



Social Services & Education Group Trust members received \$2,000,000.

The Social Services & Education Workers' Compensation Self Insurance Group Trust (SS&E) is pleased to announce that it has just issued \$2,000,000 in refunds to its membership! This refund recognized the continued excellence in safety and performance of the members.

SS&E was created for the exclusive benefit of social service organizations as well as mostly private secondary and post-secondary educational institutions. The program benefits both the members and their employees. As a group, the members work together to keep employees safe, reduce costs and maintain standards of excellence in all areas of the program.

As a result, SS&E is one of the most successful, cost-effective providers of workers' compensation coverage in Maine. During the last 21 years SS&E has refunded \$7,930,004 to its members while maintaining industry leading safe workplaces for their employees.

Here's what some of our members are saying:

John Bapst has been a member of the Trust for over 20 years and we've never considered returning to the commercial market. Claims management services and loss control support are exceptional, as is the opportunity to collaborate with other trust members to find solutions to shared safety risks. And the refunds which have become common for our group are unheard of in commercial insurance. To paraphrase a popular tag line, "We do better (financially) when we do better (with safety)".

*Bill Meier, John Bapst Memorial High School
Director of Finance and Operations*

Our agency has benefited greatly over the past 21 years from being part of the Social Services and Education Group Trust, and it goes beyond the critical support and guidance we receive from the Cross Insurance team and other group members. In the past 5 years alone, Penquis has received nearly \$1,000,000 in premium refunds! These refunds go back to our programs to support the important work we do in the communities we serve. Simply put, when your safety program is closely monitored and employees are kept safe, everyone wins.

*Danielle Goodale, Penquis
Human Resources Director*

Being a member of the Social Services & Education Group Trust has been invaluable for Penobscot Community Health Care. The commitment to workplace safety and cost-effective workers' compensation coverage has helped us protect our employees while managing expenses efficiently. The recent \$2,000,000 refund to members is a testament to the program's success in promoting excellence and safety. We are proud to be part of a trust that prioritizes the well-being of both organizations and their employees.

*Megan Sanders, Esq., Penobscot Community Health Care
Chief Human Resources Officer, Chief Legal Officer, Compliance Officer*