



Most contractors specialize in a specific trade that they do the best. Others specialize in coordinating many special contractors to complete specific projects. Much like contractors we have a specialty... to provide each and every one of you with the best workers' comp. coverage in the industry.

Not all workers' compensation programs are the same. So before joining one you need to be aware of who you are partnering with. The history and performance of the program are both very important in helping you make a wise decision.

The Special Trades Trust is a financially strong program, here are some recent highlights...

- The trust has been deemed to have **no funding issues** by The Workers' Compensation Board (Effective 4/23/09)
- The Trust has a GAAP funding level of over 112% for 2009, **easily exceeding new legislative requirements**
- The 2009 Trust year continued with strong financial results, with annual contribution exceeding \$25 million, net income in excess of \$1.4 million, and total surplus over \$7.5 million

All of these positive financial trends are the result of the hardwork by all Trust Members and USA-TPA as the administrator. The Trust has become the premier program in New York State for contractors.

Proactive safety and loss prevention, return to work programs, and outstanding members have been major factors in the success of the program.

The charts on the back of this sheet show the historical trends of the Trust and illustrate just how successful it is today.

So before you jump to a conclusion about Self-Insured Trusts we ask that you know all the facts, and partner with a Trust heading in an upward direction. Let us, *"Build Your Trust, In Our Trust."*

2009 Trust Fast Facts

- Trust Start Date: October 1, 1995
- Fully Funded - "No Funding Issues"
- New York State Members: 700
- Annual Funded Contribution: \$25,000,000
- A-Rated Excess Insurance Carrier
- \$10,000 Minimum Premium (Low Hazard)

Trustee References

- Albert Nemmer - Clarence Wall and Ceiling
9393 Main St., Clarence, NY 14031 - (716) 759-2944
- Frank Rotondo - Century Elevator Maintenance Corp.
25-25 49th Street, Long Island City, NY 11103 - (718) 937-6200
- John Collis, Sr. - Fred F. Collis & Sons, Inc.
5092 Commercial Drive, Yorkville, NY 13495 - (315) 768-2323