



The workers' compensation plan that pays!

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



CAMComp

WORKERS' COMPENSATION PLAN



JANICE SHAVER
CAMComp Administrator

WELCOME TO CAMComp!

With over 30 years of experience in the group self insurance industry, Janice uses her tremendous knowledge of the self-insurance industry to build the best Worker's Comp program in the industry- CAMComp



In her passionate commitment to building lifelong relationships, Janice works tirelessly to provide you and your clients with unparalleled service and value.



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.



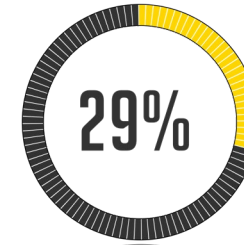
CAMComp
WORKERS' COMPENSATION PLAN

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

HOW IS CAMComp DIFFERENT?



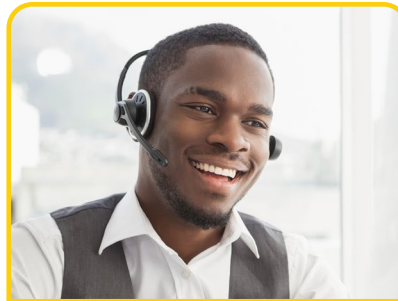
Employee safety
and health first.



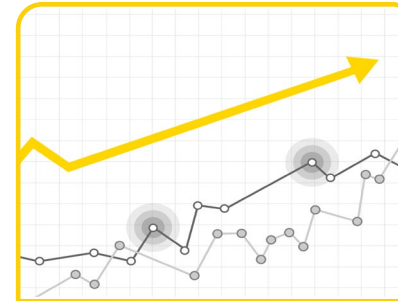
Average 5 yr.
Loss ratio 29%.



We mitigate claims
and loss control.



Unparalleled
customer service in
the industry.



Outperformed
industry benchmark.



Insurance as an
investment, not an
annoying expense.

AVERAGE RETURN SCHEDULE

PLAN YEAR	CLAIM FUND PREMIUM	TOTAL RETURNED	PERCENTAGE RETURNED	FUTURE REFUNDABLE SURPLUS
2019	\$2,713,711	\$200,000	8%	\$662,552
2018	\$2,603,000	\$899,991	35%	\$688,818
2017	\$2,900,000	\$999,977	34%	\$575,601
2016	\$3,099,000	\$800,024	26%	\$186,332
2015	\$3,175,000	\$895,585	28%	\$329,716
2014	\$3,011,000	\$2,298,556	76%	\$101,196
2013	\$2,402,000	\$363,658	15%	\$181,613
2012	\$2,144,000	\$1,884,786	88%	\$73,506
2011	\$1,883,000	\$1,400,071	74%	\$49,959
2010	\$1,750,000	\$680,637	39%	\$55,137
1982 – 2009	\$114,289,000	\$53,322,498	47 %	\$164,820
TOTAL	\$139,969,711	\$63,745,783	45%	\$3,069,250



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 7529
Toll Free 888 867 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	\$1,964	\$0	\$1,562	\$606	0.00%	A+
13 2007	\$2,168	\$0	\$905	\$1,442	0.00%	A+
14 2006	\$2,347	\$0	\$2,469	\$559	0.00%	A+
15 2005	\$3,028	\$0	\$1,138	\$1,421	0.00%	A+
16 2004	\$2,559	\$0	\$965	\$1,405	0.00%	A+
17 2003	\$2,370	\$0	\$965	\$805	0.00%	A+
18 2002	\$1,770	\$0	\$1,200	\$482	0.00%	A+
19 2001	\$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 indicated 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.



CAMComp
WORKERS' COMPENSATION PLAN

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

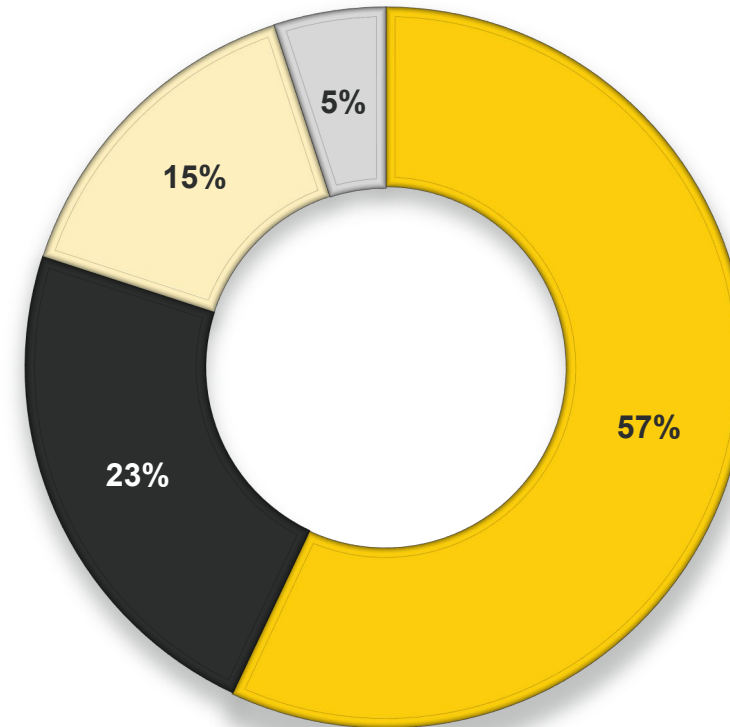


PARTICIPATION REVIEW

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 - ReviewWorks

- 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



CAMComp
WORKERS' COMPENSATION PLAN

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

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**

Date: 7/2/2020

CAM-COMP
Workers' Compensation Plan
Plan Year for
May 01, 2020 to December 31, 2020
Policy Number: EWC005394

Cost Proposal for SAMPLE Effective: 5/1/2020

W.C. Code#	Classification	Marketing Premium Development 2020 Rate	*Net Rate	Estimated Payroll	Estimated Premium
5437	Carpentry/finish/interior trim	6.63	4.23	250,000	\$16,575
8742	Salesperson, Collectors	0.38	0.24	50,000	\$190
8810	Clerical Office Employee NOC	0.17	0.11	50,000	\$85
				350,000	

Manual Premium: \$16,850
Experience Modification (Effective 5/1/2020): 0.85
Standard Premium: \$14,323
Scheduled Credit -25.00% \$-3,581
Discounted Standard Premium: \$10,742

Effective date 5/1/2020, Pro-Rata Factor: x 0.671
Total Payable Premium \$7,208

Schedule of Payments
Period from May 01, 2020 to December 31, 2020

Total Premium: \$7,208
25% Deposit: \$1,802
Premium Balance: \$5,406

Balance of \$5,406 due in 3 monthly payments of \$1,802 or, monthly payroll reporting.

On an annual basis you would pay a 25% deposit, the balance would be paid in 3 monthly installments. The last installment is October of each Plan Year.



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**



TRACY NELSON

CAMComp's Loss Control Consultant

ANOTHER WAY SAFETY PAYS *with CAMComp*

Tracy Nelson helps our members build a comprehensive Safety & Health Management system so they can...

- Help employees feel like the company cares about their safety
- Save money by minimizing medical bills due to injury & illness
- Save money by lowering their WC premiums

Here are a few ways she can be of service to our valued members:



Wellness Visits



Education Resources



Safety Training
Services



Access to the CAMComp
Safety Resource Center



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



CAMComp
WORKERS' COMPENSATION PLAN

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



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



CAMComp's ASSOCIATIONS

CAMComp's current qualifying associations are:



Construction Association of
Michigan and CAM TRI Cities



Builders and Remodelers
of Ann Arbor



CAMComp
WORKERS' COMPENSATION PLAN

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



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**



CAMComp
WORKERS' COMPENSATION PLAN

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

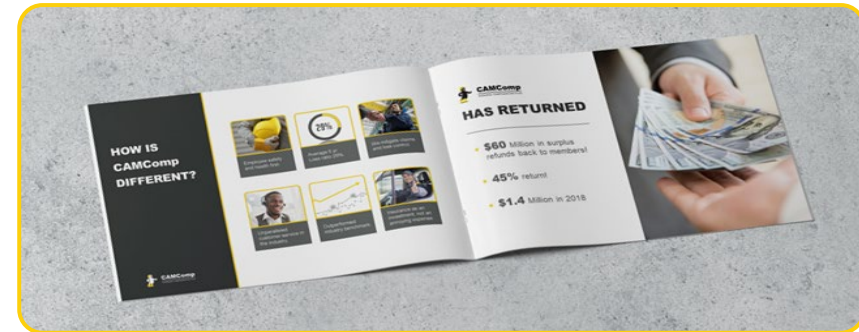
WHAT'S OURS IS YOURS!

We want to help you build up your book of business EVEN FASTER.



How about we give you **CUSTOMIZED PROSPECT LISTS** from our **6000+** construction industry targeted database?

DONE! It's yours



And we will also give you our latest, greatest, **PROFESSIONALLY DESIGNED MARKETING MATERIALS** you can use to attract new clients.

See more on the next pages...

Professionally designed

MARKETING MATERIALS

you can use

- **6x9 Postcards**
- 8x11 Sell sheets
- Full color tri-fold brochures
- 6x9 “leave behind” booklets
- Digital eblasts



Professionally designed

MARKETING MATERIALS

you can use

- 6x9 Postcards
- **8x11 Sell sheets**
- Full color tri-fold brochures
- 6x9 “leave behind” booklets
- Digital eblasts



Professionally designed

MARKETING MATERIALS

you can use

- 6x9 Postcards
- 8x11 Sell sheets
- **Full color tri-fold brochures**
- 6x9 “leave behind” booklets
- Digital eblasts

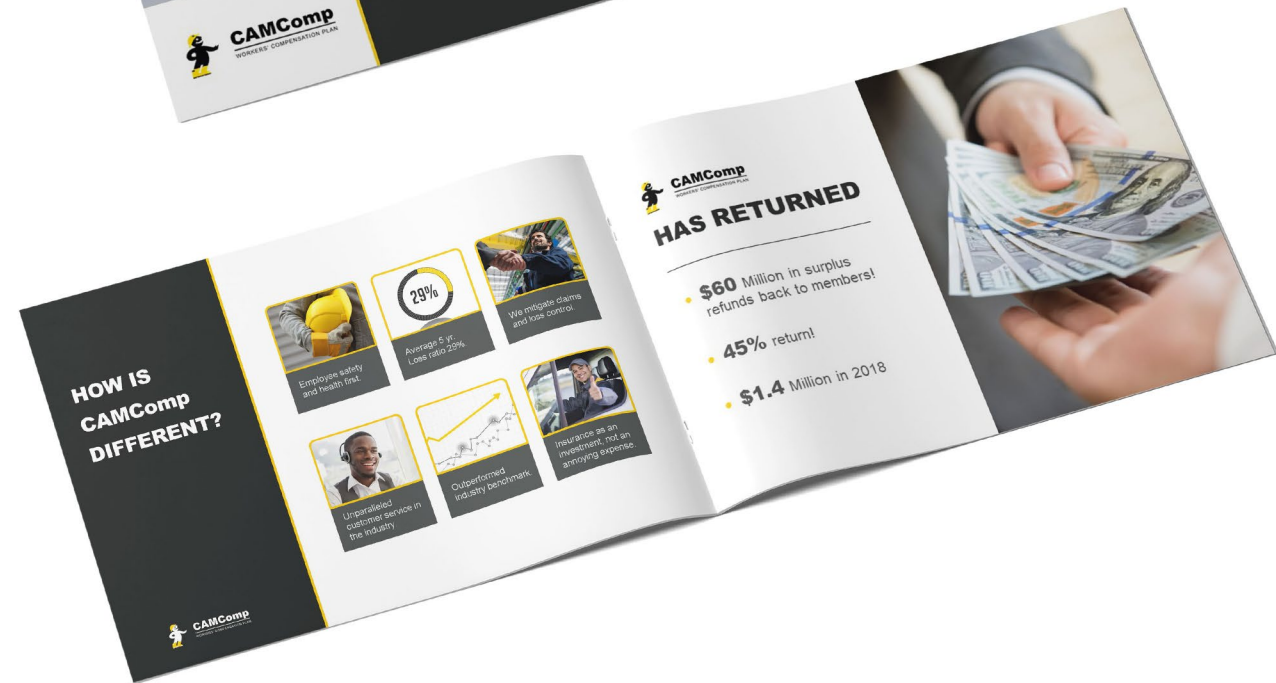
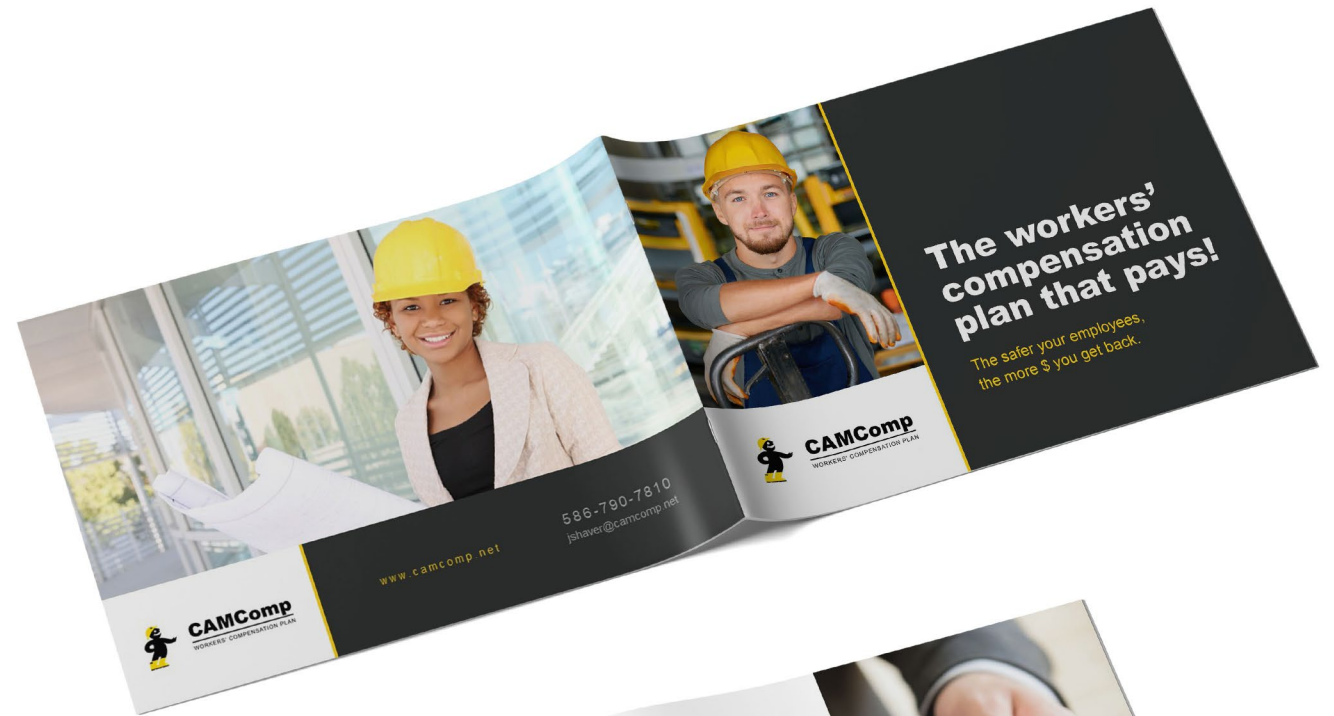


Professionally designed

MARKETING MATERIALS

you can use

- 6x9 Postcards
- 8x11 Sell sheets
- Full color tri-fold brochures
- **6x9 “leave behind” booklets**
- Digital eblasts

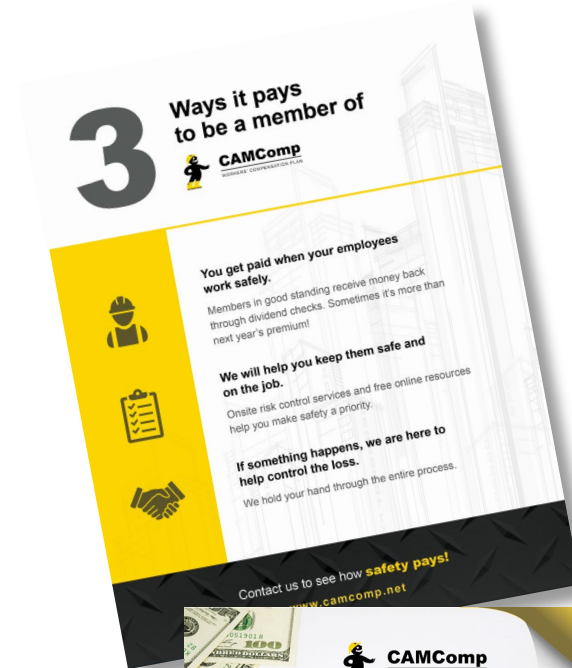


Professionally designed

MARKETING MATERIALS

you can use

- 6x9 Postcards
- 8x11 Sell sheets
- Full color tri-fold brochures
- 6x9 “leave behind” booklets
- **Digital eblasts**



We created them without any contact info at the bottom so
YOU can be sure **they contact you directly**. All you need to do is
place a sticker or stamp with your contact info on the collateral.



CO-OP MARKETING PROGRAM

We are super excited about the brand new Marketing Co-op Program and budget dedicated solely for marketing & advertising collaborations with amazing agents like YOU.

This new Co-op marketing program helps you create and pay for super effective marketing campaigns that will build your book of business!

Here are just some of the co-marketing possibilities:

- Flyers
- Magazines
- Local periodicals
- Billboards
- Tv & Radio
- Social media
- Online
- Trade shows
- Events



VIRTUAL SALES IS THE NEW “NORMAL”

Until your sales team is able to go out and visit prospective clients onsite - meeting them VIRTUALLY is the name of the new game.

We created TWO whole new, professionally designed CAMComp PowerPoint presentations to support YOUR sales team in generating new business.

- **Internal Presentation:**
Keeps your sales team sharp & ready to sell.
- **Prospect Presentation:**
For your sales team to share with prospects.

Just email the PowerPoint Presentation to a prospect, then follow up with a warm call... easy-peasy!

These powerful presentations make it super easy for your sales team to convert prospects into enthusiastic new clients.



CAMComp
WORKERS' COMPENSATION PLAN

www.camcomp.net

586-790-7810
jshaver@camcomp.net