



Trust to Conserve Northeast Forestlands and the Forest Products Group Trust



COVERAGE THAT WORKS FOR YOUR BUSINESS

✓WORKERS' COMPENSATION

There is a new insurance opportunity for Master Loggers: The Trust to Conserve Northeast Forestlands (TCNF) has partnered with the Forest Products Group Trust (FPGT) to offer eligible Master Loggers the chance to join a Workers' Compensation Self Insurance Group. As a Master Logger, you want a workers' compensation partner that not only understands your business but also shares your philosophy of reducing risk to keep your employees safe and increase your profitability. The FPGT does this by attracting members who are serious about safety and committed to creating a strong loss prevention culture in their companies.



The Forest Products Group Trust (FPGT) was formed in 1993 to address an urgent need for quality, affordable workers' compensation insurance for those in the forest products industry at a time when Maine had no good options for such insurance. Today, the Trust is going strong and continues to provide safety and financial rewards to its members.

✓ THE FPGT IS FOCUSED ON

- Helping to support a strong loss prevention program
- Reducing workers' compensation rates
- Returning surplus funds to members (dividends)
- A philosophy of risk management for mutual benefit

✓ ELIGIBILITY

- Be a current Master Logger in good standing as of Jan. 1st
- Be in business for at least 3 years
- Meet the FPGT New Member financial criteria

✓ LOSS CONTROL

- Implement 10 point safety program
- Attend mandatory safety meetings
- Aggressive claims management
- Other loss control safety training opportunities

✓ FINANCIAL REWARDS & BENEFITS

- Average rate reduction has been 66.7 percent since program inception
- Almost \$17 million in returns since inception in 1993
- On average over 28 percent of all member premiums paid since 1993 have been returned



Master Logger Brian Souers, President of Treeline Inc.

"We have benefitted in a very big way by self-insuring our worker's compensation insurance through the Forest Products Group Trust. We have reduced the cost of running our business significantly by investing in higher safety standards which are required by the Trust. These investments and efforts have resulted in fewer incidents and injuries, which have in turn resulted in lower premiums and larger dividends. If you are serious about reducing the cost of running your business by keeping yourself and your people safe, self-insurance is a great tool for you. And the FPG Trust is serious about helping you succeed at this worthy goal."

For more information contact Jeff Lewis at 1-800-698-3267 ext. 1012 or wlewis@crossagency.com