

New Hampshire Retail

Association Members
Workers' Compensation Trust

Serving Retailers, Wholesalers, Hospitality,
Auto Services, Golf & Country Clubs, Campgrounds



up to **25%** Savings*

- Member-Owned Insurance Group
- Dividend Potential
- Join 400 NH Business Owners
- Local Claims Management Expertise
- Proactive Safety Consulting Services
- Pay-Go to Reduce or Eliminate Audit Stress
- Administered by Industry Leading WC Specialist, Cove Risk
- Exclusive Member Benefit of NH Retail and NH Grocers Associations
- Group Longevity – Nearly 20 Years

WORKERS' COMP TRUST FACTS AND FIGURES

Over \$3.2 million* in Dividends generated to members since inception

Businesses Served: New Hampshire retailers, wholesalers, grocers, restaurants, golf and country clubs, hotels, campgrounds, auto services

Group Inception Date: July 2004

Premium: \$2.5 Million

Dividends: Lifetime average 7.9%

Premium Discounts: Up to 25% Scheduled Credits, plus No Expense Constant

Participating Companies: 400+

Specific Excess Insurance: Lyndon Southern Insurance Co. (A.M. Best: A-) and Midwest Employers Casualty Co. (A.M. Best: A+)

Aggregate Excess Insurance: Midwest Employers Casualty Co. (A.M. Best: A+)

Accounting: Wipli / **Actuary:** Milliman

Association Membership: Each participant must maintain membership in good standing with the New Hampshire Retail Association or the New Hampshire Grocers Association

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* Applicants are individually underwritten, not all applicants may qualify. For qualified risks only. Participation in a workers' compensation self-insurance group is not the equivalent of purchasing an insurance policy. Past dividend history is no guarantee of future results.

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