

Contractors Self-Insurance Trust Fund

UNDERWRITING GUIDELINES & REINSURANCE INFORMATION

Eligible Classes

All Contractors and their Suppliers

- **Exceptions:**
Roofers, Bridge Builders, Asbestos Removal

Loss Ratio

3 to 5 years <50% at Trust Quoted Premium

Experience Mods

Must have one

Annual Contribution

\$10,000 minimum

- **Exceptions:**
\$5,000 minimum with no losses for past 5 years

Territory

Western half of the state: Utica & west

- **Exceptions:**
Eastern half of the state; 5-year loss ratio of <20%
Premium over \$40,000

Fiscal Year

October 1

Reinsurance Carrier

Ace American Insurance

Self-Insured Retention

\$750,000

WC Limit

Statutory (unlimited)

Employer's Liability

\$3,000,000

Aggregate Coverage

Safety National Casualty

Aggregate Limit

\$2,000,000

Aggregate Retention

Manual Premium

BENEFITS

- The Trust began in August of 1997.
- Strict selection criteria based on Loss Ratio and Experience Modifications.
- Substantial up-front discounts off of State rates.
- Experience Modifications will be applied to premiums.
- No Management Fees.
- Added protection of reinsurance policies.
- Frequent Accident Prevention & Safety service visits to members.
- Experienced and efficient claims administration and fraud prevention.
- On staff full time RN to assist claimants in returning to work.
- A monthly payroll reporting method of billing which minimizes or eliminates the year-end audit adjustment or equal monthly installments.
- Easy to join -- no complicated paperwork.
- Trust pays for 50% of post-offer, pre-employment physicals.
- Buy-back program on medical only claims to keep experience modifications low. This allows our AP & S staff to see all claims to look for trends to improve on accident prevention.
- Quarterly reports detailing all claims.
- Dividend Programs.
- Broker Commissions paid.

For a free quotation please contact:

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