

Insurance Companies and Agent Testimonials



UCWCP

Union Construction Workers' Compensation Program
Administered by Wilson-McShane Corporation
www.ucwcp.com

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"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, Chairman & CEO, Cobb Strecker Dunphy and Zimmermann

"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 N. Kampf, Vice President—Sales, Kraus-Anderson Insurance

"As the first Sponsoring Insurance Provider of the UCWCP back in 1997, I am pleased that the risk that our company took by agreeing to insure a large steel erector (Amerect, Inc) in the UCWCP program was the right choice. Over 20 years later, our company still insures Amerect and we both remain enthusiastic participants in the program. When injuries do occur, everyone involved benefits: reduced loss costs for the insurance carrier, lowered EMR's for the employer, and a faster return to pre-injury wages and benefits for the injured worker. Truly a Win-Win-Win approach to workers' compensation."

Margaret Kasting, Vice President Claims, SFM-The Work Comp Experts

"Anderson Agency Insurance (and Minnesota Comp Advisors) has been a supporter of the Union Construction Workers' Compensation Program (UCWCP) since it began back in 1997 for all the reasons outlined in its mission: resolving benefit disputes quickly and fairly; using only 'best in class' physicians and rehabilitation providers; and reducing the cost of insurance premiums for union contractors. However, I think the UCWCP's greatest contribution is to the injured tradesperson, who can easily get dragged into Minnesota's complicated statutory system, delaying their return to the trade with possibly no return to work at all. The UCWCP's practice of 'getting to the heart of the issue' in a matter of hours or days keeps all parties to a claim focused on the highest outcome: a return to the pre-injury job and wage for the long term."

Shaun Irwin, CPCU, RPLU, Business Practice Leader, Associated Benefits and Risk Consulting

"As an agent who specializes in contractors, I not only evaluate their insurance program, but I also monitor the services they receive from the insurance carrier. I bring to bear every resource at my disposal to assist my clients in managing their insurance premiums and protecting their EMR. I encourage them to use the resources offered by the UCWCP 'early and often'. While some claims are by their very nature complex, the program's network of 'best in class' doctors and the dispute resolution process are instrumental in attaining the best possible outcomes. The statutory workers' compensation system doesn't provide these resources. There simply isn't a better system than the UCWCP."

Jon Launstein, ARM, CIC, Senior Risk Consultant, Bearence Management Group

"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.

"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, Commercial Line Agent, Maguire Agency



"Many of the contractors I work with have been long-time members of the UCWCP. I encourage them to familiarize themselves and their employees with the benefits the UCWCP provides, especially after staffing changes. I am glad to see the program provides online tools and contractor resources allowing the contractor to obtain a quick review of the program and learn how to use its benefits when they need it. Their services benefit everyone."

Clay Bollin, Safety & Risk Specialist, Cobb Strecker Dunphy & Zimmerman

"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

"In my 30+ years of experience in the insurance industry, I have helped resolve disputed and complex claims in both the Minnesota state-run system and the Union Construction Workers' Compensation Program (UCWCP) alternative system. Disputes in the state system take a very long time to resolve, increasing costs and wasting time for my contractor clients. This also delays the recovery of the injured worker and their return to the trade. The UCWCP, using a collaborative 'dispute resolution facilitation' meeting gets the parties working together in a neutral setting that doesn't favor either side. I have been able to request facilitation within days, enabling both sides to prevent additional losses created by workplace injuries. I wish all my claims could be served by the UCWCP."

Debra Mueller, Claims Manager, Kraus-Anderson Insurance

"For the past 15 years I've participated in workers' compensation dispute resolution as an insurance company claims adjuster, a construction firm's risk manager, and as an insurance agency claims analyst. There is a big difference between Minnesota's state-run system and the Union Construction Workers' Compensation Program (UCWCP) on how disputes are resolved. The state system is slow, contentious, and costly compared to the much quicker, more cooperative process used in the UCWCP. Their facilitated meetings, with the contractor and the employee working together, resolve any issues without delay. I encourage all my union construction contractors to enroll in the UCWCP."

Erin Velo, Claims Analyst, Cobb Strecker Dunphy & Zimmermann

"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, Casualty Underwriting Manager, Zurich-American Insurance Group

"The UCWCP provides TBG Member contractors and their injured workers with advantages not found in the statutory system. These advantages help both the TBG Member and injured worker through the difficulties created by workplace injuries. The network of doctors increases the likelihood of a good medical outcome; the network of rehabilitation providers helps an injured worker return to work sooner and safely; and, the neutral doctors along with the facilitated dispute resolution system reduces the chance of expensive litigation on a disputed claim. These tools help the injured employee to return to pre-injury productivity quicker and the Member to contain costs which increases productivity. We feel the UCWCP system streamlines the very complex MN Workers' Compensation system for all involved."

Peggy Adermann, Senior Claims Examiner, TBG Claims Services



"The UCWCP provides our contractors and their employees with effective tools to minimize the negative effects of injuries. The Exclusive Provider Organization's pre-approved physicians give peace of mind to the employee and the employer/insurer. These doctors understand the unique demands of treating injured construction workers while focusing on a safe and timely return to work. This standard of care addresses potential challenges that can often occur in the state-run system. Whenever there is a disagreement about the doctor's treatment plan I contact the dispute resolution facilitator. Usually within hours or days the issue is resolved and everyone can re-focus on a return to a productive work experience."

Joanie Thorpe, Senior Claims Specialist, Amerisure

"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, Former Underwriting Manager, SFM

"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, Former 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, Former Claims Representative, Workers' Compensation Unit, Travelers Indemnity Company of America

"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, Former Claims Administrator, SFM