



The workers' compensation plan that pays!

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



CAMComp

WORKERS' COMPENSATION PLAN



WHAT ARE MEMBERS SAYING?

Skip DiGiovanni realized that one visit from our safety director *closed doors for injuries* - LITERALLY.

“CAMComp’s Safety Director was very positive about what was working in our safety programs and jobsite. And in the areas that needed attention, he steered us in the right direction. The Safety Director did notice one specific thing we had overlooked. A mixer door was open that should always be closed.”

Skip DiGiovanni hadn’t realized the danger of an open mixer door while in operation. Some of the simplest fixes can prevent accidents.

“CAMComp Safety Center and Loss Control Services are so important & valuable to members. I want everyone to know about it”

— Skip DiGiovanni
Central Masonry & Cement, Inc.



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.



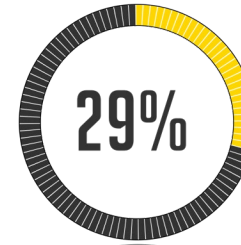
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HOW IS CAMComp DIFFERENT?



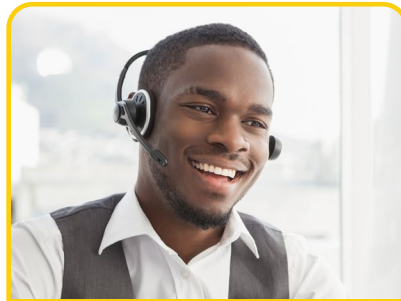
Employee safety
and health first.



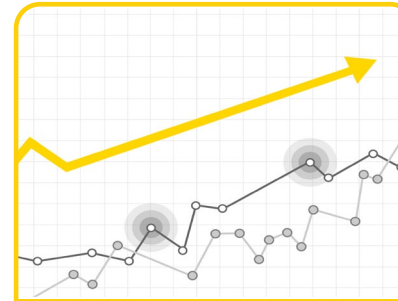
Average 5 yr.
Loss ratio 29%.



We mitigate claims
and loss control.



Unparalleled
customer service in
the industry.



Outperformed
industry benchmark.



Insurance as an
investment, not an
annoying expense.



HAS RETURNED

- **\$64** Million in surplus refunds back to members!
- **45%** return!
- **\$1.9** Million in 2020

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 7929
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	\$2,168	\$0	\$1,562	\$606	0.00%	A+
13 2007	\$2,347	\$0	\$905	\$1,442	0.00%	A+
14 2006	\$3,028	\$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 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.



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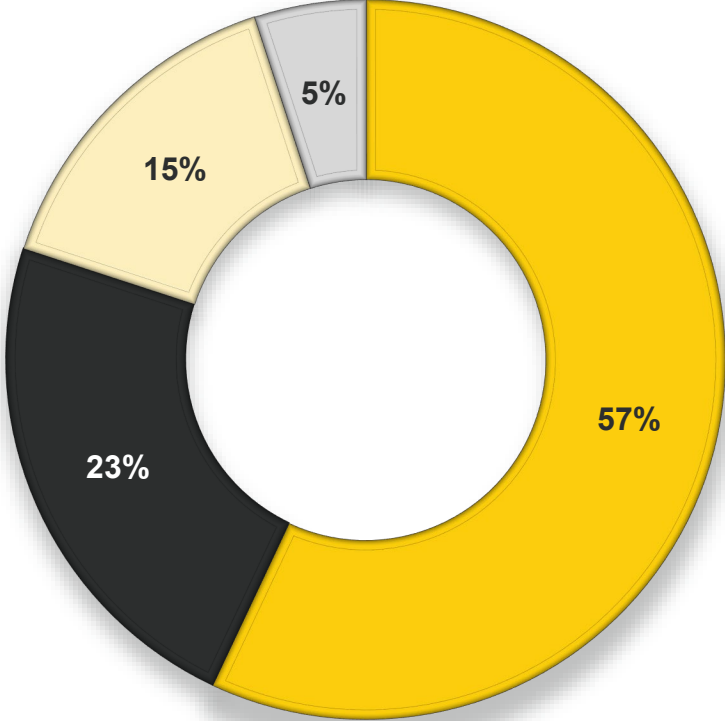


PARTICIPATION REVIEW

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 - 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

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: EWCO05394

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.

ESTIMATED DIVIDEND SUMMARY

NET WORKERS' COMP COST SUMMARY

Policy Year	Standard Premium	Adm. Fund	Claim Fund	Actual Losses	2015 Est Dividend	2016 Est Dividend	2017 Est. Dividend	2018 Est. Dividend	2019 Est. Dividend	Total Dividends	Net Cost	% of Claim Fund Return
2018	10,742	4,479	6,263	-	-	-	-	-	1,366	1,366	9,376	22%
2017	10,742	3,678	7,064	-	-	-	-	1646	549	2,195	8,547	31%
2016	10,742	3,459	7,283	-	-	-	812	137	417	1,366	9,376	19%
2015	10,742	3,760	6,982	-	-	1,255	251	251	-	1,757	8,985	25%
2014	10,742	3,711	7,031	-	1,380	1,656	1,362	954	409	5,760	4,982	82%
	53,710	19,087	34,623	-	1,380	2,910	2,425	2,988	2,740	12,444	41,266	36%

2020 Est. Annual Premium	10,742
2019 Est. Dividend	(2,740)
Estimated Net 2020 Premium	8,002

Dividends on any one plan year will continue until there are no open claims or plan year is closed out. Majority of surplus is returned within the first 5 years on any one year.

1. Administrative Fund is not included in dividends
2. Net Cost = Standard Premium - Total Dividends
3. % of Return = Total Dividend divided by (Claim Fund - losses)



PAYMENTS

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

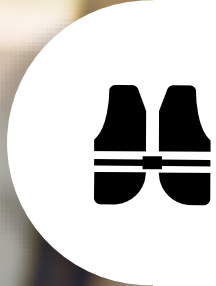
Two Payment Plan Options: (Pay 25% deposit annually)

- 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

- ✓ Prospective member establishes that they are a contractor, sub-contractor, or are a supplier of materials for the construction industry
- ✓ Qualifying Experience Modification Rate (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

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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