



**RETAIL
ASSOCIATION OF
MAINE**
Voice of Maine Retail

MAINE MERCHANTS SELF-INSURED WORKERS' COMPENSATION TRUST FUND

A Retail Association of Maine Member Benefit

YOUR MEMBERSHIP BENEFIT

RAM, in partnership with Maine Merchants Self-Insured Workers' Compensation Trust Fund and FutureComp, provides a quality workers' compensation program guided by strict safety requirements, high-level loss control and aggressive claims management. In addition, dividends are returned to members for positive claims performance.

PROGRAM HIGHLIGHTS

- Competitive Pricing
- Dividends returned to members for good performance. \$7.2M earned dividends in all fund years
- Stable environment; unlike the carrier market, our services and dedication do not fluctuate regardless of market conditions
- Over 90 retail and hospitality businesses are current members
- Over \$2.1M in premium collected annually with over \$120M in payroll
- Oversight provided by a Board of Trustees comprised of member companies
- Group's historical loss ratio is 28% (average for all fund years)
- Excess insurance for catastrophic coverage 40 pts better than STD Market

SERVICES

Trust members receive industry specific support with a common goal to manage workers' compensation costs. Management services are provided by FutureComp (administrator of 9 groups in New England with approximately 100 self-funded clients).

AGGRESSIVE CLAIMS MANAGEMENT

- Dedicated Claims team located in Central Maine
- Common goal between Claims team and trust members: help injured workers secure better treatment so they can return to work as soon as possible with fewer lost days
- Dedicated Lost Time and Medical Only adjusters
- Dedicated Nurse Case Manager
- Claims team creates action plan with injured worker, supervisor and physician to steer the claim in a positive direction

LOSS CONTROL

- Quarterly or semi-annual Safety Evaluations provided to all members
- Claims analysis is conducted from a safety and prevention perspective
- Periodic unannounced safety consultations help members monitor compliance
- Trust Safety Manual available to assist with corrective actions
- Dedicated Loss Control services at no cost to members

FOR MORE INFORMATION, CONTACT:

FutureComp[®]
futurecompclaims.com

Ryan Foye, Vice President
Direct: 781-376-2622
Mobile: 603-315-4872
Email: ryan.foye@usi.com



**Maine Merchants Self-Insured
Workers' Compensation Trust Fund**
207-621-0835
Maineworkerscompensation.com