



Maine Merchants Self-Insured Workers' Compensation Trust Fund

Formed in 1992, the Trust was formed by a Board of Trustees to give members the resources to manage increasing workers' compensation costs. Focusing only on Maine hospitality and retail businesses, the program provides a quality workers' compensation program, guided by strict safety requirements, high-level loss control and aggressive claims management. In addition, dividend are returns to members for positive claims performance. Learn how the workers' comp Trust can help your business today!

Sponsoring Partners

The Trust is an endorsed member of:

- Retail Association of Maine
www.retailmaine.org

Program Highlights

- Competitive pricing
- Dividends returned to members for good performance. ***\$4.5million distributed back to members since inception.***
- Stable environment; Unlike the carrier market, our services and appetite do not fluctuate regardless of market conditions
- Over 120 retail businesses are current members
- Over \$3 million in premium collected annually with over \$120 million in payroll
- Oversight provided by a Board of Trustees comprised of member companies
- Current Loss Ratio 18.6%
- Excess insurance for Catastrophic coverage provided by Safety National (A+ rated)

Services

Trust members receive industry-specific support with a common goal to manage workers' compensation costs. Management services are provided by FutureComp (administrator of 12 Self-insured Groups in New England).

Aggressive Claims Management

- Dedicated Claims team located in Offices in Augusta, Maine
- Common goal between Claims team and members: Help injured workers secure better treatment so they can return to work as soon as possible with fewer lost days
- Dedicated Lost Time and Medical Only adjusters
- Dedicated Nurse Case Manager
- Claims team creates action plan with injured worker, supervisor and physician to steer the claim in a positive direction

Loss Control

- Quarterly or semi-annual Safety Evaluations provided to all members
- Claims analysis is conducted from a safety and prevention perspective
- Periodic unannounced safety consultations help members monitor compliance
- Trust Safety Manual available to assist with corrective actions

**For more information, please contact:
Maine Merchants Self-Insured Workers' Compensation Trust Fund
5 Wade Street | Augusta, Maine | 207-621-0835**