

Spotlight^{on} Success



PMA Management Corp. Helps Rockland County Reduce its Workers' Compensation Costs

Located just 16 miles from New York City and home to nearly 300,000 residents, Rockland County is the smallest county in New York State outside of the City's five boroughs. With a full gamut of local government services, including police, fire and rescue, library, and parks and recreation, this small county has most of the features of its larger neighbors.

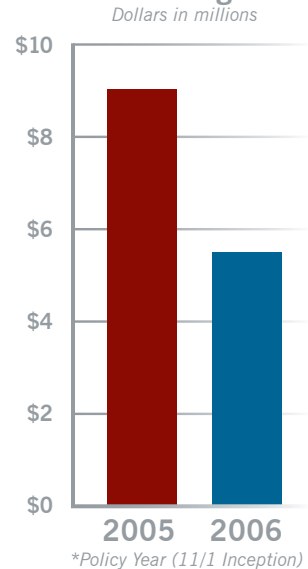
As such, the county was looking for big results from its third-party administrator (TPA) when it began a search for a new TPA partner in 2005. The county operates a successful self-insured workers' compensation program and wanted a TPA with the resources and services that would make a real difference. Rockland County selected PMA Management Corp. (PMAMC) as its third-party administrator just in time for its 2006 policy.

Claims Administration

One of the county's top demands when it signed on with PMAMC was a more assertive approach to claims handling. During the relationship's first few months, PMAMC transferred the county's claims — nearly 1,000 files to its system — and reviewed all open claims for closure opportunities. "The transfer was fast and efficient because of everyone's open communication from the start," explains Mary McCabe, RN, Regional Claims Supervisor, The PMA Insurance Group. "The county collaborated with us from the start and this had a tremendous impact on our ability to investigate and close a substantial number of claims."

In fact, within 10 months, PMAMC reduced Rockland County's open pending claims by more than 60 percent — from more than 600 to just over 200. "We've also recommended settlements for a number of open claims, which will likely close in the near future," adds McCabe. Additionally, the county's new lost-time claims are trending down 15 to 20 percent compared to 2005's numbers. "With PMAMC closing many of our existing claims and new ones trending down," says Karen Cassa, Insurance Coordinator, Rockland County. "We've also been able to lower our workers' compensation case reserves by \$3 million."

Total Outstanding Reserves*



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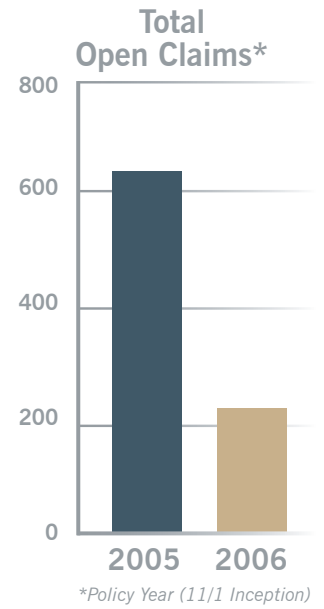
– Karen Cassa, Insurance Coordinator, Rockland County

Medical Cost Containment

PMAMC is also improving Rockland County's bottom line with substantial savings on its medical bills. As part of its Medical Savings Program, PMAMC reviews the county's medical bills for inaccuracies in coding, service charges and medical documentation, and makes adjustments where applicable. "So far, PMAMC has saved us 56 percent on our billed charges, which translates into more than \$850,000 in direct savings," says Cassa. "For a smaller county like Rockland, that number has a significant impact on our self-insured program."

Proven Resources

Beyond realizing greater savings in its workers' compensation program, Rockland County also wanted easier access to its claims information and additional safety resources. PMA CINCH[®], PMAMC's online risk management information system, gives the county 24-hour access to its critical claims data. "We can log into the system and check the status of a claim at any given time," notes Annette Marro, Workers' Compensation Coordinator, Rockland County. "We can also run reports to track claims by department or in aggregate for the county to isolate any high claim areas." The county also has access to PMAMC's extensive risk control database, which houses helpful resources such as safety logs and risk control catalogs and bulletins. "These sorts of resources are crucial elements to a safety-focused culture," says Chuck Bolesh, Account Executive, PMAMC. "I've seen Rockland County use the logs and bulletins to build safety awareness in higher claim departments with great results."



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