



**LCTA**  
WORKERS' COMP

*Our Business is Covering Yours™*

In 1990, an experienced Louisiana business man created LCTA Workers' Comp to meet the workers' compensation needs of his own five companies. The success of this Fund led him to market LCTA Workers' Comp to assist other Louisiana businesses with a cost effective workers' compensation solution.

LCTA Workers' Comp has a rich history of providing its members with competitive pricing, quality service, and expert safety and loss control services. The list below describes the success we have achieved.

#### **LCTA Workers' Comp Essentials:**

- **Largest Workers' Compensation Self-Insurers Fund in the state of Louisiana**
- **Approved by Swiss Re/Westport for insolvency coverage with the Agents Professional Liability Policy**
- **Excess coverage with MidWest Employers Casualty Company (A.M. Best Rating of A+ XV)**
- **Ultimate Loss Ratio of 56.7% since inception**
- **Return dividends annually to qualifying members**
- **Proactive Loss Control Services offered to all members**
- **Competitive payment plans**
- **Incidental USL&H Coverage (up to 10%)**
- **Employer Liability coverage up to \$3,000,000**
- **Experienced in-house Underwriting & Claims Staff**
- **Competitive rates; up to a 15% prompt pay discount and 25% schedule credit**

**Our Underwriting Staff appreciates the opportunity to serve your Clients' Needs**

#### **LCTA Workers' Comp**

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