

POWERFUL SERVICES

to Improve the Client's Bottom Line

MECC's clients improve their workers' compensation programs. Clients use MECC's Benchmark Report to set improvement goals and objectives within their organization. Then, working with MECC's Client Service Team, they utilize MECC's 24-hour on-line services, Safety Cornerstones and ResearchLink, to systematically attack their workers' compensation problems.

The Result:

Lower Losses and Reduced Costs



Greater Profits



MECC is unique among Large Deductible carriers. As a W.R. Berkley Company, MECC's clients can rely on the superior financial strength of one of the leading U.S. Property & Casualty organizations.

At the same time, MECC's clients enjoy the unparalleled commitment of a specialty insurer totally focused and solely dedicated to helping their clients lower their total cost of risk, while protecting their assets through the broad coverage provided.

Actively promoting best practice performance.



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Large Deductible Workers' Compensation Program

BEST PRACTICES

SERVICE

PARTNERSHIP

STRENGTH

INNOVATION

BEST PRACTICES

SERVICE

PARTNERSHIP

STRENGTH

INNOVATION

INTRODUCING MECC'S LARGE DEDUCTIBLE PROGRAM

Partnering with MECC

to meet a client's Large Deductible Workers' Compensation needs, means you receive more than the insurance coverage. Once you bind coverage with MECC we install the tools and give you access to the resources you need to lower your total cost of risk and manage your Workers' Compensation program to Best Practice Results.

Joining the Program is Easy and Convenient

MECC offers Large Deductible coverage (single and multi-state) to a broad range of industries including Healthcare, Manufacturing, Retail, Construction and Trucking. (The exceptions include Professional Employment Organizations (PEO), temporary employment and any industry with high potential occupational disease exposures). Deductibles start at \$300,000, which may vary by state and by industry.

Securing Large Deductible Workers' Compensation Coverage for the various states in which you operate requires specific data. When you are ready for MECC to handle your Large Deductible

needs, we will need the following information from you to get started:

- Completed Large Deductible Application
- 5 Years - Loss history for claims over \$50,000 (all operations)
- 3 Years – Audited Financial Statements
- 5 Years – Loss Information for total claims by state (all operations)
- Some experience with assuming risk in a loss sensitive rating plan

Service Plan

MECC has gained extensive experience and knowledge by focusing entirely on Excess Workers' Compensation. Using this knowledge, we have developed

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a series of services to help our mutual clients reduce their risk. Our tools have been created to enable employers to significantly reduce their overall program costs through management and monitoring of their losses. MECC's goal is to help the insured build a superior workers' compensation program and to assist in managing the Total Cost of Risk (TCOR). These services include:

- **Benchmarking Report** – illustrates the bottom line impact of

workers' compensation related costs on the organization and measures loss savings.

- **A Best Practice Advisor** assigned to the account.
- **Claim Management Services** – assist clients with minimizing the cost of the client's most expensive, complex claims. MECC also focuses on helping the employee maximize the quality of life given the injury.
- **ResearchLink** – an on-line medical/research reserving and return to work tool that includes 300 of the most common work related injuries.
- **Self-Insured Bulletin (SIB)** – A quarterly newsletter that highlights informational articles, case studies, and cost control strategies that can have a positive impact on our client's programs.
- **Safety Cornerstones** – an on-line Safety Management application that includes safety analysis, OSHA manuals (updated daily), compliance research, customizable presentations, written programs and more.
- **Safety Trainer** – over 150 industry-specific on-line safety management courses, also available in Spanish
- **Web Seminars** – monthly live and recorded web seminars on a variety of topics ranging from Employee Health & Wellness to Data Management

For more information, contact:

The MECC LD Department at 877-975-2667 (toll free) or www.mwecc.com.