

WCG Announces No Rate Increase for 2011

The NonProfits' United Workers' Compensation Group (NPU-WCG) Board of Trustees has approved the 2011 rates with no increase over the current year. The WCG is pleased to announce that, due to the excellent loss experience by our member-owners, our rates will remain stable for the third year in a row.

Since its inception, the WCG has consistently exceeded performance expectations due to our member-owners' continued commitment to workplace safety. Working in conjunction with our risk management staff, the membership has incurred fewer losses than anticipated and, since premium rates are based on loss projections, we are able to hold rates steady despite the uncertain trends in the marketplace.

We are pleased to have continued our long-term partnership with ACE American for our excess coverage. ACE has been our reinsurance partner for the past two years, providing our member-owners with an additional \$35 million in coverage over the pooled layer. ACE has proven to be an excellent fit for the WCG and we're excited to continue this partnership into 2011.

A Proactive risk management and loss control program are central to providing our member-owners with the support and training needed to improve their workplace safety. This year NPU has increased our risk management resources by adding a loss control staff position dedicated to our Southern California member-owners, and rolling out an Internet-based training certification program for all member-owners. In partnership with Target Safety, all of our NPU member-owners have access to hundreds of online safety courses which can be accessed at your convenience. We anticipate these enhancements will continue to improve the Group's performance.

The WCG staff will be finalizing the 2011 Indications over the next few weeks and anticipates releasing those to our member-owners and broker partners in early December. As a reminder to Group member-owners, although rates have remained flat, premium indications will be impacted by payroll and Experience Modification Factor changes.

For questions regarding the Group, please contact WCG Program Administrator Anna Marie Will at (916) 764-0056 or by email at anna-marie@nonprofitsunited.com