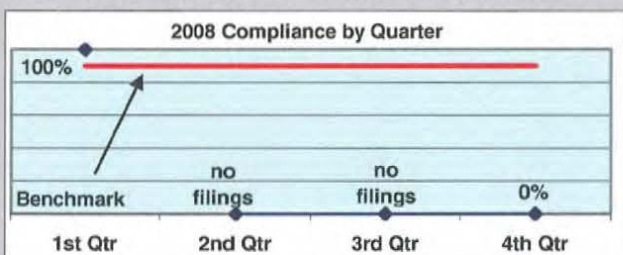
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis

Lost Time First Reports Received



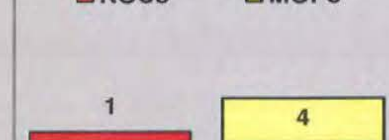
Activity on Lost Time First Reports

□ 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)

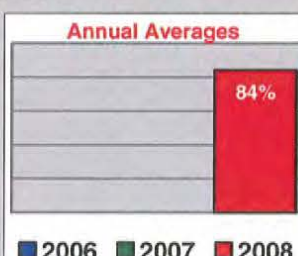
9%

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

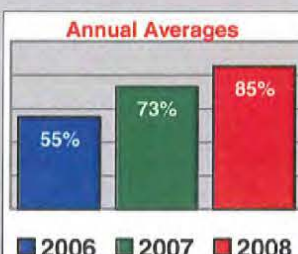
20%

GALLAGHER BASSETT SERVICES, INC.

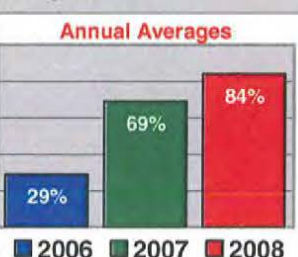
Lost Time First Report Filing Compliance



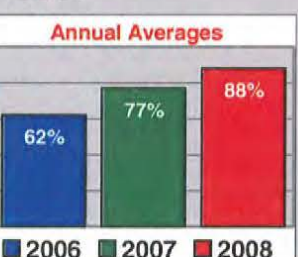
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The Gallagher Bassett Services, Inc. insurance group consists of the following entity:

Gallagher Bassett Services, Inc.

This insurance group is a third party administrator that administered claims for the following insurers and self-insured employers:

Insurers:

ACE Insurance Group
AIG Insurance Group
American Alternative Ins. Co.
Arch Insurance Company
CNA Insurance Group
Everest National Insurance Co.
Hartford Insurance Group
Midwest Employers Casualty Co.
Nova Casualty Company
Old Republic Insurance
Pennsylvania Mfg. Indemnity Co.
Travelers Insurance Group
Zurich Insurance Group
XL Specialty Insurance Company

Self-insured Employers:

BJME Operating Corp.
Columbia Forest Products
Maine Merchants WC Trust
Mfg. of Maine Group Trust
Yellow Freight Systems Inc.

Utilization Analysis

Lost Time First Reports Received

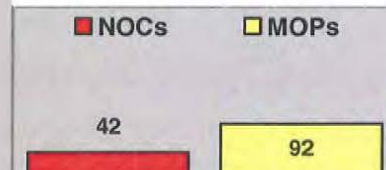


Activity on Lost Time First Reports

☐ No Activity Required
☒ Claims for Compensation



Activity on Claims for Compensation



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

16%

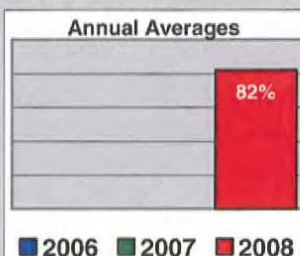
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

31%

GUARD

Lost Time First Report Filing Compliance



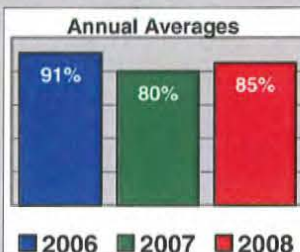
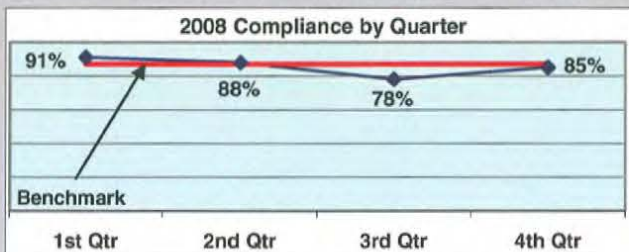
Summary

The Guard insurance group consists of the following entities:

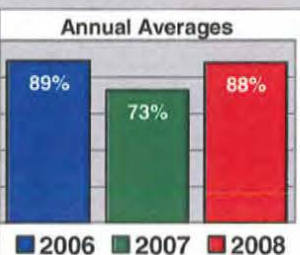
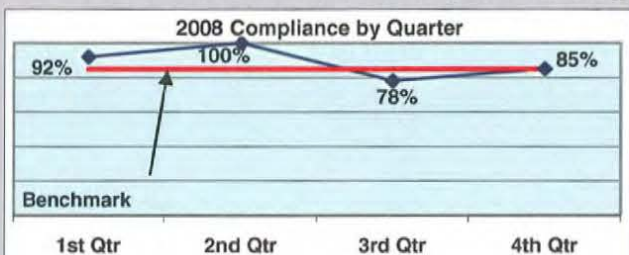
Amguard Insurance Co.
Eastguard Insurance Co.
Norguard Insurance Co.

This insurance group is an insurer that administered its own claims.

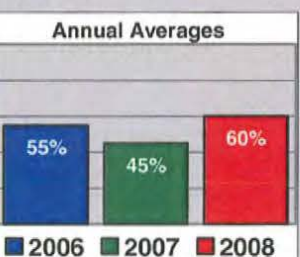
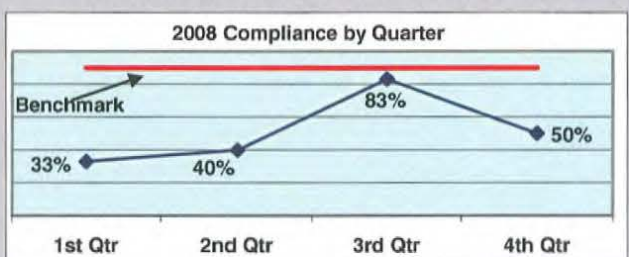
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance

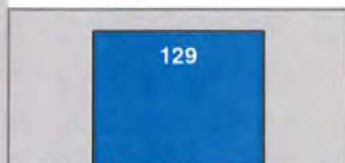


Initial Notice of Controversy Filing Compliance



Utilization Analysis

Lost Time First Reports Received



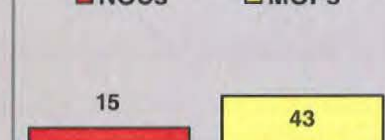
Activity on Lost Time First Reports

☐ 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)

12%

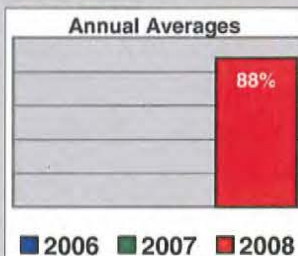
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

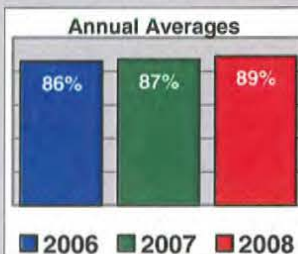
26%

HANNAFORD BROTHERS

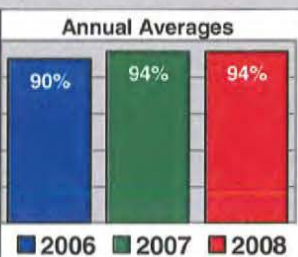
Lost Time First Report Filing Compliance



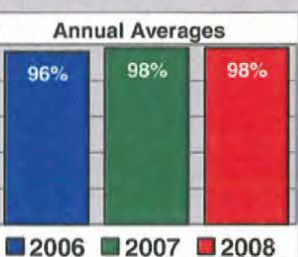
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The Hannaford insurance group consists of the following entity:

Hannaford Brothers

This insurance group is a self-insured employer that administered its own claims.

The Hannaford insurance group is a High Compliance Performer for 2008. It has met or exceeded each of the Board's performance benchmarks.

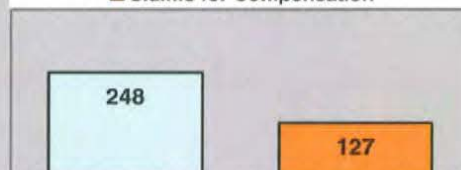
Utilization Analysis

Lost Time First Reports Received



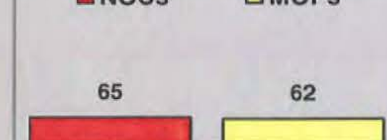
Activity on Lost Time First Reports

□ 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%

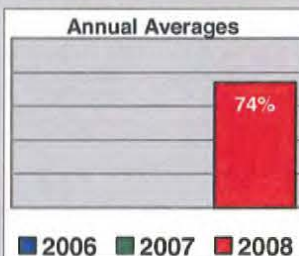
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

51%

HANOVER

Lost Time First Report Filing Compliance



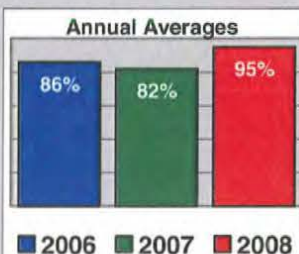
Summary

The Hanover insurance group consists of the following entities:

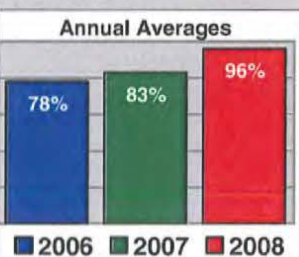
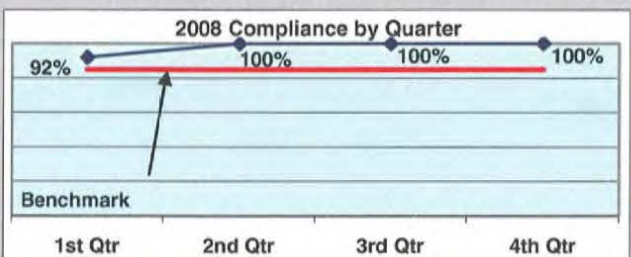
Citizens Insurance Co.
Hanover Insurance Co.
Massachusetts Bay Ins. Co.

This insurance group is an insurer that administered its own claims.

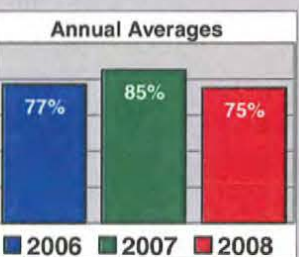
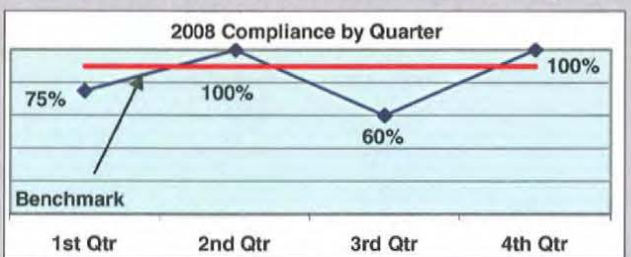
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



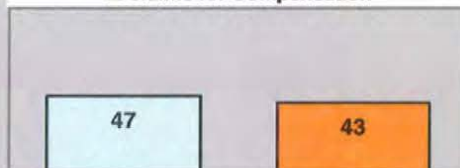
Utilization Analysis

Lost Time First Reports Received



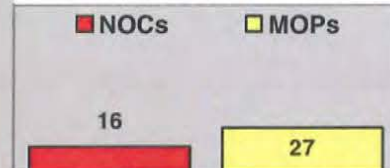
Activity on Lost Time First Reports

☐ 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)

18%

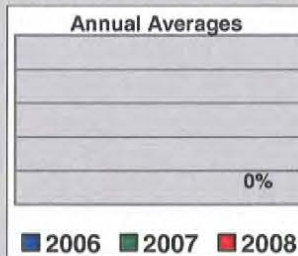
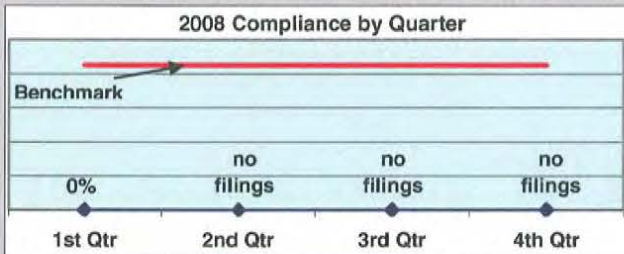
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

37%

HARLEYSVILLE

Lost Time First Report Filing Compliance



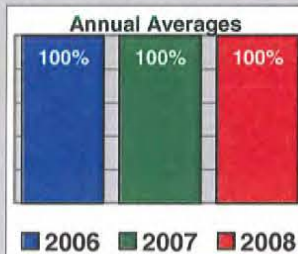
Summary

The Harleysville insurance group consists of the following entity:

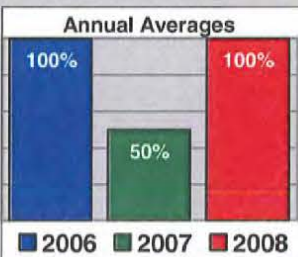
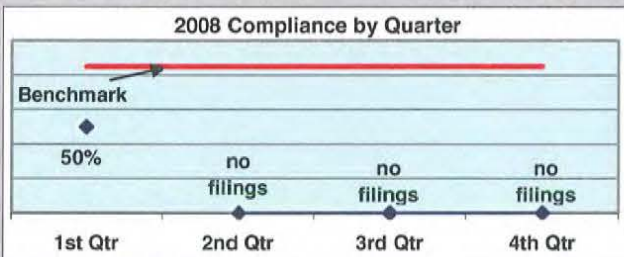
Harleysville Insurance Co.

This insurance group is an insurer that administered its own claims.

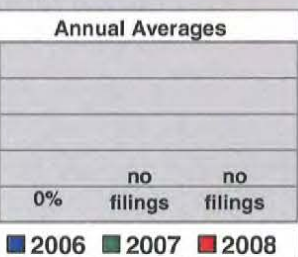
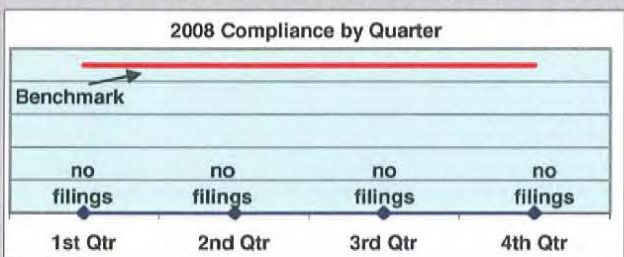
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis

Lost Time First Reports Received



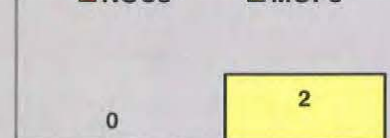
Activity on Lost Time First Reports

- ☐ 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)

0%

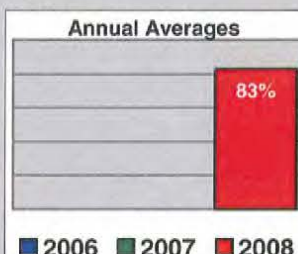
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

0%

HARTFORD

Lost Time First Report Filing Compliance



Summary

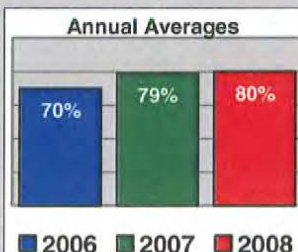
The Hartford insurance group consists of the following entities:

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

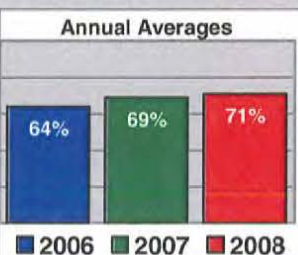
This insurance group is an insurer that administered its own claims and used the following third parties to administer claims under its policies:

F.A. Richard & Associates
FutureComp
Gallagher Bassett Services, Inc.
Sedgwick Claims Management
Specialty Risk Services

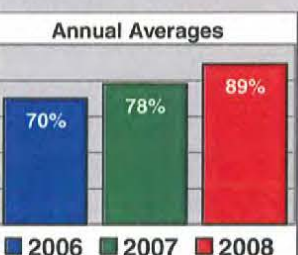
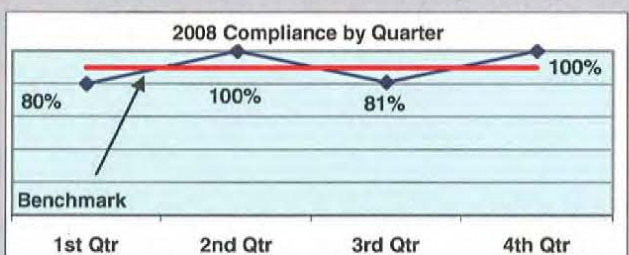
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



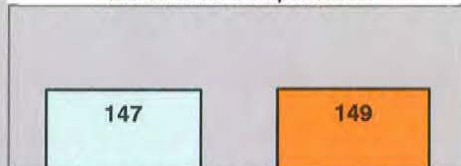
Utilization Analysis

Lost Time First Reports Received



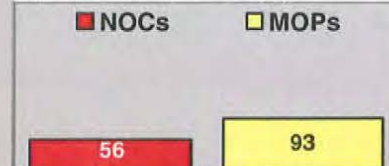
Activity on Lost Time First Reports

☐ No Activity Required
☐ Claims for Compensation



Activity on Claims for Compensation

☐ NOCs ☐ MOPs



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

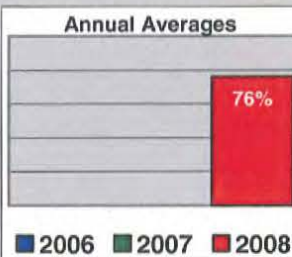
19%

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

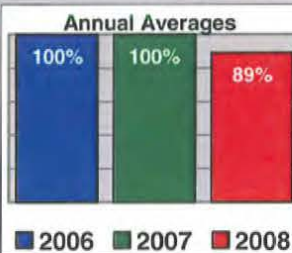
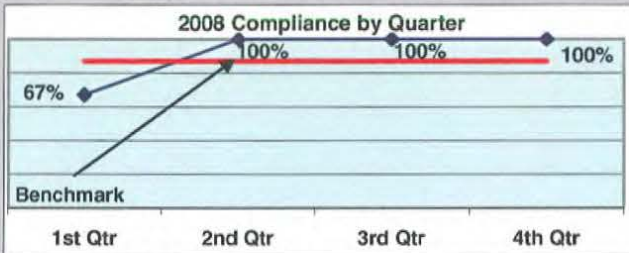
38%

HELMSMAN MANAGEMENT SERVICES

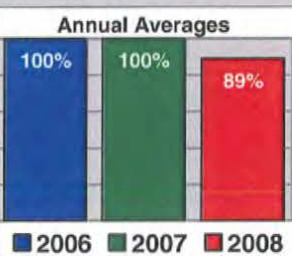
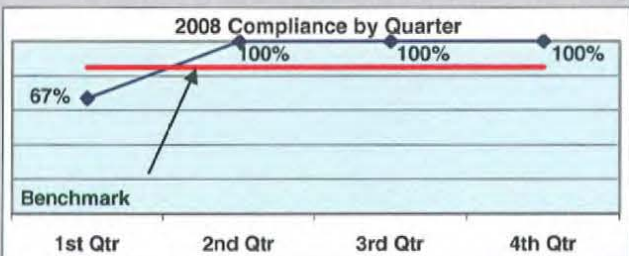
Lost Time First Report Filing Compliance



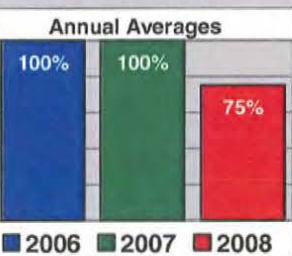
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The Helmsman Management Services insurance group consists of the following entity:

Helmsman Management Services

This insurance group is a third party administrator that administered claims for the following insurers and self-insured employers:

Insurers:

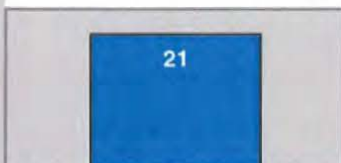
ACE Insurance Group
AIG Insurance Group
Travelers Insurance Group
Truck Insurance Exchange

Self-insured Employers:

Asplundh Tree Service
Irving Oil Corp.

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%

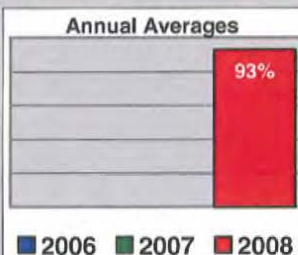
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

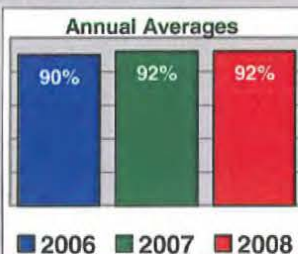
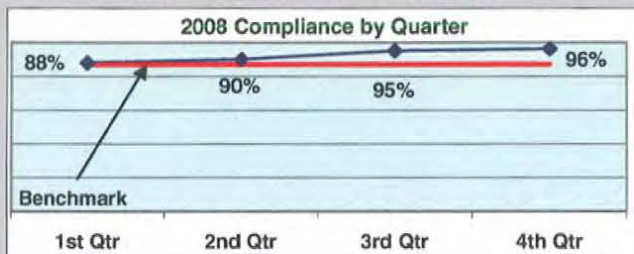
31%

HRH CLAIMS MANAGEMENT SERVICE

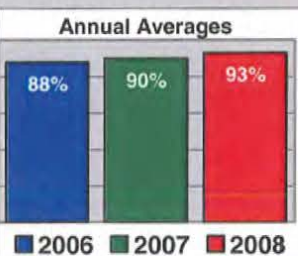
Lost Time First Report Filing Compliance



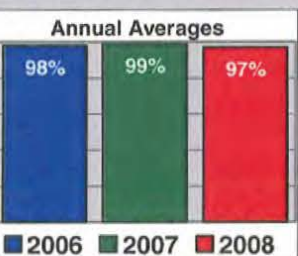
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The HRH Claims Management Service insurance group consists of the following entity:

HRH Claims Management Services

This insurance group is a third party administrator that administered claims for the following self-insured employers:

Bangor Hydro Electric
Central Maine Power Co.
Construction Services Group
Distributors Suppliers Group
Eastern Maine Group
Forest Products Group
Hussey Seating Co.
Me. Oil Dealers Assoc.
Me. Chamber of Commerce & Industries Trust
Mfg. of Maine Group Trust
Parker Hannifin Corp.
Pioneer Plastics
Social Services & Education

The HRH Claims Management Services insurance group is a High Compliance Performer for 2008. It has met or exceeded each of the Board's performance benchmarks.

Utilization Analysis

Lost Time First Reports Received



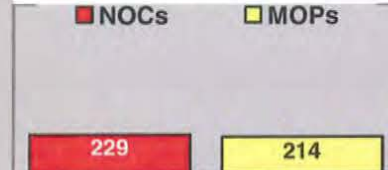
Activity on Lost Time First Reports

☐ 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)

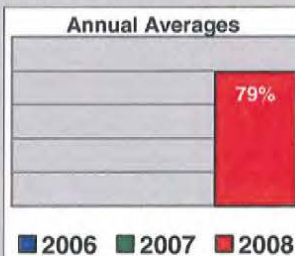
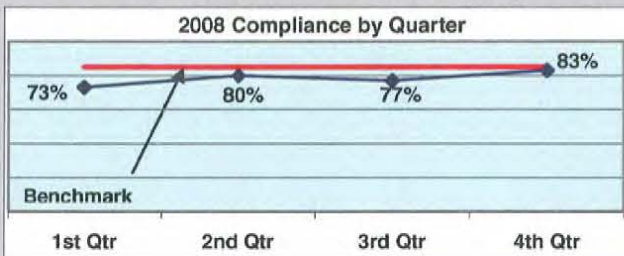
24%

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

52%

LIBERTY MUTUAL GROUP

Lost Time First Report Filing Compliance



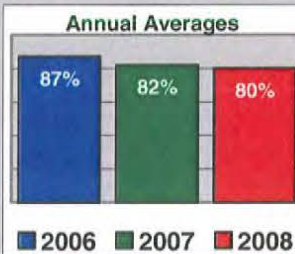
Summary

The Liberty Mutual insurance group consists of the following entities:

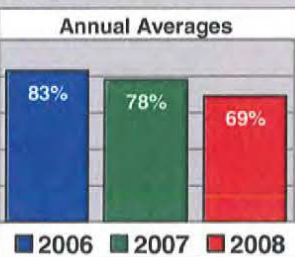
Employers Ins. of Wausau
First Liberty Insurance Corp.
Liberty Insurance Corp.
Liberty Mutual Fire Ins. Co.
Liberty Mutual Insurance Co.
Liberty Mutual Insurance Corp.
Wausau Business Ins. Co.
Wausau Underwriters Ins.

This insurance group is an insurer that administered its own claims.

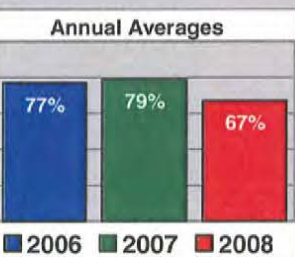
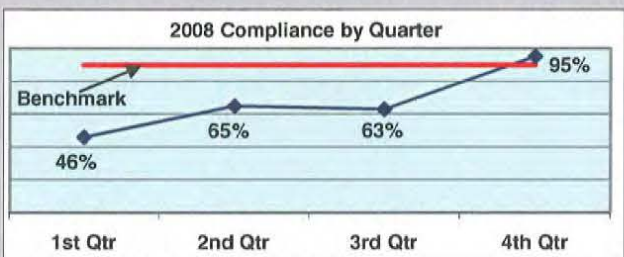
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance

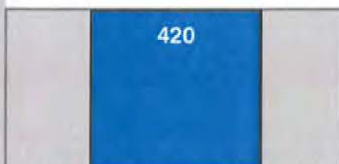


Initial Notice of Controversy Filing Compliance



Utilization Analysis

Lost Time First Reports Received



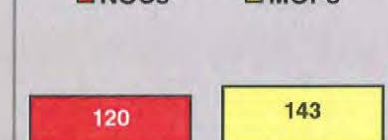
Activity on Lost Time First Reports

□ 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)

29%

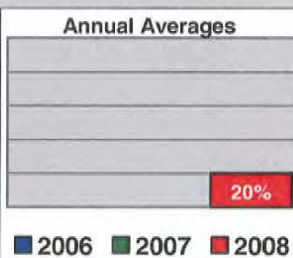
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

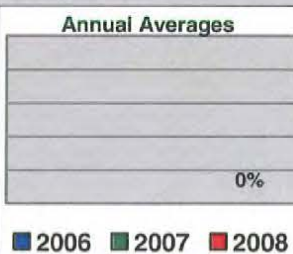
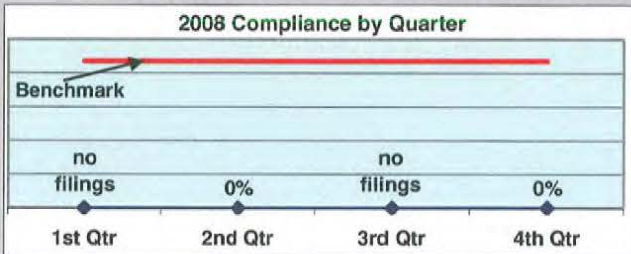
46%

MAC RISK MANAGEMENT, INC.

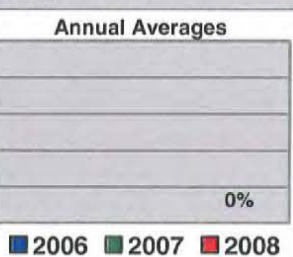
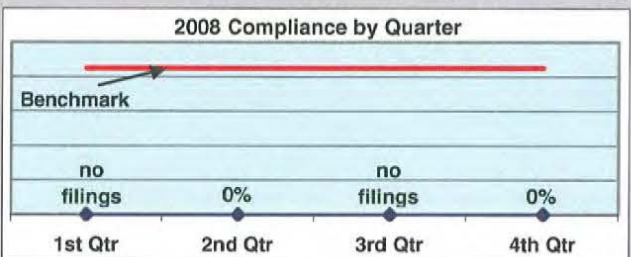
Lost Time First Report Filing Compliance



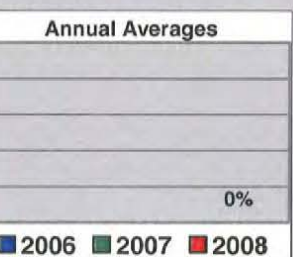
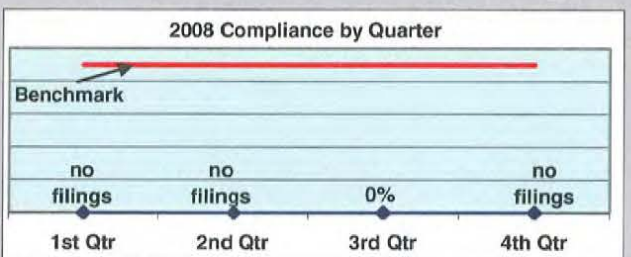
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The MAC Risk Management, Inc. insurance group consists of the following entity:

MAC Risk Management, Inc.

This insurance group is a third party administrator that administered claims for the following insurer:

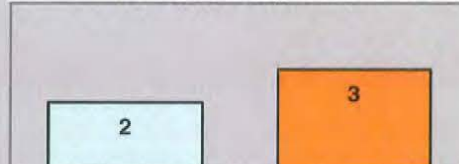
ACE Insurance Group

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)

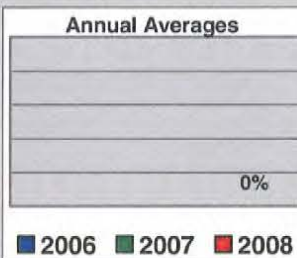
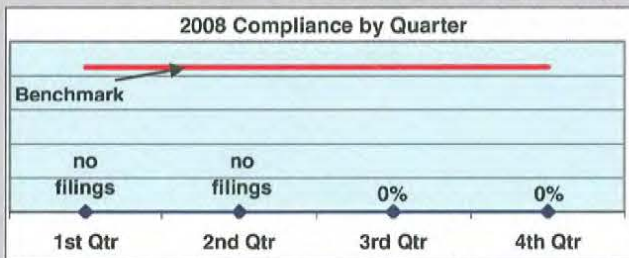
20%

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

33%

MACY'S RETAIL HOLDINGS

Lost Time First Report Filing Compliance



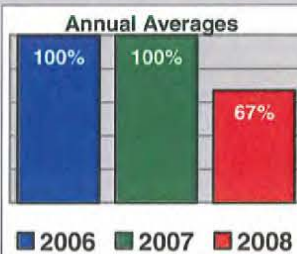
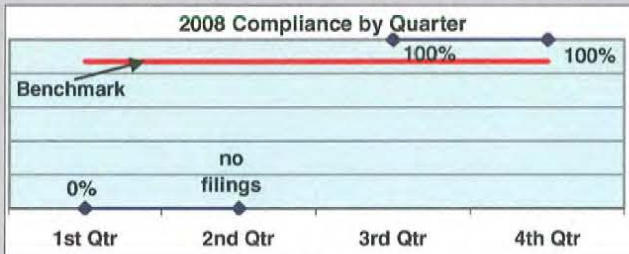
Summary

The Macy's Retail Holdings insurance group consists of the following entity:

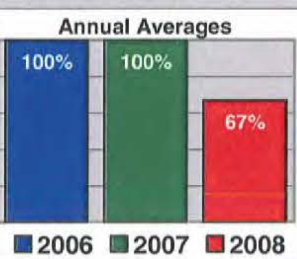
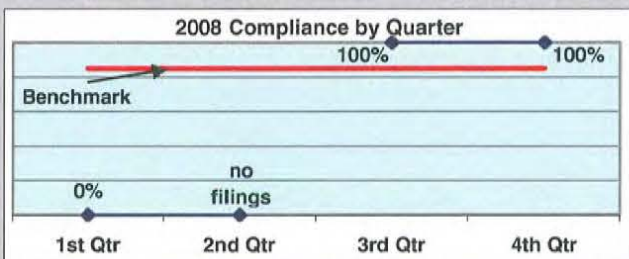
Macy's Retail Holdings

This insurance group is a self-insured employer that administered its own claims.

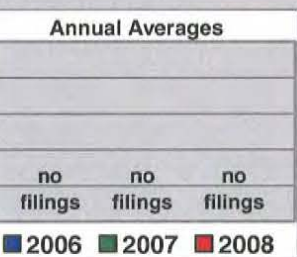
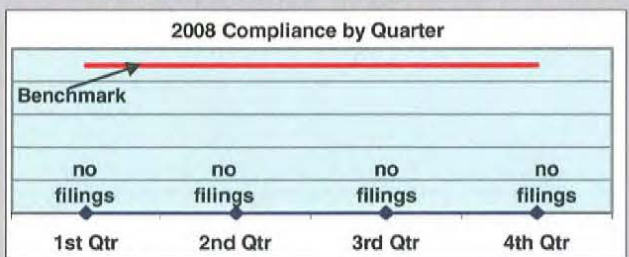
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis

Lost Time First Reports Received



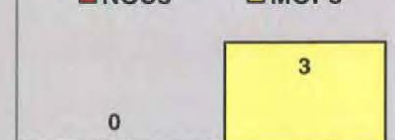
Activity on Lost Time First Reports

☐ 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)

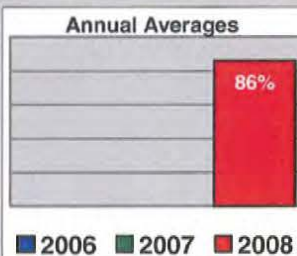
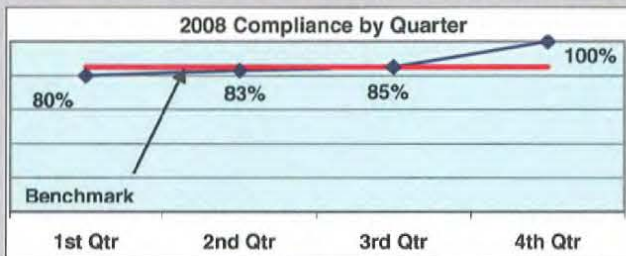
0%

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

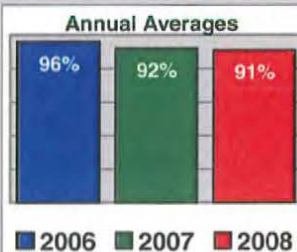
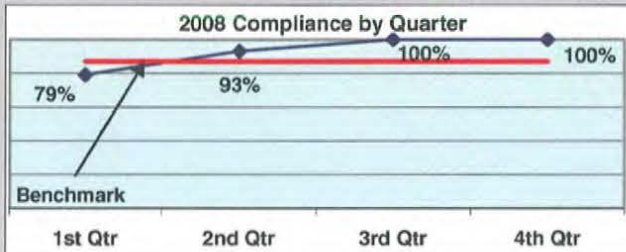
0%

MAINE AUTOMOBILE DEALERS

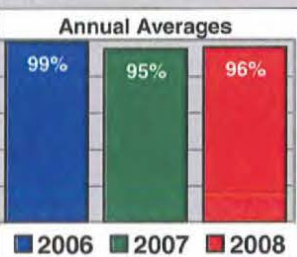
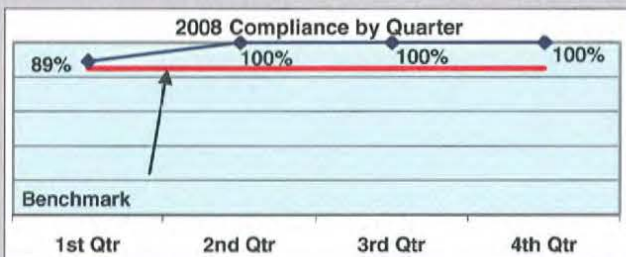
Lost Time First Report Filing Compliance



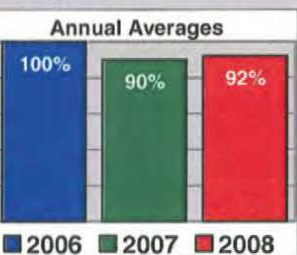
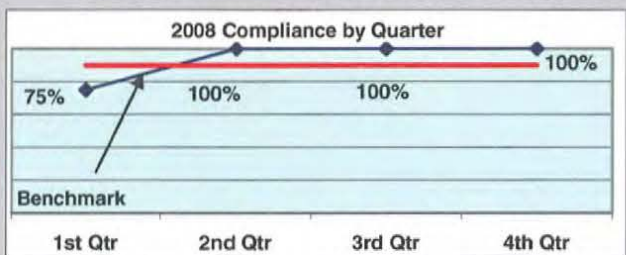
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The Maine Automobile Dealers insurance group consists of the following entity:

Maine Automobile Dealers

This insurance group is a self-insured employer that administered its own claims.

The Maine Automobile Dealers insurance group is a High Compliance Performer for 2008. It has met or exceeded each of the Board's performance benchmarks.

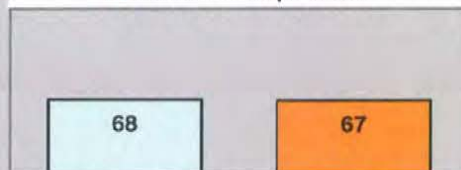
Utilization Analysis

Lost Time First Reports Received



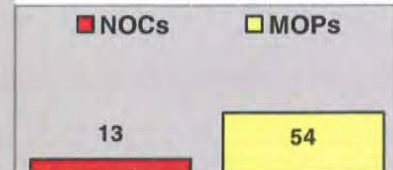
Activity on Lost Time First Reports

☐ No Activity Required
☒ Claims for Compensation



Activity on Claims for Compensation

☒ NOCs
☒ MOPs



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

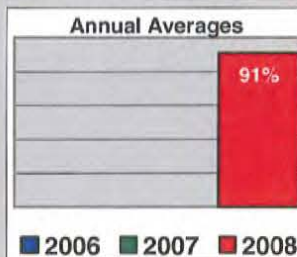
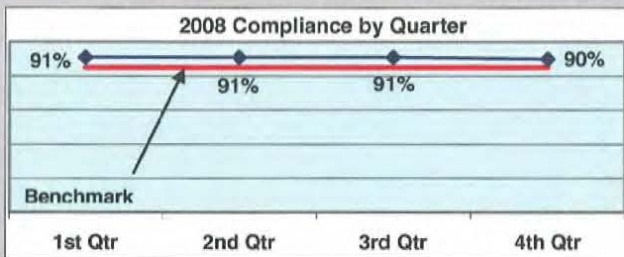
10%

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

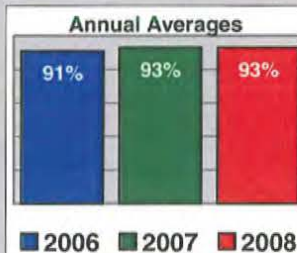
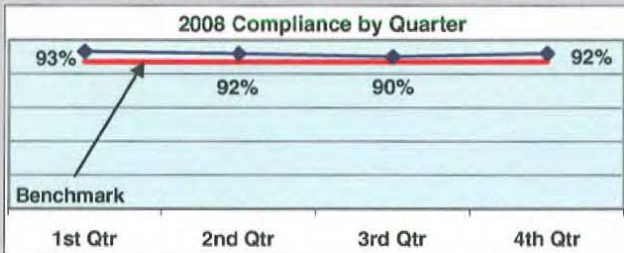
19%

MAINE EMPLOYERS' MUTUAL INSURANCE COMPANY

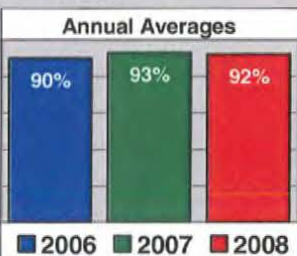
Lost Time First Report Filing Compliance



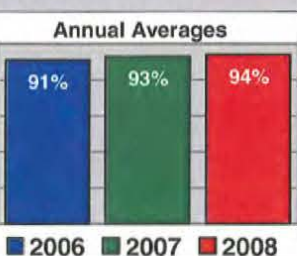
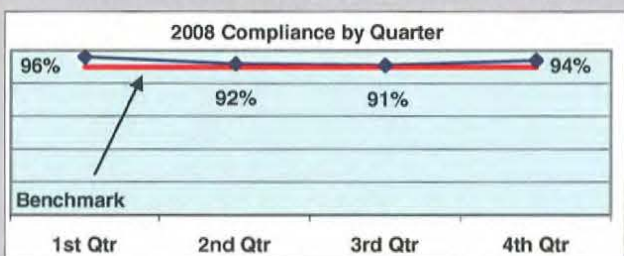
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The Maine Employers' Mutual Insurance Company insurance group consists of the following entity:

Maine Employers' Mutual Ins. Co.

This insurance group is an insurer that administered its own claims.

The Maine Employers' Mutual Insurance Company insurance group is a High Compliance Performer for 2008. It has met or exceeded each of the Board's performance benchmarks.

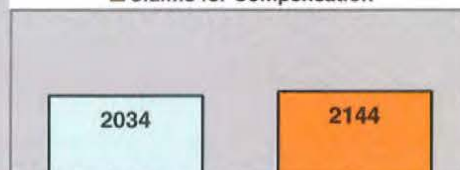
Utilization Analysis

Lost Time First Reports Received



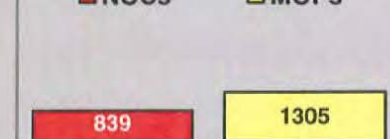
Activity on Lost Time First Reports

☐ No Activity Required
☒ Claims for Compensation



Activity on Claims for Compensation

☒ NOCs ☒ MOPs



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

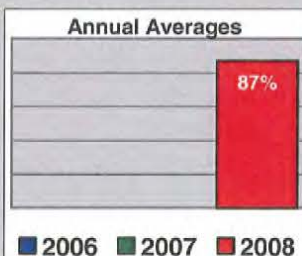
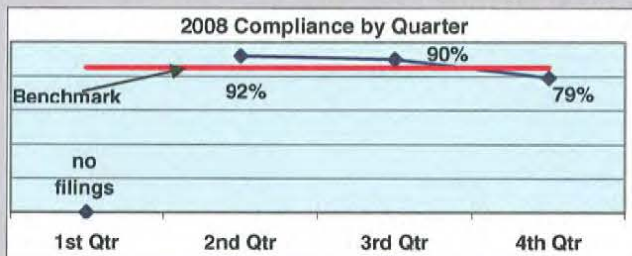
20%

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

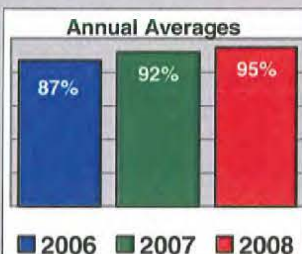
39%

MAINE HEALTH CARE ASSOCIATION

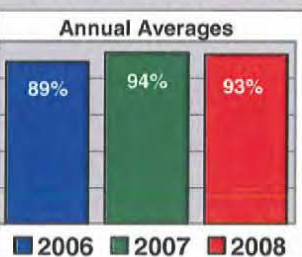
Lost Time First Report Filing Compliance



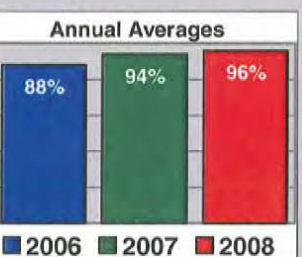
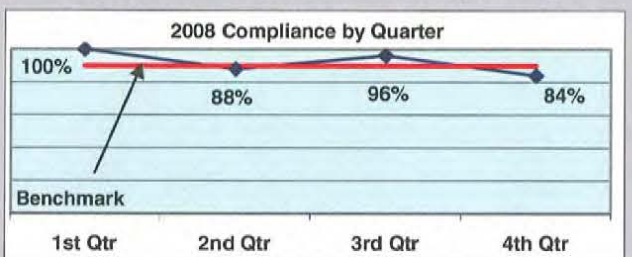
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The Maine Health Care Association insurance group consists of the following entity:

Maine Health Care Association

This insurance group is a self-insured employer that administered its own claims.

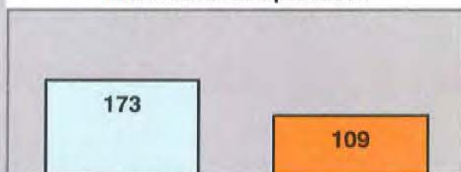
The Maine Health Care Association insurance group is a High Compliance Performer for 2008. It has met or exceeded each of the Board's performance benchmarks.

Utilization Analysis

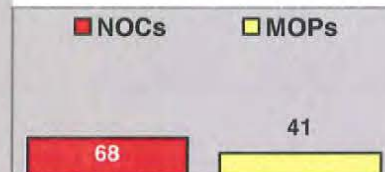
Lost Time First Reports Received



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)

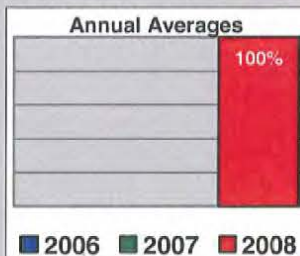
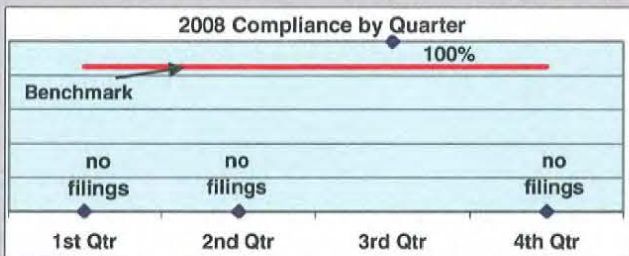
24%

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

62%

MAINE INSURANCE GUARANTY ASSOCIATION

Lost Time First Report Filing Compliance



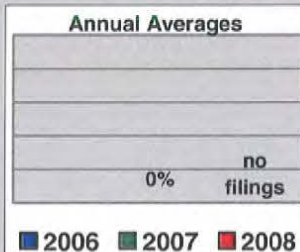
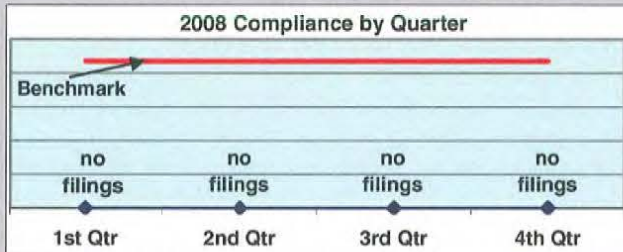
Summary

The Maine Insurance Guaranty Association insurance group consists of the following entity:

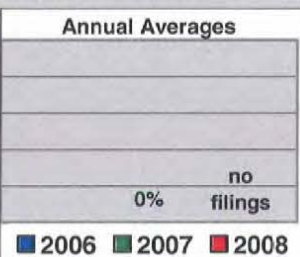
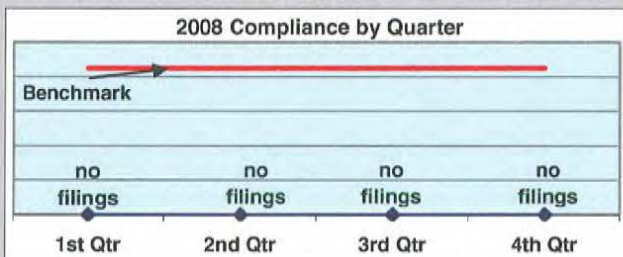
Maine Insurance Guaranty Association

This insurance group administered the claims of insolvent insurers.

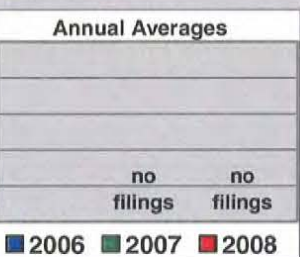
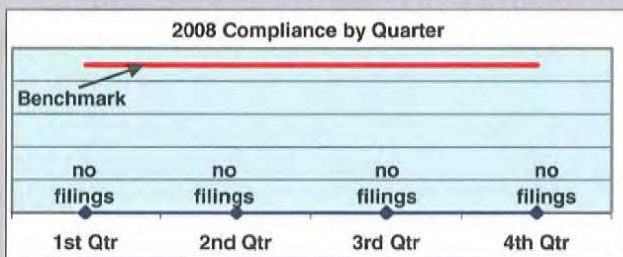
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance

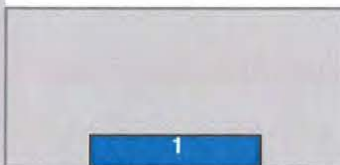


Initial Notice of Controversy Filing Compliance



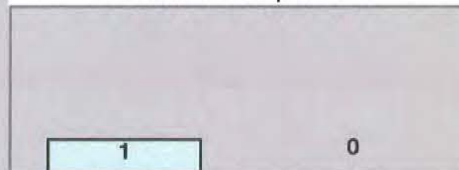
Utilization Analysis

Lost Time First Reports Received



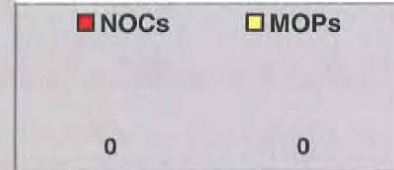
Activity on Lost Time First Reports

☐ 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)

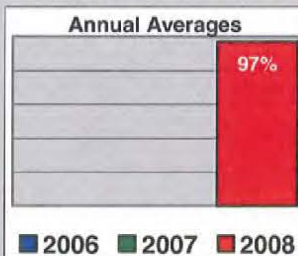
0%

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

0%

MAINE MOTOR TRANSPORT ASSOCIATION

Lost Time First Report Filing Compliance



Summary

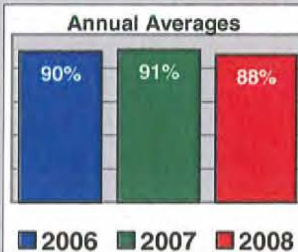
The Maine Motor Transport Association insurance group consists of the following entity:

Maine Motor Transport Assoc.

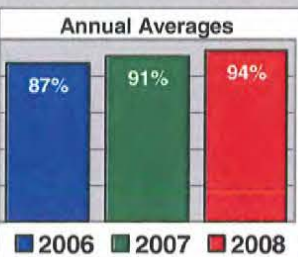
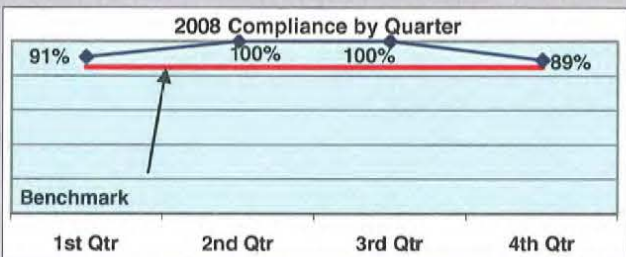
This insurance group is a self-insured employer that administered its own claims.

The Maine Motor Transport Association insurance group is a High Compliance Performer for 2008. It has met or exceeded each of the Board's performance benchmarks.

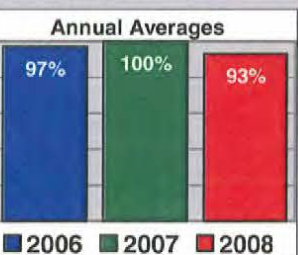
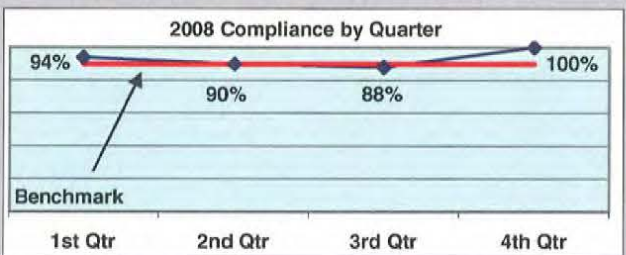
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



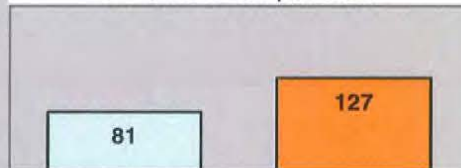
Utilization Analysis

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)

28%

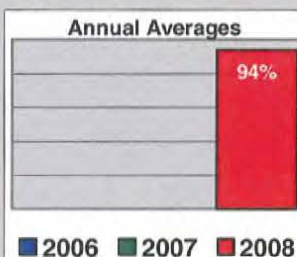
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

46%

MAINE MUNICIPAL ASSOCIATION

Lost Time First Report Filing Compliance



Summary

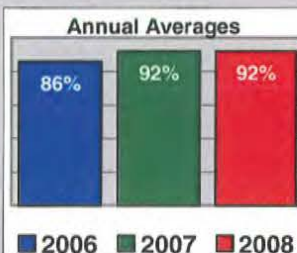
The Maine Municipal Association insurance group consists of the following entities:

City of Auburn
City of Bangor
City of Portland
Maine Municipal Association

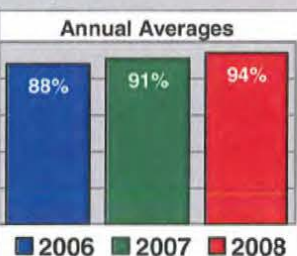
This insurance group is a self-insured employer that administered its own claims.

The Maine Municipal Association insurance group is a High Compliance Performer for 2008. It has met or exceeded each of the Board's performance benchmarks.

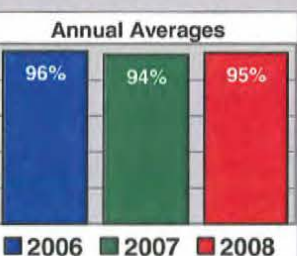
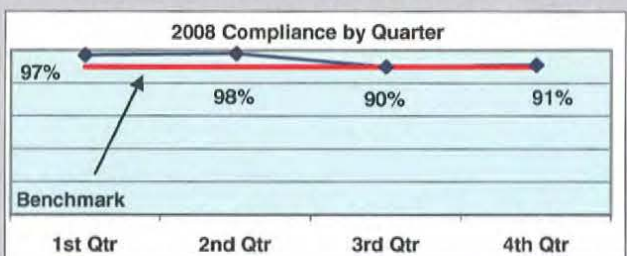
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis

Lost Time First Reports Received



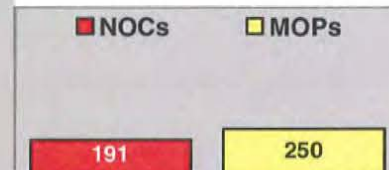
Activity on Lost Time First Reports

- ☐ 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%

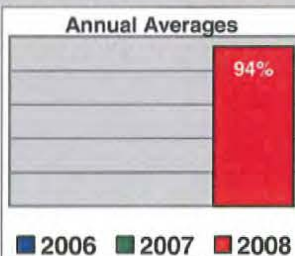
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

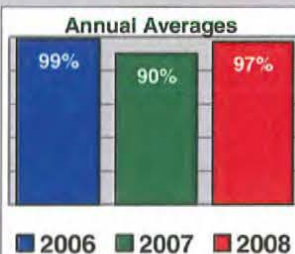
43%

MAINE SCHOOL MANAGEMENT ASSOCIATION

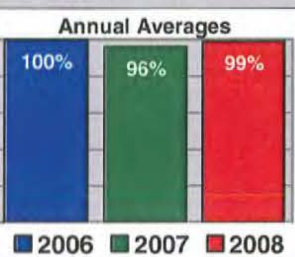
Lost Time First Report Filing Compliance



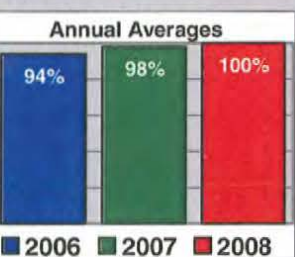
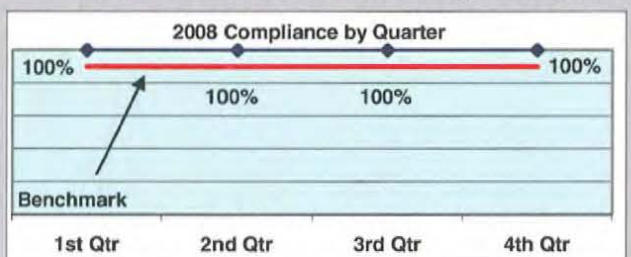
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

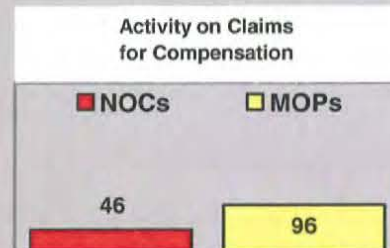
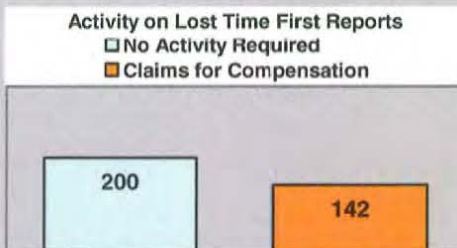
The Maine School Management Association insurance group consists of the following entity:

Maine School Management

This insurance group is a self-insured employer that administered its own claims.

The Maine School Management Association insurance group is a High Compliance Performer for 2008. 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)

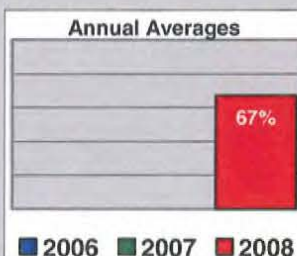
13%

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

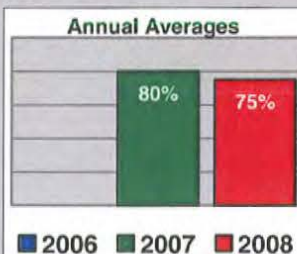
32%

MASSAMONT INSURANCE AGENCY

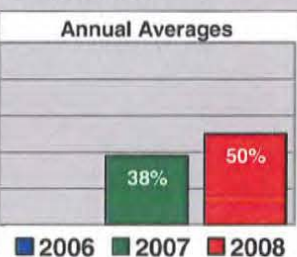
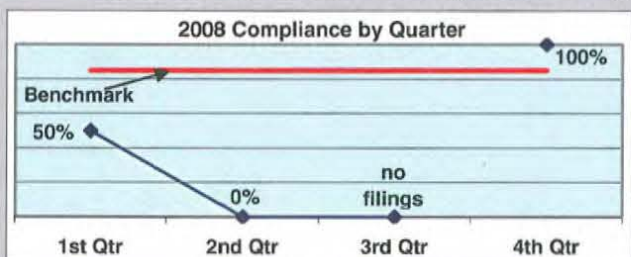
Lost Time First Report Filing Compliance



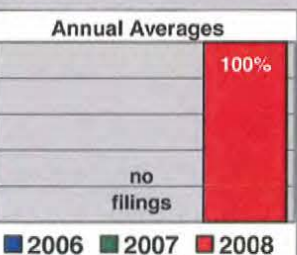
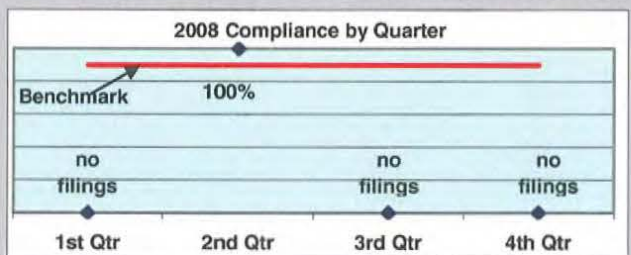
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The Massamont Insurance Agency insurance group consists of the following entity:

Massamont Insurance Agency

This insurance group is a managing general agent that administered claims for the following insurers:

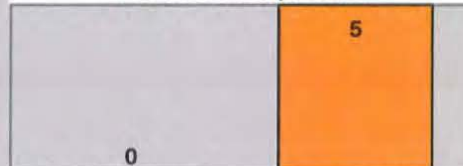
Argonaut Insurance Company
Praetorian Insurance Company
Travelers Insurance Group

Utilization Analysis

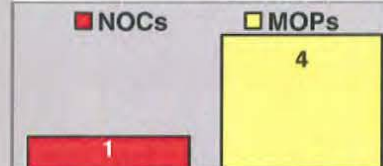
Lost Time First Reports Received



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)

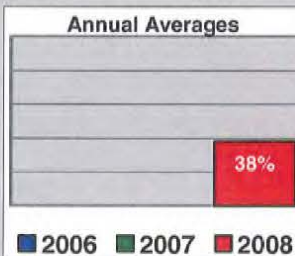
20%

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

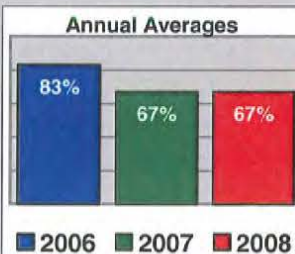
20%

MEADOWBROOK

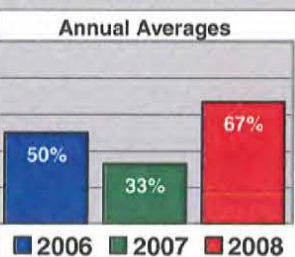
Lost Time First Report Filing Compliance



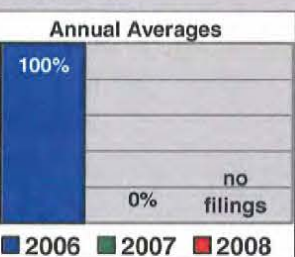
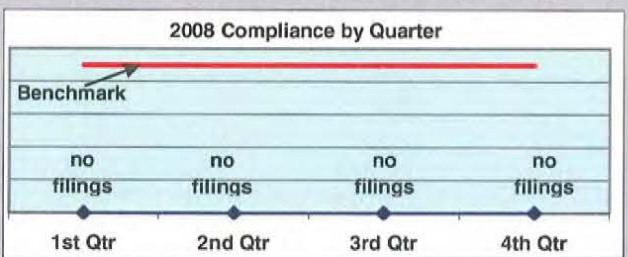
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The Meadowbrook insurance group consists of the following entity:

Meadowbrook, Inc.

This insurance group is a managing general agent that administered claims for the following insurer:

Star Insurance

Utilization Analysis

Lost Time First Reports Received



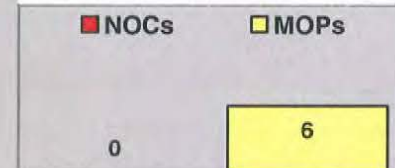
Activity on Lost Time First Reports

☐ 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)

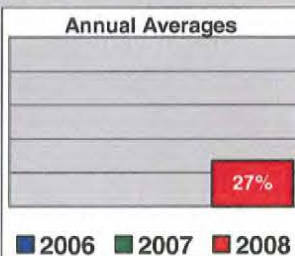
0%

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

0%

NGM

Lost Time First Report Filing Compliance



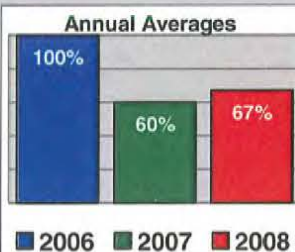
Summary

The NGM insurance group consists of the following entity:

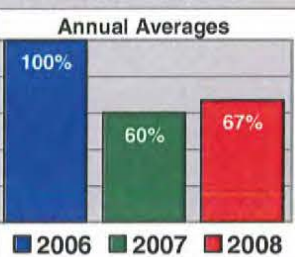
NGM Insurance

This insurance group is an insurer that administered its own claims.

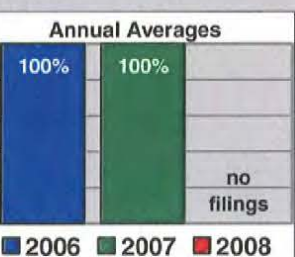
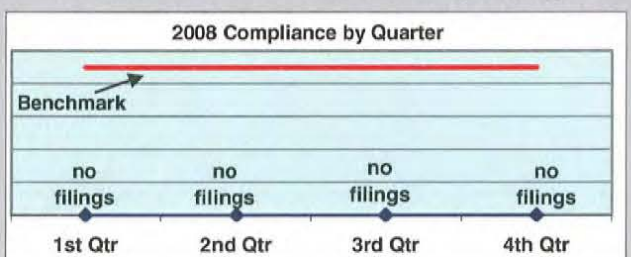
Initial Indemnity Payment Compliance



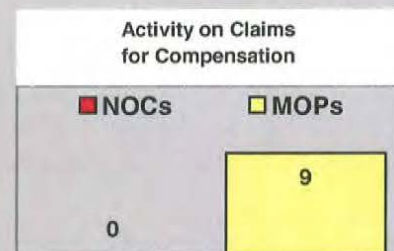
Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis



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

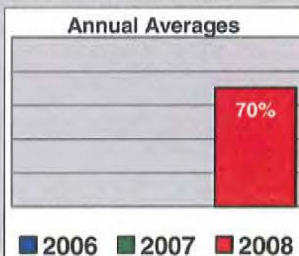
0%

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

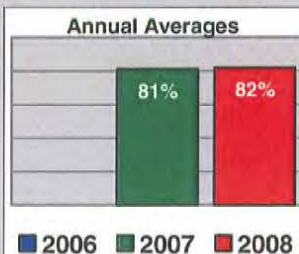
0%

OLD REPUBLIC INSURANCE

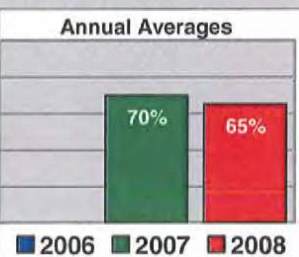
Lost Time First Report Filing Compliance



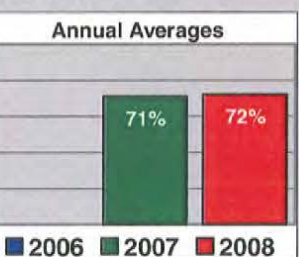
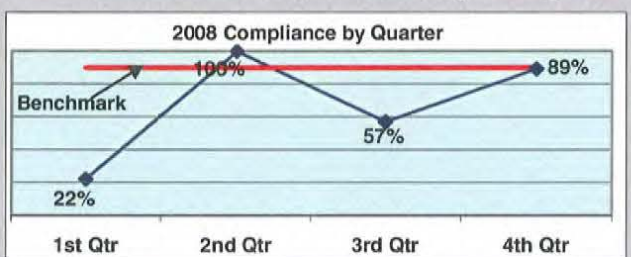
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The Old Republic insurance group consists of the following entity:

Old Republic Insurance Co.
Ryder Service Corporation

This insurance group is an insurer that used the following third parties to administer claims under its policies:

Berkley Administrators of CT
Cambridge Integrated Services
ESIS, Inc.
Gallagher Bassett Services, Inc.
Sedgwick Claims Management
Specialty Risk Services

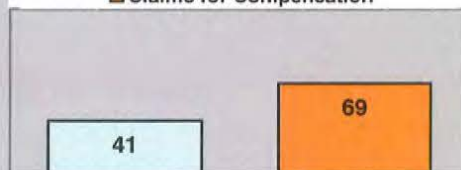
Utilization Analysis

Lost Time First Reports Received



Activity on Lost Time First Reports

□ No Activity Required
■ Claims for Compensation



Activity on Claims for Compensation

■ NOCs □ MOPs



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

26%

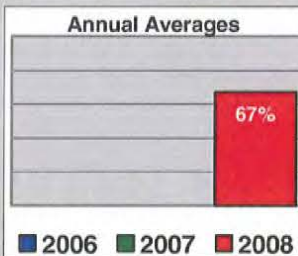
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

42%

ONEBEACON INSURANCE

Lost Time First Report Filing Compliance



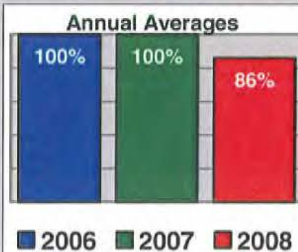
Summary

The OneBeacon insurance group consists of the following entities:

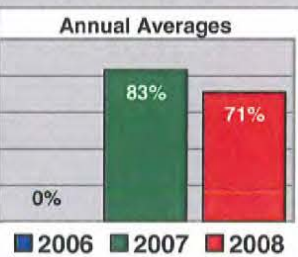
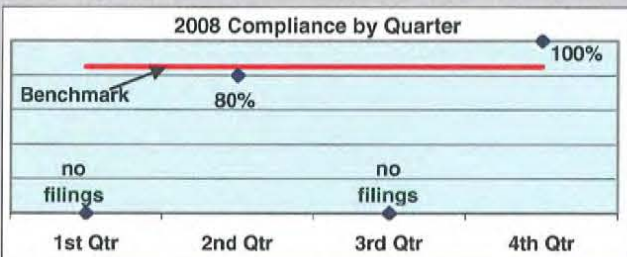
Employers Fire Ins. Co.
OneBeacon Amer. Ins. Co.

This insurance group is an insurer that administered its own claims.

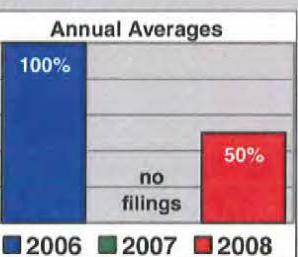
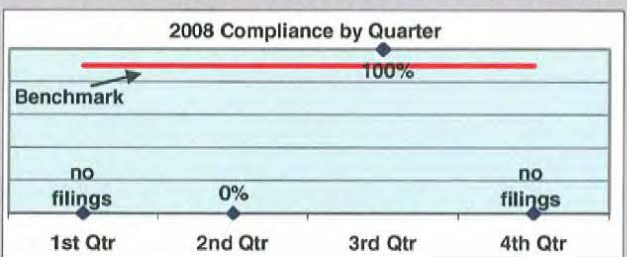
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



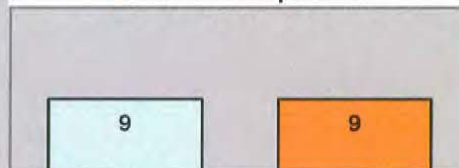
Utilization Analysis

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)

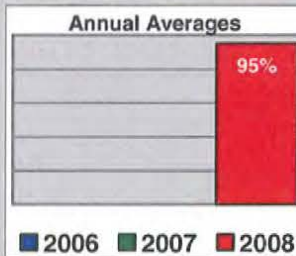
11%

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

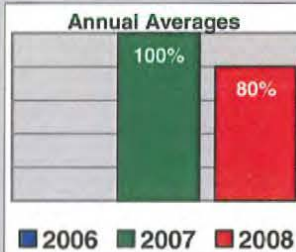
22%

PATRIOT INSURANCE

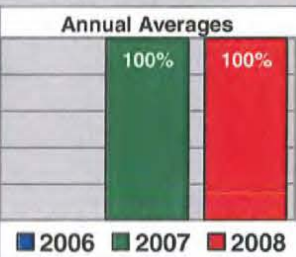
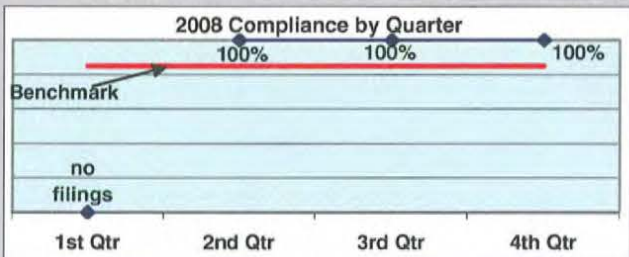
Lost Time First Report Filing Compliance



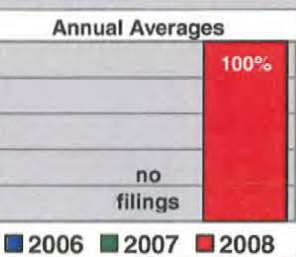
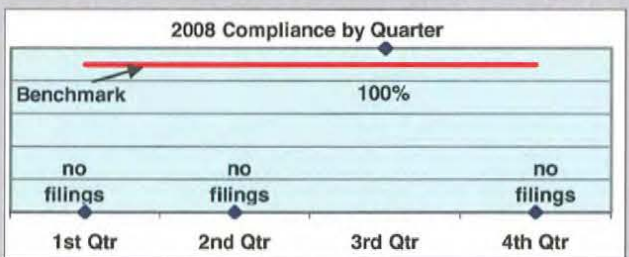
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The Patriot insurance group consists of the following entity:

Patriot Insurance Company

This insurance group is an insurer that administered its own claims.

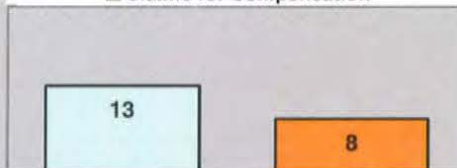
Utilization Analysis

Lost Time First Reports Received



Activity on Lost Time First Reports

□ No Activity Required
■ Claims for Compensation



Activity on Claims for Compensation

■ NOCs □ MOPs



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

10%

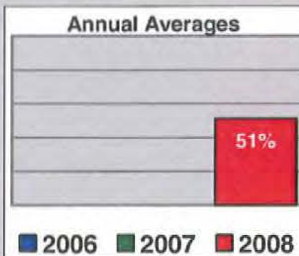
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

25%

PEERLESS INSURANCE

Lost Time First Report Filing Compliance



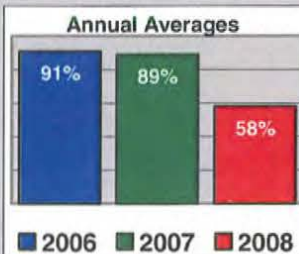
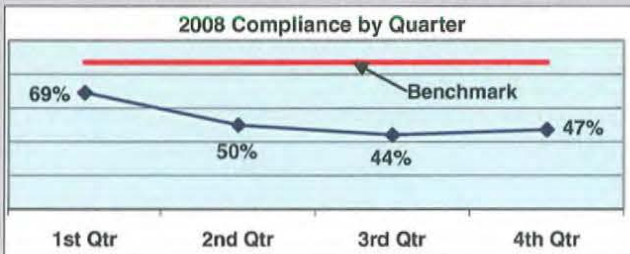
Summary

The Peerless insurance group consists of the following entities:

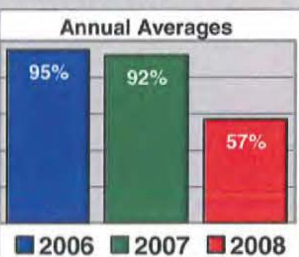
Excelsior Insurance Co.
Netherlands Insurance Co.
Peerless Insurance Co.

This insurance group is an insurer that administered its own claims.

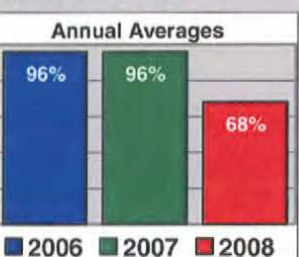
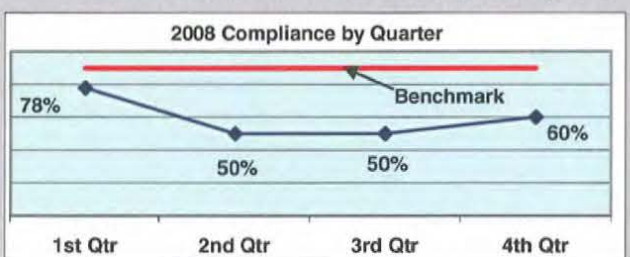
Initial Indemnity Payment Compliance



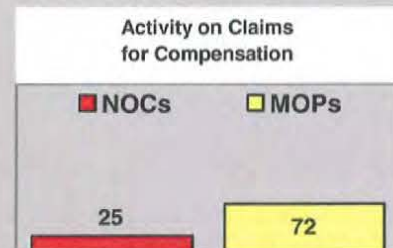
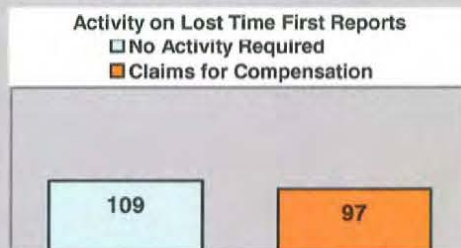
Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis



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

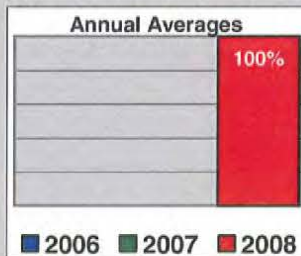
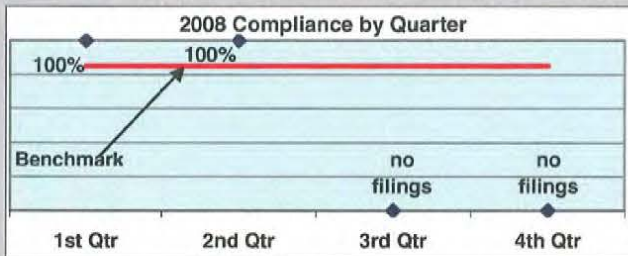
12%

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

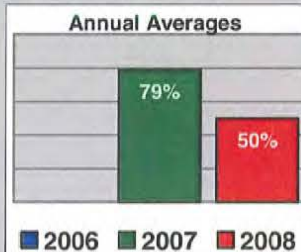
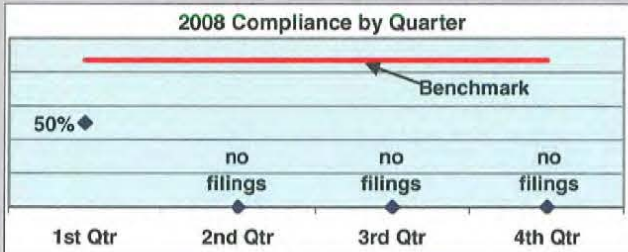
26%

PRAETORIAN INSURANCE COMPANY

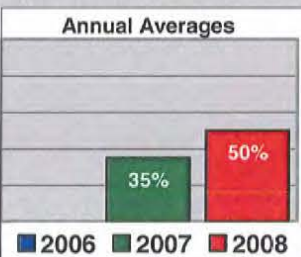
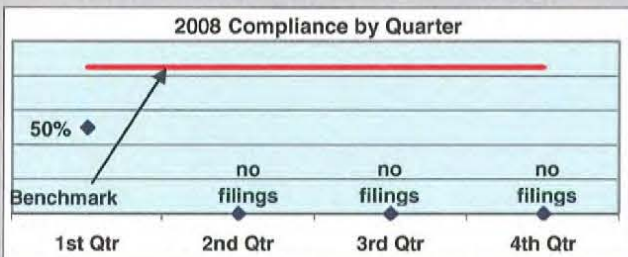
Lost Time First Report Filing Compliance



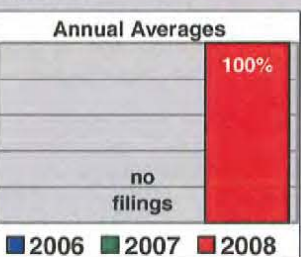
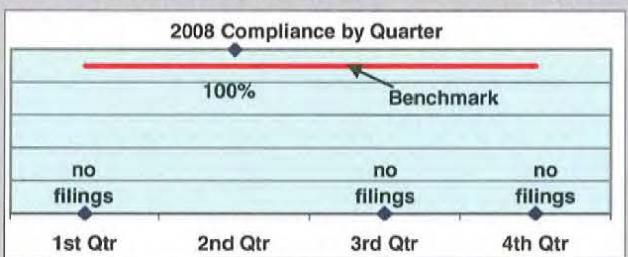
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The Praetorian Insurance Company insurance group consists of the following entity:

Praetorian Insurance Company

This insurance group is an insurer that used the following third party to administer claims under its policies:

Massamont Insurance Agency

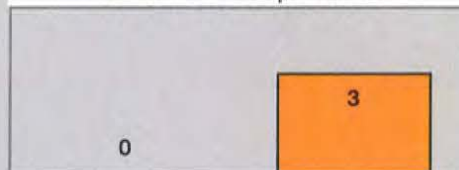
Utilization Analysis

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)

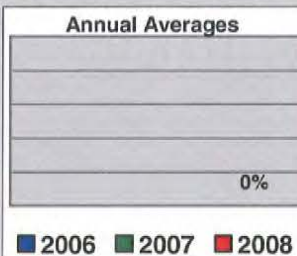
33%

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

33%

PROTECTIVE INSURANCE COMPANY

Lost Time First Report Filing Compliance



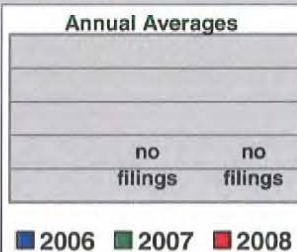
Summary

The Protective Insurance Company insurance group consists of the following entity:

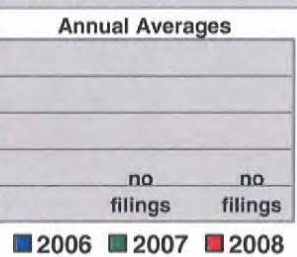
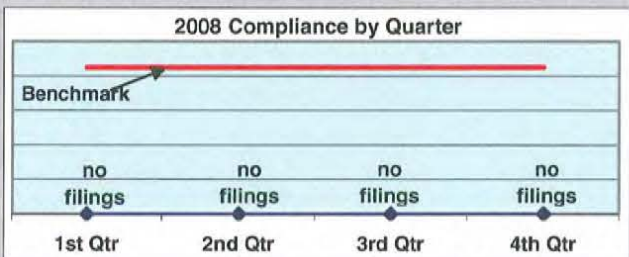
Protective Insurance Company

This insurance group is an insurer that administered its own claims.

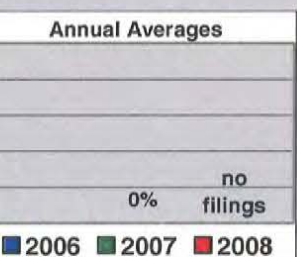
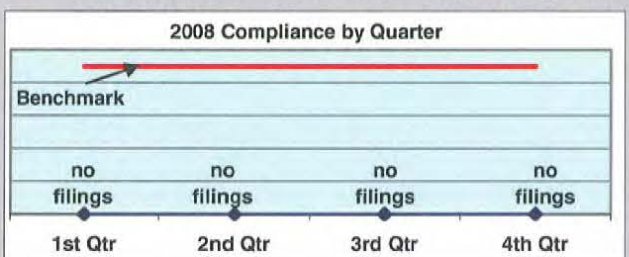
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



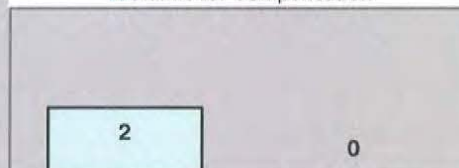
Utilization Analysis

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)

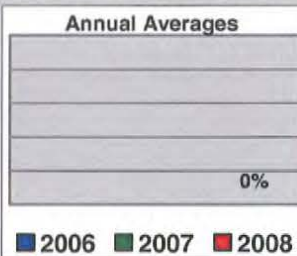
0%

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

0%

PUBLIC SERVICE MUTUAL

Lost Time First Report Filing Compliance



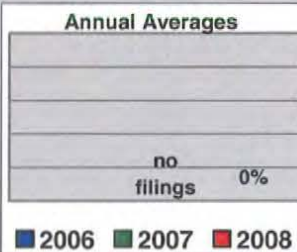
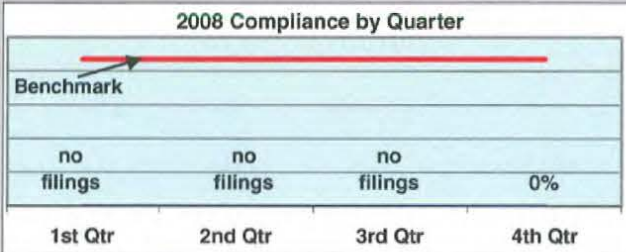
Summary

The Public Service Mutual insurance group consists of the following entity:

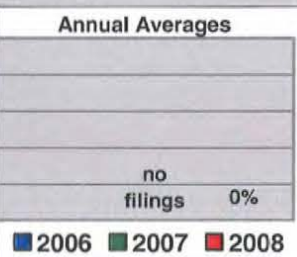
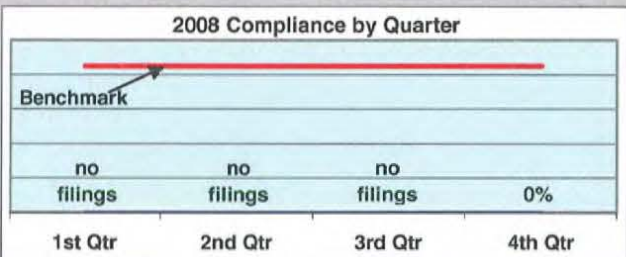
Public Service Mutual Ins. Co.

This insurance group is an insurer that administered its own claims.

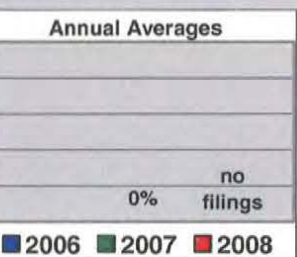
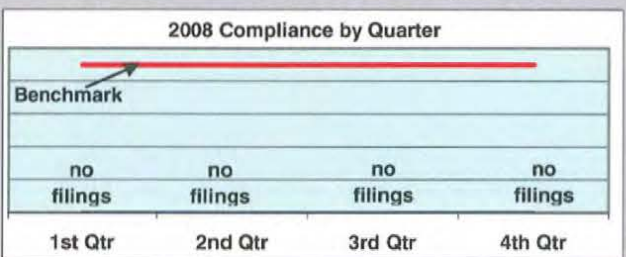
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance

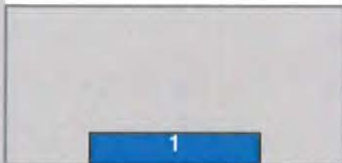


Initial Notice of Controversy Filing Compliance



Utilization Analysis

Lost Time First Reports Received



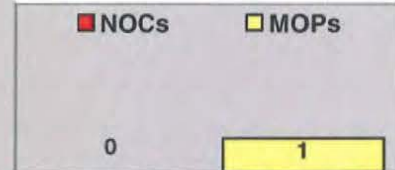
Activity on Lost Time First Reports

- ☐ 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)

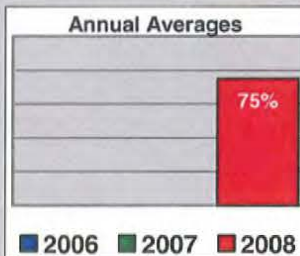
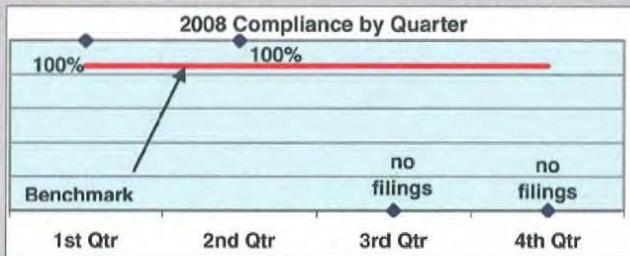
0%

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

0%

RISK ENTERPRISES MANAGEMENT

Lost Time First Report Filing Compliance



Summary

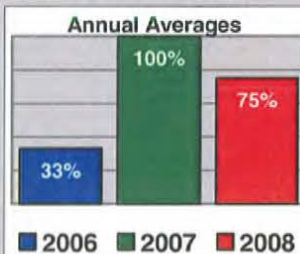
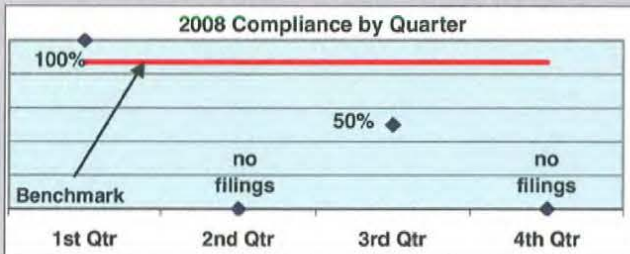
The Risk Enterprises Management insurance group consists of the following entity:

Risk Enterprises Management

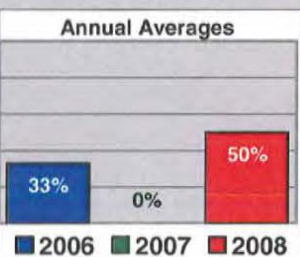
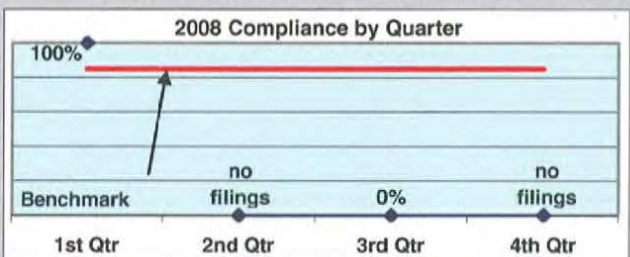
This insurance group is a third party administrator that administered claims for the following insurer:

ACE Insurance Group

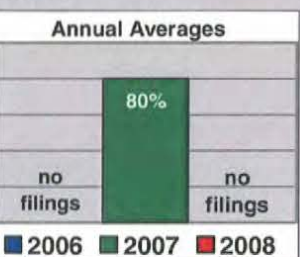
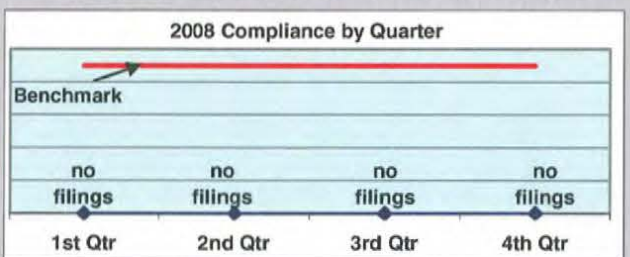
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



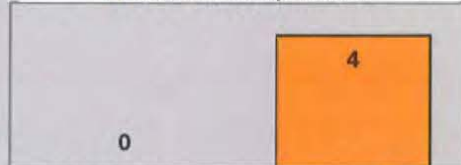
Utilization Analysis

Lost Time First Reports Received

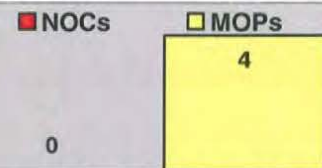


Activity on Lost Time First Reports

□ No Activity Required
■ Claims for Compensation



Activity on Claims for Compensation



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

0%

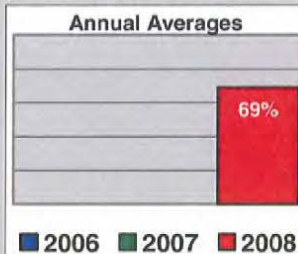
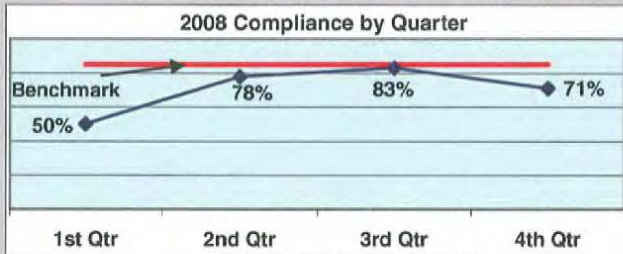
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

0%

ROMAN CATHOLIC DIOCESE

Lost Time First Report Filing Compliance



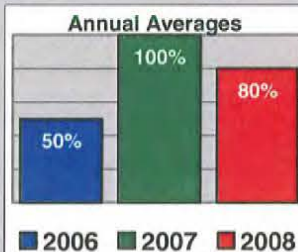
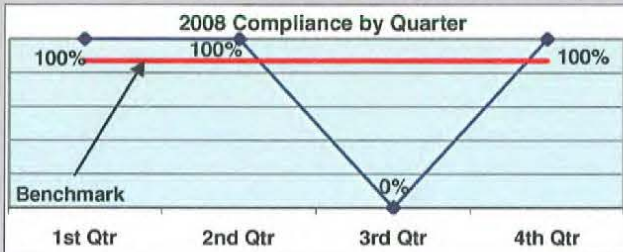
Summary

The Roman Catholic Diocese insurance group consists of the following entity:

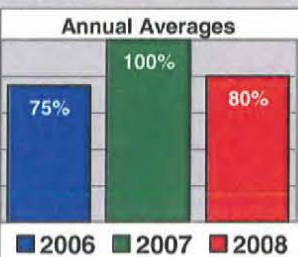
Roman Catholic Diocese

This insurance group is a self-insured employer that administered its own claims.

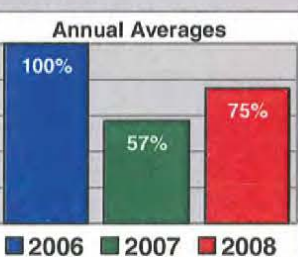
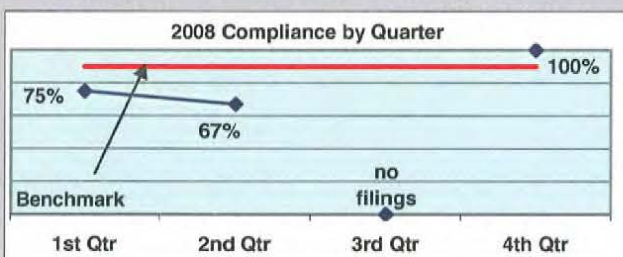
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



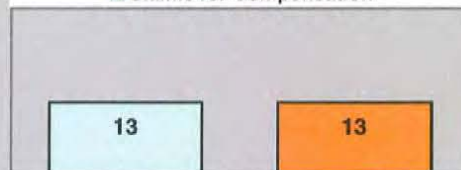
Utilization Analysis

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)

31%

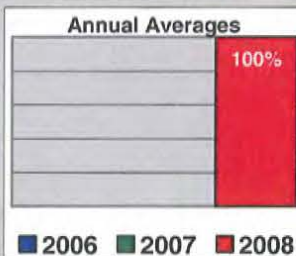
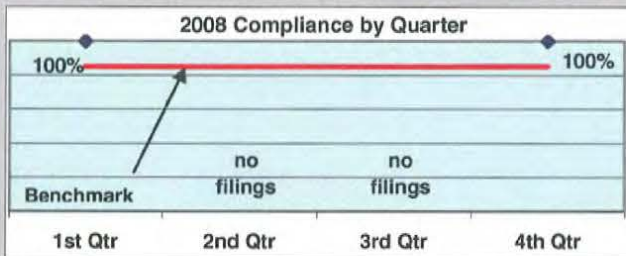
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

62%

SAFETY NATIONAL

Lost Time First Report Filing Compliance



Summary

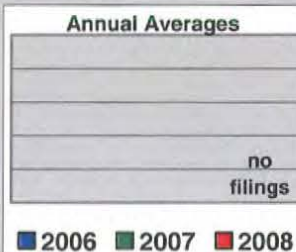
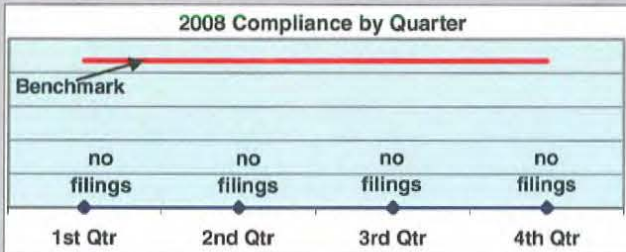
The Safety National insurance group consists of the following entity:

Safety National Ins. Company

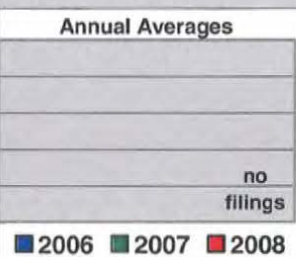
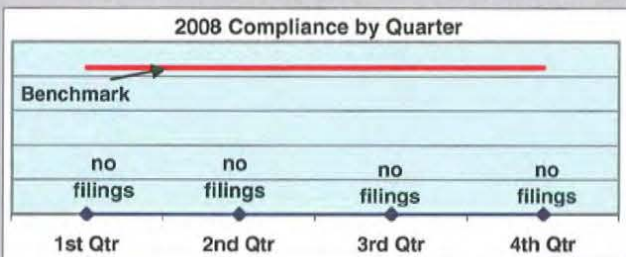
This insurance group is an insurer that used the following third party to administer claims under its policies:

Cambridge Integrated Services

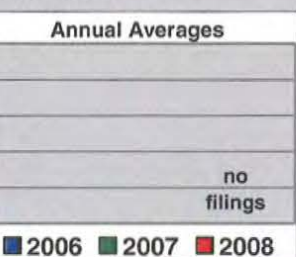
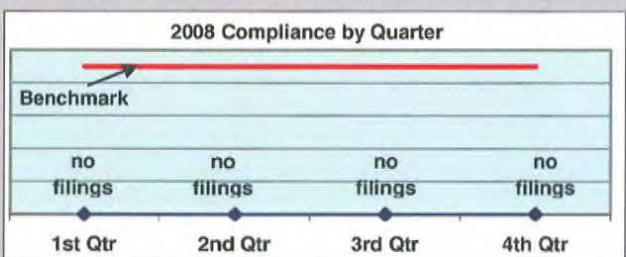
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



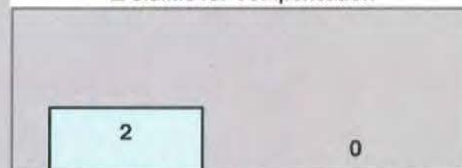
Utilization Analysis

Lost Time First Reports Received



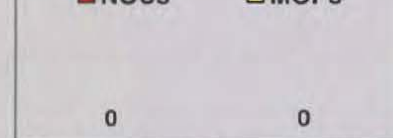
Activity on Lost Time First Reports

☐ 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)

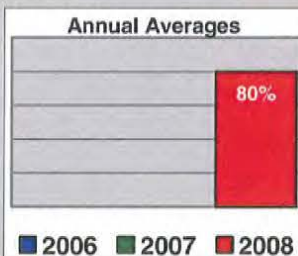
0%

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

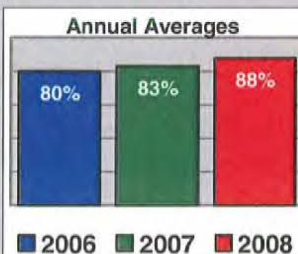
0%

SEDGWICK CLAIMS MANAGEMENT

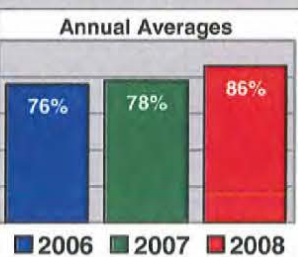
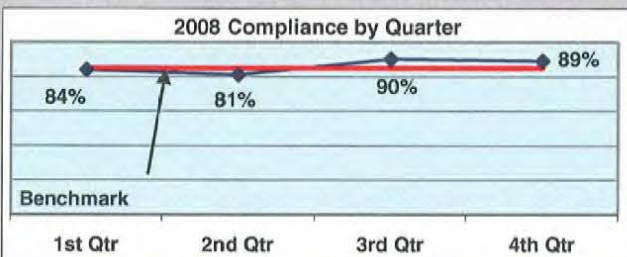
Lost Time First Report Filing Compliance



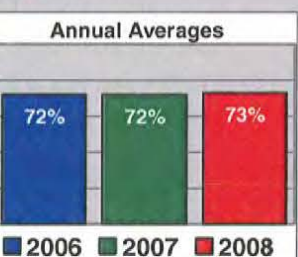
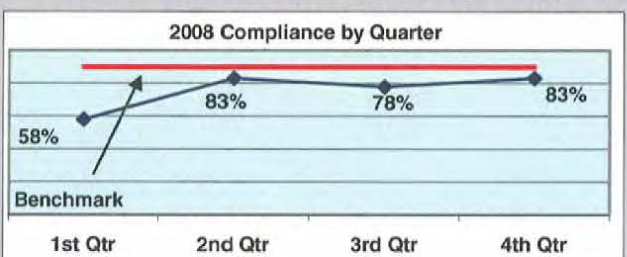
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The Sedgwick Claims Management insurance group consists of the following entity:

Sedgwick Claims Management

This insurance group is a third party administrator that administered claims for the following insurers and self-insured employers:

Insurers

ACE Insurance Group
AIG Insurance Group
Arch Insurance Company
CNA Insurance Group
Electric Insurance
Hartford Insurance Group
Old Republic Insurance
XL Specialty Insurance Company
Zurich Insurance Group

Self-insured Employers:

BJME Operating Corp.
Federal Express Corp.
Georgia Pacific Corp.
Great Northern Nekoosa Corp.
Interface Fabric Group
Irving Oil Corp.
NewPage Corp.
Prime Tanning Co. Inc.
Shaw's Supermarkets Inc.
Verizon

Utilization Analysis

Lost Time First Reports Received



Activity on Lost Time First Reports

□ No Activity Required
■ Claims for Compensation



Activity on Claims for Compensation

■ NOCs □ MOPs



Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

24%

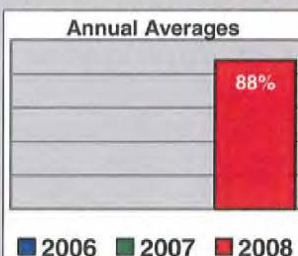
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

35%

SELECTIVE INSURANCE COMPANY

Lost Time First Report Filing Compliance



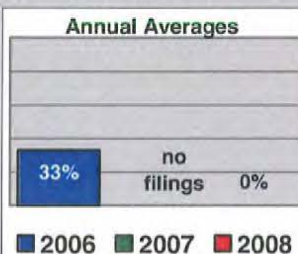
Summary

The Selective Insurance Company insurance group consists of the following entity:

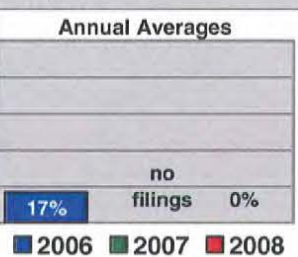
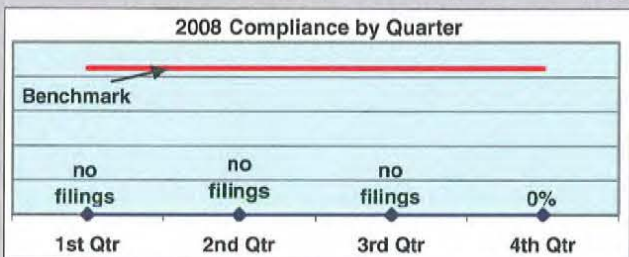
Selective Insurance Co. of NY

This insurance group is an insurer that administered its own claims.

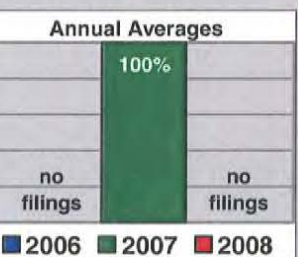
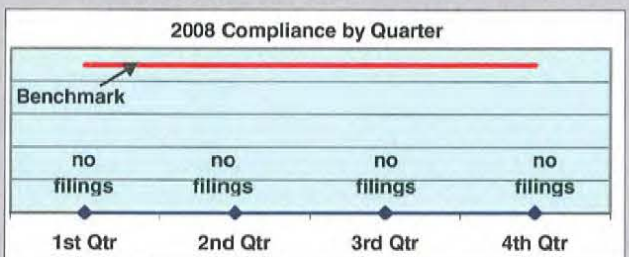
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance

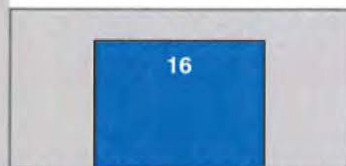


Initial Notice of Controversy Filing Compliance



Utilization Analysis

Lost Time First Reports Received



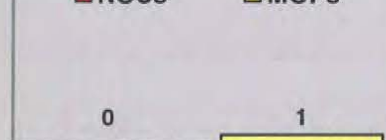
Activity on Lost Time First Reports

☐ 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)

0%

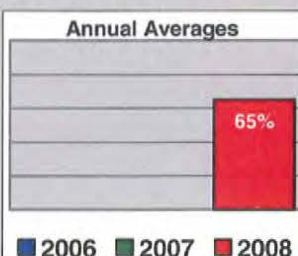
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

0%

SENTRY

Lost Time First Report Filing Compliance



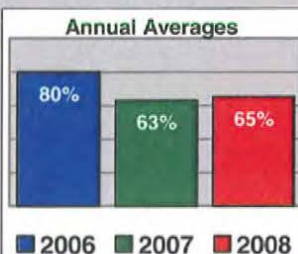
Summary

The Sentry insurance group consists of the following entities:

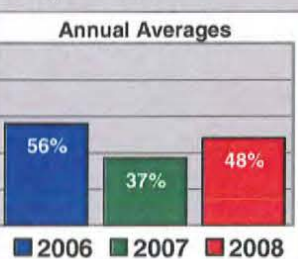
Sentry Insurance Co.
Sentry Select Insurance Co.

This insurance group is an insurer that administered its own claims.

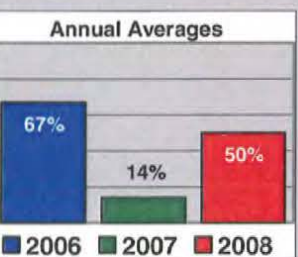
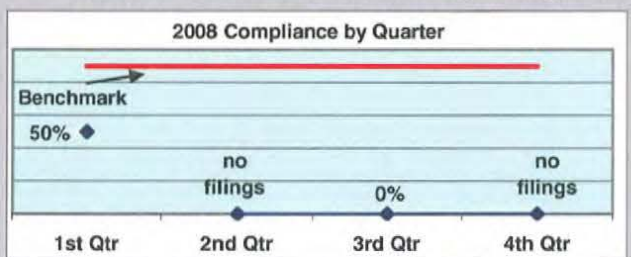
Initial Indemnity Payment Compliance



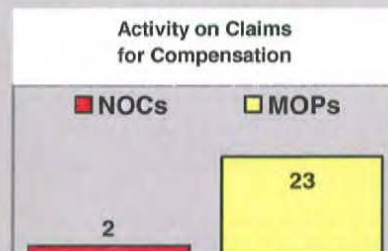
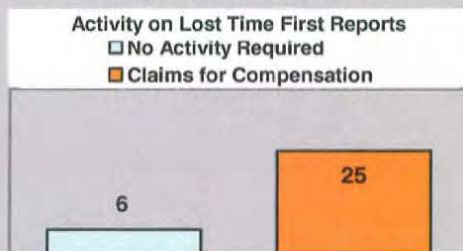
Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis



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

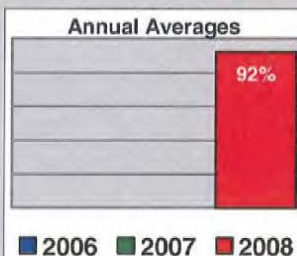
6%

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

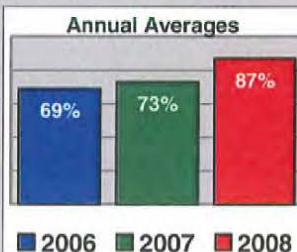
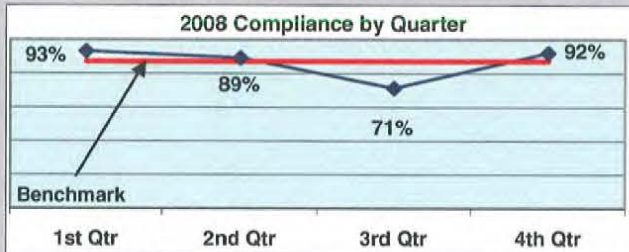
8%

SPECIALTY RISK SERVICES

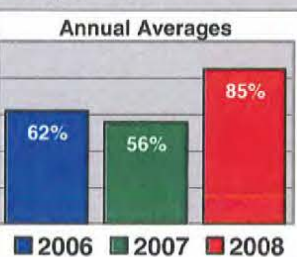
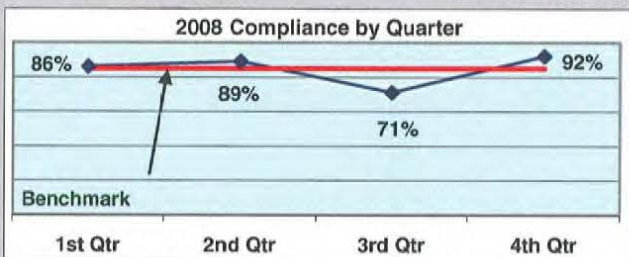
Lost Time First Report Filing Compliance



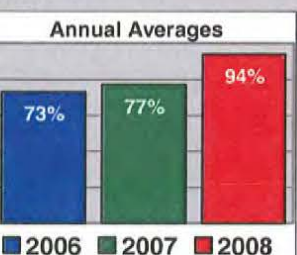
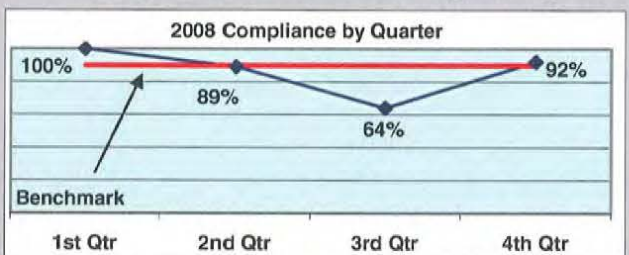
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The Specialty Risk Services insurance group consists of the following entities:

Specialty Risk Services

This insurance group is a third party administrator that administered claims for the following insurers and self-insured employer:

Insurers:

ACE Insurance Group
AIG Insurance Group
Arch Insurance Company
Great American Alliance Ins.
Hartford Insurance Group
Old Republic Insurance
Travelers Insurance Group
XL Specialty Insurance Co.
Zurich Insurance Group

Self-insured Employer:

Interface Fabric Group

The Specialty Risk Services insurance group is a High Compliance Performer for 2008. It has met or exceeded each of the Board's performance benchmarks.

Utilization Analysis

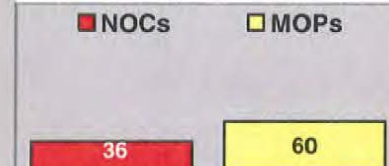
Lost Time First Reports Received



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)

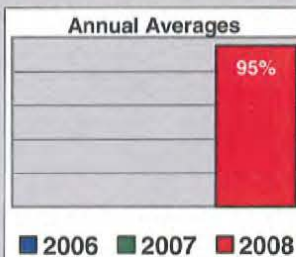
19%

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

38%

STATE OF MAINE WORKERS' COMP TRUST

Lost Time First Report Filing Compliance



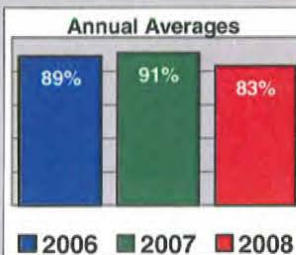
Summary

The State of Maine Workers' Comp Trust insurance group consists of the following entity:

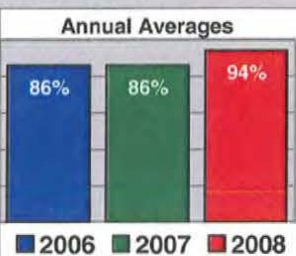
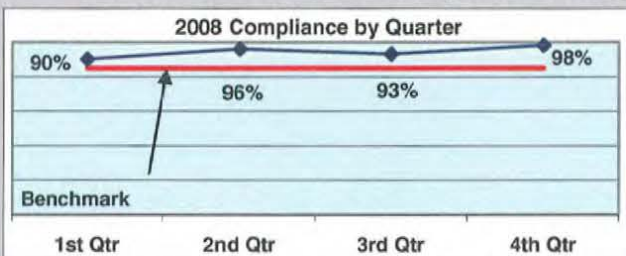
State of Maine WC Trust

This insurance group is a self-insured employer that administered its own claims.

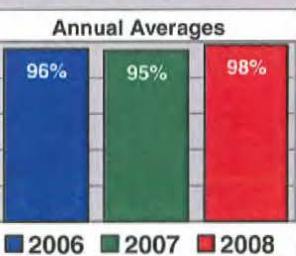
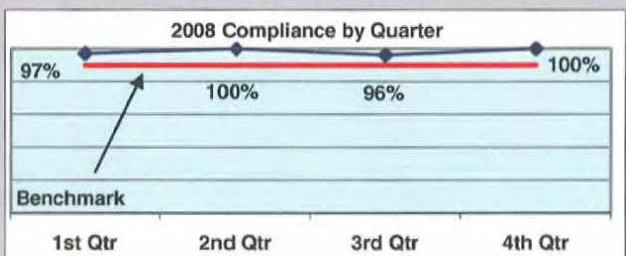
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



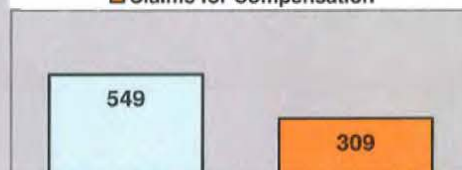
Utilization Analysis

Lost Time First Reports Received



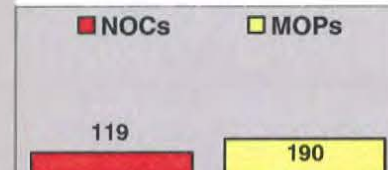
Activity on Lost Time First Reports

- 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)

14%

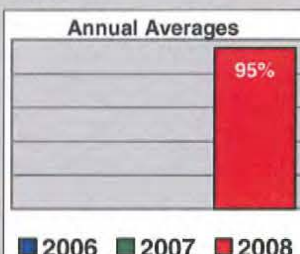
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

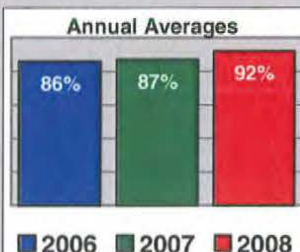
39%

SYNERNET

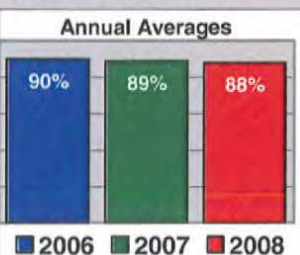
Lost Time First Report Filing Compliance



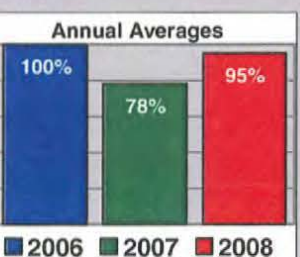
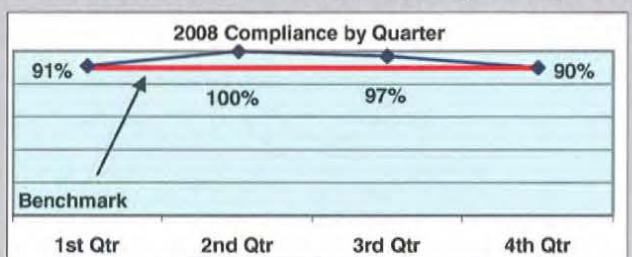
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The Synernet insurance group consists of the following entity:

Synernet

This insurance group is a third party administrator that administered claims for the following self-insured employers:

MaineHealth Workers' Comp.
St. Mary's Health Systems
Synernet Workers' Comp.

The Synernet insurance group is a High Compliance Performer for 2008. It has met or exceeded each of the Board's performance benchmarks.

Utilization Analysis

Lost Time First Reports Received



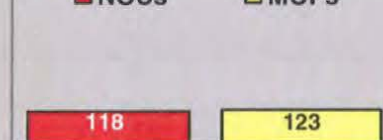
Activity on Lost Time First Reports

□ 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)

21%

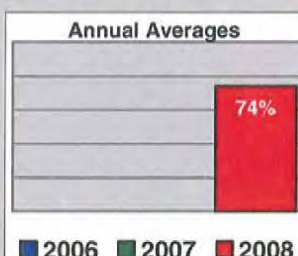
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

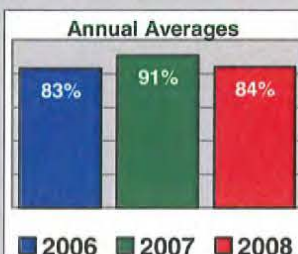
49%

TRAVELERS

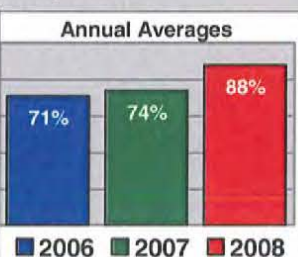
Lost Time First Report Filing Compliance



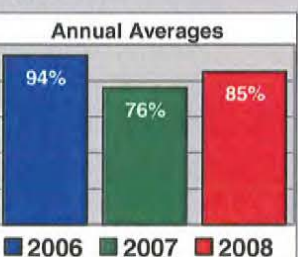
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Summary

The Travelers insurance group consists of the following entities:

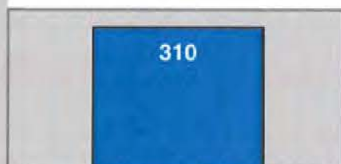
Charter Oak Fire Ins. Co.
Farmington Casualty Co.
Fidelity & Guaranty Ins.
Phoenix Insurance
St. Paul Fire & Marine Insurance
Standard Fire Insurance Co.
Travelers Casualty & Surety Co.
Travelers Casualty Ins. Co.
Travelers Commercial Casualty
Travelers Indemnity Co. of
America
Travelers Property Casualty Co.

This insurance group is an insurer that administered its own claims and administered claims for the following self-insured employer:

National Semi Conductor

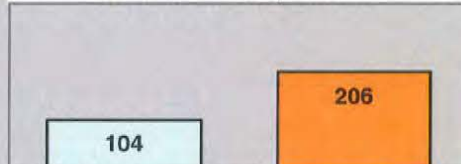
Utilization Analysis

Lost Time First Reports Received

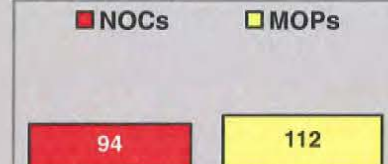


Activity on Lost Time First Reports

☐ 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)

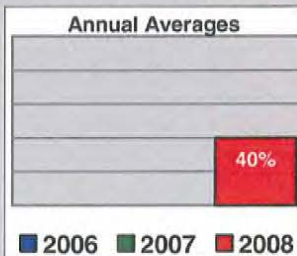
30%

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

46%

UNDERWRITERS SAFETY & CLAIMS

Lost Time First Report Filing Compliance



Summary

The Underwriters Safety & Claims insurance group consists of the following entity:

Underwriters Safety & Claims

This insurance group is a third party administrator that administered claims for the following insurer and self-insured employer:

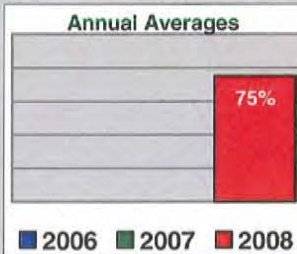
Insurer:

ACE Insurance Group

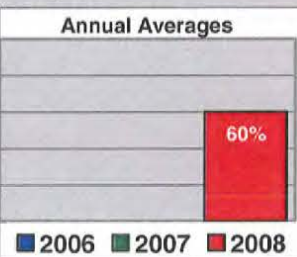
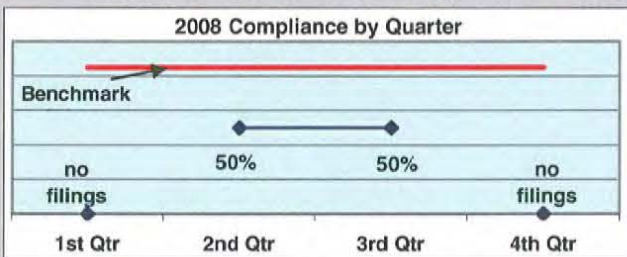
Self-insured Employer:

Parker Hannifin Corp.

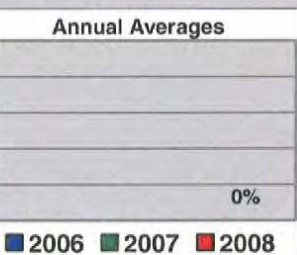
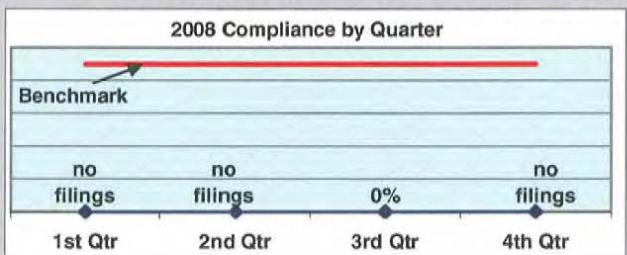
Initial Indemnity Payment Compliance



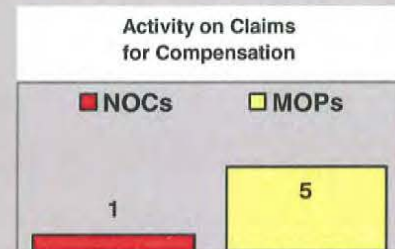
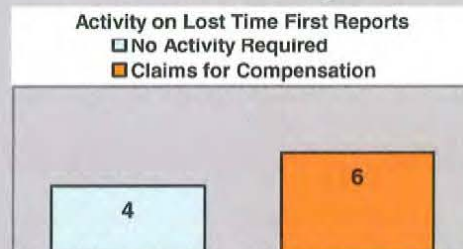
Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



Utilization Analysis



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

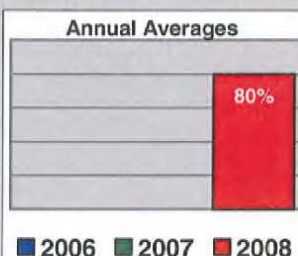
10%

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

17%

XL SPECIALTY INSURANCE COMPANY

Lost Time First Report Filing Compliance



Summary

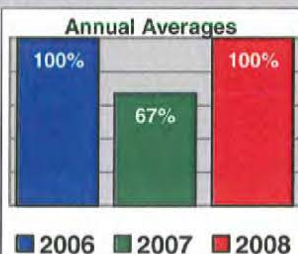
The XL Specialty Insurance Company insurance group consists of the following entity:

XL Specialty Insurance Co.

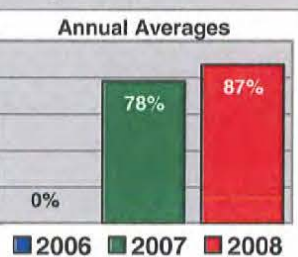
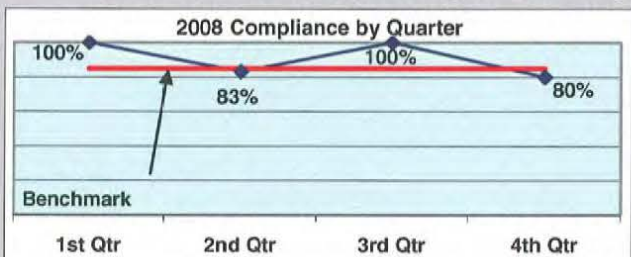
This insurance group is an insurer that used the following third parties to administer claims under its policies:

Cambridge Integrated Services
Gallagher Bassett Services, Inc.
Sedgwick Claims Management
Specialty Risk Services

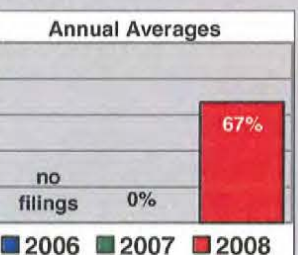
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



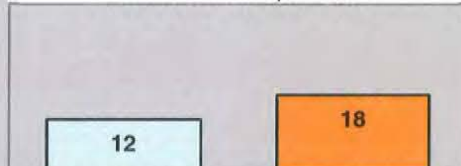
Utilization Analysis

Lost Time First Reports Received

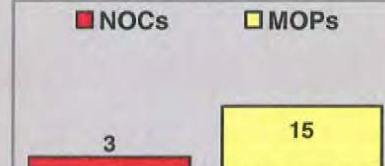


Activity on Lost Time First Reports

☐ 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)

10%

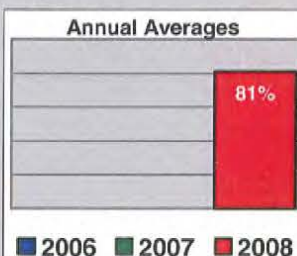
Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

17%

ZURICH

Lost Time First Report Filing Compliance



Summary

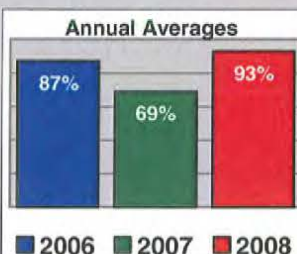
The Zurich insurance group consists of the following entities:

American Zurich
Maryland Casualty Co.
Zurich American Ins. Co.

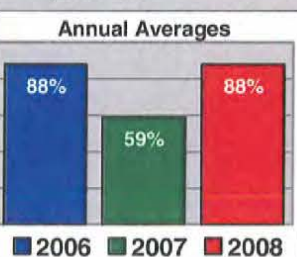
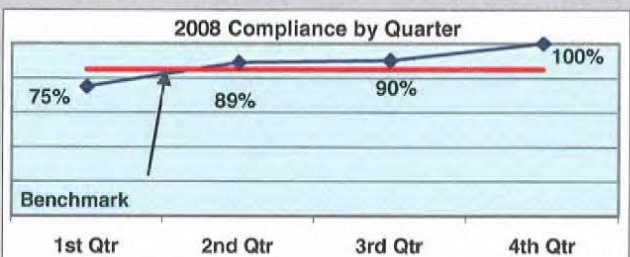
This insurance group is an insurer that administered its own claims and used the following third parties to administer claims under its policies:

Cambridge Integrated Services
Chesterfield Services, Inc.
ESIS, Inc.
GAB Robins
Gallagher Bassett Services, Inc.
Sedgwick Claims Management
Specialty Risk Services

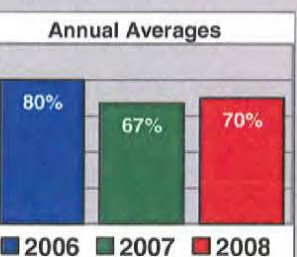
Initial Indemnity Payment Compliance



Initial Memorandum of Payment Filing Compliance



Initial Notice of Controversy Filing Compliance



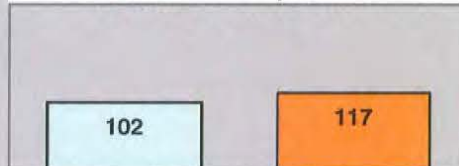
Utilization Analysis

Lost Time First Reports Received

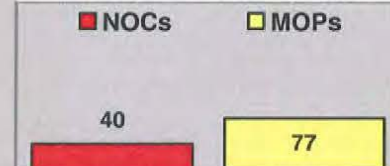


Activity on Lost Time First Reports

☐ 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)

18%

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

34%