

Fall 2010

CLIENT NEWSLETTER

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716-842-0045**For claims questions:**Contractor's Trust –  
Michael Geck, ext. 107PIA Manufacturers Trust –  
Brian Perry, ext. 123**For questions about accident prevention & safety:**Hank Mumme, ext. 137  
Jennifer McCaffrey, ext. 139**For trust fund performance:**

Steven B. Gidwitz, ext. 132

**For loss runs, contact:**

Jennifer McCaffrey, ext. 139

**TELL US HOW WE'RE DOING – AND BE ENTERED TO WIN \$200!**

Included in this mailing is NCAComp's Customer Satisfaction Survey. We would like to get opinions from all of our clients and brokers about the quality of our services and how we might continue to improve.

As a thank-you for completing and returning the survey, you will be entered into a drawing for a chance to win \$200! Please mail back your survey to Erin Gregory, NCAComp, 14 Lafayette Square, Suite 700, Buffalo, NY 14203; or fax it to her attention at 716-842-0018.

**Avoid Hearing Loss Claims**

Most of us take our sense of hearing for granted. We assume that we hear what everyone else hears. In fact, loss of hearing may not be realized until a friend or spouse screams in frustration, "Why don't you ever listen to me!" This is because hearing loss is usually gradual and normally doesn't hurt, so we don't even know it's happening. It doesn't frustrate us like losing our eyesight.

So why should you care about hearing loss? Because it can have a major impact on your business. New York State Compensation Law awards damages for noise-induced hearing loss. The law places the financial liability for a noise-induced hearing loss on the last employer where the employee was exposed to harmful noise. This was done to remove the difficulty of proving who is financially liable over time.

In other words, if an employee who lost his hearing elsewhere works for you for even one day, and your operations are assumed to have "harmful noise" levels, you can be held financially liable for the employee's entire hearing loss even if it happened at a previous job.

Some degree of hearing loss is part of the normal aging process. The only way to help minimize liability for an existing hearing loss is to conduct a pre-placement audiometric test. If there is hearing loss, you need to send a letter to the previous employer letting them know they may be liable for the existing hearing loss. If you would like more information on this, please contact either Hank Mumme or Jennifer McCaffrey at 716-842-0045 for assistance.

**New Minimum & Maximum Officer Payrolls**

Officers, owners and partners are subject to minimum and maximum payrolls, effective as of October 1, 2010, as follows:

Minimum = \$575/week (\$29,900/year)

Maximum = \$1,750/week (\$91,000/year)

Please make a note of this when reporting officers, owners and partners on your monthly payroll report form.

# Health & Safety

## Reduce the Risk of Injury with Pre-Placement Physicals

The greatest asset of any company are the people who work there. A healthy, productive workforce is critical to success in today's competitive environment. Unfortunately, work-related injuries can result in significant loss to both the employee and the employer.

So how can you help avoid such injuries? Pre-placement physicals! Along with a strong accident prevention and safety program, these physicals can significantly reduce the chances for work-related injuries.

### What are Pre-Placement Physicals?

Pre-placement physicals are a means to predict if the employee you just hired, but who hasn't yet started to work, can physically do the job without injury to him- or herself. They are frequently called "Post-Offer of Employment Tests" and are intended to discover if your new hire has a disability that may impair his or her ability to do the work without risk of injury to themselves. Pre-placement physicals are a means to reduce the chance for injuries from happening to your new hires.

We encourage all of our employers to conduct pre-placement physicals for your new employees. If you are a member of the Contractors or PIA Manufacturers Trust, the Trust will pick up one-half the cost of each pre-placement physical you utilize.

We request all pre-placement physical reimbursements be turned into NCAComp within 30 days of completion of the physical. If you need a list of providers that can help you get started on conducting pre-placement physicals in the future, please contact Hank Mumme or Jennifer McCaffrey at 716-842-0045.



# Inside NCAComp

## Save the Date for Mandatory Meetings

### PIA MANUFACTURERS TRUST MANDATORY MEETING

There will be a mandatory meeting for both active and inactive members of the PIA Manufacturers Trust at the following times and locations.

#### Buffalo Meeting

Date: Wed., November 17, 2010

Time: 9:00 a.m.

Location: Buffalo Marriott Niagara  
1340 Millersport Highway  
Amherst, NY 14221

#### Syracuse Meeting

Date: Wed., November 17, 2010

Time: 2:00 p.m.

Location: Holiday Inn  
6555 Old Collamer Road S.  
E. Syracuse, NY 13057



### CONTRACTORS TRUST MANDATORY ANNUAL MEETING

We would like to share with you the Trust financials and other details of our success at our

annual meeting in December. Attendance at this meeting is mandatory, and provides credit points on your upcoming MQM™ score.

#### Buffalo Meeting

Date: Wed., December 8, 2010

Time: 9:00 a.m.

Location: Buffalo Marriott Niagara  
1340 Millersport Highway  
Amherst, NY 14221

#### Rochester Meeting

Date: Wed., December 8, 2010

Time: 2:00 p.m.

Location: Brookwood Inn  
800 Pittsford-Victor Road  
Pittsford, NY 14534

## It's That Time of the Year – Payroll Audits!

It's the time of year that payroll audits are normally conducted. If you are in our Contractor Self-Insurance Trust Fund, we will be conducting this payroll audit after the first of the year. The auditor will audit two periods, 10/1/09 – 9/30/10 and 10/1/10 – 12/31/10.



Remember to cooperate with your auditor on the scheduling of your audit. Normally this will be a representative from Hock & Associates. Please have all your payroll records ready prior to the visit with the auditor. If you used subcontractors, please have their insurance certificate available showing proof of workers' compensation coverage. If you do not have their insurance certificate, please procure it from the contractor. If they were uninsured, you will be responsible for their coverage, even if they are a sole proprietor. The payroll will be added to your audit bill.

If you have any questions about your payroll audit, please contact NCAComp's staff accountant at 716-842-0045, ext. 142 and ask for Marc Stencil.