



MICHIGAN
CATHOLIC
CONFERENCE

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						
Liability	Property	Boiler and Machinery	Crime	Workers' Compensation	Pollution Legal Liability	Cyber Liability
\$90,000,000 Berkley \$15,000,000 xs \$75,000,000	\$260,000,000 Travelers \$ 250,000,000 xs \$10,000,000	\$100,000,000 Hartford Steam Boiler Inspection & Insurance Co.	\$5,000,000 PESLIC	Statutory Coverage Safety National Coverage A	\$10,000,000/ \$25,000,000 Aggregate Ironshore Specialty Ins. Co.	\$10,000,000 Chubb/ACE
\$75,000,000 Lexington \$10,000,000 xs \$65,000,000						
\$65,000,000 Liberty \$10,000,000 xs \$55,000,000						
\$55,000,000 Allied World \$25,000,000 xs \$30,000,000						
\$30,000,000 Ironshore \$15,000,000 xs \$15,000,000						
\$14,000,000 xs \$1,000,000 SIR Peslic	\$10,000,000 PESLIC		xs \$500,000 SIR	Coverage B Employers Liability \$400,000 xs SIR		
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 \$10,000 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



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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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General questions

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