



Why is it worth your while to look at your Associations Workers Compensation Trust Program?

MEMA's workers compensation program continues to be a valuable benefit of MEMA membership. Since 1991 it has proven to be a quality alternative to the commercial insurance market as evidenced by the \$4,500,000 returned in refunds. I believe that every MEMA member should participate in the program, but you at least owe it to yourself to take a look at the plan.

Why?

As a self insured program:

ALL NET PROFITS ARE RETURNED TO THE MEMBERS

No insurance company overhead or profits

No agents' commissions

No premium taxes

Lower rates than MEMIC's standard

Excellent management (run by a board of your brethren)

You are involved and have a say in your claims

Strong claims oversight

Quality safety programs

Excess Insurance

You can choose from No deductible to \$250 or \$500 or \$1000 Medical Deductible per claim. Do you know by having a deductible it will reduce your annual premium and over time will have a positive impact on your Experience Modification Factor?

To get started, fax (721-9227) or email Robin (Robin@maineenergymarketers.com), a copy of your current policy so she can obtain the necessary information for a proper quote. If you like what you see, Robin will come and meet with you to proceed with the application process and go over in detail more about the program.

Peter Lawlor
Augusta Fuel Company, Chair