



1-800-362-1011

www.hathomson.com

EMC Dividend - \$295,105

For the 13th consecutive year, the H.A. Thomson Company/EMC Insurance Company Safety Group has paid a dividend. The dividends result from good loss experience due to the safety awareness of our clients. Here is a breakdown of dividends paid since 1995:

1995	\$64,546	2002	\$121,715
1996	\$140,169	2003	\$175,376
1997	\$104,306	2004	\$309,600
1998	\$221,499	2005	\$291,798
1999	\$148,954	2006	\$276,602
2000	\$115,765	2007	\$295,105
2001	\$52,849		

Workers' Compensation Payroll Audits

Following the expiration of your workers' compensation policy, you will receive a payroll audit. Either an auditor will schedule an appointment to meet with you and review your payroll records or you may be asked to provide information through a self-completed mail-in form. Often during the audit process H.A. Thomson works with you in order to make sure your employees are properly classified and rated. Our assistance often helps to reduce your premium and can save you time.

As part of the audit, there is a "signature sheet" that verifies that you allowed your records to be reviewed by an auditor. If you want to ensure

that we can quickly access your audit worksheet information from your insurance carrier, you should check "Yes" on the signature page question that asks for your permission to release the audit to your agent (us). All personnel information we receive is handled in accordance with our Consumer Privacy Policy. Please let us know if you have any questions.

Dishonesty Bond Coverage

In Pennsylvania, borough and township treasurers and tax collectors are required to be individually bonded. Many municipalities also require their managers to be bonded. You can easily bond all your other employees and elected officials by purchasing blanket public employee dishonesty coverage. Municipal authorities can also cover their treasurer under a blanket bond. As you can see, rates are very competitive. Here are a few samples of annual premiums:

Less than 25 employees, No Police \$25,000 Limit	\$205
Less than 25 employees, Police Dept. \$100,000 Limit	\$415

Please contact your account manager if you are interested in receiving a quote.

"The test of leadership is not to put greatness into humanity, but to elicit it, for the greatness is already there."

James Buchanan, 15th President of the U.S.
Mercersburg, PA

We value your business

Ambulance Company Workers' Compensation

The increasing shortage of volunteers has created a number of new situations at ambulance and fire companies that impact municipal workers' compensation and other coverages. Questions arise when paid personnel are added to your emergency service provider. Let's take a moment and review how various arrangements affect workers' compensation.

Section 601 (a) (2) of the Pennsylvania Workers' Compensation Act states that volunteers of ambulance corps are considered employees of the municipality for the purpose of receiving workers' compensation benefits. The Act goes on to state when members are covered. Workers' compensation policies are rated based on the number of garage locations for the ambulance company. If they have two separate locations, each with one ambulance, the rating basis will be "2" under class code 993 - Volunteer Ambulance Company.

If they have one location with two ambulances, the rating basis will be "1" under Class Code 933 - Volunteer Ambulance Company. In other words, the number of ambulances or volunteers does not matter. Rating is based strictly on the number of garage locations.

If paid employees are added to the ambulance company, Class Code 993 - Volunteer Ambulance Company still needs to be maintained as long as there are volunteers. If the fire or ambulance company is paying the employees, the company needs to purchase a separate workers' compensation policy. The classification on that policy will be Class Code 807 - Paid Ambulance Drivers. If the municipality pays the employees, they will be under the municipality's workers' compensation policy under Class Code 985 - Paid Police and Firemen. The rate in Class Code 985 is approximately 35% cheaper than Class Code 807.

Auto Glass Claims

Both EMC Insurance Company and the PIRMA Property Pool utilize an auto glass network that provides repair to the windshields of your covered vehicles and limited deductible waivers. If your windshield is damaged you should call H.A. Thomson at 1-800-362-1011, Ext. 150 and we will set up your claim and provide you with the proper contact information for the glass network. EMC Insurance will waive your comprehensive deductible if your windshield can be repaired. PIRMA will waive your comprehensive deductible if your windshield can be repaired or if it requires a complete replacement.

Account Managers:

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