



The Advantages of the Maine State Workers' Compensation Group Trust Membership are:

- The Group was created for the exclusive benefit of the members and their employees, not an insurance carrier
- Ownership and Control
- Association with leading Maine companies
- Top Quality claims and safety programs provided by Cross Insurance TPA
- Peer support in safety and claims meetings
- No premium taxes
- Low overhead, no insurance company loads
- Minimal reinsurance costs
- Cost plus pricing with full return of surplus to members
- Cash funding minimizes Joint and several risk
- Spread of risk among members

c/o Cross Insurance TPA, Inc.  
60 Pineland Drive, Suite 130  
New Gloucester, ME 04260  
Tel: (207) 688-1201  
Fax: (207) 688-1208



Long term membership in the group will result in the lowest cost program over time. However, the true value of the group is more than just low premiums or refunds - it includes control over your program, partnership with leading Maine companies and access to top quality services.

As an owner/member, you will participate in claims management and have a voice in the process. You can also take advantage of the numerous loss control services, the educational opportunities and the training programs the group provides. The group will work aggressively to help you prevent injuries and reduce costs.

The group takes a leadership role and consistently opposes costly WC legislation as it did during the 2019 effort to undermine the WC laws. The group actively participates and supports policy, legislation and education regarding foundational jobs in Maine. It works with the Maine Jobs Council and Alliance for Maine to improve Maine's economy.

Members also have access to each other, sharing knowledge on safety, claims management, and anything else affecting the program, with everyone working together to improve the group outcomes while supporting each other.

### **Benefits of the Maine State Workers' Compensation Self Insured Group:**

---

- An association formed exclusively for the benefit of its members:
  - Will reduce costs over the long term
  - Members earn interest on group funds
  - Excess revenues can be returned/refunded to members
  - Employer-controlled risk financing mechanism and potential cash flow benefits
  - Spread of risk and commonality of exposure = Long-term balance in contribution of losses by each account to group experience
  
- Specialized and customized services:
  - Members typically implement more effective programs to prevent and control claims costs for the long term – claims management; safety and loss control programs; education and training
  - Increased accountability = Better managed safety programs and more efficient use of resources
  - Improved safety programs reduce both direct and indirect costs from injuries and lost time accidents
  
- Control and Participation

# **What is Workers' Compensation Group Self-Insurance?**

**Group Self-Insurance:** The combining together of several organizations, which may be too small to self-insure individually, into a large enough pool to allow them to formalize a self-insurance program, which operates similar to an insurance company.

## **How does Group Self-Insurance work?**

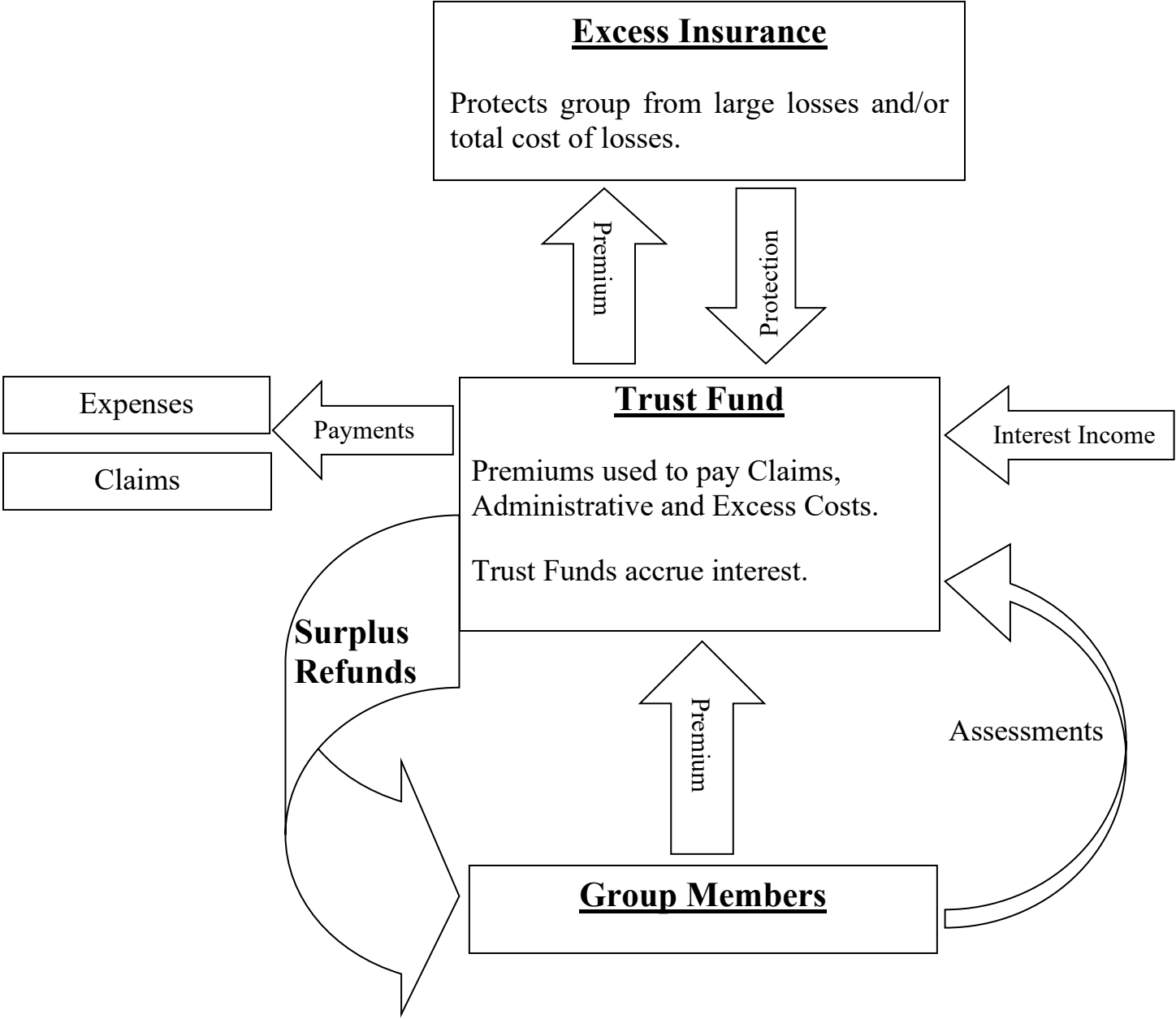
- A group of employers set aside prescribed funds to cover costs for workers' compensation administration, payment of benefits, claims management, loss control, managed care and excess insurance
- Members assume joint and several liability
- Your workers' compensation contributions (premium) are computed based on the expected losses and operational expenses for the group as a whole and then allocated by your individual payroll, class code and modification exposures within the budget.
- The Board of Trustees selects firms needed to operate the program, such as the Third Party Administrator (TPA), actuary, attorney, accountant, bank, Fund Administrator, etc
- After provisions for claims and expenses, including investment income earned on the funds, remaining funds may be available for return based on the group's overall profitability

Group Self-Insurance is a planned program of paying premiums into a Trust Fund to pay for expenses and losses sustained, where you recognize reasonably the potential losses that might be incurred, do all that you can to avoid or reduce this potential, and then provide a means to process and pay for the losses remaining. In addition to the primary economic advantages, once you understand that losses suffered within a predictable range will be a real and intangible cost, you find that you lean toward better loss prevention. The least expensive loss is the one which does not occur, and the real way to reduce loss costs is to prevent situations which lead to losses.

The attached chart further demonstrates the basic concept of a self-insured program.

# Maine State Group Trust Self-Insurance Basic Concept

---



# 12-Point Program Overview

When the Maine State Group Trust was created over 30 years ago the Board of Directors wanted to ensure all members, current and future, were held to a high standard in regard to providing their employees with a safe and healthy work environment. This expectation not only benefited the employees, but also the individual members and the Group as a whole. By maintaining these high standards the Groups can better control their losses resulting in lower premiums as well as the potential for substantial refunds not typically seen in the regular insurance market.

The current 12-Point Program is the culmination of years of input from members, the Group's Executive Safety Committee, Board of Directors, and the Cross Insurance TPA Loss Control Department. Significant effort was made to ensure the program provided a framework of the Group's requirements while allowing for each member to maintain their own unique identity and safety culture. Any changes to the 12-Point Program are proposed to the Board of Directors and require a majority vote for approval.

The 12-Point Program, as the title implies, breaks down the Group's requirements into 12 individual points. While the primary purpose of the program is to ensure the safety and health of employees, it is in-fact a mixture of workplace safety, regulatory compliance (OSHA), claims management, and Trust specific administrative requirements.

All prospective members are required to undergo a pre-screening process prior to being offered membership into the Group. Existing members are required to undergo focused audits to ensure continued compliance.

Compliance with each Point is evaluated and assigned one of four ratings: **Yes** – indicating full compliance, **Needs Improvement** – indicates the current efforts are not in full compliance and requires correction within a designated timeframe, **No** – missing or completely out of compliance requiring immediate correction, **In Process (PNI)** - needs improvement but in process – new members or new initiatives.

The results of each 12-Point Program Review are summarized into a Matrix and provided to the Board of Directors quarterly.

**MAINE STATE WORKERS' COMPENSATION  
SELF-INSURANCE GROUP TRUST  
SAFETY PROGRAM GUIDELINES**

**1. Mission Statement - Safety & Health Policy Statement**

- A. Must be written and signed by a company executive.
- B. Must be distributed to all employees and posted in the workplace.
- C. Must refer to general loss control goals such as no injuries or no accidents.
- D. Must state that safety is at least as important as production.

**2. Visible & Demonstrated Interest By Management**

- A. Senior Management representative attends the Group Trust Annual Meeting
- B. Senior Management supports and is actively engaged in the safety program in a manner that demonstrably impacts the program's effectiveness and results. Below are examples of procedures that demonstrate active engagement by senior management. The member will adopt procedures that are at least consistent with the level of senior management engagement that is indicated in the following examples:
  - 1) Safety is to be discussed first at all Senior Management meetings and made part of strategic planning and organizational decision making.
  - 2) Senior Management participates in the establishment, review, communication and tracking of all safety goals for the year.
  - 3) Senior Management reviews all lost time claims, and any other serious events, directly with the responsible supervisor.
  - 4) The safety coordinator reports directly to the senior management team on all safety issues and results. Senior Management initiates and/or supports and communicates any necessary changes to correct hazards or improve the overall safety program.
  - 5) A representative from Senior Management is involved in all new hire orientations to demonstrate management's commitment to safety.
- C. Senior Management Supports & Monitors Supervisory Safety Accountability Program
- D. Must have an active Safety and Health Committee
  - 1) frontline employee participation
  - 2) regular, at least quarterly meetings
  - 3) Senior Management representative attends
  - 4) Minutes of the safety committee meetings must be posted in the workplace

**3. Written Guidelines**

- A. Specific written OSHA compliance programs applicable to each site must be in place as a minimum

- B. Health & Safety Manual, separate from the general employee information manual, including at a minimum:
- 1) A health and safety policy statement
  - 2) Definition of management, supervisory, safety committee, and employee responsibilities regarding safety
  - 3) Procedures for accident reporting and investigation
  - 4) Inspection procedures
  - 5) A disciplinary procedure for safety violations
4. **Goal Setting**
- A. Each year member companies shall identify specific areas/activities experiencing losses and near miss incidents, establish goals for reduction or elimination, develop and implement an action plan to achieve the goal(s). Goals and actions to be taken need to be documented and monitored
5. **Tracking Losses**
- A. Accurate reporting of accidents, injuries, and illness
- B. OSHA logs prepared and updated
- C. Facility Safety Committee to review OSHA Logs and accident reports. Annually look for problem areas and trends
- D. Supervisors record and follow-up on minor injuries for infection, soreness, etc.
6. **Accident Investigation**
- A. Formal investigation procedures
- B. Investigation forms
- C. Supervisors complete or review and sign accident investigation reports
- D. Take appropriate action promptly
- E. Accident Investigations are promptly sent to Cross-Loss Control for all LT claims
7. **Education and Training**
- A. Safety training plans should be developed each year
- B. Training should be regular and consistent
- C. Training shall be appropriate for management, supervisors, and all employees
- D. Develop and use an orientation checklist that includes safety topics for new hires and transferred employees
- E. Supervisors provide or reinforce safety training for new hires
8. **Inspection**
- A. Inspections must be done at least quarterly
- B. Use of formal inspection checklist, to be refined and adjusted as needed
- C. Supervisors involved - as a minimum, supervisors review and sign inspection reports
9. **Disciplinary Procedures**
- A. Clear definition of the safety responsibilities of employees, supervisors, and managers
- B. Clear statement of progressive disciplinary policy, in place and adhered to

**10. Proactive Prevention & Claims Management**

A. Proactive Prevention:

- All members must establish a relationship with a physician(s), clinic(s), hospital(s), etc., for the purpose of providing occupational health services. The preferred provider will be used for the first 10 days.
- Pre-placement physicals shall be conducted for all individuals entering a job position which has been identified by the member as one with potential functional capacity problems unless the individual is transferring to this position and already had a comparable pre-placement physical
- Ergonomics general assessment, action plan, and re-evaluation
- Ergonomics action plan being followed

B. Claims Management

- Prompt reporting of ALL claims (1-3 Days)
- Effective Claims Management (Reporting, communication w/adjuster, etc)
- All members must have a written Transitional Work Program for returning injured employees to the workplace when suitable work is available and feasible given the employee's work restrictions.
- Aggressive Return-To-Work commitment

**11. Safety Contact and Meeting Attendance**

A. Each member company will assign a Safety Contact Person

B. Each member company will be represented at all the Group's General Safety Committee meetings by a Safety Coordinator or alternate and for the duration of each meeting. Member non-attendance is subject to penalty. See Policy on Safety Meeting Attendance

**12. Safety Accountability Measurement Approach**

A. Front Line Supervisors: Effective January 1, 2006 each member company will have an objective safety accountability measurement system for their front line supervisors. Minimally, the approach a member selects must be approved by Cross Loss Control and must clearly define the safety expectations of each front-line supervisor and include at least one formal annual evaluation of each supervisor's safety performance

B. Members identified by the Cross Service Team will be required to conduct Supervisory Leadership Training with additional authority to require senior management to participate in training. All members are strongly encouraged to voluntarily conduct training, which is available upon request





**Cross Insurance TPA, Inc.  
Loss Control Department**

## **Cross Insurance TPA Loss Control Services**

### **Training Topics**

#### **Regulatory Training**

OSHA 10 Hour Courses  
Hazard Communication/SDS  
Lockout/Tagout  
Machine Guarding  
Forklift Safety  
Respiratory Protection  
Electrical Safety  
Welding & Cutting  
Personal Protective Equipment  
Fire Protection  
Fire Extinguisher Usage  
Walking and Working Surfaces  
Scaffolding  
Excavation  
Hand and Power Tools  
Flammable/Combustible Liquids  
Means of Egress  
Bloodborne Pathogens  
First Aid/CPR\*  
Defensive/Safe Driving\*  
Video Display Terminals  
Confined Space  
Fall Protection  
OSHA Recordkeeping—300 Log  
Hearing Conservation/Noise

#### **Other**

Hiring Practices  
Goal Setting  
Discipline & Accountability  
Preplacement Physicals  
Workers Comp Basics  
Safety Committees  
Safety Policy Development  
10, 11, 12 Point LC Programs

#### **Non-Regulatory**

Ergonomics/Body Mechanics  
Lifting and Back Awareness  
How to Conduct Behavior Observations  
Safety Performance Metrics  
World Class Safety – Best Practices  
Office Safety

#### **Supervisor Safety Leadership**

The Supervisor's Role in Safety  
Accident Investigations/Root Cause Analysis  
The Importance of Return to Work Programs  
Hazard Identification  
Understanding People/Communications  
How to Conduct Safety Meetings  
The Supervisor's Role in Discipline  
How to Conduct Inspections, Job Safety Analysis  
About OSHA

\*Note: These trainings are not covered by some of the self-insured Groups but are provided for a fee paid by the company requesting the training.

# Cross Insurance Loss Control Services

## Self-Insured Group Safety Training Calendar

### Winter & Spring 2024

---

#### January 2024

##### **Understanding Employment Law – with Peter Lowe and David Ciullo**

**Virtual Format**

- **January 23<sup>rd</sup> 10:00am – 12:00pm**

**Understanding Employment Law:** Employment law keeps changing every year. This is happening not only at the Federal level, but more and more at the State level, with employers having to keep current and stay compliant. In this program, you will gain knowledge of important current developments that may have major implications to owners, leaders, managers, and every employee. You will also learn best practices to ensure your leadership team avoids unnecessary risk and penalties.

#### February 2024

##### **Overcoming Negativity in the Workplace**

**Virtual Format**

- **February 7<sup>th</sup> 9:00am – 11:00am**

**Overcoming Negativity in the Workplace:** Is your workplace a positive, uplifting place to be, or do you feel your energy levels drop the moment you enter the door? Negativity can become a vicious cycle where everyone feels irritable and discouraged, leading to higher employee turnover, lower employee engagement, and ultimately decreased productivity. Negativity in the workplace directly impacts individual employees, the team, and the organization itself. This interactive workshop starts with workplace negativity and its causes, and then discusses strategies on how to rebuild trust, stop enablement, hold people accountable, and best practices for long term positive success.

#### March 2024

##### **Sexual Harassment – Ethics and Workplace Respect**

**Virtual Format**

- **March 19<sup>th</sup> 9:00am – 11:00am**

**Sexual Harassment – Ethics and Workplace Respect:** This program will help employers comply with all forms of harassment and hostile-free work environments as outlined in Federal and State laws. This workshop opens with a review of the current climate on the issue of harassment. Employers will learn to comply with federal and state anti-discrimination laws as well as offer strategies for preventing harassment in your organization. The program covers all Maine State requirements from the MOL for Sexual Harassment training. Additionally, this program also includes how an organization's ethics, as well as a culture of workplace respect, is critical to long term success.

**Agendas and RSVP requests will be sent out approximately a month in advance.**

**\*\*\* Due to the limited number of seats, we ask that you only register if your expectation to attend is firm.**

# Cross Insurance Loss Control Services

## Self-Insured Group Safety Training Calendar

### Winter & Spring 2024

---

#### April 2024

##### The Critical Role of the Supervisor

Virtual Format

- April 9<sup>th</sup> 9:00am – 11:00am

**The Critical Role of the Supervisor:** Employees do not quit an organization; they leave due to three key factors. Understanding these three factors and ensuring that your supervisors at all levels recognize they are holding the key will lead to higher employee engagement, retaining talent and long-term success. In this course we will discuss the disconnect between what managers want and what employees need, and how to bridge that gap to create a cohesive team. We will cover key qualities of a great supervisor, common supervisory pitfalls, and tools for them to create a roadmap to improve their own skills.

#### May 2024

##### Leading Change

Virtual Format

- May 14<sup>th</sup> 9:00am – 11:00am

**Leading Change:** Change is not the problem. The perceived emotional, tactical, and practical impact of that change on any employee is the key. This interactive workshop helps participants understand how a leader's communication must be tailored to each group or individual when discussing the impact of change. It does not matter if the change is imposed on you, you initiate it, or it comes from outside the workplace. You will learn best practices to being proactive in communicating, winning support, delivering the message, and achieving success.

#### June 2024

##### Dealing with "Under the Influence" – w/Peter Lowe & David Ciullo

Virtual Format

- June 11<sup>th</sup> 10:00am – 12:00pm

**Dealing with "Under the Influence:** Does your leadership and management team know how to handle anyone that they perceive as "under the influence"? Are they consistent in the process, paperwork, and reporting? Employers today are subject to a host of limitations on when and how they can test or handle employees they suspect are "under the influence." In addition, with the medical and recreational use of marijuana, employers need to be clear on the policies and procedures they set up to stay compliant. This workshop describes the current laws, implications for employers, and practical best practices to minimize risk and keep your workplace safe.

**Agendas and RSVP requests will be sent out approximately a month in advance.**

**\*\*\* Due to the limited number of seats, we ask that you only register if your expectation to attend is firm.**

# Cross Insurance Loss Control Services

## Self-Insured Group Safety Training Calendar

### Fall & Winter 2024

---

#### September 2024

##### **Worker Stress Equals Jobsite Mess – with John O’Brien, Ph.D., NBC-HWC**

**Virtual Format**

- **September 19<sup>th</sup> 9:00am – 11:00am**

Stress is the natural reaction of the body to any change that it encounters. This means that stress is a natural part of life, and it is something that we will face every day simply by being alive. However, due to the additional stressors of economic conditions and political uncertainty, our culture is currently experiencing stress levels that are extremely intense which are contributing to physical and mental health disorders at some of the highest levels on record. These conditions are impacting work environments in many ways, requiring leaders and supervisors to pay greater attention to their employees’ overall well-being. Worker stress that is poorly managed (both at work and outside of work) can lead individuals to be more distracted and unmotivated on the job site. Distracted and disgruntled workers can then create unsafe conditions for themselves and for their coworkers. This two-hour training will review basic information about stress and its impacts physically and psychologically. Data will be reviewed to describe the link between poorly managed stress and safety concerns on the job. Skills will be reviewed to help leaders and supervisors better manage their own stress and that of their direct reports. There will be ample time for discussion and reflection.

##### **The Importance of Accountability and Delegation in the Workplace – Katie Hadiaris, CMA**

**Virtual Format**

- **September 24<sup>th</sup> 9:00am – 11:00am**

The Importance of Accountability and Delegation in the Workplace Program is designed to equip participants with essential skills for fostering a responsible and efficient work environment. This program delves into the significance of accountability in achieving organizational goals, emphasizing the role of individuals in taking ownership of their tasks. Furthermore, it provides practical insights into effective delegation strategies, enabling participants to distribute responsibilities wisely and enhance team productivity. Through interactive sessions and real-world case studies, this training program empowers individuals to cultivate a culture of accountability and delegation, contributing to overall workplace success.

#### October 2024

##### **Mastering the Art of Connection – Michelle Neujahr**

**Virtual Format**

- **October 3<sup>rd</sup> 9:00am – 11:00am**

Enhancing Your Impact Through Confident Public Speaking. Being a confident public speaker is a necessary and powerful business skill. If you want to increase your impact and help your team members to do the same – this session is for you. This session will provide content designed to help you present with more purpose and passion. Attendees will be lead through the ‘7 Steps of Connecting More Confidently’. This is a guide you can implement right away to grow your skills and coach your team members to do the same. In this session, you will learn how to: connect more authentically with your audiences, identify opportunities for improving your own speaking skills and learn methods to help your team improve their speaking skills.

**Agendas and RSVP requests will be sent out approximately a month in advance.**

**\*\*\* Due to the limited number of seats, we ask that you only register if your expectation to attend is firm.**

# Cross Insurance Loss Control Services

## Self-Insured Group Safety Training Calendar

### Fall & Winter 2024

---

#### October 2024 – cont.

##### **Conducting Effective Performance Appraisals – Katie Hadiaris, CMA**

**Virtual Format**

- **October 17<sup>th</sup>**                      **9:00am – 11:00am**

This program is designed to help supervisors and leaders increase their effectiveness in managing the performance appraisal process. Participants gain insight into understanding the latest performance management trends and/or can be tailored to your current performance management process. Participants will learn how to handle hostile reactions and develop constructive, valuable, and worthwhile goals and tools for follow-up and accountability.

#### November 2024

##### **Enhancing Personal Growth Through DiSC – Michelle Neujahr**

**Virtual Format**

- **November 14<sup>th</sup>**                      **9:00am – 11:00am**

Keys to Understanding Yourself and Others - Unlock your potential with our DISC program, designed to help employees understand their personality traits and how these impact their work environment. By exploring the DISC model, participants will gain insights into their behavior patterns and learn to engage effectively with colleagues of different styles. Discover your DISC profile, enhance self-awareness, and master communication techniques to foster a cohesive, productive work environment. Transform your professional interactions and drive success through a deeper understanding of yourself and others in this insightful and interactive session.

##### **Employee Coaching and Counseling – Katie Hadiaris, CMA**

**Virtual Format**

- **November 21<sup>st</sup>**                      **9:00am – 11:00am**

Calling all supervisors and leaders who want to influence, direct, teach, and motivate their workforce. This workshop provides skills to create optimal work conditions within your organization, enabling participants to analyze and develop their coaching and counseling skills. After completing this workshop, participants gain practical and specific strategies to assist in dealing with complex problems and effective motivation to improve job performance.

#### December 2024

##### **Conflict Resolution – Katie Hadiaris, CMA**

**Virtual Format**

- **December 5<sup>th</sup>**                      **9:00am – 11:00am**

Conflict resolution is a key component of success in any work environment. It is a natural by-product of people having different needs, interests, ideas, and goals. No matter what your job is, you will face large and small conflicts, and the ability to recognize and deal with conflict is a necessary core. In this program, we will cover causes of conflict within an organization, techniques to manage those conflicts, and the benefits of resolving conflict quickly and thoroughly.

**Agendas and RSVP requests will be sent out approximately a month in advance.**

**\*\*\* Due to the limited number of seats, we ask that you only register if your expectation to attend is firm.**

# Cross Insurance Loss Control Services

## Self-Insured Group Safety Training Calendar

### Fall & Winter 2024

---

#### January 2025

**Understanding Employment Law – Peter Lowe and David Ciullo**

**Virtual Format**

- **January 23<sup>rd</sup> 9:00am – 11:00am**










Employment law keeps changing every year. This is happening not only at the Federal level, but more and more at the State level, with employers having to keep current and stay compliant. In this program, you will gain knowledge of important current developments that may have major implications to owners, leaders, managers, and every employee. You will also learn best practices to ensure your leadership team avoids unnecessary risk and penalties.

**Agendas and RSVP requests will be sent out approximately a month in advance.**

**\*\*\* Due to the limited number of seats, we ask that you only register if your expectation to attend is firm.**

Cross Insurance TPA has long provided a full suite of loss prevention services, including inspections, policy development, hands-on training, access to safety videos and more. With COVID and the lack of access to online options for our customers, Cross Insurance TPA began the process of finding a solution, which we believe we have found.

Therefore, we are thrilled to announce and present the Risk Management Center from KPA, a unique web-based software suite of safety and risk management tools designed to empower your organization's risk prevention efforts. The Risk Management Center can help organizations proactively manage their risk exposures and develop effective workplace safety programs to reduce claims, losses, and associated costs. The below items are links to short online videos or PDF providing a very brief introduction of each of the services.

- |  |  |
|--|--|
|  <p><b>Online Training Library</b><br/>Multitude of bilingual PowerPoints, Policies, and Training Shorts</p>                               |  <p><b>Certificate of Insurance Management</b><br/>Manage your COIs to control liability and risk</p>                                       |
|  <p><b>Audit &amp; Survey Compliance</b><br/>Create audits, surveys, questionnaires, and self-assessments</p>                              |  <p><b>Behavior-Based Safety Programs</b><br/>Build behavior-based safety programs with job hazard analyses</p>                             |
|  <p><b>Incident Tracking/Trending and Claims Reporting</b><br/>Trend incidents, report claims, print OSHA Logs</p>                         |  <p><b>Job Description Tracking</b><br/>Access a pre-loaded library of comprehensive job descriptions; create Modified Duty assignments</p> |
|  <p><b>Safety Data Sheet Management</b><br/>Be compliant with OSHA hazardous material standards and the new Globally Harmonized System</p> |  <p><b>Employee Training Management</b><br/>Automate scheduling and reporting using our online training</p>                                 |
|  |  <p><b>Client Testimonial</b><br/>Jennifer Massey talks about how the Risk Management Center has helped her organization</p>              |

**To Learn More about the Risk Management Center**  
Attend an overview of the Risk Management Center at a free webinar.  
Invitations will be going out soon for three presentations in January.



KPA is the leader in providing web-based risk management solutions. Thousands of organizations use the Risk Management Center as a holistic solution to implement employee safety training programs, increase efficiencies, and lower the frequency and severity of claims and associated costs.

If you have not already received an e-mail from Cross to create an account in the Risk Management Center, one will be forwarded soon to your designated safety contact. The e-mail should say it is from the Group Trust and will come from the possible emails of [rminfo@mail-app.lossfreerx.com](mailto:rminfo@mail-app.lossfreerx.com) or [rminfo@mail-news.lossfreerx.com](mailto:rminfo@mail-news.lossfreerx.com). Once an account is created you will also get weekly informational e-mails, usually released Wednesday evenings.

We are very excited about providing this new resource and encourage you to log into the platform and see what it can do. Please take advantage of the upcoming trainings and contact your Cross Insurance TPA service team if you have any questions regarding the Risk Management Center.