A second notice with registration forms and room reservation information for the 2011 Fall Business Meeting of MICA was mailed to the general membership in early September. This year's meeting is scheduled for Wednesday, October 19, and Thursday, October 20, 2011, in Omaha, Nebraska. Board and Committee members should plan to arrive on Tuesday, October 18, 2011. The site of this fall's meeting is the Embassy Suites Downtown Hotel in Omaha. This will be our fifth year at this hotel. The hotel is located across the street from the Old Market area. The Old Market area has numerous restaurants and bars for your entertainment pleasure. The hotel provides complimentary shuttle to and from the airport for those of you who will be traveling by air. The hotel is located at 555 South 10th Street. If you will be driving, follow I-80 to I-480 East toward downtown/Council Bluffs. Take the 14th Street exit. Go two blocks south on 14th to Douglas Street. Turn left on Douglas Street for four blocks. Turn right (south) on 10th Street for two blocks. The hotel will be on your left at the corner of 10th and Howard. There is parking in the back of the hotel. Hotel parking is discounted at $4.00 per night.

The past several years we have combined an educational seminar with the fall business meeting. This year the Board decided to forego a separate educational seminar. We will continue to monitor your interest in these types of educational seminars.

This year's fall business meeting will include updates and discussions on several topics crucial to your business operations. The technical sessions will include presentations on the new 7th edition of the National Commercial & Industrial Insulation Standards and how the 7th edition will be linked to electronic specification writing and estimating, newly revised building codes and standards, managing your healthcare premiums, contractor best practices in lien protection, OSHA updates, and building trends of the future. We will focus on providing the membership with new insights on these issues in order for you to become more active in your industry association as we become better business professionals with “Improvement by Participation”.

Have you asked yourself what can you do to help control your health insurance premiums from either a business owner or employee perspective? Are you concerned about your health insurance program when the new federal insurance guidelines take affect? We will hear from Mr. Rob Beeler with Benefit Source Inc., in Des Moines, Iowa, on what you can expect from your insurance programs in the future. Rob Beeler has over 17 years of experience as a highly respected business owner. Rob's professional background includes ownership and ‘hands on’ leadership of a successful benefits consulting firm. His consultation helps organizations discover the possibilities in the areas of human resources, benefits strategies, organizational culture, leadership development, whole health behavior change, organizational purpose and visioneering.

The need for liens is not new to our industry, but understanding what we can do to improve our position with more efficient collection policies and mitigating our liability risk will help us to be better prepared as business professionals. Ms. Janis Lundquist with Lienguard, Inc., in Oak Brook, IL, will discuss practical methods of how we can mitigate our business risk with liens. Janis is founder and President of Lienguard Inc., a national lien, bond and federal claim filing service. Janis is a graduate of Western Illinois University and was Vice-President of a commercial collection agency for eight years.

How will the updated ASHREA building codes and standards affect our industry? What implications do these new codes have on our businesses? These questions will be answered with (Continued on page 4)
PRESIDENT’S MESSAGE

TO: THE MICA MEMBERSHIP

It is that time of year again. The fall MICA meeting is just a few weeks away. Once again our associate members are really coming through for the meeting. There will be about 25 manufacturers displaying their products for us. Some of them are displaying with us for the first time. I like a forum where, as a contractor, I can see any new products that enter our market and how it may affect my business. Many times our customers hear about a new product on the market and may have questions about its application for them. I have found that it is very beneficial for our employees to be knowledgeable of new products, even if the product is designed for an application that we may not do. This is a great opportunity to see multiple products in a short amount of time.

Another item I am very excited about is our Revision 7 of the National Commercial & Industrial Standards manual. In one of our sessions, Ray Stuckenschmidt, chairman of our technical committee, and Mike McMillin, President of Comput-a-ility, will be presenting the new and improved manual. The manual committee has spent multiple hours adding and redesigning the plates, making them easier to use.

I am frequently surprised as to how far reaching the manual has become. I was in Mississippi last year testing for our contractors licensing and one of the reference manuals that the questions were taken from was the MICA manual.

One of our speakers will be addressing lien laws, and how and when to file them. With the current economic situation, we find ourselves in slow pay situations even worse than normal. As a company owner, I know we all struggle with the potential strain that a lien can cause between your company and your customer. At the same time, we need to protect our investment and use tools available to get paid. I am looking forward to some additional insight in this area.

And, of course, as with each meeting, you will get to hear from our legal counsel, Gary Auman. Gary is a tremendous resource for our association and the general membership. Gary will share his insight and expertise with us regarding any new twists and turns coming out of OSHA. Gary’s presentation alone will more than pay for the registration fee just to keep you and your company aware of OSHA activities.

If you have not made up your mind as to whether to attend this fall’s business meeting, the board and I want to encourage you to say “yes” to attending. We have been attempting to reach out by phone and talk to each person listed as the company representative for each of our member firms. We believe that your input has value, and the more participation we have from each of you, the more value and quality we can add to our association and our industry.

I look forward to seeing you (and some new faces) in Omaha this October.

Sincerely,

Jeff DeGraaf,
MICA President
our presentation on “Building Codes and Standards”. As a follow-up, what will new buildings look like in the near future? How will new designs potentially impact our work? We will hear from Mr. Nick Rebeck on what to expect in future building designs. Nick is a multidisciplinary designer who seeks to create environments and objects that are compelling and functional while operating within complex material, sociopolitical, economic, and natural systems. Nick holds a degree in physics from Creighton University and a graduate degree in architecture from the University of Michigan-Ann Arbor. He has worked for GreenBiz.com, the U.S. Environmental Protection Agency Superfund program, has taught at the University of Nebraska-Lincoln School of Architecture, and has worked as a commercial construction laborer. As a current member of Emerging Terrain, a nonprofit design collaborative in Omaha, Nick conducts speculative design research about the current and future built environment — from the scale of the sidewalk to regional systems. Nick is the founder and principal of Lattice Workshop, a design-fabrication studio, and designed the 7th Edition of the MICA Insulation Standards.

The 7th edition of the National Commercial & Industrial Insulation Standards will be on display at our fall business meeting. The 7th edition of the MICA manual has gone through a major “facelift” and is nearly as unrecognizable as Kenny Rogers! Just kidding, but the manual has a new look and feel to it from all prior editions. Chairman Ray Stuckenschmidt will introduce you to all of the new aspects of the 7th edition of the manual. He will walk you through the newly designed plates and the new numbering system. Ray, with the help of Mr. Mike McMillin, President and CEO of Comput-ability, will demonstrate how the 7th edition will be electronically linked to specification writing and estimating systems. It will be a presentation that you and your estimating team need to hear!

The fall business meeting will address the above issues and more with a presentation by our legal counsel, Mr. Gary Auman. Gary will not only update us on OSHA regulations, he will provide us with an update on all of the many federal legislative issues that may impact our industry and our businesses. Gary continues to attend our fall meetings as a resource to our Board. He shares his knowledge and expertise with us to make us a better association. His advice can make
you a better business professional.

We will once again have three concurrent forums dealing with member issues. We will have a union contractor forum, an open shop contractor forum, and an associate member forum all running simultaneously. This format continues to be overwhelmingly positive. This approach allows more of the members to participate in craft issues without being part of a formal committee. This fall, neither the labor committee nor the merit shop committee will formally meet during the fall business meeting. Rather, we will incorporate these items as discussion topics in our concurrent sessions. This format will give each of you the opportunity to interact with other MICA members with similar business concerns. The associate member forum will discuss several issues of interest to our associate members regarding their membership status in MICA.

Last year, our associate members classified as fabricators, distributors or independent rep member firms were invited to display their products at our fall business meeting. The table top displays were available for viewing by our membership during our extended Wednesday evening welcome reception. We will continue with such displays again this year for our manufacturer member firms. We will be limiting the size of the displays and limiting the participants to those associate member firms that manufacture insulation material and components used in our industry. These table top displays will be open for viewing during our Wednesday evening reception. Our reception will begin at 5:30 p.m. and conclude at 7:00 p.m. This will still leave you with plenty of time for dinner and socializing with your fellow MICA members.

Our room block for Embassy Suites completely filled. We have established an overflow list for those who still need a room. Please call the MICA office if you would like to be added to the list. There is no guarantee that a room will open up, so we are encouraging those who need a room to contact the Hilton Garden Inn. The Hilton is located about three blocks from the Embassy Suites and is an easy and safe walk to the convention hotel. The address and phone number for the Hilton Garden Inn is; 1005 Dodge Street, Omaha, NE 68102; 402-341-4400.

This year’s program is a must attend for you and your key employees. We have tiered this year’s registration fee to encourage more participation by individual firms. The registration fee is $185.00 for the first attendee from a member company. Registration for a second attendee from a given company is reduced to $175. Registration for all additional attendees is $165 per attendee. Please complete the enclosed fall business meeting registration form and mail/fax it to the MICA office by October 7, 2011. Your prompt response helps us to plan a more efficient and effective meeting for you. Please note that you can pay the registration fee by credit card or by check.

MIDWEST INSULATION CONTRACTORS ASSOCIATION
2011 Fall Business Meeting
Embassy Suites Downtown, Omaha, Nebraska

Tentative List of Events

Tuesday, October 18, 2011
1:30 P.M. to 3:30 P.M. Closed Meeting of the Executive Committee.
3:30 P.M. - 5:00 P.M. Meeting of the Technical/Manual Committee.
5:00 P.M. - 6:30 P.M. Meeting: Past Presidents’ Committee.

Wednesday, October 19, 2011
7:00 A.M. - 8:30 A.M. Meeting: Membership Committee.
8:30 A.M. - 10:00 A.M. Meeting: Environmental Committee.
10:00 A.M. - 12:00 NOON Meeting: Board of Directors.
9:00 A.M. - 12:00 NOON General Registration.
12:00 NOON - 1:15 P.M. Cocktails & Opening Luncheon.
1:30 P.M. - 5:00 P.M. First General Business Meeting (Including Concurrent Member Issues Sessions).
5:30 P.M. - 7:00 P.M. Social Hour; Manufacturers Table Top Displays.
7:00 P.M. - ??? Dinner on Your Own.

Thursday, October 20, 2011
7:00 A.M. - 8:00 A.M. Complimentary Breakfast for Hotel Guests.
7:00 A.M. - 7:50 A.M. Meeting: Board of Directors.
8:00 A.M. - 12:00 NOON Second and Third General Business Meetings.
12:00 NOON Adjournment.

(Continued on page 10)
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Your Board of Directors is very conscious of meeting costs and again has attempted to make this meeting most affordable. We look to the fall meeting as an opportunity for you to bring one or two key employees to this meeting. It is an excellent chance for you to expose your key people to the benefits of participating in MICA activities.

Make a concerted effort to inform one or two potential member firms about the fall business meeting. Invite them to attend, encourage them to join, and share your registration material with them. The cost is minimal and the first-hand look at MICA is the best way to promote the benefits of belonging to MICA.

The fall business meeting is designed to help you with “Improvement by Participation”. We have designed a program that not only addresses problems but also provides you with solutions. Do not miss this opportunity to come together to share business concerns with your fellow MICA members. Make your plans now to attend the 2011 Annual Fall Business Meeting this October in Omaha!

(Continued from page 6)

GLT PRODUCTS OPENING NEW DISTRIBUTION CENTER IN HOUSTON

September 15th, 2011, Solon, OH – GLT Products announced today that they are opening a new office and distribution center in Houston, Texas. The new facility will span more than 32,000 square feet and make GLT Products even stronger in North America by providing capacity for growth in the Southwest while further optimizing the supply chain.

The facility will open on September 15th, 2011. The new office and distribution center is located at 8905 Market Street in the Eastport Industrial Park in Houston, Texas.

“Meeting our customer’s needs is our number one goal and the Houston Distribution Center gives us greater opportunity to satisfy the critical time lines of our clients,” said Steve Wake, President of GLT Products. “Once fully operational, this distribution center will enhance customer service and satisfaction levels throughout the Southwest.”

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GLT Products was founded in 1956 and the Company is located in Solon, Ohio. More information is available at www.gltproducts.com.

HARLEY DAVIDSON

Harley Davidson has significantly reduced musculoskeletal injury claims among new employees by making job offers contingent on a measurement of a potential job candidate’s physical ability to complete tasks. The motorcycle manufacturer has spent less than $5,000 total on musculoskeletal work comp claims reported by new employees that were screened.

Before the screening program, 43% of Harley employees with 1 to 5 years of service suffered musculoskeletal work comp claims. They have an 18% failure rate on screening, which they believe saved them work comp claims.

(Continued from page 10)
FUTURE MICA MEETING DATES

Fall 2011 Annual Fall Business Meeting — October 19 & 20, 2011, Embassy Suites Downtown, Omaha, NE.


Fall 2012 Annual Fall Business Meeting — October 17 & 18, 2012, Embassy Suites Downtown, Omaha, NE.

56th Annual Spring Convention — June, 2013, Location to be Determined.

MICA MEMBER ADDRESS/INFO. UPDATES

Be sure to inform the MICA office of any changes or corrections to your listing for either the MICA Directory, e-mail correspondence or mailing address. We try to be as current as possible with your help.
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MECHANICAL INSULATION TAX INCENTIVE BILLS INTRODUCED IN HOUSE AND SENATE

On September 8, Reps. Don Manzullo (R-IL) and Tim Ryan (D-OH), along with Senators Kirsten Gillibrand (D-NY) and Mike Johanns (R-NE), introduced the Mechanical Insulation Installation Incentive Act on Capitol Hill in Washington, D.C. This bipartisan, bicameral legislation would cut energy costs, reduce carbon emissions, and put Americans back to work through a tax incentive encouraging the use of mechanical insulation.

The Mechanical Insulation Installation Incentive Act (MIA) of 2011, introduced in both the House of Representatives (H.R. 2866) and Senate (S. 1526), would create up to a 30 percent tax deduction to encourage commercial and industrial entities – like manufacturing facilities, office buildings, schools, hospitals, power plants, hotels, and universities – to go beyond minimum mechanical insulation requirements in new construction and retrofit projects and increase their maintenance activities.

MIA provides a facility owner an incentive to increase the use of or maintenance of mechanical insulation by lowering his/her tax expense in the fiscal year in which the mechanical insulation was put in service or maintenance completed. If the property owner is not subject to U.S. income tax, the tax deduction would transfer to the primary contractor for the property, providing an incentive for energy efficiency regardless of the property owner tax status.

Specifically, MIA allows businesses to increase or accelerate the depreciation deduction for the incremental insulation cost based on the percentage of energy saved above the minimum ASHRAE requirements, up to a maximum of 30 percent. Also, MIA allows businesses to increase their maintenance deductible expense up to a maximum of 30 percent of the energy saved in comparison to theheat loss from the insulation system that was originally installed versus no insulation value. The tax incentive applies to the installed insulation system cost.

Conservative estimates indicate that over a 5-year implementation period, this legislation could save $35 billion, reduce 170 million metric tons of CO2, and create more than 25,000 jobs for skilled craftsmen in all 50 states within weeks or months – not years. While similar incentives have been developed for walls, roofing, windows, lighting, and other energy efficiency options, there are no existing tax incentives tailored for mechanical insulation. The MIA was first introduced in the 111th Congress, where it attracted 60 bipartisan cosponsors. NIA and the International Association of Heat and Frost Insulators and Allied Workers, through their alliance, are working to encourage those cosponsors and others in the House and Senate to support MIA in the 112th Congress as well. To learn more, visit www.insulation.org/mimi.

Please consider contacting the offices of Rep. Manzullo at Elaine.Wilson@mail.house.gov, Rep. Ryan at Neville.Welch@mail.house.gov, Senator Gillibrand at Patrick_Lehman@Gillibrand.senate.gov, and Senator Johanns at Joseph_Glazer@Johanns.senate.gov, to indicate your support of these bills.
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NEW APP AND UPDATED CALCULATORS HELP WITH DESIGN AND EVALUATION OF MECHANICAL INSULATION SYSTEMS

The National Insulation Association is proud to announce its first-ever mechanical insulation smartphone application: the Mechanical Insulation Financial Calculator. Based on the Financial Returns/Considerations Simple Calculator in the Mechanical Insulation Design Guide (MIDG), this app helps quickly determine the financial returns related to investments in mechanical insulation. It can be used for an overall project or a small investment such as insulating a valve or replacing a section of insulation.

The app is available for Android phone users in the Android Market--just search for “mechanical insulation”. Use this free tool to find out how quickly mechanical insulation can pay for itself in a building or facility and discover how much energy, money, and greenhouse gas emissions can saved and what the return on investment will be.

In addition, some of the other MIDG Simple Calculators have been updated, with a new Personnel Protection Calculator added and the Temperature Drop Calculator split into two based on application type:

- Temperature Drop Calculator for Hydronic Piping: This calculator estimates the temperature change of water flowing in a pipe. An example is the use of insulation to minimize temperature (drop or rise) of a process fluid from one location to another (e.g., a hot fluid flowing down a pipe). Based on input, this calculator will provide temperature drop (or rise) in °F and leaving water temperature in °F.

- Temperature Drop Calculator for Air in Ducts: This calculator estimates the temperature drop (or rise) of air flowing in a duct. An example is the use of insulation to minimize temperature change of a supply duct in a commercial building. Based on input, this calculator will provide temperature drop (or rise) in °F and leaving air temperature in °F.

- Personnel Protection Calculator for Horizontal Piping: In many applications, insulation is provided to protect personnel from burns. In addition, there are safety and comfort concerns related to personnel working in high temperature, high radiant exposure. (Continued on page 23)
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locations. This new calculator estimates the time that surfaces above 140°F (the standard industry practice) may be contacted by personnel resulting in no more than first degree burns. For example, surfaces at the standard temperature of 140°F contacted for up to 5 seconds would cause no more than first degree burns. Based on input, calculator will provide surface temperature in °F and maximum contact time in seconds.

These calculators are useful for both the beginner and experienced professionals in the construction, design, specification, maintenance, management, and budgeting fields. The Mechanical Insulation Design Guide, located at www.wbdg.org/midg, is used by design professionals, corporate management, facility owners and managers, energy and environmental consultants, mechanical engineering teachers, and mechanical insulation industry manufacturers, distributors, and contractors, among others.

The calculators were developed for MIDG by the Mechanical Insulation Education and Awareness Campaign (MIC), part of efforts by the Department of Energy's (DOE) Industrial Technologies Program's Save Energy Now initiative to improve the energy efficiency of the U.S. industrial and commercial sectors. Project Performance Corporation and the National Insulation Association, in conjunction with its alliance with the International Association of Heat and Frost Insulators and Allied Workers, are working together to execute the MIC.

**BOARD ISSUES FINAL RULE TO REQUIRE POSTING OF NLRA RIGHTS**

The National Labor Relations Board has issued a Final Rule that will require employers to notify employees of their rights under the National Labor Relations Act as of November 14, 2011.

Private-sector employers (including labor organizations) whose workplaces fall under the National Labor Relations Act will be required to post the employee rights notice where other workplace notices are typically posted. Also, employers who customarily post notices to employees regarding personnel rules or policies on an internet or intranet site will be required to post the Board’s notice on those sites. Copies of the notice will be available from the Agency’s regional offices, and it may also be

(Continued on page 20)
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The notice, which is similar to one required by the U.S. Department of Labor for federal contractors, states that employees have the right to act together to improve wages and working conditions, to form, join and assist a union, to bargain collectively with their employer, and to refrain from any of these activities. It provides examples of unlawful employer and union conduct and instructs employees how to contact the NLRB with questions or complaints.

The Board received approximately 6,500 comments during the 60-day comment period following publication of the Proposed Rule in the Federal Register, and accepted an additional 500 that arrived after the deadline. In response to the comments, some parts of the rule were modified. For example, employers will not be required to distribute the notice via email, voice mail, text messaging or related electronic communications even if they customarily communicate with their employees in that manner, and they may post notices in black and white as well as in color. The final rule also clarifies requirements for posting in foreign languages. Similar postings of workplace rights are required under other federal workplace laws.

Board Chairman Wilma B. Liebman and Members Mark Gaston Pearce and Craig Becker approved the final rule, with Member Brian Hayes dissenting.

The rule was published in the Federal Register on August 30, and will take effect 75 days later, or on November 14. A fact sheet with further information about the rule is available at /www.nlrb.gov/news-media/fact-sheets/final-rule-notification-employee-rights.

### U.S. DEPARTMENT OF LABOR'S OSHA ISSUES UPDATED WHISTLEBLOWER INVESTIGATIONS MANUAL

WASHINGTON – The Department of Labor’s Occupational Safety and Health Administration released a new edition of its Whistleblower Investigations Manual, one of a series of measures to improve OSHA’s Whistleblower Protection Program that were announced in August.

The new edition of the manual contains updates to case handling procedures, information on the new laws enacted since the manual was last updated in 2003, and other information to guide OSHA’s Whistleblower Protection Program, which addresses retaliation complaints under the 21 whistleblower statutes delegated to OSHA (see below for a full list of statutes). This new manual will provide further guidance to help ensure the consistency and quality of investigations.


“The ability of workers to speak out and exercise their legal rights without fear of retaliation is crucial to many of the legal protections and safeguards that all Americans value,” said OSHA Assistant Secretary Dr. David Michaels when these measures were announced in August.

Key changes to the manual include:

- A requirement that investigators make every attempt to interview the complainant in all cases.
- Clarification that whistleblower complaints under any statute may be filed orally or in writing, and in any language, and that OSHA will be accepting electronically-filed complaints on its Whistleblower Protection Program website, http://www.whistleblowers.gov.
- Additional clarifications of the investigative process including method and recording of interviews, and processing of dually-filed 11(c) complaints in state plan states.
- Expanded guidance on dealing with uncooperative respondents and issuing administrative subpoenas during whistleblower investigations.
OSHA’s Whistleblower Protection Program enforces the whistleblower provisions of 21 whistleblower statutes: Section 11(c) of the Occupational Safety and Health Act; Asbestos Hazard Emergency Response Act; International Safe Container Act; Surface Transportation Assistance Act; Clean Air Act; Comprehensive Environmental Response, Compensation and Liability Act; Federal Water Pollution Control Act; Safe Drinking Water Act; Solid Waste Disposal Act; Toxic Substances Control Act; Energy Reorganization Act; Wendell H. Ford Aviation Investment and Reform Act for the 21st Century; Corporate and Criminal Fraud Accountability Act, Sarbanes-Oxley Act; Pipeline Safety Improvement Act; Federal Railroad Safety Act; National Transit Systems Security Act; Consumer Product Safety Improvement Act; Affordable Care Act; Consumer Financial Protection Act of 2010, Section 1057 of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010; Seaman’s Protection Act, as amended by Section 611 of the Coast Guard Authorization Act of 2010; and the FDA Food Safety Modernization Act. More information on employee whistleblower rights, including fact sheets, is available online at: http://www.whistleblowers.gov.

WELCOME TO DOL’S ENFORCEMENT DATA 2.0

Did you know you can use the U.S. Department of Labor’s enforcement database to research a company’s safety records? The database allows you to search by company, type of violation, or even penalty amount. A new feature of the database includes map displays of inspection and violation data from the Occupational Safety and Health Administration and the Mine Safety and Health Administration.

The introductory paragraphs at the website for the database is as follows:

“The Department of Labor enforcement agencies foster and promote the welfare of wage earners and retirees of the United States, by ensuring their safety, improving their working conditions, and protecting their retirement and health care benefits.

In carrying out this mission, the Agencies administer and enforce a variety of Federal labor laws that guarantee workers’ rights to safe and healthful working conditions, a minimum hourly wage and overtime pay, and freedom from employment discrimination, as well as the integrity of their pensions and health plans. This site aims to make the enforcement data, collected by these agencies in the exercise of their mission, accessible and searchable. It intends, also, to engage you the public in new and creative ways of using this data. It is a work in progress, but it is foremost our invitation to you, the American public, to engage with us, and react to our work by telling us what you think, and what you would like to see here!”

You can find the DOL’s enforcement database at http://ogesdw.dol.gov/index.php

The following articles are taken from Risk Management & Insurance Update, a monthly newsletter published by Holmes Murphy & Associates, Inc.

OBESITY CHALLENGES EMPLOYERS

With the exception of Colorado and Washington D.C., every state has an obesity rate of at least 20% and 9 states have obesity rates of 30% or more, according to Centers for Disease Control and Prevention.

The average obesity exceeds 30% of the male and female U.S. Population, according to the CDC, and medical costs associated with obesity rose 60% since 1991.

There are many studies linking increased frequency of loss and severity of claims in work comp to obesity. The same is true on the health insurance side.

WORKERS COMPENSATION

The Workers Compensation market is showing signs of tightening. Rate increase in the middle single digits and medical costs keep increasing which is driving the increases. Insurers are getting back to a little more underwriting discipline. According to Mike Pesch with AJG, “Insurers are hurting in the workers compensation market, and you can just look at their combined ratios and see that they’re struggling to make money.” Workers Compensation premiums dropped 14.5% to $12.3 billion, at the same time combined rates increased to 120% so a correction in underwriting and pricing was due.

PROPERTY INSURANCE

The discussion of increased rates on property insurance has become a reality. Weather-related insured losses in the U.S. already have topped $15.5 billion this year, three times the annual average of the past 20 years, according to Business Income. Worldwide the CAT losses are estimated at $33.5 billion to $55 billion so far this year. Forecasters have predicted an above average number of storms during the hurricane season which runs through November.

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