

OCTOBER 15, 2016

**WORKERS' COMPENSATION PROGRAM**

**MEMBER CONTRIBUTION SUMMARY  
JANUARY 1, 2017 through DECEMBER 31, 2017 RENEWAL**

MEMBER: Allenstown, Town of  
MEMBER NUMBER: 103

CY 2016

CY 2017

Contribution Assurance Program (CAP) Yes

PRIME<sup>3</sup> Program No

Member Contribution \$35,131

Member Contribution \$37,512

Your 2016 Payroll (CY 2014 Audited)	\$1,355,760
Your 2017 Payroll (CY 2015 Audited)	\$1,375,025
Change in Payroll	1.4%
Your 2016 Loss Ratio Adjustment Factor	0.86
Your 2017 Loss Ratio Adjustment Factor	0.90
Change in Loss Ratio Adjustment Factor	4.7%
Change from 2016 to 2017:	
Contribution Amount Change	\$2,381
Contribution Percent Change	6.8%

Please contact the Primex<sup>3</sup> Member Services Team  
if you have any questions or comments.

Invoices will be mailed around January 1, 2017.



Bow Brook Place  
46 Donovan Street  
Concord, NH 03301-2624

(603) 225-2841  
(800) 698-2364

[www.nhprimex.org](http://www.nhprimex.org)

October 15, 2016

Shaun Mulholland, Town Administrator  
Town of Allenstown  
16 School Street  
Allenstown, NH 03275

**RE: CY 2017 Workers' Compensation Program Renewal**

Dear Shaun:

As you prepare your budget for the coming year, we thank you for your continued trust and partnership in our Workers' Compensation Program. Our goal in all of our programs is to provide our members with the best service, value, and coverage through our core values: **Trust. Excellence. Service.**

Enclosed is your CY 2017 Workers' Compensation Member Contribution Summary. The intent of the Summary is to build awareness of your member contribution and how performance and payroll changes affect your contribution. Invoices will be mailed around January 1, 2017.

#### **Workers' Compensation Trends and What We Are Doing**

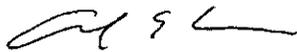
- ❖ **Medical Costs:** Medical utilization and costs continue to rise for the Workers' Compensation Program. Medical claims make up almost two-thirds of the overall claim costs in the program. This trend is not unique to our pooled program.
- ❖ **Our Service:** Prevention through risk management is always our goal. However, once an injury occurs, having knowledgeable in-house claims teams reaching out to your injured employees and keeping you aware of their status, helps us both work toward effective treatment and timely return to work.
- ❖ **Our Partnerships:** We continue our partnership with **Best Doctors®** to ensure that your injured employees receive the best medical care possible while focusing on an expeditious return to work. Cost savings are a positive by-product of having affiliated doctors and nurse patient advocates assisting to provide the highest quality care for injured workers. We also have a Pharmacy Benefit Manager (PBM) in place to save on the cost of recurring prescriptions.

## What Workers' Compensation Members Can Do

- ❖ **Prompt Claims Reporting:** National studies have found that the longer it takes to report a claim, the more costly it will be. Strive for reporting all claims within 24 hours of the injury, but no later than five calendar days from the date of injury as required by the NH Workers' Compensation Statute.
- ❖ **Temporary Alternate Duty (TAD):** TAD may be the single most effective way to control Workers' Compensation costs. TAD is a win/win by providing meaningful work and connection to the workplace, which allows the employee to recover and retain knowledge and expertise, while significantly reducing the duration and cost of the claim.
- ❖ **Active Joint Loss Management Committees (JLMCs):** JLMCs play the front-line role in promoting safety, and reviewing losses to understand or identify trends to create prevention strategies. JLMCs are responsible for meeting quarterly (at minimum), inspecting buildings, and addressing and making recommendations around safety concerns.
- ❖ **Benchmarking Losses:** Benchmarking is an important step where members decide to place a limitation on their expected losses in certain recurring and problematic areas. Benchmarking provides the essential measurement and accountability that helps lead to managing the long-term loss trend.
- ❖ **Ask for Help:** Whether asking about the status of a claim, developing alternative work for injured employees, or inquiring for risk management services or training, contact us to ask for help. Our mission at Primex<sup>3</sup> is to be that creative partner in helping members meet their risk management needs. Together we will continue to manage the risk and costs associated with our Workers' Compensation Program.

Please contact your Member Services Consultant or me if you have any additional questions regarding your contribution and performance in the Workers' Compensation Program.

Sincerely,



Carl Weber  
Director of Member Services