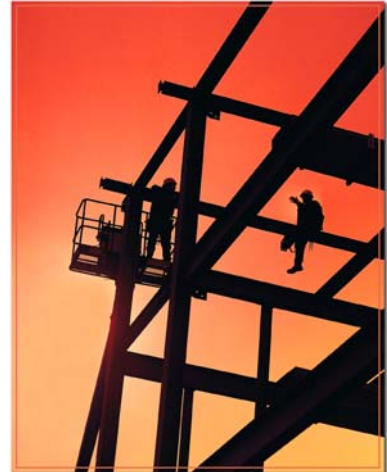


## Effective return-to-work practices turn your insurance program into a cost reduction tool.

**Return-to-work with CM-Services** provides quantifiable savings.

**Return-to-work with CM-Services** means controlling costs before injuries occur.

**Return-to-work with CM-Services** helps you mitigate injury exposures and reduce your claim costs.



CM-Services applies a comprehensive approach to managing injuries and their financial impact to your organization. We facilitate claim closures, provide training and develop innovative return-to-work solutions that fit your company and employee needs. In addition, our relationships with charitable organizations can help you bridge the gap between employee capabilities and limited employment opportunities. Our specializations include the following:

- Return-to-work solutions in a union setting
- Controlled insurance programs
- Employee lending
- Return-to-work opportunities with the aging workforce

From written programs, to training, to collaborating for claims solutions— our focus is on providing measurable results for your insurance program.

***Construction specialists focused on improving your operational excellence***

### Corporate Office

Post Office Box 19697  
Baltimore, MD 21225  
Phone: 888-355-3010



[info@cm-services.com](mailto:info@cm-services.com)

### New England Office

Post Office Box 477  
Newport, ME 04953  
Phone: 888-355-3010

## Our return-to-work results from the last three years:

Customer Hard Cost Savings	\$12,270,577
Customer Soft Cost Savings	<u>\$24,541,154</u>
Total Customer Savings	\$36,811,731

### Return to Work

*"I do believe that CM-Services has made an impact on every file... You were able to provide them cost savings figures, and together... we have shown the employers that it is more costly to keep someone off the worksite."*

*"...as with in the past, your efforts make a huge impact with our customers and help tremendously when I need to demonstrate the benefits of RTW and claims management. Thank you!"*

*"I'd like to commend you for your diligent work with the employer and for your teamwork with [us] on this file. As you know, this was a difficult case... Your involvement thru contact with the employer was instrumental in helping to facilitate this claimant's early return to work..."*

*"I have had opportunity to work with CM-Services on our legacy and new lost time Workers' Compensation claims. I have found the CM-Services staff to be very professional and knowledgeable in the return to work procedures. Our company is engaged in projects throughout the United States and CM-Services has been a valuable resource to me in interpreting the various laws and protocol."*

### A FEW COMMENTS FROM OUR CLIENTS

**You can profit from *return-to-work* savings.**

**CM-Services offers consulting expertise that helps clients advance their risk management practices, improving performance and profitability. We are positively impacting some of the largest contractors in the world.**

**Let us put our experience to work for your company today.**

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CONSTRUCTION CONSULTANTS

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