

Union Construction Workers' Compensation Program **INSURANCE COMPANIES AND AGENT TESTIMONIALS**

"As an agent I carefully monitor the premiums my clients pay for workers' compensation insurance coverage, and how the experience modification rating (EMR) not only impacts their final premium, but also how the EMR impacts their ability to win construction bids. Recently the UCWCP's dispute resolution facilitator and program mediator were instrumental in creating a unique method to settle a complex claim that protected my client's EMR and fairly compensated the employee's family. I have never experienced anything like this in the statutory workers' compensation system and am very impressed with what the program is able to do for its contractors and their injured workers."

- Steve Holmquist, Vice President, Ray Smith Insurance Agency, Inc.

"Keeping reserves at appropriate levels is important to contractors and insurers alike, and both need to have a good way to break down all possible communication barriers to accomplish this goal. Recently we needed some help in getting necessary information from an insurer and the UCWCP helped both sides of the equation to communicate. This resulted in the claim reserves being lowered to a more appropriate level and the contractor's experience rating was protected."

- Hope Kjeseth, CISR, CWCS | COMPTROL Service Manager, Kraus Anderson Insurance

"Having been an insurance agent working with workers' compensation policies for over 25 years, I have witnessed the frustration that comes with difficult claims; a frustration shared by employers, insurance companies, injured workers and their families. The Union Construction Workers' Compensation Program is the best improvement to the work comp system I've seen. The program actively helps contractors and injured workers alike in reducing costs and eliminating delays. This is backed up with data from independent studies. I encourage all of my union construction accounts to consider joining this innovative and cost-saving program."

- Patrick Kelly, Owner; Kelly Insurance Agency

"The Program's alternative dispute resolution system really makes sense. Both the employee and the employer mutually benefit from the program. All the program staff do an excellent job. I recommend it to the majority of my construction clients."

- Mark Kampf, Producer, Kraus-Anderson Insurance Agency

"While there is a cost to the employer to participate in the Program, I believe that the Program's ability to prevent litigation or reduce the cost of litigation far outweighs the costs that my client incurs for participating in the Program."

- Scott Egginton, Owner, Cobb Strecker Dunphy and Zimmermann

"The case we were discussing at the facilitation was very difficult for everyone involved and the program's facilitator responded quickly when the meeting was needed. At the facilitation session we were able to reach an agreement that was fair to the injured worker and his employer. We really had a successful outcome using this process."

**- Kimberly Clemens, Senior Workers' Compensation Claims Administrator
Creative Risk Solutions**

"The UCWCP provides contractors and injured workers a place where trust replaces game playing. I appreciate being able to talk over an issue or receive support when someone is questioning the direction I'm taking on a claim. When there is a difference of opinion the dispute resolution process is streamlined to prevent claims from getting bogged down."

**- Judy Wagar, Claims Representative, Workers' Compensation Unit, Construction Team
Travelers Indemnity Company of America**

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"Our company has been a supporter of the Program since its inception. We, as a carrier, share the Program's goal: pay the proper benefits on time and without a hassle or litigation."

- Patti Paulson, Underwriting Manager, SFM

"As a former claim adjuster and now as an underwriter, I have examined the Program in detail. It clearly offers union contractors a competitive advantage in controlling and reducing claim costs. By enrolling with the Program, my accounts have realized these reductions in the cost of their insurance programs."

- Will Ribbens, Construction Underwriter, Zurich-American Insurance Group

"I often rely on the dispute facilitator to keep small problems from becoming bigger ones and explaining to the claimant in a clear and unbiased manner why things are being done."

- Nancy Edquist, Claims Administrator, SFM

