



# ccmsi matters

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## Republic Services' Mammoth Claims Management Overhaul

**A** claims management overhaul designed to enhance communication between claims adjusters and Republic Services personnel throughout the United States, has yielded positive results in less than a year. The new claims management initiative – which embraced the use of new claims tracking software, extensive staff training and electronic claims submission and reporting – serves as the foundation for much broader company goals to reduce claim costs, according to Dwayne Hart, Republic Services, Inc. claims manager.

Thanks to the new approach to claims management, Republic Services, Inc. hopes to lower claim costs by returning injured employees to work sooner, closing claims more quickly, and ultimately, analyzing claims data to initiate safety and loss prevention programs to prevent injuries in the future.

Republic Services is a leading provider of services in the domestic, non-hazardous solid waste industry, providing collection services for customers – commercial and residential – through 140 collection

companies in 21 states. The company also operates 92 transfer stations, 59 solid waste landfills and 32 recycling facilities. Less than a year ago, Republic Services contracted with CCMSI to provide risk and claims management services – an effort to improve claims processes and communication. Together, the two entities engaged in a collaborative effort to improve Republic Services' claims management program.

As the corporate claims manager at Republic Services, Dwayne Hart works with CCMSI and the attorneys that handle litigation. He is also involved with making sure claims are accurately handled in accordance with stringent internal and external guidelines. Each division, he explains, is allocated funds for the costs incurred from workers' compensation or auto claims, which account for 95 percent of Republic Services' exposure. It isn't always easy to determine what a claim



might cost without quality communication between the claims adjuster and Republic Services personnel, he says.

“When we signed on with CCMSI, we wanted to improve communication and establish 24/7 access to claims data so more people within Republic Services had access to the information,” says Hart. “On a local level, our safety professionals, general managers, controllers and other staff didn't have access to claims data with our previous TPA. That was a problem, and one of our main reasons to seek an alternative. Without communication between the claims adjuster and local Republic Services people, our staff didn't always know all the details of a claim and what the adjuster was doing behind the scenes.”

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# FROM THE PRESIDENT

## The Combination of G.E.Young & Co. and CCMSI

*James Young, former CEO of G.E. Young & Co.*

On August 1, 2006, G.E. Young & Co. merged with CCMSI. The combined resources of our two organizations will allow us to provide an enhanced service offering to our existing clients and the claims management markets.



We have combined the vast resources of CCMSI with the boutique feel that earned G.E. Young & Co. the reputation for client service excellence in the TPA arena.

G.E. Young's entire claims team and myself will remain intact and continue to provide the same high standard of service upon which we have built our reputation.

In short, all of the characteristics of G.E. Young & Co., which have contributed to our success, will remain intact. Now, however, we have additional resources to provide an even higher level of service to our clients. These include:

- The leading RMIS system and reporting package (iCE, Internet Claims Edge) in the industry;
- A complete list of carrier approvals for excess, fronting and large deductible insurance programs including, ACE, Zurich, AIG and Safety National;
- Exceptional in-house medical cost containment programs including medical bill review, nurse case management, PPO networks and SIU programs;
- Full service loss control services.

Finally, I would like to thank each of you, our clients, friends and partners who have contributed so much to our organization over the years. Many of you took a chance with G.E. Young & Co. when we were a small start-up TPA. You played an integral part in building a special company serving special clients. For all you have done, thank you. I look forward to the next chapter and continuing to serve you as a loyal and dedicated partner.



## CCMSI's Quest

*Bryan Thomas, President/CEO*

At CCMSI, we understand that the company's growth is dependent on our commitment to our clients. That's why we strive to expand our geographic presence, hire and nurture talent in the industry, and constantly innovate and improve processes, products and services.



### Physical Presence

Nothing can match doing business face-to-face. By having offices in the states where our clients operate, CCMSI can better serve them. That's one of the reasons why we were drawn to G.E. Young & Co. The company matched our checklist of acquisition requirements – customer service, profitability, company culture – and it allowed us to expand our physical presence into Minnesota, Washington, Oregon and Colorado. We will continue to grow and consider acquisitions, however, we won't acquire a company if it means sacrificing service. Customer service is foremost.

### Company Culture

By developing a company culture attractive to the best adjusters and staff in the industry, we're able to provide out-of-the-box service to our partners. Nothing drives our success more than our talented staff. That's why we seek out and retain the best people and motivate them by making them owners in the company. Because our people are nurtured to extend unmatched service, we can meet our partners' specific claims management requests and unique risk management goals. CCMSI boasts an excellent client retention rate because of our talented team members.

### Products & Services

At CCMSI, we not only develop innovative solutions to help our partners lower their cost of risk, we develop products that simplify business. One example is Internet Claims Edge (iCE), our Web tool designed to provide complete, up-to-the-minute claims information to clients. In terms of service, CCMSI offers claims administration, loss control and managed care. We provide in-depth risk management services with one thing in mind: helping our partners return money to their companies' bottom lines.

To summarize, CCMSI's success is dependent on caring for our business partners. That's why we are committed to continual development and improvement of products and services, expansion toward a national footprint, and recruitment and retention of industry talent.



## CLAIMS MANAGEMENT:

## A Three-Pronged Approach



*Risk managers Ron Eldridge of the City of Urbana, IL, and Larry Krause of the City of Champaign, IL, continuously strive to lower claim frequency and costs within their cities. They avidly admit it's a job they can't do solo. Rather, success requires constant communication among risk managers, employees, safety committees, loss control personnel, claims adjusters, insurance providers, claimants, and of course, each city's TPA.*

*In this article, Eldridge and Krause share their risk management insight and 50 years of combined experience working for governmental entities to improve claims management and loss control.*

**THE TPA PARTNERSHIP**

An excellent TPA is the backbone of a claims management program that continuously improves over time, according to Eldridge and Krause. Ideally, a TPA should design claims management programs around the individual needs and goals of its clients, they agree.

CCMSI has handled workers' compensation for Champaign and Urbana for a combined 20 years. The company also manages liability claims for Champaign. But, CCMSI delivers much more than just claims management, according to Krause and Eldridge. CCMSI delivers claims management, loss control consulting, safety and loss prevention training, a Web-based claims reporting system, and more ...

"A unique attribute of our company is that we don't come in with a canned claims management or loss control program," says Mike Atchison, loss control consultant at CCMSI. "You learn from the client, look at their loss history, departments, attitudes and then put a loss control plan together based on their needs and goals."

CCMSI partners closely with clients every step of the way – from claim onset, to mitigation, to resolution, loss control and solution, according to Eldridge and Krause. In order to provide great service a TPA must serve as a business and risk management partner over the long term. In order to continuously improve, a TPA's performance must be regularly evaluated by clients, according to Eldridge. "I talk with CCMSI monthly and have such a relationship with them, that if any concerns arise I let them know about them immediately. There have been times when we wanted to make changes over the past 13 years, and we have made those to meet circumstances."

**CLAIM MITIGATION**

Moreover, that TPA must mitigate claims on behalf of the client, while facilitating communication between all parties.

Clearly, one of the most effective ways to curb claim costs is through quality claims processing. Eldridge and Krause agree claims must be handled quickly and ethically. Open communication among all parties is key to a smooth claims resolution, and in the case of workers' compensation, critical to returning injured employees to work and thwarting pursuit of attorneys. "You need to get on the claims immediately and manage them through the entire process," says Eldridge, who maintains it is critical to keep the injured employee in the loop. "We want to make sure they know we have the same common goals. CCMSI helps by acting as the mediator between the injured worker and the doctor, and they advise us and consult with us during every phase of claims resolution," he says.

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- Ron Eldridge, Risk Manager, City of Urbana

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## CLAIMS MANAGEMENT:

# A THREE-PRONGED APPROACH, *continued*



Quick access to claims data further facilitates the communication process, according to Eldridge and Krause. Via iCE, CCMSI's claims reporting system, they have 24-hour access to reports, or single claims, with supporting documentation from doctors and insurance providers. The data offers them detailed information that can contribute to quicker claim resolution. Good data can also help prevent claims in the future.

"Years ago, we had a meeting to talk about how we wanted to be involved and partner with CCMSI to ensure everything was done legally with open lines of communication," adds Krause. "I want to be involved to help employees, so they know if they have a problem they can come to me for an answer," he says. "Good communication gets them back to work, keeps them from going to attorneys, and in some cases, improves the way they get medical care."

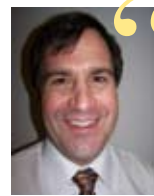
Through aggressive claims mitigation and careful communication, Krause and Eldridge maintain entities can effectively lower claim costs by resolving issues sooner.

### LOSS CONTROL

Excellent loss control begins with claims data and the identification of trends or issues that point to a problem. Atchison, who holds 30 years of experience related to loss control and government entities, helps Champaign and Urbana identify loss-cost drivers and develop solutions to prevent future claims. As part of CCMSI, Atchison attends monthly safety meetings for each city and additional loss control meetings as needed. Once problems are identified, he helps provide solutions, which are often delivered by CCMSI, such as employee training. "The idea is to identify problems, come up with solutions and then get the word out on how you plan to solve the problem," he says.

Eldridge agrees. "CCMSI helps us to interpret the information about where and how injuries are occurring," he says. "They've helped

us expand and take the program to a level beyond." By communicating how injuries occur, and offering methods to prevent them, such as training, Urbana has cut claim costs significantly. To spread the "safety" word, the city holds annual "safety" cookouts for employees; delivers employee bonuses for good claim years; posts monthly injury reports online; offers safety training; and floods work areas with safety tokens and posters. Safety, according to Eldridge, must be front-and-center – a part of employee culture. Urbana's aggressive loss control programs have resulted in a number of benefits, including more satisfied employees and lower claim costs. The city became self-insured 13 years ago after paying out around \$350,000 in workers' compensation claims for four consecutive years. Now, Urbana averages \$75,000 per year in claim costs – a significant improvement.



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- Larry Krause, Risk Manager, City of Champaign

Through loss prevention campaigns, Champaign has also realized reduced costs by drilling down on claims data to identify problems. In one case, Champaign successfully eliminated numerous upper extremity injuries by making a simple equipment change. "We looked at data history and found that one piece of weight equipment did not have capabilities to be adjusted," says Krause. "We bought a new piece of equipment that is more easily adjustable to account for the different sizes of our employees and significantly reduced injuries."

Through careful communication with safety committees and help from their CCMSI loss control consultant, Urbana and Champaign have successfully developed programs to prevent injuries and accidents – equating to lower claim costs.

### A CYCLICAL PROCESS

A cyclical and continuous process, excellent claims management involves more than mere mitigation. Eldridge and Krause maintain it requires a great TPA to help design a client-centered program; hands-on, immediate claims mitigation and communication among all parties; and solid loss control programs that identify why claims occur and detailed strategies to prevent them. ■



# CCMSI Acquires G.E. Young & Co.

## - What Does It Mean for You?

*CCMSI recently purchased G.E. Young & Co. Inc., a third-party claims administrator with branches in Colorado, Oregon, Minnesota, and Washington. The acquisition merges two entities sharing a common customer service philosophy and years of industry experience, according to CCMSI President Bryan Thomas. "Clients on both sides will benefit with enriched products, services and talent," he says.*

G.E. Young & Co. has provided claims services to the insurance and self-insurance markets, and delivered innovative solutions for controlling cost of risk, since its founding in 1990. The company is known in the industry for carefully designing claims programs around client goals, according to Thomas. For many years, CCMSI and G.E. Young & Co. were competitors in Colorado. "Now, we have combined our Denver offices to better serve Colorado clients," says Thomas. "Simultaneously, the purchase allows CCMSI to better serve customers in Minnesota, Washington and Oregon."

G.E. Young & Co. is integrated into CCMSI and has operated under the CCMSI identity since January 1, 2007. Simultaneously, G.E. Young & Co. President James Young has assumed the position of vice president of sales for the western region.

CCMSI has over 650 employees operating from 38 offices in 43 servicing states. The company specializes in workers' compensation, general, automobile and professional liability claims services.

"We look at several acquisitions per month

based on geography to increase CCMSI's strength on a regional basis," says Thomas. "But, not everyone makes the cut. We are very selective. When we look at an acquisition, we look to see if the company is performing well, provides excellent services and has solid client and employee retention. G.E. Young & Co. perfectly fit our mold."

Both entities share a similar customer service philosophy, according to Thomas and Young. "There had to be an alignment of business values," says Young. "We looked at different merger and acquisition possibilities and felt CCMSI was the first company to deliver excellence in client services. CCMSI does a remarkable job of taking care of its team members and customers."

That commitment makes CCMSI unique, says Thomas. "Our employees are interested in the well-being of the client," he says. "Our ability to maintain client relationships and contracts is predicated in our ability to handle their exposures better than our competitors."

Ultimately, the purchase of G.E. Young & Co. makes for a stronger CCMSI. It also allows

G.E. Young & Co. clients access to advanced technologies and products under the CCMSI umbrella. "I sought to align with a company that shared G.E. Young & Co.'s flexibility and commitment to client goals," says Young. "Now we have the best RMIS system and reporting package in the industry. Under CCMSI, we can move services to a national level and provide clients with a complete menu of resources and solid IT backbone – allowing us to take a boutique approach with the largest of clients."

CCMSI brings a significantly advanced technology platform to the table, along with in-house managed care services. This is yet another benefit to G.E. Young & Co. clients – saving them time and money, according to Thomas.

To discover more about CCMSI products and services, and how the acquisition of G.E. Young & Co. might benefit you, contact James Young at [jyoung@ccmsi.com](mailto:jyoung@ccmsi.com) or 303-337-6161, x 110. ■

**G.E. YOUNG**  
& Company

## REPUBLIC SERVICES' MAMMOTH CLAIMS MANAGEMENT OVERHAUL, *continued*



### BRIDGING THE COMMUNICATION GAP

By not knowing all of the details surrounding a claim, Hart maintains, it is more difficult to return injured employees to work, especially in a modified or light-duty position. “The more information you have, the better off everybody is going to be and the quicker the injured person gets to a doctor, gets well, goes into modified duty, and then is transitioned to work in their regular position,” says Hart.

Together, CCMSI and Republic Services engaged in an eight-month initiative to improve claims and risk management. “CCMSI is committed to doing things with our input, which is one of the reasons we were drawn to the company,” says Hart.

### STEP 1: COMMUNICATION

The first step to accomplish better claims management was to improve communication between adjusters and safety personnel on the local level. “One of the things CCMSI offered was access to claims through their iCE portal,” says Hart. iCE is a Web-based proprietary claims-reporting and data-analysis software developed by CCMSI exclusively for clients. It was initially developed to offer more benefits than other applications on the market, including state and OSHA reporting components. Because it is owned, managed and continuously improved in-house at CCMSI, the software is often massaged to meet the individual needs of clients, according to Charles Wattigny, vice president of national accounts at CCMSI.

As a result of input from Republic Services, iCE was bolstered to better meet company goals, including the reporting of multi-line claims, according to Wattigny.

iCE, according to Hart, brought everyone together in the claims man-

agement process. “Everyone who needed instantaneous access to claims information, got that access through the iCE portal,” says Hart.

Through iCE, Republic Services personnel who are authorized to view claims information can do so using secure individual log-ins. Depending on a person’s authorization, he or she might view medical and claim notes, financial and transaction information, run/view a variety of reports and access data. “CCMSI generates static monthly reports and a user-modified claims analysis system allows users to generate individual reports for their particular location,” says Hart. “We’ve given people a great amount of access to the system, so they can see claims, run loss analyses, transaction information, and look at claim notes from case managers and other supporting documents from doctors and defense attorneys.”

### STEP 2: MASSAGING THE REPORTING PORTAL – A COLLABORATIVE PROCESS

Together, Republic Services and CCMSI worked to adjust the iCE reporting portal to better suit the specific needs of Republic Services. “We discovered we needed to be able to report and track both auto liability claims and workers’ comp claims, while linking all costs to our allocation system,” says Hart. “CCMSI sat down to design a new portal for claims reporting. We worked together on the portal for eight months. Republic Services people tested the database and portal and provided insight and suggestions.” The process resulted in a better system. “We designed it to identify coverage codes and set up claims and RPOs (Report Purposes Only) based on how the questions were answered when entering the claim,” says Hart. iCE automatically selects a coverage code that applies best to the claim information, rather than having to manually select a code. Moreover, the new



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- Dwayne Hart, Claims Manager, Republic Services

portal allows Republic Services to collect all information regarding accidents and injuries – making claims management more efficient.

**STEP 3: TRAINING**

The new portal also required all claims be entered electronically – a new process for Republic Services, which transitioned from entering claims via phone and fax, to entering them electronically, via computer. “This was a big cultural change for us that we had to work through,” says Hart. As a result, CCMSI conducted training for around 300 employees, detailing electronic claims submission, data access and report generation via iCE. The training initiative included 15 site visits in 10 states and approximately 15 Web-based training workshops. Now, staff at more than 200 Republic Services locations regularly access iCE for claims information. The benefits are many ...

**STEP 4: BENEFITS**

“We have gained more aggressive claims handling because everyone is working together,” says Hart. Thanks to electronic submission and improved communication, claims are closed sooner and more efficiently. But, he says, that’s just the tip of the iceberg.

“We are concentrating on the modified, light-duty position and why it is beneficial,” he says. By improving access to claims information via the iCE portal, Republic Services managers are able to view individual claims in great detail. They can view doctors’ notes, for example, to better understand the extent of an employee’s

injuries and his or her treatment and progression.

This helps managers get

injured individuals back

to work in a modified duty,

sooner, which in turn

reduces claim costs. “It gets them back to work using

muscles, as opposed to sitting at home deteriorating,” says

Hart. “It’s a win-win scenario.”

Before, Republic Services managers simply didn’t have access to all of the information they needed to return people to work. Now they do. “They wanted to be more involved, but they didn’t have all the tools to be involved,” explains Hart.

In coming years, Hart maintains other benefits will result from the new claims management program, including the ability to analyze claims data and initiate safety programs to prevent injuries. “We will be able to break down the data to find out what collection routes are most affected by accidents,” says Hart. “Then we can figure out how we can do things differently.” ■

“We’ve gained more aggressive claims handling because everyone is working together.”

- Dwayne Hart, Claims Manager, Republic Services



## OUR CONTENT IS CHANGING...

At CCMSI, we are working hard to provide tools to our clients to help them do their jobs better and lower their total cost of risk. By sharing risk management strategies and ideas via “CCMSI Matters,” everyone benefits. That’s why our newsletter content is changing.

We’ve turned the corner to provide a newsletter worth the read. Each issue will feature a variety of articles highlighting risk management case studies, industry news and trends, and opinions from experts in the field. Our goal is to unveil real-life strategies that can help our partners reduce claim frequency, cost per claim and loss costs.

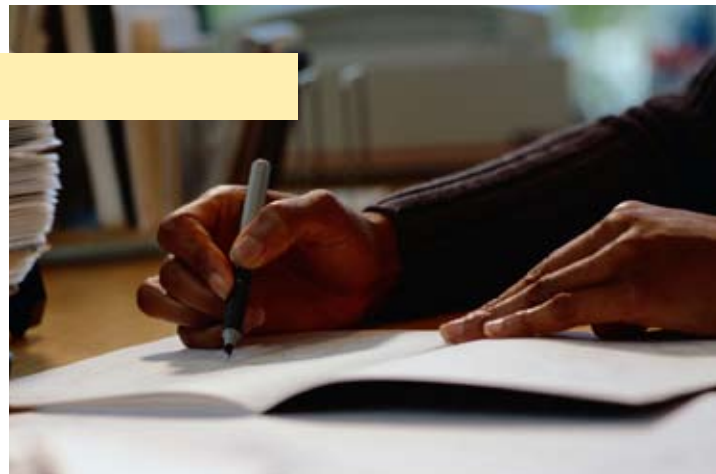
That’s why this issue features a case study article about Republic Services, and how the company came to reinvent claims management and improve communication. Now Republic Services has established a claims management foundation from which to build – one that over time will help the company reduce claims and claim costs.

Similarly, we’ve turned to experts in the field to craft an article about the essentials in claims management. Through their experiences and insight, we hope our readers will gain ideas to apply at their own companies.

Obviously, CCMSI clients play a big role in the development of the newsletter. Our hope is that we might tap into your knowledge, vision, experience and success, and share that information with peers in the industry, so everyone benefits.

I am eager to hear your input and ideas for future articles. Please, let me know what you’d like to read about. Contact me anytime at [jpaden@ccmsi.com](mailto:jpaden@ccmsi.com) or 800-252-5059, x 1371.

*By: Jim Paden, Vice President of Marketing*



CCMSI Case Studies are available at: [www.ccmsi.com](http://www.ccmsi.com)

For questions on our products and services, please call:  
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