

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.

# Workers' Compensation Program Information

MEGA Property & Casualty Group, Inc. has been partnering with public entities in Massachusetts since 1990 to meet their insurance needs. For over seventeen years, our members have helped us develop a highly successful workers' compensation program. It is member driven and is specifically designed to meet the needs of public sector employers, including among others, municipalities, regional school districts, vocational schools, charter schools, collaborative schools, and water & sewer districts.

## **Program Structure:**

The program is a nonprofit self-insurance pool organized in MA under M.G.L. c. 40M. Members develop equity in the program as outlined by the existing trust agreements and group bylaws. Liability is several. MEGA holds assets of \$28 million and member surplus of \$11 million as of 6.30.07. The program is supported by highly rated reinsurance to protect the group and its members.

## **Workers' Compensation Program Description:**

Our workers' compensation program provides statutory workers' compensation coverage to members. We offer increased employer liability limits as well as other enhancements like volunteer coverage. Our program offers very aggressive deviations from the state established manual rates and also offers dividend potential. MEGA offers a full service claims administration program including on staff adjusters, loss control professionals, nurses, attorneys, utilization review nurses, and medical bill auditors. We offer a full menu of loss prevention consulting services at no cost to members. In 1995, MEGA initiated a highly regarded employee assistance program for all insured employees at no cost to the employer. This EAP program covers over 50,000 public employees in MA and provides services like traumatic incident debriefing, emotional & psychological counseling, legal advice, substance abuse counseling, credit counseling, and assistance with other personal issues.

## **Program Management:**

The program is managed by the group's board of trustees who represent current membership. Board members are elected by members. Day to day management of the program is overseen by the executive director, who has 22 years of insurance experience and has worked with MEGA for 14 years of the group's 17 year history. Program services are provided by CCMSI, a leading national third-party administrator, with extensive workers' compensation expertise. CCMSI currently services \$250 million annually in public sector premium throughout the U.S. All MEGA services are coordinated by our dedicated service team based in CCMSI's Wakefield, MA office.

## **Dedicated Service Team Experience:**

Administration & Finance team: 50+ years (28 years combined with MEGA)

Loss control team: 37 years (13 years with MEGA)

Claims team: 5 professionals with over 100 years combined experience (23 years combined with MEGA)

## **Program Marketing:**

MEGA recognizes and believes that your relationship with your local insurance agent is central to an effective insurance program. We work closely with your agent to partner in the marketing and servicing of the program.

## **Information Needed to Quote:**

- MEGA Membership Application
- Historical loss data – 4 years plus current year valued within last 6 months
- Large loss detail
- Location listing & employee concentration info
- Payroll by class code
- Proof of current experience modification factor

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](http://www.mega-pc-group.com).

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