



STONEWOOD INSURANCE COMPANY

*A Specialty Underwriting
Insurance Company*

Stonewood writes Workers' Compensation in 11 states:

- | | | |
|------|------|------|
| ■ AL | ■ MO | ■ VA |
| ■ FL | ■ MS | |
| ■ GA | ■ NC | |
| ■ KS | ■ SC | |
| ■ LA | ■ TN | |

OUR TARGET SEGMENTS:



ARTISAN CONTRACTORS



ALLIED HEALTH



TRANSPORTATION



AGRIBUSINESS



MANUFACTURING

..... & MANY MORE

Financially secure:

- A.M. Best "A" Excellent Rating.
- A financial size of X (\$500 Million to \$750 Million)
- Recently affirmed, stable outlook

WHY FALLS LAKE INSURANCE COMPANIES

- ▶ First and foremost a specialty underwriting company
- ▶ Responsive, in-house claims servicing
- ▶ Easy-to-use online payment capabilities
- ▶ Online monthly self-reporting payments available
- ▶ In-house loss control services
- ▶ Easy-to-use Agent Portal and new Insured Portal





SUBMISSION REQUIREMENTS

- Minimum \$1,000 of EAP
- WC ACORD Application
- Industry Supplemental Application
- Experience Modification Worksheet
- Currently Valued Loss Runs
 - * Up to 5 Years
 - * Dated within last 90 days



ALLIED HEALTH

- Skilled and non-skilled operations acceptable
- Target Class Codes:
 - * **8835**: Home Healthcare
 - * **8829 & 8849**: Nursing Home
 - * **8824, 8825, & 8826**: Retirement Centers
 - * **8864**: Social Service
 - * **8842**: Group Homes



ARTISAN CONTRACTORS

- Less than 50% subcontractor use acceptable
- Target Class Codes:
 - * **0042**: Landscaping
 - * **5183**: Plumbing
 - * **5190**: Electrical
 - * **5221**: Ground Supported Concrete
 - * **5445**: Wallboard
 - * **5474**: Painting
 - * **5551**: Roofing
 - * **5645 & 5403**: Carpentry
 - * **6217**: Excavation



TRANSPORTATION

- Local Hauling within 250 mile radius acceptable
- Target Class Codes:
 - * **7219**: Trucking
 - * **7230**: Delivery, Retailer to Customer
 - * **7231**: Delivery Under Contract (Private Enterprise)
 - * **7232**: Delivery Under Contract (U.S. Postal Service)
 - * **8292**: Storage Warehouse



AGRIBUSINESS

- Row Crop & Livestock Operations acceptable
- Target Class Codes:
 - * **0037 & 0079**: Row Crops
 - * **0036 & 0083**: Livestock
 - * **0005 & 0008**: Nursery



MANUFACTURING

- Incidental Chemical Blending acceptable
- Target Class Codes:
 - * **2305**: Textile
 - * **2759**: Pallet
 - * **2883**: Furniture
 - * **4484**: Plastic
 - * **3365**: Welding



Better Manage Your Workers Comp

Online Payments Made Easy



- Schedule ACH Payments
- Monthly Self Reporting
- No More Paper Forms
- View Your Invoices

Access Your Documents



- Policies
- Endorsements
- Final audits

Claims Resources



- Report Claims
- View Claims Information
- View Claim Status
- Adjuster Contact Information
- Access loss runs

Risk Management Tools



- Value-Added Training
- Free Interactive Training Videos
- Written Safety Programs
- Safety Meeting Topics
- Resource Library

Get Started Today

To Enroll

- o Go to www.fallslakeins.com
- o Click on "Portal Login" and follow the on screen directions to request an account log on.

Fast...Easy...Accurate

CONTACT INFORMATION



www.fallslakeins.com



Email: InsuredPortalRequest@fallslakeins.com



Phone: (919)882-3500





STONEWOOD INSURANCE COMPANY

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Insurance Company*



Monitor Results to
Ensure the Desired
Objectives are Met



Identify Potential
Risks and Loss
Exposures



Provide Assistance in
Implementing
Recommendations



Develop
Recommendations to
Manage Exposures



Value-Added Training
Modules: We offer over 600
free interactive training
videos to assist your
operations. To Register visit
our Loss Control website.

Our mission is to continuously add value by providing objective and innovative loss control services that evaluate and improve the effectiveness of our policyholder's business.



LOSS CONTROL CONTACT INFORMATION



Website:
www.fallslakeins.com/Services/Loss-Control



Email:
LossControl@Stonewoodins.com



Phone:
(919) 882-3583

Keys to Managing Your Workers' Compensation Claims

Report workplace injuries within 24 hours

Late reporting drives medical costs higher and reduces workplace productivity.

- Encourage employees to report any workplace injury to your company's injury coordinator immediately.
- Call our toll-free number (866) 459-1349
- File your First Report of Injury within 24 hours.
- When in doubt, call the Stonewood Claims department.

Use Stonewood's approved managed care medical provider network

For in-network Physicians.

- Visit www.coventrywcs.com, Stonewood's approved cost-containment vendor.
- Click the "Locate a Provider" tab to begin.

Encourage early return to work for injured employees

Providing return-to-work options within the first month after an injury leads to successful outcomes in 95% of all cases.

- Work with your Stonewood nurse and/or claims specialist to plan your employee's return to work.
- Communicate regularly with the employee to show concern and encouragement, and to help monitor recovery and rehabilitation.
- Provide light-duty work as a bridge to resuming full responsibilities.

Benefits of early reporting...

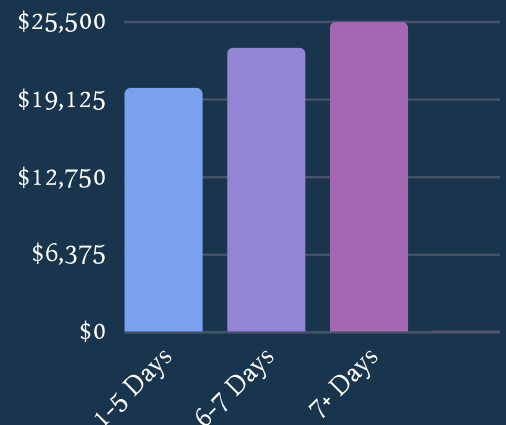
- Minimize fraud cases
- Faster return to work and employee healing
- Expedited claims handling
- Reduced cost of claims
- Less likely to involve an attorney



Early reporting results in lower claims cost.


How claims cost increase when injuries are not reported promptly

As the graph below shows, Workers' Comp claims reported >7 days after an injury typically average over \$5,400 more than those reported within 1-5 days.





Medical Cost Containment Program



When a workplace accident or occupational injury occurs, Falls Lake Insurance Companies are ready to respond with our custom designed medical management and cost-containment program to address our customers' needs.

Falls Lake Insurance Companies partners with Coventry and other national vendors to provide medical cost containment that includes cost-efficient medical intervention throughout the life of the claim.

Pharmacy Benefit Program Design

- Customized Formularies
- 24/7 Customer Care
- Proactive Narcotic Monitoring
- Pharmacy Drug Card
- Mail-Order Benefits
- First-Fill Benefits
- Web-Based Claims Portal

Program Design

- National Medical Bill Review
- National PPO Network
- Utilization Review
- Durable Medical Equipment
- Pharmacy Benefit Management
- Onsite Case Management
- Telephonic Case Management
- 24/7 Nurse Triage Programs