



LECMPA

SPRING 2018

Your connection to the latest information about job insurance in the transportation industry

On Track



PRESIDENT'S LETTER

Welcome to our Financial Report letter for 2017. As you can see, our reserve, or “set aside” for claims rose by about \$2,000,000 in 2017. We actually paid almost \$3,000,000 more in claims, a trend that is continuing into 2018.

The good news for all our members is that LECMPA is well positioned to weather this particular barrage of claims, and continue to cover them out of premium income. In spite of the long spike in claims, our reserves have increased in value.

The message from all this: our members have exercised great judgement in joining and staying with LECMPA. If you have co-workers who don't have our job insurance, this is a good time for them to reconsider whether “doing their best” is enough to protect them.

The summer is finally coming, though as I write this column it's snowing in Michigan. Remember that LECMPA is happy to attend your union outings and picnics, and be sure to give us plenty of lead time so we can be sure to attend. And we have a bursting schedule of local and regional union meetings coming up in the next few months as well. We look forward to seeing you all!

Thanks again for your membership and loyalty.

Sincerely yours,

Susan Tukel, President

Whoa... Be Safe Out There.

Claims Rise 39% in 2017

With over 100 years of protecting union transportation workers, we have seen discipline trends come and go. Last year is certainly one that stands out, and not in a good way for railroad or UPS employees.

Fortunately, LECMPA is watchful and manages reserves so that, in times like these, we can pay our members for covered claims.

So what happened? We saw that several railroad employers hammered their employees with rule violations and incident reports. Both the number and amount of claims paid rose.



Ironically, the length and frequency of claims also rose where employers had adopted a “diversion” program, and told employees nobody would get time off for discipline. When discipline finally came, it was usually a dismissal.

Our mission is to cover members when they are held out of service, and we stand by you. Please be careful out there. If you have union brothers or sisters that don't have an LECMPA policy, have them give us a call.

LECMPA Covers Machinists and UPS Crafts

Railroad crafts may have been where we started, but diversifying our membership helps all union laborers benefit. More different crafts spreads our risk away from any single craft or employer.

Now, union machinists can take advantage of LECMPA coverage with policies that provide choices for daily rates and number of days.

All UPS union employees can benefit. Drivers, dock workers, feeder drivers, aerospace, and

other crafts working for non-rail transportation employers are eligible for coverage.

As a non-profit job insurance association, we don't serve shareholders or the public. We work for you—our members. Spread the word and help build a strong LECMPA. If you have friends in these crafts, don't let them go without job insurance.

Loyalty Appreciation Bonus

LECMPA is pleased to present loyalty appreciation bonuses to eligible members when they retire. We love to share letters and pictures from our retired members. Here are a few.

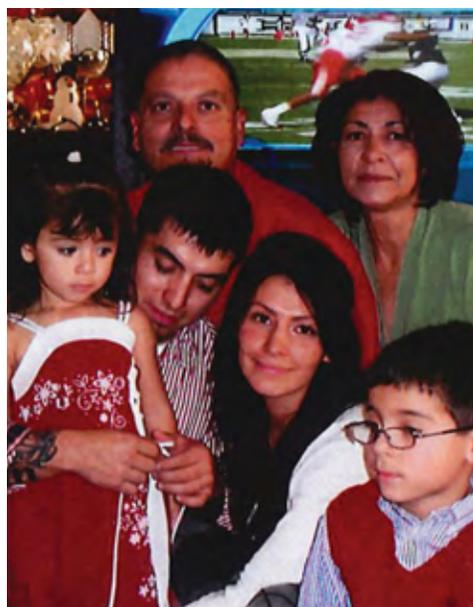


"Thank you for this surprise. Please know that I appreciate this very much. I am happy to be retired. [...] Every day I went to work it was nice to know you were there for me. The few times I did talk to you all it was always a pleasant conversation. Thank you."
Joe Elizalde, Laredo, TX



"First of all thanks for the financial protection. The pressures on the job have worsened with the passing of the years. [...] Enclosed is a picture of myself [in glasses] with a union brother. The \$930 gift will be put to use. Thanks again."

Richard Nieman, Dublin, OH



"Thank you for the services you provided during my membership. LECMPA made a stressful situation much less stressful[...] I feel grateful and thankful to have been a part of the association."

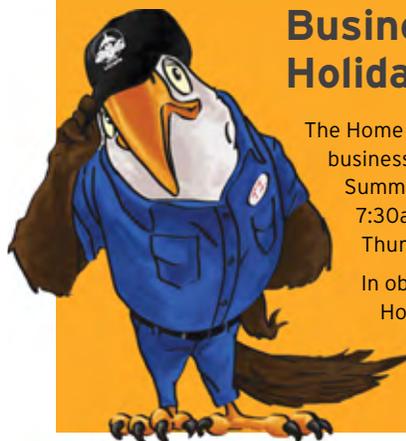
Richard Roybal, Trinidad, CO

"I needed help from LECMPA twice. One time I was involved in an incident that wasn't even my fault. Both times they came through for me without hassle. I have recently retired and received a nice check from LECMPA for my loyalty—Wow, just in time for Christmas! I have respect for people who stand by their word. —LECMPA has delivered! Thank you."

D.R. Niles, Cornish, Maine

"It is with great happiness that I announce my retirement. I just received my customer loyalty check from LECMPA and it will come in handy for a trip in the near future. Although I made it through 43 years on the railroad and didn't get fired, I was glad LECMPA was there in case I needed it."

C. Michael Stinson, Pocatello, ID



Business Hours and Holiday Closings

The Home Office will begin extended business hours through the Spring and Summer months. Business hours are now 7:30am to 4:15pm EST Monday through Thursday and 8:30am-4:15pm Friday.

In observance of the holidays, the Home Office will be closed on Monday, May 28, 2018 and Wednesday, July 4, 2018.

FINANCIAL REPORT

TWO YEAR FINANCIAL SUMMARY

ASSETS	2017	2016
Bonds	37,494,613	32,792,003
Preferred stocks	2,021,384	1,709,684
Common stocks	17,712,444	13,733,741
Short-term investments	1,862,846	17,372,213
Cash & Equivalents	12,790,627	570,421
Interest accrued	298,929	261,397
Uncollected Premiums	6,302	8,481
Total Admitted Assets	72,187,145	66,447,940
LIABILITIES		
Reserve for claims	6,120,836	4,413,761
Reserve for paid in advance	2,052,937	1,992,589
Asset valuation reserve	2,495,568	1,958,740
Miscellaneous	2,188,352	1,840,265
Total Reserves and Liabilities	12,857,693	10,205,355
SURPLUS		
Special surplus funds	3,000,000	3,000,000
Unassigned surplus	56,329,452	53,242,585
Total surplus	59,329,452	56,242,585
Total	72,187,145	66,447,940

Access Your Account On Our Website

Members can log in to the LECMPA website to see policy and claim information any time they need it. Our primary objective is keeping your personal information protected, so we have added enhanced login procedures to keep data safe. We have taken the following security measures:

- Your login credentials are automatically encrypted for security.
- You need a password to access your account.
- If you forget your password, we have added security questions to enable you to retrieve your password.
- You can modify your password, email, and security questions and answers.

Our privacy policy agreement and terms of use explain how we use your information when you log into our site. These are available for your review on the website.

There are two steps to finalize your account password but you only need to complete them once.

1. Sign in and agree to the Terms of Use and Privacy Agreement.
2. Sign in again without a password and you are automatically instructed on how to set up your password, email, and security questions and answers.

LECMPA Attends IAMAW Charity Event

Over 1,000 members of the International Association of Machinists and Aerospace Workers (IAMAW) and their guests attended the Guide Dogs of America Gala in Las Vegas last November. LECMPA President Susan Tukel, Marketing Directors Bob Brown and Wiley Yates, and State Manager Cary Sherrow attended as well. Over \$1.2M in donations was formally turned over to GDA from supporting unions.

The IAMAW is a strong supporter of Guide Dogs of America and their schools. The union founded GDA in 1948, and continues to support it today.

The companionship, loyalty and interdependence between each dog and its human is amazing to watch. The organization trains and matches the personality and attributes of the guide dog to the lifestyle and needs of the visually impaired person.

Guide dogs and instruction are free of charge to blind and visually impaired men and women in the U.S. and Canada. Eye injuries and long-term visual impairment are one of the hazards of the job machinists and aerospace workers face on a daily basis but GDA does not limit its dogs to union members.

LECMPA is proud to protect members of the IAMAW union and its crafts.



Bob, Susan, and lab

Guide Dogs know they are at work as soon as they put on their work vest. Looking adorable while posing with our staff is just one of the perks of the job!



Cary and golden



Scan this code to go to our website

\$54+ MILLION IN CLAIMS PAID since 2013

2017	\$12,819,823
2016	\$10,063,753
2015	\$10,325,345
2014	\$11,711,372
2013	\$9,232,312

ANOTHER WAY TO REACH US

Like our facebook page to get company information, connect with other members, and get information on industry news.



Your connection to the latest information about job insurance in the transportation industry.

On Track



LECMPA

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Return Service Requested

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