

The logo for MEGA (Massachusetts Education & Government Association) consists of the word "MEGA" in a large, white, serif font, centered within a white rectangular border. The background of the logo area is dark green.

MASSACHUSETTS EDUCATION
& GOVERNMENT ASSOCIATION
PROPERTY AND CASUALTY GROUP, INC.

Property & Liability Program Information

MEGA Property & Casualty Group has been partnering with public entity clients in Massachusetts since 1990 to meet their insurance needs. After developing a highly successful workers' compensation program, our members asked us to broaden our services. On 7/1/07, MEGA began offering property & liability coverage to our members. Thirty members joined our multi-line program as charter members in the first year. These program changes allow MEGA to offer our 230 member clients more complete coverage at the lowest possible cost. The program has been in development for several years and is managed by our existing management team and supported by highly rated reinsurance. Members have equity in the program and a say in the operation. Joint underwriting credits are offered to members who take advantage of our multi-line program.

Program Structure:

Program is self-insurance pool organized under M.G.L.c.40M in the Commonwealth of Massachusetts. Members will develop equity in the program as outlined by the existing trust agreements and by laws. Liability is several.

Coverages provided:

Program offers a broad range of coverage including property, crime, inland marine, general liability, automobile, law enforcement liability, educators' professional liability and public officials' liability. A detailed summary of all coverage is available upon request.

Program Management:

Program is managed by the Group's board of trustees who represent current membership. These board members are elected by the members. Day to day management of the program is overseen by the executive director. Program services are handled by CCMSI, a leading national third-party administrator, with extensive property and casualty experience. All services will be coordinated through CCMSI's Wakefield, MA office. CCMSI currently services \$250M annually in public premium throughout the U.S.

Program Features:

All coverage forms have been designed specifically for MEGA members. Special consideration has been given to the unique coverage requirements of the members. Coverage enhancements include: replacement cost for fire equipment, broad form coverage for all professional lines, etc. Specialized loss control services and other member benefits, like building appraisals, will be included at no cost to members.

Program Benefits:

Program is totally owned and controlled by the members. All coverage decisions, program rates, underwriting procedures, and dividend policies will be determined by the Board and its members.

Program Marketing:

Our Program is represented by your professional insurance agents throughout the state. They will be able to explain the highlights of coverage and program structure.

Information Needed to Quote:

- Current Application
- Updated schedules for all vehicles
- Total Payroll for entity
- Updated schedules for all property
- Total Student Count
- Total Payroll and Count for Fire & Police
- Loss History - 4 years + Current (valued within the past 6 months)

For more information please contact Todd Johnson, Executive Director at (508) 572-0040 or Kathy Camire at CCMSI, (781) 683-1086 or visit www.mega-pc-group.com.

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