

## Our Self-Insured Groups

## Get to know them

<p><b>Massachusetts Retail Merchants Workers' Compensation Group</b></p>  <ul style="list-style-type: none"> <li>• Established in 1991 for retailers &amp; restaurants</li> <li>• 10% upfront deviation plus premium discount savings</li> <li>• \$24 million in premium</li> <li>• 4,000+ members</li> <li>• \$71 million in dividends generated since inception</li> <li>• No expense constant / lower DIA Assessment (by 3.2%)</li> <li>• Group dividend format / lifetime avg. 21%</li> </ul>	<p><b>Underwriting Guidelines:</b></p> <p>No minimum premium</p> <p>Serving retailers, restaurants, liquor stores, convenience &amp; grocery stores, hardware stores, auto service, gas stations, laundromats, wholesalers and cannabis businesses. Includes new ventures with experienced owners.</p> <p><i>Refer to the guidelines for eligibility and a complete class code listing.</i></p> <p><i>See separate underwriting guidelines for Cannabis businesses.</i></p>
<p><b>Massachusetts Manufacturing Self-Insurance Group</b></p>  <ul style="list-style-type: none"> <li>• Established in 1991 for manufacturers</li> <li>• 5% upfront deviation plus premium discount savings</li> <li>• \$4 million in premium</li> <li>• 150+ members</li> <li>• \$54 million in dividends generated since inception</li> <li>• No expense constant / lower DIA Assessment (by 3.2%)</li> <li>• Group dividend format / lifetime avg. 16%</li> </ul>	<p><b>Underwriting Guidelines:</b></p> <p>\$2,000 minimum premium</p> <p>Serving the manufacturing industry including commercial bakeries, food manufacturers, woodworking and cabinet shops, machine &amp; tool shops, sheet metal fabricators &amp; steel work, plastic manufacturing, wire &amp; cable manufacturing and the printing industry.</p> <p><i>Refer to the guidelines for eligibility and a complete class code listing.</i></p>
<p><b>Massachusetts Trade Self-Insurance Group</b></p>  <ul style="list-style-type: none"> <li>• Established in 1992 for transportation and trucking industries</li> <li>• 5% upfront deviation plus premium discount savings</li> <li>• \$7.3 million in premium</li> <li>• 220+ members</li> <li>• \$13 million in dividends generated since inception</li> <li>• No expense constant / lower DIA Assessment (by 3.2%)</li> <li>• Group dividend format with a hybrid loss sensitive retro plan / lifetime avg. 12%</li> </ul>	<p><b>Underwriting Guidelines:</b></p> <p>\$3,000 minimum premium</p> <p>Serving the trucking industry including general trucking and freight haulers, courier services, package delivery companies such as Federal Express contractors, vending machine operators, fuel oil dealers, building material dealers, sand &amp; gravel companies, large wholesalers, and roll-off container companies (excludes residential pick-up).</p> <p><i>Refer to the guidelines for eligibility and a complete class code listing.</i></p>
<p><b>Massachusetts Care Self-Insurance Group</b></p>  <ul style="list-style-type: none"> <li>• Established in 1990 for nursing homes &amp; assisted living facilities</li> <li>• Schedule A volume discount savings</li> <li>• \$3.3 million in premium</li> <li>• 50 members</li> <li>• \$25 million in dividends generated since inception</li> <li>• No expense constant / lower DIA Assessment (by 3.2%)</li> <li>• Individual loss sensitive retro for every member</li> </ul>	<p><b>Underwriting Guidelines:</b></p> <p>\$25,000 minimum premium (Nursing or Convalescent Home)</p> <p>\$15,000 minimum premium (Assisted Living)</p> <p>Serving nursing homes and assisted living facilities.</p> <p>Primary WC Class Codes: 8824, 8826, 8829</p> <p><i>Refer to the guidelines for eligibility and a complete class code listing.</i></p>
<p><b>Massachusetts Healthcare Self-Insurance Group</b></p>  <ul style="list-style-type: none"> <li>• Established in 1989 for hospitals and health &amp; human service agencies</li> <li>• 5% upfront deviation plus Schedule A volume discount savings</li> <li>• \$4.5 million in premium</li> <li>• 30+ members</li> <li>• \$38 million in dividends generated since inception</li> <li>• No expense constant / lower DIA Assessment (by 3.2%)</li> <li>• Individual loss sensitive retro when applicable</li> </ul>	<p><b>Underwriting Guidelines:</b></p> <p>\$2,500 minimum premium</p> <p>\$50,000 minimum premium (Home Healthcare)</p> <p>Serving hospitals, community health centers, home healthcare on a limited basis, medical professional, human service and non-profit organizations in the healthcare field.</p> <p>Primary WC Class Codes: 8832, 8833, 8835, 8868, 9040, 9101</p> <p><i>Refer to the guidelines for eligibility and a complete class code listing.</i></p>
<p><b>Association Members Workers' Compensation Trust (New Hampshire)</b></p>  <ul style="list-style-type: none"> <li>• Established in 2004 for retailers and grocers</li> <li>• Up to 25% schedule credits</li> <li>• \$2.4 million in premium</li> <li>• 400 members</li> <li>• \$3.2 million in dividends generated since inception</li> <li>• No expense constant</li> <li>• Group dividend format / lifetime avg. 7.9%</li> </ul>	<p><b>Underwriting Guidelines:</b></p> <p>\$250 minimum premium</p> <p>Serving retailers, grocery stores, convenience stores, gas stations, auto service, bakeries, restaurants, beauty salons, campgrounds, boat dealers, building material dealers, lumberyards, machinery dealers, hotels and country clubs.</p> <p><i>Refer to the guidelines for eligibility and a complete class code listing.</i></p>