

# Putting Your Workers' Comp to Work For You...

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(back row, l to r) Kevin Kay, Tim Quin;  
(front row, l to r) Frank Venuto, Frank Michaud

July 1, 2004 saw the creation of the Association Members Workers Comp Trust (AMWCT). This collaboration between the NH Grocers Association and the Retail Merchants Association was founded to save members on their Workers Comp premiums and, in future years, return dividends.

To establish the Trust the state required a commitment of \$750,000 in premium dollars before the AMWCT would be truly recognized. How does an Association go about attaining so many premium dollars with such little lead time? With the help of some dedicated insurance agencies led by the efforts of the Association Benefits Insurance Agency (ABI) we were able to meet the state's initial threshold.

Today, the Trust continues to grow at a rapid pace behind the herculian efforts of Kevin Kay, one of two

reps working for ABI on behalf of the NH Grocers Association. Founded in 2000 by Frank Michaud and Frank Venuto (principals), ABI was formed to develop and grow New England based Associations through the marketing and sales of insurance products to niche based industries. By utilizing the associations buying power every business that meets the underwriting criteria can either save money on their insurance or better insure their business. By building the centers of influence for each association, each group develops the foundation for reliable insurance products.

The NH Grocers Association is fortunate to have 2 qualified reps from ABI in Kevin Kay and Tim Quin (recently joined) selling, servicing and promoting the Workers Comp Trust to the existing and potential membership of NHGA. Combined they bring a wealth of expertise dealing with small and large retailers educating them in regards to the various insurances carried. With this education comes the realization that the Workers Comp Trust not only saves you money on your premiums but by joining forces with like minded companies (keeping claims to a minimum) you are eligible for dividends in future years.

Since the inception of the Trust, Kevin Kay has been the one the members have relied on for sound advice regarding their Workers Comp while seeing the savings of our Self Insured Group. As an integral part of the founding of the Trust, Kevin has educated the membership on the Trust, compared current policies to the proposed Trust policy and pointed you in the right direction when Risk Management or Claims questions have arisen. Tim Quin has recently joined ABI, and together with Kevin Kay will focus his attention growing the membership of the Workers Comp Trust by focusing on those members not currently taking advantage of the Trust or by showing non-members the many benefits of NHGA including our Workers Comp Group. Tim previously worked at Bay State Financial where he was successful in educating his customers and working with them finding the product that fit their needs best.

Together, Kevin and Tim, will be working with both current members and eventually with non-members. Current members will benefit as Kevin and Tim address your concerns and find the right product for the situation (Workers Comp, Commercial Insurance and much more). Eventually, they will work with non-members. Showing them one of the many benefits of membership with your NH Grocers Association.

If you've already met Kevin or Tim and taken advantage of the benefits of the Trust we thank you. If you haven't taken advantage of this money saving and generating program then we ask that you take a few moments to hear how the program can positively affect you and your business.