

Fund Benefits

Protection

- Dividend Earning Opportunity
- Potential to Lower Reserve Requirements
- DOL Assessment Fees
- Included Coverages
 - \$1M of Employer's Liability, additional \$1M available for purchase
 - Statutory Excess Coverage
- Included Services
 - Risk and Safety Management Services
 - Actuarial Services
 - Underwriting
 - CMS Reporting
- Policy and Claims Administration System
 - Member Portal
 - Detailed Reports
- Prompt Action in Getting Employees Back to Work
- Access to Inspirien's Discounted Program/Providers

Guidance

- Risk Assessments to Identify Areas of Improvement
- Certified RN Risk and Loss Control Consultants
- Member Education and Training
- Readily Available Claims Data
- Qualify for the HWCF Grant Program

Advocacy

- Low Claims per Adjuster Ratio
- Proactive Management of Claims Costs
- Advocate for Appropriate Medical Care
- Dedicated Resources for Investigation of Reported Claims
- Aggressive Defense of Lawsuits
- Team Approach to Claims Management
- Demonstrated Ability to:
 - Assess Case Value
 - Evaluate Legal Environment
 - Negotiate Favorable Settlements