Protected Loss Fund Program
Webinar Series
Part 1
Agenda

I. Part 1
   A. Protected Loss Fund Program (PLFP)
      1. Purpose
      2. Programs
      3. Structure & Costs

II. Part 2
   A. Claims Review
   B. Identifying Risks
   C. Lessons from the field

III. Part 3
   A. Emerging Issues
   B. Special Events
   C. Online Resources
Protected Loss Fund Program (PLFP)

Purpose

- Resource for Loss Prevention
- Placement of Excess Insurance to protect (Arch)Diocesan activities
- Insurance and Claims Assistance and Management
Protected Loss Fund Program (PLFP) Service Programs

- PLFP
- Clergy Auto
- Special Events
- Priest Personal Protection Program
- Student Accident
- Volunteer Accident
- Travel Insurance
- Loss Prevention Services and Education
- Appraisal Services
- Certificates of Insurance
Service Programs
PLFP

- Comprehensive Property Insurance
- General Liability (GL)
- Workers Compensation (WC)
- Parish-owned autos
PLFP
Comprehensive Property Insurance

- All Risk Property and Content Coverage for sudden and accidental losses
- Crime/Fidelity Coverage
- Boiler and Machinery
- Coverages are determined under the excess insurance policy language
PLFP
General Liability

- Slip, Trip and Fall
- Directors & Officers
- School Board Legal Liability
- Counselor’s Errors & Omissions
- Parish Nurse protection
- Cyber Liability
- Pollution Legal Liability
PLFP
Workers’ Compensation

- Injuries occurring in or out of course of an employees’ duties
- Who’s covered
- What’s covered
PLFP
Diocesan/Parish Owned Vehicles

- Subject to the Michigan No-Fault Statute
- Priority of Benefits
- Title Requirements
Service Programs
Clergy Auto

- Priest-owned vehicles
- Separate program from PLFP vehicle coverage
- Separate line item on parish invoice
- First party coverage/vehicle damage
  - $250 deductible broad form collision
  - $100 Comprehensive deductible
  - $0 Glass damage/free replacement
  - $45/day rental reimbursement
  - $50 limit of towing/road service
  - Liability limit of $1,000,000 - new as of July 1, 2016
Service Programs
Special Events

- Summary of Coverage
  - $1,000,000 - new as of July 1, 2016
  - 1 calendar date
- Parish Control
  - Form completion and submitting
  - Payments
- Examples in Part 3 of this Webinar Series
Service Programs
Priest Personal Protection Program

- Liability limit of $1,000,000
- Examples of policy triggers
  - Dog bites
  - Errant golf balls
  - Personal Libel and Slander
Service Programs
Student Accident

- Student Assurance Services (SAS)
- Coverage for all school/religious education/sports children’s activities resulting in injury
- Subject to the SAS policy limits
- Excess of any health plans applicable to the child
- Additional coverage for full time available through SAS for purchase
- Information, coverage language and claims forms are available on SAS website: www.sas-mn.com
Service Programs
Volunteer Accident

- Covers all volunteers while participating in any activity supervised and sponsored by parish/diocese including travel to and from activity
- $0 deductible
- Similar to Student Accident, this is a reimbursement plan that is Excess of any health plans applicable to the volunteer
  - Must follow own health care provisions regarding network, etc. or benefit is reduced by 50%
  - This requirement is waived when emergency treatment is needed outside primary coverage area
- No coverage if under the influence of drugs or alcohol
- Claims still get reported to Gallagher Bassett Services
- Loss period is 90 days from date of accident and benefits are provided 104 weeks from date.
Service Programs
Travel Accident

- [Travel Accident FAQs](#)
- [Travel Accident Summary Sheet](#)
  - Provide to all parents and travelers
- Policy includes coverage to parish if sued by family
Service Programs
Loss Prevention and Education

- Comprehensive loss prevention assessments
- Online resources
  - Learning Management System
  - MCC/RM forms & documentation
  - Travelers’ risk control
  - GB Risk Control
- MCC telephone support
Service Programs
Appraisal Services

- Annual construction cost indices
- New construction, acquisitions and major renovations
- As needed
Service Programs
Certificates of Insurance (COIs)

- On-demand service to provide COIs to 3rd party for diocesan activities and leased property
- Proper notification needed when leased property is updated (i.e. new copier)
## PLFP- Structure

### EXCESS INSURANCE RENEWAL 2020-21

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<th>Property</th>
<th>Boiler and Machinery</th>
<th>Crime</th>
<th>Workers' Compensation</th>
<th>Pollution Liability</th>
<th>Cyber Liability</th>
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### PROVINCIAL LAKE SPC

- **Liability**: $1,000,000 SIR Plus $500,000 Corridor
- **Property**: $1,000,000 SIR Plus $500,000 Corridor
- **Boiler and Machinery**: $5,000 SIR Plus $500,000 SIR Freeze and Lightning
- **Crime**: $500,000 SIR
- **Workers' Compensation**: $1,000,000 SIR
- **Pollution Legal Liability**: $50,000 SIR
- **Cyber Liability**: $50,000 SIR
PLFP
Structure (cont’d)
Vendor Relationships

- Arthur J. Gallagher
- Gallagher Bassett Services, Inc.
- Excess Underwriters
  - Munich
  - Travelers
  - Safety Nation
  - Etc.
PLFP
Structure (cont’d)
(Arch)Diocesan Costs

- Actuarial Review
- Exposures
  - Building Values
  - Wages
  - Autos
- Above determines self-insured retention levels
- Excess insurance
  - Includes above exposures
    - Student and Athlete counts
    - More specific details on all aspects of (Arch)Diocesan activities and assets
- Both the Actuarial and Excess underwriters reviews are heavily weighted by Loss History
This concludes Part 1. Please join us next time for part 2 where we’ll cover the following:

Claims Review
Identifying Risks
Lessons from the field
THANK YOU AND BE SAFE!

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