

# Printing Industries Association WC Self-Insurance Trust Fund

## UNDERWRITING GUIDELINES & REINSURANCE INFORMATION

### Eligible Classes

All PIA Members

- Exceptions:  
None

### 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

New York State

- Exceptions:  
None

### Fiscal Year

April 1

### Reinsurance Carrier

Safety National Casualty

### Self-Insured Retention

\$350,000

### WC Limit

Statutory (unlimited)

### Employer's Liability

\$2,000,000

## BENEFITS

- The Trust began in April of 1996.
- 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 eliminates the year-end audit adjustment.
- Broker Commissions paid.
- Retrospective Dividend Programs
- Easy to join -- no complicated paperwork.
- PIA Membership is required. If not a current member, gain the additional benefits of the PIA.

For a free quotation please contact:  
Steven Gidwitz at NCAComp, 888-806-1109 ext. 132