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**2009**

# **ANNUAL COMPLIANCE REPORT**

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



**JANUARY 1, 2009 - DECEMBER 31, 2009**

**OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

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**MAINE WORKERS' COMPENSATION BOARD  
2009 ANNUAL COMPLIANCE REPORT**

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## EXECUTIVE SUMMARY

- I. On August 10, 2010, the Maine Workers' Compensation Board unanimously approved the 2009 Annual Compliance Report (**January 1, 2009** through **December 31, 2009**). 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 2009 quarterly compliance in Table 1 represents static results based upon data received by the deadline for each quarter. This 2009 Annual Compliance Report represents dynamic results based upon data received by March 8, 2010. 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 Not Met.** The Board received 13,355 lost time first reports. This represents 805 fewer reports than in 2008 and continues a long term decline in the number of lost time first reports. Eighty-four percent (84%) of lost time first report filings were within 7 days. Compliance has dropped from the 2008 compliance rate due to programming enhancements that allow the Board to more accurately track the receipt of lost time First Reports.

#### B. Initial Indemnity Payments

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

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

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

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

**Benchmark Exceeded.** Eighty-seven percent (87%) of initial MOP filings were within 17 days.

#### 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 Exceeded.** Ninety-four percent (94%) of initial indemnity NOC filings were within 14 days, the highest compliance recorded for this indicator to date.

#### **E. Utilization Analysis**

Eighteen percent (18%) of all lost time first reports were “denied” and thirty-seven percent (37%) of all claims for compensation were denied.

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

\$46,350 was issued to claimants in penalties and \$5,050 in penalties are awaiting resolution under Section 205(3). These monies go to injured workers.

#### **G. Late Filed Coverage Notices**

\$30,800 was collected in penalties and \$1,300 in penalties are awaiting resolution under Section 360(1)(B). These monies go to the State General Fund.

### **IV. CAVEATS & EXPLANATIONS**

#### **A. General**

- Employer delays in reporting of injuries may lower compliance.
- 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 2009:

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

This 2009 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	Research & Compilation
Brad Howard	Management Analyst	Research & Compilation
Kimberlee Barriere	Director, MAE Program	Editor
Steven Minkowsky	Deputy Director of Benefits Administration	Editor

# Annual Compliance Summary

**Table 1 2009 Quarterly Compliance Reports**

	Benchmark	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
<b>Lost Time First Report Filings</b> Received within 7 Days	85%	81%	84%	85%	86%
<b>Initial Indemnity Payments</b> Made within 14 Days	87%	87%	91%	90%	89%
<b>Initial Memorandum of Payment Filings</b> Received within 17 Days	85%	86%	90%	88%	87%
<b>Initial Indemnity Notice of Controversy Filings</b> Received within 14 Days	90%	91%	95%	94%	93%

**Table 2 Annual Compliance**

	1997 <sup>1</sup>	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
<b>Lost Time First Report Filings</b> Received within 7 Days	37%	78%	80%	82%	82%	86%	86%	84%	87%	89%	84%
<b>Initial Indemnity Payments</b> Made within 14 Days	59%	80%	83%	85%	86%	85%	87%	87%	87%	89%	89%
<b>Initial Memorandum of Payment Filings</b> Received within 17 Days	57%	75%	77%	81%	82%	83%	84%	84%	85%	88%	87%
<b>Initial Indemnity Notice of Controversy Filings</b> Received within 14 Days <sup>1</sup>						91%	92%	89% <sup>2</sup>	89%	90%	94%

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

	1997 <sup>1</sup>	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
<b>Lost Time First Report Filings</b> Received within 7 Days	0%	113%	117%	122%	124%	133%	134%	130%	136%	141%	127%
<b>Initial Indemnity Payments</b> Made within 14 Days	0%	35%	39%	44%	44%	44%	46%	46%	47%	49%	49%
<b>Initial Memorandum of Payment Filings</b> Received within 17 Days	0%	31%	36%	42%	44%	46%	48%	49%	49%	55%	54%
<b>Initial Indemnity Notice of Controversy Filings</b> Received within 14 Days <sup>2</sup>						0%	1%	-2%	-3%	-1%	2%

<sup>1</sup> The Initial Indemnity Notice of Controversy filing benchmark was changed in 2007 from 17 days to 14 days.

<sup>2</sup> 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.

### 2009 High Compliance Performers

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

#### Insurers/TPAs

Broadspire Services, Inc.	86%	96%	96%	96%
Claims Management, Inc. (Wal-Mart)	95%	93%	97%	100%
Maine Employers' Mutual Insurance Co.	85%	92%	91%	94%
Synernet	94%	95%	93%	97%
Willis (Formerly HRH)	94%	87%	88%	100%

#### Self-Insureds

Bangor, City of	95%	100%	100%	100%
Bath Iron Works	98%	98%	98%	97%
Hannaford Brothers	90%	97%	94%	91%
Maine Motor Transport Association	93%	93%	91%	98%
Maine Municipal Association	92%	93%	94%	95%
Maine School Management Association	88%	95%	97%	95%
State of Maine Workers' Comp. Division	93%	99%	95%	96%

#### Board Benchmarks:

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

#### Qualifications:

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

## LOST TIME FIRST REPORT FILINGS

Chart 1 Timeliness Distribution

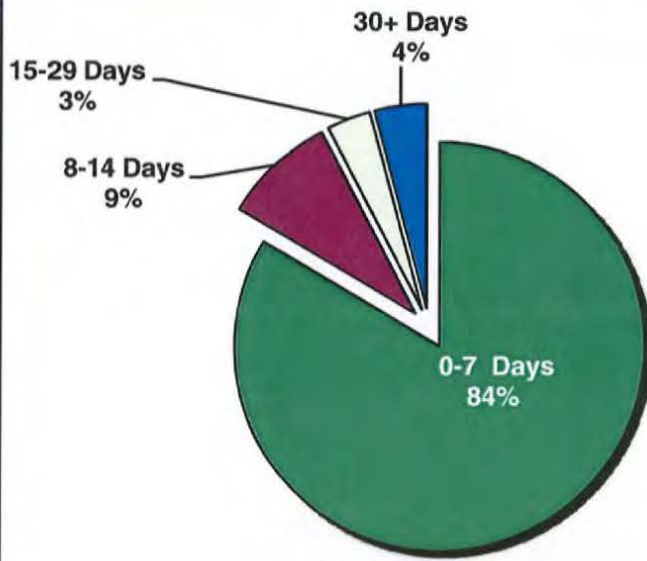


Table 4

Received Within:			
0-7	Days	11,160	84%
8-14	Days	1,179	9%
15-29	Days	461	3%
30+	Days	555	4%
Total		13,355	100%

Table 5

Above vs. Below Benchmark:			
At / Above	27	23%	
Below	88	77%	
Total		115	100%

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

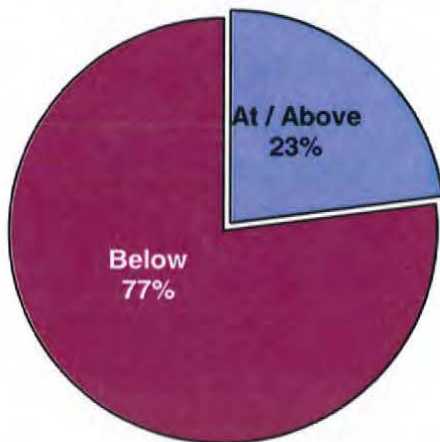


Chart 3 Compliance Trend 1997 - 2009



### Summary

The 2009 compliance rate of 84% for lost time first report filings has dropped from the 2008 compliance rate due to programming enhancements that allow the Board to more accurately track the receipt of lost time First Reports.

Increasing familiarity with the Board's Electronic Data Interchange (EDI) system, as well as continued focus on data timeliness and accuracy, will help improve compliance in this area to a compliance rate at or above the benchmark.

However, as can be seen in Chart 2, only 23% of insurers were at or above the benchmark in 2009, indicating a need for broad improvement.

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

## INITIAL INDEMNITY PAYMENTS

Chart 4 Timeliness Distribution

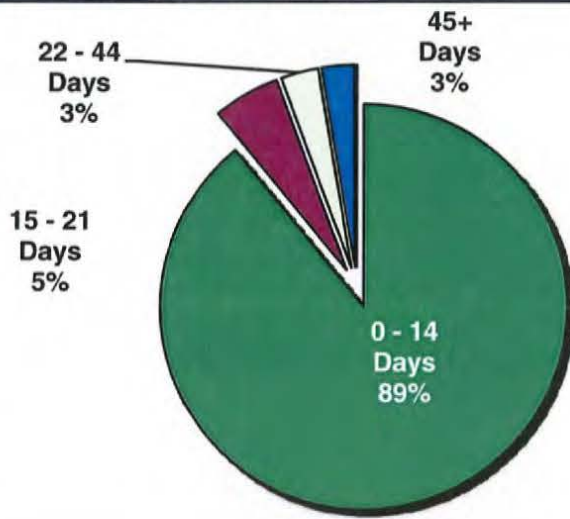


Table 6

Made Within:		
0 - 14 Days	3,625	89%
15 - 21 Days	215	5%
22 - 44 Days	144	3%
45+ Days	104	3%
? Days	4	0%
<b>Total</b>	<b>4,092</b>	<b>100%</b>

Table 7

Above vs. Below Benchmark:		
At / Above	57	57%
Below	43	43%
<b>Total</b>	<b>100</b>	<b>100%</b>

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

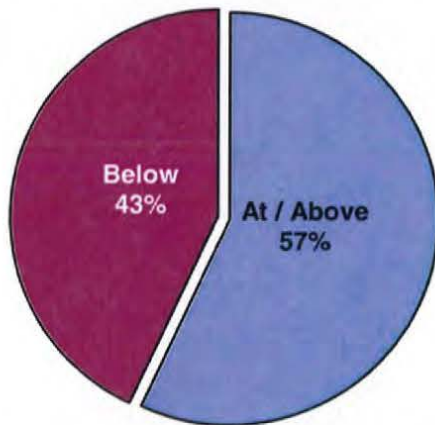
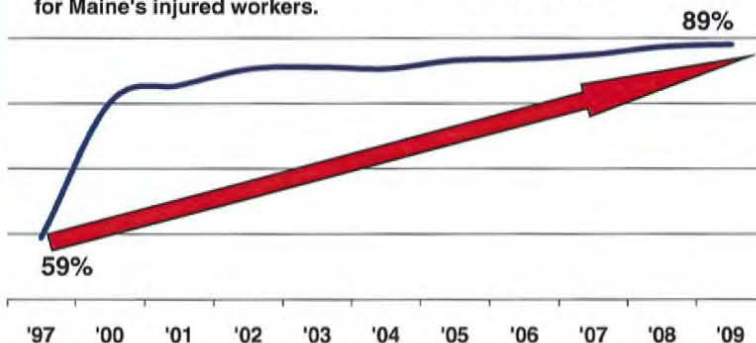


Chart 6 Compliance Trend 1997 - 2009

Initial indemnity payment compliance has improved 49% since monitoring began - a very significant improvement for Maine's injured workers.



### 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 time.

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

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

## INITIAL MEMORANDUM OF PAYMENT FILINGS

Chart 7 Timeliness Distribution

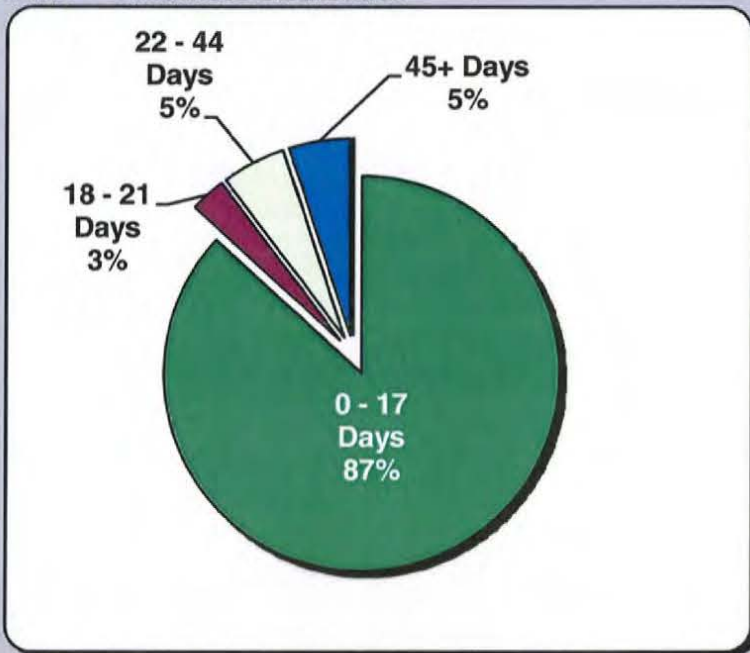


Table 8

Received Within:			
0 - 17	Days	3,574	87%
18 - 21	Days	119	3%
22 - 44	Days	216	5%
45+	Days	179	5%
?	Days	4	0%
Total		4,092	100%

Table 9

Above vs. Below Benchmark:		
At / Above	44	44%
Below	56	56%
Total	100	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

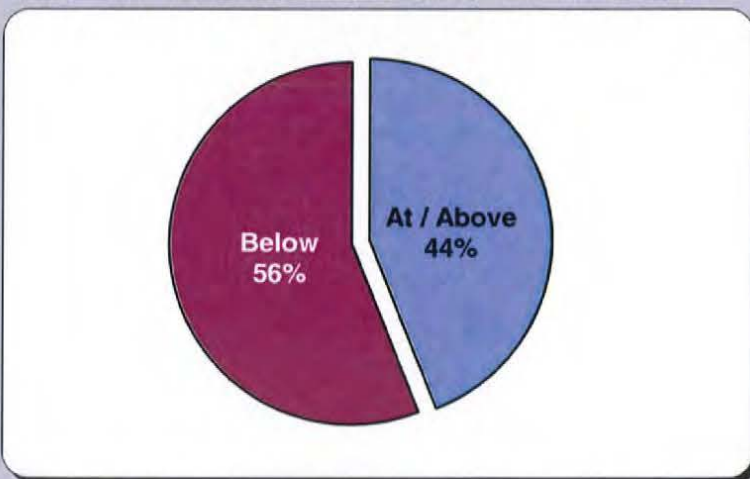
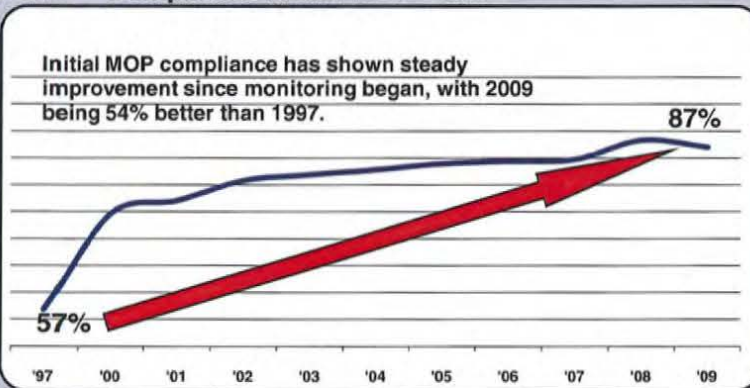


Chart 9 Compliance Trend 1997 - 2009



## INITIAL INDEMNITY NOTICE OF CONTROVERSY FILINGS

Chart 10 Timeliness Distribution

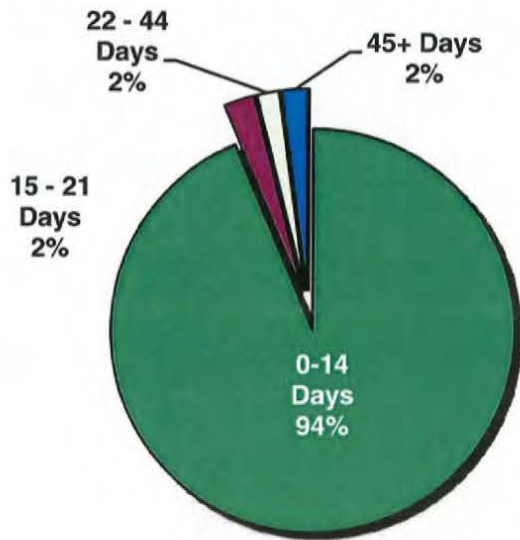


Table 10

Received Within:			
0 - 14	Days	2,216	94%
15 - 21	Days	58	2%
22 - 44	Days	42	2%
45+	Days	48	2%
?	Days	1	0%
Total		2,365	100%

Table 11

Above vs. Below Benchmark:		
At / Above	46	61%
Below	29	39%
Total	75	100%

### Summary

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

In 2009 there were 13% fewer Initial Indemnity NOC filings in the dispute resolution system at the Board compared to 2008. Despite having fewer Initial Indemnity Notice of Controversy filings in the system, the compliance continues to increase for this performance indicator.

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

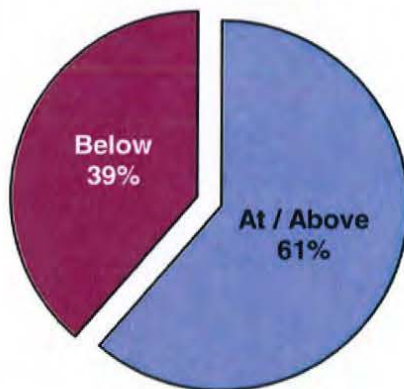
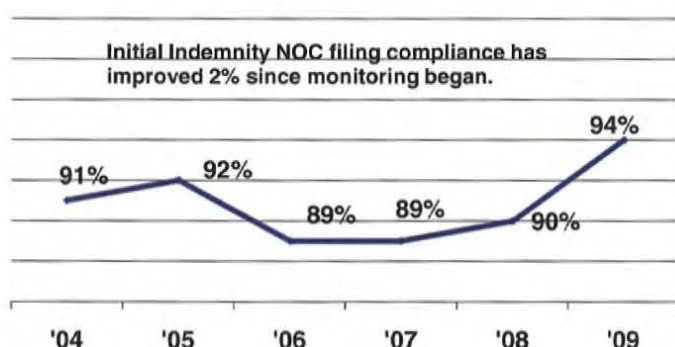


Chart 12 Compliance Trend 2004 - 2009



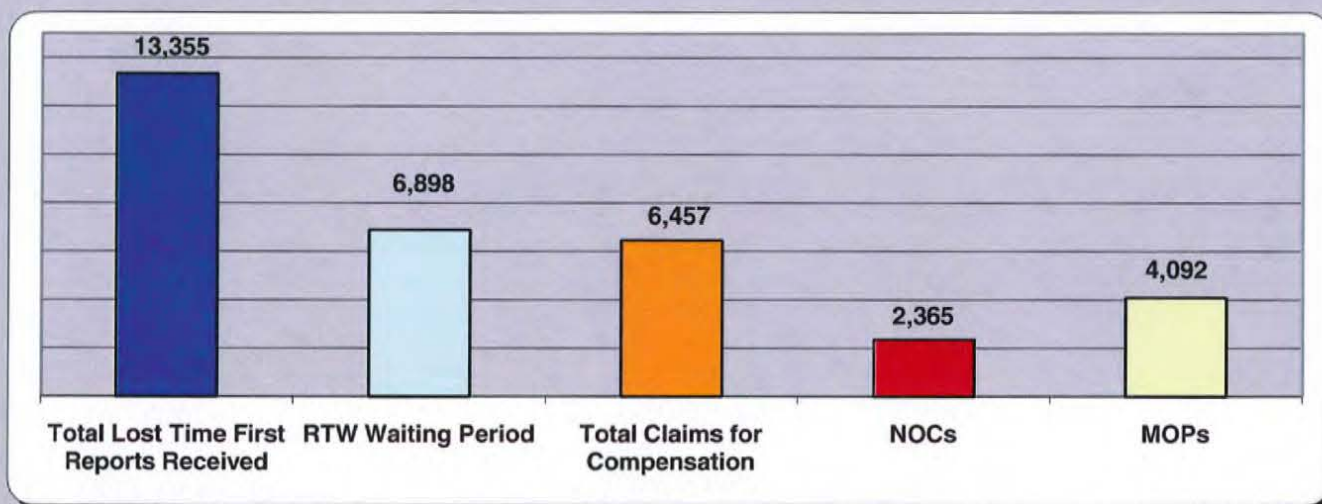
## UTILIZATION ANALYSIS

### Summary

Of the 13,355 lost time first report filings in 2009, 52% resulted in the employee returning to work within the waiting period. Also, 18% of all lost time First Reports and 37% of all claims for compensation were "denied" in 2009. These are decreases from 2008.

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**



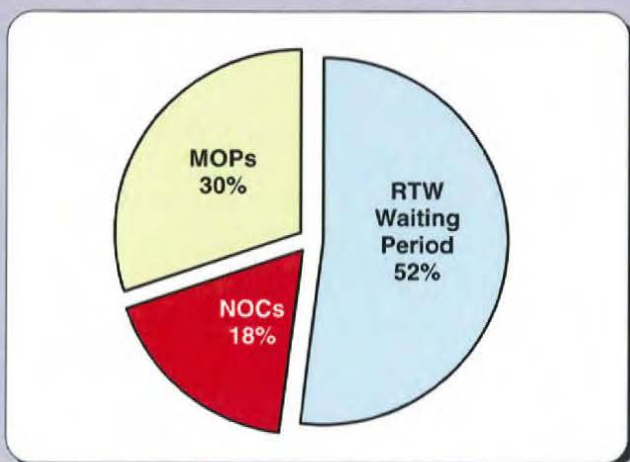
**Table 12 % of Lost Time First Reports Denied**  
(Initial Indemnity NOCs / Lost Time First Reports)

2009 =	18%
2008 =	19%
2007 =	20%

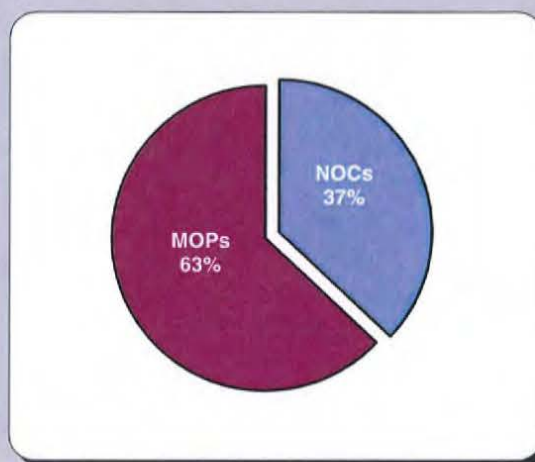
**Table 13 % of Claims for Compensation Denied**  
(Initial Indemnity NOCs / Claims for Compensation)

2009 =	37%
2008 =	40%
2007 =	40%

**Chart 14 Lost Time First Reports Analysis**

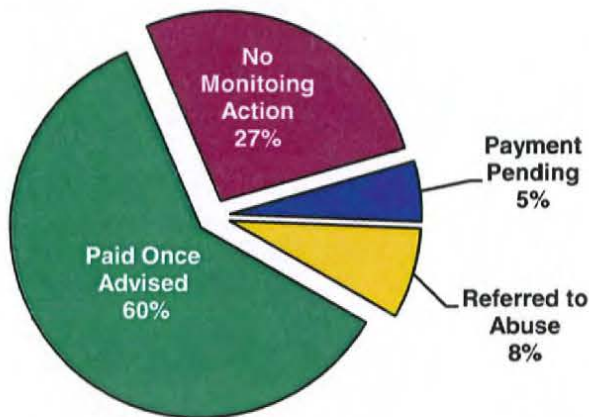


**Chart 15 Claims for Compensation Analysis**



## INITIAL INDEMNITY PAYMENTS > 44 DAYS

Chart 16 Penalty Distribution



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

Table 14

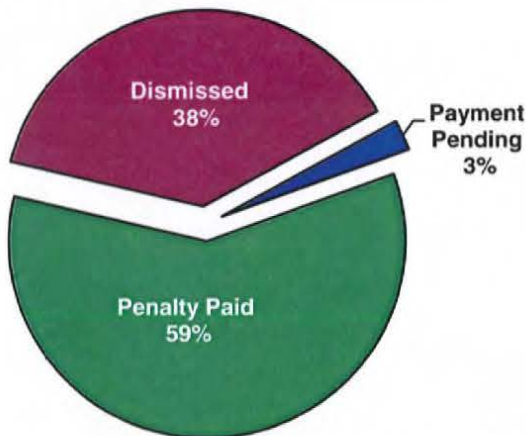
### Penalty Distribution:

Paid Once Advised	47	60%
No Monitoring Action	21	27%
Payment Pending	4	5%
Referred to Abuse	6	8%
<b>Total</b>	<b>78</b>	<b>100%</b>

**\$46,350 issued to claimants in penalties.**  
**\$ 5,050 in penalties awaiting resolution.**

## LATE FILED COVERAGE NOTICES

Chart 17 Complaint Distribution



No complaints were mailed in either the 3rd or 4th quarter of 2009 due to Office of Information Technology issues beyond our control.

Table 15

### Complaint Distribution:

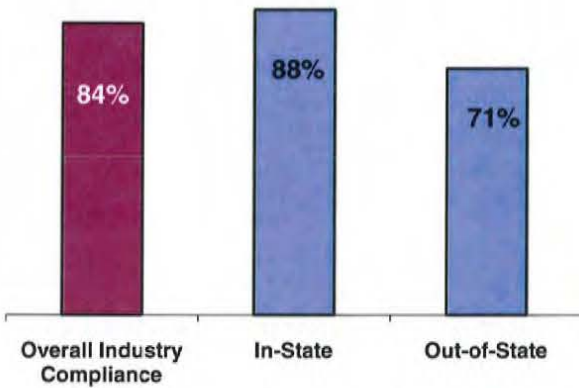
Penalty Paid	308	59%
Dismissed	199	38%
Payment Pending	13	3%
<b>Total</b>	<b>520</b>	<b>100%</b>

**\$30,800 issued to claimants in penalties.**  
**\$ 1,300 in penalties awaiting resolution.**

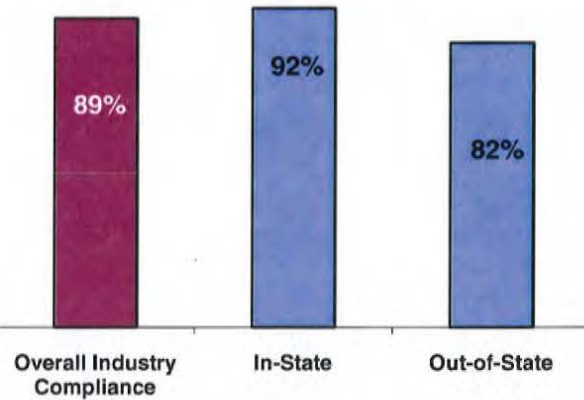
## In-State vs. Out-of-State Comparisons

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.

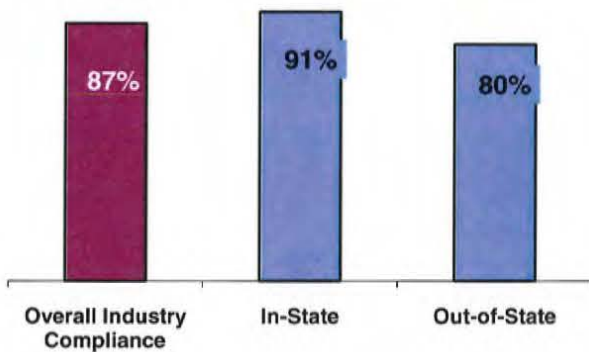
**Lost Time First Report Filings Compliance**



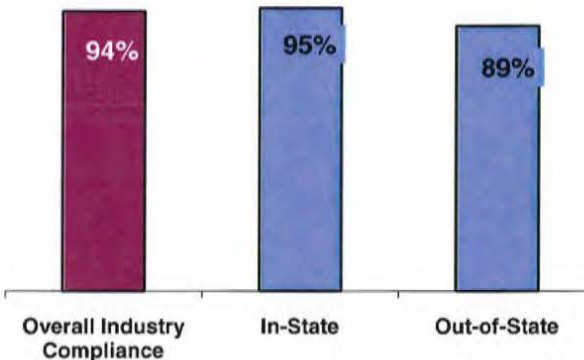
**Initial Indemnity Payments Compliance**



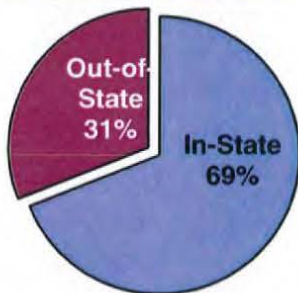
**Initial MOP Filings Compliance**



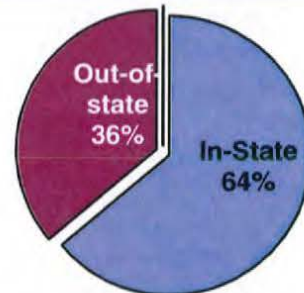
**Initial Indemnity NOC Filings Compliance**



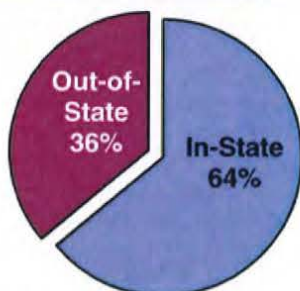
**% of Lost Time First Report Filings**



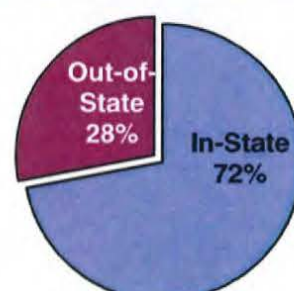
**% of Initial Indemnity Payments**



**% of Initial MOP Filings**

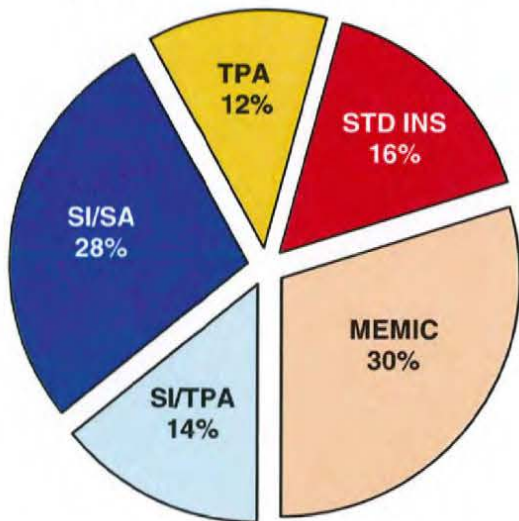


**% of Initial Indemnity NOC Filings**

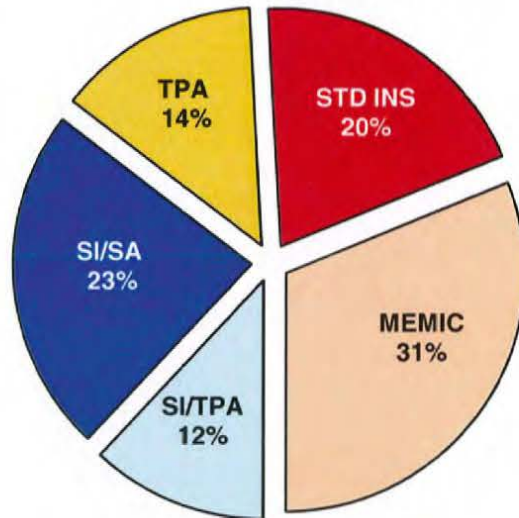


## Volume by Type of Insurer

**Lost Time First Report Filings**

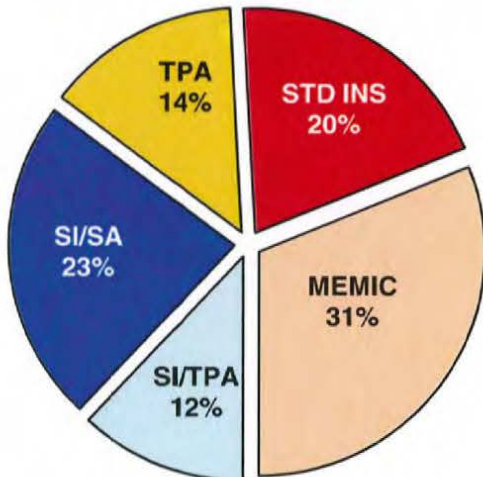


**Initial Indemnity Payments**

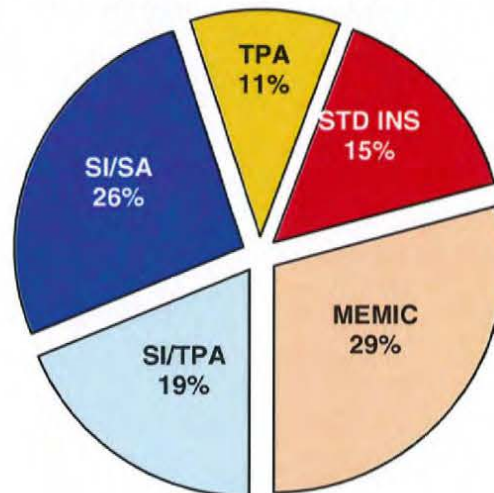


Example: Self-Insured, Self-Administered (SI/SA) employers accounted for 28% of lost time first report filings in 2009.

**Initial Memorandum of Payment Filings**



**Initial Indemnity Notice of Controversy Filings**

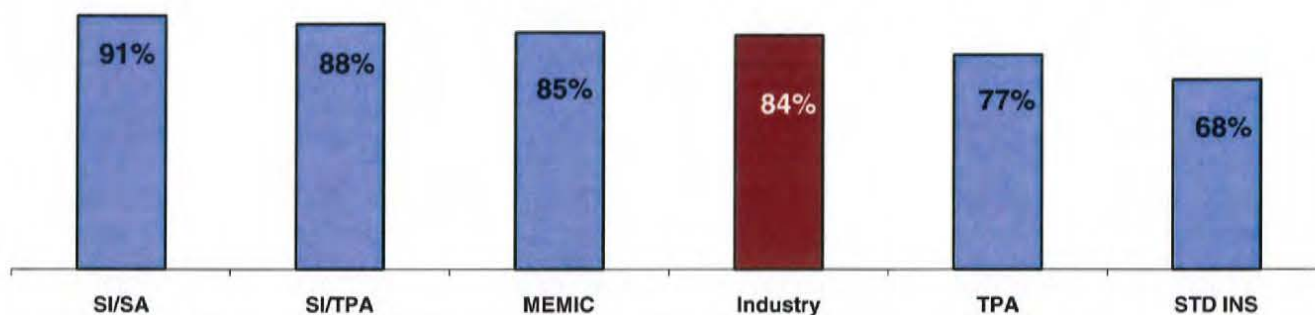


**KEY:**

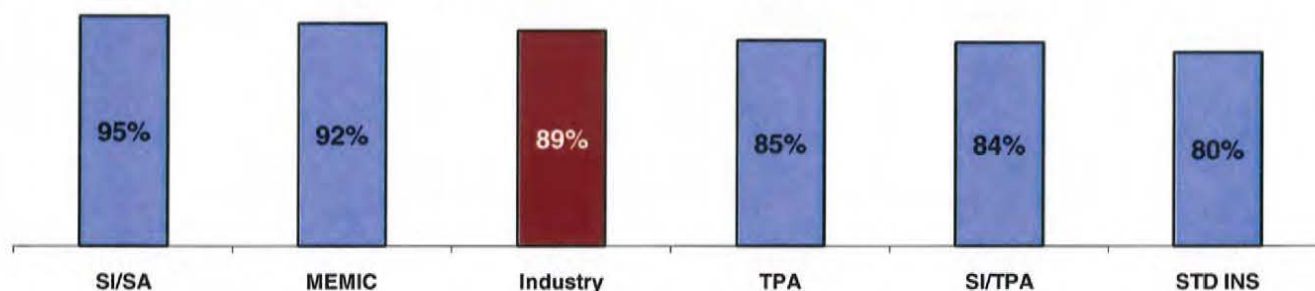
<b>SI/SA</b>	Self-Insured, Self-Administered Employer
<b>SI/TPA</b>	Self-Insured, TPA-Administered Employer
<b>STD INS</b>	Standard Insurer (excluding MEMIC), Self-Administered
<b>TPA</b>	Standard Insurer (excluding MEMIC), TPA Administered

## Compliance by Type of Insurer

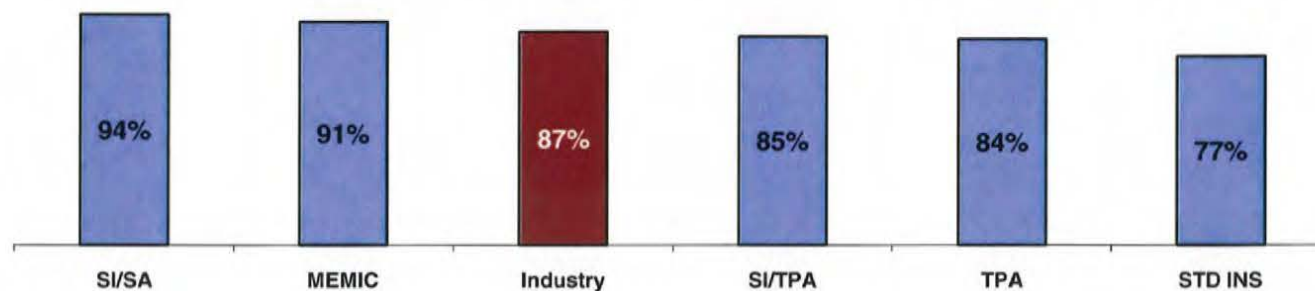
**Lost Time First Report Filings: Benchmark = 85%**



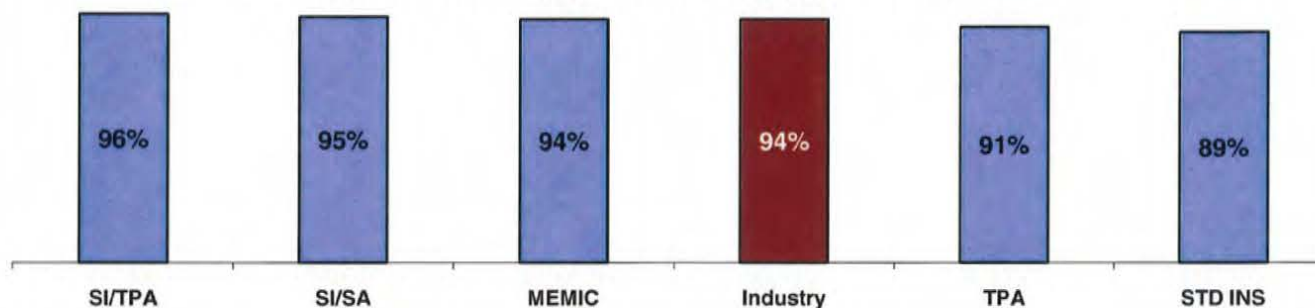
**Initial Indemnity Payments: Benchmark = 87%**



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



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



**KEY:**

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

**2009 INSURER COMPLIANCE - Group Level Compliance Percents**

<b>INSURANCE GROUP</b>	<b>FROI Compliance Benchmark: 85%</b>	<b>PAY Compliance Benchmark: 87%</b>	<b>MOP Compliance Benchmark: 85%</b>	<b>NOC Compliance Benchmark: 90%</b>
ACADIA	84%	86%	89%	100%
ACE	76%	87%	86%	90%
AIG (now CHARTIS)	82%	88%	88%	95%
AMERICAN INTERSTATE*	0%	100%	100%	No filings
ARCH	60%	78%	89%	100%
ARGONAUT	47%	58%	50%	80%
ARROW MUTUAL	50%	100%	100%	No filings
ARROWOOD INDEMNITY	20%	100%	0%	100%
BANGOR, CITY OF	95%	100%	100%	100%
BATH IRON WORKS	98%	98%	98%	97%
BERKLEY ADMINS. OF CONNECTICUT	69%	77%	77%	0%
BROADSPIRE SERVICES, INC.	86%	96%	96%	96%
CAMBRIDGE INTEGRATED SERVICES	15%	80%	80%	50%
CANNON COCHRAN MGMNT. SVS., INC.	91%	82%	84%	95%
CHESTERFIELD SERVICES, INC.	71%	67%	67%	No filings
CHUBB	21%	67%	33%	100%
CHURCH MUTUAL	50%	100%	100%	No filings
CIANBRO CORPORATION	45%	100%	0%	100%
CLAIMETRICS	33%	50%	50%	No filings
CLAIMS MANAGEMENT, INC. (WAL-MART)	95%	93%	97%	100%
CNA	77%	94%	85%	85%
CONSTITUTION STATE SERVICES CO.	64%	86%	91%	86%
COTTINGHAM & BUTLER*	No filings	No filings	No filings	No filings
CRAWFORD & COMPANY*	No filings	No filings	No filings	No filings
CRUM & FORSTER*	0%	100%	0%	0%
ESIS, INC.	76%	86%	87%	93%
F.A. RICHARD & ASSOCIATES	50%	100%	50%	50%
FIREMAN'S FUND	100%	100%	100%	No filings
FUTURECOMP	84%	86%	87%	91%
GAB ROBINS	75%	82%	64%	71%
GALLAGHER BASSETT SERVICES, INC.	59%	67%	73%	96%
GRAPHIC ARTS MUTUAL*	100%	No filings	No filings	No filings
GREAT WEST CASUALTY*	0%	0%	0%	No filings
GUARD	72%	88%	73%	67%
HANNAFORD BROTHERS	90%	97%	94%	91%
HANOVER	82%	93%	89%	86%
HARLEYSVILLE	0%	0%	0%	No filings
HARTFORD	74%	87%	84%	93%
HELMSMAN MANAGEMENT SERVICES	66%	92%	92%	89%
LIBERTY MUTUAL	69%	83%	83%	90%
MAC RISK MANAGEMENT, INC.	0%	67%	67%	0%
MACY'S CORPORATE SERVICES	33%	100%	100%	No filings
MAINE AUTOMOBILE DEALERS	83%	88%	97%	94%
MAINE EMPLOYERS' MUTUAL INS. CO.	85%	92%	91%	94%
MAINE HEALTHCARE ASSOCIATION	79%	89%	89%	93%
MAINE INS. GUARANTY ASSOC. (MIGA)*	No filings	No filings	No filings	No filings
MAINE MOTOR TRANSPORT ASSOC.	93%	93%	91%	98%
MAINE MUNICIPAL ASSOCIATION	92%	93%	94%	95%
MAINE SCHOOL MANAGEMENT ASSOC.	88%	95%	97%	95%
MASSAMONT (now TRIDENT INS. SVS.)	75%	100%	100%	100%
MEADOWBROOK	44%	83%	83%	0%
MITSUI SUMITOMO INSURANCE*	No filings	No filings	No filings	No filings
NGM	21%	100%	100%	No filings
OLD REPUBLIC	79%	88%	81%	79%
ONEBEACON	37%	30%	20%	100%
PATRIOT	45%	91%	82%	0%

**2009 INSURER COMPLIANCE - Group Level Compliance Percents**

INSURANCE GROUP	FROI Compliance Benchmark: 85%	PAY Compliance Benchmark: 87%	MOP Compliance Benchmark: 85%	NOC Compliance Benchmark: 90%
PEERLESS	47%	63%	63%	67%
PRAETORIAN INS. CO.*	No filings	No filings	No filings	No filings
PROTECTIVE	0%	100%	50%	No filings
PUBLIC SERVICE MUTUAL*	No filings	No filings	No filings	No filings
RISK ENTERPRISES MANAGEMENT	39%	85%	54%	17%
ROMAN CATHOLIC DIOCESE	91%	83%	67%	67%
RYDER	50%	100%	0%	No filings
SAFETY NATIONAL*	0%	0%	0%	No filings
SEDGWICK CLAIMS MANAGEMENT	80%	89%	87%	83%
SELECTIVE	83%	100%	100%	No filings
SENTRY	45%	61%	39%	0%
SPECIALTY RISK SERVICES	79%	83%	79%	100%
STATE OF MAINE WC TRUST	93%	99%	95%	96%
SYNERNET	94%	95%	93%	97%
T.H.E. INSURANCE*	0%	0%	0%	No filings
THE FRANK GATES SERVICE COMPANY	20%	0%	0%	No filings
TOKIO MARINE	40%	33%	0%	No filings
TOWER	20%	100%	100%	No filings
TRAVELERS	69%	86%	85%	94%
UNDERWRITERS SAFETY & CLAIMS*	No filings	No filings	No filings	No filings
UTICA MUTUAL INSURANCE CO.*	0%	No filings	No filings	No filings
VANLINER INSURANCE*	73%	100%	67%	67%
VIRGINIA SURETY (now Continental Ind.)*	0%	No filings	No filings	No filings
WILLIS (formerly HRH)	94%	87%	88%	100%
XL SPECIALTY	30%	40%	40%	100%
YORK CLAIMS SERVICE*	100%	No filings	No filings	No filings
ZURICH	70%	76%	73%	90%

# Annual Compliance Report

## 01/01/2009 - 12/31/2009

### ACADIA

#### Lost Time First Report Filing Compliance

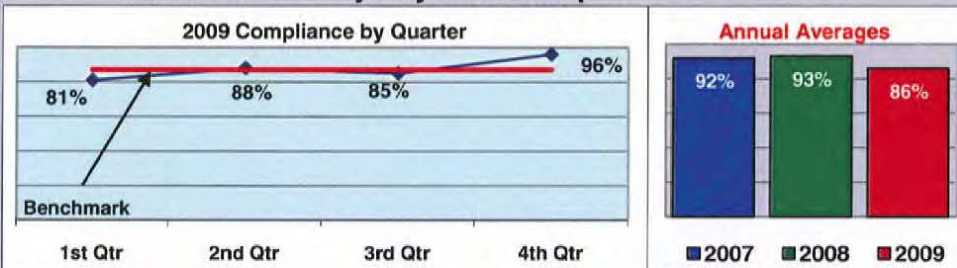


#### Summary

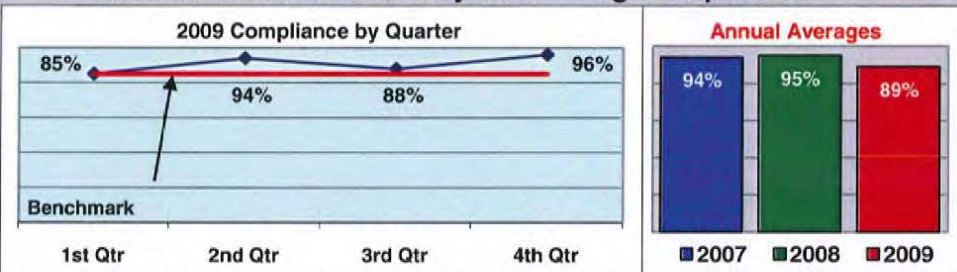
Acadia is an insurer that administered its own claims in 2009 under the following rating companies:

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

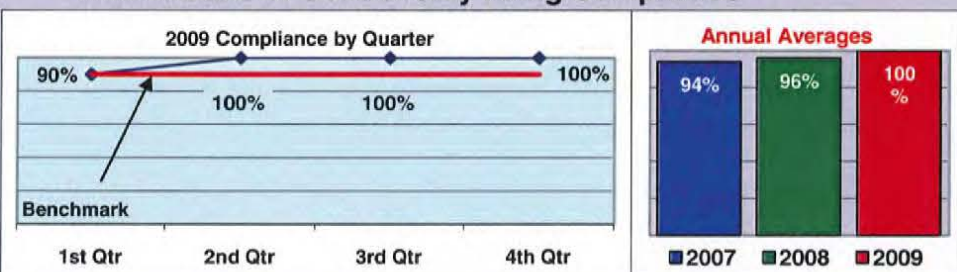
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance

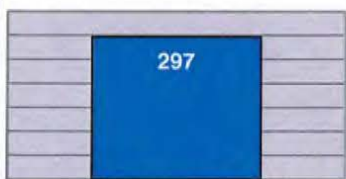


#### Initial Notice of Controversy Filing Compliance



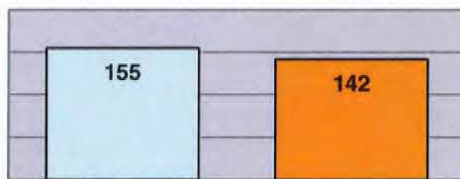
#### Utilization Analysis

##### Lost Time First Reports Received



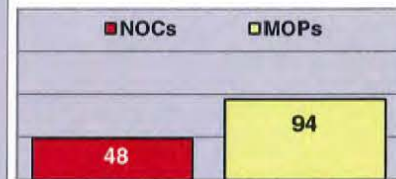
##### Activity on Lost Time First Reports

□ 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)

16%

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

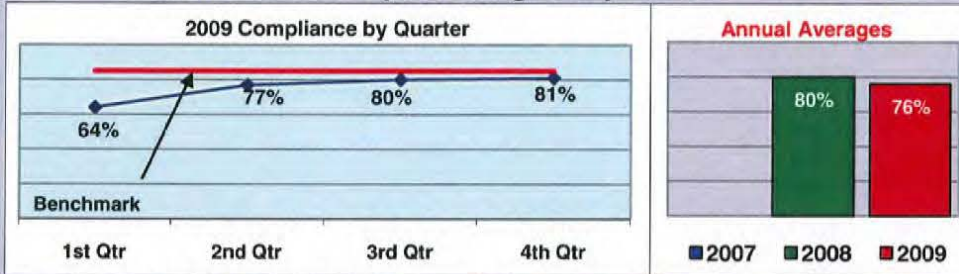
34%

# Annual Compliance Report

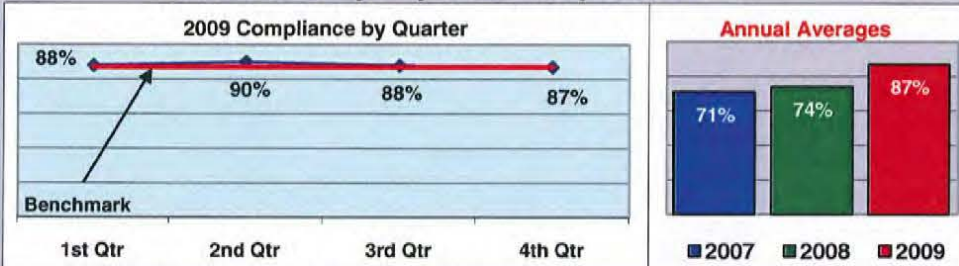
## 01/01/2009 - 12/31/2009

### ACE

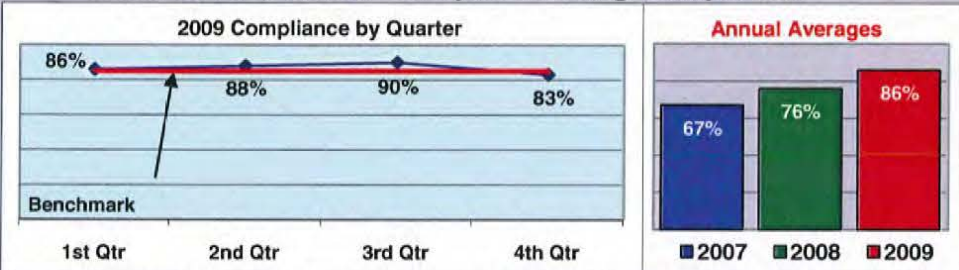
#### Lost Time First Report Filing Compliance



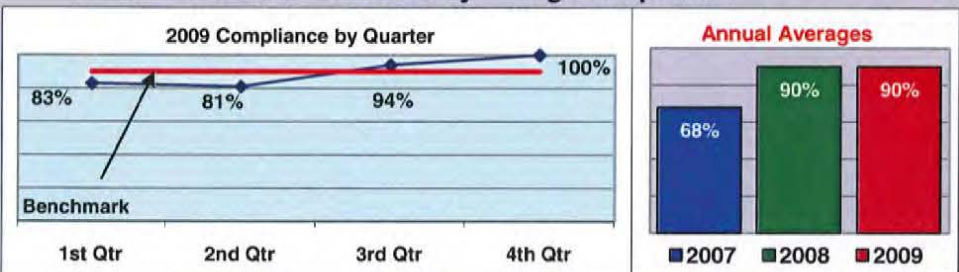
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance



#### Initial Notice of Controversy Filing Compliance



#### Summary

Ace is an insurer that used third parties to administer claims in 2009 under the following rating companies:

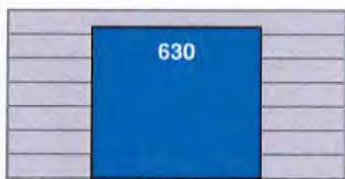
Ace American Insurance Co.  
 Ace Indemnity Insurance Co.  
 Ace Fire Underwriters Ins. Co.  
 Ace Property & Casualty Ins. Co.  
 Indemnity Ins. Co. of No. America

Ace used the following third parties in 2009:

Broadspire Services, Inc.  
 Cambridge Integrated Services  
 Cannon Cochran Mgmt. Svs. Inc.  
 Constitution State Services Co.  
 ESIS, Inc.  
 GAB Robins  
 Gallagher Bassett Services, Inc.  
 Helmsman Management Services  
 MAC Risk Management, Inc.  
 Risk Enterprises Management  
 Sedgwick Claims Management  
 Specialty Risk Services

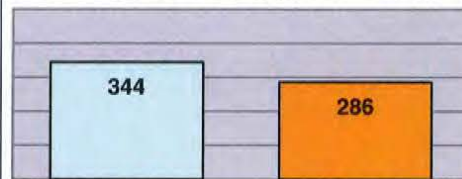
#### Utilization Analysis

##### Lost Time First Reports Received



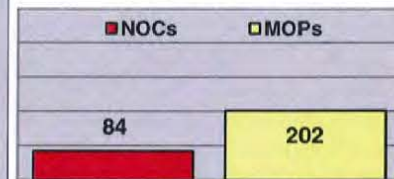
##### Activity on Lost Time First Reports

□ No Activity Required □ Claims for Compensation



##### Activity on Claims for Compensation

■ NOCs □ MOPs



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

13%

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

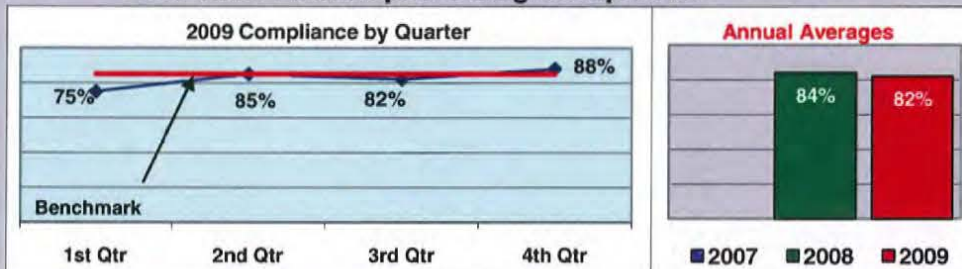
29%

# Annual Compliance Report

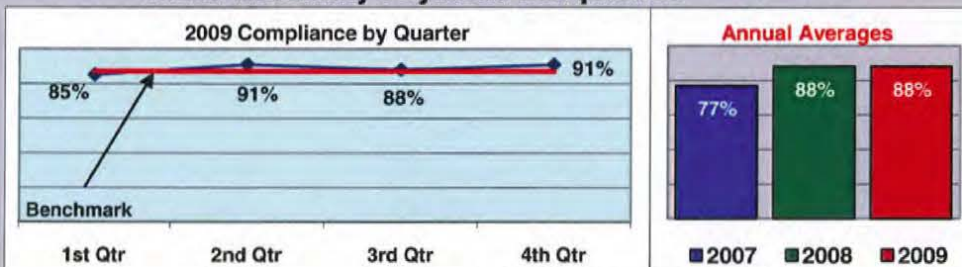
01/01/2009 - 12/31/2009

## AIG (now CHARTIS)

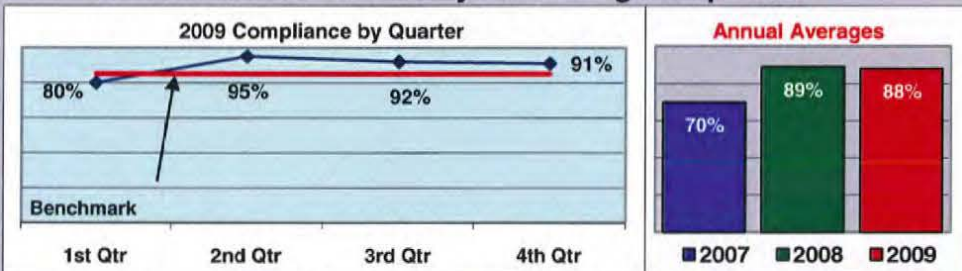
### Lost Time First Report Filing Compliance



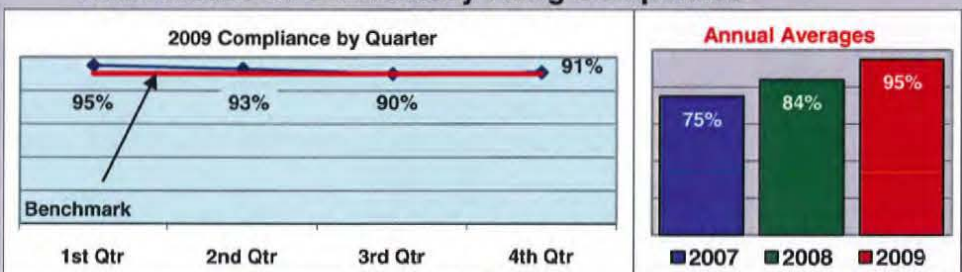
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

AIG is an insurer that administered its own claims in 2009 and used third parties to administer claims under the following rating companies:

AIG Casualty Company  
AIU Insurance  
American Home Assurance Co.  
Commerce & Industry Ins. Co.  
Illinois National Insurance Co.  
Ins. Co. of the State of PA  
National Union Fire Ins. Co. of PA  
New Hampshire Insurance Co.

and self-insured employer:

Pratt & Whitney

AIG used the following third parties in 2009:

Broadspire Services, Inc.  
Claimetrics  
Claims Management, Inc.  
Constitution State Svs. Co.  
ESIS, Inc.  
GAB Robins  
Gallagher Bassett Services, Inc.  
Helmsman Management Services  
Sedgwick Claims Management  
Specialty Risk Services

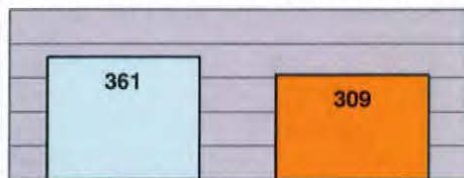
### Utilization Analysis

#### Lost Time First Reports Received

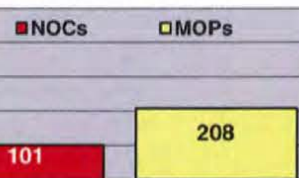


#### Activity on Lost Time First Reports

□ No Activity Required □ Claims for Compensation



#### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

15%

#### Percent of Claims for Compensation Denied

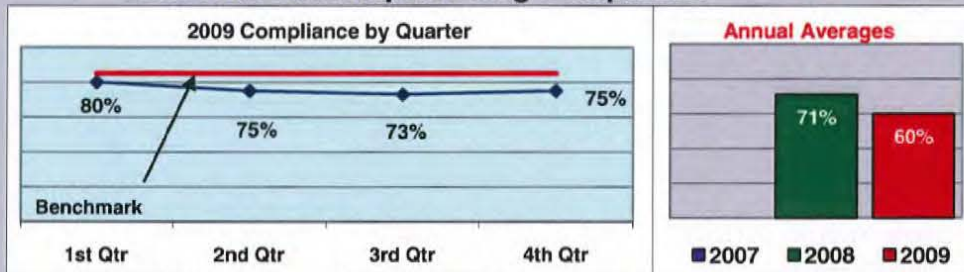
(Initial Indemnity NOCs / Claims for Compensation)

33%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## ARCH

### Lost Time First Report Filing Compliance



### Summary

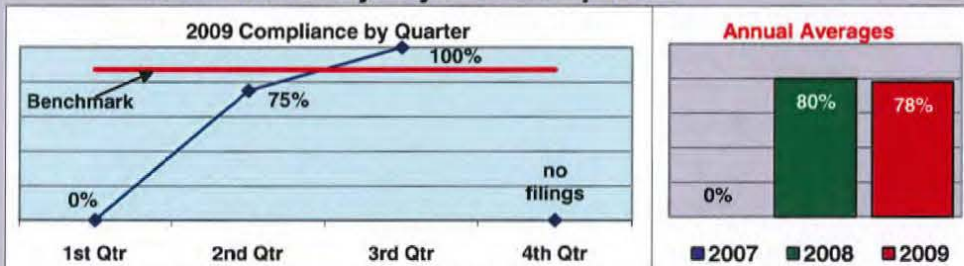
Arch is an insurer that used third parties to administer claims in 2009 under the following rating company:

Arch Insurance Company

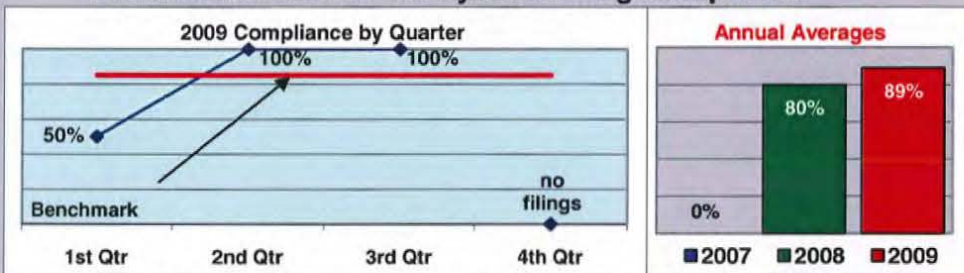
Arch used the following third parties in 2009:

ESIS, Inc.  
Gallagher Bassett Services, Inc.  
Sedgwick Claims Management  
Specialty Risk Services  
York Claims Service

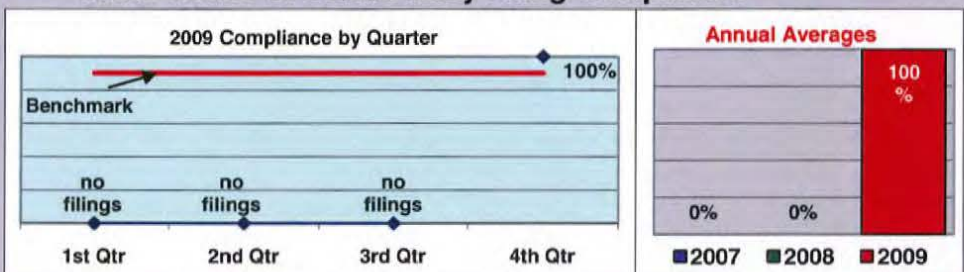
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



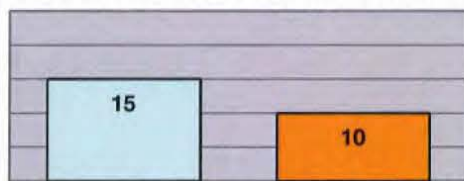
### Utilization Analysis

#### Lost Time First Reports Received



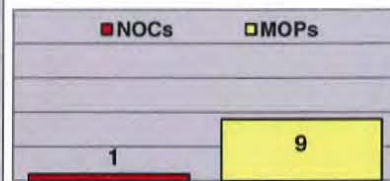
#### Activity on Lost Time First Reports

□ 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)

4%

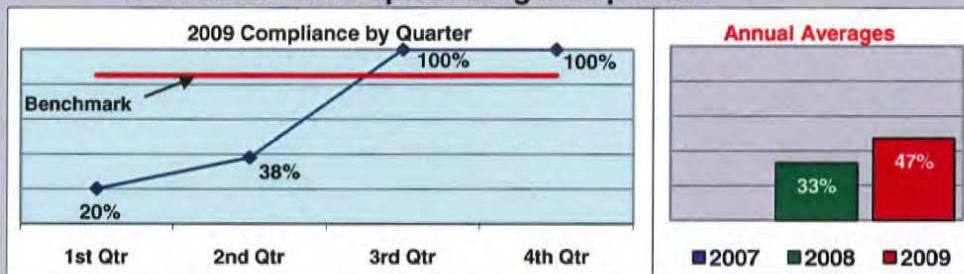
#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

10%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## ARGONAUT

### Lost Time First Report Filing Compliance



### Summary

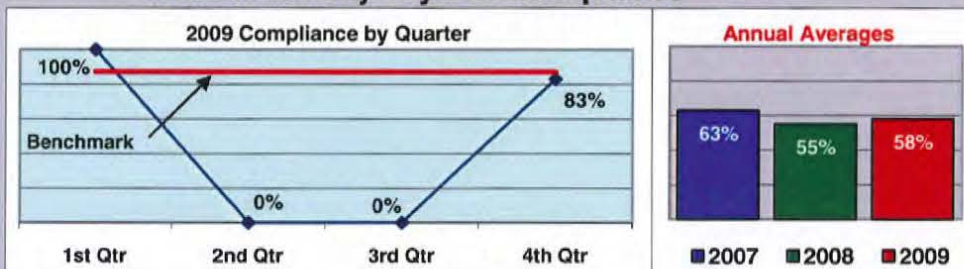
Argonaut is an insurer that administered its own claims in 2009 and used a third party to administer claims under the following rating company:

Argonaut Insurance Company

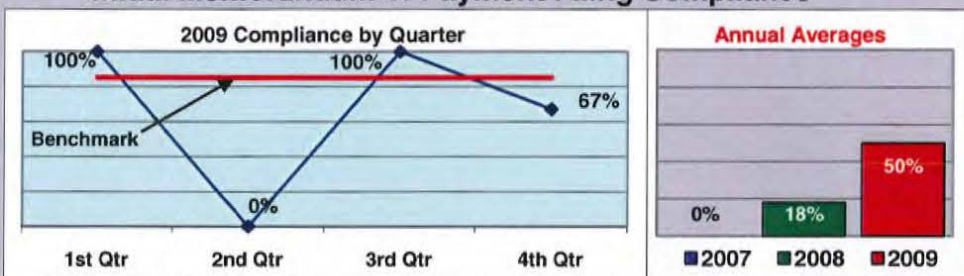
Argonaut used the following third party in 2009:

Trident Insurance Services

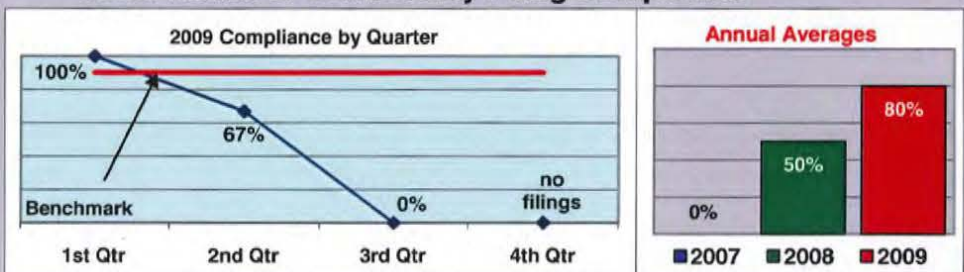
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



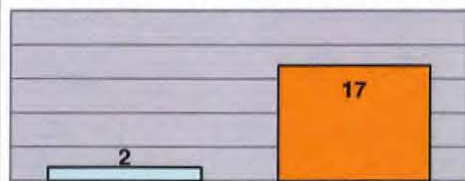
### Utilization Analysis

#### Lost Time First Reports Received



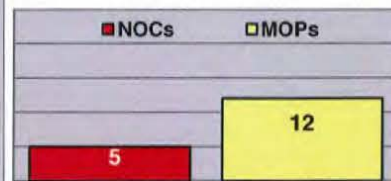
#### Activity on Lost Time First Reports

□ 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)

26%

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

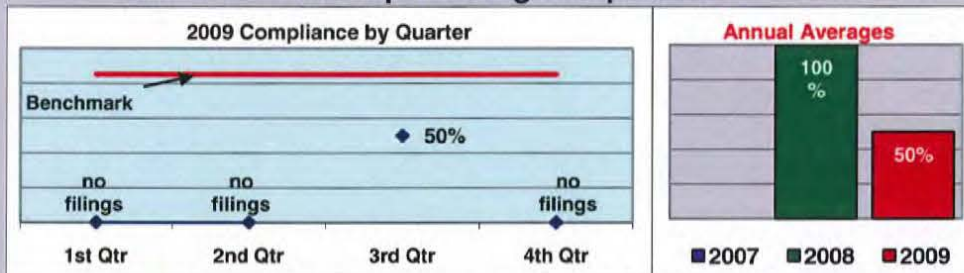
29%

# Annual Compliance Report

01/01/2009 - 12/31/2009

## ARROW MUTUAL

### Lost Time First Report Filing Compliance

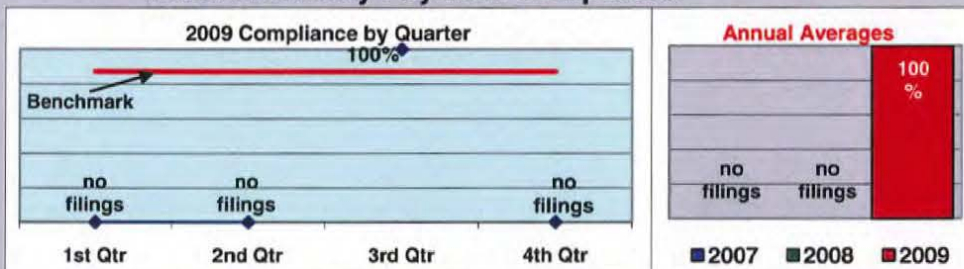


### Summary

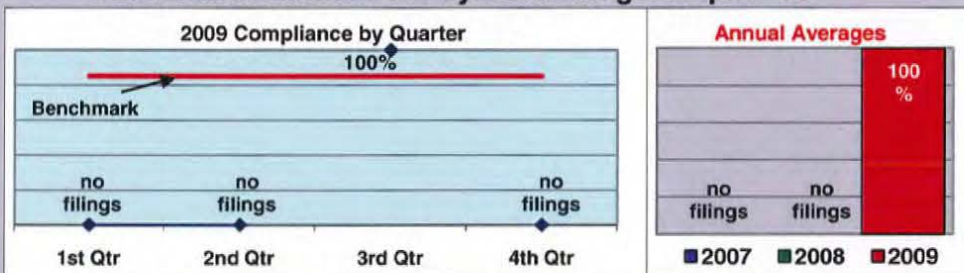
Arrow Mutual is an insurer that administered its own claims in 2009 under the following rating company:

Arrow Mutual Liability Ins. Co.

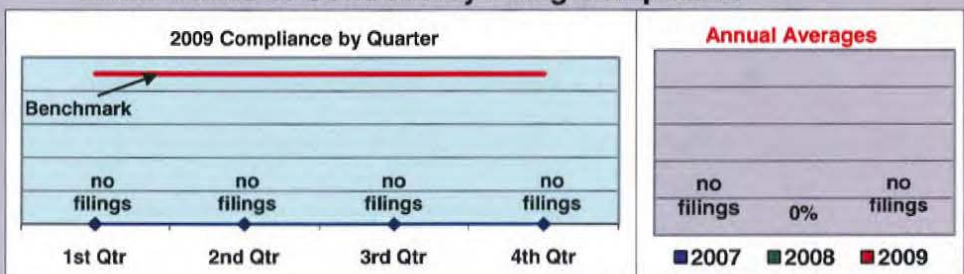
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance

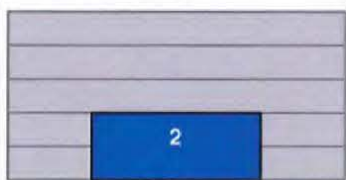


### Initial Notice of Controversy Filing Compliance



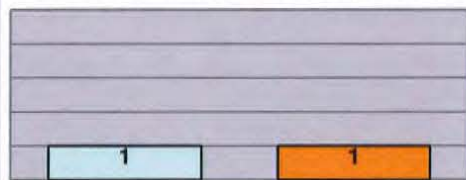
### Utilization Analysis

#### Lost Time First Reports Received



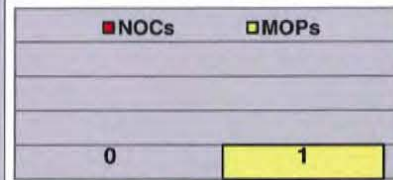
#### Activity on Lost Time First Reports

☐ 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

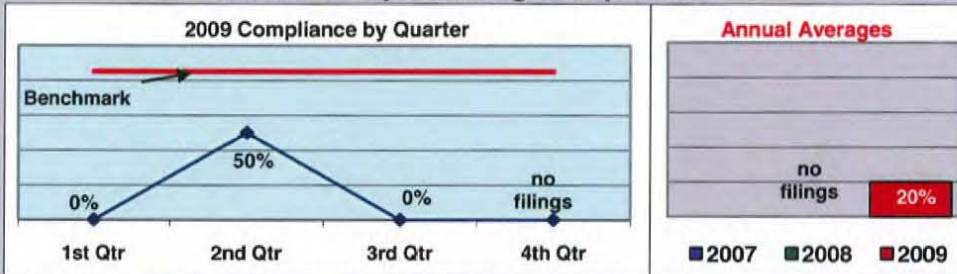
(Initial Indemnity NOCs / Claims for Compensation)

0%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## ARROWOOD INDEMNITY (formerly Arrowpoint Capital)

### Lost Time First Report Filing Compliance

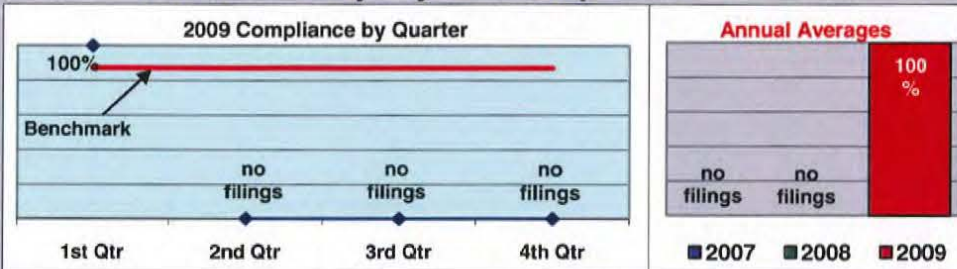


### Summary

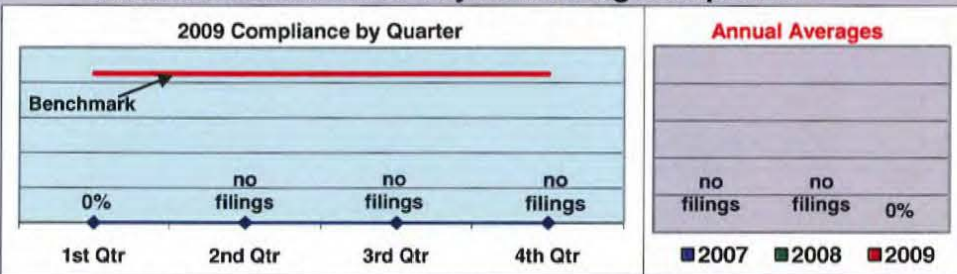
Arrowood Indemnity is an insurer that administered its own claims in 2009 under the following rating companies:

Arrowood Indemnity Company  
Arrowpoint Capital Corp.

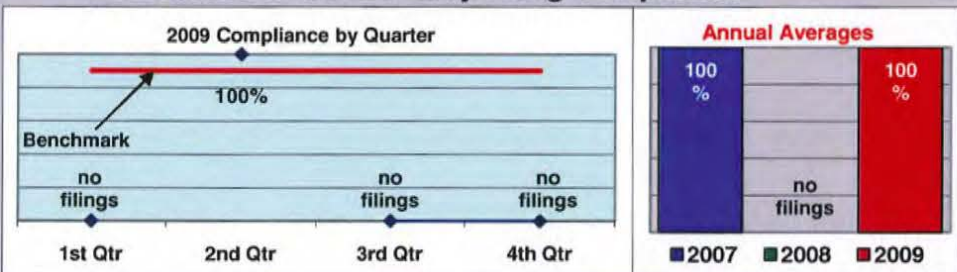
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



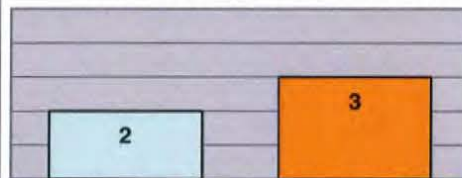
### Utilization Analysis

#### Lost Time First Reports Received



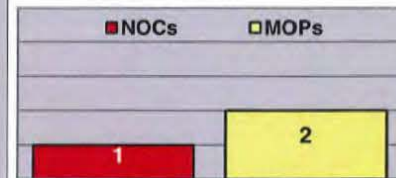
#### Activity on Lost Time First Reports

□ 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

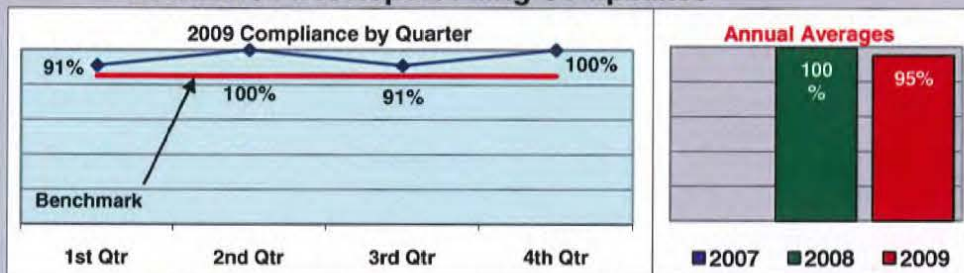
(Initial Indemnity NOCs / Claims for Compensation)

33%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## BANGOR, CITY OF

### Lost Time First Report Filing Compliance



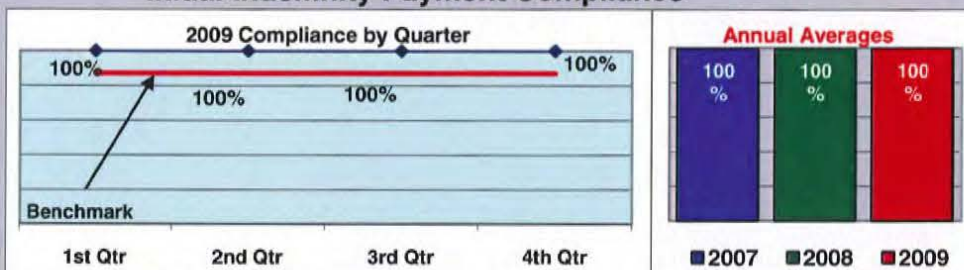
### Summary

City of Bangor is a self-insured employer that administered its own claims in 2009 under the following name:

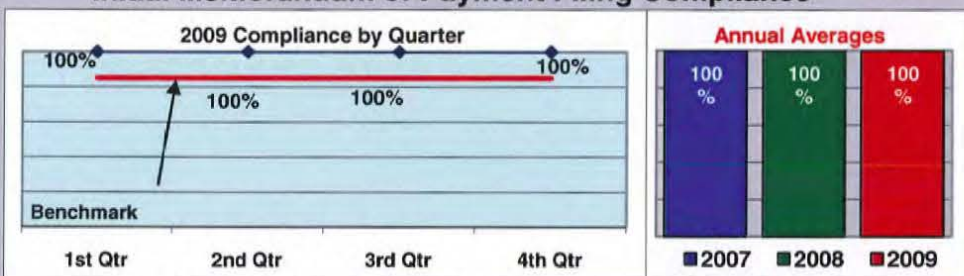
City of Bangor

City of Bangor is a High Compliance Performer for 2009. It has met or exceeded each of the Board's performance benchmarks.

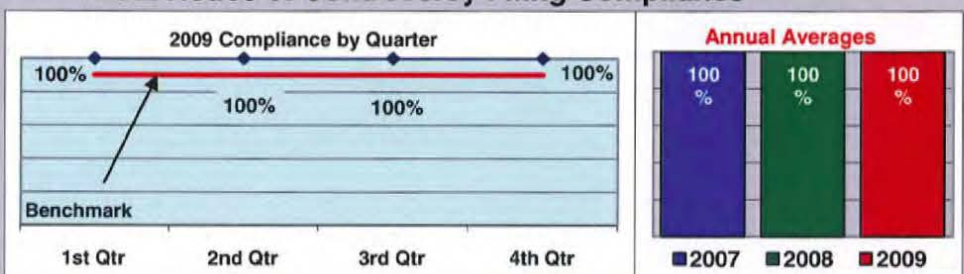
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance

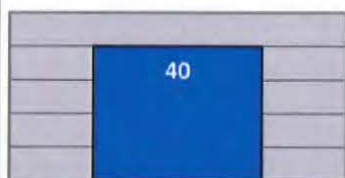


### Initial Notice of Controversy Filing Compliance



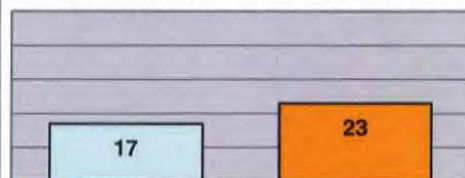
### Utilization Analysis

#### Lost Time First Reports Received



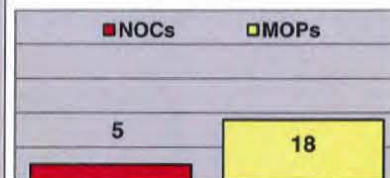
#### Activity on Lost Time First Reports

□ 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)

13%

#### Percent of Claims for Compensation Denied

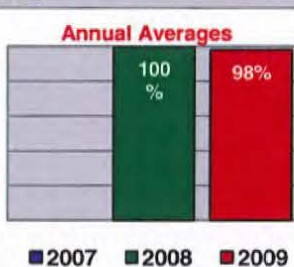
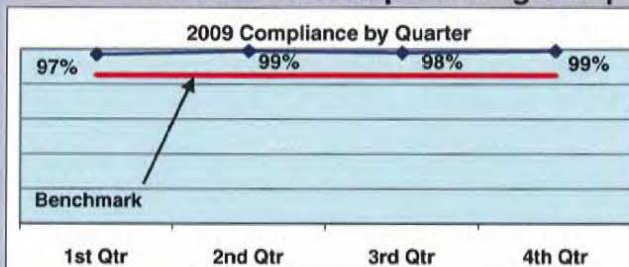
(Initial Indemnity NOCs / Claims for Compensation)

22%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## BATH IRON WORKS

### Lost Time First Report Filing Compliance



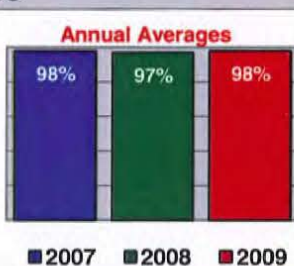
### Summary

Bath Iron Works is a self-insured employer that administered its own claims in 2009 under the following name:

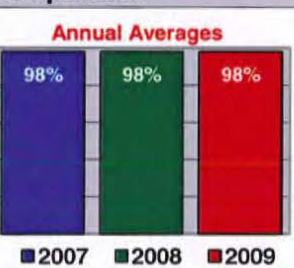
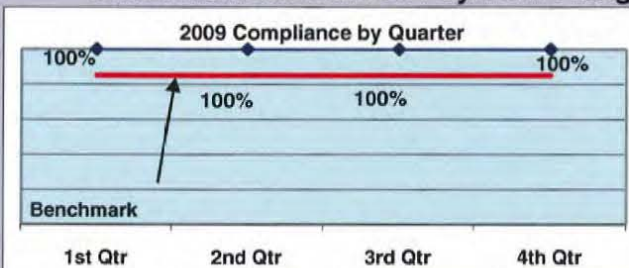
Bath Iron Works

Bath Iron Works is a High Compliance Performer for 2009. It has met or exceeded each of the Board's performance benchmarks.

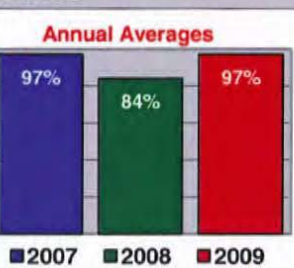
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



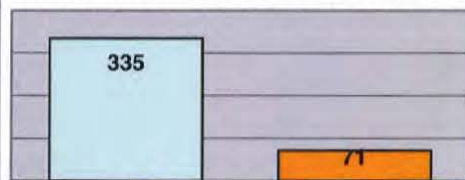
### Utilization Analysis

#### Lost Time First Reports Received



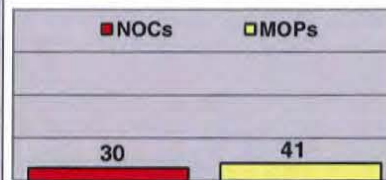
#### Activity on Lost Time First Reports

□ 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)

7%

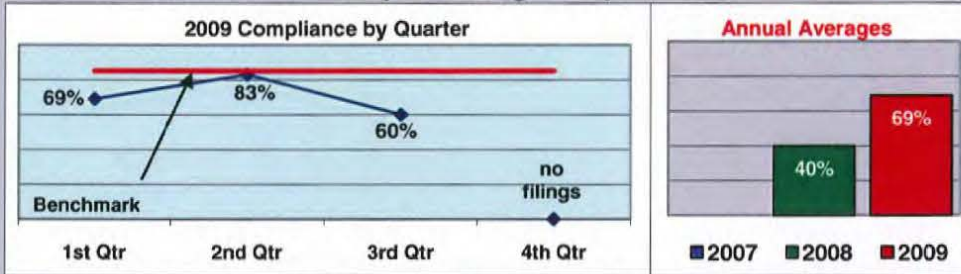
#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

42%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## BERKLEY ADMINISTRATORS OF CONNECTICUT

### Lost Time First Report Filing Compliance

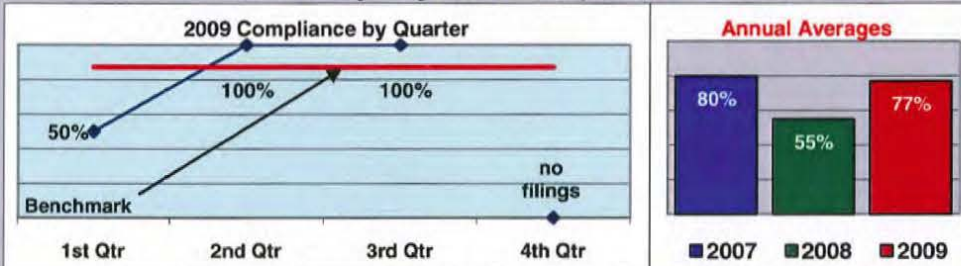


### Summary

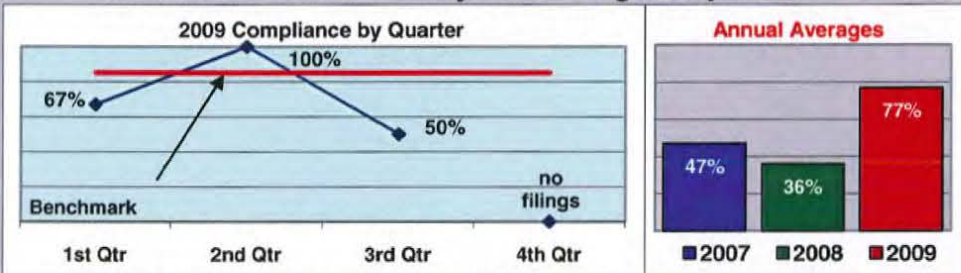
Berkley Administrators of Connecticut is a third party administrator that administered claims in 2009 for the following insurer:

Old Republic Insurance Company

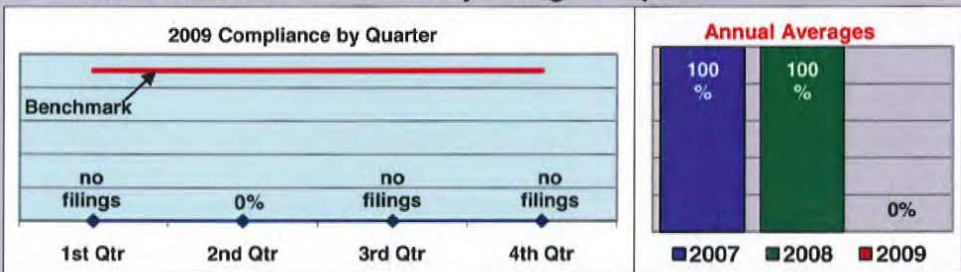
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



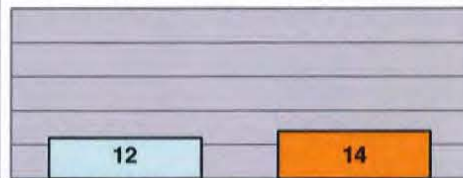
### Utilization Analysis

#### Lost Time First Reports Received

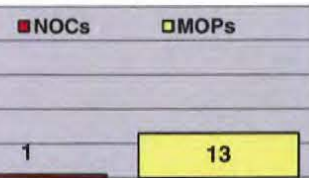


#### Activity on Lost Time First Reports

□ No Activity Required ■ Claims for Compensation



#### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

4%

#### Percent of Claims for Compensation Denied

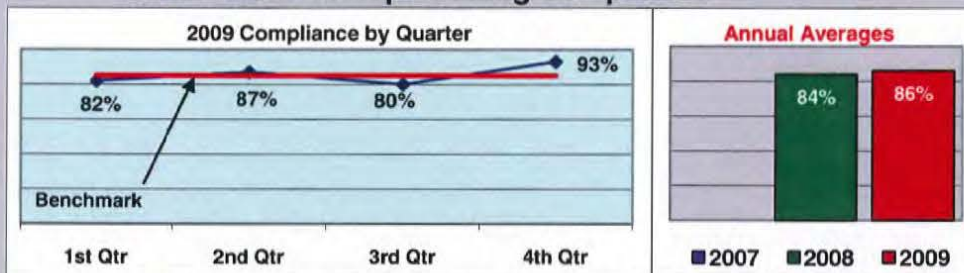
(Initial Indemnity NOCs / Claims for Compensation)

7%

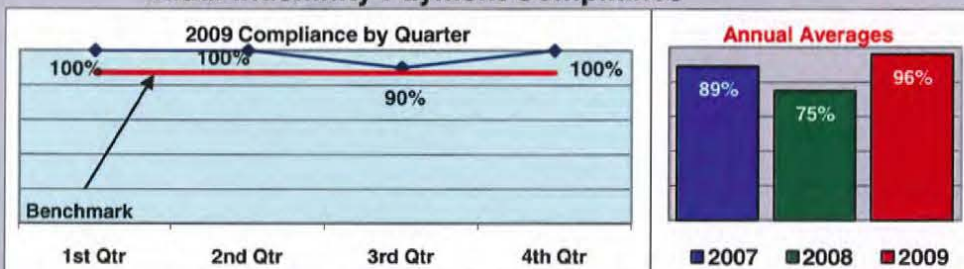
# Annual Compliance Report 01/01/2009 - 12/31/2009

## BROADSPIRE SERVICES, INC.

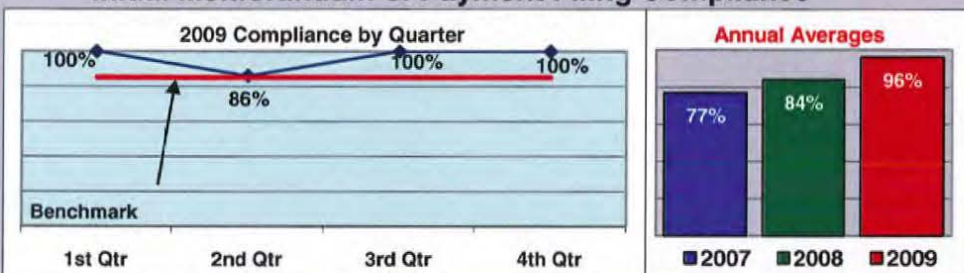
### Lost Time First Report Filing Compliance



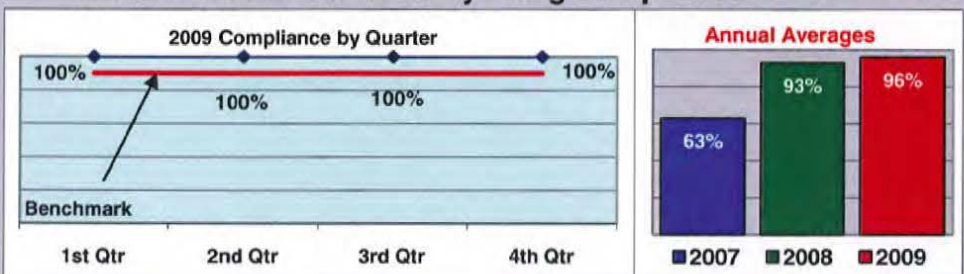
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Broadspire Services, Inc. is a third party administrator that administered claims in 2009 for the following insurers:

Accident Fund Insurance Co.  
Ace American Insurance Co.  
American Home Assurance Co.  
American Protection Ins. Co.  
American Zurich  
Great American Alliance Ins.  
Hartford Ins. Co. of the Midwest  
Indemnity Ins. Co. of No. America  
Ins. Co. of the State of PA  
New Hampshire Insurance Co.  
Old Republic Insurance Company  
United States Fidelity & Guaranty

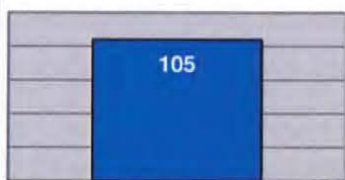
and self-insured employer:

Federal Express Corporation

Broadspire is a High Compliance Performer for 2009. It has met or exceeded each of the Board's performance benchmarks.

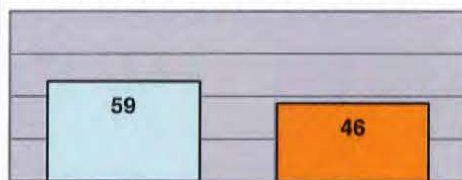
### Utilization Analysis

#### 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

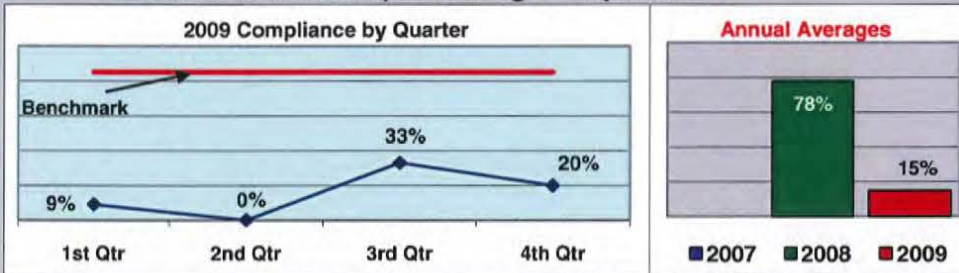
(Initial Indemnity NOCs / Claims for Compensation)

50%

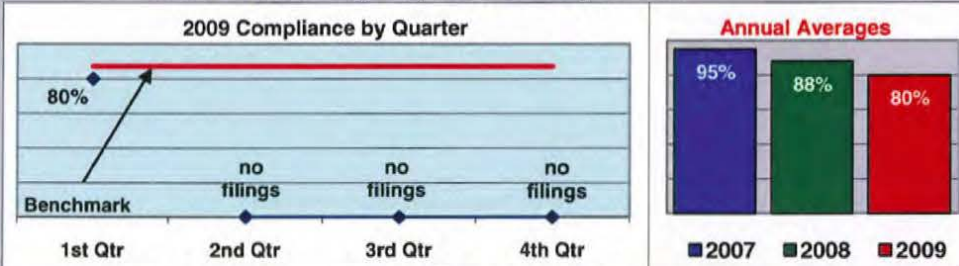
# Annual Compliance Report 01/01/2009 - 12/31/2009

## CAMBRIDGE INTEGRATED SERVICES

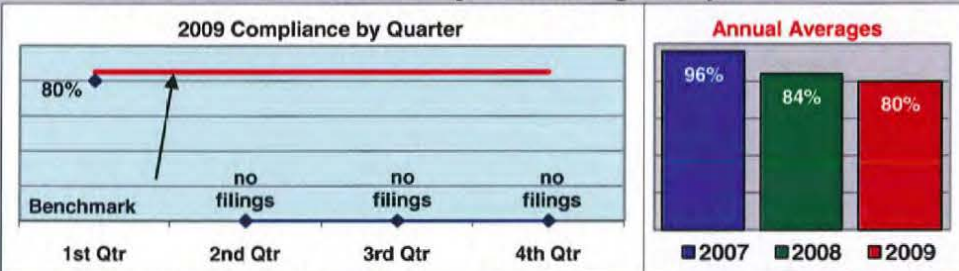
### Lost Time First Report Filing Compliance



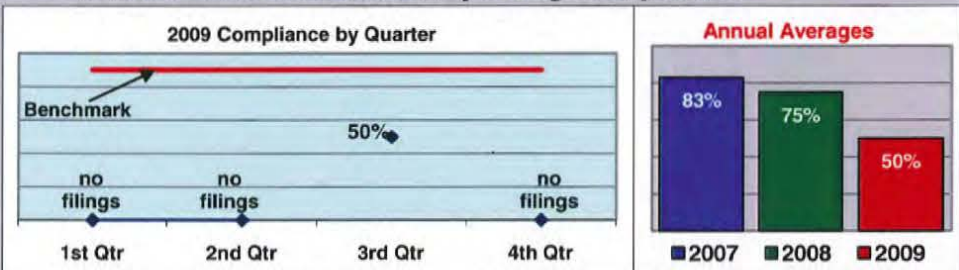
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Cambridge Integrated Services is a third party administrator that administered claims in 2009 for the following insurers:

Ace American Insurance Co.  
Fidelity & Guaranty Ins. Co.  
Lumbermen's Underwriting All.  
Old Republic Insurance Company  
Safety National Casualty Corp.

and self-insured employers:

Cooper Wiring Devices, Inc.  
Keybank National Association  
Tambrands, Inc.

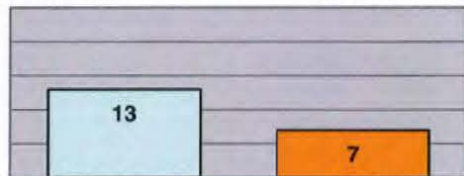
### Utilization Analysis

#### Lost Time First Reports Received

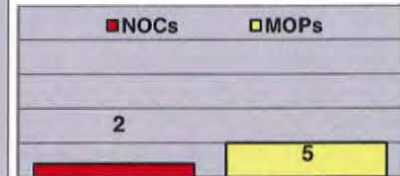


#### Activity on Lost Time First Reports

□ 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)

10%

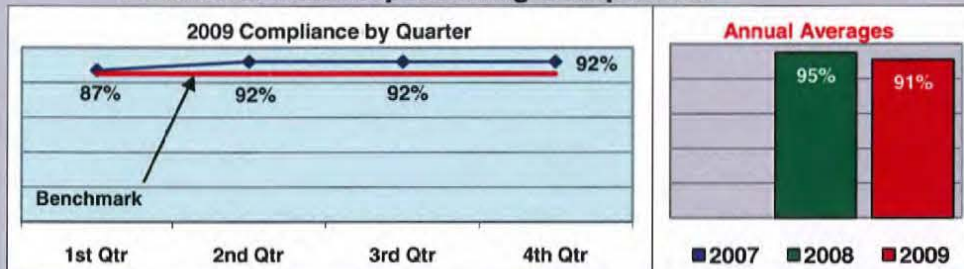
#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

29%

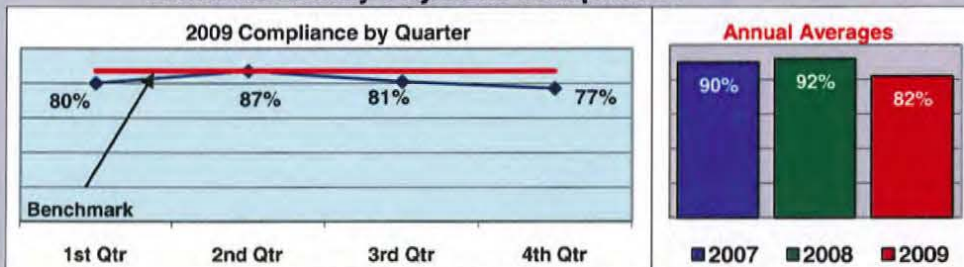
# Annual Compliance Report 01/01/2009 - 12/31/2009

## CANNON COCHRAN MANAGEMENT SERVICES, INC.

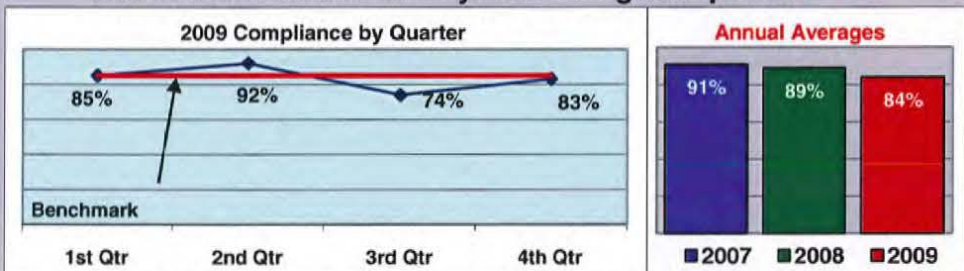
### Lost Time First Report Filing Compliance



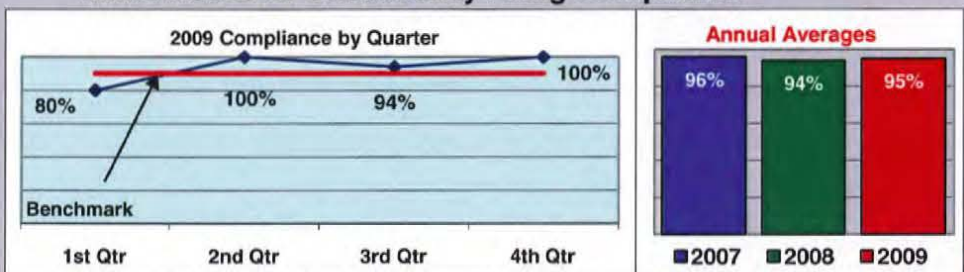
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Cannon Cochran Management Services, Inc. is a third party administrator that administered claims in 2009 for the following insurers:

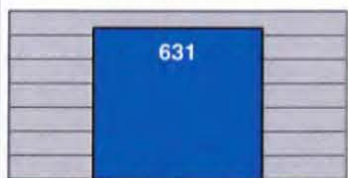
Ace American Insurance Co.  
American Zurich  
Hartford Ins. Co. of the Midwest

and self-insured employers:

City of Lewiston  
Greater Portland V  
LePage Bakeries  
Lewiston School Department  
Louisiana Pacific Corp.  
Maine McDonalds Operators  
Maine Turnpike Authority  
Mainegeneral Health  
Parker Hannifin Corp.  
S. D. Warren  
University of Maine System

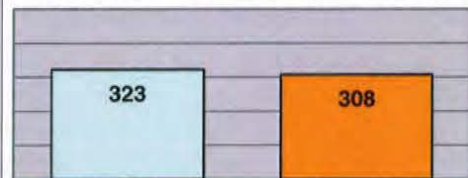
### Utilization Analysis

#### Lost Time First Reports Received



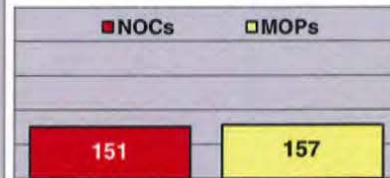
#### Activity on Lost Time First Reports

□ No Activity Required ■ Claims for Compensation



#### Activity on Claims for Compensation

■ NOCs □ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

24%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

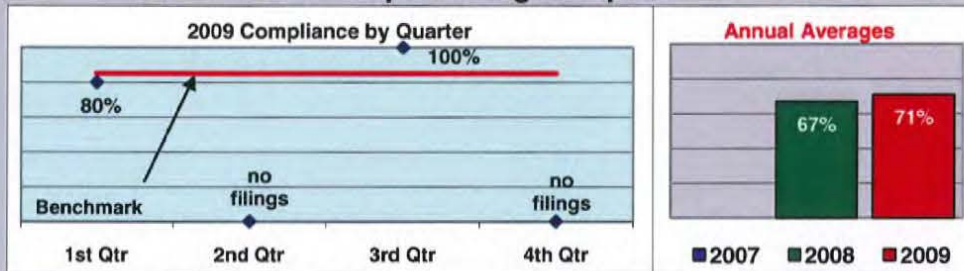
49%

# Annual Compliance Report

## 01/01/2009 - 12/31/2009

### CHESTERFIELD SERVICES, INC.

#### Lost Time First Report Filing Compliance

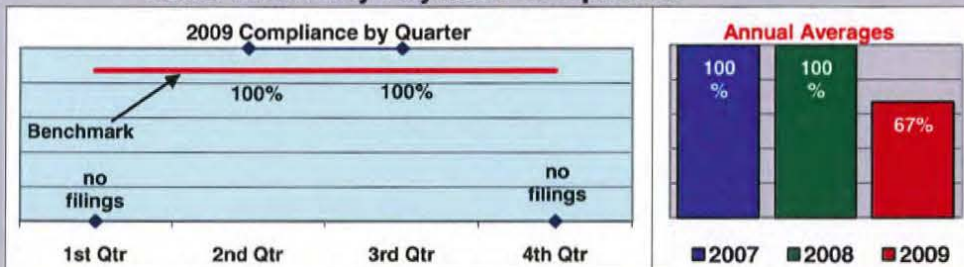


#### Summary

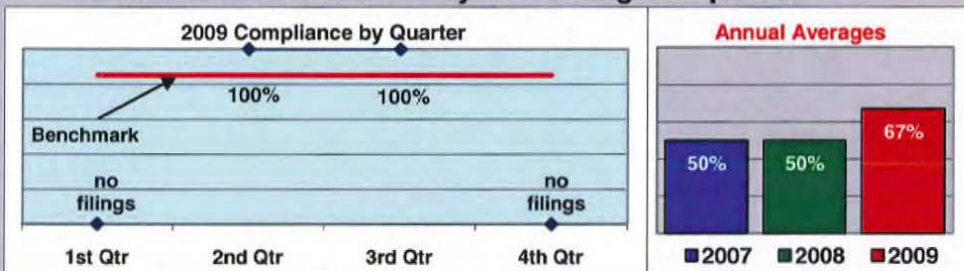
Chesterfield Services, Inc. is a third party administrator that administered claims in 2009 for the following insurer:

American Zurich

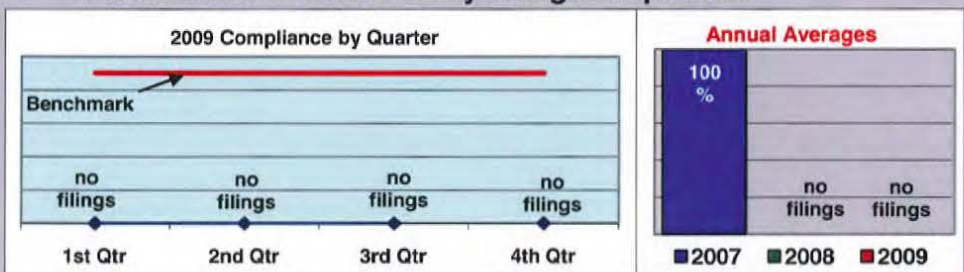
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance



#### Initial Notice of Controversy Filing Compliance



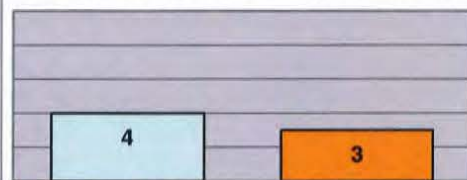
#### Utilization Analysis

##### Lost Time First Reports Received

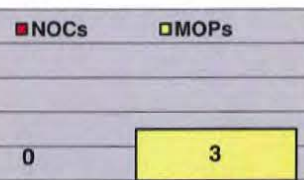


##### Activity on Lost Time First Reports

☐ No Activity Required ☐ Claims for Compensation



##### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

0%

#### Percent of Claims for Compensation Denied

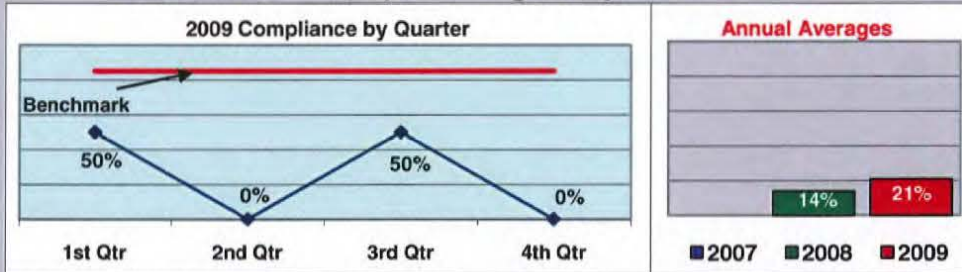
(Initial Indemnity NOCs / Claims for Compensation)

0%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## CHUBB

### Lost Time First Report Filing Compliance

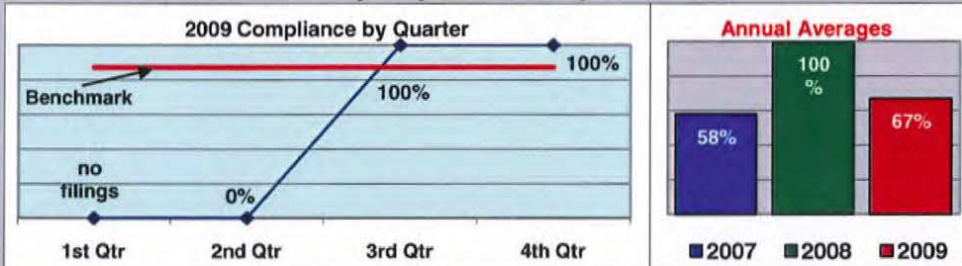


### Summary

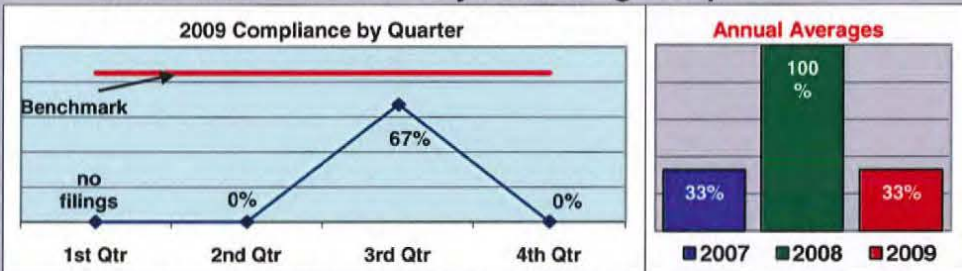
Chubb is an insurer that administered its own claims in 2009 under the following rating companies:

Chubb Indemnity Insurance Co.  
Federal Insurance Company  
Pacific Indemnity Insurance Co.  
Vigilant Insurance Co.

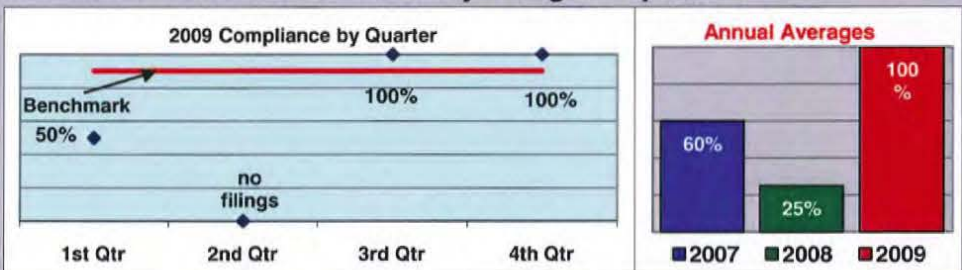
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



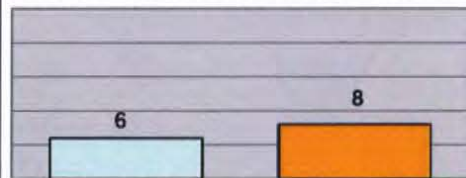
### Utilization Analysis

#### Lost Time First Reports Received

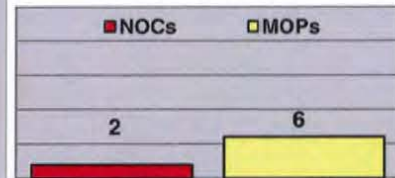


#### Activity on Lost Time First Reports

□ 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)

14%

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

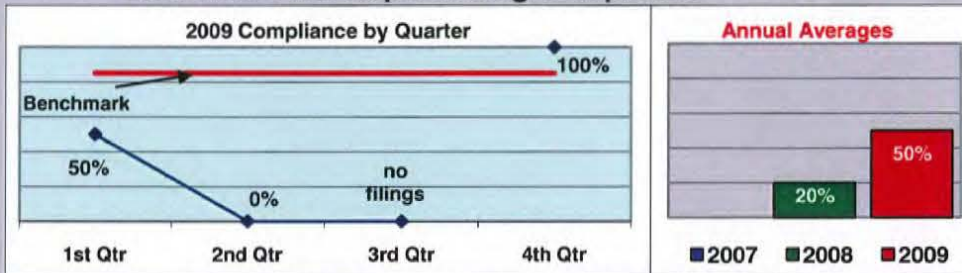
25%

# Annual Compliance Report

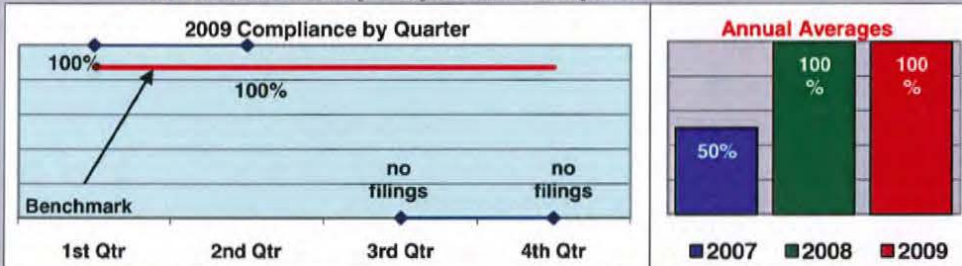
## 01/01/2009 - 12/31/2009

### CHURCH MUTUAL

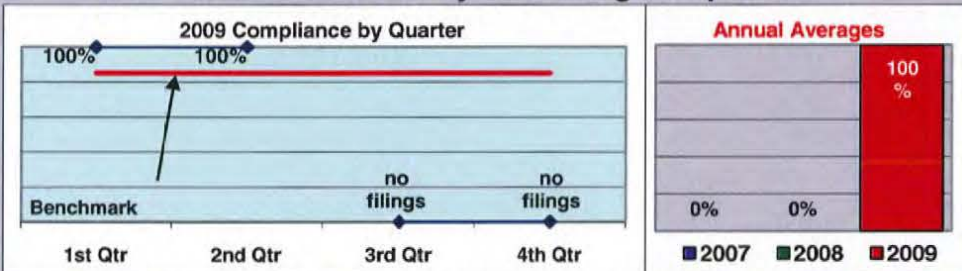
#### Lost Time First Report Filing Compliance



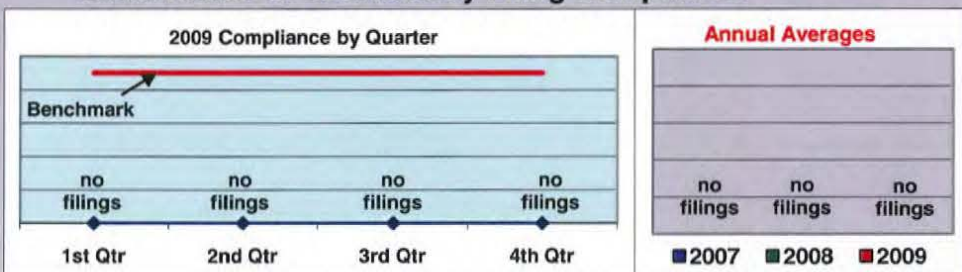
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance



#### Initial Notice of Controversy Filing Compliance



#### Summary

Church Mutual is an insurer that administered its own claims in 2009 under the following rating company:

Church Mutual Insurance Co.

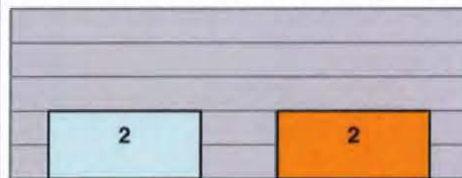
#### Utilization Analysis

##### Lost Time First Reports Received

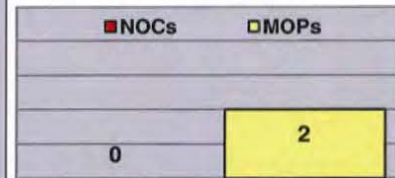


##### Activity on Lost Time First Reports

□ No Activity Required    ■ Claims for Compensation



##### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

0%

#### Percent of Claims for Compensation Denied

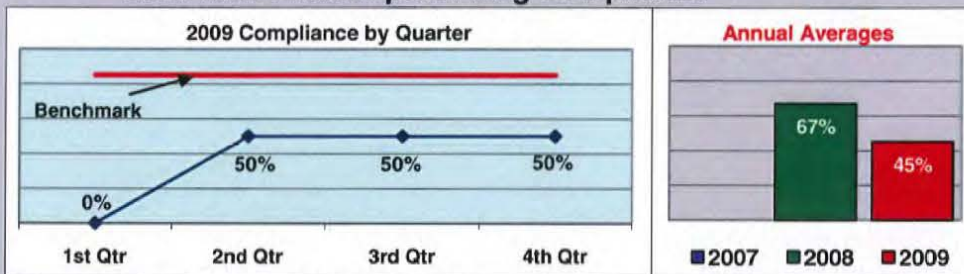
(Initial Indemnity NOCs / Claims for Compensation)

0%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## CIANBRO CORPORATION

### Lost Time First Report Filing Compliance

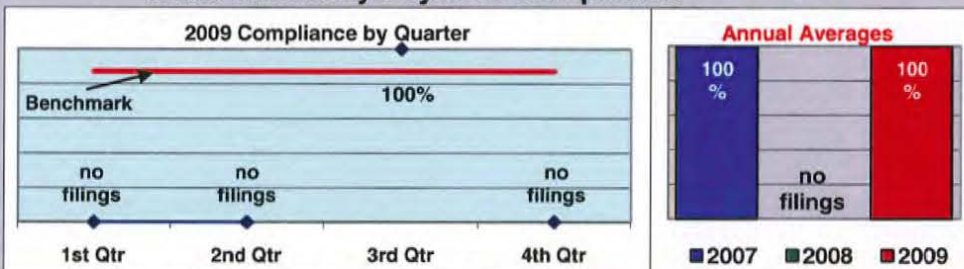


### Summary

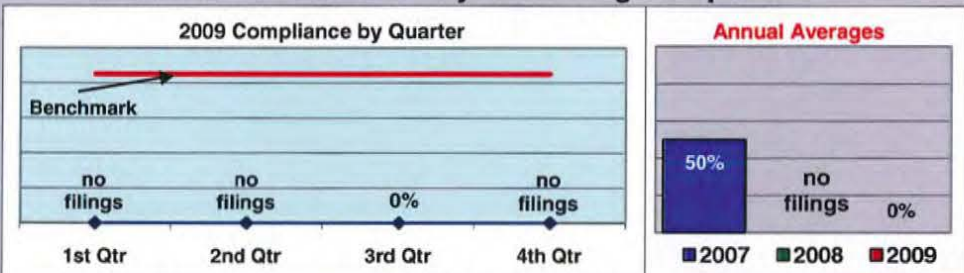
Cianbro Corporation is a self-insured employer that administered its own claims in 2009 under the following name:

Cianbro Corporation

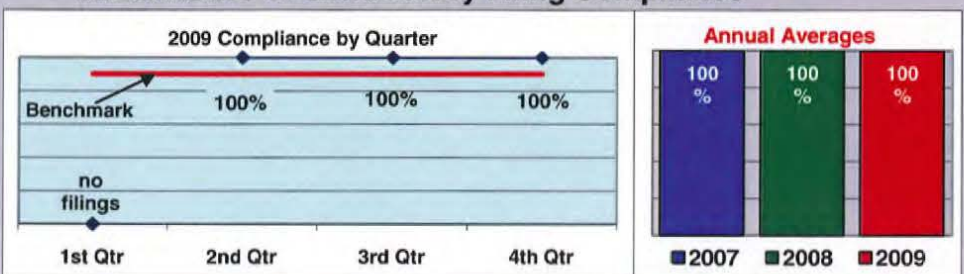
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance

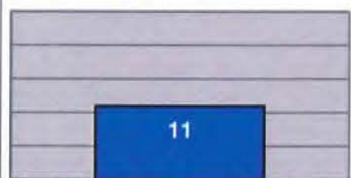


### Initial Notice of Controversy Filing Compliance



### Utilization Analysis

#### Lost Time First Reports Received



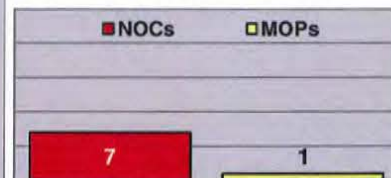
#### Activity on Lost Time First Reports

□ 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)

64%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

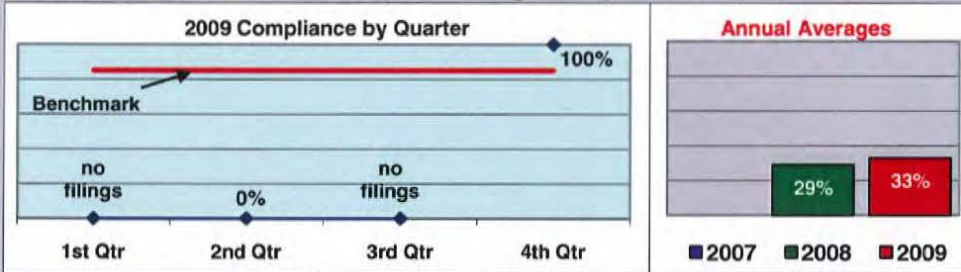
88%

# Annual Compliance Report

## 01/01/2009 - 12/31/2009

### CLAIMETRICS

#### Lost Time First Report Filing Compliance

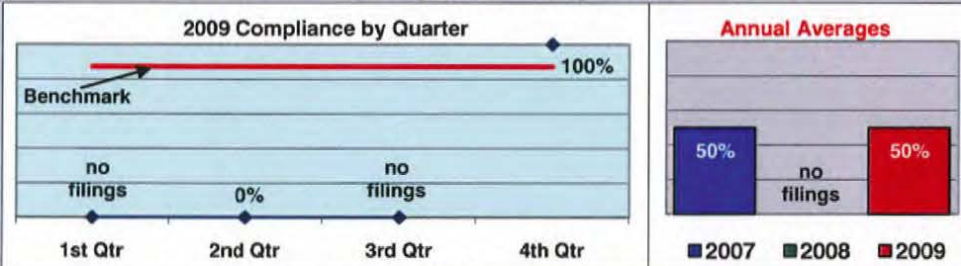


#### Summary

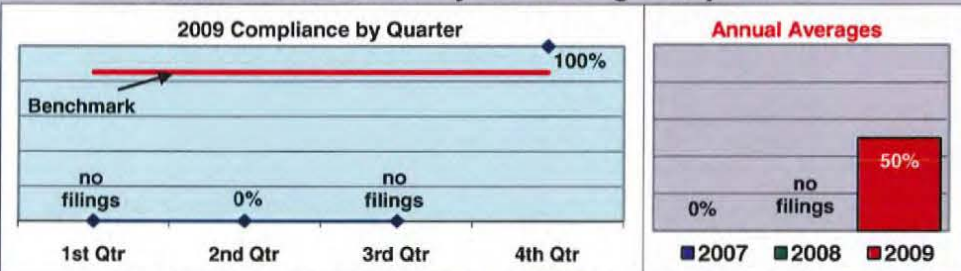
Claimetrics is a third party administrator that administered claims in 2009 for the following insurer:

Ins. Co. of the State of PA

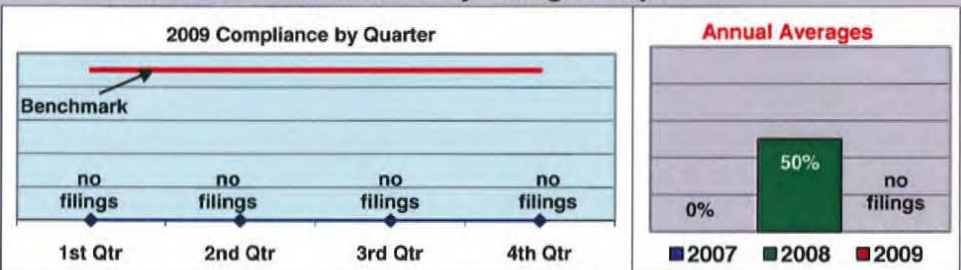
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance

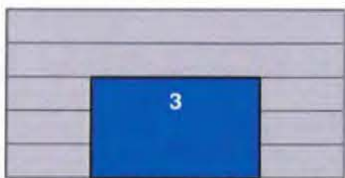


#### Initial Notice of Controversy Filing Compliance



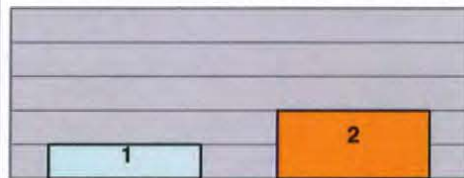
#### Utilization Analysis

##### Lost Time First Reports Received

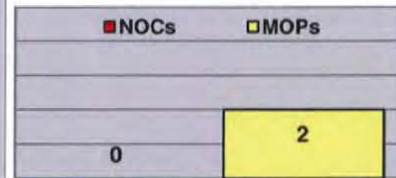


##### Activity on Lost Time First Reports

□ No Activity Required □ Claims for Compensation



##### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

0%

#### Percent of Claims for Compensation Denied

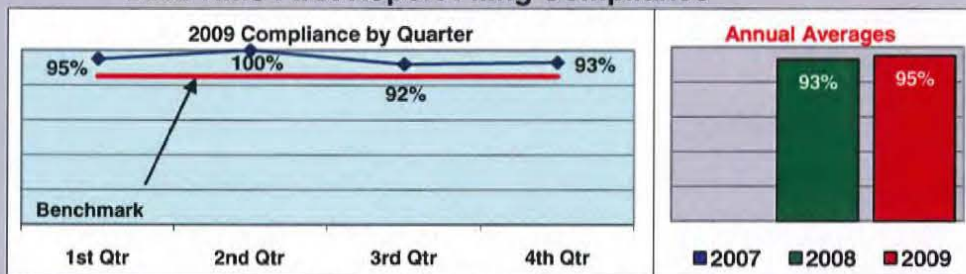
(Initial Indemnity NOCs / Claims for Compensation)

0%

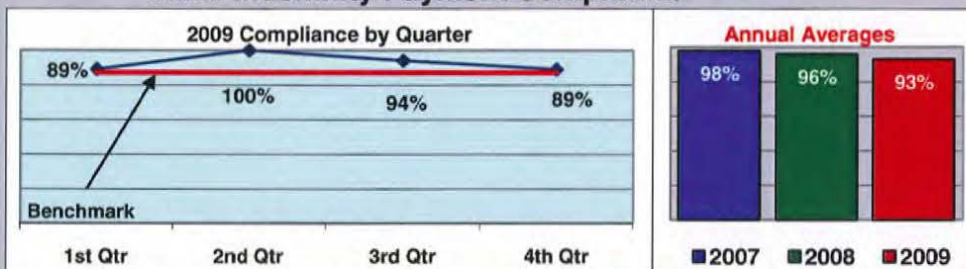
# Annual Compliance Report 01/01/2009 - 12/31/2009

## CLAIMS MANAGEMENT, INC. (WAL-MART)

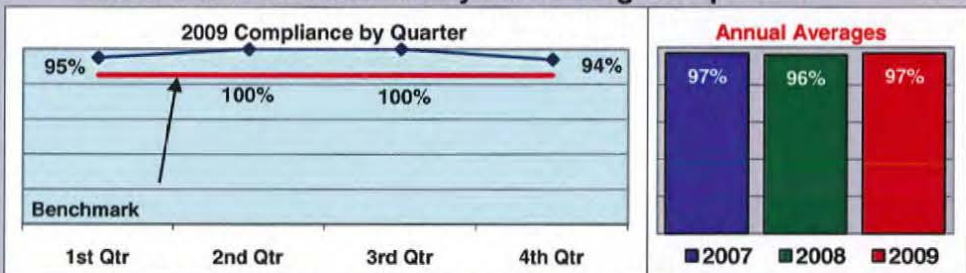
### Lost Time First Report Filing Compliance



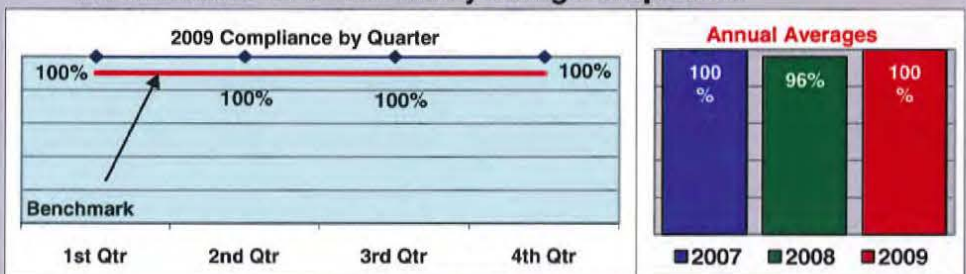
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Claims Management, Inc. (Wal-Mart) is a third party administrator that administered claims in 2009 for the following insurers:

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

Claims Management, Inc. is a High Compliance Performer for 2009. It has met or exceeded each of the Board's performance benchmarks.

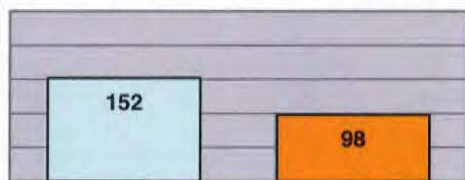
### Utilization Analysis

#### Lost Time First Reports Received

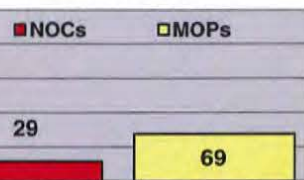


#### Activity on Lost Time First Reports

□ 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)

12%

#### Percent of Claims for Compensation Denied

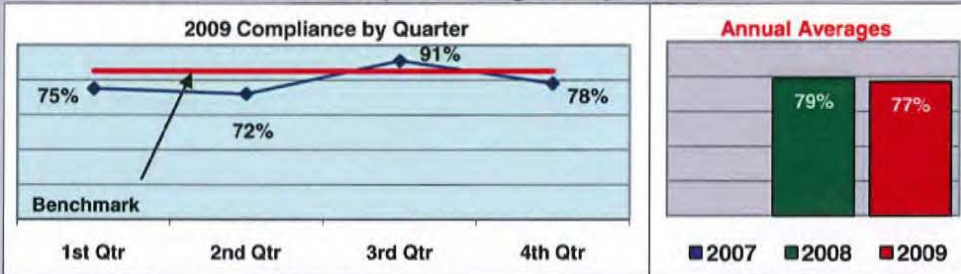
(Initial Indemnity NOCs / Claims for Compensation)

30%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## CNA

### Lost Time First Report Filing Compliance



### Summary

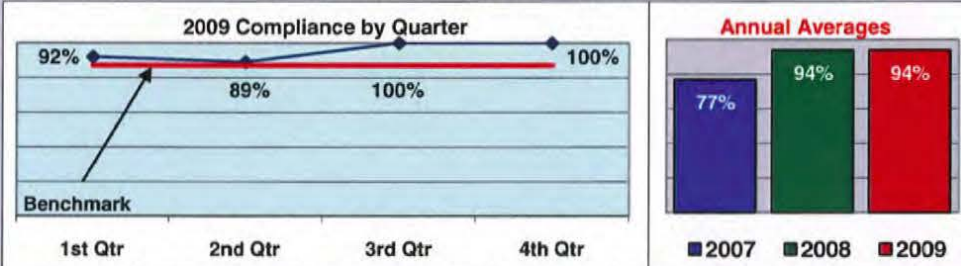
CNA is an insurer that administered its own claims in 2009 and used third parties to administer claims under the following rating companies:

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

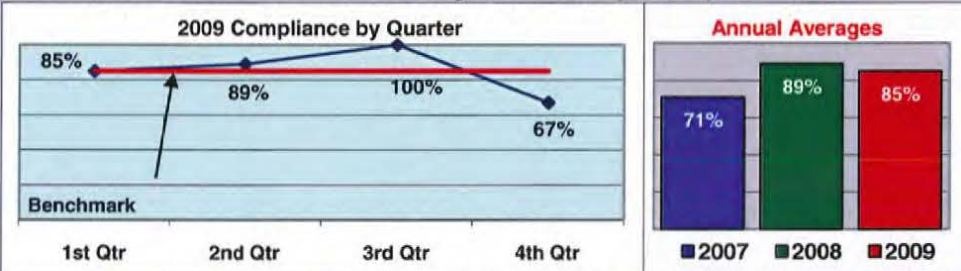
CNA used the following third parties in 2009:

GAB Robins  
Gallagher Bassett Services, Inc.  
Specialty Risk Services

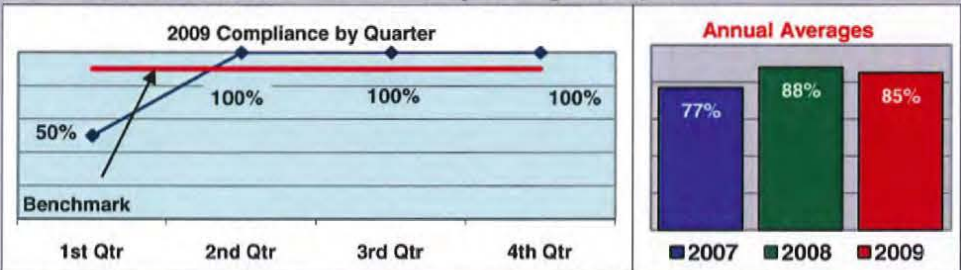
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



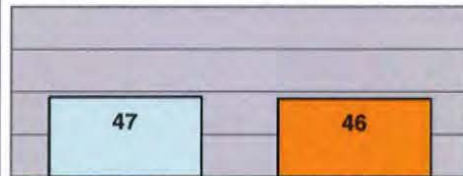
### Utilization Analysis

#### Lost Time First Reports Received

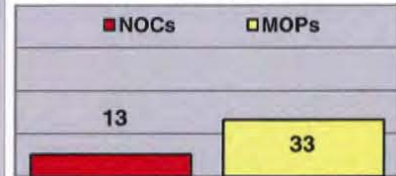


#### Activity on Lost Time First Reports

□ 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)

14%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

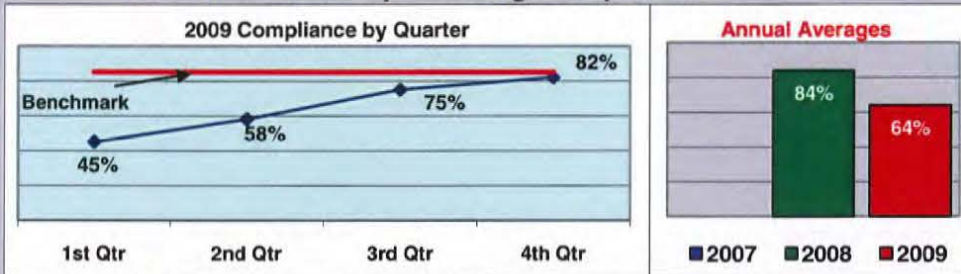
28%

# Annual Compliance Report

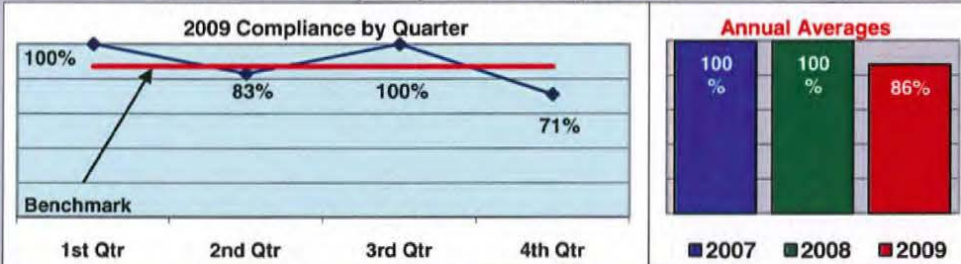
## 01/01/2009 - 12/31/2009

### CONSTITUTION STATE SERVICES CO.

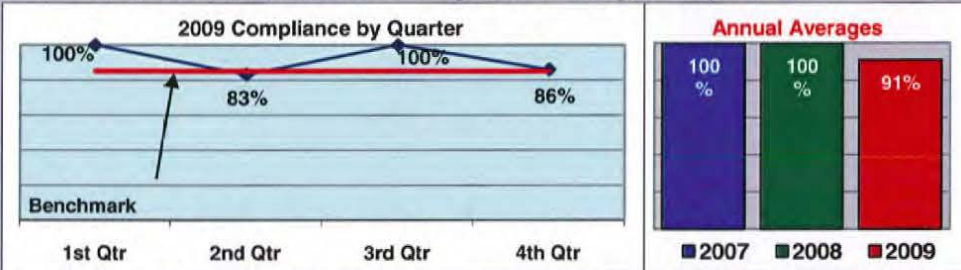
#### Lost Time First Report Filing Compliance



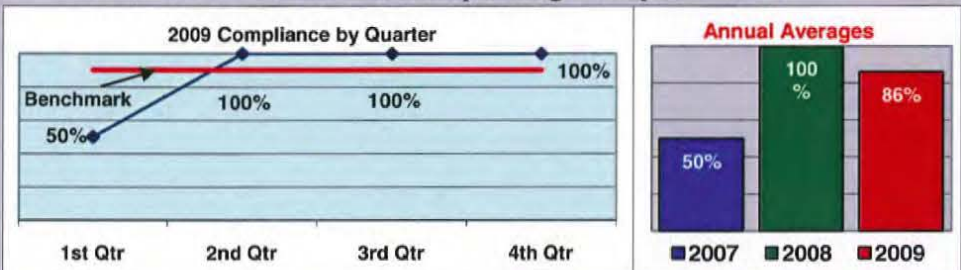
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance



#### Initial Notice of Controversy Filing Compliance



#### Summary

Constitution State Services Co. is a third party administrator that administered claims in 2009 for the following insurers:

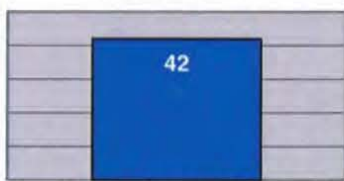
Ace American Insurance Co.  
 Ace Indemnity Insurance Co.  
 American Home Assurance Co.  
 Indemnity Ins. Co. of No. America  
 Ins. Co. of the State of PA  
 National Union Fire Ins. Co. of PA  
 New Hampshire Insurance Co.

and self-insured employer:

Huhtamaki Foodservice Inc.

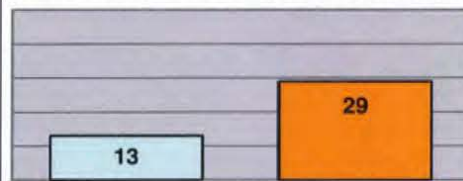
#### Utilization Analysis

##### Lost Time First Reports Received

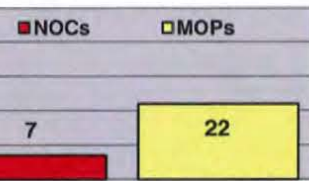


##### Activity on Lost Time First Reports

□ 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)

17%

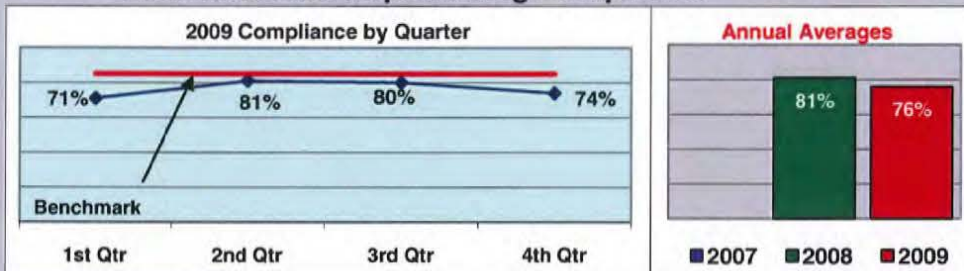
#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

24%

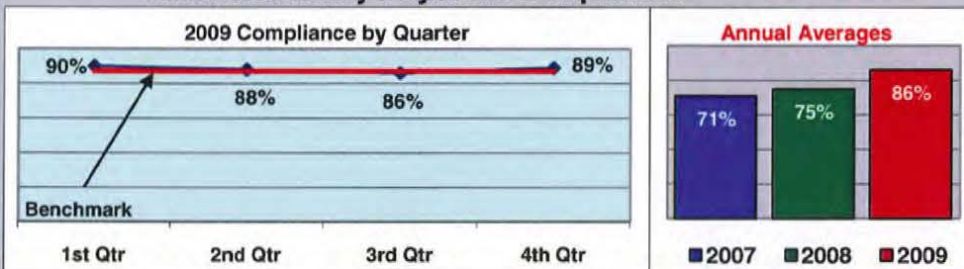
# Annual Compliance Report 01/01/2009 - 12/31/2009

## ESIS, INC.

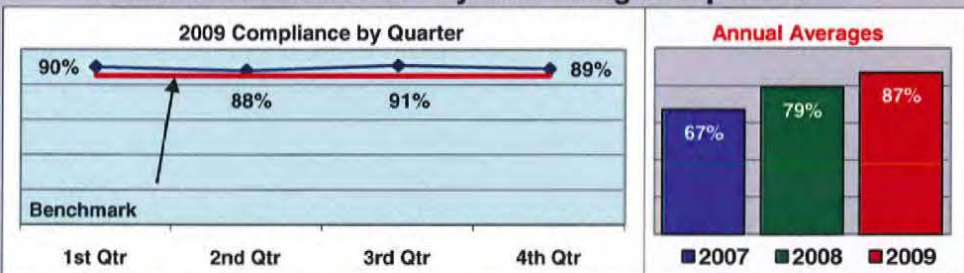
### Lost Time First Report Filing Compliance



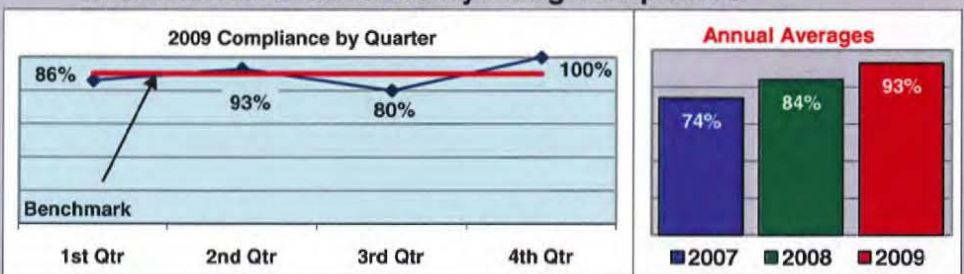
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

ESIS, Inc. is a third party administrator that administered claims in 2009 for the following insurers:

Ace American Insurance Co.  
Ace Fire Underwriters Ins. Co.  
Ace Property & Casualty Ins. Co.  
American Home Assurance Co.  
Arch Insurance Company  
Indemnity Ins. Co. of No. America  
Ins. Co. of the State of PA  
New Hampshire Insurance Co.  
Old Republic Insurance Company  
Zurich American Insurance Co.

and self-insured employer:

Unifirst Corporation

### Utilization Analysis

#### Lost Time First Reports Received

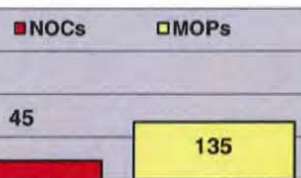


#### Activity on Lost Time First Reports

□ No Activity Required    ■ Claims for Compensation



#### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

12%

#### Percent of Claims for Compensation Denied

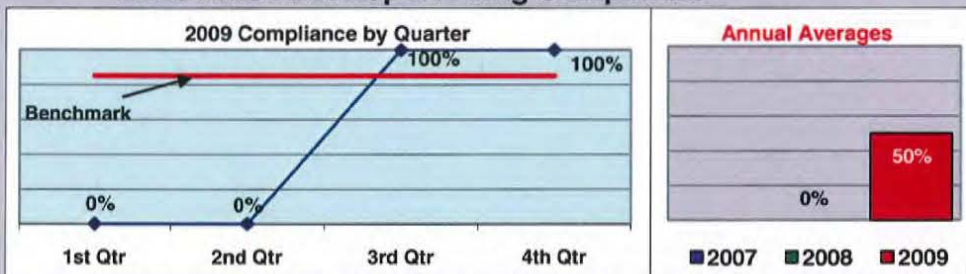
(Initial Indemnity NOCs / Claims for Compensation)

25%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## F.A. RICHARD & ASSOCIATES

### Lost Time First Report Filing Compliance

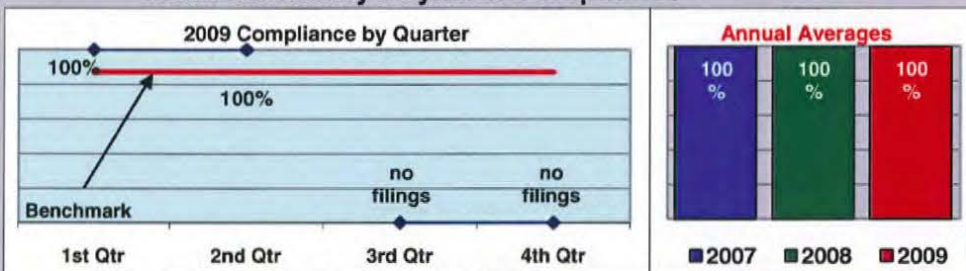


### Summary

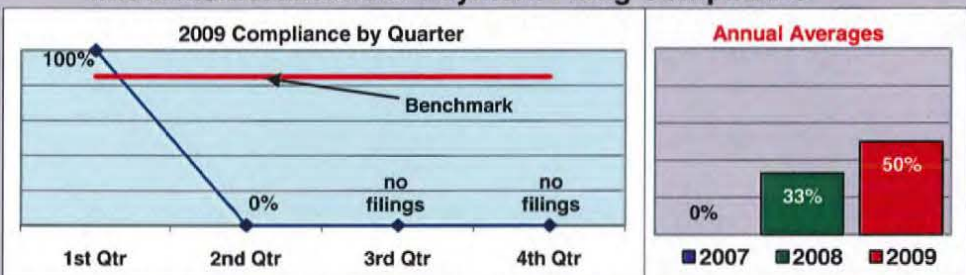
F.A. Richard & Associates is a third party administrator that administered claims in 2009 for the following insurers:

Hartford Underwriters Ins. Co.  
Twin City Fire Insurance Co.

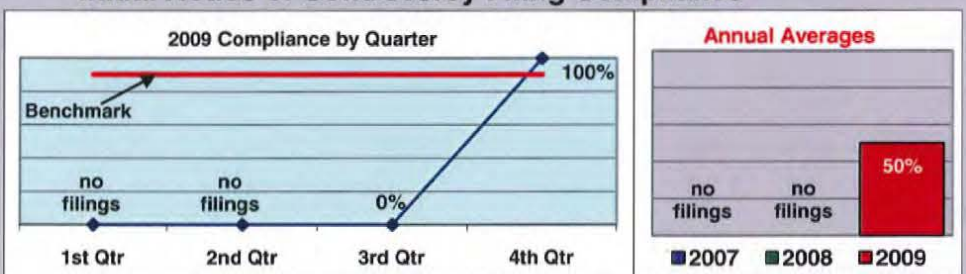
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Utilization Analysis

#### Lost Time First Reports Received

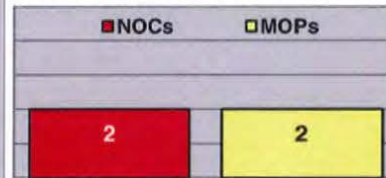


#### Activity on Lost Time First Reports

□ 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)

50%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

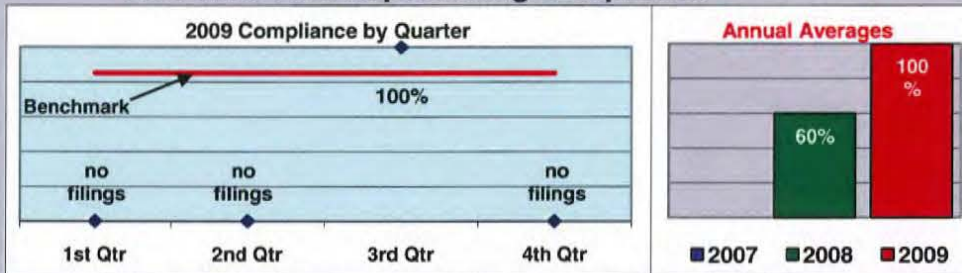
50%

# Annual Compliance Report

## 01/01/2009 - 12/31/2009

### FIREMAN'S FUND

#### Lost Time First Report Filing Compliance

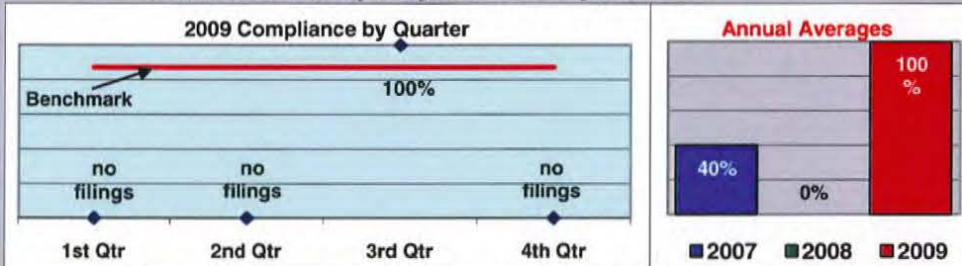


#### Summary

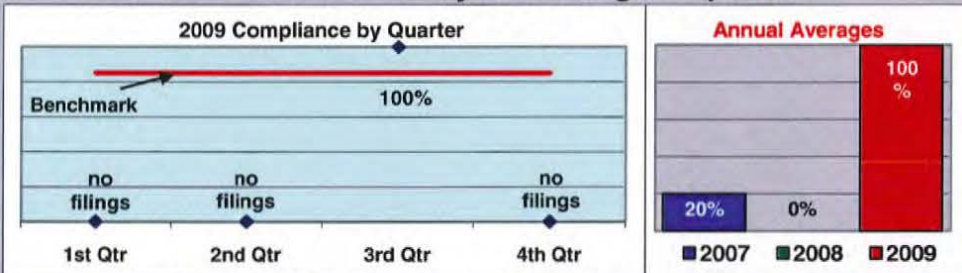
Fireman's Fund is an insurer that administered its own claims in 2009 under the following rating company:

Fireman's Fund Insurance Co.

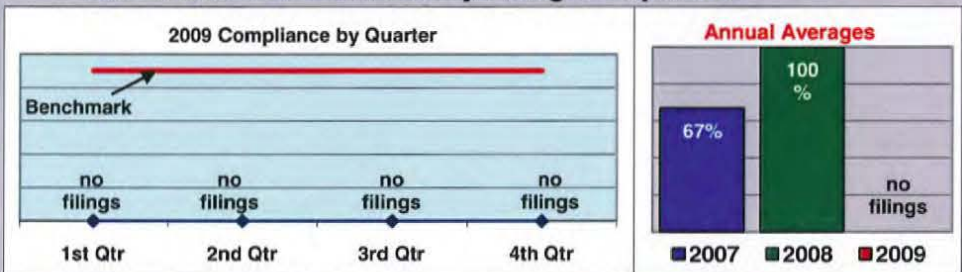
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance

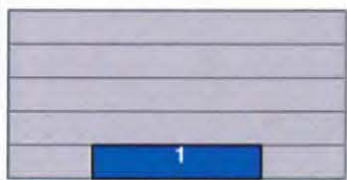


#### Initial Notice of Controversy Filing Compliance



#### Utilization Analysis

##### Lost Time First Reports Received

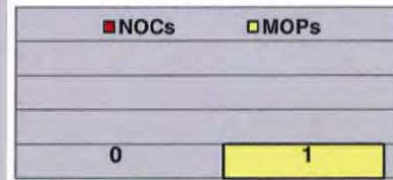


##### Activity on Lost Time First Reports

□ No Activity Required □ Claims for Compensation



##### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

0%

#### Percent of Claims for Compensation Denied

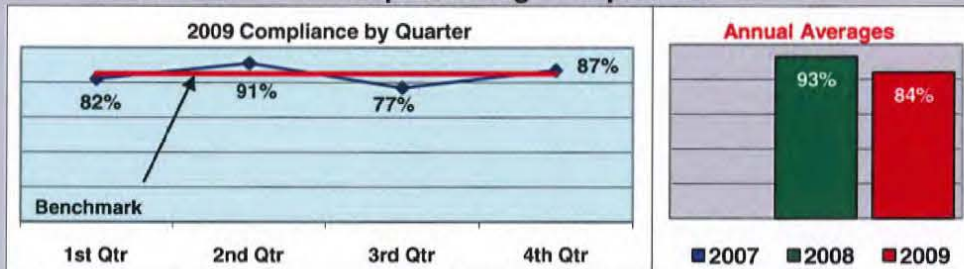
(Initial Indemnity NOCs / Claims for Compensation)

0%

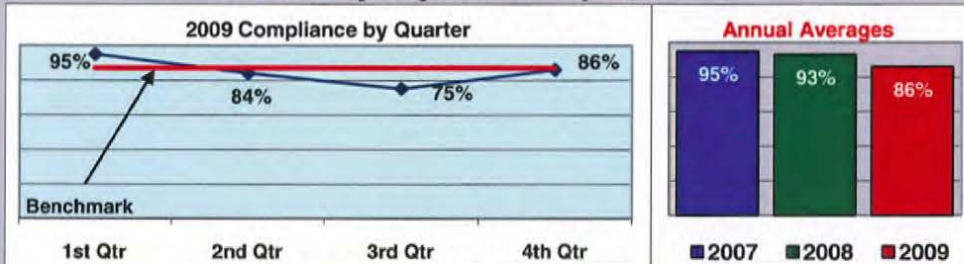
# Annual Compliance Report 01/01/2009 - 12/31/2009

## FUTURECOMP

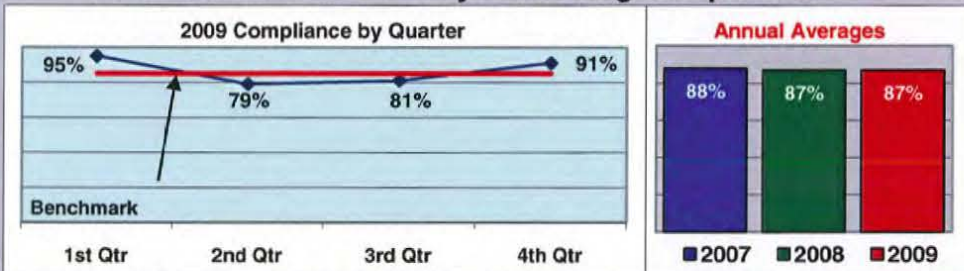
### Lost Time First Report Filing Compliance



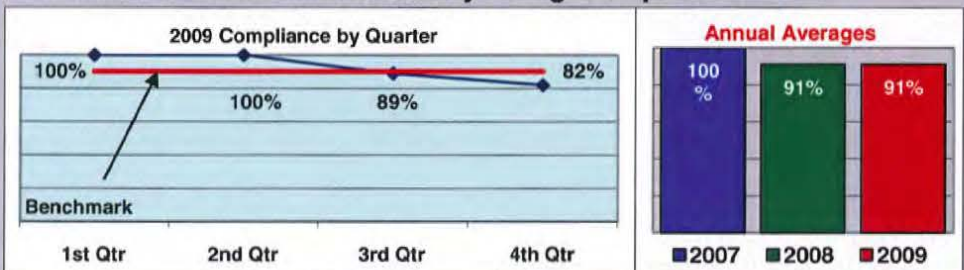
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

FutureComp is a third party administrator that administered claims in 2009 for the following insurers:

Hartford Accident & Indemnity Co.  
Midwest Employers Casualty Co.  
Technology Insurance Co.  
Twin City Fire Insurance Co.

and self-insured employers:

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

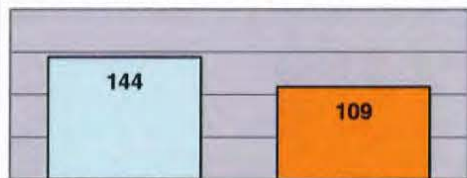
### Utilization Analysis

#### Lost Time First Reports Received



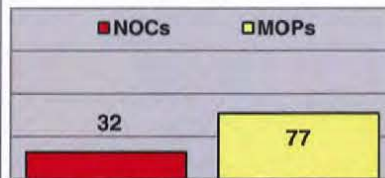
#### Activity on Lost Time First Reports

□ 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

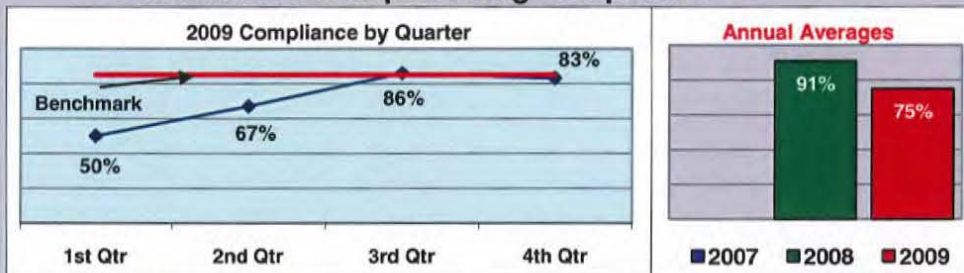
(Initial Indemnity NOCs / Claims for Compensation)

29%

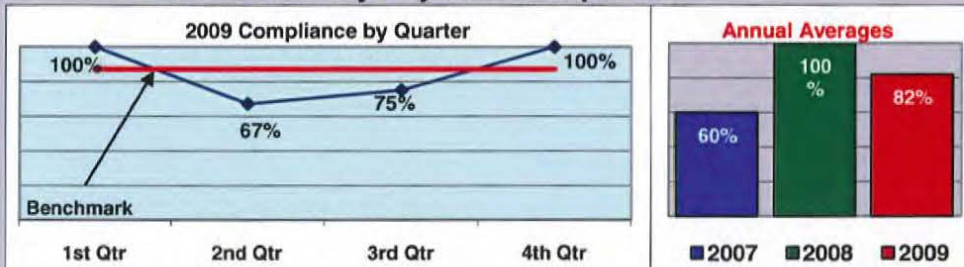
# Annual Compliance Report 01/01/2009 - 12/31/2009

## GAB ROBINS

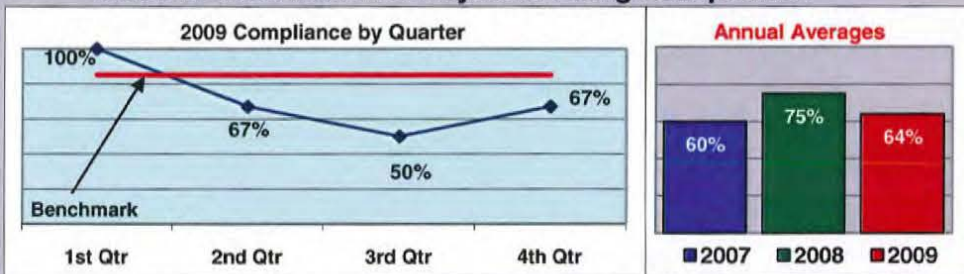
### Lost Time First Report Filing Compliance



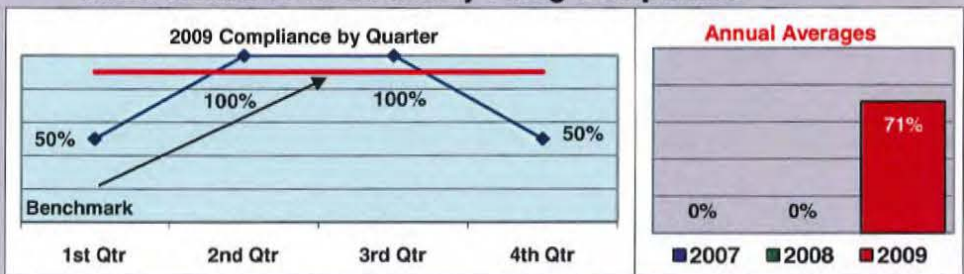
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

GAB Robins is a third party administrator that administered claims in 2009 for the following insurers:

Ace American Insurance Co.  
Amer. Casualty Co. of Reading  
American Zurich  
Continental Casualty Company  
New Hampshire Insurance Co.  
Sparta Insurance  
XL Specialty Insurance Company

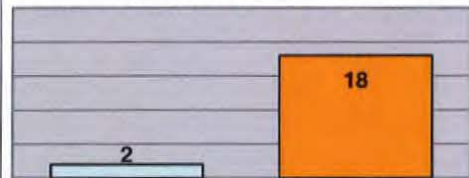
### Utilization Analysis

#### Lost Time First Reports Received

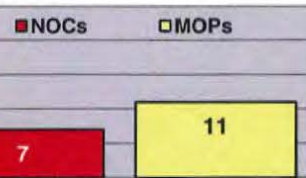


#### Activity on Lost Time First Reports

□ 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)

35%

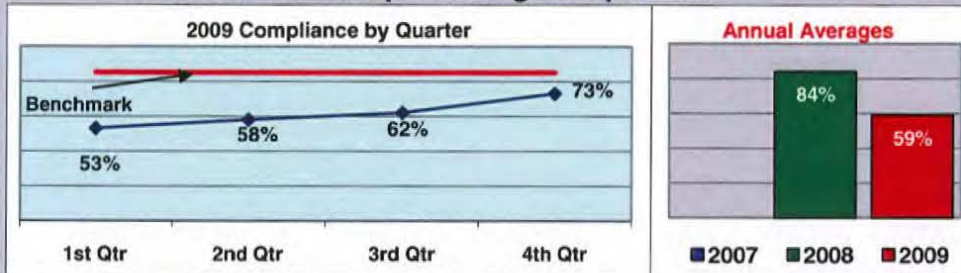
#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

39%

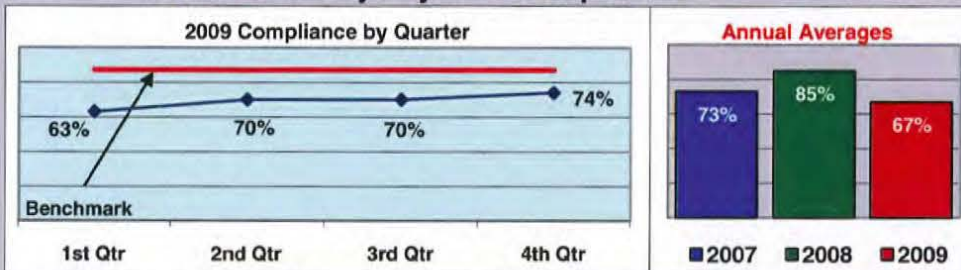
# Annual Compliance Report 01/01/2009 - 12/31/2009

## GALLAGHER BASSETT SERVICES, INC.

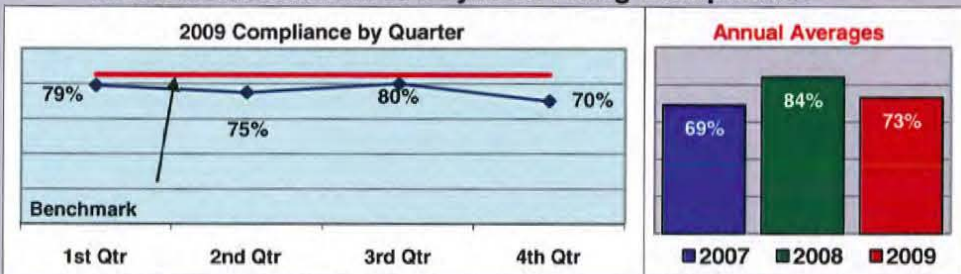
### Lost Time First Report Filing Compliance



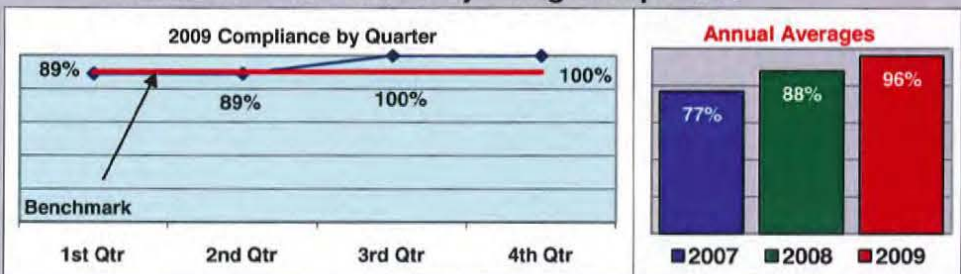
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Gallagher Bassett Services, Inc. is a third party administrator that administered claims in 2009 for the following insurers:

Ace American Insurance Co.  
American Alternative Ins. Co.  
American Zurich  
Arch Insurance Company  
Continental Casualty Company  
Discover Property & Cas. Ins. Co.  
Federal Insurance Company  
Fidelity & Guaranty Ins. Co.  
Hartford Ins. Co. of the Midwest  
Indemnity Ins. Co. of No. America  
Ins. Co. of the State of PA  
Manufacturers Alliance Ins. Co.  
Midwest Employers Casualty Co.  
National Union Fire Ins. Co. of PA  
New Hampshire Insurance Co.  
Nova Casualty Company  
Old Republic Insurance Company  
PA Manufacturing Assoc. Ins. Co.  
PA Manufacturing Indemnity Co.  
Transportation Insurance Co.  
Twin City Fire Insurance Co.  
United States Fidelity & Guaranty  
XL Specialty Insurance Company  
Zurich American Insurance Co.

and self-insured employer:

Columbia Forest Products, Inc.

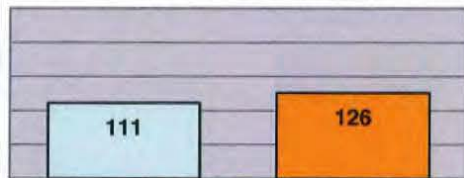
### Utilization Analysis

#### Lost Time First Reports Received

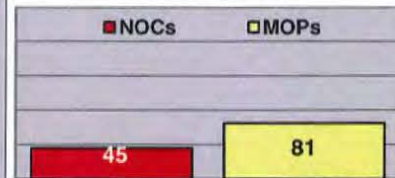


#### Activity on Lost Time First Reports

□ 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)

19%

#### Percent of Claims for Compensation Denied

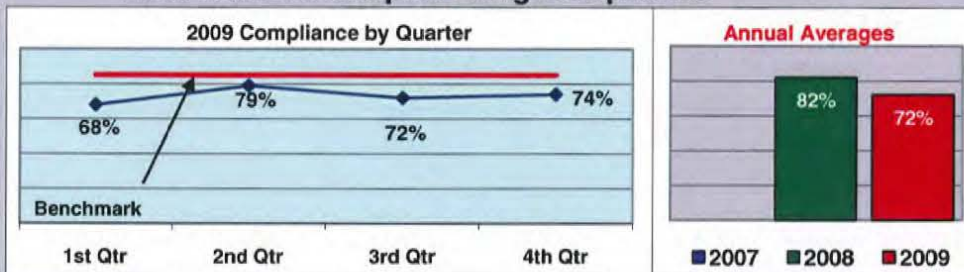
(Initial Indemnity NOCs / Claims for Compensation)

36%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## GUARD

### Lost Time First Report Filing Compliance

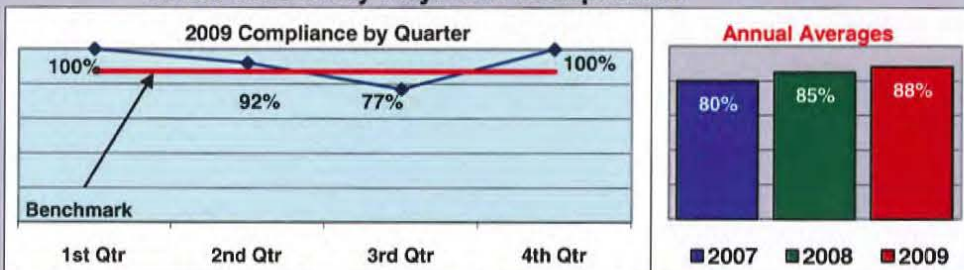


### Summary

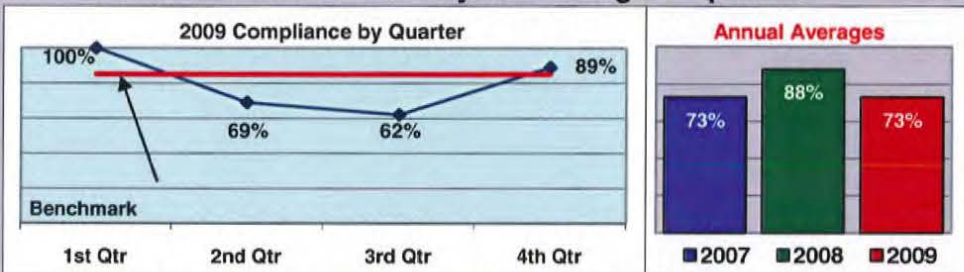
Guard is an insurer that administered its own claims in 2009 under the following rating companies:

Amguard Insurance Company  
Eastguard Insurance Company  
Norguard Insurance Company

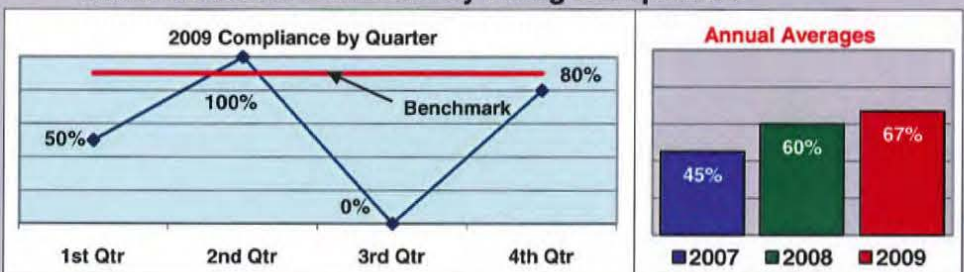
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



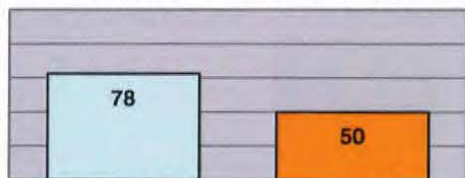
### Utilization Analysis

#### Lost Time First Reports Received

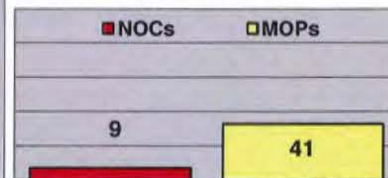


#### Activity on Lost Time First Reports

□ 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)

7%

#### Percent of Claims for Compensation Denied

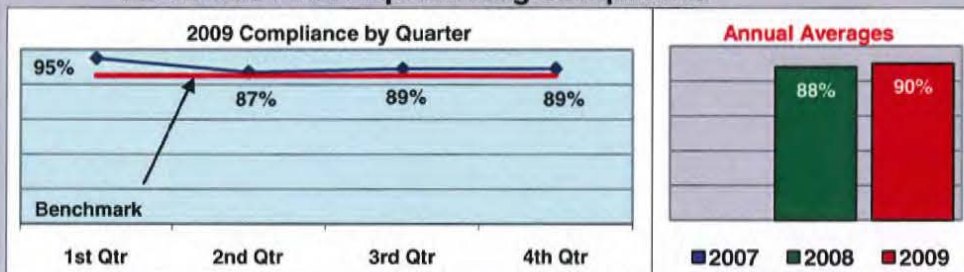
(Initial Indemnity NOCs / Claims for Compensation)

18%

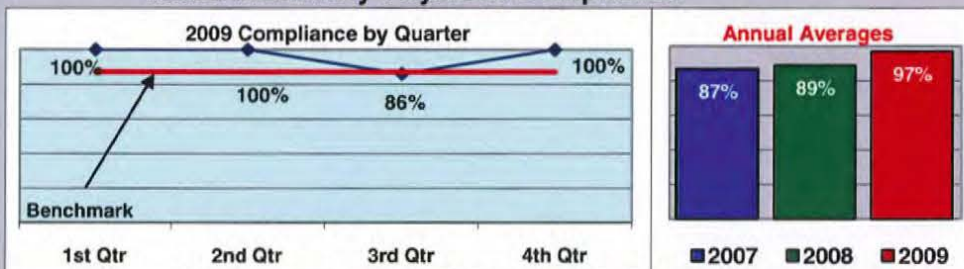
# Annual Compliance Report 01/01/2009 - 12/31/2009

## HANNAFORD BROTHERS

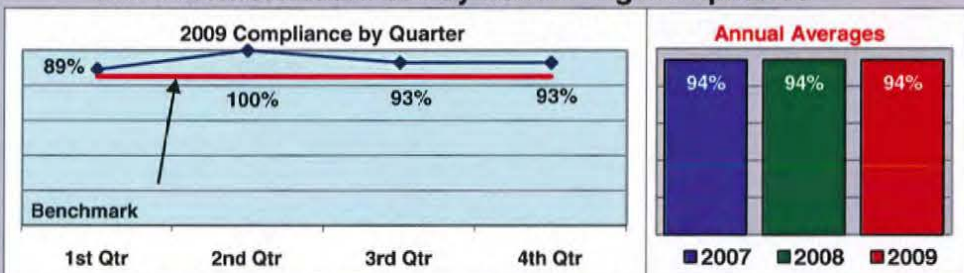
### Lost Time First Report Filing Compliance



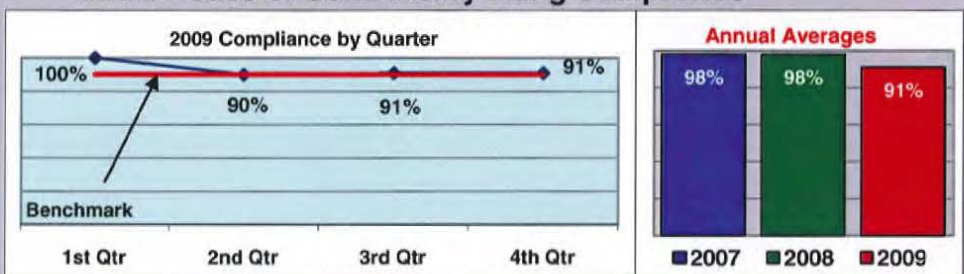
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Hannaford Brothers is a self-insured employer that administered its own claims in 2009 under the following name:

Hannaford Brothers Company

Hannaford Brothers is a High Compliance Performer for 2009. It has met or exceeded each of the Board's performance benchmarks.

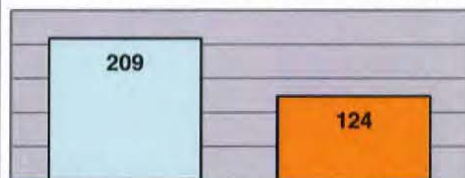
### Utilization Analysis

#### Lost Time First Reports Received



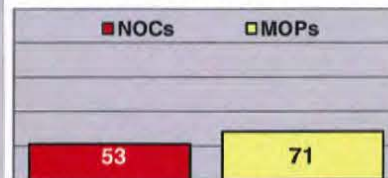
#### Activity on Lost Time First Reports

□ No Activity Required □ Claims for Compensation



#### Activity on Claims for Compensation

■ NOCs □ MOPs



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

16%

#### Percent of Claims for Compensation Denied

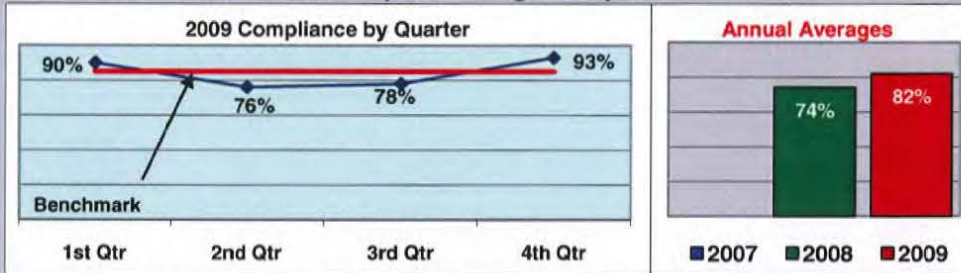
(Initial Indemnity NOCs / Claims for Compensation)

43%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## HANOVER

### Lost Time First Report Filing Compliance

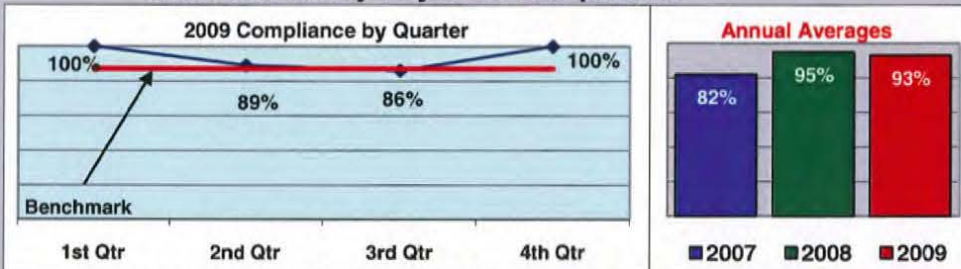


### Summary

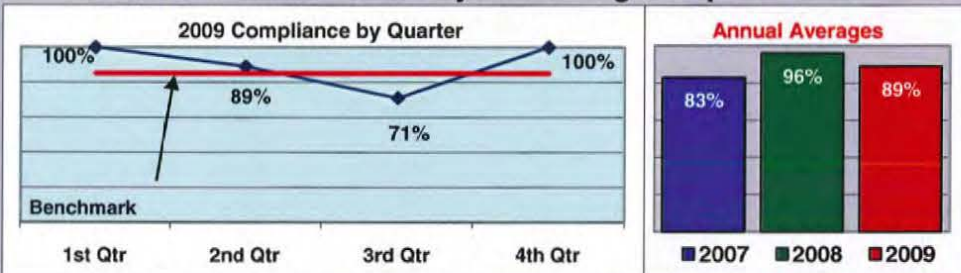
Hanover is an insurer that administered its own claims in 2009 under the following rating companies:

Citizens Ins. Company of America  
Hanover Insurance Company  
Massachusetts Bay Ins. Co.

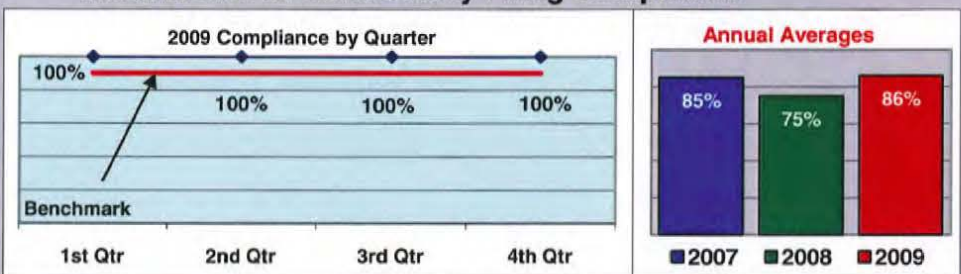
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



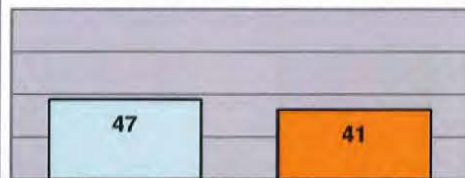
### Utilization Analysis

#### Lost Time First Reports Received

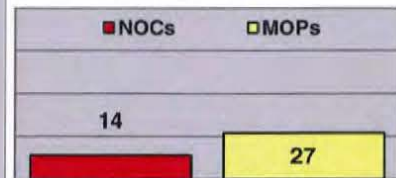


#### Activity on Lost Time First Reports

□ 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)

16%

### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

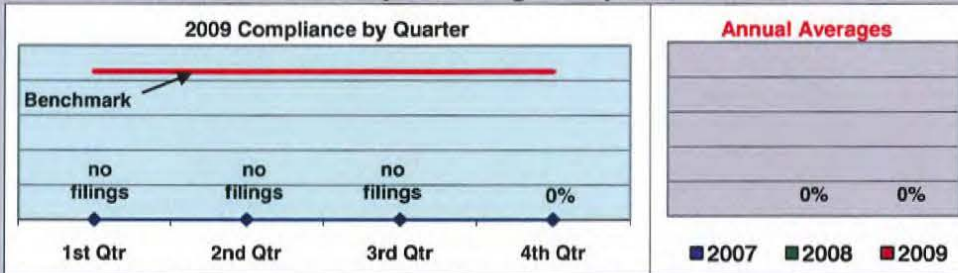
34%

# Annual Compliance Report

## 01/01/2009 - 12/31/2009

### HARLEYSVILLE

#### Lost Time First Report Filing Compliance

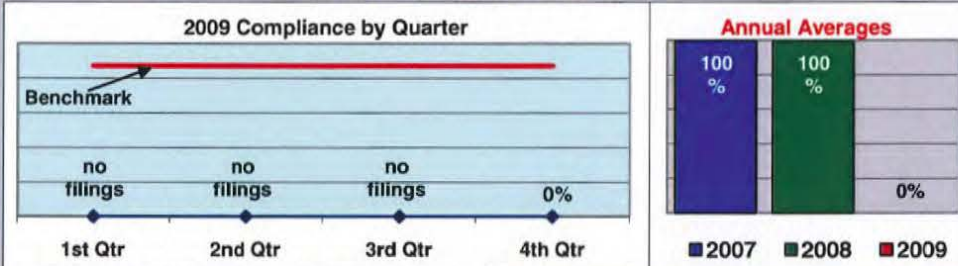


#### Summary

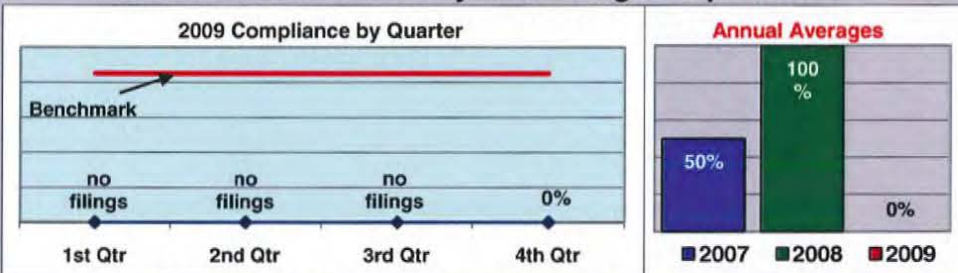
Harleysville is an insurer that administered its own claims in 2009 under the following rating company:

Harleysville Insurance Company

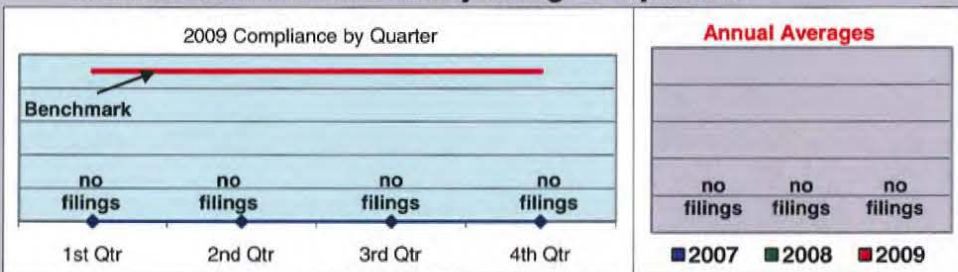
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance

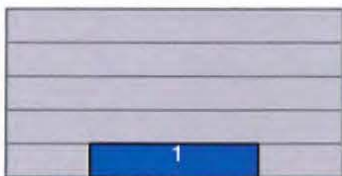


#### Initial Notice of Controversy Filing Compliance



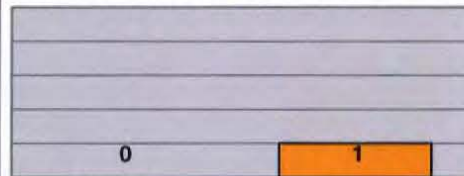
#### Utilization Analysis

##### Lost Time First Reports Received

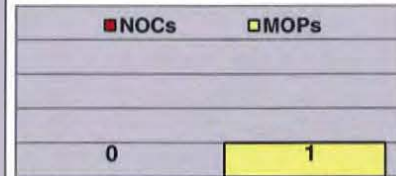


##### Activity on Lost Time First Reports

☐ No Activity Required ☐ Claims for Compensation



##### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

0%

#### Percent of Claims for Compensation Denied

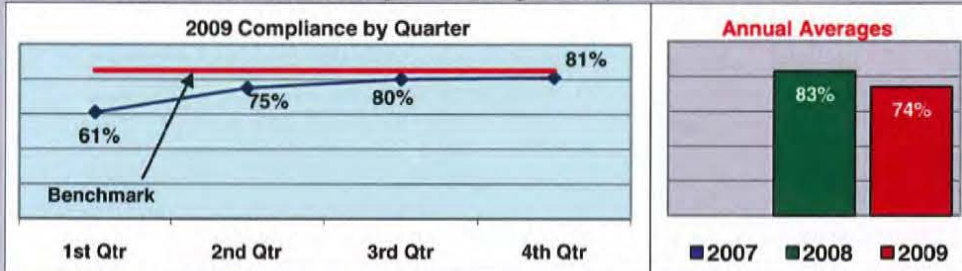
(Initial Indemnity NOCs / Claims for Compensation)

0%

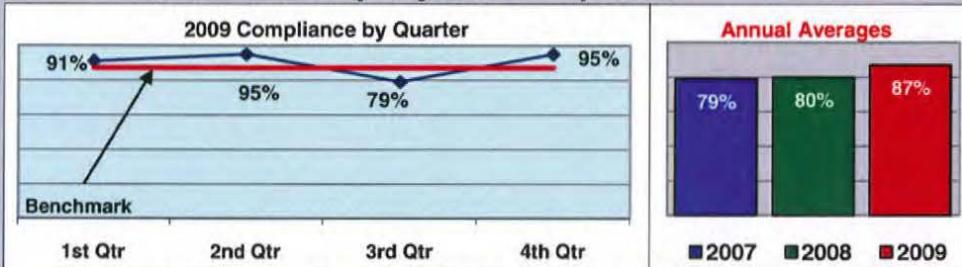
# Annual Compliance Report 01/01/2009 - 12/31/2009

## HARTFORD

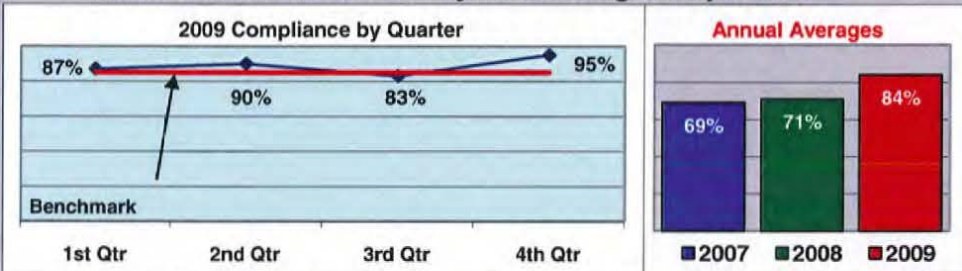
### Lost Time First Report Filing Compliance



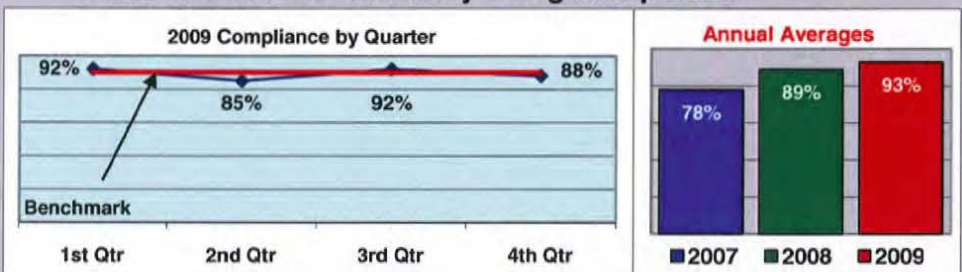
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Hartford is an insurer that administered its own claims in 2009 and used third parties to administer claims under the following rating companies:

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

Hartford used the following third parties in 2009:

Broadspire Services, Inc.  
Cannon Cochran Mgmt. Svs. Inc.  
F.A. Richard & Associates  
FutureComp  
Gallagher Bassett Services, Inc.  
Sedgwick Claims Management  
Specialty Risk Services

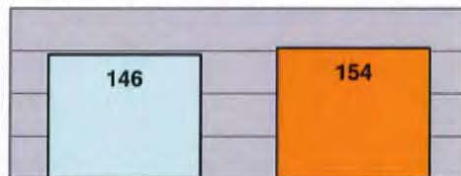
### Utilization Analysis

#### Lost Time First Reports Received

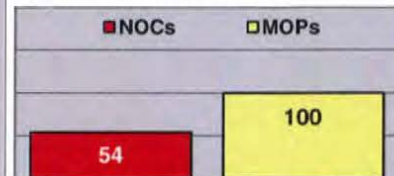


#### Activity on Lost Time First Reports

□ No Activity Required □ Claims for Compensation



#### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

18%

#### Percent of Claims for Compensation Denied

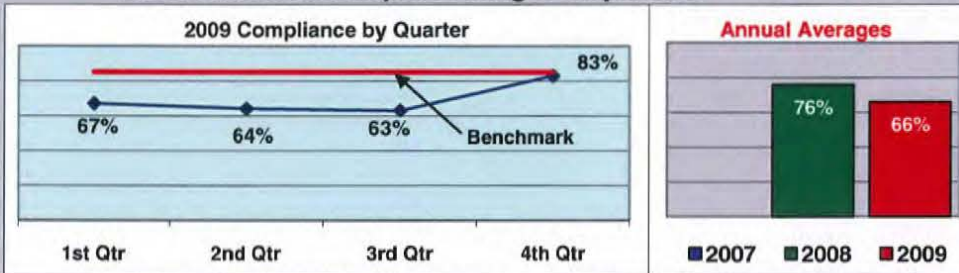
(Initial Indemnity NOCs / Claims for Compensation)

35%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## HELMSMAN MANAGEMENT SERVICES

### Lost Time First Report Filing Compliance



### Summary

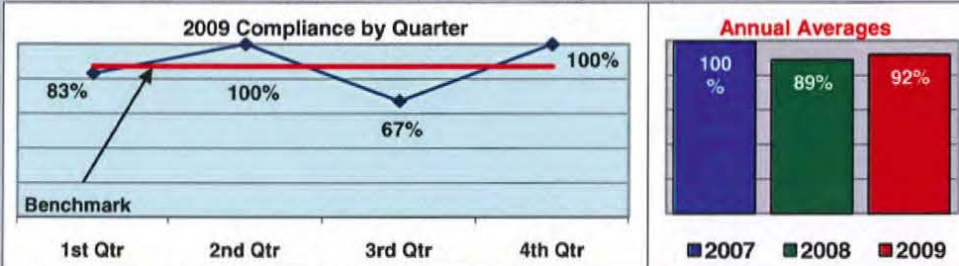
Helmsman Management Services is a third party administrator that administered claims in 2009 for the following insurers:

Fidelity & Guaranty Ins. Co.  
Indemnity Ins. Co. of No. America  
New Hampshire Insurance Co.

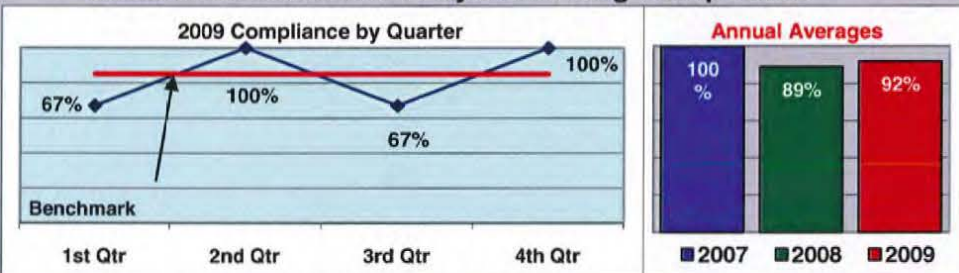
and self-insured employers:

Asplundh Tree Expert  
Helmsman Management Services  
Irving Oil Corporation

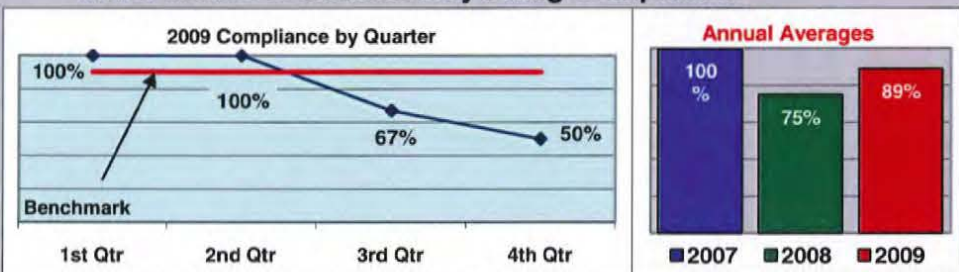
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



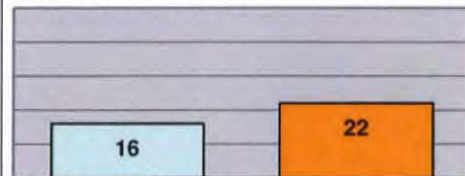
### Utilization Analysis

#### Lost Time First Reports Received

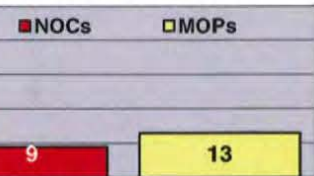


#### Activity on Lost Time First Reports

□ 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)

24%

#### Percent of Claims for Compensation Denied

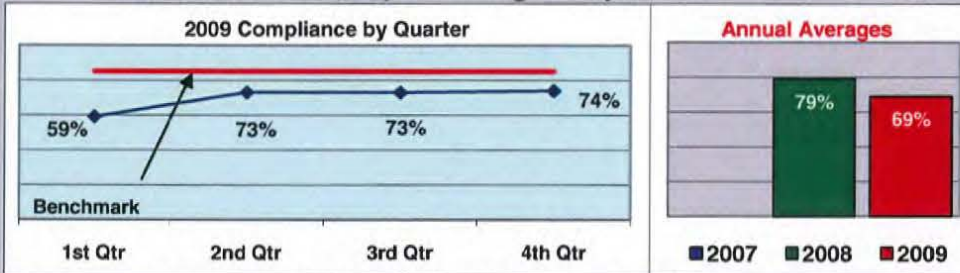
(Initial Indemnity NOCs / Claims for Compensation)

41%

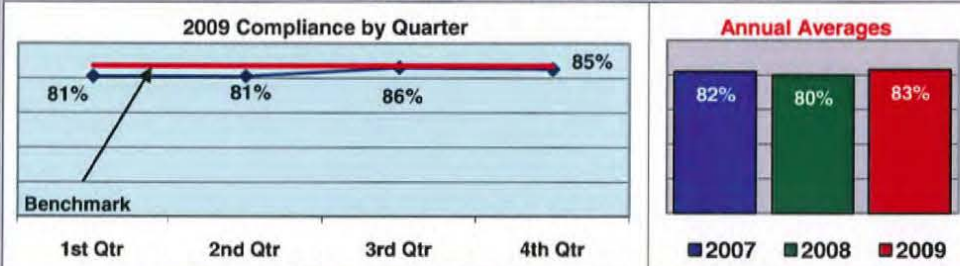
# Annual Compliance Report 01/01/2009 - 12/31/2009

## LIBERTY MUTUAL

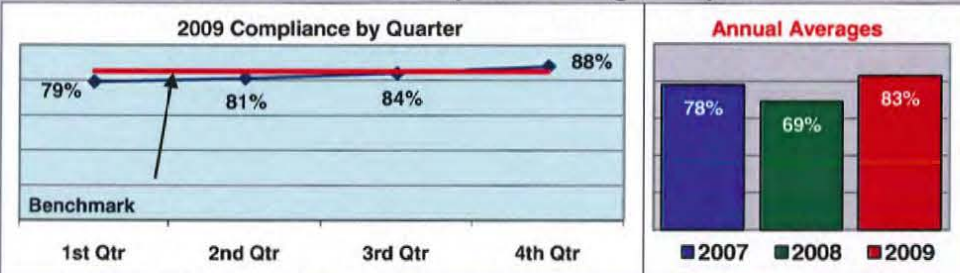
### Lost Time First Report Filing Compliance



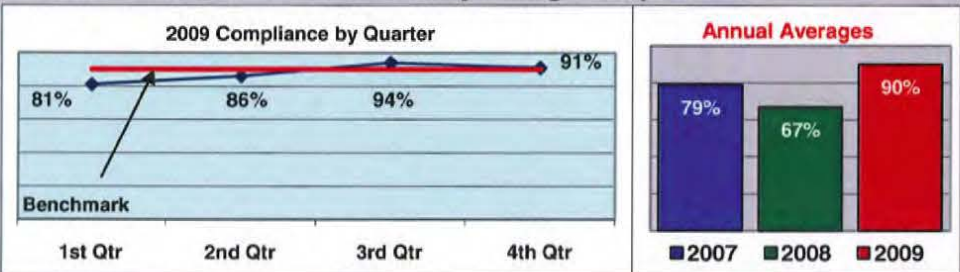
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance

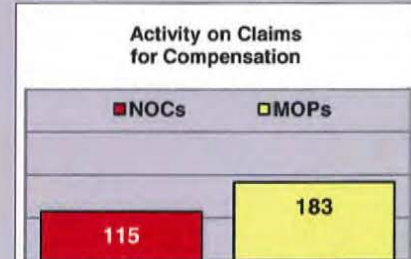


### Summary

Liberty Mutual is an insurer that administered its own claims in 2009 under the following rating companies:

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

### Utilization Analysis



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

25%

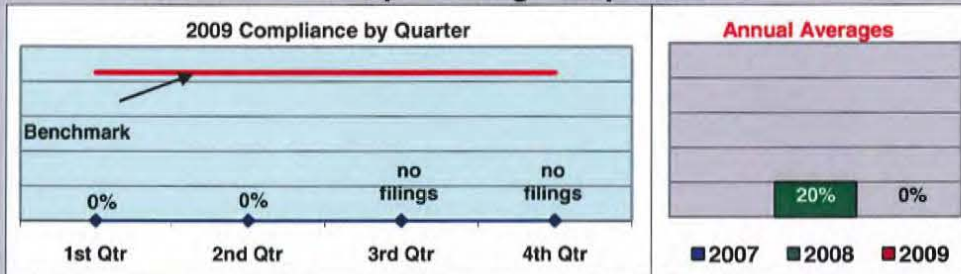
**Percent of Claims for Compensation Denied**  
(Initial Indemnity NOCs / Claims for Compensation)

39%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## MAC RISK MANAGEMENT, INC.

### Lost Time First Report Filing Compliance

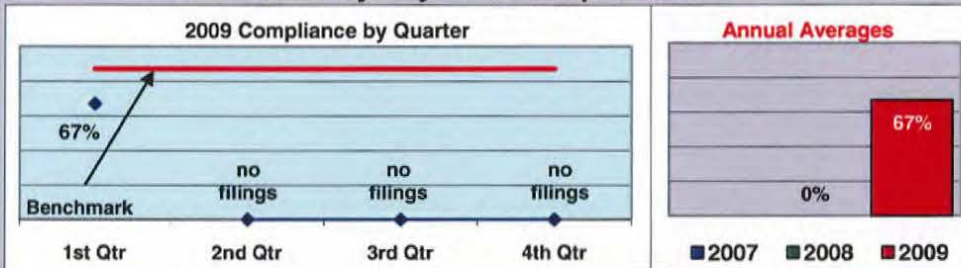


### Summary

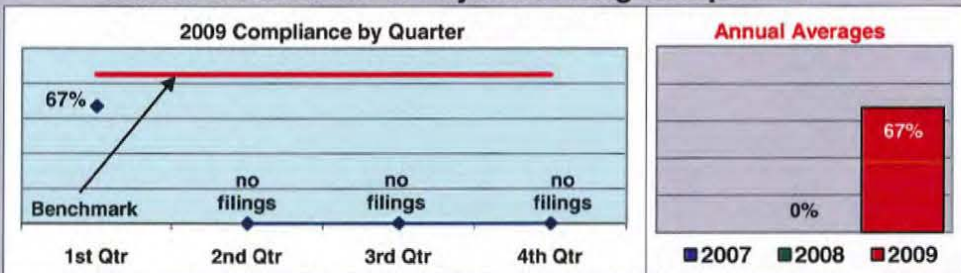
MAC Risk Management, Inc. is a third party administrator that administered claims in 2009 for the following insurers:

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

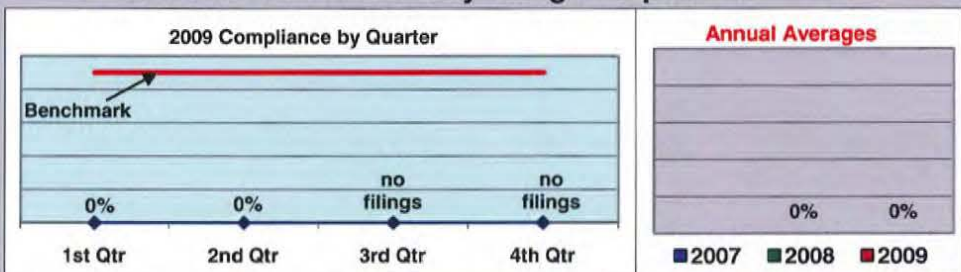
### Initial Indemnity Payment Compliance



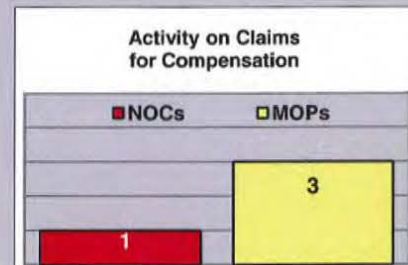
### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Utilization Analysis



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

20%

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

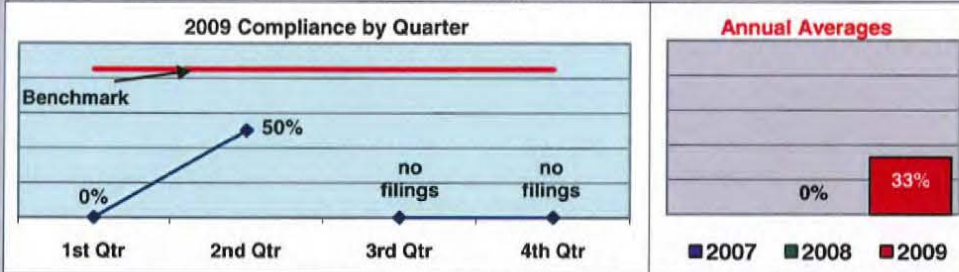
25%

# Annual Compliance Report

## 01/01/2009 - 12/31/2009

### MACY'S CORPORATE SERVICES

#### Lost Time First Report Filing Compliance

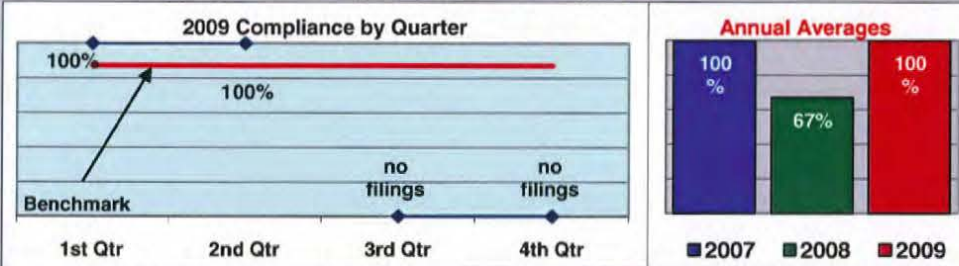


#### Summary

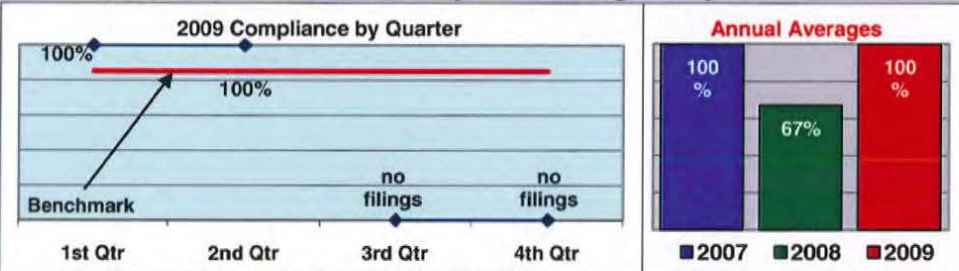
Macy's Corporate Services is a self-insured employer that administered its own claims in 2009 under the following name:

Macy's Retail Holdings, Inc.

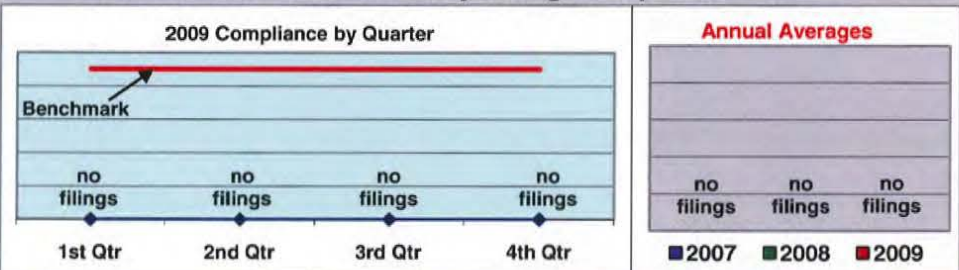
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance



#### Initial Notice of Controversy Filing Compliance



#### Utilization Analysis

##### Lost Time First Reports Received



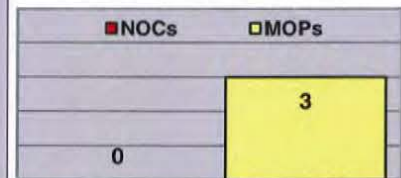
##### Activity on Lost Time First Reports

☐ 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)

0%

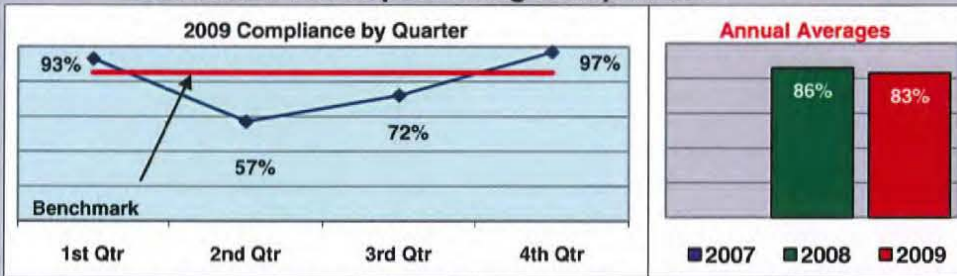
**Percent of Claims for Compensation Denied**  
(Initial Indemnity NOCs / Claims for Compensation)

0%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## MAINE AUTOMOBILE DEALERS

### Lost Time First Report Filing Compliance

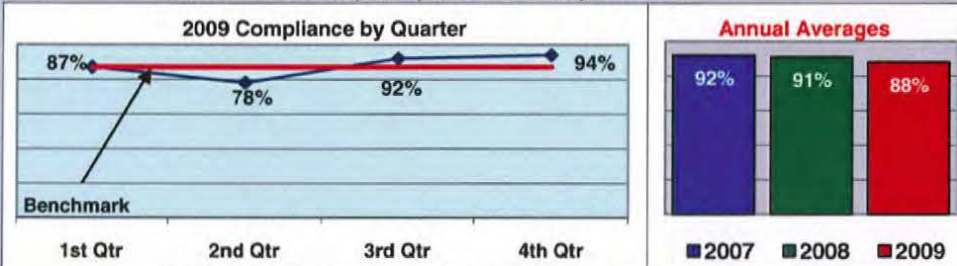


### Summary

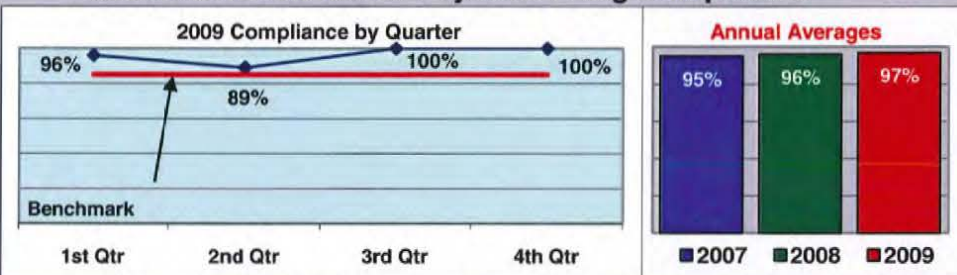
Maine Automobile Dealers is a self-insured employer that administered its own claims in 2009 under the following names:

MAD Assoc. Wkrs' Comp. Trust  
Maine Automobile Dealers

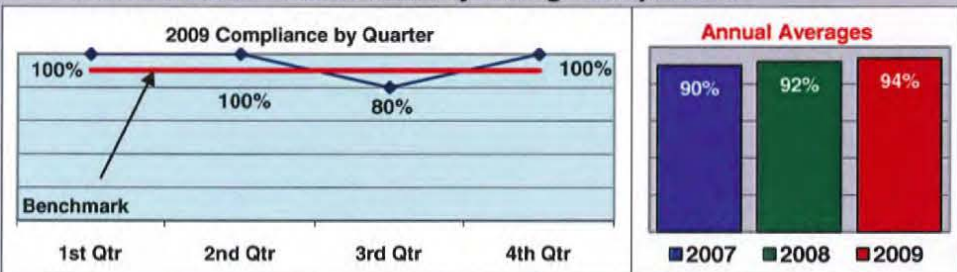
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



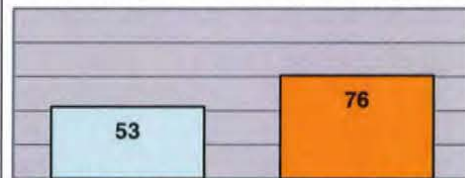
### Utilization Analysis

#### Lost Time First Reports Received

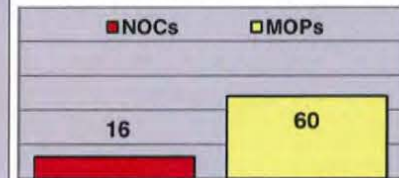


#### Activity on Lost Time First Reports

□ 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)

12%

#### Percent of Claims for Compensation Denied

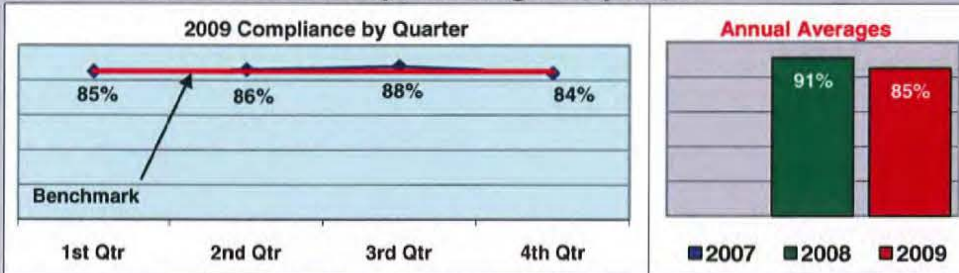
(Initial Indemnity NOCs / Claims for Compensation)

21%

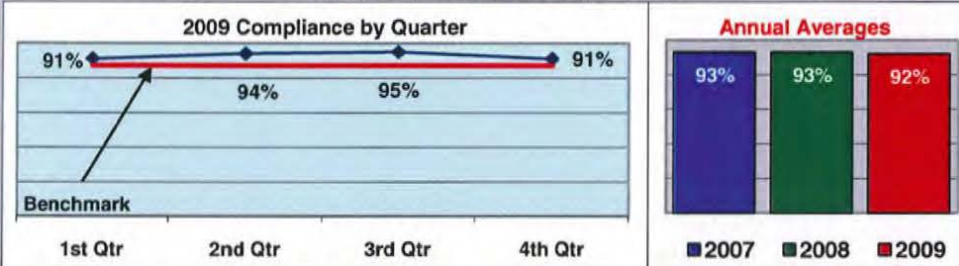
# Annual Compliance Report 01/01/2009 - 12/31/2009

## MAINE EMPLOYERS' MUTUAL INSURANCE COMPANY

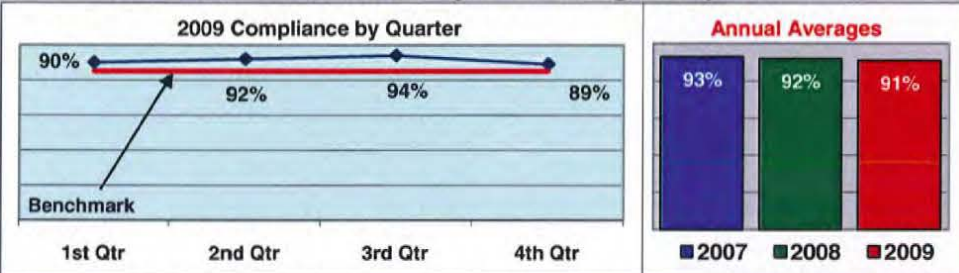
### Lost Time First Report Filing Compliance



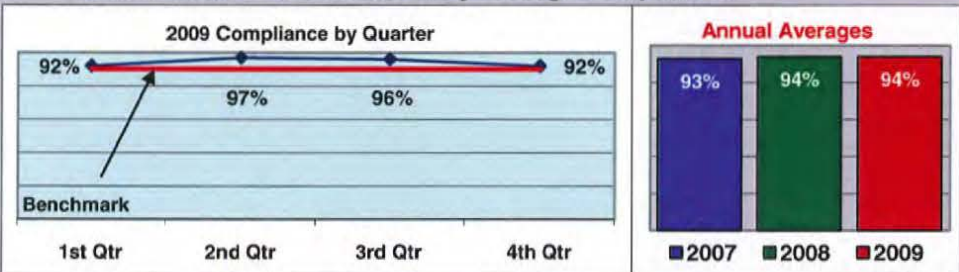
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Maine Employers' Mutual Insurance Company is an insurer that administered its own claims in 2009 under the following rating companies:

Maine Employers' Mutual Ins. Co.  
MEMIC Indemnity Company

Maine Employers' Mutual also administered claims for the following self-insured employer:

Bangor Hydro Electric

Maine Employers' Mutual Insurance Company is a High Compliance Performer for 2009. It has met or exceeded each of the Board's performance benchmarks.

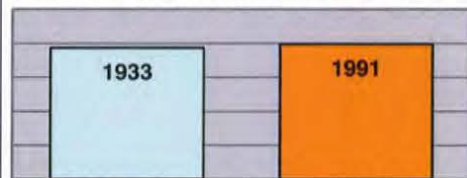
### Utilization Analysis

#### Lost Time First Reports Received

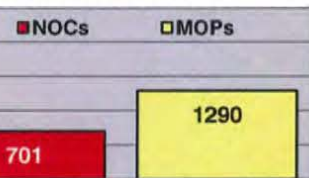


#### Activity on Lost Time First Reports

□ 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)

18%

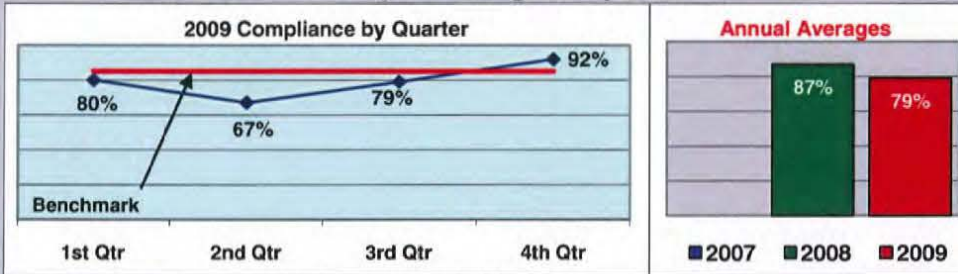
#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

35%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## MAINE HEALTHCARE ASSOCIATION

### Lost Time First Report Filing Compliance

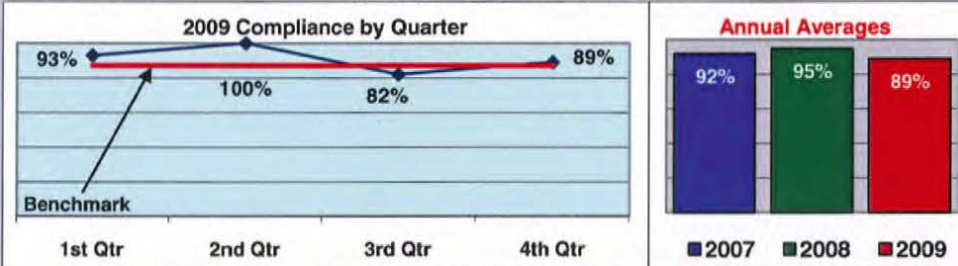


### Summary

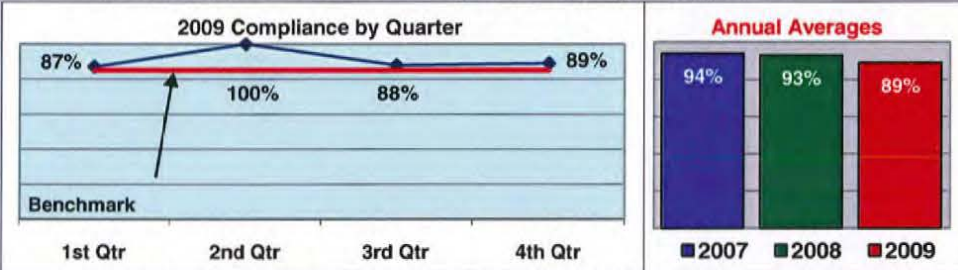
Maine Healthcare Association is a self-insured employer that administered its own claims in 2009 under the following names:

MaineHealth Workers' Comp.  
MHCA Workers' Comp. Fund

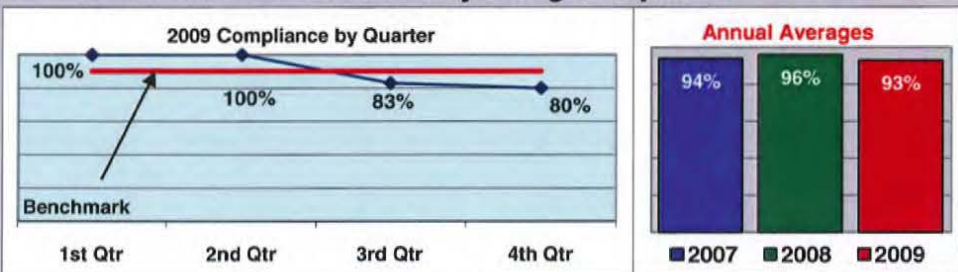
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



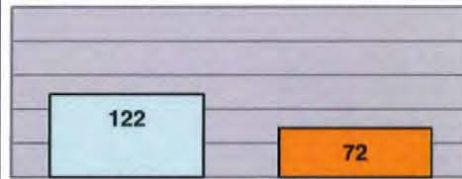
### Utilization Analysis

#### Lost Time First Reports Received

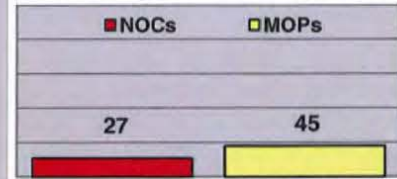


#### Activity on Lost Time First Reports

□ No Activity Required    ■ Claims for Compensation



#### Activity on Claims for Compensation



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

14%

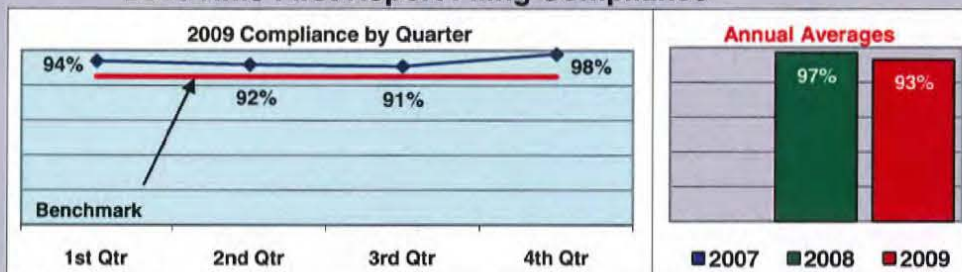
#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

38%

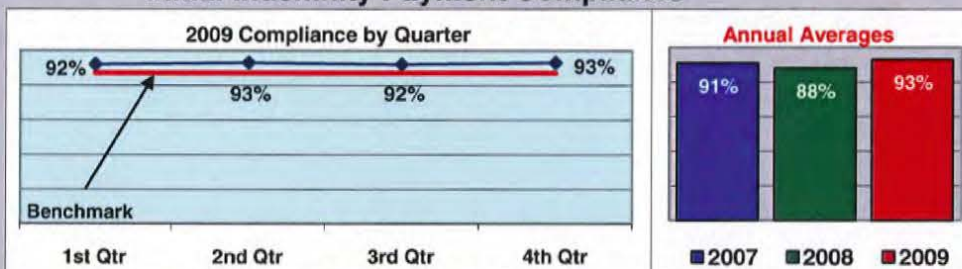
# Annual Compliance Report 01/01/2009 - 12/31/2009

## MAINE MOTOR TRANSPORT ASSOCIATION

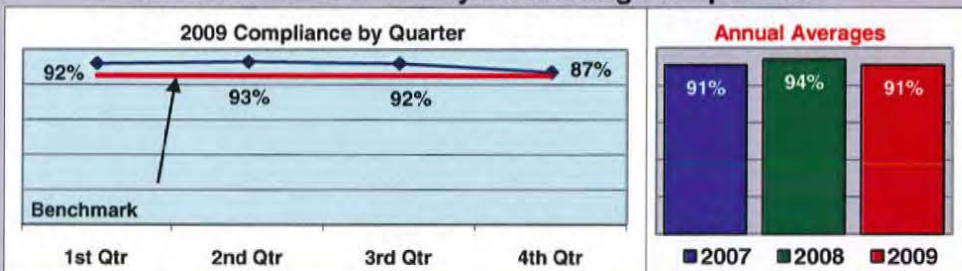
### Lost Time First Report Filing Compliance



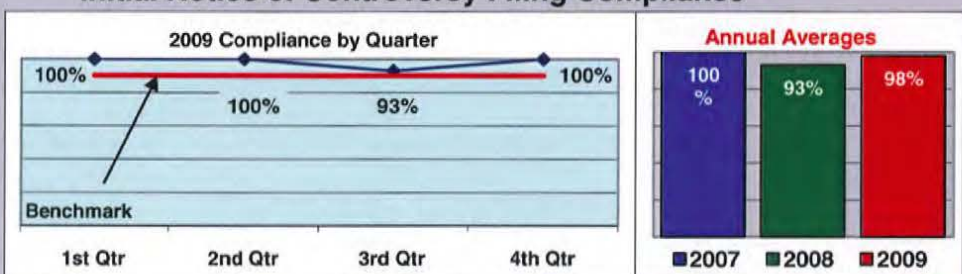
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Maine Motor Transport Association is a self-insured employer that administered its own claims in 2009 under the following name:

Maine Motor Transport WC Trust

Maine Motor Transport Association is a High Compliance Performer for 2009. It has met or exceeded each of the Board's performance benchmarks.

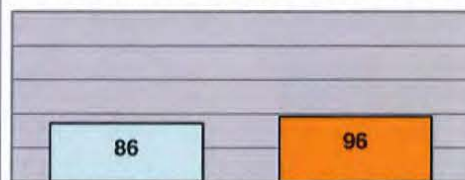
### Utilization Analysis

#### Lost Time First Reports Received



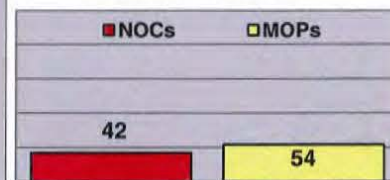
#### Activity on Lost Time First Reports

□ 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)

23%

### Percent of Claims for Compensation Denied

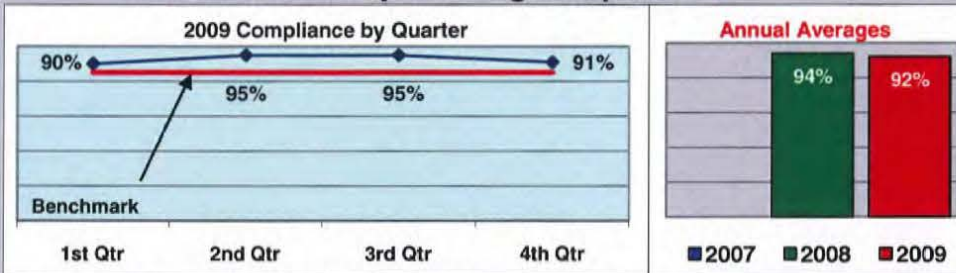
(Initial Indemnity NOCs / Claims for Compensation)

44%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## MAINE MUNICIPAL ASSOCIATION

### Lost Time First Report Filing Compliance



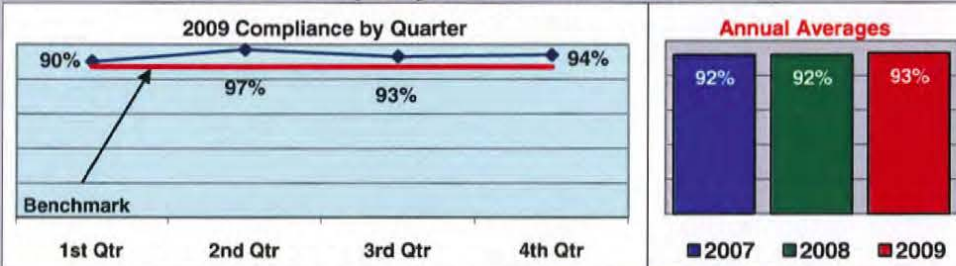
### Summary

Maine Municipal Association is a self-insured employer that administered its own claims in 2009 under the following names:

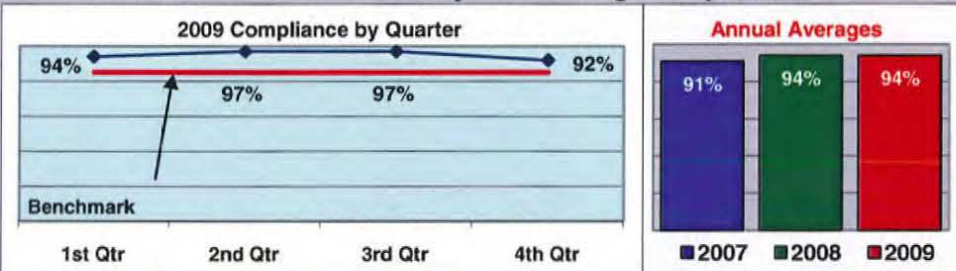
Auburn, City of  
Maine Municipal Association  
Portland, City of

Maine Municipal Association is a High Compliance Performer for 2009. It has met or exceeded each of the Board's performance benchmarks.

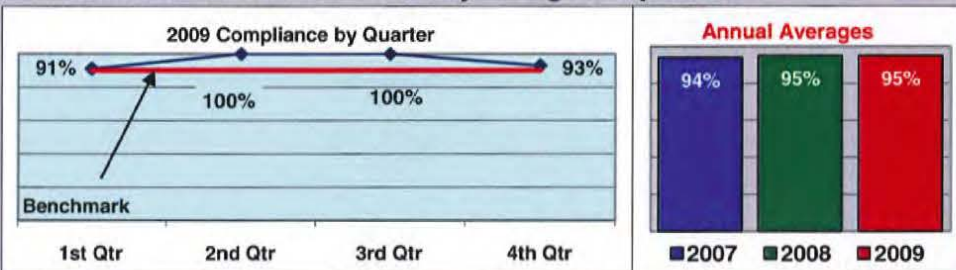
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



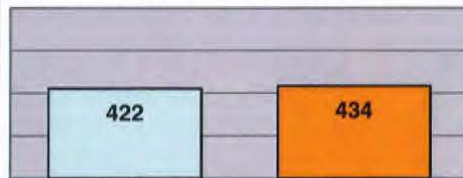
### Utilization Analysis

#### Lost Time First Reports Received



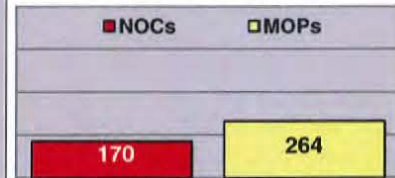
#### Activity on Lost Time First Reports

□ 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)

20%

#### Percent of Claims for Compensation Denied

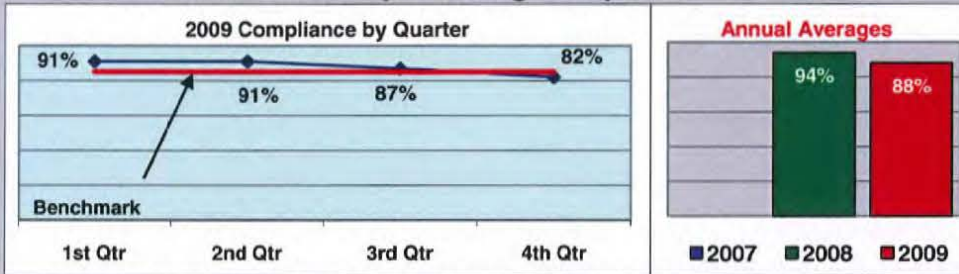
(Initial Indemnity NOCs / Claims for Compensation)

39%

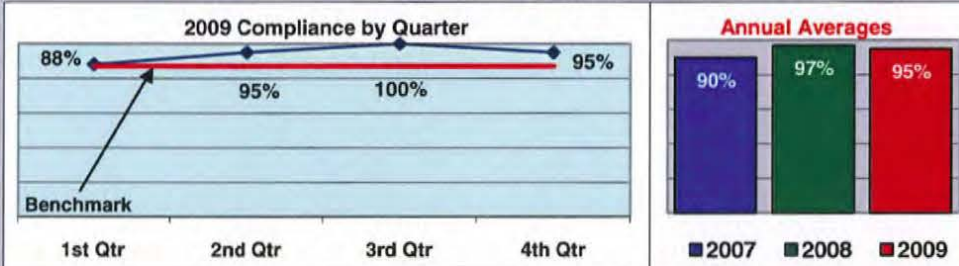
# Annual Compliance Report 01/01/2009 - 12/31/2009

## MAINE SCHOOL MANAGEMENT ASSOCIATION

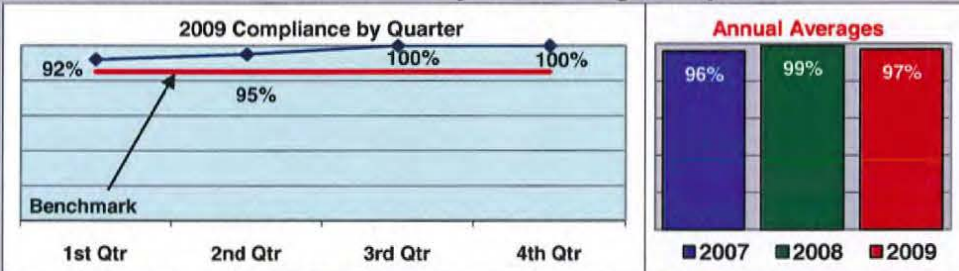
### Lost Time First Report Filing Compliance



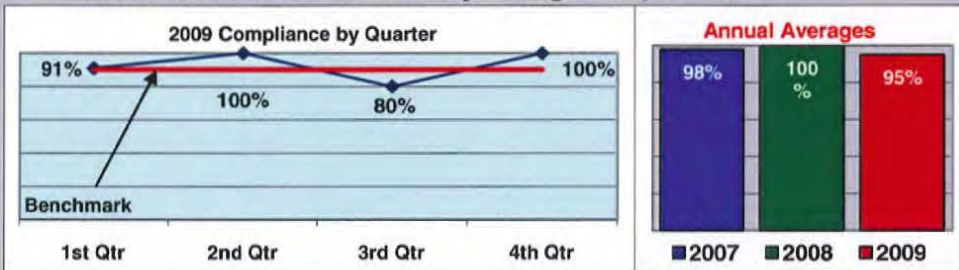
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Maine School Management Association is a self-insured employer that administered its own claims in 2009 under the following name:

Maine School Mgmt. Assoc.

Maine School Management Association is a High Compliance Performer for 2009. It has met or exceeded each of the Board's performance benchmarks.

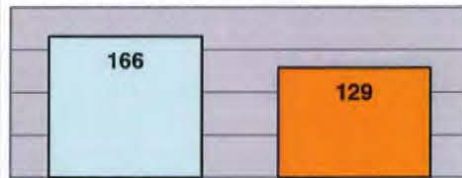
### Utilization Analysis

#### Lost Time First Reports Received

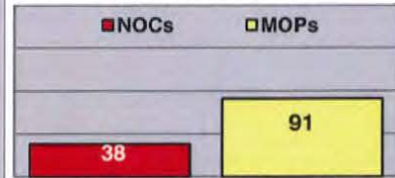


#### Activity on Lost Time First Reports

□ 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

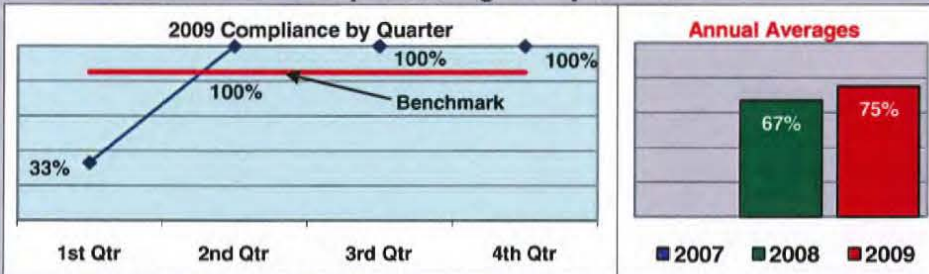
(Initial Indemnity NOCs / Claims for Compensation)

29%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## MASSAMONT (now TRIDENT INSURANCE SERVICES)

### Lost Time First Report Filing Compliance

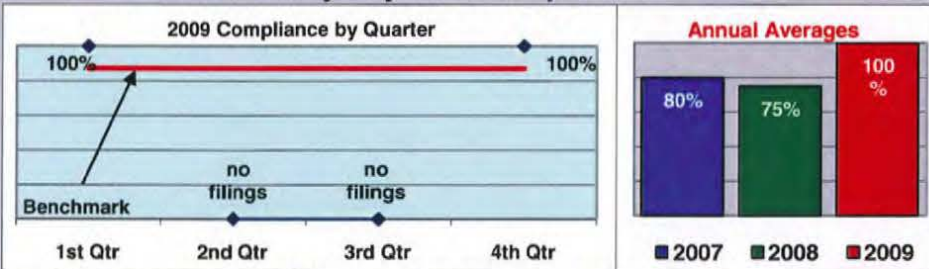


### Summary

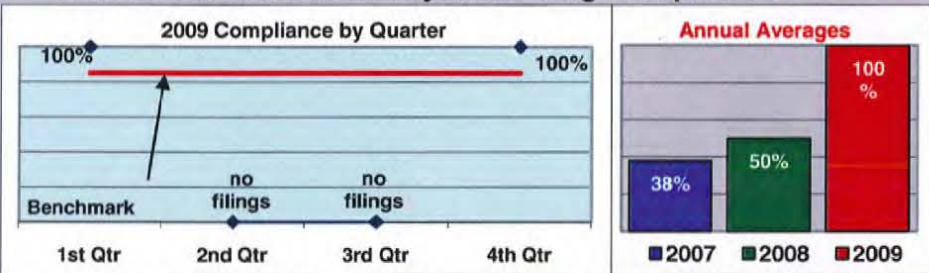
Massamont is a third party administrator that administered claims in 2009 for the following insurers:

Argonaut Insurance Company  
United States Fidelity & Guaranty

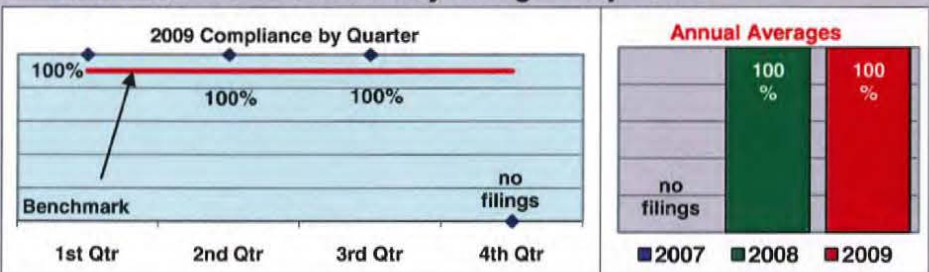
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



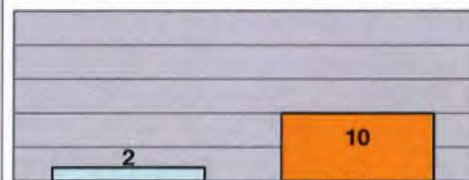
### Utilization Analysis

#### Lost Time First Reports Received



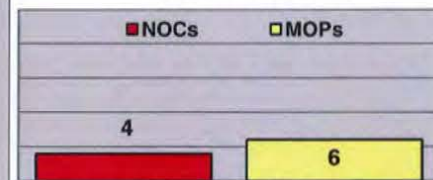
#### Activity on Lost Time First Reports

□ 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)

33%

### Percent of Claims for Compensation Denied

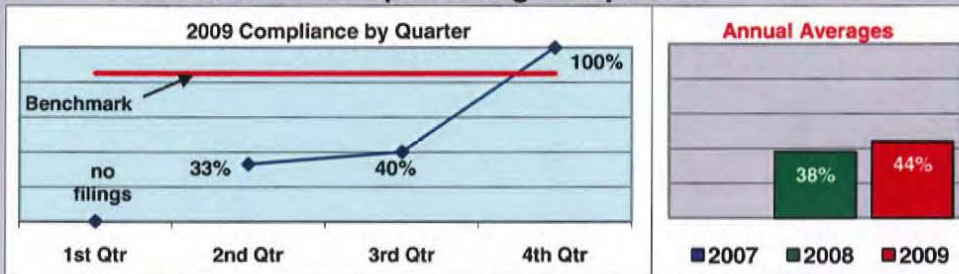
(Initial Indemnity NOCs / Claims for Compensation)

40%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## MEADOWBROOK

### Lost Time First Report Filing Compliance

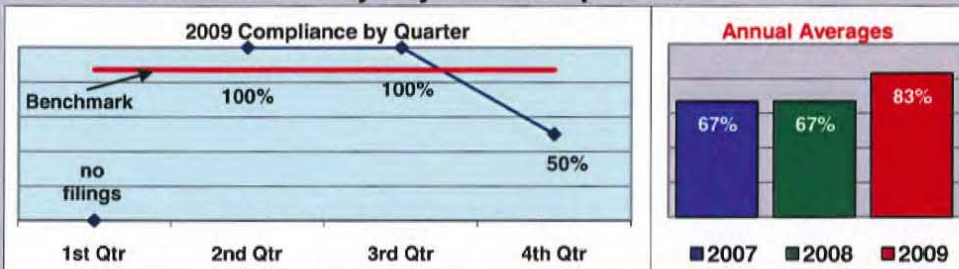


### Summary

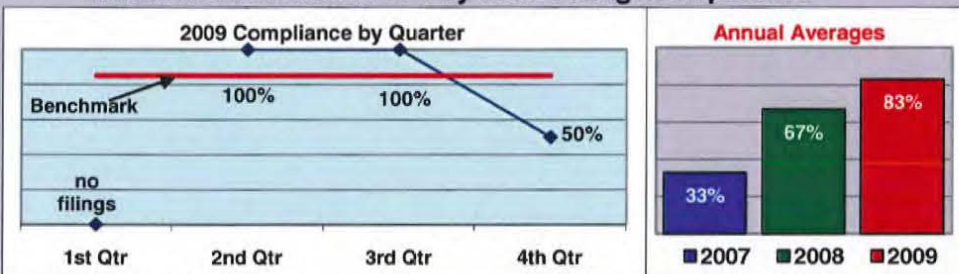
Meadowbrook is a third party administrator that administered claims in 2009 for the following insurer:

Star Insurance Company

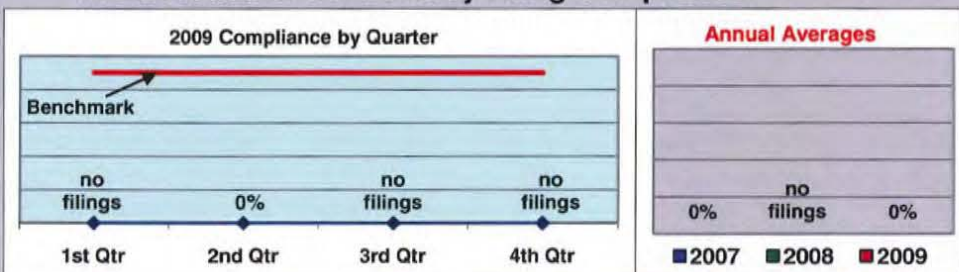
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



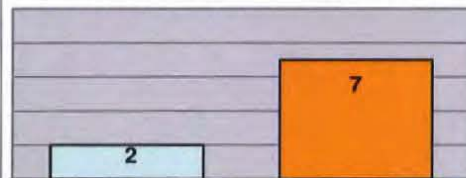
### Utilization Analysis

#### Lost Time First Reports Received

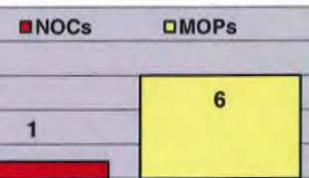


#### Activity on Lost Time First Reports

□ 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)

11%

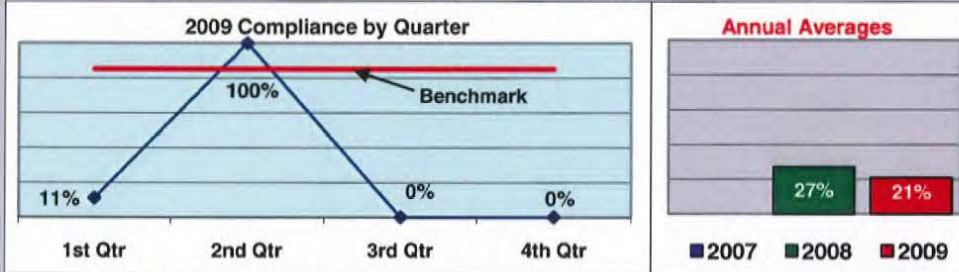
#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

14%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## NGM

### Lost Time First Report Filing Compliance

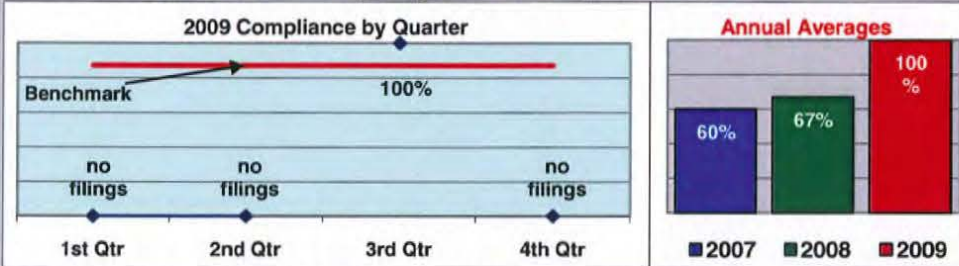


### Summary

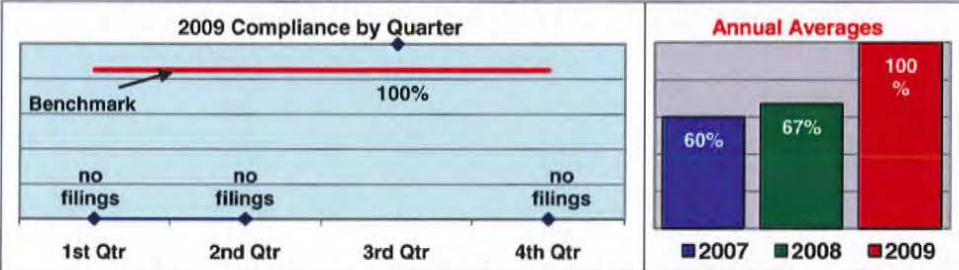
NGM is an insurer that administered its own claims in 2009 under the following rating company:

NGM Insurance Company

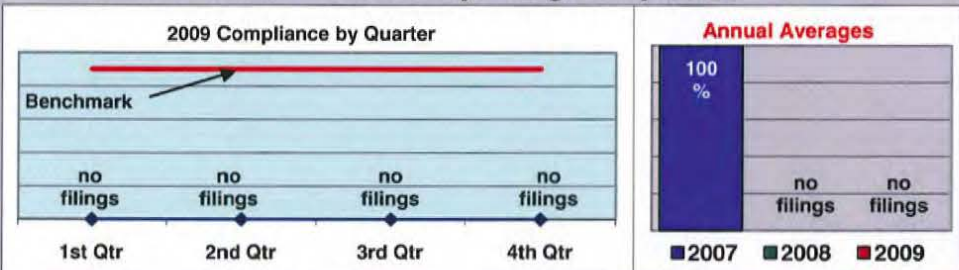
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance

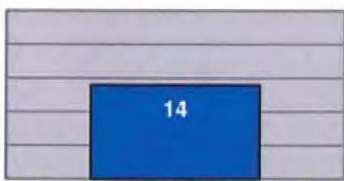


### Initial Notice of Controversy Filing Compliance



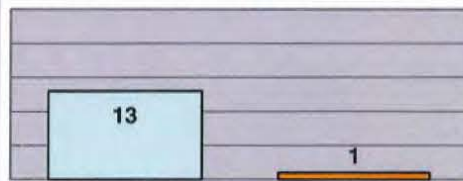
### Utilization Analysis

#### Lost Time First Reports Received

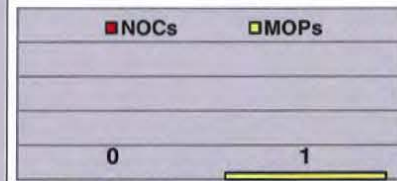


#### Activity on Lost Time First Reports

□ No Activity Required    ■ Claims for Compensation



#### Activity on Claims for Compensation



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

0%

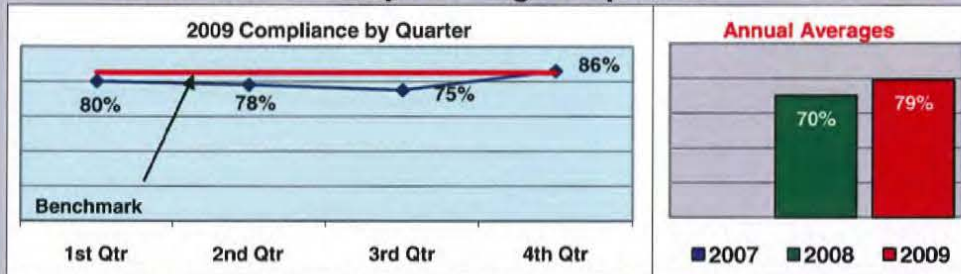
#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

0%

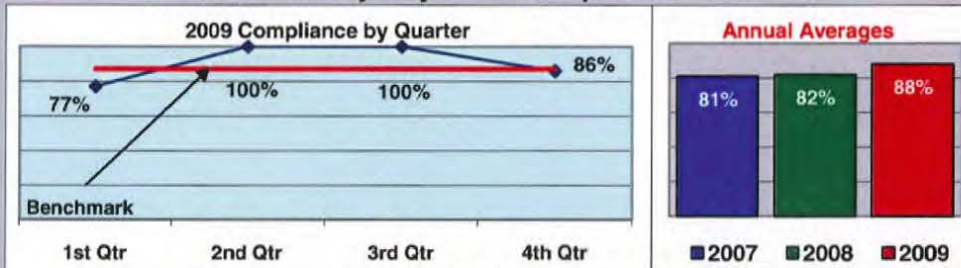
# Annual Compliance Report 01/01/2009 - 12/31/2009

## OLD REPUBLIC

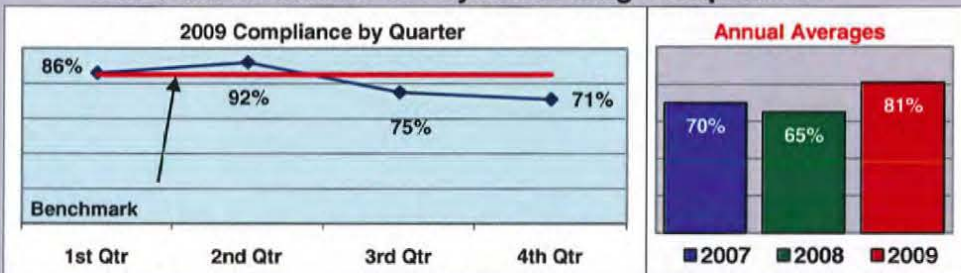
### Lost Time First Report Filing Compliance



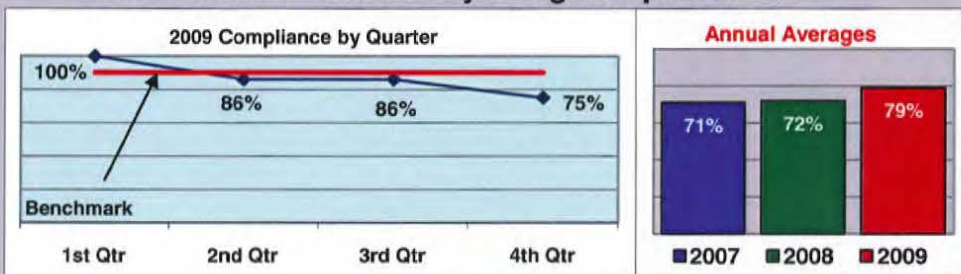
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

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

Old Republic Insurance Company

Old Republic used the following third parties in 2009:

Berkley Admins. of Connecticut  
Broadspire Services, Inc.  
Cambridge Integrated Services  
ESIS, Inc.  
Gallagher Bassett Services, Inc.  
Sedgwick Claims Management  
Specialty Risk Services

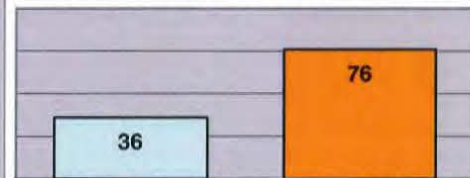
### Utilization Analysis

#### Lost Time First Reports Received



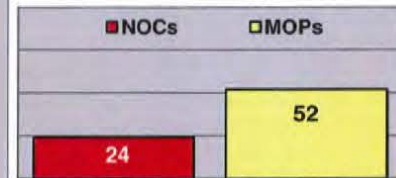
#### Activity on Lost Time First Reports

□ 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)

21%

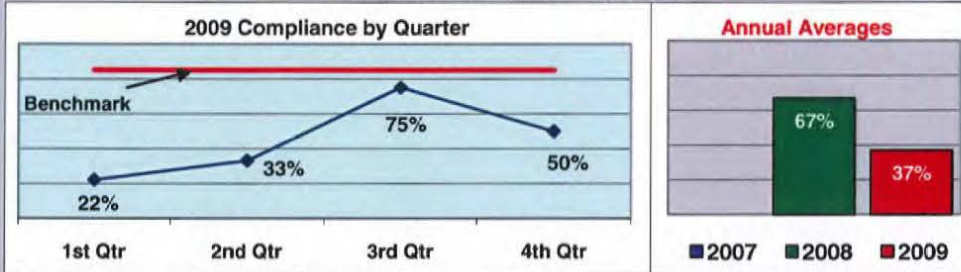
#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

32%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## ONEBEACON

### Lost Time First Report Filing Compliance

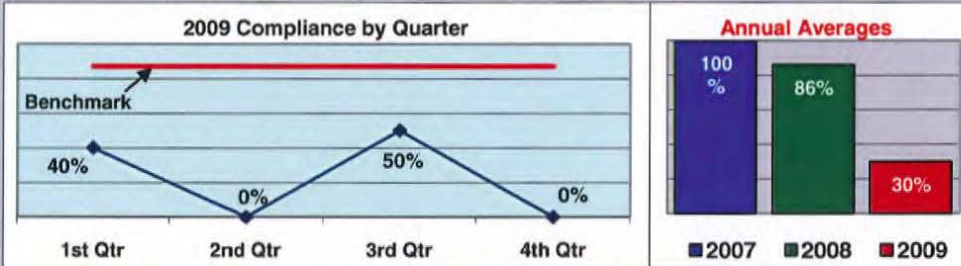


### Summary

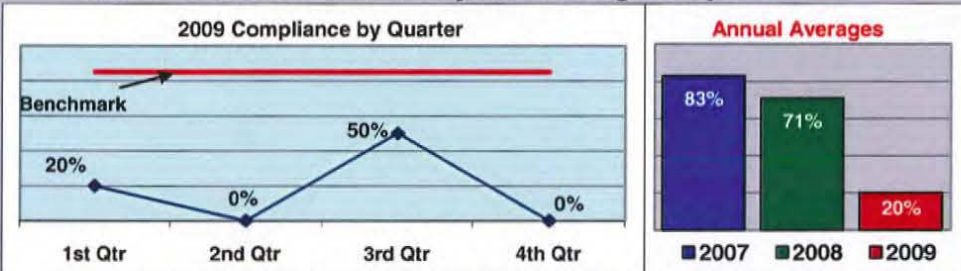
OneBeacon is an insurer that administered its own claims in 2009 under the following rating companies:

Employers Fire Insurance Co.  
OneBeacon America Ins. Co.

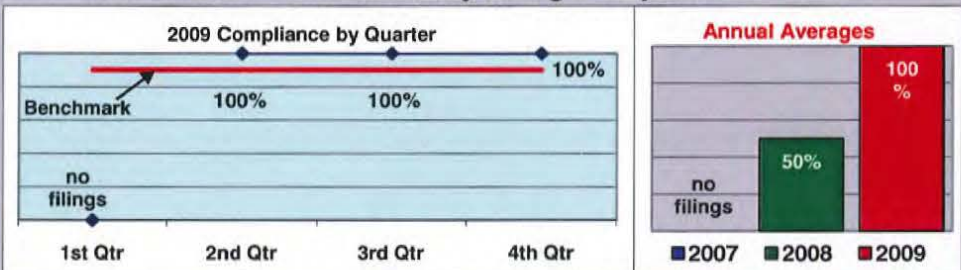
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



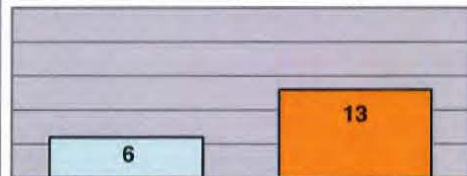
### Utilization Analysis

#### Lost Time First Reports Received

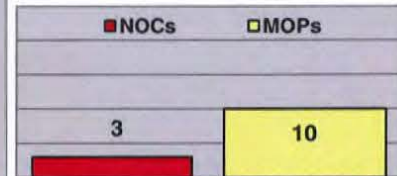


#### Activity on Lost Time First Reports

□ 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)

16%

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

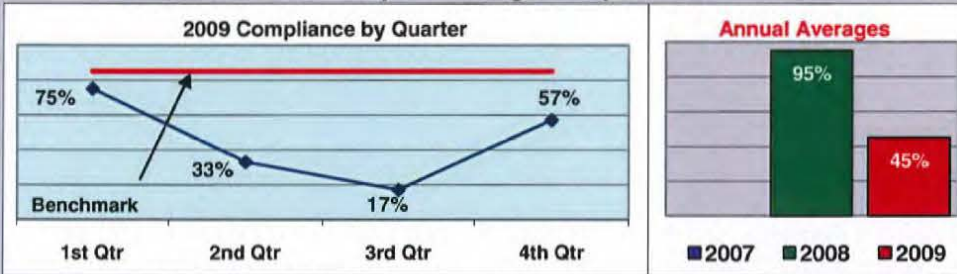
23%

# Annual Compliance Report

## 01/01/2009 - 12/31/2009

### PATRIOT

#### Lost Time First Report Filing Compliance

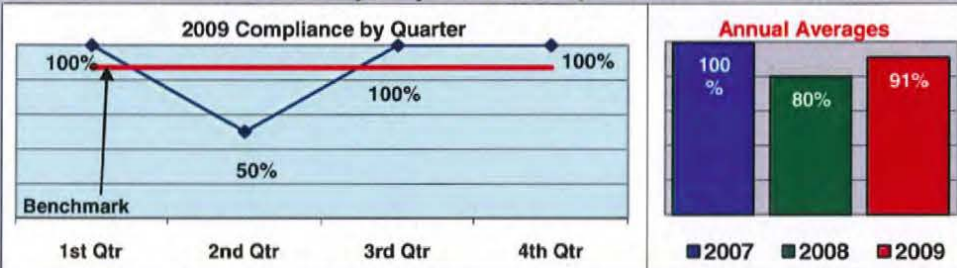


#### Summary

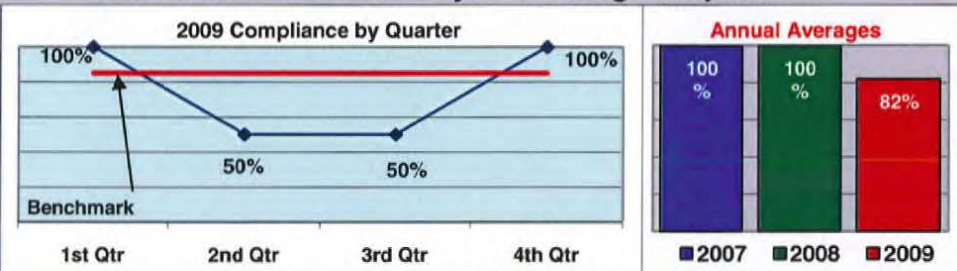
Patriot is an insurer that administered its own claims in 2009 under the following rating companies:

Frankenmuth Mutual Ins. Co.  
Patriot Insurance Company

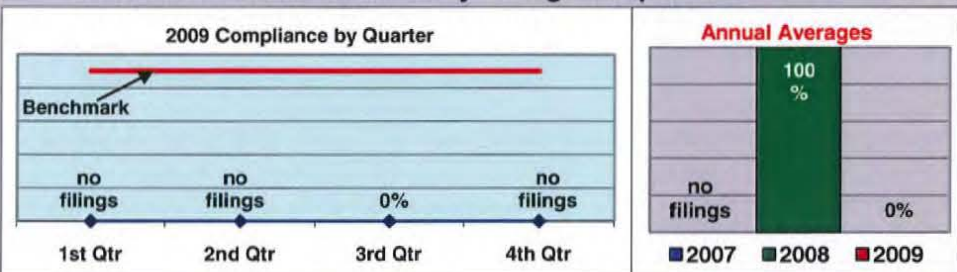
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance



#### Initial Notice of Controversy Filing Compliance



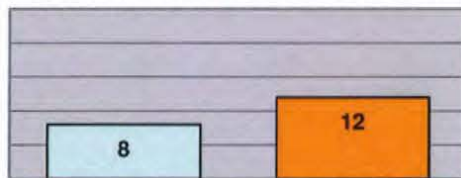
#### Utilization Analysis

##### Lost Time First Reports Received

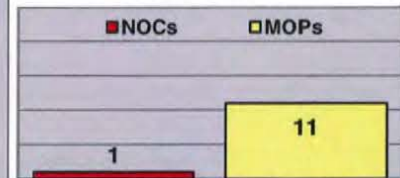


##### Activity on Lost Time First Reports

□ 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)

5%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

8%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## PEERLESS

### Lost Time First Report Filing Compliance

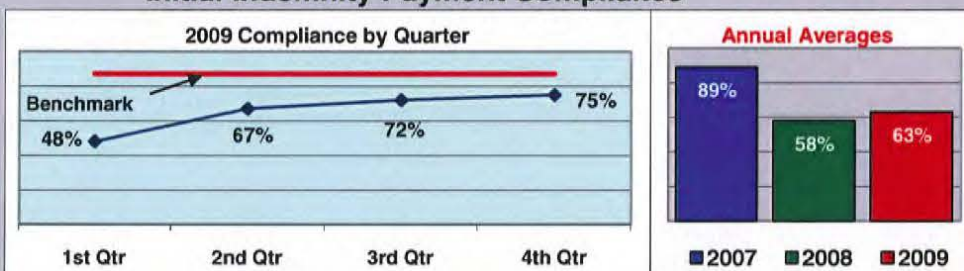


### Summary

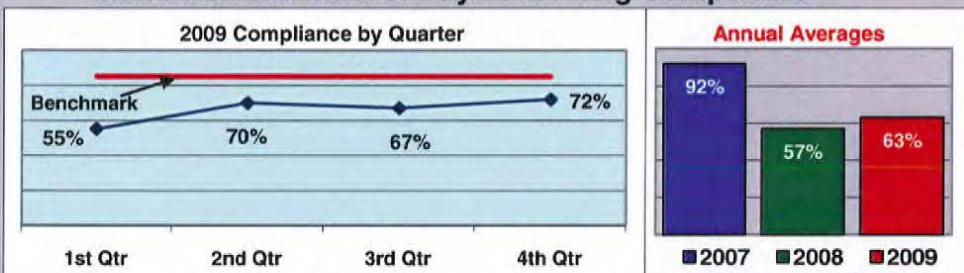
Peerless is an insurer that administered its own claims in 2009 under the following rating companies:

Excelsior Insurance Company  
Netherlands Insurance Company  
Peerless Insurance Company

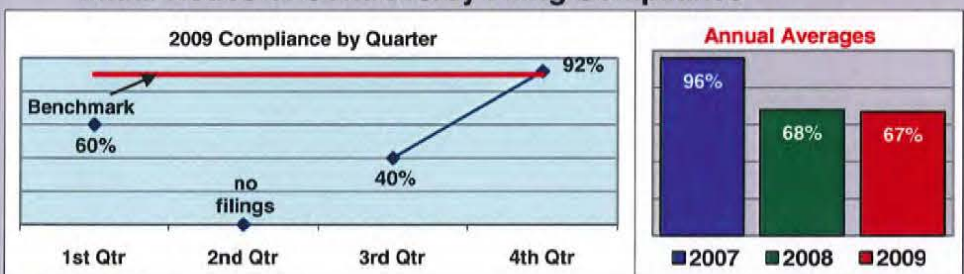
### Initial Indemnity Payment Compliance



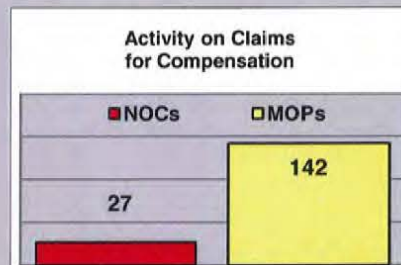
### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Utilization Analysis



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

8%

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

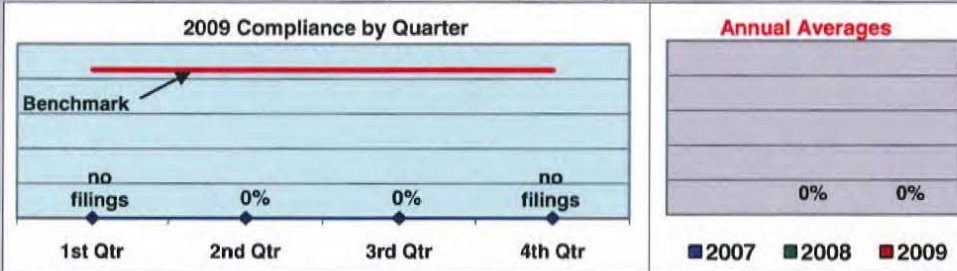
16%

# Annual Compliance Report

01/01/2009 - 12/31/2009

## PROTECTIVE

### Lost Time First Report Filing Compliance

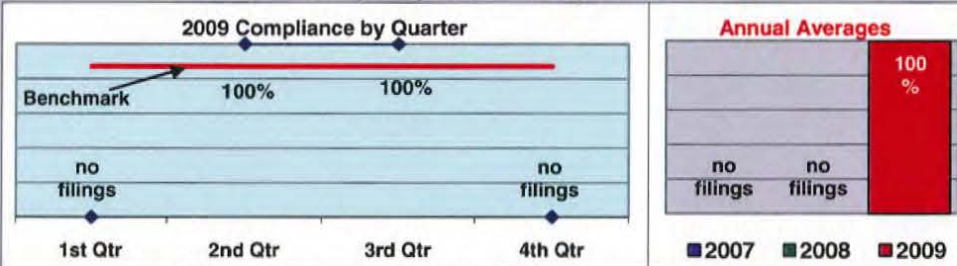


### Summary

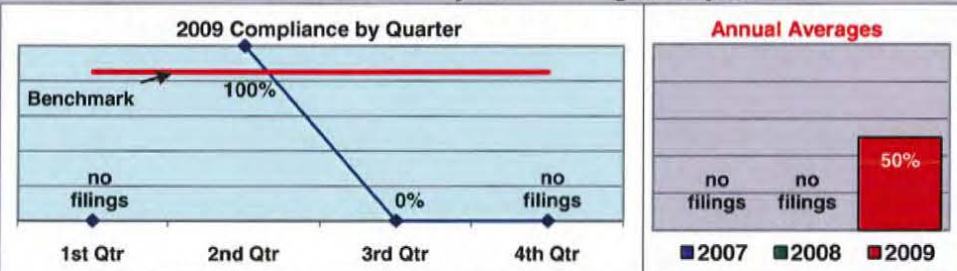
Protective is an insurer that administered its own claims in 2009 under the following rating company:

Protective Insurance Company

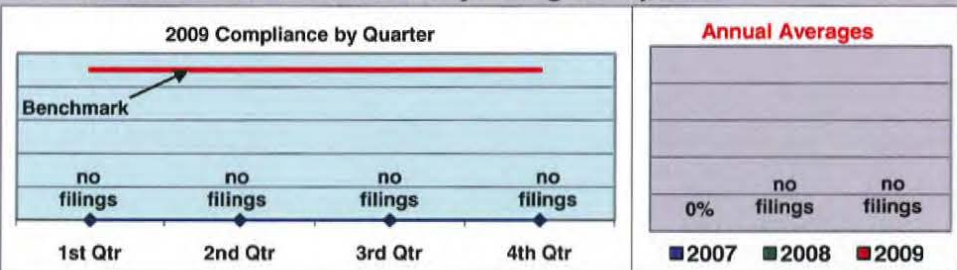
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance

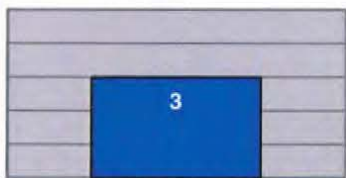


### Initial Notice of Controversy Filing Compliance



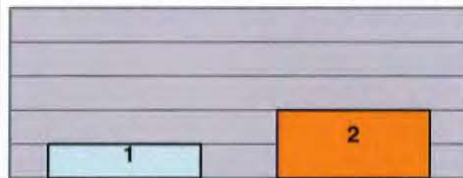
### Utilization Analysis

#### Lost Time First Reports Received

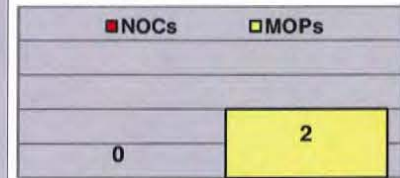


#### Activity on Lost Time First Reports

□ No Activity Required □ Claims for Compensation



#### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

0%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

0%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## RISK ENTERPRISES MANAGEMENT

### Lost Time First Report Filing Compliance



### Summary

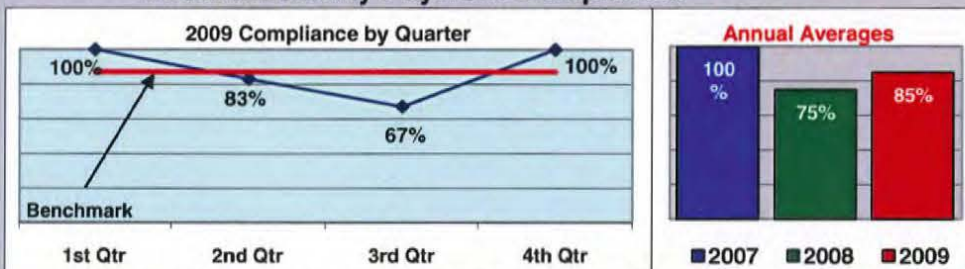
Risk Enterprises Management is a third party administrator that administered claims in 2009 for the following insurers:

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

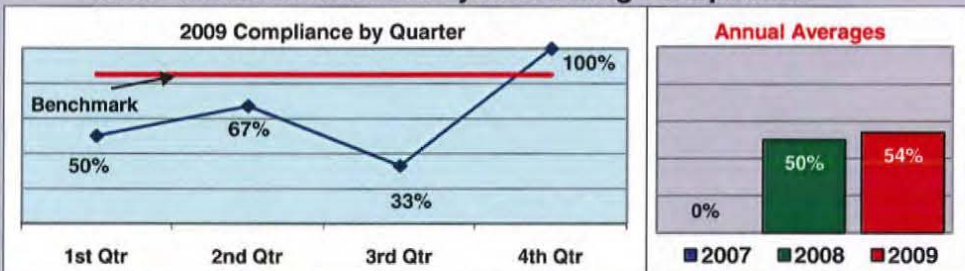
and self-insured employer:

Shaw's Supermarkets Inc.

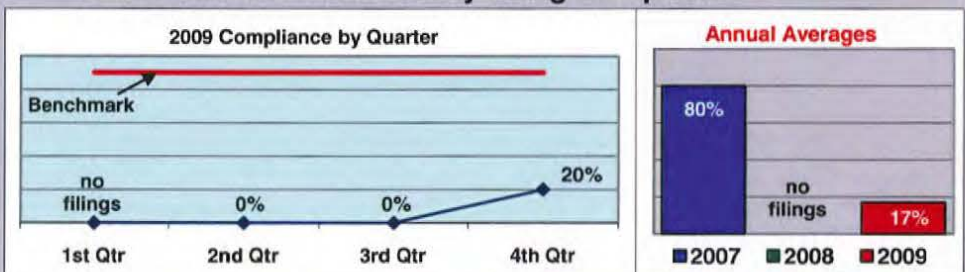
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance

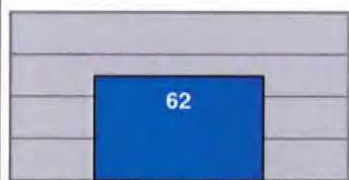


### Initial Notice of Controversy Filing Compliance



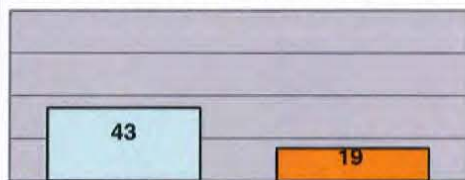
### Utilization Analysis

#### Lost Time First Reports Received

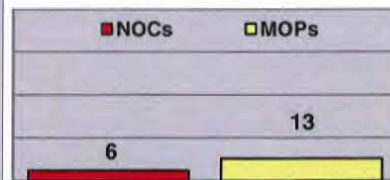


#### Activity on Lost Time First Reports

□ No Activity Required □ Claims for Compensation



#### Activity on Claims for Compensation



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

10%

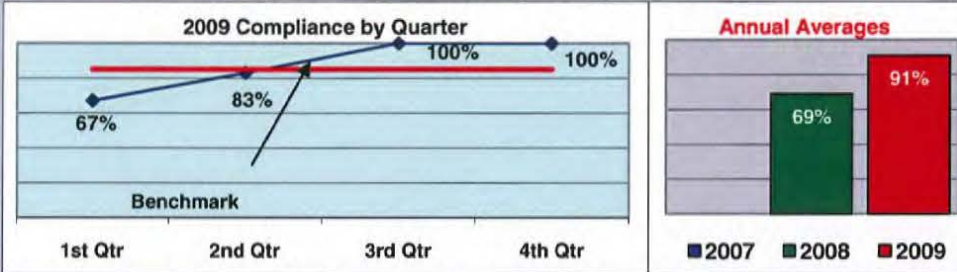
#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

32%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## ROMAN CATHOLIC DIOCESE

### Lost Time First Report Filing Compliance

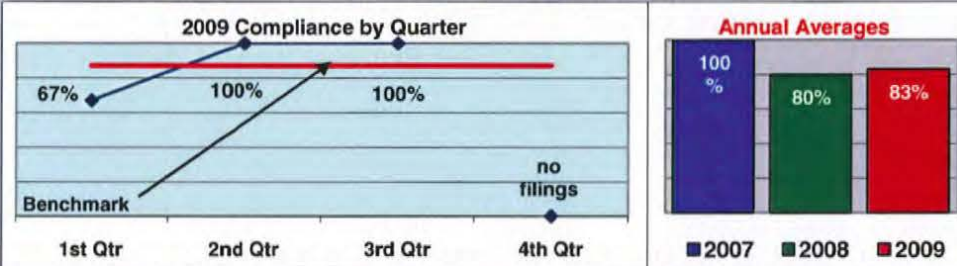


### Summary

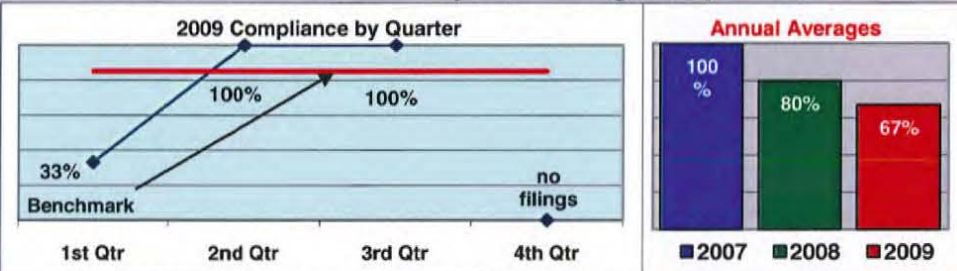
Roman Catholic Diocese is a self-insured employer that administered its own claims in 2009 under the following name:

Roman Catholic Diocese of PtInd.

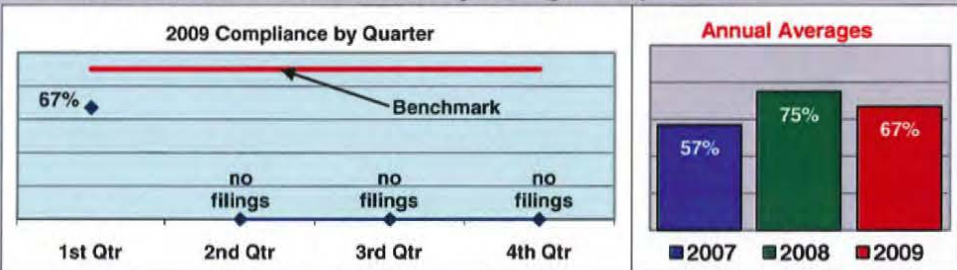
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



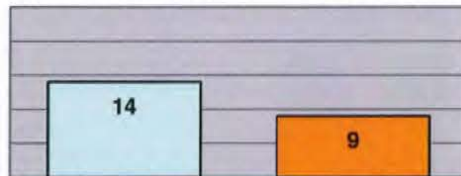
### Utilization Analysis

#### Lost Time First Reports Received

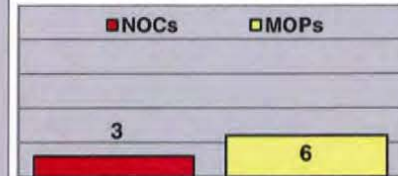


#### Activity on Lost Time First Reports

□ 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)

13%

#### Percent of Claims for Compensation Denied

(Initial Indemnity NOCs / Claims for Compensation)

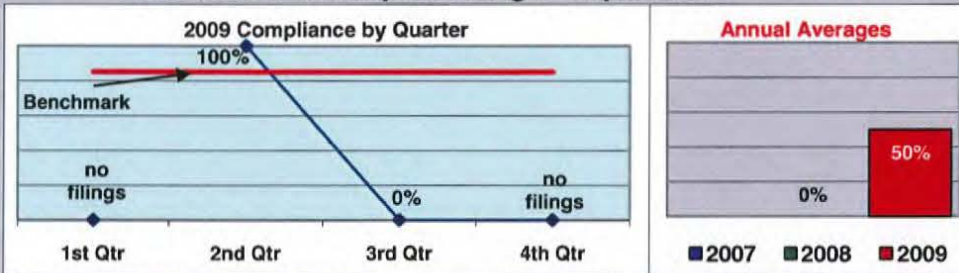
33%

# Annual Compliance Report

## 01/01/2009 - 12/31/2009

### RYDER

#### Lost Time First Report Filing Compliance

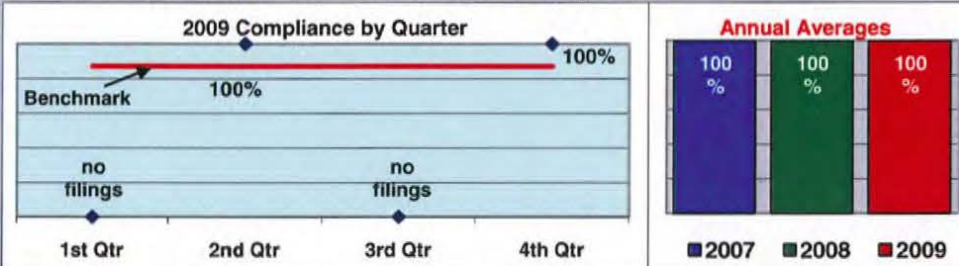


#### Summary

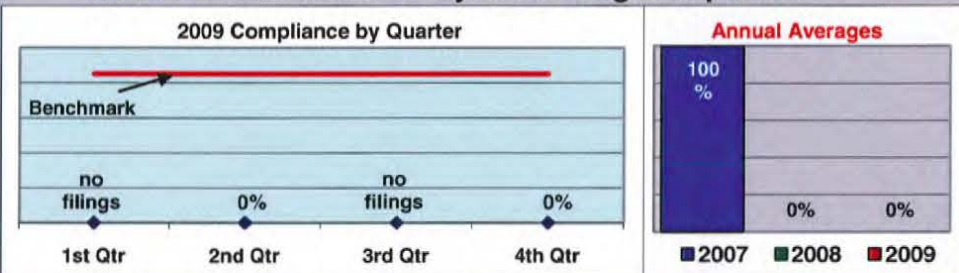
Ryder is a third party administrator that administered claims in 2009 for the following insurer:

Old Republic Insurance Company

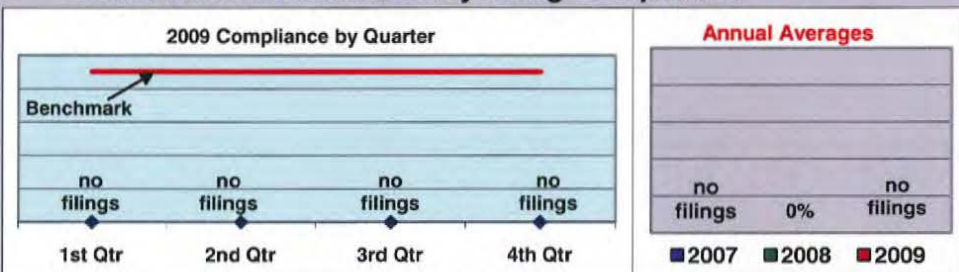
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance

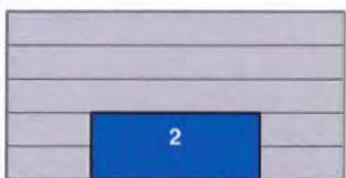


#### Initial Notice of Controversy Filing Compliance



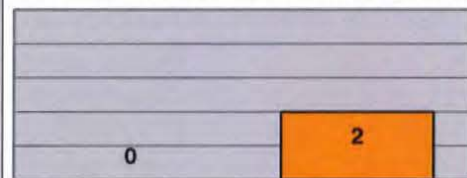
#### Utilization Analysis

##### Lost Time First Reports Received

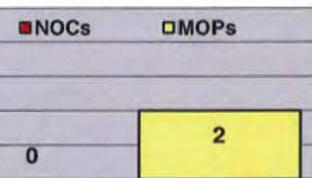


##### Activity on Lost Time First Reports

■ No Activity Required ■ Claims for Compensation



##### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

0%

#### Percent of Claims for Compensation Denied

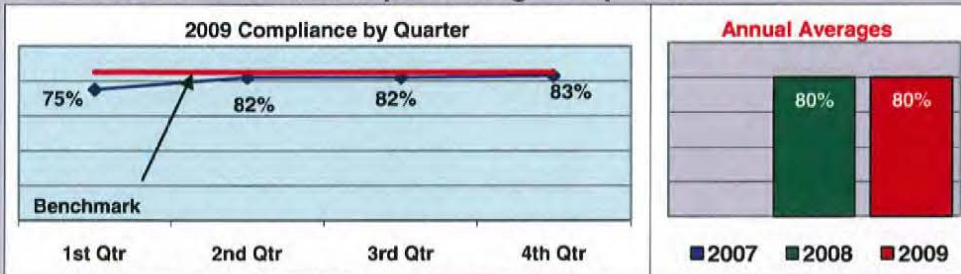
(Initial Indemnity NOCs / Claims for Compensation)

0%

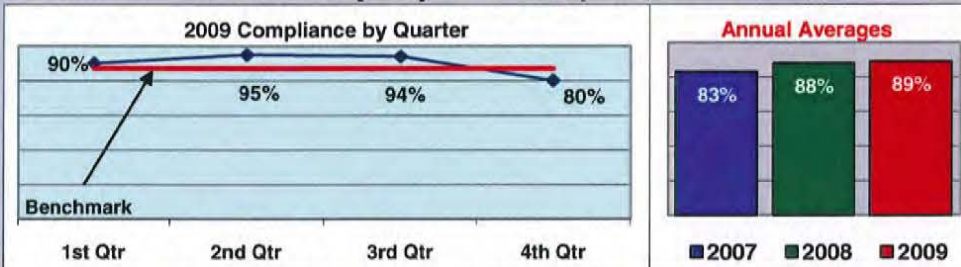
# Annual Compliance Report 01/01/2009 - 12/31/2009

## SEDGWICK CLAIMS MANAGEMENT

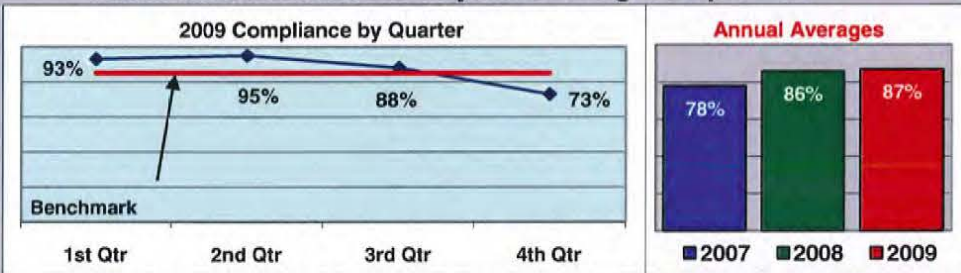
### Lost Time First Report Filing Compliance



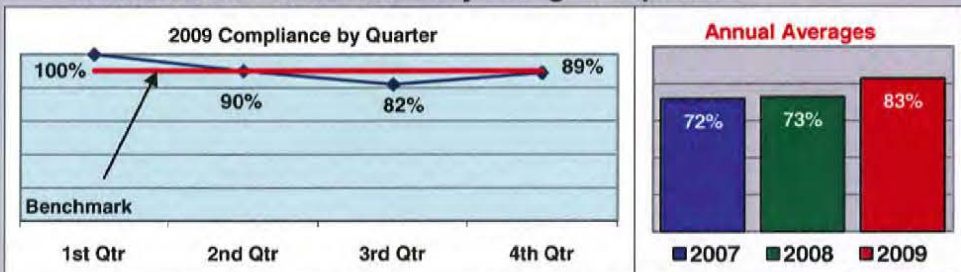
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Sedgwick Claims Management is a third party administrator that administered claims in 2009 for the following insurers:

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

and self-insured employers:

BJME Operating Corporation  
Evonik Cyro LLC  
Federal Express Corporation  
Fraser Paper Limited  
Georgia Pacific Corporation  
Great Northern Nekoosa Corp.  
NewPage Corporation  
Shaw's Supermarkets Inc.  
Verizon

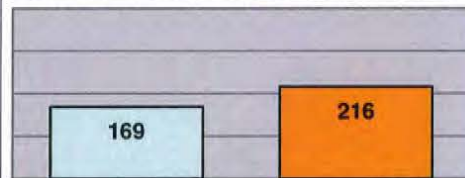
### Utilization Analysis

#### Lost Time First Reports Received

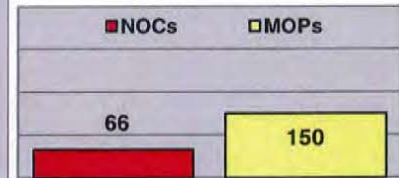


#### Activity on Lost Time First Reports

□ No Activity Required □ Claims for Compensation



#### Activity on Claims for Compensation



#### 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)

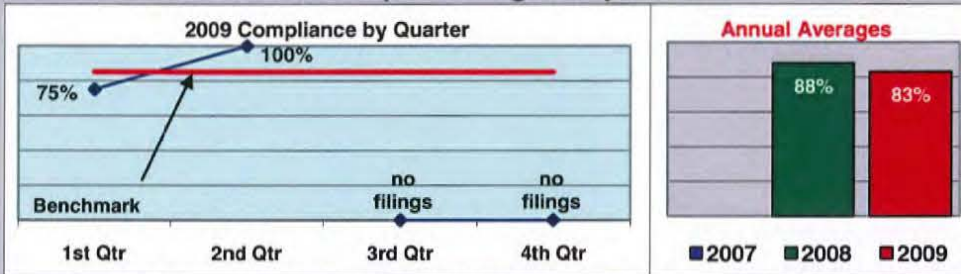
31%

# Annual Compliance Report

## 01/01/2009 - 12/31/2009

### SELECTIVE

#### Lost Time First Report Filing Compliance

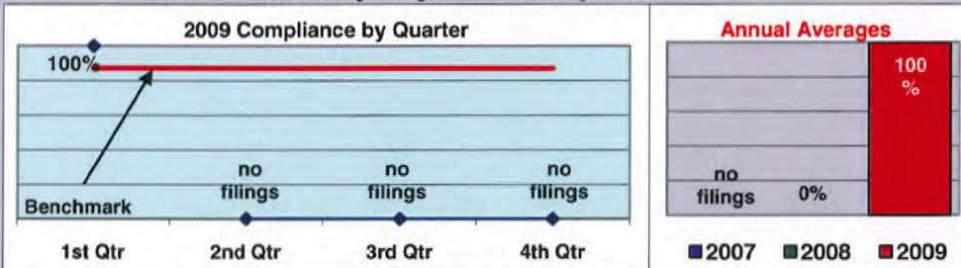


#### Summary

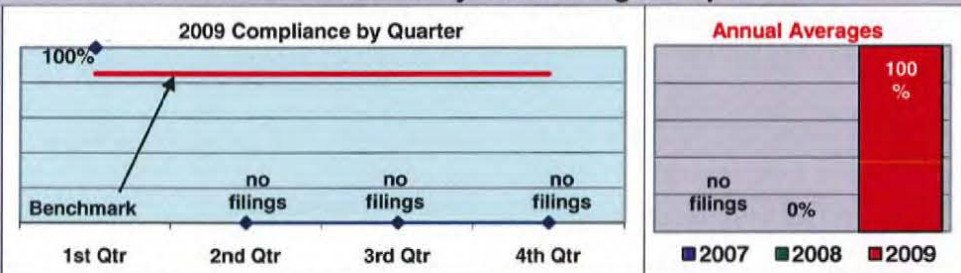
Selective is an insurer that administered its own claims in 2009 under the following rating company:

Selective Ins. Co. of New York

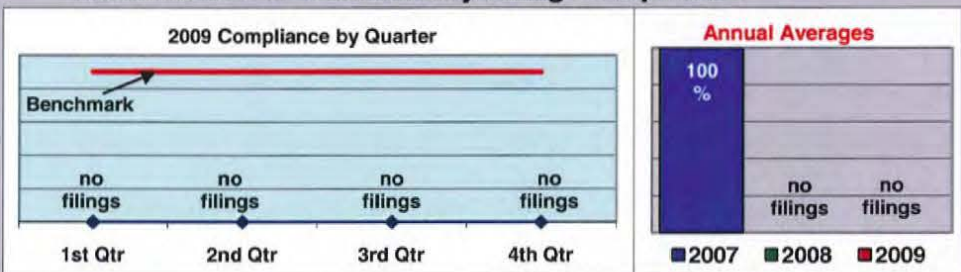
#### Initial Indemnity Payment Compliance



#### Initial Memorandum of Payment Filing Compliance

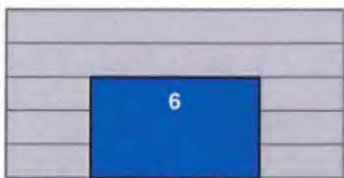


#### Initial Notice of Controversy Filing Compliance



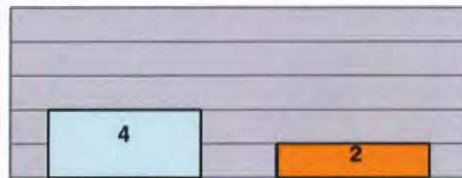
#### Utilization Analysis

##### Lost Time First Reports Received

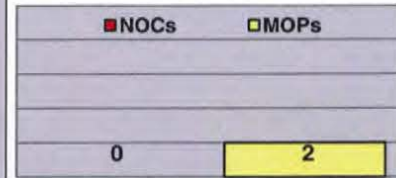


##### Activity on Lost Time First Reports

□ No Activity Required □ Claims for Compensation



##### Activity on Claims for Compensation



#### Percent of Lost Time First Reports Denied

(Initial Indemnity NOCs / Lost Time First Reports)

0%

#### Percent of Claims for Compensation Denied

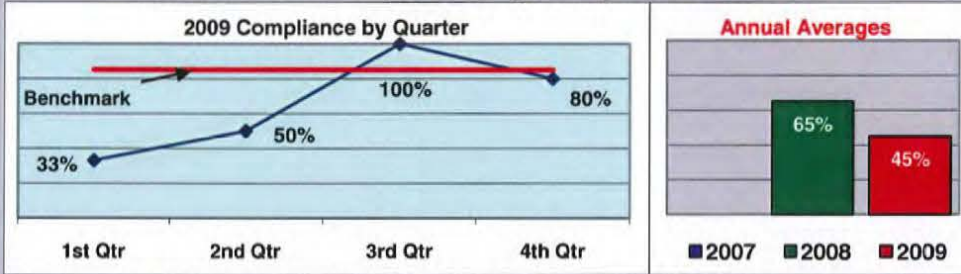
(Initial Indemnity NOCs / Claims for Compensation)

0%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## SENTRY

### Lost Time First Report Filing Compliance

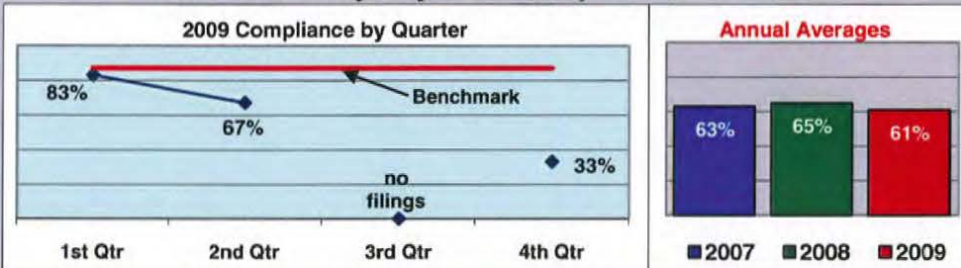


### Summary

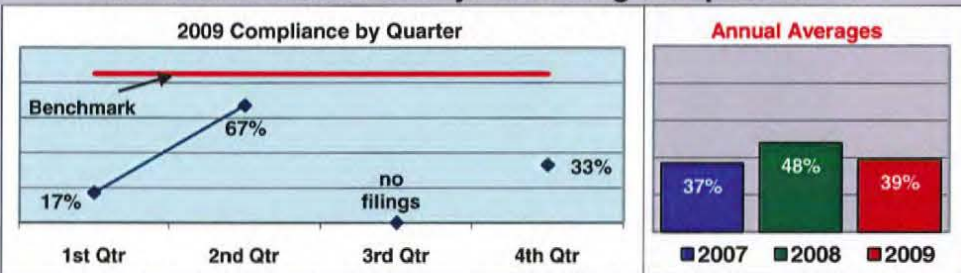
Sentry is an insurer that administered its own claims in 2009 under the following rating companies:

Sentry Insurance A Mutual Co.  
Sentry Select Insurance Co.

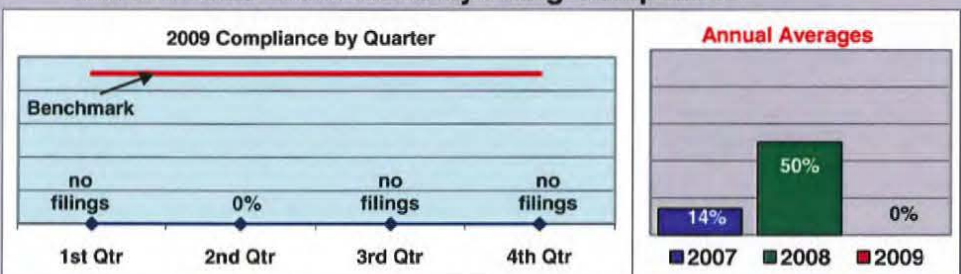
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance

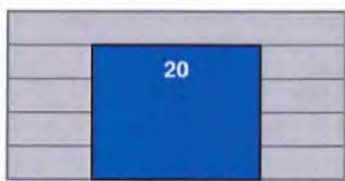


### Initial Notice of Controversy Filing Compliance



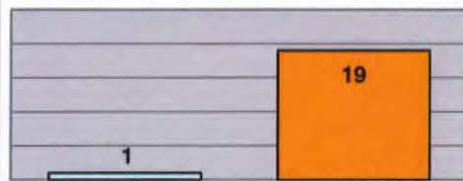
### Utilization Analysis

#### Lost Time First Reports Received

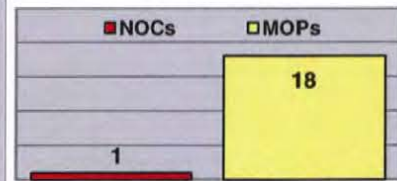


#### Activity on Lost Time First Reports

□ 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)

5%

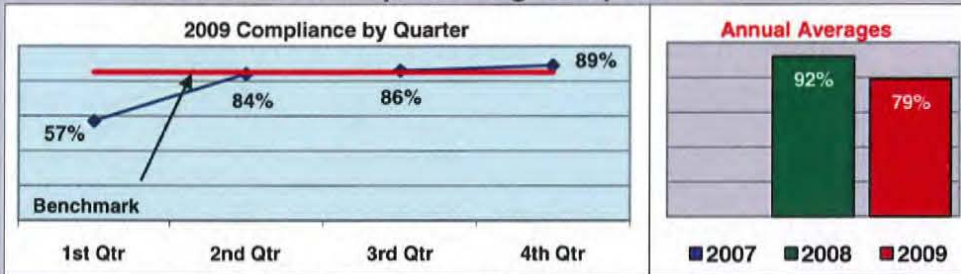
#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

5%

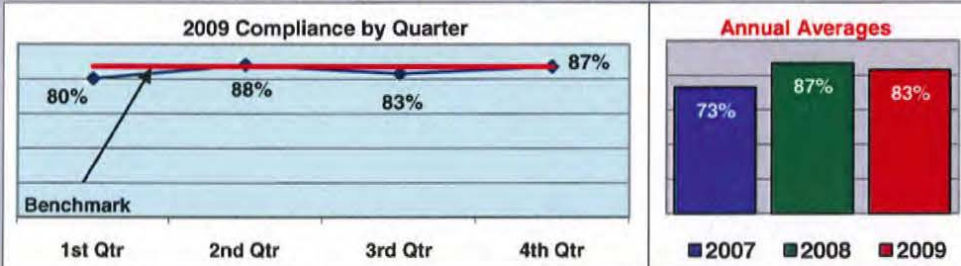
# Annual Compliance Report 01/01/2009 - 12/31/2009

## SPECIALTY RISK SERVICES

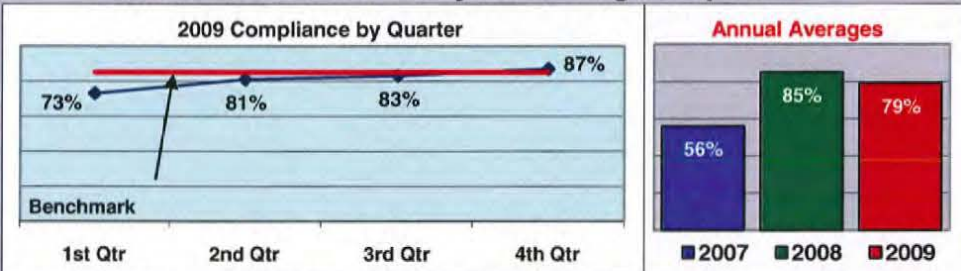
### Lost Time First Report Filing Compliance



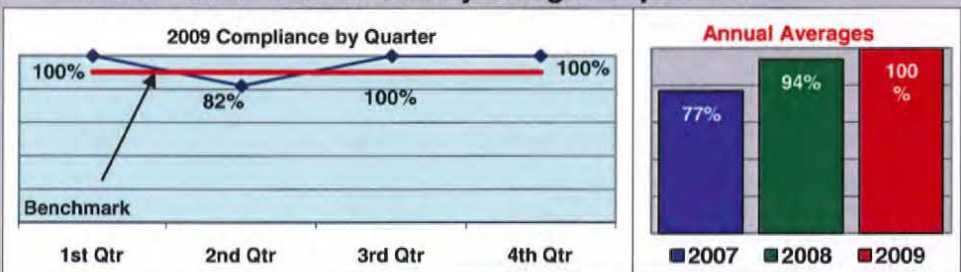
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Specialty Risk Services is a third party administrator that administered claims in 2009 for the following insurers:

Ace American Insurance Co.  
Amer. Casualty Co. of Reading  
American Home Assurance Co.  
American Zurich  
Arch Insurance Company  
Fidelity & Guaranty Ins. Co.  
Hartford Accident & Indemnity Co.  
Hartford Casualty Insurance Co.  
Hartford Fire Insurance Company  
Hartford Ins. Co. of the Midwest  
Indemnity Ins. Co. of No. America  
New Hampshire Insurance Co.  
Old Republic Insurance Company  
Twin City Fire Insurance Co.  
Zurich American Insurance Co.

and self-insured employers:

Interface Fabric Group  
Shaw's Supermarkets Inc.

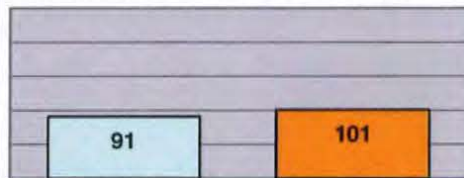
### Utilization Analysis

#### Lost Time First Reports Received

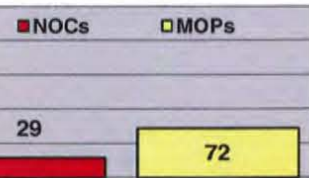


#### Activity on Lost Time First Reports

□ 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)

15%

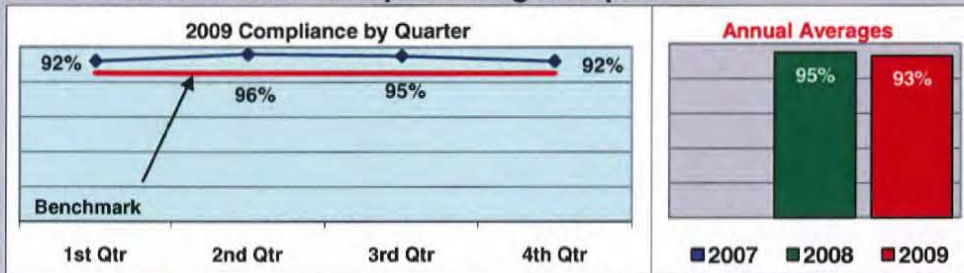
#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

29%

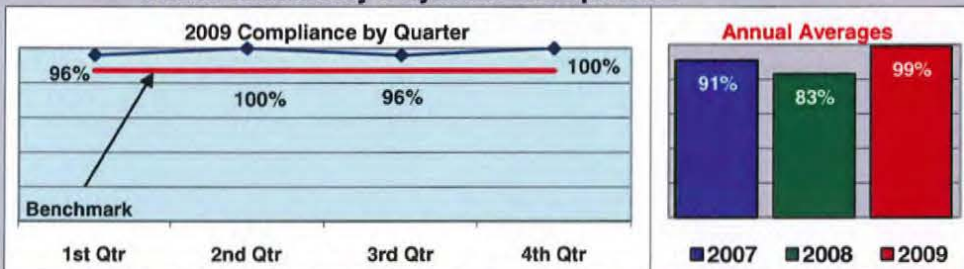
# Annual Compliance Report 01/01/2009 - 12/31/2009

## STATE OF MAINE WORKERS' COMP DIVISION

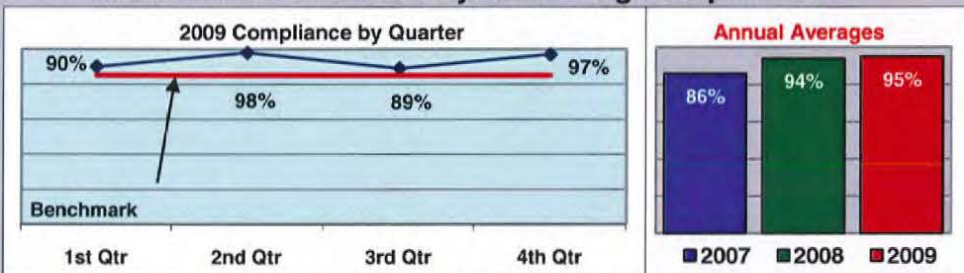
### Lost Time First Report Filing Compliance



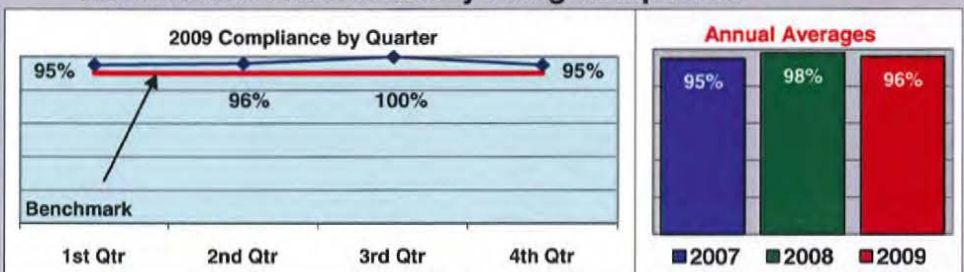
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

State of Maine Workers' Comp. Division is a self-insured employer that administered its own claims in 2009 under the following name:

State of ME Workers' Comp. Div.

State of Maine Workers' Comp. Division is a High Compliance Performer for 2009. It has met or exceeded each of the Board's performance benchmarks.

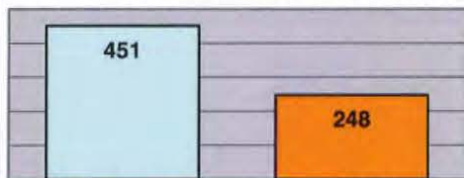
### Utilization Analysis

#### Lost Time First Reports Received

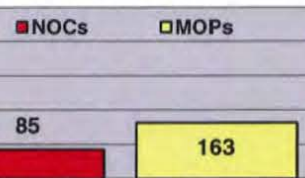


#### Activity on Lost Time First Reports

□ 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)

12%

#### Percent of Claims for Compensation Denied

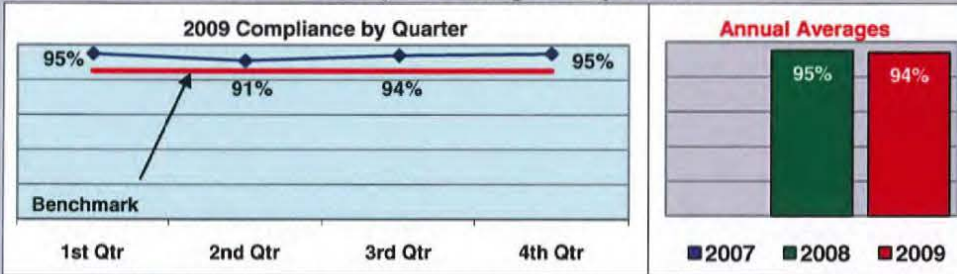
(Initial Indemnity NOCs / Claims for Compensation)

34%

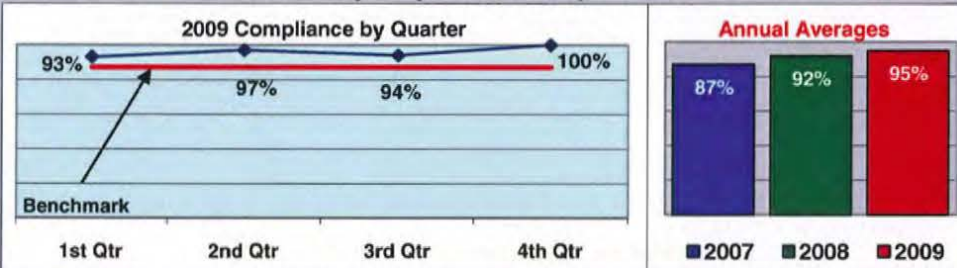
# Annual Compliance Report 01/01/2009 - 12/31/2009

## SYNERNET

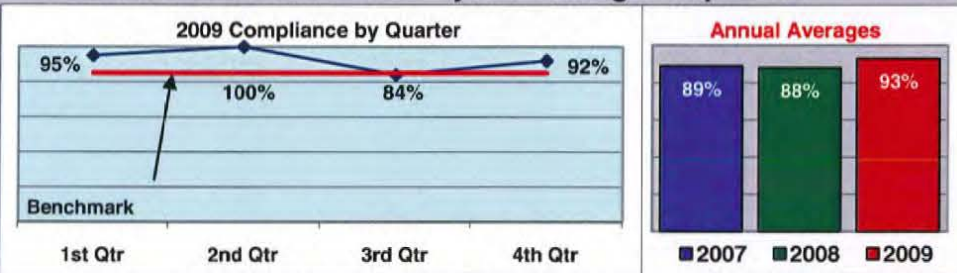
### Lost Time First Report Filing Compliance



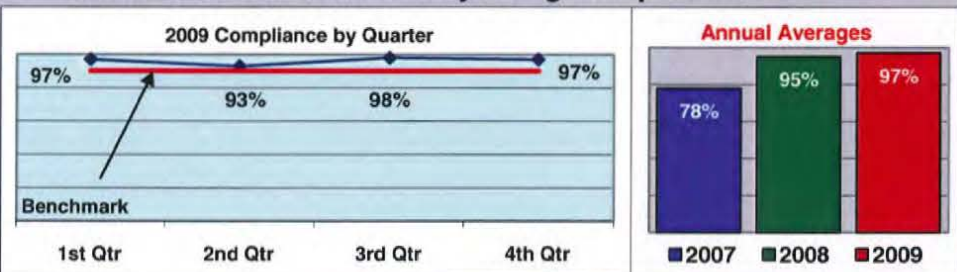
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Synernet is a third party administrator that administered claims in 2009 for the following self-insured employers:

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

Synernet is a High Compliance Performer for 2009. It has met or exceeded each of the Board's performance benchmarks.

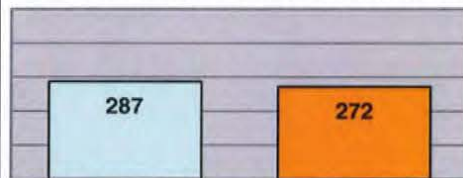
### Utilization Analysis

#### Lost Time First Reports Received



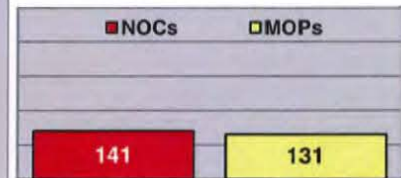
#### Activity on Lost Time First Reports

□ No Activity Required □ Claims for Compensation



#### Activity on Claims for Compensation

■ NOCs □ MOPs



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

25%

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

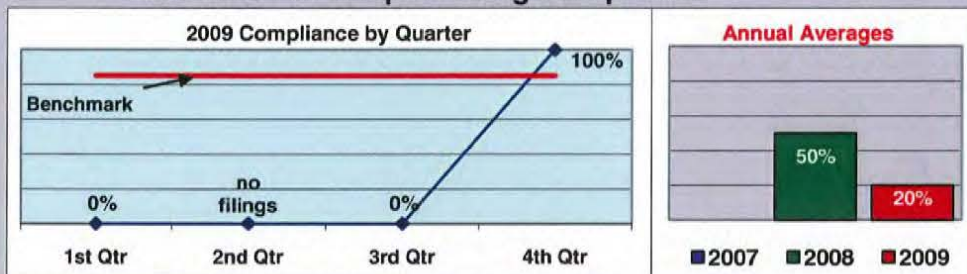
52%

# Annual Compliance Report

## 01/01/2009 - 12/31/2009

### THE FRANK GATES SERVICE COMPANY

#### Lost Time First Report Filing Compliance

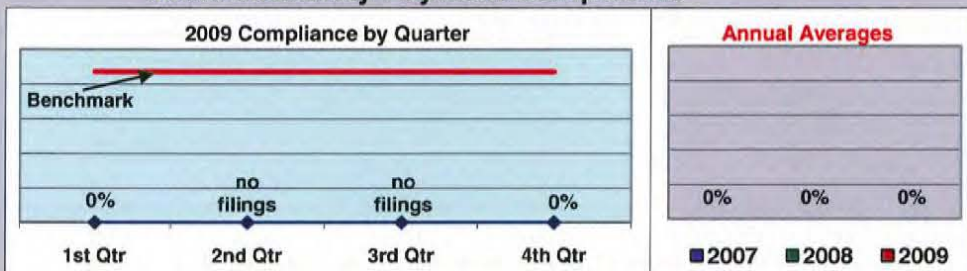


#### Summary

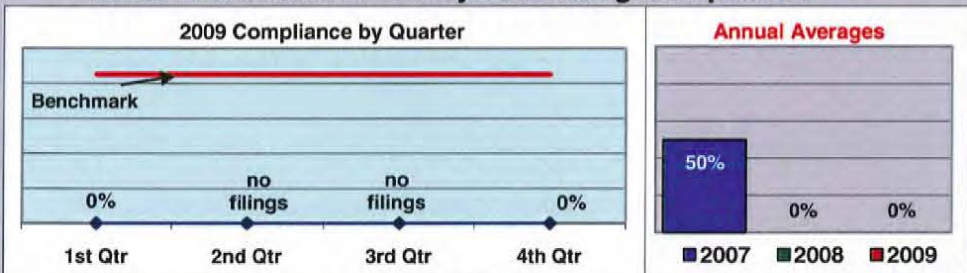
The Frank Gates Service Company is a third party administrator that administered claims in 2009 for the following insurers:

Discover Property & Cas. Ins. Co.  
Fidelity & Guaranty Ins. Co.  
Hartford Fire Insurance Company  
United States Fidelity & Guaranty

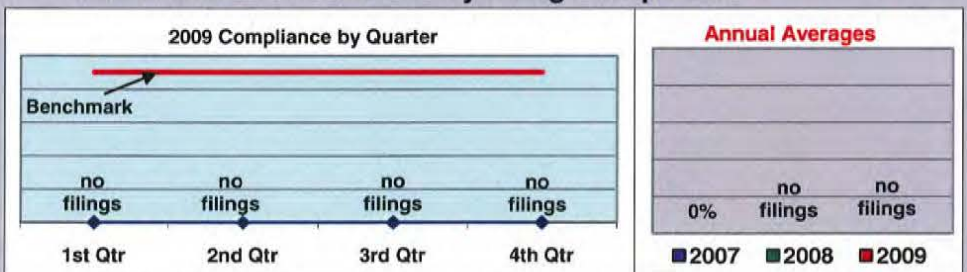
#### Initial Indemnity Payment Compliance



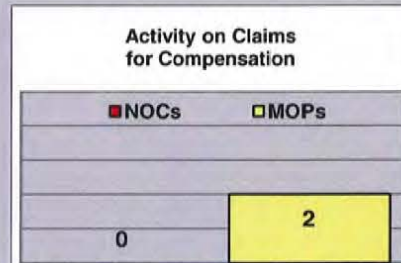
#### Initial Memorandum of Payment Filing Compliance



#### Initial Notice of Controversy Filing Compliance



#### Utilization Analysis



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

0%

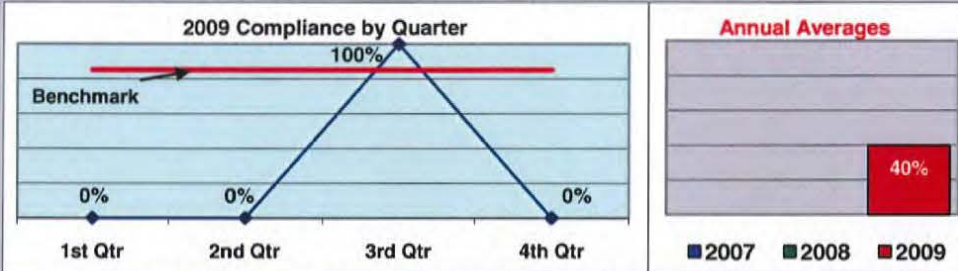
#### Percent of Claims for Compensation Denied (Initial Indemnity NOCs / Claims for Compensation)

0%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## TOKIO MARINE

### Lost Time First Report Filing Compliance

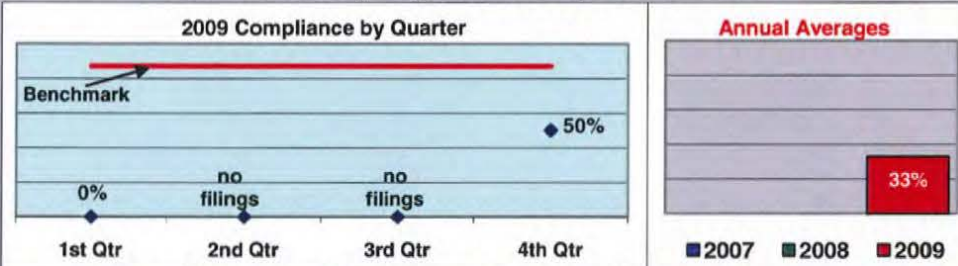


### Summary

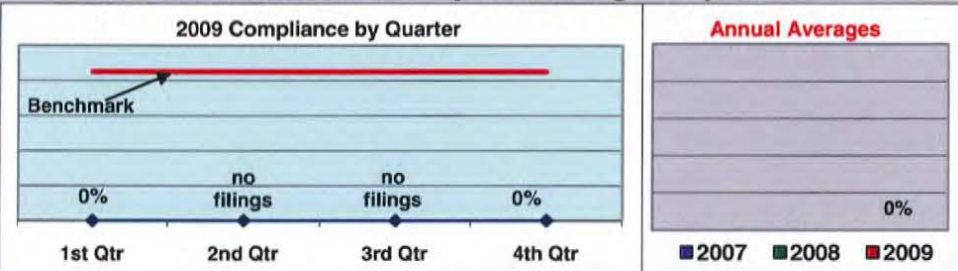
Tokio Marine is an insurer that administered its own claims in 2009 under the following rating company:

Tokio Marine & Fire Insurance Co.

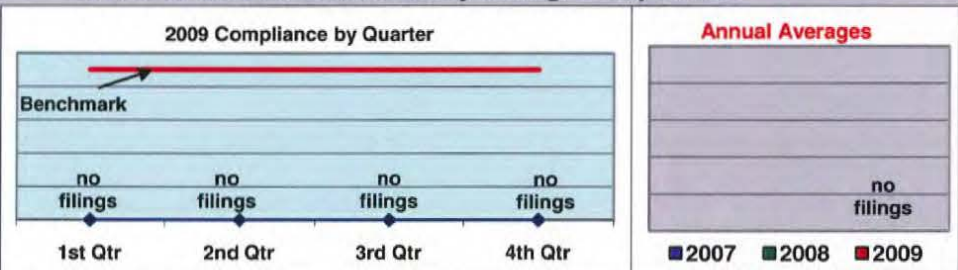
### Initial Indemnity Payment Compliance



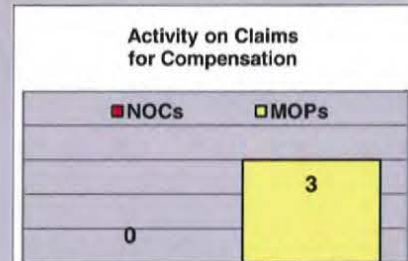
### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Utilization Analysis



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

0%

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

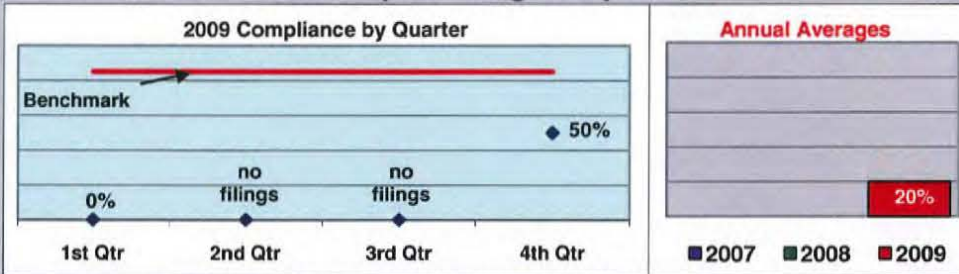
0%

# Annual Compliance Report

## 01/01/2009 - 12/31/2009

### TOWER

#### Lost Time First Report Filing Compliance

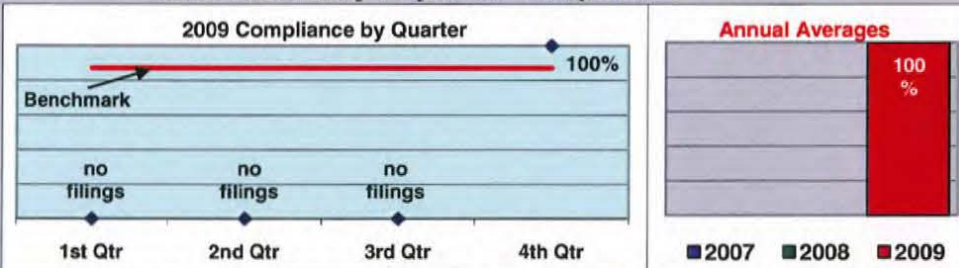


#### Summary

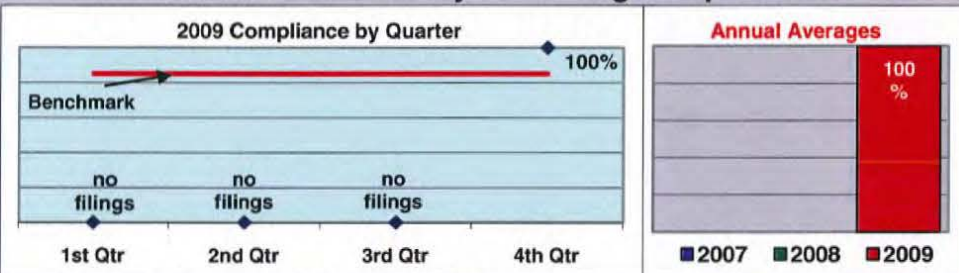
Tower is an insurer that administered its own claims in 2009 under the following rating company:

Tower Insurance Co. of NY

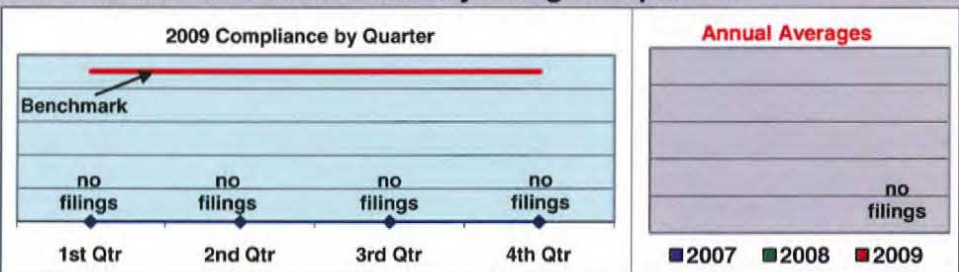
#### Initial Indemnity Payment Compliance



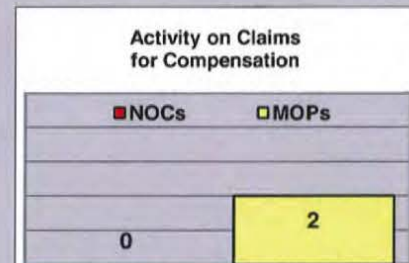
#### Initial Memorandum of Payment Filing Compliance



#### Initial Notice of Controversy Filing Compliance



#### Utilization Analysis



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

0%

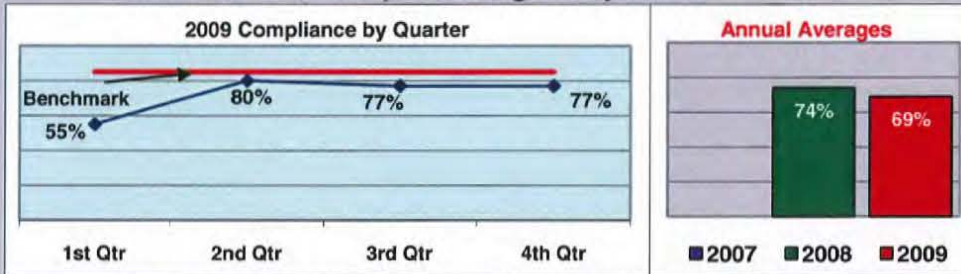
**Percent of Claims for Compensation Denied**  
(Initial Indemnity NOCs / Claims for Compensation)

0%

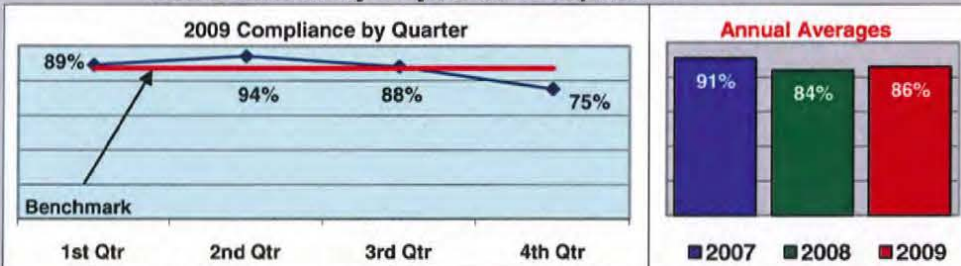
# Annual Compliance Report 01/01/2009 - 12/31/2009

## TRAVELERS

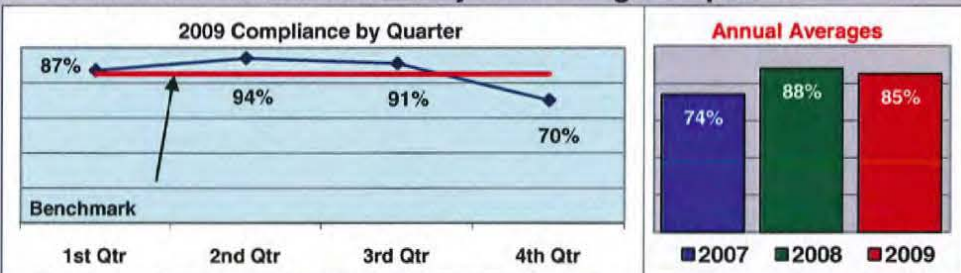
### Lost Time First Report Filing Compliance



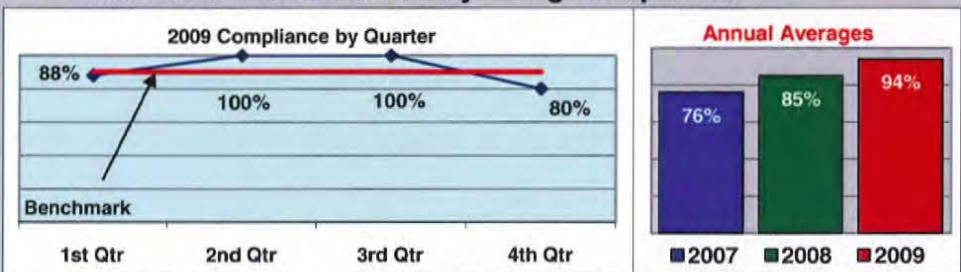
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Travelers is an insurer that administered its own claims in 2009 and used third parties to administer claims under the following rating companies:

Charter Oak Fire Insurance  
Discover Property & Cas. Ins. Co.  
Fidelity & Guaranty Ins. Co.  
Phoenix Insurance  
St. Paul Fire & Marine Ins. Co.  
St. Paul Guardian Ins. Company  
Standard Fire Insurance Co.  
Travelers Casualty & Surety Co.  
Travelers Cas. Ins. Co. of Amer.  
Travelers Indemnity Co. of Amer.  
Travelers Indemnity Co. of CT  
Travelers Insurance Company  
Travelers Property Casualty Co.  
United States Fidelity & Guaranty

and self-insured employer:

National Semi Conductor

Travelers used the following third parties in 2009:

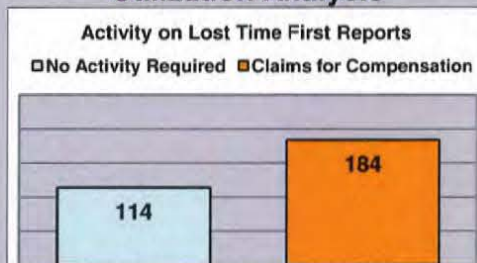
Broadspire Services, Inc.  
Cambridge Integrated Services  
Gallagher Bassett Services, Inc.  
Helmsman Management Services  
Sedgwick Claims Management  
Specialty Risk Services  
Trident Insurance Services

### Utilization Analysis



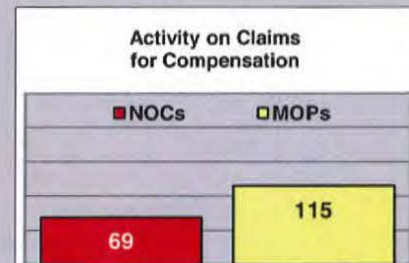
**Percent of Lost Time First Reports Denied**  
(Initial Indemnity NOCs / Lost Time First Reports)

23%



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

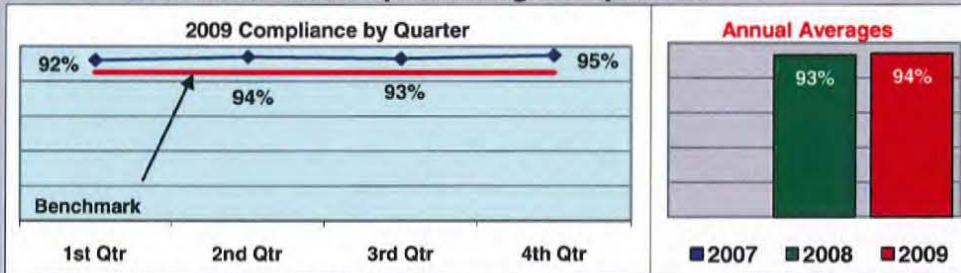
38%



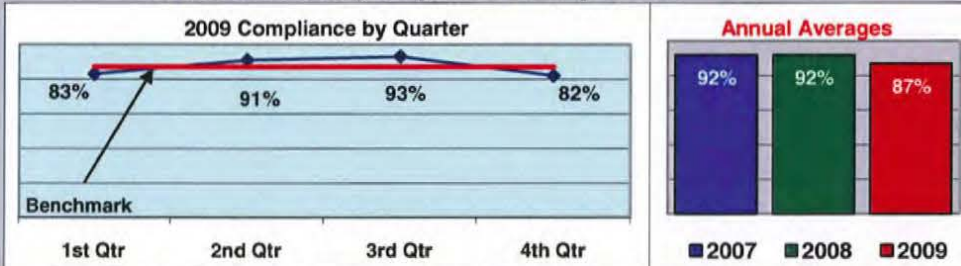
# Annual Compliance Report 01/01/2009 - 12/31/2009

## WILLIS (Formerly HRH)

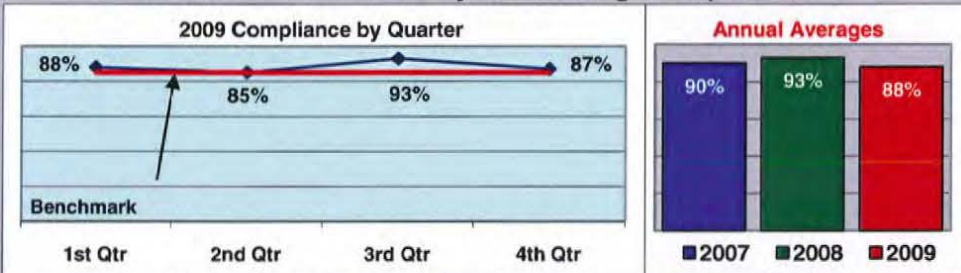
### Lost Time First Report Filing Compliance



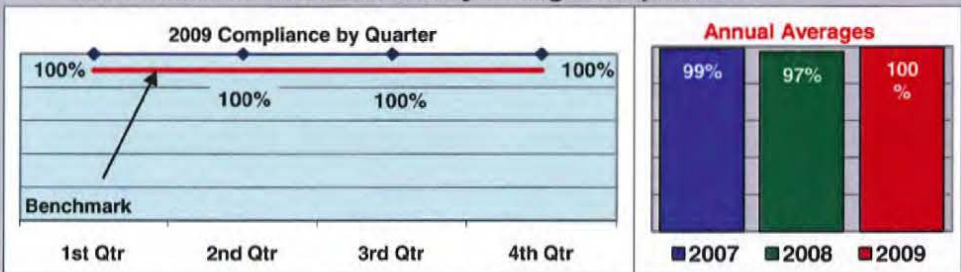
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Summary

Willis is a third party administrator that administered claims in 2009 for the following self-insured employers:

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

Willis is a High Compliance Performer for 2009. It has met or exceeded each of the Board's performance benchmarks.

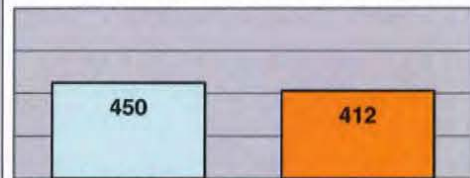
### Utilization Analysis

#### Lost Time First Reports Received

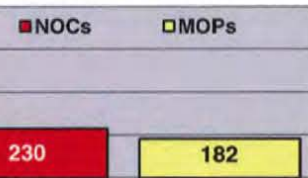


#### Activity on Lost Time First Reports

□ 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)

27%

#### Percent of Claims for Compensation Denied

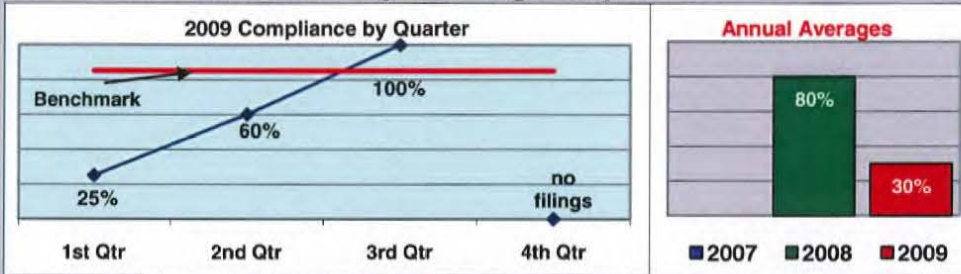
(Initial Indemnity NOCs / Claims for Compensation)

56%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## XL SPECIALTY

### Lost Time First Report Filing Compliance



### Summary

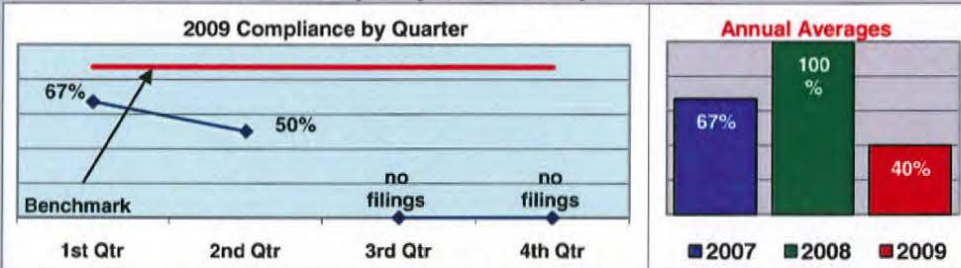
XL Specialty is an insurer that used third parties to administer claims under the following rating company:

XL Specialty Insurance Company

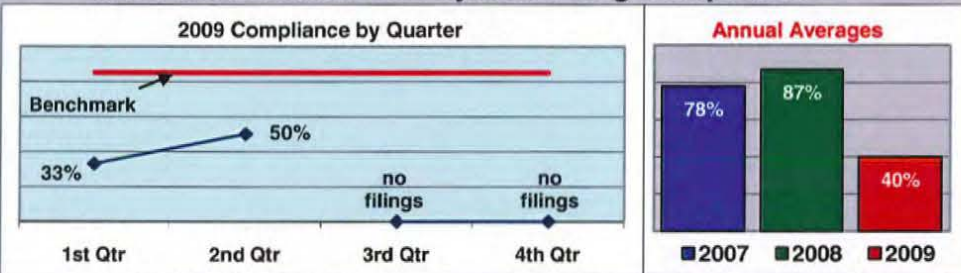
XL Specialty used the following third parties in 2009:

GAB Robins  
Gallagher Bassett Services, Inc.

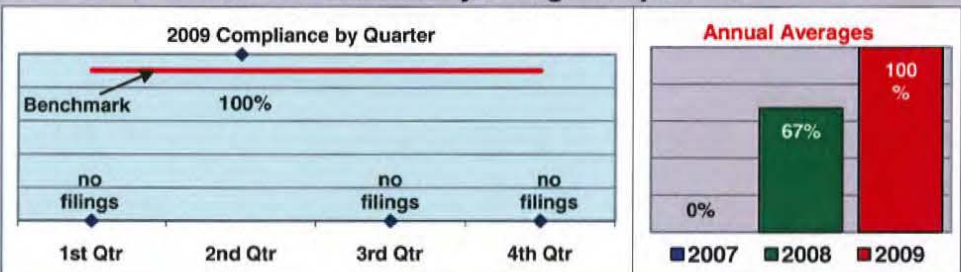
### Initial Indemnity Payment Compliance



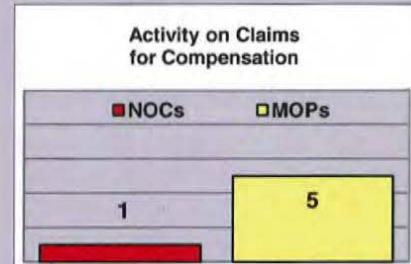
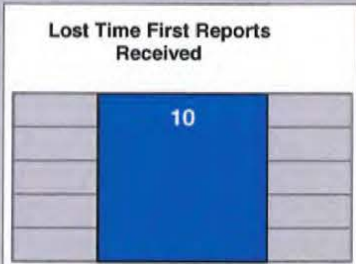
### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



### Utilization Analysis



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

10%

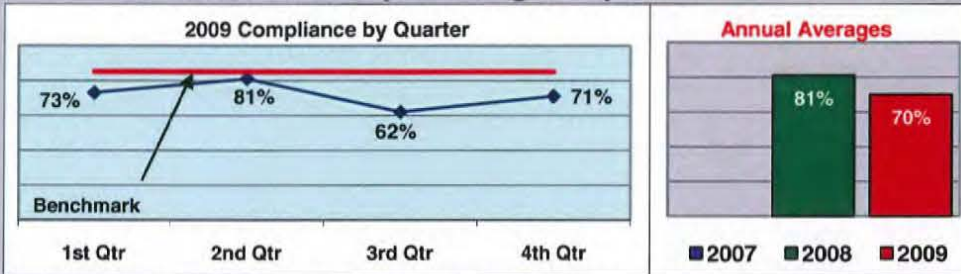
**Percent of Claims for Compensation Denied**  
(Initial Indemnity NOCs / Claims for Compensation)

17%

# Annual Compliance Report 01/01/2009 - 12/31/2009

## ZURICH

### Lost Time First Report Filing Compliance



### Summary

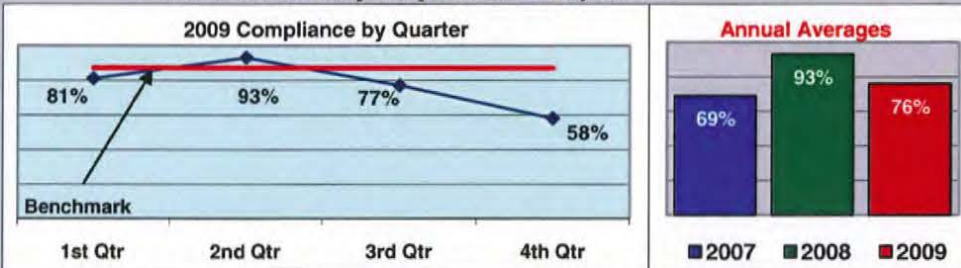
Zurich is an insurer that administered its own claims in 2009 and used third parties to administer claims under the following rating companies:

American Guaranty & Liability Co.  
American Zurich  
Maryland Casualty Co.  
Zurich American Insurance Co.

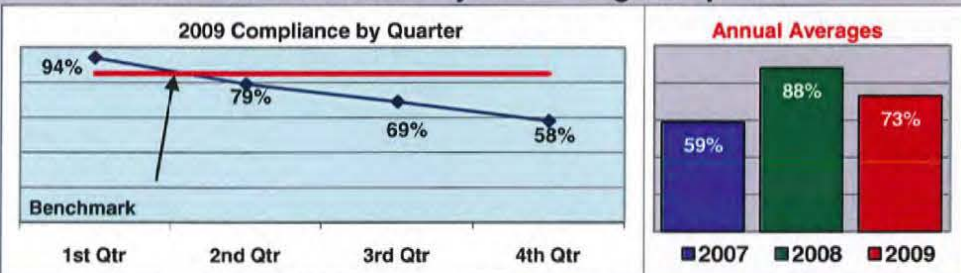
Zurich used the following third parties in 2009:

Broadspire Services, Inc.  
Cannon Cochran Mgmt. Svs., Inc.  
Chesterfield Services, Inc.  
ESIS, Inc.  
Gallagher Bassett Services, Inc.  
Sedgwick Claims Management  
Specialty Risk Services

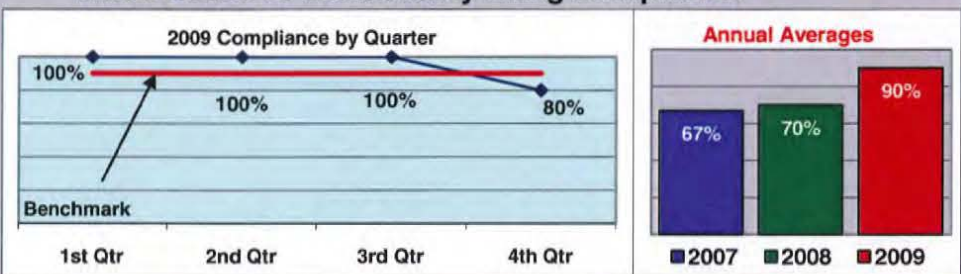
### Initial Indemnity Payment Compliance



### Initial Memorandum of Payment Filing Compliance



### Initial Notice of Controversy Filing Compliance



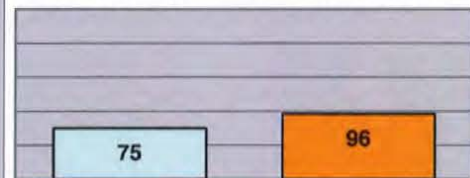
### Utilization Analysis

#### Lost Time First Reports Received



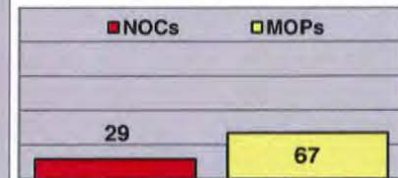
#### Activity on Lost Time First Reports

□ 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)

17%

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

30%