

Cannabis Workers Compensation



15% upfront cost savings

Historical Dividend

12%

Recent five-year average

"We are very pleased to be members of the Retailer Association of MA and the many benefits they provide. The CoveRisk Workers Compensation Program delivers **cost savings and services far beyond anything else available** for cannabis operators here in Massachusetts. This is a big step in bringing cannabis into mainstream business"

- Ellen Rosenfeld, CEO, **CommCan, Inc.**

Join today!

RAM members benefit from:

- Discounted Premiums
- Strong Dividend History
- Responsible Underwriting
- Superior Customer & Claims Service
- Proactive Safety Services
- Convenient Payment Programs
- Access to S.A.F.E. Program and Other Valuable Resources
- Over 4,000 Businesses Strong

Massachusetts **Retail Merchants** Workers' Compensation Group, Inc.

- ✓ **Over \$70 million* in Dividends** generated to members since inception
- ✓ **\$105 million in savings for members**



(29-year savings = upfront discount and dividends)

Dividends: 18.4% (Average over the lifetime of the group. 5- & 10-year averages over 12%)

Members receive FREE online access to the Safety Awareness for Everyone (or S.A.F.E.) Program, which provides: forms; policies and checklists; handouts and posters; presentations; training tips; links to government safety resources and standards; and a list of vendors.

Please contact exclusive agent for this program Mark Sawyer for all eligibilities and access to these valuable savings



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Claims Management for Massachusetts Retail Cannabis Program

The two main ingredients to a successful Workers' Compensation program are safety/prevention and Return to work. **Studies have shown** that less than 5% of all reported claims are fraudulent. However, at the 2-month mark more than 50% of those out of work start to malingering. We at **Cove Risk** are dealing with *your money* and, be assured, we want to spend it *wisely*. We are experienced, highly trained and passionate about what we do. **We understand your industry** because we specialize in Workers' Compensation for the Retail and Service Industries.

What you can expect from the **Cove Risk** Claims Department:

- **Specialized** Massachusetts Workers' Compensation claims management.
- **Collaboration**. Our corporate Standards of (claim handling) Performance dictate that milestone changes be communicated immediately to the member. This includes return to work release, surgical requests, representation by an attorney, commencement of and updates regarding litigation.
- **Accessibility** to responsive adjusters dedicated to your account. Dedicated adjusters develop a strong collaborative working relationship with account contacts, recognize trends and repeat injured employees.
- **Experience**. Our adjusters have a combined 150 years of knowledge specializing in MA Workers' Compensation. We know the plaintiff attorneys and the judges. We understand the complexities of navigating a very pro-employee litigation process.
- **Respect**. We want to take good care of your injured employees. Our goal is Return to Work. We partner with some of the best providers in Massachusetts to accomplish this goal.
- **Our adjusters have lower caseloads**. The average caseloads for adjusters working for larger carriers is 250 claims. Our average adjuster caseload is 95-100 claims. At this manageable level claims will not "fall through the cracks".

Services provided by the **Cove Risk** Claims Department consist of:

- **Training**. We offer training to your managers to help them better understand the importance of a good injury investigation, and explain both the claims process and benefits of a Modified Duty program.
- **Documents to make your job easier**: We can provide letters to your staff with a list of preferred treatment facilities in your area. We can also provide a letter to send to your preferred treatment facility with our billing address and Utilization Review information. This eliminates timely phone calls for your HR staff.
- **In-person or telephonic** open claim review meetings set at your convenience.
- **Innovative Record Only program** to qualified members: We analyze your loss history to determine if paying small medical only claims will result in reduced premium. We rate bills to the MA Workers' Compensation Fee Schedule so self-paying members can take advantage of the lower fees.
- **We provide assistance** to members who need help establishing or improving a strong Modified Duty Return to Work (RTW) program that keeps costs down and meets business needs.
- **Orientation**. In person or telephonic orientation is provided to review injury reporting & claims procedures.
- **Phone Listing**: We provide a contact list of key **Cove Risk** personnel assigned to your account.
- **Help with Preferred Provider Clinic**.. We often provide assistance to identify an Occupational Health or Urgent Care provider to whom injured employees may be referred.
- **Nurse Case Management**: Telephonic Medical Case Management or On-site Nurse Case Management Services are offered to facilitate treatment and timely return to work for the injured employee.

As you can see, the **Cove Risk** Claims Department is well prepared to assist with the management and settlement of your claims. We welcome you to the group and look forward to partnering with you!