



COMPARE ...

The N. H. Hospitality Compensation Trust to the commercial market:

1. Rates – the privilege of self-insurance

NHHC Trust rates are established and amended by the Trust's Board based on the Trust's overall experience. Commercial insurance rates are established first on a national level then regionally; some carriers provide additional discounts if they get all your insurance business and others do not. We anticipate the commercial market rates to increase significantly over the next year, as they traditionally increase every 8-10 years. The Trust's rates are not subject to the volatility of the commercial insurance market.

2. Dividends

We return any unused premium (after claims & admin costs are paid) to our members in the form of a dividend. **We have returned over \$4.8 million in dividends** over the last 12 years, which averages more than 20% of premium. The commercial insurance market does not pay dividends from their W.C. programs.

3. Customer Service

Our **Claims Team** manages an average of 100-150 claims on a regular basis vs. 250-300 claims **per adjuster** in the commercial market. **The Trust is local**; most commercial carriers are out of state. As such, many use independent adjusters who have no interest in your business; they are just assigned a claim. Reserves are reviewed monthly by our claims team and are adjusted according to the current and future exposure so as to not over inflate the value of the claim. The commercial adjusters evaluate claims every 90-120 days (standard). We communicate with our members on a regular basis whenever there are claims; most commercial carriers will only discuss claims if asked by the employer.

4. Recoveries

Second Injury Fund and third party recoveries are rigorously pursued by our Claims Team; the commercial market rarely pursues them because of documentation and the time involved. DOL statistics support these results. **Did you know the DOL has a job modification fund?**

5. Outreach & Support

We provide training and resources to our members. **Personal visits** are conducted with injured employees who lose time from work. We also attend all of our DOL hearings, with or without legal counsel. Loss prevention training and resources are provided to our members, including a web-based program available 24/7.

6. Retention

Our retention rate is over 90%, versus the commercial market where employers shop around each year.

7. Trust Experience – Members are in “good company”

An employer's experience modification factor is their ‘multiplier’ when workers' compensation insurance premiums are calculated. The Trust adheres to specific underwriting criteria and as a result, two thirds of our Members have an experience modification factor of 1.00 or less.