



MICHIGAN
CATHOLIC
CONFERENCE

Protected Loss Fund Program
Webinar Series
Part 2

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

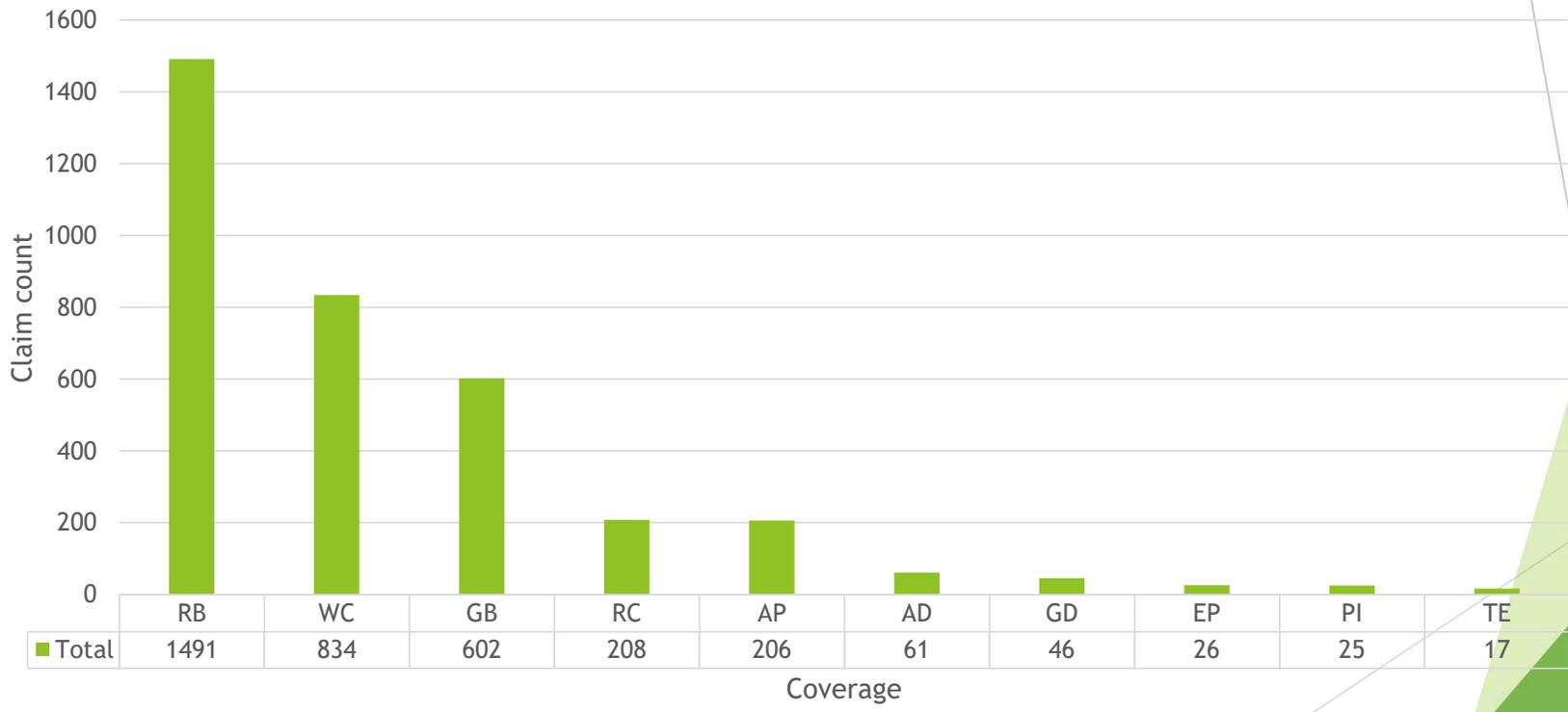
- A. Emerging Issues
- B. Special Events
- C. Online Resources



Claims Review and Discussion

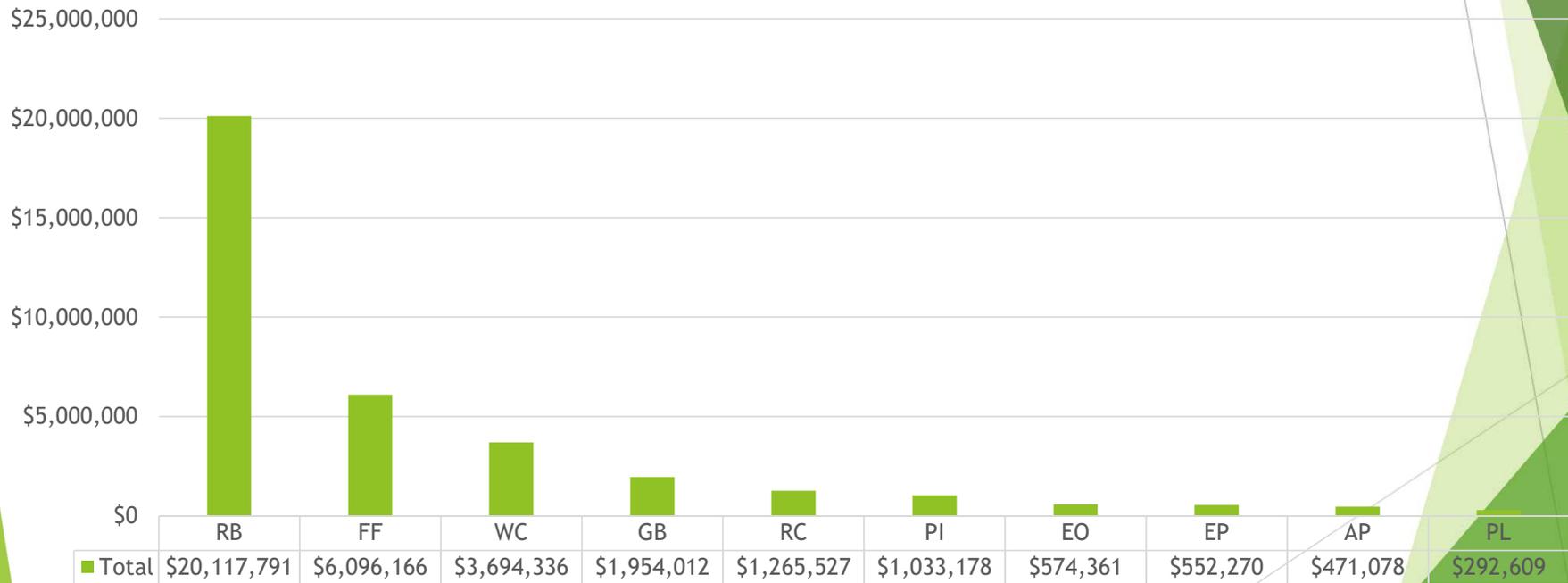
- Last point in Part 1: **Both the Actuarial and Excess underwriters' reviews are heavily weighted by Loss History**
- We will look at the following
 - Recent five-year review (June 1, 2015 - May 31, 2020)
 - Province Wide
 - “Top 10” in each category
 - Review Frequency and Severity by:
 - Coverage
 - Source
 - Nature
 - Preventable vs Non-preventable

Claims Review and Discussion By Coverage Frequency



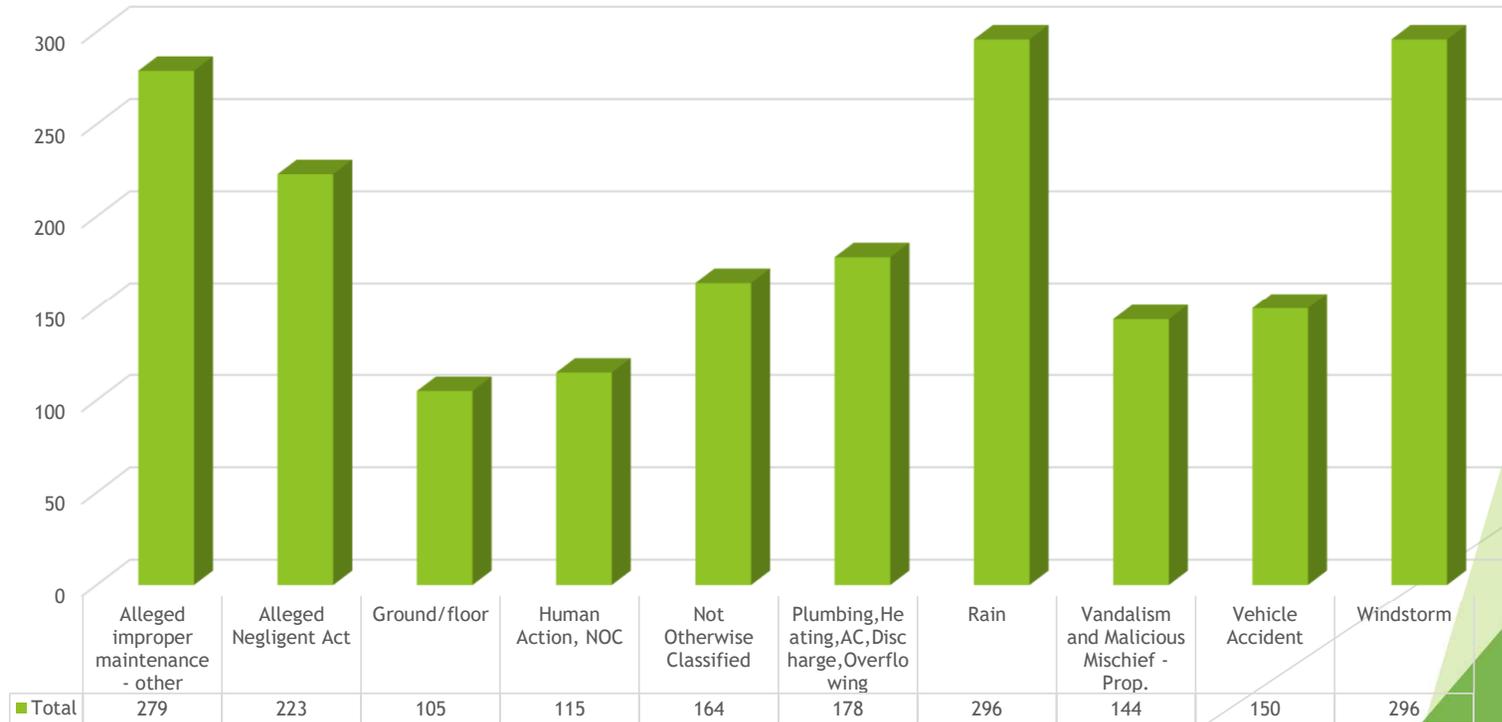
Claims Review and Discussion By Coverage Severity

Total

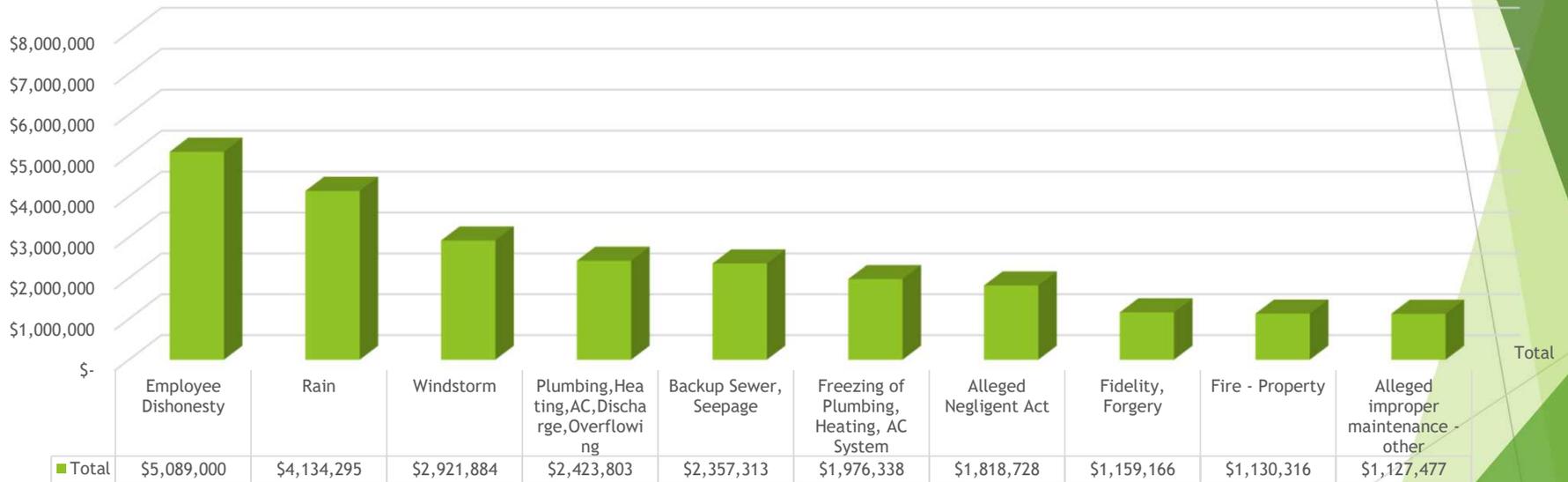


Claims Review and Discussion By Source Frequency

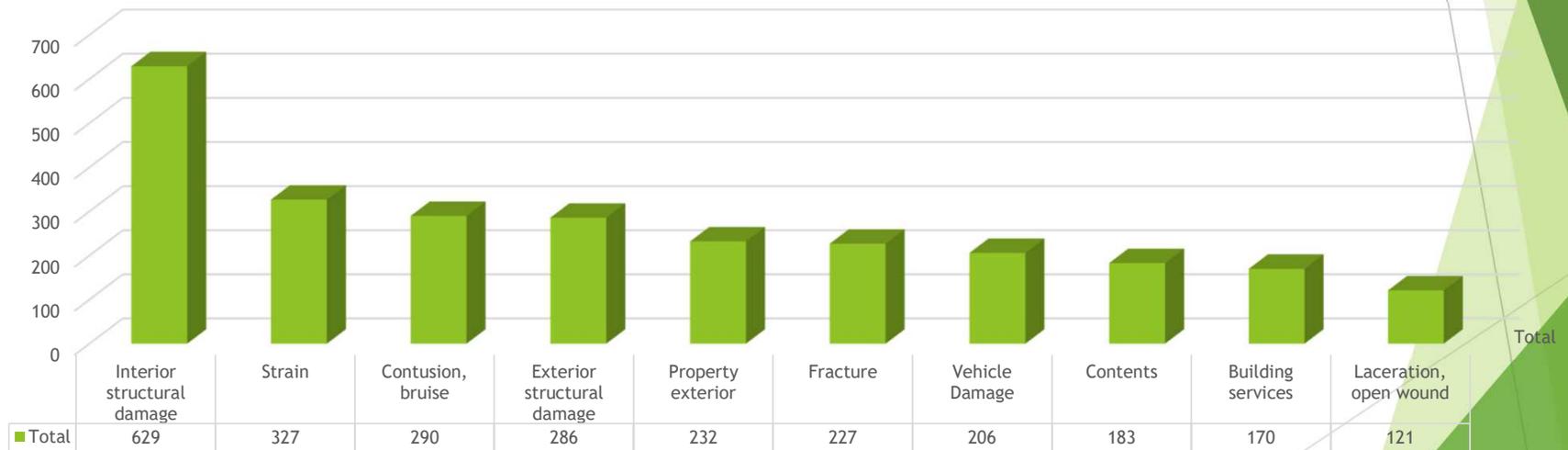
Total



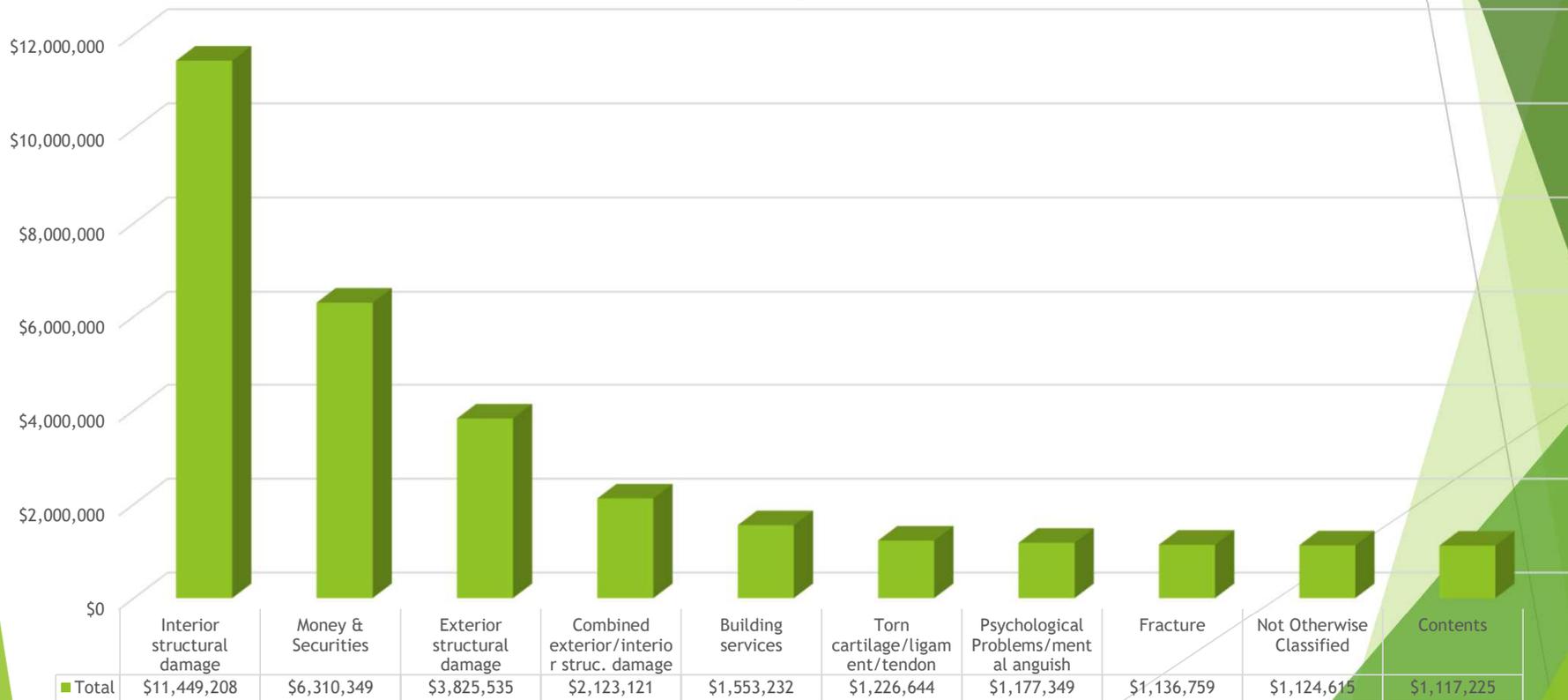
Claims Review and Discussion By Source Severity



Claims Review and Discussion By Nature of Loss Frequency



Claims Review and Discussion By Nature of Loss Severity



Claims Review and Discussion

Preventable vs Non-Preventable

- 5-year Claim total
 - 3,558 claims
 - \$35,502,266 total incurred
 - Claims identified as preventable
 - 220 claims/6% of total claims
 - \$6,868,302 incurred/19% of total
 - Majority of this is embezzlement - more on this later.



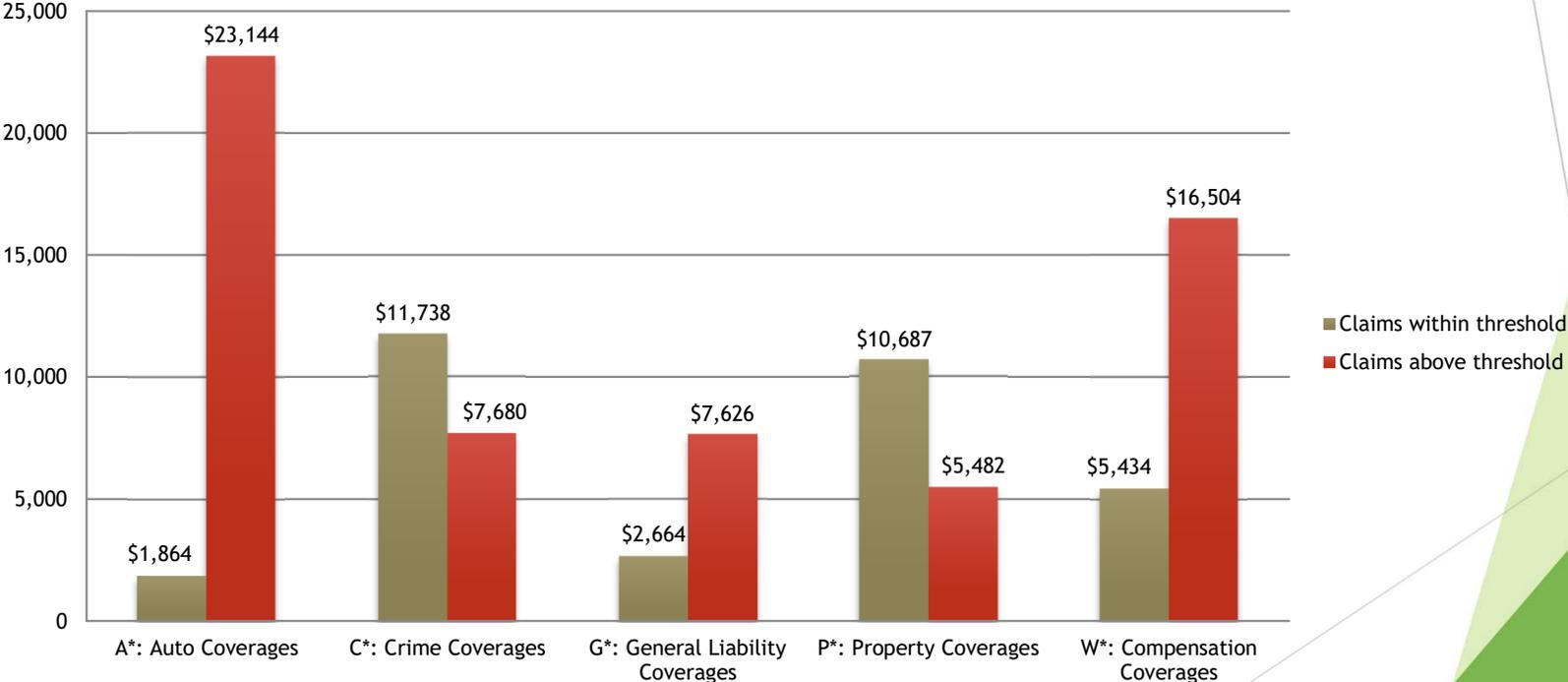
Claims Review and Discussion

How and When to submit a claim

- How:
 - Gallagher Bassett Services
 - 866-850-1933 for Property, GL, CA and PLF Autos
 - 800-926-1819 for WC
- When:
 - Within 24 hours of an incident
 - Claim vs Incident
 - Significance of early reporting

Claims Review and Discussion Report Lag

Average Claim Incurred by Total Lag



Identifying Risks

- Must be able to identify risks that exist around you
- Each member of the staff should contribute to the overall loss prevention
- Common everyday risks abound









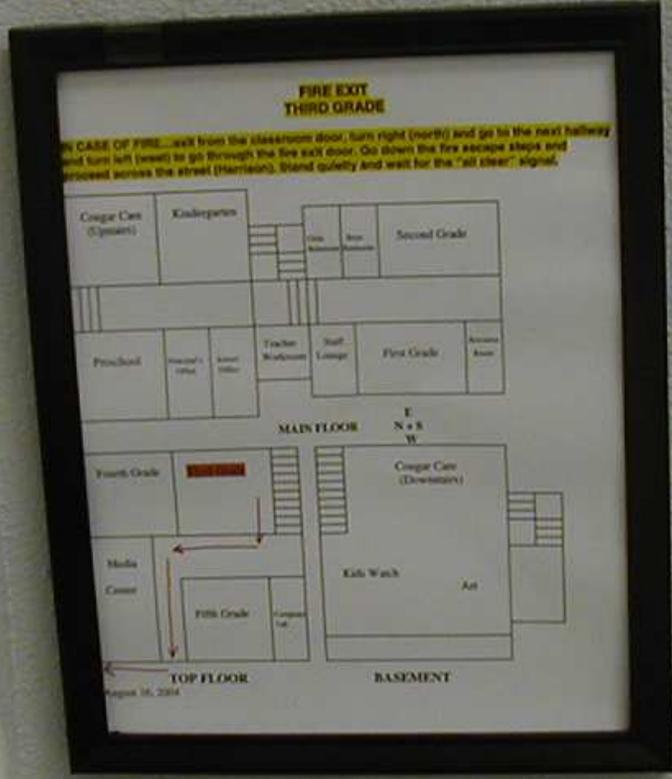








The following information should be posted in each classroom:
 FIRE EXIT ROUTE
 In case of fire, exit from the classroom door, turn right (north) and go to the next hallway and turn left (west) to go through the fire exit door. Go down the fire escape steps and proceed across the street (Harrison). Stand quietly and wait for the "all clear" signal.









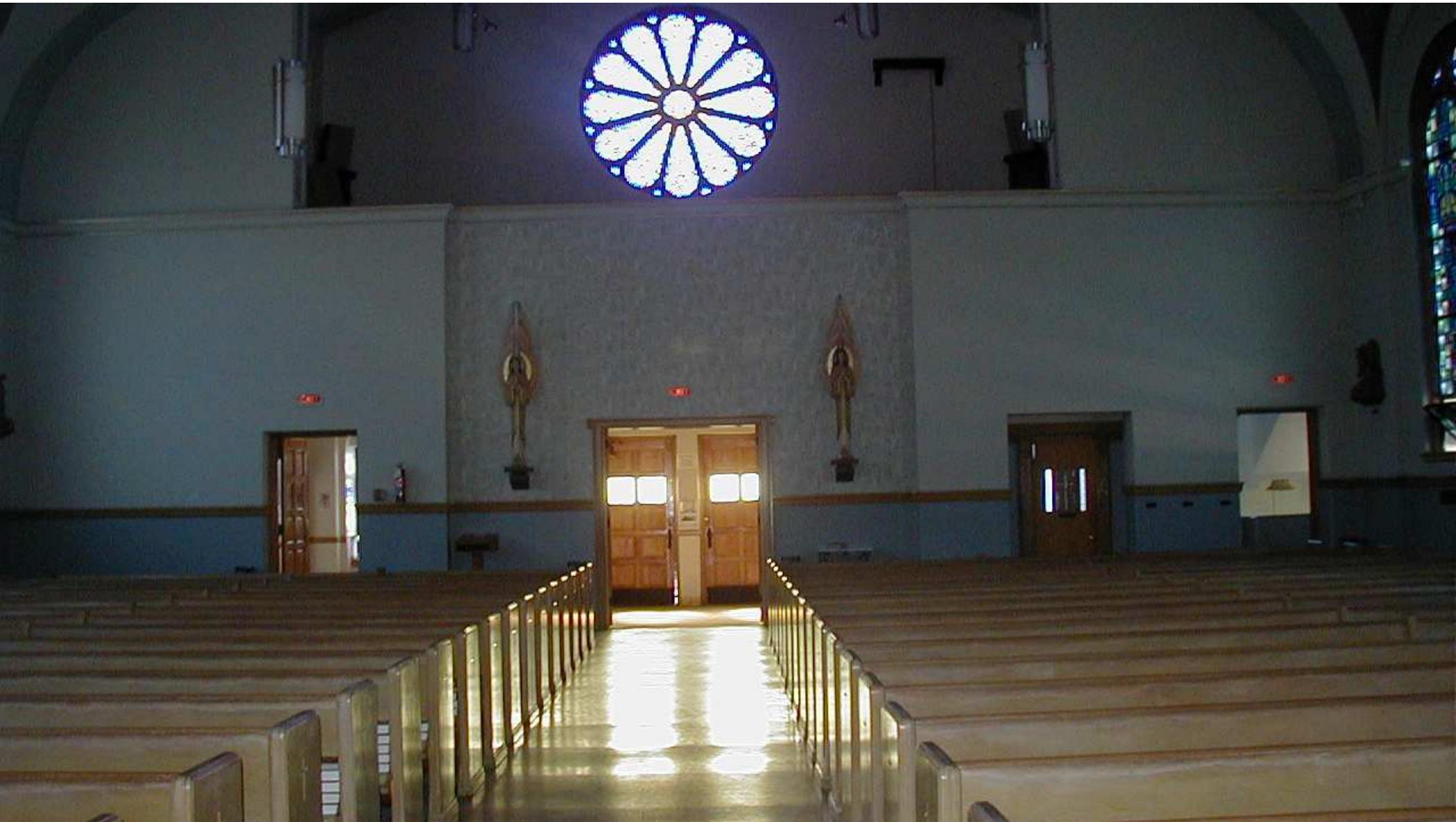


Employee Only





HURCH LOT













VOTIVE
CANDLES
DONATION
\$2.00
THANK YOU

PLEASE
DONOT
LIGHT MATCHES
UNLESS YOU
ARE A
MEMBER

RESERVED

RESERVED





THESE SWITCHES ALLOW THE BOILER TO OPERATE REGARDLESS OF OUTSIDE TEMPERATURE. TURN THEM ON IF YOU NEED HEAT WHEN THE OUTSIDE TEMPERATURE IS ABOVE 60°.

IF THE BOILER DOES NOT COME ON CALL FOR SERVICE.



CALL
FELTNER PLUMBING & HEATING, INC.
 1234 Main St
 ANYTOWN, NY 12345
 226-9751
 (24 HOURS SERVICE)



CERTIFICATE OF BOILER INSPECTION

THE ABOVE DESCRIBED BOILER IS SUBJECT TO PERIODIC INSPECTIONS AS REQUIRED BY THE STATE AND FEDERAL REGULATIONS. THE INSPECTION IS CONDUCTED IN ACCORDANCE WITH THE RULES AND REGULATIONS OF THE STATE OF NEW YORK AND THE FEDERAL REGULATIONS. THE INSPECTION IS CONDUCTED BY A LICENSED INSPECTOR AND THE RESULTS ARE REPORTED TO THE STATE AND FEDERAL AGENCIES.

INSPECTION

| | | |
|------------------|--------------------|--------------------|
| INSPECTOR'S NAME | DATE OF INSPECTION | TYPE OF INSPECTION |
| ADDRESS | LOCATION | REMARKS |

REMARKS

PLACE IN BOILER ROOM

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REMARKS

PLACE IN BOILER ROOM















Lessons from the Field

- Most Frequently Used Recommendations
- Repeat Offenders
- How Underwriters use the data
- Major topic of concern
 - Fraud Prevention
 - How we can help

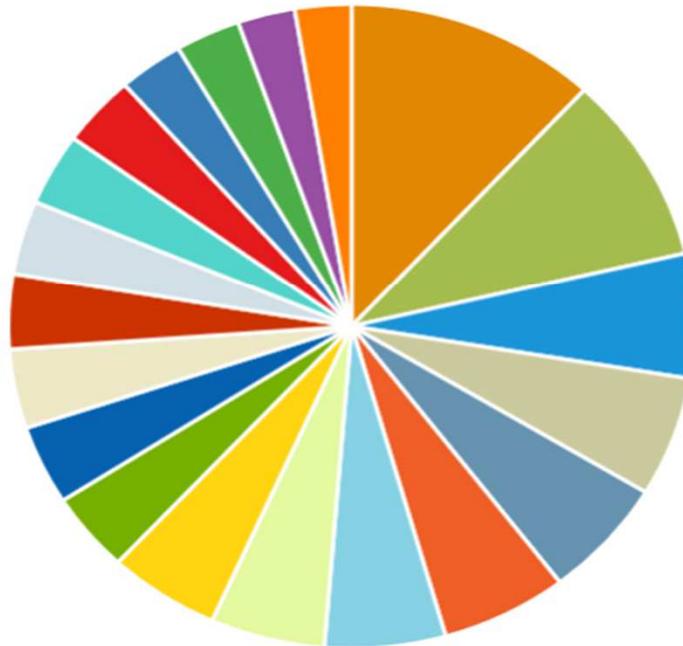


Lessons from the Field

Top 20 Recommendations

Top 20 Recommendations
June 1, 2015 - May 31, 2020

Click a pie slice to read the recommendation.



Top 20 Recommendations

1. Non-GFCI Outlets *
2. Concrete Repair
3. Extension Cord/Power Strip
4. Fire Extinguisher Service
5. Content Inventory
6. Electrical Panel: Access *
7. Outside Persons Liability Insurance
8. Self-Inspections
9. Fire Extinguisher Training
10. Michigan Right-To-Know Law (RTKL)
11. Operation Identification
12. Carpet/Rugs
13. Emergency Operation Plan (EOP)
14. Exit Doors: Access *
15. Emergency Lighting: Repair *
16. **Accounting Duties**
17. Electrical Outlet Adapter
18. Emergency Exit Sign/Light: Repair
19. Labor Law Postings
20. Electrical Outlet/Light Switch

Lessons from the Field

- Accounting Practices
 - Lower Frequency of recommendation and occurrence
 - Potential for major loss
 - Video to help prevent fraud
 - [Video](#)





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This concludes Part 2. Please join us next time for part 3 where we'll cover the following:

Emerging Issues
Special Events
Online Resources

THANK YOU AND BE SAFE!

Michigan Catholic Conference

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General questions

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