



The workers' compensation plan that pays!

The safer your employees,
the more \$ you get back.



CAMComp

WORKERS' COMPENSATION PLAN



WHAT ARE YOUR CLIENTS SAYING?

- When your clients file a claim, what's their biggest challenge?
- Does your client receive on site visits from Certified Safety Experts to help ensure maximum safety?
- After the initial "honeymoon" period is over, what are your client's biggest complaints about their comp insurance experience?
- When your clients need support, do they get to talk directly with a local customer service member or are they routed out of state?





CAMComp
WORKERS' COMPENSATION PLAN

Michigan's Leading Self-Insured Group

Designed for The Construction Industry



MINIMIZED COSTS

For 37 years, CAMComp has helped members minimize workers' comp costs with effective safety and loss control programs.



HELPFUL RESOURCES

CAMComp provides members with risk management, safety training and a 24/7 online safety center.



MOTIVATING REWARDS

We reward businesses for working safely by paying them back when claims don't exceed premiums paid.



LOCAL EXPERTS

CAMComp provides fast, friendly, LIVE problem resolution with one of our local experts.



TRUSTED MANAGEMENT

CAMComp is regulated by the State of Michigan and governed by a board of trustees.

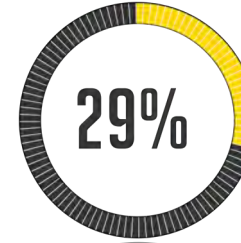


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HOW IS CAMComp DIFFERENT?



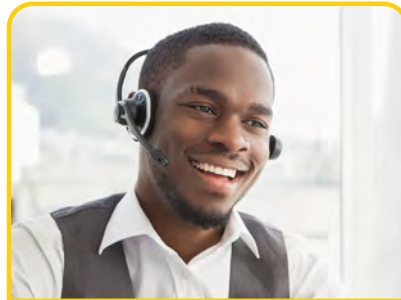
Employee safety
and health first.



Average 5 yr.
Loss ratio 29%.



We mitigate claims
and loss control.



Unparalleled
customer service in
the industry.



Outperformed
industry benchmark.



Insurance as an
investment, not an
annoying expense.



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HAS RETURNED

- **\$60** Million in surplus refunds back to members!
- **42%** return!
- **\$1.4** Million in 2018



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WORKERS' COMPENSATION PLAN

AVERAGE RETURN SCHEDULE

PLAN YEAR	CLAIM FUND PREMIUM	TOTAL RETURNED	PERCENTAGE RETURNED	FUTURE REFUNDABLE SURPLUS
2017	\$2,900,000	\$600,000	21%	\$1,160,000
2016	\$3,099,000	\$350,000	11%	\$705,000
2015	\$3,175,000	\$600,000	22%	\$415,000
2014	\$3,011,000	\$1,600,000	65%	\$345,000
2013	\$2,402,000	\$300,000	16%	\$281,000
2012	\$2,144,000	\$1,598,600	81%	\$157,000
2011	\$1,883,000	\$1,295,000	73%	\$71,000
2010	\$1,750,000	\$600,000	40%	\$106,000
2009	\$1,823,000	\$916,388	50%	\$0
2008	\$3,000,000	\$1,658,505	55%	\$0
2007	\$4,034,000	\$1,056,000	29%	\$32,000
1982 - 2006	\$110,255,000	\$49,967,674	45%	\$233,000
TOTAL	\$139,476,000	\$60,542,167	42%	\$3,505,000



Construction Association of Michigan
Workers' Compensation Plan
Harvard Square II 18645 Canal Road Suite 4
Clinton Township MI 48038

Phone 586 790 7810
Fax 586 790 7829
Toll Free 866 867 4764
www.safetypays.net

Experience Report Card

Fund Year	Claims Fund Contribution	Incurred Losses	Claims Fund Returned	Claims Fund Balance	Loss Ratio	Grade
1 2019	\$4,279	\$0	\$0	\$4,279	0.00%	A+
2 2018	\$4,119	\$0	\$898	\$3,221	0.00%	A+
3 2017	\$5,381	\$0	\$1,672	\$3,709	0.00%	A+
4 2016	\$5,336	\$0	\$1,001	\$4,335	0.00%	A+
5 2015	\$4,190	\$0	\$1,054	\$3,136	0.00%	A+
6 2014	\$3,322	\$56,787	\$0	\$-53,465	1709.42%	E
7 2013	\$2,670	\$0	\$522	\$2,148	0.00%	A+
8 2012	\$2,489	\$0	\$2,506	\$-17	0.00%	A+
9 2011	\$2,540	\$0	\$2,200	\$340	0.00%	A+
10 2010	\$1,896	\$0	\$934	\$962	0.00%	A+
11 2009	\$1,964	\$0	\$1,190	\$774	0.00%	A+
12 2008	\$2,166	\$0	\$1,562	\$605	0.00%	A+
13 2007	\$2,347	\$0	\$905	\$1,442	0.00%	A+
14 2006	\$3,026	\$0	\$2,469	\$559	0.00%	A+
15 2005	\$2,559	\$0	\$1,138	\$1,421	0.00%	A+
16 2004	\$2,370	\$0	\$965	\$1,405	0.00%	A+
17 2003	\$1,770	\$0	\$965	\$805	0.00%	A+
18 2002	\$1,682	\$0	\$1,200	\$482	0.00%	A+
Total:	\$54,110	\$56,787	\$21,181	\$29,624		

Report Explanation

Claim Fund Represents your companies claim fund portion of premium paid for the years indicated above.
Incurred Losses Represents your companies claims paid plus reserves for the years indicated above.
Claims Fund Returned Represents the Claims Fund Premium that you have already received for the years listed above.
Claims Fund Balance Represents your share of the Claims Fund Premium that has accumulated from the fund years listed above and is based on current claim experience. Claim fund balance distribution is subject to review and approval by the Department of Labor and Economic Growth. The balance claim fund number is an estimate only and should not be considered as an asset on your company's financial reports.

Grades

Your grade is based on your loss ratio (Incurred Losses/Claim Fund). Incurred losses may change over time.
A+ = 0% A = 1-20% B = 21-40% C = 41-55% D = 56-75% E = 76-100%

ANNUAL REPORT CARD

- Improves Membership Health
- Helps Members See How They Are Doing
 - Members receive report annually with their dividend check and renewal premium.
 - This report helps members by showing them their loss ratio by year.
 - We review the data 3-4 times a year to determine if a participation review is necessary.
 - Safety Recognition Program is based on these reports.



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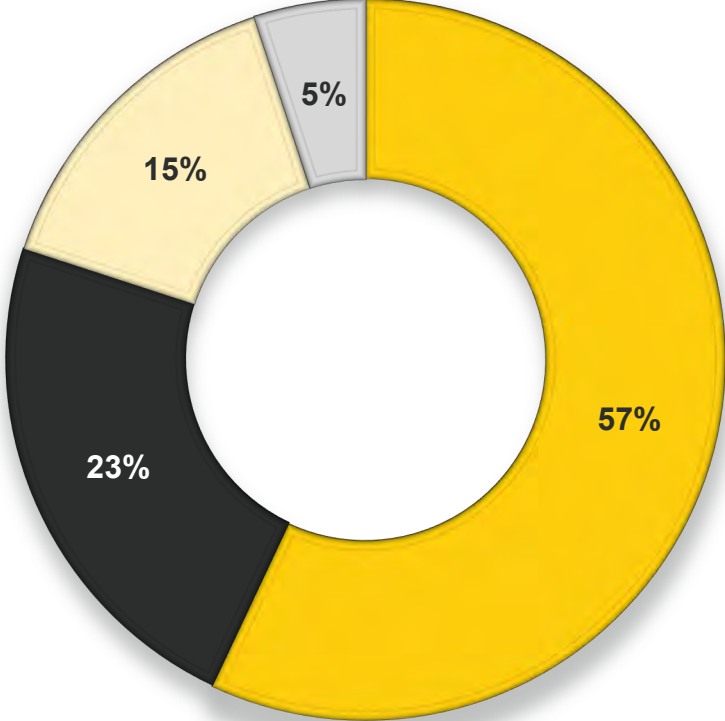
PARTICIPATION REVIEW

CAMComp helps maintain the highest level of Group Safety and Performance.

- When a participating company's loss ratio exceeds 60% for 2 consecutive years, or 100% at any time, a review procedure will be implemented
- Types of claims, loss prevention and other considerations are examined closely
- A committee of three trustees meets with the participant to review
- After review, the trustees may decide upon: a surcharge at renewal, plan membership termination, or membership retained on a normal basis



WHERE THE PREMIUM DOLLARS GO



- Claims
- Plan Administration
- Excess Insurance
- Claims Processing

WHERE THE PREMIUM DOLLARS GO



■ 57% CLAIMS

Claims Fund

- Unused portion is invested and earns interest.
- Surplus claims dollars are returned to members if overall group experience is good.
- Members with positive Claims Loss Fund receive a share in the return.

Claims Cost Containment – Review Works

- Medical Bill Review saves 64%
- Prescription Drug Program saves average of 35%



WHERE THE PREMIUM DOLLARS GO



■ 23% PLAN ADMINISTRATION

- Professional services
- Marketing
- Certificates of insurance, premium billing
- Risk Management



WHERE THE PREMIUM DOLLARS GO



15% EXCESS INSURANCE PREMIUM



- Aggregate Excess Insurance (\$5,000,000 coverage)
- Specific Excess Insurance (statutory coverage excess of \$500,000; self-insurance retention per occurrence)
- Employers Liability (\$1,000,000)
- Serving CAMComp since 1998



WHERE THE PREMIUM DOLLARS GO



■ 5% CLAIMS PROCESSING



MACKINAW
ADMINISTRATORS, LLC

(Third Party Administrator)

- Approved TPA for over 20 years.
- Effective Claims Administration results in larger refunds to members.
- Learn more at www.mackadmin.com



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PREMIUM DEVELOPMENT

- **\$750.00** minimum premium applies
- Standard Premium =
PAYROLL x RATE x EMR
- EMRs calculated annually
- Prorated to calendar year
(Jan. 1 - Dec. 31)
- Corporate Officer salary is a minimum of **\$15,600** and a maximum of **\$50,000**
- Waiver of Subrogation fee:
\$50 per job specific waiver
- Blanket Waiver of Subrogation on the Policy fee: **\$250**



PAYMENTS

CAMComp offers flexible payment plans and holds members accountable, which increases overall group health.

Two Payment Plan Options: (Pay 25% deposit annually)

- Equal monthly installments
- Monthly payroll reporting (pay as you go)

Make Timely Payments and Avoid Fees

- 1% penalty of Standard Premium for every month of past due premium and late payroll forms
- Under-estimates of payroll resulting in additional due over \$2000 are penalized at 2% above prime rate at close of the plan year

* Pay online by Credit Card at www.camcomp.net





SAFETY CENTER

User-friendly Online Safety Center



Extensive Safety Starter Kit

Resources for members to help employees make safety a priority



Exclusive CAMComp Content

Archived safety information including CAMComp Toolbox Talks, email blasts and webinars



Human Resources Library

The answers to all your HR needs providing HR productivity tools



Member Toolbox

Toolbox Talks, online interactive training courses, presentations, videos, posters and more



My Custom Content Area

Save customized site documents, build an employee safety manual





ELIGIBILITY REQUIREMENTS

- ✓ Risk establishes that it's primarily a contractor, sub contractor or is a supplier of materials for the construction industry
- ✓ Qualifying EMR of 1.50 or lower (over 1.50 would need to be reviewed by the excess carrier)
- ✓ At least 2 years in business
- ✓ Qualifying financial – current assets/current liabilities at least 1 to 1 ratio with a positive net worth
- ✓ Member in good standing with a qualifying Trade Association





AGENT SUBMISSION REQUIREMENTS

- ✓ Completed ACORD Application
- ✓ Current EMR
- ✓ Current Loss Run
- ✓ Qualifying Financial Statement



MEMBER & AGENT ONLINE CENTER

VISIT www.camcomp.net

Updated constantly with new information and articles of interest.



Get Qualified



Get a Quote



File a Claim



Pay your bill



**Access the
Safety Center**



**Search Feature for
easy access to content**





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