

### IN THIS ISSUE:

#### What's New?

*NCAComp Brings Investigation Work In-House*

*Tips from Accounting*

*Toolbox Talks*

#### Health & Safety

*How to Protect Yourself Against the Flu*

#### Inside NCAComp

*Welcome New Members!*

#### Claims Corner

*New Requirements for Work-Related Incidents*

### First Annual Meeting

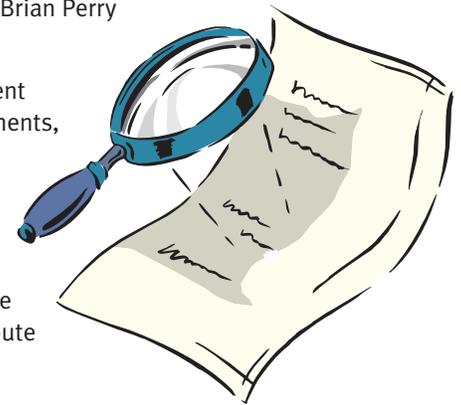
We are happy to report we will be holding our first annual membership meeting for all members of the Contractor Self-Insurance Trust Fund and PIA Manufacturers Self-Insurance Trust Fund. These will be held on December 16th in locations to be determined. We will discuss general industry topics and have breakout sessions for each trust to discuss individual trust items such as changes, financials, and membership. We will inform you by mail once the location is secured.

## NCACOMP BRINGS FIELD INVESTIGATION WORK IN-HOUSE

Effective September 1st, NCAComp has brought in-house certain field investigation and claims adjusting work that was previously subcontracted out. Brian Perry heads our new "Field Investigation" department.

NCAComp's Field Investigation work will include: accident investigations, activity checks, obtaining written statements, and preparing complex files for litigation.

In Brian's previous role as a traditional claims examiner, he gained experience with controverted claims, loss apportionment, second injury claims, and cost containment strategies. This is a distinct advantage for a field examiner. We expect Brian's work will contribute to improved outcomes for our clients.



### Tips from Accounting

#### Contractors Trust

As the new fiscal year begins, it's important to be aware that the maximum and minimum payroll amounts to which your officers, owners, and partners are subject have changed.

Effective October 1st, 2009, the rates are as follows:

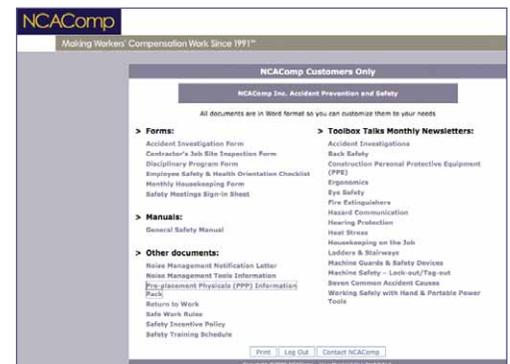
Minimum = \$600/week (\$31,200/year)  
Maximum = \$1,825/week (\$94,900/year)

#### PIA Manufacturers Trust

When completing your monthly payroll reporter form, it is important to know the maximum and minimum payroll amounts to which your officers, owners, and partners are subject.

This year's rates are as follows:

Minimum = \$575/week (\$29,900/year)  
Maximum = \$1,750/week (\$91,000/year)



### Toolbox Talks Online

Toolbox Talks are available online at [www.ncacomp.com](http://www.ncacomp.com) in the "Customers Only" section. We've put an array of different topics online for you to use in case you misplace one of your Toolbox Talks or you didn't receive it through snail mail. Simply go to our website and print one off to ensure you are completing your safety meeting requirements for your trust.

If you have not already done so, you will need to get a password and username to access these Toolbox Talks and other AP&S forms. To get that information, you can e-mail us at [info@ncacomp.com](mailto:info@ncacomp.com).

# Health & Safety

## How to Protect Yourself Against the Flu

The bad news is that flu season is nearing. The good news is that the single best way to protect against it is to get vaccinated – and that the 2009-10 seasonal flu vaccine is now available. Fall (i.e., now) is the best time to get vaccinated, but even getting vaccinated later in the flu season – December, January, and beyond – still provides protection since flu season normally peaks in January or later.

### How Flu Spreads

Flu viruses spread from person to person mainly when infected individuals cough or sneeze. Sometimes people might become infected by touching an object with flu viruses on it and then touching their mouth or nose.

Most healthy adults can infect others beginning 24 hours before symptoms develop and then up to five days after becoming sick. That means you might be able to pass on the flu to someone else not only when you're sick – but before you even know it!

### Take these everyday steps to protect your health:

- Cough into your sleeve or cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.
- Wash your hands often with soap and water. If soap and water are not available, use an alcohol-based hand rub.
- Avoid touching your eyes, nose, or mouth. Also try to avoid close contact with sick people.
- If you are sick with flu-like symptoms, CDC recommends that you stay home for at least 24 hours after your fever is gone except to get medical care or for other necessities. (Your fever should be gone without the use of a fever-reducing medicine.)

### Other important actions that you can take are:

- Follow public health advice regarding school closures, avoiding crowds, and by taking other “social distancing” measures.
- Be prepared in case you get sick and need to stay home for a week or so. Stock up on over-the-counter medicines, alcohol-based hand rubs, tissues, and other related items so you don't have to go out in public while you're sick and contagious.



# Inside NCAComp

## Welcome New Members!

Please welcome the following new members who joined one of our trusts in 2009:

### ▶ CONTRACTORS:

George Thomas & Sons Contracting, Inc.  
Juliano's Sand & Gravel  
Norman's General Contracting, Inc.  
TM Desmond  
Coolidge Equities, LLC  
T & L Excavating & Paving, Inc.  
Turner Underground Installation  
Xtreme Contracting  
TMT Enterprises  
Advanced Demolition Services, Inc.  
The Dash Companies of NY, LLC  
D'Agostino Iron Works

### ▶ PIA MANUFACTURERS TRUST:

Layerone Media, LLC  
Olstad Corp.  
Hydramec, Inc.  
Qualtech Tool & Machine, Inc.  
Production Metal Cutting, Inc.  
EMCO Finishing Products, Inc.  
Wolak, Inc.  
Snyder Manufacturing, Inc.  
Deluxe Machine & Tool Co.  
Enhanced Tool, Inc.  
Jaybee Tool Company  
Bison Impression Die Co., Inc.  
Kellner Bros., Inc.  
Shannon Enterprises of WNY  
Electro Abrasives, LLC  
Lancaster Tanks Steel Products

## Have a Question?

Call NCAComp today at 716-842-0045.

For claims questions, please contact:

- Contractor's Trust – Michael Geck, ext. 131
- PIA Manufacturers Trust – Brian Perry, ext. 123

For the Accident Prevention & Safety Program, please feel free to contact:

- Hank Mumme, ext. 137
- Jennifer McCaffrey, ext. 139

For trust fund performance, contact:

- Steven B. Gidwitz, ext. 132

For loss runs, please contact:

- Jennifer McCaffrey, ext. 139

## Claims Corner

### *New Requirements for Work-Related Incidents*

On January 1, 2010, all employers in New York State will be required to report all work-related incidents (whether your employee received medical treatment or not). This new requirement is due to a new program that will attempt to coordinate workers' compensation claims with Medicare/Medicaid claims to ensure there are no double payments. Failure to comply can result in a fine of up to \$1,000 per day. As your workers' compensation provider, NCAComp will do the reporting for you.

If you are not sure what needs to be reported, always check with your adjuster at NCAComp, who will be more than willing to assist you in any questions you have regarding workers' compensation.