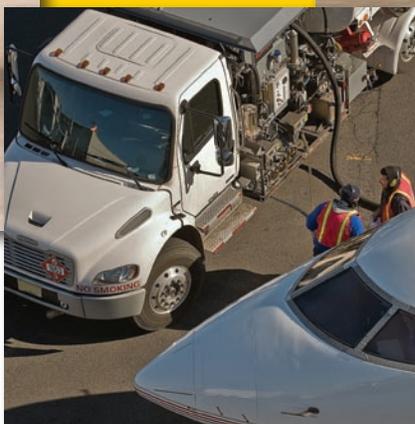


# For over 35 years



and



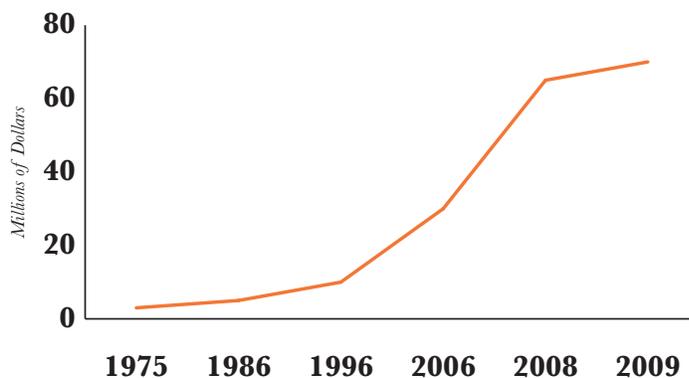
## NATA/USAIG Workers' Compensation Program

*The Plan That Keeps Paying Good Experience Returns*

Over \$71,000,000 Earned & Paid to Participating Members Since 1975

Over \$40,000,000 Earned & Paid to Participating Members Since 2003

Historical Average Return of 19.4% to Each Participating Member



Underwritten by USAIG

## Why USAIG?

USAIG's unparalleled financial strength and stability generate the capacity needed to insure any size aviation exposure. USAIG is the first name in aviation insurance.

The experience and expertise of USAIG's staff enable it to provide the most comprehensive array of underwriting, claims handling and value-added services in the aviation insurance industry.

USAIG's managers employ consistently sound underwriting practices and procedures. This provides policyholders with the best aviation insurance value available.

There is no need to change your insurance agent/broker when you join the plan. He or she will remain in the loop to answer questions and assist with placing coverage.

There are USAIG underwriting offices nationwide to provide you with prompt, expert service on both coverage and claims.

## A Brief History

The NATA/USAIG Workers' Compensation Program was created in 1975 for the National Air Transportation Association (NATA) with three specific goals in mind:

- Provide NATA members with a dependable long-term market for workers' compensation insurance;
- Structure the plan in such a way that if the overall loss experience of the participating members is favorable, participants would share in the return of a portion of the premium at the end of the policy year (Good Experience Return); and
- Make joining the program as easy as possible.

Today, after 35 years of continuous operation, the plan has attained or exceeded every goal established by its founders.

Highlights of the plan:

- Since its inception, the plan has annually distributed a Good Experience Return to participating members. Through 2009, plan participants have received over \$71 million in Good Experience Returns.
- The number of participants has continued to grow – from 76 original members in 1975 to more than 700 in 2010.
- USAIG — America's first name in aviation insurance — managed by USAU (a division of Berkshire Hathaway), has provided the coverage since the plan's inception.

With all this, we feel the NATA/USAIG Workers' Compensation Program is not only the finest workers' compensation insurance plan on the market, but one of NATA's most valuable member benefits.

## Additional Benefits

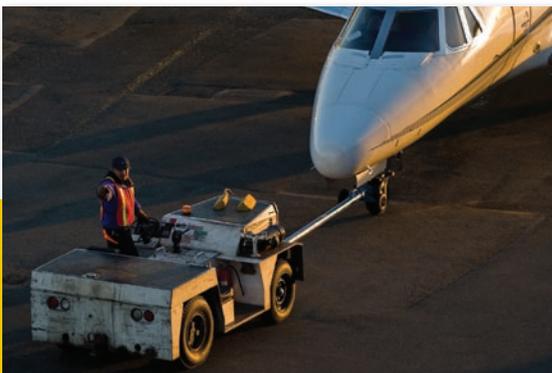
**Coverage.** As an NATA/USAIG plan participant, you will have broader coverage that may not be provided through your state fund or other underwriting plans. Some examples are:

- Other states coverage
- Employers Liability, including maritime employments
- Voluntary Workers Compensation coverage

**Claims.** All participants are provided expert, worldwide claims service directed and coordinated by USAIG, one of the most experienced aviation insurance underwriters. Liberty Mutual Insurance and its family of companies have been USAIG Member Companies since 1972 and have been designated as the workers' compensation service providers. Liberty Mutual has claims offices strategically placed around the country in order to resolve issues faster, improve outcomes and offer a better start-to-finish claims experience.

**Convenience.** The Liberty "myServices" portal allows you to report claims immediately and provides you with tools and resources that will allow you to benefit from the following:

- Claims Reporting Profile – Prefilled account information that you have set up in advance of reporting
- Provider Referral Services – Allows access to provider networks within specified locations
- ClaimStatus PLUS – Create loss reports, review claim details and set up alerts when changes are made to claim information
- SafetyNet and SafetySmart Online – Provides training, Web-based safety audits and other resources to support loss control



*The following Frequently Asked Questions (FAQs) provides more detail.  
If you have further questions, contact USAIG at (212) 859-3988 or have your agent or broker get in touch  
with one of the USAIG offices listed on the back cover of this brochure.*

## FAQs

### 1. What is a Good Experience Return Plan?

It is a special plan that pools the premiums and losses of plan participants to spread losses over a wider premium base. If the loss experience of the group is favorable, the plan provides for the return of a portion of the premium as a Good Experience Return.

### 2. How much is the Good Experience Return?

As with any loss ratio rating plan, the exact amount cannot be determined until the full amount of all program premiums and losses have been ascertained.

### 3. Is the Good Experience Return guaranteed?

Although Good Experience Returns cannot be guaranteed, the NATA/USAIG Workers' Compensation Program has now paid over \$71 million in Good Experience Returns since its inception in 1975. Moreover, this plan has paid a Good Experience Return each and every year!

### 4. Will I be penalized if the group has an adverse loss experience?

No, each member is individually rated according to the manual procedure for the member's particular state. Members may participate in favorable group experience through good experience returns, but there is no penalty if the group suffers unusual losses.

### 5. What will my rates be?

Your rates will be standard manual rates appropriate to your operation and subject to your own experience modification, plus premium discounts, where applicable.

### 6. Who can participate in the plan?

The NATA/USAIG Workers' Compensation Program is available to any NATA member who meets USAIG's underwriting requirements for participating in the plan. NATA membership notwithstanding, USAIG can underwrite workers' compensation insurance only for individuals or firms directly involved in the operation, servicing, maintenance, storage, repair or sale of aircraft.

### 7. My workers' compensation insurance is already with a USAIG company. How do I join the plan?

If you meet USAIG's underwriting requirements for participating in the plan, have your agent/broker ask USAIG to cancel your workers' compensation coverage on a pro-rata (without penalty) basis and rewrite it under the NATA/USAIG Workers' Compensation Program.

### 8. My workers' compensation insurance is NOT with a USAIG company; how do I join the plan?

Have your agent/broker submit an application to USAIG. If approved, have your agent/broker ask your current workers' compensation underwriter to give you a pro-rata (without penalty) cancellation. If your current underwriter is unwilling to do this, you must either take a short-rate (penalty) cancellation, or wait until your policy's expiration date to join the NATA/USAIG Workers' Compensation Program.

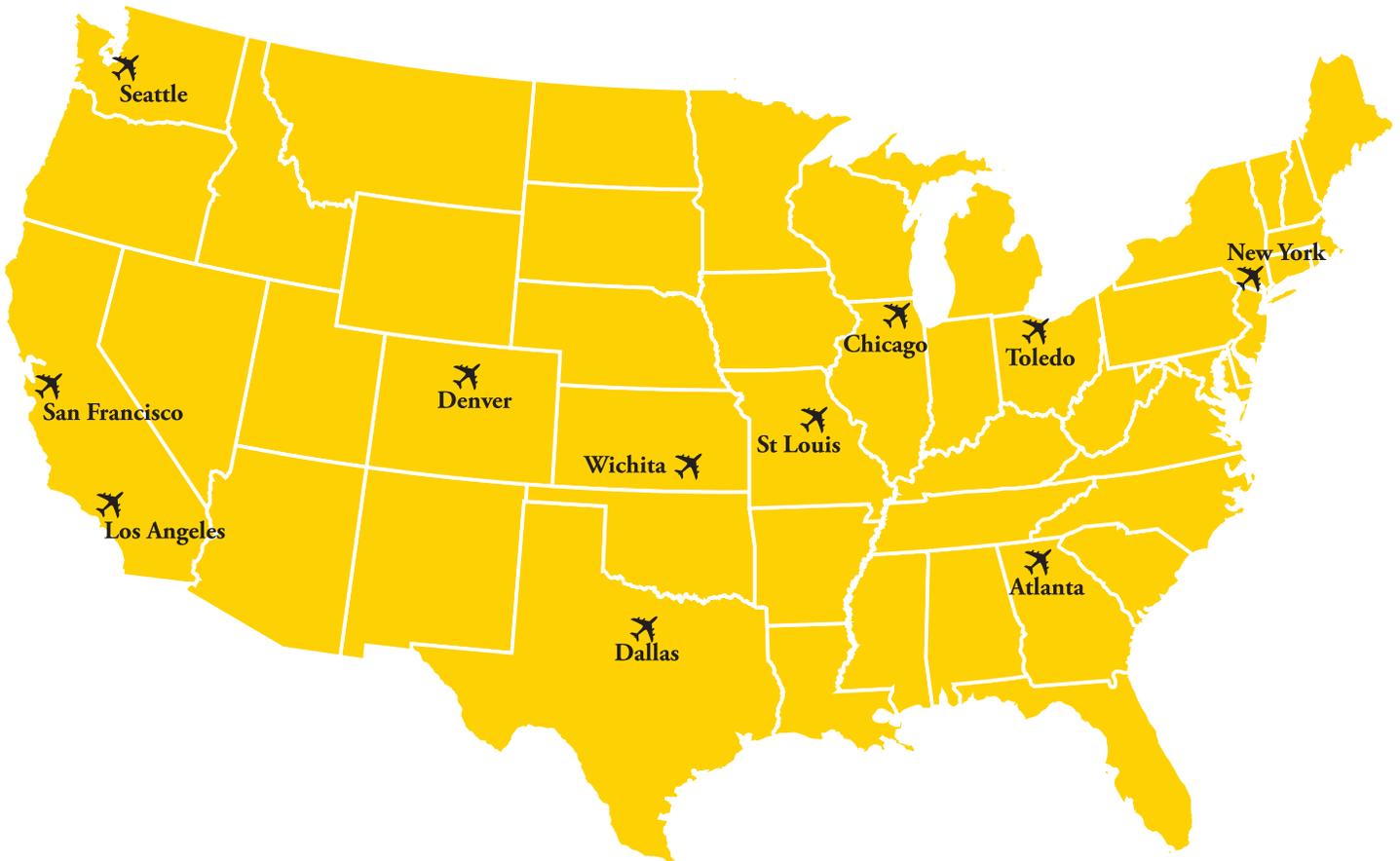
### 9. Is the NATA/USAIG Workers' Compensation Program available in all states?

While the NATA/USAIG Workers' Compensation Program is available in most states, it cannot be written in the monopolistic states of Ohio, North Dakota, Washington and Wyoming. For complete details have your agent/broker check with USAIG.

## Are You Taking Full Advantage of All NATA Membership Benefits?

### Become a Participating Member of the NATA/USAIG Workers' Compensation Program!

# USAIG Aviation Offices



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