

About KARE

KARE is a fully insured workers' compensation program endorsed by the **Kentucky Chamber of Commerce** and underwritten in conjunction with the **ACE-USA Group** of Insurance Companies. With this strong backing, KARE is able to provide its insureds with stability and flexibility, as well as competitive rates.

KARE recognizes the direct relationship between safety, quality, productivity and profitability. We understand that when it comes to workers' comp coverage, the need to identify and control workplace hazards before they become workers' comp claims is an important factor in this relationship. Our safety management team is trained in the most current risk assessment techniques to help employers identify and solve potential work site safety problems. However, because accidents are an inevitable part of the workers' compensation process, the true benchmark for quality in a workers' compensation program is how well claims are managed. KARE's professional claims services and managed care network of occupationally oriented healthcare providers focus on one priority—to restore and return injured workers to work as soon as practical. Together, our proactive approach to safety management and responsive approach to claims management help keep workers productive and businesses healthy.

In addition, KARE understands and stays on top of all the factors that can impact Kentucky businesses—everything from legislation to a changing business climate. We pride ourselves on knowing what's important to you regarding workplace coverage and services for protecting one of your most valuable assets—your employees.

KARE Online

The KARE web site (www.kareinsurance.com) provides up-to-date information about all aspects of the KARE program with sections for both policyholders and agents. Anything you might want to know about KARE is literally right at your fingertips.

In the Safety & Loss Control Section of the site, you can view the table of contents of our Model Safety Program Manual, peruse the current list of titles available in our Safety Video Training Library, or check out our compilation of links to other useful safety-related web sites. A convenient online Safety Request Form allows policyholders to request specific safety services, request a copy of the complete Model Safety Program and/or borrow a safety video(s) from our extensive library.

The Claims Management section provides instructions for reporting a claim and also allows our policyholders to search the BHN provider database to quickly locate a physician or hospital.

We encourage you to visit the KARE web site often, as we continue to expand and enhance it to provide even more practical information and convenient services.

KARE

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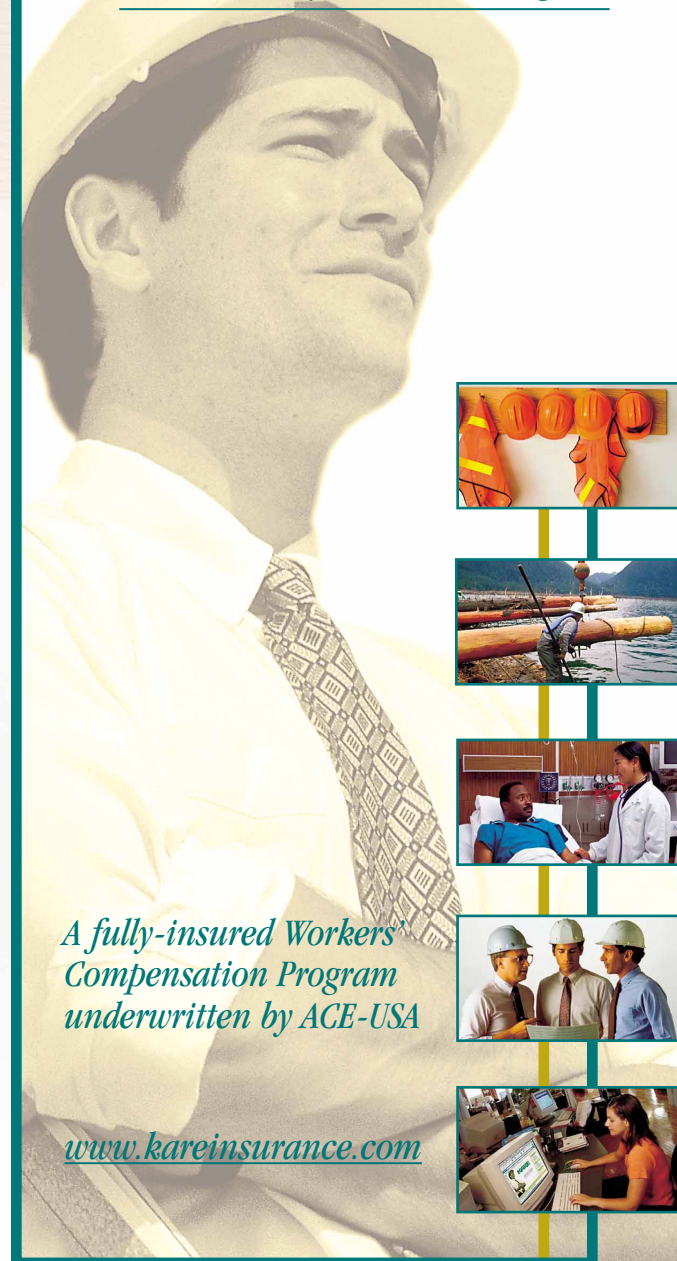
Web Site: www.kareinsurance.com



It's Your Business... Handle It With

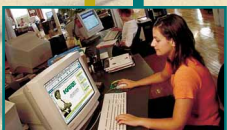
KARE

The Kentucky Chamber Program



A fully-insured Workers' Compensation Program underwritten by ACE-USA

www.kareinsurance.com



KARE has long been a provider of affordable and reliable workers' compensation insurance to Kentucky employers, offering an extensive menu of value-added services and assistance tools to make your workplace environment safe. Some of the advantages of the KARE Workers' Compensation Program include:

- Knowledgeable, service-oriented staff
- Competitive rates
- Other states coverage
- Flexible payment plans
- Premium audit services
- Comprehensive claims management
- Statewide managed care network
- Extensive safety & loss control services, resources and training
- Newsletter & comprehensive web site

Underwriting Company

The fully insured KARE program is underwritten in conjunction with the **ACE-USA Group** of Insurance Companies, using three distinct companies, each with its own pricing tier. ACE-USA enjoys an A.M. Best Co. rating of A (Excellent) XIII, with over \$30 billion in assets and is ranked among the top 20 property and casualty insurance groups in the United States. This provides the peace of mind and stability we've always strived to offer our clients and allows us to be both competitive and flexible in our offerings.

Other States Coverage

Some insurers can only cover your employees while they work within the state of Kentucky. Many Kentucky-based employers, however, have employees that travel out of state or have associated operations located outside of

Kentucky. KARE can provide coverage for your employees in all 42 non-monopolistic states coast to coast under a single policy.

Claims Management

At KARE, we pride ourselves on having the premier claims management team in Kentucky. We emphasize intensive claims investigation, as well as policyholder input into the claims process. You can always depend on KARE for:

- Prompt and accurate payment of claims
- Thorough medical bill auditing
- Appropriate, injury-specific medical treatment and rehabilitation
- Monthly, quarterly or annual experience reports to identify claims issues
- Fraud screening, detection & investigation
- Local claims management

Our mission is simple—to provide the best quality claims handling that allows injured employees to be treated fairly and returned to employment as soon as practical.

Managed Care Network

Managed care is instrumental in controlling claims costs and returning injured employees to work as soon as practical. KARE uses the services of **Bluegrass Health Network** (BHN) in Kentucky and **First Health** in other states to provide high quality medical care from occupationally-oriented physicians. Other services provided by BHN include:

- Utilization review of the use of services to ensure appropriateness for the injury
- Medical bill audit to adjust provider submitted bills to the Kentucky fee schedule

- Case management to coordinate care for the injured employee and facilitate return to work
- Electronic (EDI) transmission of the First Report and Subsequent Report of Injury to the state, as required by statute
- Statewide preferred provider network of occupationally-oriented providers.

In situations of severe or long term injuries, KARE also uses the services of **BRI Case Management** for medical case management, vocational evaluation and assessment, expert testimony, catastrophic case management, hospital case review, job analysis/modification and ADA consulting.

Safety & Loss Control

The most effective safety programs take a proactive approach by identifying and controlling workplace hazards *before* they become a workers' compensation claim. KARE's safety management team is trained in up-to-date risk assessment techniques, including job hazard analysis, task analysis and ergonomics. KARE offers a wide range of professional services, training and resources for cost-effective risk management, including:

- Occupational safety & health planning
- Risk evaluation and control
- On-site safety surveys/recommendations
- Safety consultations
- Model safety programs
- Incident investigations
- Free safety video training library
- Free group or worksite workshops
- Custom designed safety programs

