

INTRODUCING

COMPRO

The Complete WORKERS' COMP
Administration Service For Self-Insureds.



COMPRO was designed exclusively for stand alone Self-Insureds, Self-Insurance Groups and homogenous insurance programs, including:

- Municipalities, public entities and non-profits
- Health care industries
- Membership based associations
- Transportation
- Retail, wholesale and manufacturing

COMPRO delivers the resources to minimize your insurance risks and maximize your insurance dollars.

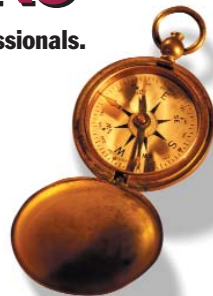
COMPRO

Workers' Comp Professionals.

CALL
THE FIRST AMERICAN
INSURANCE GROUP.

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Offered Exclusively by the
First American Insurance Group.

The **COMPRO** Concept

COMPRO is an exclusive management tool designed to provide Self-Insureds with the most complete Workers' Comp administrative program available.

Designed by the First American Insurance Group, COMPRO delivers valuable insurance expertise and cost saving resources to Self-Insureds.

COMPRO combines critical Workers' Compensation insurance management specialties within a single service program. **COMPRO** addresses today's complicated and potentially costly insurance questions by providing the necessary and highly trained support resources to administer, audit and minimize a Self-Insureds workers' compensation claims and liabilities.



Full Spectrum of Service.

Any successful Self-Insured insurance program requires efficient claims administration, adequate insurance protection, pro-active loss control efforts and prudent financial decision making. **COMPRO** combines all of these disciplines into one cost-effective delivery system.

COMPRO's service components include:

- ◆ Risk Evaluation · underwriting, classification, loss control inspections and financial services;
- ◆ Claims Administration · first reports, investigation, case management, subrogation, regulatory compliance and return to work initiatives;
- ◆ Program Administration · reinsurance, insurance and bond placement, statutory audits, actuarial services, cash management and legal services;
- ◆ Program Feasibility · guaranteed cost insurance and alternative risk financing, including large deductibles, captives and rent-a-captives.

COMPRO **Four-Point-Contact Claims Procedure.**

COMPRO is a multifaceted claims resource founded upon a unique Four-Point-Contact principle. This approach to case management ensures full disclosure and verifies all of the factual and causal information pertaining to a particular claim.

1 Employee: verification of the facts, physical and emotional condition, identification of witnesses and extenuating circumstances.

COMPRO explains the claims process, benefits calculation, and when payments can be expected.

2 Employer: verification of work history, job description, claims report, accident investigation, and proof of loss. **COMPRO** explains the preliminary disposition of the claim and ascertains the availability of light duty.

3 Medical Providers: verification of the extent, details and severity of the injury, the attending physician's opinion, recovery timetables, work limitations and fee negotiation.

4 Professional Services Review: compensability, regulatory relief, defense strategy and investigative surveillance.

COMPRO **Essential Communications.**

Clients receive detailed monthly loss management reports in a variety of user-friendly formats providing such information as reserves amounts, payments and recoveries. These reports are important tools employed by both the client and **COMPRO** in identifying loss severity and frequency, as well as those hazards or practices that require additional loss control efforts or programs.



COMPRO's state of the art claims management system generates a case diary for each incident that records case handling, reserve activity, adjuster's notes and claim resolution philosophy. Medical bills are processed on-line, applying the most current and cost effective fee or PPO schedule available. Our technology affords the client cost effective and efficient claims administration.