



## KEYSTONE MUNICIPAL INSURANCE TRUST (KMIT) A COMPETITIVE SELF INSURED WORKERS' COMPENSATION ALTERNATIVE FOR PENNSYLVANIA MUNICIPALITIES AND AUTHORITIES

### Endorsed Program for PSAB members

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#### RISK MANAGEMENT AND LOSS PREVENTION:

**KMIT** members have access to professional risk improvement services to increase their level of work place safety. Our specialized professionals can help you achieve compliance with the Commonwealth's required Accident and Illness Prevention Program elements. We also provide on-site consultations and training on relevant safety topics.

#### CLAIMS MANAGEMENT:

**KMIT** members enjoy easy online claim reporting. The first notice of loss starts the professional management of each claim. Online access lets members be active partners in the resolution of each claim and returning an injured employee to work.

#### PROFESSIONAL MANAGEMENT:

**KMIT** uses professional services including actuarial, accounting, asset management and administration. KMIT reports to, and functions within the oversight of the Commonwealth of Pennsylvania's Department of Labor and Industry, Bureau of Workers Compensation.

#### HISTORY:

**KMIT** was formed in 1996 by a group of charter member municipalities. It is non-profit and owned by its members. The Trust formed to protect municipalities from the fluctuations of the standard insurance market. One of its primary goals is to maintain stable pricing and premium savings for the members.

#### OWNERSHIP:

**KMIT** is owned by its member municipalities. The members have a direct voice in KMIT management. Each of the seven Trustees on the Board is a management or elected official of one of the member municipal entities. Because the members own the Trust, they retain investment income and surpluses, which may be returned to the members with the State's approval.

#### OPPORTUNITY:

**KMIT** offers a unique opportunity to municipalities throughout Pennsylvania.

The Trust continues to welcome new members who are committed to providing a safe work environment and reducing workers' compensation losses.

We encourage you to join the growing number of PA municipalities who recognize the KMIT difference, the KMIT advantage.