

{PADSIP}

## Preferred Auto Dealers Self Insurance Program of California

Workers' Compensation Solutions You Can Trust.



### What is PADSIP?

A high quality, cost effective Group Self Insurance Workers' Compensation Program for Franchised Auto Dealers in the State of California.

### Why was PADSIP formed?

To help California Auto Dealers control the high costs of workers' compensation insurance. Today's insurance environment presents a challenge to you, the employer, to find a program that will yield savings to your bottom line without sacrificing necessary loss prevention and claims management services. The Preferred Auto Dealers Self Insurance Program can provide you with this balance!

### Who can belong?

New and used auto dealers. See reverse for details.

### What is a group self insurance program?

A Group Self Insurance Program is an association of employers, homogeneous in nature, who have been grouped together to provide statutory workers' compensation benefits to their employees. Group self insurance programs are approved, regulated and monitored by the Department of Industrial Relations, Office of Self Insurance Plans. Member contributions provide funding for claims and expenses. 100% of group surplus, including interest income, is owned by group members. CRM, the program manager, provides underwriting, loss control and administration. CRM coordinates third party claims administration services, independent accounting, actuarial and legal services.

### What are the benefits to PADSIP members?

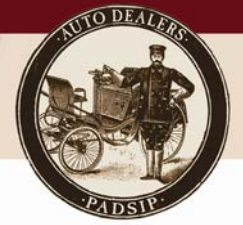
#### Savings, Service and Security

- Members may enjoy significant savings
- 100% of group surplus, including interest income, is owned by PADSIP members
- Comprehensive Safety Services: Free, tailored loss control; Development of account specific improvement goals; Highly accredited and experienced staff; Internet Library & more...
- State of the Art Claims Services: Managed care integration; Balanced case loads; Quality assurance reviews and more...
- Group self insurance programs are approved, regulated and monitored by the State of California Department of Industrial Relations, Office of Self Insurance Plans
- CRM individually underwrites each member to create group stability
- Safety net provided through "A" rated and admitted excess insurance

Join PADSIP today... separate yourself from the trends of the industry!

*For more information, please contact our trusted marketing partner,  
E. Paul Stychno Insurance, Inc. at 707.526.2033*





# Program Fact Sheet

## Profile

TOTAL MEMBERS: 74

ANNUAL FUNDED PREMIUM TO DATE: \$10,087,121

MINIMUM PREMIUM ALLOWED: \$25,000

ACCEPTED STANDARD INDUSTRY CODES: 55

ACCEPTED EXPERIENCE MODIFICATION FACTOR LIMIT: 1.20

REINSURER: NY Marine & General Insurance Co.

COV A SIR/LIMIT: 500/Stat

COV B SIR/LIMIT: 500/1.5 M

AGG/ATTACH/LIMIT: 130%Funded/\$2M

## Accepted Class Codes

8391 Auto Dealers All Other Employees

8399 Parts Department & Service

8748 Auto Salespersons

8810 Clerical Office Employees

8400 Franchise Motorcycle Dealerships

## Board Members

Leonard Schrage  
Sage Holding Company  
23355 Valencia Boulevard  
Santa Clarita, CA 91355

James Crowley  
The Automotive Group  
450 West Vista Way  
Vista, CA 92083

Pete Smith  
Bob Smith Toyota  
3322 Foothill Blvd  
La Crescenta, CA 91214

## Managing General Agents

Terry Cressman  
Complink, Inc.  
2100 Main Street, Suite 350  
Irvine, California 92614

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*For more information, please contact  
our trusted marketing partner at:*



2600 Michelson Drive, Suite 1620  
Irvine, CA 92612  
Toll Free: 877-276-4747  
[www.trustcrm.com](http://www.trustcrm.com)

E. Paul Stychno Insurance, Inc.  
100 Stony Point Road, Suite 250  
Santa Rosa, CA 95401  
(707) 526-2033  
[www.epsinsurance.com](http://www.epsinsurance.com)