



delivering what matters most.



# ccmsi matters

VOLUME THREE ■ ISSUE FOUR ■ SPRING 2007

6 in a series of six

## Risk Management & Continuous Improvement

*(This article is the 6th in a six-part series dedicated to helping risk managers lower cost of risk. To view every article in this series, visit [www.ccmsi.com/resources/](http://www.ccmsi.com/resources/). Several of the articles have also been published in Risk Management Magazine.)*

**A**ny quality risk claims management program is continuously improved and revised in order to target risk exposures and implement strategies to eliminate them. This takes constant communication and structure, according to experts in the industry. “People talk about the critical importance of communication to risk management,” says James Young, vp of sales, western region. “But you must have formal tools in place to capture that communication and feedback in order to make it actionable.” By this, Young means that without some type of structure, communication gets lost – and as a result – dissipates into the air along with any hope of improvement.

When it comes to risk claims management improvement, there are generally two areas of focus – service and loss control cost savings, says Young. Service impacts how well components of a program are managed, internally or by third-party administrators. Service is a big contributor to a quality risk management program. Similarly, evaluation of loss-cost drivers and risk exposures is equally critical to improvement, he says.

In this article, several industry experts share their strategies for capturing communication and feedback to better risk management.

### SERVICE

They all agree service by third-party administrators must be constantly and rigorously evaluated. Depending on the size and scope of a given client/company, CCMSI might provide a myriad of risk management services, including insurance brokering, policy management, claims management, loss control consulting and training. That’s why tools must be in place to ensure client feedback is put to

use to improve CCMSI’s performance, and ultimately, the client’s risk management program.

### CAPTURING CLIENT FEEDBACK

To evaluate any third-party administrator’s performance, capturing client feedback, according to the client’s wishes, is critical. Since what is important to one client isn’t necessarily important to another, CCMSI uses a variety of methods to gather feedback, including on-site interviews, client score/report cards, surveys and stewardship reports, among others. By offering flexible methods for capturing feedback, CCMSI can accurately assess company performance according to the client’s view of best practices. Rich Reed, risk manager at Denver Health & Hospitals uses this scorecard to measure CCMSI’s performance based on a mutually agreed upon set of questions. CCMSI’s performance is measured on a scale from one to 10, with nine being excellent. Together, Denver Health and CCMSI review the scorecard on a quarterly basis.

“If we get anything less than a 10, we need to do better. We get specifics from our clients and implement solutions so their programs improve.”

- James Young,  
VP of Sales, Western Region

Continued on page 6

what's inside?

- A Strategic Glance Forward
- iCE: Outside the Box
- Online Safety Training
- Award presented to Wendy Garcia

[www.ccmsi.com](http://www.ccmsi.com)

# FROM THE PRESIDENT



## **A Strategic Glance Forward**

*Bryan Thomas, President/CEO*

CCMSI remains unique among its competitors as a privately held company working to reinvest in its people, products and services – all to benefit clients and nurture long-term growth. Our strategic plan – into 2007 and beyond – continues

to focus on reinvestment and improvement of our assets and offerings.

Today, we consider ourselves a “super regional” company with robust delivery services reaching an almost national level. As such, acquisitions, like that of G.E. Young & Co. in Denver, will remain of interest to CCMSI into 2007. Moving into a national footprint, however, will not come without much deliberation. Any acquisition of CCMSI’s must clearly improve company market share, visibility and profitability. The best part? Through quality acquisitions, CCMSI can also develop new customer relationships and ideas for best practices.

Sharing information among our offices, staff and clients is exceedingly critical. Through sharing, CCMSI can improve services to really help clients. Thanks to client input during 2006, CCMSI greatly enhanced its technology platform and iCE, our Web-

based claims reporting system. Through client feedback, our employees also learn to deliver services according to client needs. In other words, they deliver according to the client’s view of best practices. That is important because every one of our clients is unique in services, structure and personnel.

Recently CCMSI initiated an office evaluation model that will help the company quantitatively evaluate office performance over time. Each of the company’s offices across the nation will be regularly evaluated on criteria consistent with the key areas that drive CCMSI’s success, including employee retention and best practices compliance. The evaluation will assist CCMSI in proper allocation of resources and areas in need of improvement.

Finally, in 2007, CCMSI will continue its push toward advancing company technology through reinvestment, facilitating communication among clients and staff, and delivering services and products according to client needs. Moreover, our clients can count on CCMSI to offer quality, consistent service year after year.

A handwritten signature in black ink that reads "B. Bryan Thomas".

- Annual long-range, loss control meetings, including Weber and the Trustees, help WCTI determine where they are now and where they want to be in five years.
- Finally, safety committees involve employees in growing a safety culture and identifying risks/solutions.

“The vast majority of injuries come from unsafe acts of people,” says Gary Saatkamp, safety training director at Mullins Food Products in Broadview, Ill. Mullins Food is a member of WCTI. “WCTI tries to develop a safety culture by getting employees involved in the process,” says Saatkamp. “There are programs in place for people in the field to do things better – advice and criticisms.”



Mike Morford, production foreman and safety director at Manor Tool, another WCTI member, agrees. Both Morford and Saatkamp attend WCTI quarterly task force gatherings to lower their companies’ cost of risk. “You hear from other factories and production personnel and what happens to them on a daily basis – accidents and solutions,” says Morford. “New ideas are brought to light during the meetings. Tony presents the safety programs, promotes them and introduces them to us individually,” says Morford. “The programs are developed at the Task

Force meeting and then by the

time they get to me, it’s a reminder of what needs to be done.”



At the small-group quarterly Trustee meetings, Weber maintains WCTI holds CCMSI accountable for attaining specific goals. “What’s really important is accountability, benchmarking and setting goals,” says Weber. “That’s the general philosophy of the program – having goals and trying to meet and beat them.” CCMSI works to drill down on claim data to determine where, how and why accidents are occurring, for example. Then together, the group works to initiate solutions – actionable plans that trickle down to every company in the conglomerate. The communication structure in place at WCTI proves effective year after year, according to Weber. During the past three years, WCTI experienced less than four claims per 100 employees; that’s impressive considering the benchmark for the manufacturing industry is nine claims per 100. Moreover,

WCTI has successfully maintained a 26 percent loss ratio – its goal – five out of six years.

In order to continuously improve in the area of risk management, communication among all constituents is key, including executive management, supervisors, human resources staff, third-party administrators and employees on the shop floor. But without a structure in place to ensure feedback results in actionable processes, companies are just spinning their wheels. ■

“WCTI tries to develop a safety culture by getting employees involved in the process. There are programs in place for people in the field to do things better.”

- Gary Saatkamp  
Safety Training Director, Mullins Food Products

## RISK MANAGEMENT & CONTINUOUS IMPROVEMENT, *continued*

“If we get anything less than a 10, we need to do better,” says Young. “We get specifics from our clients and implement solutions so their programs improve.”

Through face-to-face discussion, the scorecard, or other methods, companies can better risk management through improved service. Similarly, structured procedures, meetings and practices help companies facilitate communication, identify risk exposures and deliver strategies to reduce loss costs.

### LOSS CONTROL

Another area of great concern to any risk manager is loss control. Whether CCMSI is managing a self-insured group, or an individual company, it works aggressively to help clients improve safety, reduce accidents and injuries, and return injured workers to the job sooner, according to Young.



At Chem-Cast Ltd., in Danville, Ill., risk management improvement focused on reestablishing and bettering the company’s safety program. Specifically, Chem-Cast worked to improve lockout tag-out and machine guarding safety procedures. The new programs help protect workers from injuries on the job by eliminating their exposure to

uncontrolled energy sources and from becoming engaged within the point of operation of a machine. “We didn’t really have a safety manager at the time and needed advice on how to get back in shape and improve our safety record,” says Jamie Turner, human resource and safety manager. That’s why Chem-Cast contracted with CCMSI. The company needed guidance in order to establish a safety program that ensured continual improvement. CCMSI’s George Peterson, loss control manager, worked closely with Turner to identify risk issues and implement strategies to eliminate them. Since this is an ongoing process, the duo established a communication structure between CCMSI and Chem-Cast, and between Chem-Cast’s employees and management. That structure includes:

- a written safety and loss-prevention program;
- bi-monthly meetings with CCMSI and Chem-Cast to revise current procedures, identify risk areas and implement solutions;
- weekly meetings with company supervisors to talk about safety and implementation;
- employee training;
- and accident investigation and future prevention.

“When there’s a safety issue, we talk to the management team about implementation,” says Turner. “It’s vital to get supervisors’ buy-in because they have to take the information to the employees. If they don’t agree, it won’t happen. We all look to George as an expert in safety.”

Because Turner and Peterson established a “structure” including monthly and daily meetings, that safety program is constantly tweaked for the better. “During the last five years, our claims have dropped dramatically,” says Turner. “When we do have a claim, George helps with accident investigation, assists us in determining why it happened, and helps us with prevention. A lot of our claims are not repeated.”

“When there’s a safety issue, we talk to the management team about implementation. It’s vital to get supervisors’ buy-in because they have to take the information to the employees. If they don’t agree, it won’t happen.”

- Jamie Turner

Human Resources and Safety Manager, Chem-Cast Ltd.

At the self-insured WCTI, risk management is a serious subject. Only companies with above average safety and loss-prevention programs are accepted into the pool of nearly 100 manufacturing companies. And, once in, each company is expected to constantly better its program. “They ask companies coming into the pool to proactively look at risks,” says Tony Weber, CCMSI’s senior loss control specialist. A single amputation or electrocution, he warns, would carry over and affect all the other companies in the pool. The key to improvement among nearly 100 companies comes by way of communication, sharing ideas, and implementing solutions. WCTI’s communication structure includes:

- Task Force meetings held quarterly help communicate ideas face-to-face. These meetings include quality control, human resources and safety personnel and upper management from each of the companies in the pool, and Weber of CCMSI.
- Trustee meetings held quarterly evaluate claim severity, causation, frequency and CCMSI’s service and ability to meet established goals. Included in the meetings are Weber and four WCTI loss control Trustees.



# : An Outside-the-Box Claims Solution

*INTERNET CLAIMS EDGE - MORE POWERFUL & CLIENT CENTERED THAN EVER BEFORE!*

CCMSI just released a bolstered version of Internet Claims Edge (iCE), a Web-based claims reporting tool that delivers around-the-clock access to claims data, flexible and immediate reporting, and electronic, customized claim submission, among many other features.

Continuously improved, massaged and empowered, the CCMSI proprietary iCE system delivers claims reporting to more than 2,300 business partners across the United States. There are multiple new features to this proven claims management technology, according to Skip Brechtel, chief information officer and senior vice president at CCMSI. Every iCE enhancement is smartly designed with the customer in mind!

## CONTINUALLY ENHANCED WITH THE CUSTOMER IN MIND

Improvements are rooted in client feedback, according to Brechtel, who has led iCE's recent development. "At CCMSI, we take client input to heart and strive to improve and streamline iCE continuously," he says. "For our most recent update of iCE – which is significant in scope and spanned a collaborative effort of nearly one year – we



A mightier iCE transpired ... "Today, iCE is the most user friendly claims reporting tool in the industry," says Brechtel. Moreover, its flexibility is unrivaled.

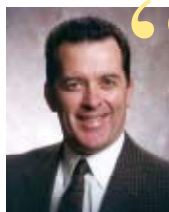
Unique facets of iCE now allow for client-customized capabilities. "Because CCMSI clients are unique – differing in their processes, products and services – they are interested in accessing different claims data, summaries and information," says Brechtel. That's why delivering claims information in a client-customized way is a key iCE ingredient. "It is also what sets iCE apart in an industry swarmed with static claims reporting systems," he adds.

What are iCE's primary capabilities? There are many ...

data with just one keystroke. The Executive Portal is a home page for executives, a portal into the iCE system that immediately displays reports of most value. "The Executive Portal is a nice central starting point," says Mark Ludwick of Resorts International, Inc., in Atlantic City, N.J. Resorts International is the parent company of six casinos in the United States employing 12,000 people. As Corporate Director of Claims and Risk Management, Ludwick is a frequent iCE user who keeps a close eye on claims data and loss trends. He appreciates that the new portal is customized from his perspective; so he sees only the summaries he's interested in – saving time!

The Executive Portal's Quadrant Information Selection (Qi) allows users to tweak their portal home pages by displaying any four reports in chart or grid format. In doing so, users can view reports most valuable to them in one keystroke.

Ludwick's Executive Portal displays just three reports: total incurred claims for the last five years; an open claims summary by loss year for the last five years; and closed claims by loss month for the last 13 months. By logging into the Executive Portal, he immediately sees where the company stands



“At CCMSI, we take client input to heart and strive to improve and streamline iCE continuously.”

- Skip Brechtel,  
Chief Technology Officer

worked very closely to meet a particular client's specific needs. We felt the changes that resulted would greatly benefit all of our clients, so we made it happen.”

## CUSTOMIZED EXECUTIVE PORTAL

iCE's new Executive Portal is designed to help client executives monitor claims

*Continued on page 4*

## ICE - AN OUTSIDE-THE-BOX CLAIMS SOLUTION, *continued*

with open and closed claims. “I log in and I am looking at them,” says Ludwick. “I have three summaries I want to see immediately. I can also see if there is a lag between the time claims are reported and acted upon. That way I can evaluate how my CCMSI adjusters are doing.”

From the summaries on the Executive Portal, users can view individual claims, and in doing so, better evaluate loss-cost drivers.

The Executive Portal also features three tabs: Total Incurred Summaries, Closed Claims Summaries and Open Claims Summary. Each tab produces drop-down menus and quick access to data-rich reports. For example, under Open Claims Summary, a user might choose from several reports – attorney represented, pending claims, month to date, last 72 hours, by state of jurisdiction, by coverage, by adjuster, by year, or by policy holder.

### CLAIM ANALYSIS

Similarly, the Claims Analysis facet of iCE is comprehensive and delivers instantaneous access to broad or detailed claim information. Claims Analysis allows clients to view information, such as claim summary, claim detail, financial summary, transaction detail and reserve detail. Moreover, users can search for claims by causation, claim type, job class, policy period, location, department, and much more ... The Claim Analysis search feature recognizes 40 different search keywords – a tremendous timesaver, according to Brechtel.

“Clients can view reserve details for one claim or for all the claims,” says Brechtel. “Then they can drop the information into an Excel document and manipulate it – enhancing flexibility.”

Via Claims Analysis, clients can also view claimant and coverage information in precise detail.

### CUSTOMIZED & AUTOMATED REPORTING

iCE processes, stores and manages loads of data – and in an instant – outputs data in a report form that makes sense to clients. Using iCE, clients can automatically generate static claim reports on a monthly, quarterly, semi-annual or annual basis, or customize reports to be produced on the fly. Reports are posted in iCE in PDF format so they are easy to download, print or email.

“I distribute my reports all over the place via email with a cover memo,” says Ludwick, who often shares information with property presidents and directors of finance.

Additionally, users can run any number of managed care reports through iCE.

### CUSTOMIZATION OF REPORTS & CLAIM INFO

To quickly drill down on data and run/view reports on specific information, iCE offers Advanced Filters, 10 specific data fields customized to a client’s search preferences. With the new Advanced Filters, users can choose to capture claim information by region, location, department, day of the week, time of day, shift, causation, occurrence, etc.

“iCE allows you a series of filters so you can actually filter out all but the information you are asking for,” says Ludwick. “So, if I want to know how many workers’ compensation claims are in Chicago, I can work through the filters and run my own report. I can then put the information into a pie chart or bar graph, so if I have to do a presentation or supply handouts for a safety committee, I am able to do that.”

“The Advanced Filters allows clients to drill down on the data they most need in order to establish loss trends,” adds Brechtel. As such, one company’s Advanced Filters will differ from another’s. The information appears in summary form, giving the user a clear overview of claims trends. “From there I can drill down and see the individual claims,” says Ludwick.

### CLIENT DIARIES

Client Diaries is also new to iCE. “It allows users to stay on top of any claim with instantaneous information,” says Brechtel. So as soon as an adjuster adds a note or makes a payment, that information is accessible by the user. Do you want a reminder to follow up on a claim detail? Client Diaries will prompt you with a reminder! Create reminders, short descriptions and assignments of critical tasks that provide effective claims management using this feature.

“iCE allows you a series of filters so you can actually filter out all but the information you are asking for,” says Ludwick. “So, if I want to know how many workers’ compensation claims are in Chicago, I can work through the filters and run my own report.”

- Mark Ludwick,  
Corporate Director of Claims and Risk Management,  
Resorts International

### EASE OF INITIAL CLAIMS REPORTING

And, while iCE functions have bolstered to deliver any variety of claim reports or summaries, so has the technology's Initial Reporting facet. Not only are initial claim report forms customized to capture the information required by each client, the Initial Reporting function of iCE allows clients to create, edit or search initial report forms.

"Clients can report a claim electronically, and automatically send it directly to the assigned adjuster or supervisor," says Brechtel. What's really critical, he maintains, is that iCE captures client-specific information. "ICE captures all the information needed by each unique client, including state-specific data," says Brechtel. "Anything they have to report is done online and customized so that it fits their unique filter criteria."

When submitted for processing, a claim number is assigned and the data populates iCE's proprietary claims system – reducing transmission errors. At anytime, users may

search for an initial report and/or view the 10 most recent incomplete, complete, or report-only forms.

The Initial Reporting process saves clients time and reduces human error, according to Brechtel. Once an initial claim form is completed online, clients can also print them out and mail them to necessary recipients. Another benefit? The initial claim report can also be made to capture OSHA 301 and 300 required information without any duplication of effort.

### LOSS CONTROL ACCOUNT SERVICING AND PLANNING PROGRAM

In many ways, iCE simplifies life for clients. The new Loss Control Account Servicing and Planning Program (ASAP) component of iCE also makes it easy for CCMSI association clients to evaluate the performance of their CCMSI loss control consultants. "I don't know any other company that has a loss-control service tracking system," says Brechtel. "It allows our clients to evaluate our performance on an ongoing basis."



Often, CCMSI loss control consultants work very closely with self-insured groups and pools, helping those clients manage cost of risk. With ASAP, such clients can evaluate how their consultants are performing. ASAP shows clients their program's loss control activities in real-time, including reports, emails, confirmation letters and other attachments that pertain to their risk management programs. Simply said, ASAP is a means to monitor and analyze loss control activities – ensuring continual improvement. ■

## OSHA TRAINING NOW ONLINE!

CCMSI recently debuted new Web-based Occupational Safety and Health Act (OSHA) Interactive Training Presentations. The OSHA compliant presentations not only help employers prevent injuries, claims and productivity loss, they automatically track employee participation and assessment scores. In doing so, OSHA compliance tracking is greatly simplified for employers, according to George Peterson, loss control manager.

### ANYTIME, ANYWHERE TRAINING

At their convenience, employees can take any of CCMSI's four, 30-minute training modules – Fork Lift Safety, Lockout Tagout Safety, Back Safety and Blood-borne Pathogens. Available 24 hours per day, seven days per week via the Internet, the modules provide visual and audio interaction – walking employees through safety practices, concerns and guidelines in either English or Spanish. Upon successful completion of a module, participants take a quiz assessing comprehension of the subject, and upon receiving a passing score, are rewarded with a course certificate.

### SIMPLIFYING OSHA TRACKING

Simultaneously, results are automatically tracked and recorded, including quiz scores, so employers can easily see which employees have completed and passed a particular module. That's particularly helpful to employers when it comes to tracking results and reporting information to OSHA, according to Peterson. "Training can be conducted in offices, break rooms, job-site trailers or at individual homes," says Peterson. "It is accessible anywhere there is an Internet connection, and since results are stored in a database, it saves employers considerable time."

To sign up for CCMSI's Interactive Training, contact George Peterson, at 800.252.5059, ext. 1385 or email [gpeterson@ccmsi.com](mailto:gpeterson@ccmsi.com). ■



## WENDY GARCIA RECEIVES THE ANHEUSER-BUSCH EAGLE AWARD

Congratulations to Wendy Garcia, account manager of CCMSI, on receiving the Anheuser-Busch Eagle Award. "For Anheuser-Busch Companies, the Eagle has always been a symbol of respect, strength of character and pride, and that is why we have presented the Anheuser-Busch Eagle Award to our good friend, Wendy," says Larry Jordan, director of risk management for Anheuser-Busch.



“Wendy Garcia has provided exceptional claims management service to the employees of Anheuser-Busch for many years and has earned the respect and admiration of all that come to know her.”

Larry Jordan,  
Director of Risk Management,  
Anheuser-Busch

and has earned the respect and admiration of all who come to know her,” Jordan adds. “Our employees are very important to us and when they are injured we want to ensure they receive the best medical care available, in as expeditious manner as possible. It has been our experience that Wendy’s professionalism and knowledge have always provided that expected level of care.”

For the last seven years, Garcia has served as Anheuser-Busch’s accounts manager, handling workers’ compensation claims from start to finish and providing hands-on training to their service managers. She brings more than 21 years of experience in the workers’ compensation industry to CCMSI and all of her accounts.

“Wendy Garcia has provided exceptional claims management service to the employees of Anheuser-Busch for many years

## ccmsi matters

TOWNE CENTRE BUILDING  
2 EAST MAIN STREET, SUITE 208  
DANVILLE, ILLINOIS 61832



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

For questions on our products and services, please call:  
800.252.5059