

New York Petroleum Associations Compensation Trust NYPACT

Serving Petroleum and Home Heating Oil Haulers



Sponsored by

**Empire State Petroleum
Association (ESPA)**

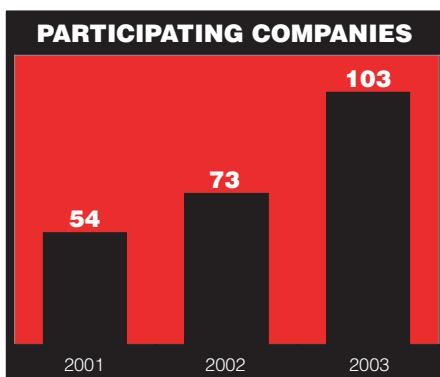
and

**New York Oil Heating
Association, Inc. (NYOHA)**

Trust Profile

Trust Start Date	August 2001
Premium	\$3,600,000
Participating Companies	110
Loss Ratio	33%
Easy Pay Statistics	15% Payroll / 28% ACH / 57% Invoice
Marketing	Advertising in the <i>PIA</i> , <i>Insurance Advocate</i> , <i>ESPA Membership Directory</i> and <i>ESPA Magazine</i>
Excess Insurance Carrier	Midwest Employers Casualty Co.
Accounting	PricewaterhouseCoopers
Actuary	Milliman USA
Administrator	First Cardinal CORPORATION

Administrators of
**Cardinal
COMP**
...don't go to work without it!

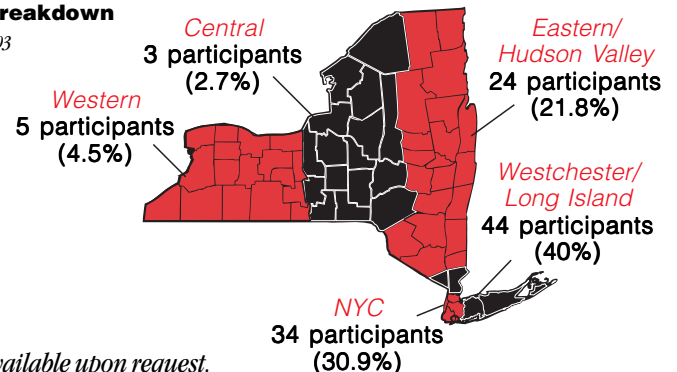


Board of Trustees

Rudy Ballard, Reinhardt Corporation (*West Oneonta, NY*) / **James Buhrmaster**, J.H. Buhrmaster Company, Inc. (*Scotia, NY*) / **Peter D'Arco**, S.J. Fuel Oil Company, Inc. (*Brooklyn, NY*) / **John Daley**, Daleys Oil Service, Inc. (*Newburgh, NY*) / **John D. Maniscalco**, NY Oil Heating Association, Inc. (*New York, NY*) / **Thomas J. Peters**, Empire State Petroleum Association, Inc. (*Albany, NY*) / **Daniel Singer**, Robison Oil (*Elmsford, NY*) / **Paul Thiele**, Thiele, Inc. (*North Tonawanda, NY*)

Participating Companies

Regional Breakdown
as of December 2003



For a no obligation quotation, contact
First Cardinal Corporation

866-850-COMP(2667)

www.firstcardinal.com

References available upon request.