

Chamber News



Eastern Lake County
Chamber of Commerce
October 2020



BATTLE OF THE BRAINS TRIVIA NIGHT

**JOIN US AS WE PARTNER WITH FRIENDS FROM THE MENTOR AREA
CHAMBER OF COMMERCE FOR A FUN NIGHT OF TRIVIA FACILITATED BY
OUR FRIENDS FROM ALL ABOUT YOU ENTERTAINMENT (AAYE).**

**YOUR CELL PHONE WILL ACT AS YOUR ULTIMATE KEYPAD FOR THIS GAME SHOW EXPERIENCE. TEAMS CAN BE
FROM 4 TO 6 PEOPLE. YOU CAN REGISTER AS AN INDIVIDUAL, AS A COUPLE, AS A TEAM – WHATEVER WORKS FOR
YOU!**

Event Hosted by: Eastern Lake County & Mentor Area Chambers of Commerce
Register online www.easternlakecountychamber.org or by calling 440.357.7572



**Thursday, October 8, 2020
5:30 to 8:30 pm
Chalet Debonne Vineyard
\$25 per person includes
Hors D'oeuvres – Cash Bar**





2020 Board of Directors

Executive Board of Directors

President	Chris Brill Packard	Lake Health
1 st Vice President	Tom Mitchell	The Marshfield Group
2 nd Vice President	E. Rita Camardo	Northwest Bank
Treasurer	Chris Bartlett	Jones Battles Group

Board of Directors

Beth Debevc	Debonne Vineyards
Jennifer Dobrzeniecki	First Church Congregational
Stephanie Evans	Forbes House
Bob Fratino	Deepwood Industries
Jeff Hyrne	Lake County Nursery
Tara Isabelle	Huntington Bank
Robert Kehres	Federal Hose
Jordan Levy	Zajon Inc.
Mabel Mankas	Western Southern Life
Michelle Massoudi	Cyrus Massoudi State Farm
Donna Price	First Federal Lakewood – Concord
Shannon Reglus	Visiting Physicians Association
Pete Richmond	Richmond & Richmond Insurance
Joshua Strickland	Dworken & Bernstein
Nancy Zangerle	Global Real Estate Advisors

Legal Liaison

Neil Conway Conway Land Title

Staff

Linda Reed	Executive Director
Kathleen Obrenski	Office Administrator
Katrina March	Membership Manager
Shelly Hyrne	Administrative Assistant

Mission Statement:

The Eastern Lake County Chamber of Commerce exists to promote, support and guide the business and civic communities of which we serve.

Serving: Concord Township
Fairport Harbor
Grand River
Leroy Township
Madison Township
Madison Village

North Perry Village
Painesville City
Painesville Township
Perry Township
Perry Village



One Victoria Place, Suite 265A
Painesville, OH 44077
(440) 357-7572

Website: www.easternlakecountychamber.org



The following organizations have recently made an important investment in their business by joining their chamber. We thank them and hope you will consider them for all your personal and professional needs.

SPECIALTY RETAIL

TRACTOR SUPPLY CO.

KEVIN P. MATTY

1625 Mentor Avenue
Painesville, OH 44077
(440) 666-5702

www.tractorsupply.com

Description: Largest rural lifestyle retailer in the USA has been passionate about serving its unique niche, as a one-stop shop for recreational farmers, ranchers and all those who enjoy a rural lifestyle.

BUSINESS & PROFESSIONAL SERVICES

RENZI PARALEGAL LLC

CECILY RENZI

1339 RIVERSIDE Drive
Painesville, OH 44077
(440) 462-1116

www.renziparalegalllc.com

Description: **Renzi Paralegal LLC** is here to help attorneys get work done. Owner, **Cecily A Renzi**, earned her Masters in Business Administration degree (MBA), and her Bachelor of Arts degree (BA) in Legal Studies, magna cum laude, from Ursuline College in Pepper Pike, Ohio. Her 25+ years of experience with large and small firms has been focused on *Bankruptcy, Probate, Corporate, Evictions, Wills, POA's, Advanced Directives, and Firm Administration*. Cecily is a Notary Public for the State of Ohio, and is currently serving her 5th term on the Review Board for the Institute for Paralegal Education (IPE).

In addition to managing **Renzi Paralegal LLC**, Cecily serves as a contract Paralegal/Firm Administrator for a small firm in Painesville, Ohio, and as a virtual Paralegal for a small firm in Shaker Heights, Ohio.

BUILDING SUPPLIES

OSBORNE CONCRETE & STONE

DAVID BACZEK

ONE WILLIAMS St.
Grand River, OH 44045
(440) 942-7000

www.osbornecompaniesinc.com

Description: Materials Aggregate Supplier/Limestone, Sand, Asphalt Supplier

We hope to see you soon & often!

FOR IMMEDIATE RELEASE

Cornerstone IT Recognized Among the World's Best SMB Managed IT Service Providers

Mentor, Ohio – August 11, 2020 – Cornerstone IT, an IT Managed Service Provider in Northeast Ohio, has been recognized by Channel Futures as one of the world's best IT managed service providers for small and medium-sized businesses.

"It's an honor to be part of Channel Futures' inaugural SMB Hot 101 list," says Ray Paganini, President. "Our team works hard to standardize on processes and engage technologies that improve our clients' efficiencies. This also improves our response time and service delivery, helping our business to grow each year."

The SMB Hot 101 identifies best-in-class global MSP businesses and leading trends in small and midsize managed service markets. Applicants must complete an exhaustive survey and self-report product offerings, annual total and recurring revenues, profits, revenue mix, growth opportunities and company and customer demographic information. Winners were ranked on a unique methodology that weighs revenue figures according to long-term health and viability, commitment to recurring revenue, and operational efficiency.

More information about the SMB Hot 101 Award can be found by visiting:

www.channelfutures.com

About Cornerstone IT

Cornerstone IT is a full-service, best-in-class IT Managed Service Provider in Northeast Ohio. Core competencies includes Microsoft Certified Professionals for Azure Architecture, Microsoft 365 and more. The firm provides IT services, security and cloud solutions, capable of fulfilling all levels of IT services and support for small and medium sized businesses.

For more information about Cornerstone IT visit: CornerstoneIT.com

Contact:

Ray Paganini

RPaganini@CornerstoneIT.com

440.639.1234



Coffee Contacts™ NETWORKING GROUP



2020

FREE perk with your membership



This is a great opportunity to network! Every member gets 30 seconds to say whatever you want about your business. Members can bring business cards, literature, flyers, and a door prize to promote your business and keep the event fun.

THURSDAY, OCTOBER 1, 2020

Hosted by:

Mentor Ridge Health & Rehabilitation

Watch your emails for details

THURSDAY, OCTOBER 15, 2020

Hosted by:

1922 Coffee & Brew/Catch 22

Watch your emails for details



**BUSINESS BUZZ
NETWORKING**

WEDNESDAY, OCTOBER 28, 2020

8 to 9 am

Unionville Tavern Preservation Society

46 West Main Street, Madison



2021 Eastern Lake County Chamber of Commerce Awards

The Eastern Lake County Chamber of Commerce is now accepting nominations for the 2021 Business of the Year and the Beacon awards. All nominations must fall into one of the 2 award categories listed below.

Submission Deadline: October 15, 2020

Beacon Award:

This award may be presented when recognition of uncommon deeds is warranted. The nominee may be a person, organization, business, or industry who has exhibited extraordinary commitment and achieved positive results within the Eastern Lake County communities. The recipient shall 1) have had a positive impact on the community through their actions, 2) demonstrated devotion to a cause for the benefit of the community, 3) have provided leadership, participation and support to the cause.

Business of the Year:

The nominee shall be a business or industry who 1) devotes time, money, resources, and efforts back to the community, 2) operates a successful business, 3) promotes business development in the Eastern Lake County area. The business principal or organization must have demonstrated community involvement and/or made civic contributions. The award recognizes a business or industry headquartered in Eastern Lake County regardless of size. The nominee should be a member of the Chamber of Commerce.

The Eastern Lake County Chamber of Commerce (ELCCOC) is an inclusive organization of persons interested in the promotion and success of businesses within the eastern regions of Lake County, Ohio. The ELCCOC welcomes all persons without regard to race, color, creed, national origin, gender, or age.

To submit a nomination, please complete the form below and return to:

Eastern Lake County Chamber of Commerce

Attention: Linda Reed

77 North St. Clair Street, Suite 103

Painesville, OH 44077

Or you may email your nomination form to linda@easternlakecountychamber.org

Award Category: _____

Nominee

Name & Organization: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

BWC delivers billions of dollars, millions of masks for Ohio employers and workforce to mitigate COVID-19 impact

Latest: Governor Mike DeWine proposes \$1.5 billion dividend for Ohio employers

- Ohio Governor Mike DeWine is asking the board for the Ohio Bureau of Workers' Compensation (BWC) to send **up to \$1.5 billion to Ohio employers this fall** to ease the impact of the coronavirus (COVID-19) on Ohio's economy and business community.
- BWC's board of directors will vote on this proposal Sept. 25.
- If approved, this is our second dividend of \$1 billion or more since April and our third since 2019, all at the governor's urging.
 - All told, this equals **\$4.3 billion since 2019**.
- Checks could start going out in **late October**.
- This proposed dividend equals approximately **100% of the premiums employers paid in policy year 2019**.
- BWC will **apply the dividend to an employer's outstanding balances first, including recent installment deferrals**. Any amounts exceeding outstanding balances will be sent to the employer. For those employers, it means one less bill to worry about.
- **Employers must complete their true up for the 2019** policy year by Oct. 2, 2020, in order to be eligible for the dividend.
- As in previous years, **the dividend is possible due to strong investment returns on employer premiums, a declining number of claims each year, and prudent fiscal management**. It's also due to employers who work hard to improve workplace safety and reduce injury claims.

See below for details on BWC's masks initiative, [Protecting Ohio's Workforce — We've Got You Covered](#).

Masks

- BWC's Board of Directors voted Friday (Aug. 21) to approve Gov. DeWine's request that we **distribute a second round of face coverings** (masks) to Ohio employers and their workforce as part of our **Protecting Ohio's Workforce — We've Got You Covered** initiative.
- Since May, we **have shipped 20.6 million masks to 197,000 employers** under this initiative.
 - o In a second round, we will ship **approximately 23 million masks** to employers to replace masks that have exhausted their effective use.
- This is to **minimize the spread of COVID-19**. As you know, state and federal public health experts say wearing a mask decreases the risk of a carrier spreading the coronavirus to others.
- We are not billing employers for these masks. This comes at no extra charge to their premiums.
- We are working hard to purchase as many of these masks as possible from manufacturers here in Ohio.

For more on COVID-19 as it relates to BWC, [visit our FAQ page](#) at bwc.ohio.gov. For the latest on COVID-19 in Ohio, visit coronavirus.ohio.gov.

$\frac{1}{2}\%$ Off Your Qualifying Vehicle Loan Rate*

When you mention this ad.



L.C.E. Federal Credit Union exists in your community to serve your financial needs. You can join if you live, work, attend school or church in Lake County!

- Savings and Checking Accounts
- Vehicle, Home and Personal Loans
- Home Banking with Bill Pay
- Automatic Transfers
- Great Member Service
- VISA® Credit Cards
- Direct Deposit
- Home Banking App
- Payroll Deduction
- Remote Deposit

L.C.E. Federal Credit Union

77 N. St. Clair Street • Painesville, OH • (440) 357-2560 • www.LCEFCU.org

* Rate based on credit performance.





A Vibrant Community, Office Space Available



Unique Spaces, Historic Charm and Affordable Pricing in Downtown Painesville.

The City of Painesville is located just 30 miles northeast of Cleveland and two miles from the shores of Lake Erie, along the beautiful Grand River. Painesville is the heart of Lake County, home of the county seat and many well-established businesses as well as start up entrepreneurs. Enjoy the unique shops and restaurants, miles of trails, green parks, Lake Erie College's lush campus and multiple historic districts. Painesville is the perfect place for your business to call home.





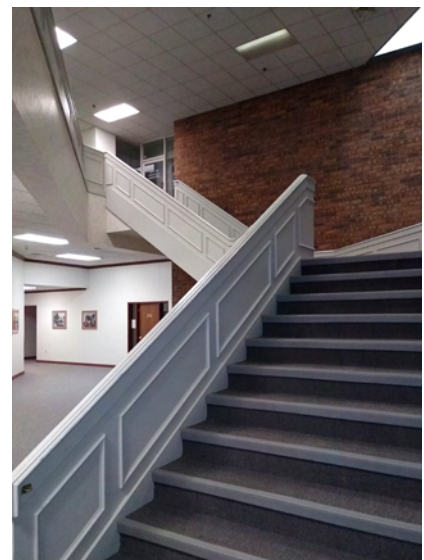
Current Large Office Spaces Available Include:

- Large Office Suites
- Board Room Options
- Meeting Space on Site
- Elevator
- Accessible Off-Street Parking and Gated Parking
- Indoor Storage on Site
- Views of Historic Veteran's Park
- Plush Executive Office Options

Nearby Amenities Include:

- YMCA, Yoga Studio, Dance Studio
- Coffee Shops with WiFi
- Restaurants with Fast, Casual and Fine Dining Options
- Public Greenspace Areas and Nearby City Parks and MetroParks
- Recreation Park featuring Fitness Trail, Grand River Access, Sport Facilities and Fishing
- Fairport Harbor Beach with Beach Access, Lighthouse, Kayak and Surf Rentals

For a complete listing of available office space please call the City of Painesville, Economic Development Office.



COVID-19 Pandemic and Trends in Personal Bankruptcy Law

Introduction

Personal bankruptcy enables filers to wipe their financial slates clean when they are overwhelmed by debt and unable to pay their bills.

For consumers struggling with debt, [filing for bankruptcy can](#) prevent creditors from foreclosing on or repossessing property, garnishing wages, or shutting off utility services.

For small business owners, bankruptcy can discharge business debt to allow entrepreneurs the ability to move on, opening a new business, or getting a job without having to be subject to creditor collection.

For these people, Chapter 7 can get rid of much of the individual debt. Also, the bankruptcy court can approve a Chapter 13 plan pay off some or all of the person's debts gradually over a long period of time, and thereafter, the court can discharge those debts entirely. Although an individual can file a Chapter 11, it's typically inapplicable to small businesses and consumer filings.

Is the Pandemic Causing More Personal Bankruptcy Filings?

It is likely that we will see an [increase in personal bankruptcy](#) cases in the near future. Just how large this increase will be remains uncertain. But that isn't happening yet.

[As of the beginning of May](#), 2020, personal bankruptcy cases had not yet increased. In fact, there "were 47% fewer consumer bankruptcies in April 2020, compared to April 2019, according to statistics released Tuesday by the American Bankruptcy Institute (ABI) . . . [which is] a professional association for lawyers and judges involved in the bankruptcy process." As you've probably read, unemployment claims are at all time highs; but for now, unemployment checks allow people to pay their monthly bills without having to file bankruptcy. As such bankruptcy filings, year over year, are still down in 2020, compared to 2019.

In addition, some current consumer protections might stave off personal bankruptcy cases. Many homeowners will not be penalized for missing payments on federally backed mortgages right now, for example. Some states have stopped companies from collecting debts, and they have stopped landlords from evicting tenants. The federal government has stopped requiring people to make student loan payments to mitigate the financial impact of the pandemic. While these measures are still in place, an influx of personal bankruptcy claims is unlikely.

The Coronavirus Aid, Relief, and Economic Security Act, or the CARES Act, provided each American a single stimulus payment to be used for expenses. That money, while helpful, can legally be seized by a creditor from a bank account in a collection action. Without a personal bankruptcy filing in process, those funds are vulnerable to being garnished from wages and bank accounts by overzealous creditors.

Once the New Protections are Gone, Will More People File Bankruptcy?

Once creditors are permitted to pursue people that must somehow catch up on missed payments, people will likely be looking for help, but before filing a bankruptcy petition, people will generally look take several steps. For example, people will often:

- Deplete their savings accounts;
- Borrow more money from creditors, often using security, jeopardizing the collateral they use to secure the loan;
- Borrow money from their retirement plan, an asset exempt from bankruptcy;
- Borrow money from employers;
- Borrow money from (and sometimes repay) friends;
- Borrow money from (and sometimes repay) family; and/or
- Stop making payments to certain creditors.

Are These Steps a Good Idea?

Although these steps may make sense for some, it's a good idea to talk to a bankruptcy attorney before taking them, because more times than not, they'll regret many of these actions..

Many assets that would have been untouchable in bankruptcy, such as homes and retirement plans are better left untouched if a bankruptcy is later necessary. Resources such these would often be better utilized after the bankruptcy is complete. And when considering which creditors to pay, and which not to pay, it's important choose wisely. Lastly, most Most attorneys will often a free consultation to allow a discussion about whether the moves contemplated by the client are appropriate.

Will Bankruptcies Eventually Increase?

It is very likely that bankruptcies will spike at some point.

Most of these government protections are temporary; typically deferrals. Ultimately, people that owe money to creditors will owe more, and will often be in worse shape. This will likely result in a surge in personal bankruptcy claims later on.

Are There New Protections During the Pandemic?

The CARES Act added some protections for consumers in personal bankruptcy cases, but these are limited. The biggest change was to extend the amount of time consumers have to pay off their Chapter 13 plans from five years to seven years, but this change only applies those that can show "hardship", which can be tough to prove, and only it only applies to current bankruptcy filings. Legislators could have made more significant changes, such as setting a maximum amount that debtors can be required to pay.

Conclusion

While bankruptcy filings have not yet spiked as a result of the pandemic, they will likely do so at some point in the future. This is because recent legislation and creditor behavior has allowed more time to make payments. Additionally, people often take actions like spending down savings, borrowing money or liquidating assets, prior to considering filing bankruptcy. When doing so, it is very important to consult an attorney to make sure that those actions are prudent.



Managing Partner, Howard Rabb concentrates on estate, general business and bankruptcy matters. He regularly advises clients on business, estate and debt strategies. A lifelong Clevelander, Howard has a "Superb" AVVO rating and is a winner of the prestigious Super Lawyers Award.

Estate Planning: Howard's practice involves an analysis of the goals of the client, an understanding of all relevant family relationships, and a comprehensive list of all of the clients assets. After obtaining this information, Howard will advise his clients as to whether a living trust or testamentary trust makes sense in order to address probate, distribution, or tax concerns. Typically, the estate planning will include wills, health-care power of attorney, living wills, and general powers of attorney.

He also runs the firms probate practice, advising family members as to the appropriate course of action in order to retitle assets during a very difficult time in their lives. This representation may be inside or outside of Probate Court.

Bankruptcy: Howard's bankruptcy practice focuses on assisting individuals who have found themselves too far in debt as a result of business issues, employment issues, domestic relations disputes, and medical bills. In this regard, he advises clients as to whether the bankruptcy process will help them and how it will help them and ultimately, whether a bankruptcy petition is the right thing for them to do. Those discussions will always include advice relating to whether they should file Chapter 7 or Chapter 13 bankruptcy petitions.

He is also highly experienced in advising clients regarding business strategies to address excessive business debt as well as strategies as to how to continue or redefine that struggling business. Again, that advice may involve a Chapter 7 or Chapter 11 business filing or it may involve non-bankruptcy alternatives.

Business: Howard represents a several businesses in the greater Cleveland area, regularly advising them with regard to day-to-day and long-term legal issues. He also creates the documents which arise from those business issues.

Your Local Business Banking Team

Serving Lake and Ashtabula Counties

We base our lending decisions on more than just pre-calculated methods. As a community bank, ERIEBANK builds business relations based on our local economy instead of national trends and speculation. We make it personal.

Visit our local full-service office today!

7402 Center Street
Mentor, OH 44060
440-205-8100

3606 State Road
Ashtabula, OH 44004
440-992-5000

www.ERIEBANK.bank

Justin Singer
Commercial Banking Officer

Dave Bogardus
VP Commercial Banking

ERIEBANK[®]

A division of CNB Bank



Member
FDIC

Holiday Inn Express and Suites Painesville - Concord



Welcome to the brand-new Holiday Inn Express and Suites Painesville - Concord, located 1 mile off of Interstate 90 and only a few minutes from countless destinations throughout Lake County.

No matter what brings you to the Painesville - Concord area our hotel and friendly staff will make you feel at home. Our amenities are second to none featuring an indoor saltwater pool and a robust fitness center that includes free weights, yoga mats, balance balls, and a variety of cardio equipment. Guests will also enjoy high speed internet access throughout the hotel as well as a complimentary business center that provides computers and printing services.



Call (440) 898-0900 today! Corporate rates are available!



READY

Lake Health is ready to care for you and your family.



SAFE

It's safe to return for your routine care.

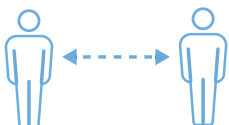


OPEN

Call your doctor's office to schedule an appointment.



THINGS WE CAN **ALL** DO TO STAY HEALTHY AND SAFE:



STAY 6 FEET
APART



WEAR A MASK



WASH YOUR
HANDS



STAY HOME IF
YOU ARE SICK



CONSIDER
VIRTUAL VISITS

lakehealth.org



Homeownership is all about **location, location, location.**

We're proud to be a part of Lake County. We know the neighborhoods in a way only a community bank can. Whether you're purchasing a new home, refinancing a current one or building your dream house, we can help - with personalized service and support.

Contact me today to learn more!



Bill Starr

Mortgage Loan Originator

NMLS# 697500

(216) 239-5818

bstarr@ffl.net

FFL.net/bstarr



**First Federal
Lakewood**

FFL.net [f](#) [t](#) [in](#) [i](#)

 **EQUAL HOUSING LENDER • MEMBER FDIC**



A UNIQUE STATE OF THE ART, CUTTING EDGE ASSISTED LIVING AND MEMORY CARE

YOU HAVE TO SEE TO CONCEIVE. YOU HAVE TO FEEL TO EXPERIENCE

SVAYUS- A rehabilitative care and treatment program offered for the FIRST TIME IN THE WORLD

If you have been told nothing can be done for your mom or dad, if you have lost hope, if you are worried and concerned, come, tour, learn and experience OUR EXCLUSIVE LIFE STYLE COMMUNITY FOR SENIORS. There is hope!

LANTERN OF CHAGRIN VALLEY
5277 CHILLICOTHE ROAD
CHAGRIN FALLS, OHIO-44022
TEL: (440)996-5084

LANTERN OF MADISON
2041 HUBBARD ROAD
MADISON, OHIO-44057
TEL: (440) 428-2664

LANTERN OF SAYBROOK
3720 NORTH RIDGE W
SAYBROOK, OHIO-44004
TEL: 440-261-3100

TO SEE OUR CLIENT PROGRESS, FOLLOW US ON www.facebook.com/lanternofmadison

www.lanternlifestyle.com, www.svayus.com



*Let our team of
professionals
guide you through these uncertain times.*

Please call us today for a free consultation.



CERTIFIED PUBLIC ACCOUNTANTS

CHARDON ■ MENTOR ■ TWINSBURG ■ MIDDLEFIELD ■ BURTON

440-352-3949 ■ nms-cpa.com



Why CompManagement

Proud to deliver workers' compensation claims management and cost containment strategies to over 25,000 hard working Ohio employers and have the endorsement of more than 160 associations, chambers of commerce, governmental agencies and public sector organizations.

Savings

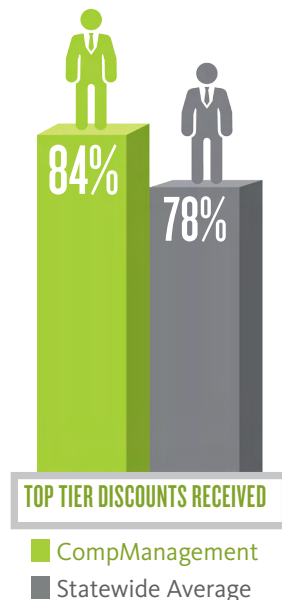
We annually save our clients **\$110 million** in workers' compensation premium paid with our two highest performing savings options being the administration of our Group Rating and Group Retrospective Rating programs.

We annually **SAVE** our clients
\$110 MILLION
in workers' compensation
PREMIUM PAID

- Group Rating - programs administered by CompManagement have produced **over \$1.1 billion** in savings over the past ten years.
- Group Retrospective Rating - **over \$234 million** has been earned by participants since implementation in 2009.

Top Tier Discounts

When comparing the number of organizations that are receiving a top tier discount ranging between 50 - 53 percent (maximum allowed by the Ohio Bureau of Workers' Compensation (BWC)) **more** clients qualify for group rating discounts between 50-53% with CompManagement than those of any similar large TPAs or the statewide average. Being able to qualify for the top tier discounts means clients are keeping their claim costs low, utilizing recommended return to work strategies for their injured workers as well as taking advantage of effective cost containment strategies - all areas that our experts at CompManagement assist our clients with on a daily basis so that they may qualify and keep their top level discount.



Lower Rates

Understanding your experience modifier is key in reducing your workers' compensation costs. It is an excellent measurement of how your loss prevention and cost control practices stack up against the state average as well as others in the industry.

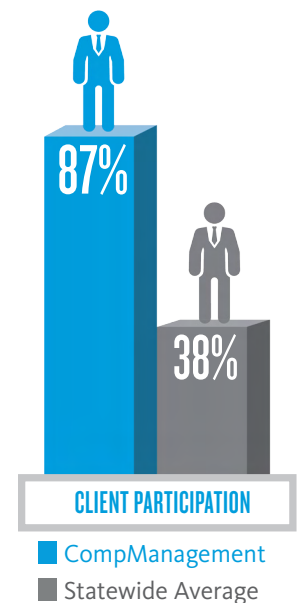
- CompManagement clients average an experience modifier of .62 (38% below base) as opposed to the industry average of 13% below base. This **25 percent** difference has a direct impact on your workers' compensation premium.

Our clients' experience modifier is
38% BELOW BASE
-3x LOWER
than the **STATE AVERAGE**

Program Enrollment

Nearly 90% of CompManagement's clients are currently participating in at least one of the alternative rating solutions listed below to assist in reducing their annual costs far exceeding the statewide average.

- \$15,000 Medical Only
- 100% EM Cap
- Deductible Program
- Destination Excellence
- Drug Free Safety Program
- Individual Retrospective Rating
- Group Rating
- Group Retrospective Rating
- Grow Ohio
- One Claim Program
- Self Insurance



compmanagement

a sedgwick company

800.825.6755 | www.compmt.com in



Why CompManagement

Personalized Service

We have found that by imbedding our colleagues strategically throughout the state, we have established a stronger local presence and model for service excellence. As such we are able to respond quickly to service needs as well as create operational efficiency.

- Five offices in Ohio located in Canton, Cincinnati, Cleveland, Columbus and Toledo with account managers, hearing representatives, claims professionals and other key colleagues in a local office near your organization.
- We retain 96% of clients with active claim volumes due to our service excellence model, cost reduction measures and program consultation.

Aggressive Claims Management

We go beyond simple claims management to provide a consultative approach to strategies that will ensure compliance while improving efficiencies, outcomes and overall results. Our experienced claims team manages over 57,000 active claims each year. We focus on beginning with the end in mind – an optimal return to work - to ensure we set the right expectations throughout the claim's life while always striving to avoid litigation.

Hearing Representation

Our 22 hearing representatives are strategically located throughout the state and have an average of 26 years of Ohio workers' compensation experience. Averaging over 19,000 hearings per year before the Bureau of Workers' Compensation and the Industrial Commission of Ohio, they have an extensive background in preparing for and handling hearings to achieve the best outcomes for our clients.

Educational Programs

We offer a robust schedule of educational sessions for both public and private employers covering cost reduction strategies, basics of workers' compensation and premium reduction, alternative rating programs, return-to-work strategies, investigation tools, safety and loss control as well as a variety of other topics. We also offer a variety of online safety courses featuring a variety of compliance programs to meet OSHA/PERRP's

core regulatory standards as well as on-site training of supervisors at the employer location(s). To keep our clients up-to-date on information from the BWC, provide helpful tips, case law updates and other industry trends, we also produce a quarterly newsletter, CompNotes.

Industry Expertise

Our qualified team of colleagues provide expertise that is unmatched within the industry. The foundation of our staffing model is based upon the experience and wealth of knowledge that our team possesses resulting in the most experienced management team and staff in Ohio.

- | | |
|---------------------------|----------------------|
| • Senior Management Team | 27 years in industry |
| • Supervisors | 27 years in industry |
| • Account Managers | 24 years in industry |
| • Hearing Representatives | 26 years in industry |
| • Claims Professionals | 15 years in industry |

Technology & Reporting

Our technology solution, viaOne, allows you to use a Web browser to view all the detailed information you need related to your claims, as well as hardcopy documents stored by CompManagement. The system is secured from non-authorized users and provides immediate feedback and response. Information available includes: real time access to your claim information that includes reserve amounts and paid to date information from the BWC as well as information regarding hearings, access to documents, images and notes; a watch list of claims being closely monitored; alerts to track claim activity; a catalog of reports and adhoc querying options.

Cost Reduction Strategies

We utilize a combination of techniques employed by our colleagues and specific programs designed to mitigate the primary cost drivers for our clients. Cost containment strategies are extremely important in the claims management process and having consistency year in and year out with those strategies proves to be beneficial for employers. CompManagement has demonstrated consistency in our Settlement and Handicap process for many years. Have the confidence in knowing that CompManagement not only focuses on when and where we can apply these strategies, but when we do, we generate the most savings for you, our valued client. Cost containment strategies are not simply about quantity, it's about producing quality results!

DIGGING DOGS

Mentor &
Painesville Twp.
Locations

Training Classes
Private Lessons
Drop-off Day Training
Boarding
Daycare
Grooming

440-255-3500
www.diggingdogs.biz



If it has ink or threads on it...
we do it!



www.provisionimpressions.com

440-357-6362

QUALITY PRINTING
PROMOTIONAL PRODUCTS
GRAPHIC DESIGN
SIGNS – BANNERS
PRINTED & EMBROIDERED APPAREL
FLAGS – FLAGPOLES – ACCESSORIES



Providing employment opportunities to
individuals with disabilities in Lake County

DI Deepwood Industries

Growing Business Through Partnerships

www.deepwoodindustries.com

440-350-5085



Project Hope's CEO Experience 2019

September 27
11:30 a.m. - 12:30 p.m.

"Don't Fly
Small..."

www.projecthopeonline.org
www.facebook.com/projecthopeforthehomeless



Lake-Geauga Recovery Centers, Inc. is a non-profit agency providing continuous service to the community since 1971. The Center provides a wide range of services for adults whose lives have been affected by their own or another's use of drugs or alcohol, problem gambling or by mental illness. Our goal for treatment services is to help our clients achieve long-term recovery and an improved quality of life. Outpatient services include Assessments, Drug Testing, Individual Counseling, Group Counseling, Dual Diagnosis, Family Group, Medication Assisted Treatment and Ambulatory Detox. A Grief Support group for those who have lost loved ones due to drug or alcohol abuse is available. The Center operates three Residential Treatment facilities, including a specialized facility for pregnant women, and Recovery Housing for men and women. Comprehensive Prevention services are provided to schools, businesses and the general community. For more information please visit our website at www.lgrc.us or call 440-255-0678.

MORSE van lines



Weekly Trips to Florida
Over 50 Years in Business
(440) 352-2600

www.MorseVanLines.com / info@MorseVanLines.com



**ACCIDENTS HAPPEN.
WE'RE HERE TO HELP.**

LOCALLY OWNED AND OPERATED
INDUSTRY'S HIGHEST
CUSTOMER SATISFACTION
NATIONWIDE WARRANTY



PIKE'S

410 N. LAKE ST., MADISON, OH 44057

440-428-2183
WWW.CARSTAR.COM



"Serving all of Lake County"

280 North Saint Clair St. Painesville, Ohio 44077

Phone: (440) 352-8974

DEPOSIT PRODUCTS

Savings Accounts | Money Markets
Certificates of Deposit | Christmas Clubs

LOAN PRODUCTS

Automobile Loans | Motorcycle Loans | ATV Loans
Signature Loans | Visa Credit Cards | HELOCs

EASY ACCESS

Easy Checking | MasterCard Debit Cards | Mobile Apps
ATM | Night-Drop Deposits | Home Banking
Drive Through Service | 24hr Phone Info Line

SPECIAL SERVICES

Financial Counseling | Notary Service | Fax Service
Wire Service | Amusement Park Tickets

<http://www.painesvillecu.org>

<https://www.facebook.com/PainesvilleCU>