A MIDWESTERN HIGHER EDUCATION COMPACT PROGRAM

Master Property Program

For all 2-year, 4-year, public or not-for-profit private institutions of higher education

All-Insured Members Meeting
St. Louis, MO

March 6, 2019
All Insured’s Annual Meeting
Agenda

I. Welcome & Introductions  
II. Subcommittee Reports  
   a. Executive  
   b. Underwriting  
   c. Engineering & Loss Control  
   d. Finance & Audit  
III. Master Property Program Information and Recap  
IV. Program Losses  
V. Market Update  
VI. Renewal Planning for July 1, 2019-2020  
VII. Captive Information  
VIII. Renewal Timeline for July 1, 2019-2020  
IX. What Is Needed From Members  
X. 2020 Annual Meeting & Workshop  
XI. Thank You & Questions
ALL INSURED MEMBERS MEETING

Welcome & Introductions

Time Allotted: 10 Minutes
Welcome & Introductions

At the July 1, 2018 program renewal, the MPP welcomed 1 new member to the MHEC program:

- Lindenwood University
  - Frank Sanfilippo, VP Fiscal Affairs and CFO
  - Matt Ankenbrandt, Director, Campus Financial & Operational Affairs
  - John Plunkett, Internal Auditor
  - Kip Starnes, Lutheran Trust/Church Asset Management (Broker)
  - June Waddock, Lutheran Trust/Church Asset Management (Broker)

And, our 1st time attendees
SUBCOMMITTEE REPORTS

Executive
Underwriting
Engineering & Loss Control
Finance & Audit

Ed Knollmeyer
Tina Harlan
Michael Rosenberg
Jared Stolin
Craig Kispert

Time Allotted: 25 Minutes
Subcommittee Reports
Executive – Program Governance

Midwestern Higher Education Compact
Sponsors Program

Western Interstate Commission for Higher Education (WICHE)
Sister Compact to MHEC in the Western States

New England Board of Higher Education (NEBHE)
Sister Compact to MHEC in the New England States

Master Property Program Committee
(All Insured Institutions)
Directs program
Members appointed by insured institutions
Meets annually and via conference call as needed

Leadership Committee
Provides oversight on behalf of Insured Institutions Committee
Members appointed by MHEC from among insured institutions
Meets as needed in person or by phone conference

Executive Subcommittee
Leads strategic planning related to achieving the mission of providing a premier property insurance program for its Members while nurturing relationships between all interested parties

Underwriting Subcommittee
Provides review and oversight of all underwriting matters related to the program including applications to the program

Finance & Audit Subcommittee
Oversees program finances, including the operations of an investment advisory group

Engineering & Loss Control Subcommittee
Provides recommendations to leadership on engineering services, including annual vendor review, and ensuring members’ commitment to loss control goals

Loss Control Workshop Subcommittee
Plans annual loss control workshop
Members appointed by MHEC from among insured institutions
Meets by phone conference as needed

Represents Interests of All Participating Members
- 4 Year Public
  - Small
  - Large
- 4 Year Private
  - Small
  - Large
- 2 Year Community Colleges

A Midwestern Higher Education Compact Program
Subcommittee Reports
Executive – Leadership Changes

▪ Joseph Rayzor, Director of Risk Management and Environmental Health & Safety, University of Northern Iowa, appointed to Vice Chair

▪ Sherri Phillips, Insurance Risk Manager, Southern Illinois University, added as member of Leadership Committee

▪ Lisa Schaller, Director of Insurance and Loss Management, Nevada Systems of Higher Education, added as member of Leadership Committee
Subcommittee Reports
Executive – Strategic Pillars

<table>
<thead>
<tr>
<th>Program Stability</th>
<th>Member Value</th>
<th>Strategic Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimize the impact of fluctuations in the excess market by:</td>
<td>To be the premier property program for institutions of higher education by:</td>
<td>Strategic growth is a strategy to assist MHEC in achieving its mission and serving its constituency.</td>
</tr>
<tr>
<td>▪ Distancing the MPP from the commercial market;</td>
<td>▪ Continually assessing the value brought to the participating members;</td>
<td></td>
</tr>
<tr>
<td>▪ Building strong partnerships with its insurers; and</td>
<td>▪ Keeping the membership informed of the benefits of the program; and</td>
<td></td>
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<tr>
<td>▪ Mitigating the potential of large rate increases or cancellation due to a large claim or changing market conditions.</td>
<td>▪ The MHEC Master Property Program Leadership Committee listening to its participating members.</td>
<td></td>
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</tbody>
</table>
Subcommittee Reports

Underwriting

- Provided revised language for Policies and Procedures 4.1.7 Termination of a Member and 4.1.8 Termination of Rights and Obligations. Language approved by Leadership 5/2/18
- Reviewed Policies and Procedures 4.2 Allocation of Loss in Excess Layers and provided language outlining how a member recovers on a loss and David Letzelter provided an Appendix with examples. Before Leadership for review and approval on 3/6/19
- Review of Policies and Procedures 4.5 Underwriting Guidelines for Quoting New Members was postponed until after 7/1/19 renewal
- Lisa Schaller, Director of Insurance & Risk for the Nevada System of Higher Education, joined the Underwriting Subcommittee
- Chris Glidewell, Southern IL University, Chair of Underwriting Subcommittee retired
- Tina Harlan, University of IL appointed new chair of the Underwriting Subcommittee
Subcommittee Reports
Engineering & Loss Control

- 2018-2019 By The Numbers
  - 139 Campus Surveys
  - 80 IR Surveys/Arc Flash Training
  - 6,220 Jurisdictional inspections Objects Total
  - 33 Plan Reviews
  - 91 Impairments logged

- MHEC 10 Year Loss Control Metrics (2008 – 2018)
  - 95% Recommendation Response Rate
  - 65% Recommendation Completion Rate

- Top Open Recommendation Types
  - Install Automatic Sprinkler Protection (38%)
  - Testing/Inspection/Management Programs (17%)
  - Housekeeping (6%)
Subcommittee Reports
Engineering & Loss Control

- **2018-2019 Highlights**
  - *Know Your Risk* eNewsletter
  - Recommendation response initiative (improved from 76% to over 95%)
  - Roof inspection recommendations
  - Roof age requests
  - Flood evaluation surveys

- **2019-2020 Initiatives**
  - Water damage mitigation
  - Emphasis on completing “Critical” recommendations (hot work management, impairment management, roof inspection)
  - Learning from losses/loss mitigation within the MHEC program
Subcommittee Reports
Finance & Audit

- **Review of Dividend Distribution Schedule**
  - $860,520 in dividends distributed in December 2018
  - Per policy, this represents:
    - 50% of remaining adjusted equity for the 2016-17 policy year
    - 80% of remaining adjusted equity for the 2015-16 policy year
    - 100% of remaining adjusted equity for all policy years prior to 2015-16

- **Agreed-upon Procedures Review**
  - No significant or notable findings

- **Program Cost Distribution Confirmation**
  - No significant discrepancies reported by members

- **Review Service Provider Fee Proposals**
## Subcommittee Reports
### Finance & Audit - Historical Dividend Payments

<table>
<thead>
<tr>
<th>Distribution Year</th>
<th>Amount</th>
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<tbody>
<tr>
<td>2017</td>
<td>$860,520</td>
</tr>
<tr>
<td>2016</td>
<td>$1,238,582</td>
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<tr>
<td>2015</td>
<td>$1,779,902</td>
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<tr>
<td>2014</td>
<td>$2,265,008</td>
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<tr>
<td>2013</td>
<td>$55,951</td>
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<tr>
<td>2012</td>
<td>$384,048</td>
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<tr>
<td>2011</td>
<td>$50,900</td>
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<td>2010</td>
<td>$904,469</td>
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<tr>
<td>2009</td>
<td>$1,360,208</td>
</tr>
<tr>
<td>2008 and Prior</td>
<td>$11,227,862</td>
</tr>
<tr>
<td><strong>Total Distributed Dividends</strong></td>
<td><strong>$20,127,450</strong></td>
</tr>
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</table>
MASTER PROPERTY PROGRAM
Program Information and Recap

Time Allotted: 15 Minutes
Program Information and Recap
Number of Members by Policy Year

The Master Property Program is proud to boast a 96% member retention rate.
Program Information and Recap
TIV by State ($ billions USD)

- MHEC: $82.4B
- WICHE: $13B
- NEBHE: $3.3B

Map showing TIV by state, with states color-coded to reflect the amount of TIV.

A Midwestern Higher Education Compact Program
### Program Information and Recap

**Current Program Structure: July 1, 2018 – July 1, 2019**

#### Excess Tower - Optional Participation

<table>
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<tr>
<td>$750M x $1B</td>
<td>56.0%</td>
<td>44%</td>
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<thead>
<tr>
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<tbody>
<tr>
<td>$500M x $500M</td>
<td>56.0%</td>
<td>17.5%</td>
<td>27.5%</td>
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#### Base Program - All Members Participate

<table>
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<tbody>
<tr>
<td>$400M x $100M</td>
<td>56.0%</td>
<td>44.0%</td>
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<tr>
<td>$100M</td>
<td>56.0%</td>
<td>44.0%</td>
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<table>
<thead>
<tr>
<th>Limit</th>
<th>Member Deductible</th>
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<tr>
<td>$1M</td>
<td>(shared limit)</td>
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<tr>
<td>$Various</td>
<td>(member-specific)</td>
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#### Terrorism

- **Lloyd's of London**
  - $250M x $750M (shared limit)
  - $750M (shared limit)

#### Fine Arts Program

- **Lloyd's of London**
  - $100M x $400M (shared limit)
  - $400M (shared limit)
  - $25K (owned)
  - $Nil (non-owned)

- **Deductible**
Property Information and Recap
Base Program Rate

- Base rate includes Loss Fund contribution, premiums for first $500M of risk transfer coverage, costs for loss control services and administration expenses.
- Net rate equals Base Program Cost less Dividends Received.

The base program rate has steadily declined since 2003.
# Program Information and Recap

## Cost Savings Estimate

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<tr>
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<tbody>
<tr>
<td>MHEC</td>
<td>Iowa</td>
<td>$1,709,516,659</td>
<td>$466,698</td>
<td>$0</td>
<td>$247,283</td>
<td>$516,373</td>
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<td>$49,675</td>
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<td>Illinois</td>
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<td>$1,664,435</td>
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<td>Kansas</td>
<td>$15,538,301,288</td>
<td>$3,722,674</td>
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<td>$67,811,905</td>
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<td>Michigan</td>
<td>$4,458,939,313</td>
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<td>$0</td>
<td>$1,315,289</td>
<td>$1,730,669</td>
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<td>$324,445</td>
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<td>Missouri</td>
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<td>Nebraska</td>
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<td>$2,051,900</td>
<td>$2,626,310</td>
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<td>$705,753</td>
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<td>Ohio</td>
<td>$1,393,657,830</td>
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<td>$0</td>
<td>$210,000</td>
<td>$576,647</td>
<td>$178,984</td>
<td>$178,984</td>
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<td></td>
<td>MHEC Total</td>
<td>$82,451,020,426</td>
<td>$18,452,797</td>
<td>$0</td>
<td>$119,632,750</td>
<td>$33,210,023</td>
<td>$14,757,225</td>
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<td>NEBHE</td>
<td>Massachusetts</td>
<td>$329,855,376</td>
<td>$106,953</td>
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<td>$55,682</td>
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<td>Maine</td>
<td>$3,016,156,080</td>
<td>$757,055</td>
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<td>NEBHE Total</td>
<td>$3,346,011,456</td>
<td>$864,008</td>
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<td>$2,489,859</td>
<td>$1,123,781</td>
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<td>WICHE</td>
<td>Arizona</td>
<td>$361,886,688</td>
<td>$116,256</td>
<td>$0</td>
<td>$50</td>
<td>$178,428</td>
<td>$62,172</td>
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<td>Colorado</td>
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<td>$786,967</td>
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<td>$3,645,838</td>
<td>$1,421,790</td>
<td>$634,823</td>
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<td>Idaho</td>
<td>$203,894,411</td>
<td>$80,961</td>
<td>$0</td>
<td>$0</td>
<td>$118,308</td>
<td>$37,347</td>
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<td>Nevada</td>
<td>$5,032,724,322</td>
<td>$1,255,247</td>
<td>$0</td>
<td>$0</td>
<td>$2,718,965</td>
<td>$1,463,718</td>
<td>$1,463,718</td>
<td>0.025%</td>
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<td>Oregon</td>
<td>$1,266,933,038</td>
<td>$416,586</td>
<td>$0</td>
<td>$2,157,148</td>
<td>$788,120</td>
<td>$371,534</td>
<td>$371,534</td>
<td>0.033%</td>
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<td>Utah</td>
<td>$213,099,837</td>
<td>$70,159</td>
<td>$0</td>
<td>$106,958</td>
<td>$123,649</td>
<td>$53,490</td>
<td>$53,490</td>
<td>0.033%</td>
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<td>Washington</td>
<td>$1,189,288,747</td>
<td>$382,235</td>
<td>$0</td>
<td>$374,794</td>
<td>$646,803</td>
<td>$264,568</td>
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<td>Wyoming</td>
<td>$2,373,143,156</td>
<td>$651,092</td>
<td>$0</td>
<td>$270,569</td>
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<tr>
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<td>WICHE Total</td>
<td>$13,041,450,879</td>
<td>$3,759,503</td>
<td>$0</td>
<td>$6,555,334</td>
<td>$6,752,303</td>
<td>$2,992,800</td>
<td>$2,992,800</td>
<td>0.029%</td>
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<td>TOTAL</td>
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<td>$98,838,482,761</td>
<td>$23,076,308</td>
<td>$0</td>
<td>$128,677,942</td>
<td>$41,086,106</td>
<td>$18,009,798</td>
<td>$18,009,798</td>
<td>0.023%</td>
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</table>
Program Information and Recap
Service Providers

**Program Administrator**

Insurers

3rd Party Claims Adjusting

**Engineering & Loss Control**

On-Site Engineering

Infra-Red Thermography

Boiler & Machinery

Appraisal Services

**Marsh**

Various

Crawford & Company GTS

**Marsh Risk Consulting (MRC)**

Global Risk Consultants (GRC)

Global Risk Consultants (GRC)

Hartford Steam Boiler (HSB)

Duff & Phelps

**Captive Consultant**

Actuarial Services

Captive Manager

Captive

**Captive Resources (CRI)**

Pinnacle

Kensington

EPIC
Program Metrics
Marsh Administration Metrics for 2018 Policy Year

- Reports/Invoices to Members: 56 invoices
- % of Premium Received on Time (within 30 days)
  - 59% of them members paid on time (33 members)
  - 41% of the members paid after 30 days (23 members)
- # of Policies Issued: 136 policies
- # of Endorsements Issued: 120 endorsements
- Statement of Value Tracking Statistics at 7/1/18 renewal:
  - # of physical locations/rows: 11,556 locations
  - # of data categories including COPE: 70 columns/categories
  - # of total data points: 808,920 data points
- Campuses Insured: 170 Campuses
- Total Insured Values: $100 Billion
- Estimated Program Savings for FY2018: $14.7 Million
ALL INSURED MEMBERS MEETING
Program Losses

Time Allotted: 7 Minutes
Program Losses
Loss History

Rolling 5-Year Insurer Loss Ratio

Notes
- 2018 amount is projected to full-year.
- Losses valued as of 12/31/2018.

<table>
<thead>
<tr>
<th>Metric</th>
<th>Gross Losses in $Millions</th>
<th>Number of Losses</th>
<th>No. of Losses Greater than $1 Mil.</th>
<th>No. of Unique Members with a Loss Greater than $1 Mil.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>$218M</td>
<td>380</td>
<td>24</td>
<td>18</td>
</tr>
<tr>
<td>Annual Avg.</td>
<td>$39.6M</td>
<td>69</td>
<td>4.4</td>
<td>3.3</td>
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</table>
MASTER PROPERTY PROGRAM
Market Update

Time Allotted: 10 Minutes
Market Update
U.S. Property Market Update

- Soft-market conditions prevailed prior to Sept. 2017
- Hurricanes Harvey, Irma and Maria ("H.I.M.") contributed to one of the worst natural catastrophe insured loss years ever
- Insured losses in excess of $14 billion attributable to wildfires in 2017 smashed past record amounts for a given year
- 2018 was a year of large single-risk (i.e., one insured) losses – “death by a thousand cuts”
- Market direction changed in 2018 and continues in 2019
- 800 pound gorillas & the ultimate feedback loop
- ALL property insurers focused on “underwriting profitability” in lieu of top line growth
Market Update
Costliest U.S. Catastrophes

US INSURED CATASTROPHE LOSSES
SOURCES: PROPERTY CLAIMS SERVICE / ISO, PERILS, GC BUSINESS INTELLIGENCE, INSURANCE INFORMATION INSTITUTE

HURRICANE KATRINA AND HURRICANE WILMA
HURRICANE ANDREW
SEPTEMBER 11 TERRORIST ATTACKS

2013, 2014 and 2015 were welcome respite from 2011 and 2012, which were among the costliest years for insured disaster losses in the U.S. 2017 is now shaping up to be one of the worst on record.

*2016 and 2017 subject to change
MASTER PROPERTY PROGRAM
Renewal Planning for July 1, 2019 - 2020

Time Allotted: 10 Minutes
Renewal Planning for July 1, 2019 - 2020

Renewal Challenges

- Two shock losses (loss > $25M)
- Multiple significant losses (loss > $5M) over past five years
- Considerable natural catastrophe exposures generating large AAL’s
- Unique program structure
- Scale
- Breadth of coverage
- Market conditions
Renewal Planning for July 1, 2019 - 2020
Feedback from Insurers

- AIG
- Zurich
- Others
Renewal Planning for July 1, 2019 - 2020
Program Changes being Discussed

- Loss Fund
- Primary Layer
  - Limit
  - Aggregate limits
  - Deductibles for certain perils
- Excess Layers
- Reviewing moving to 18-Month policy from 7/1/2019 – 1/1/2021
- Zurich Conditional Renewal Notice
Renewal Planning for July 1, 2019 - 2020
Current Status

- Rates increasing
- Loss Fund
- Primary
- Excess
- Overall
- Impact on individual members will vary depending on loss experience during the past five years
MASTER PROPERTY PROGRAM
Captive Information

Time Allotted: 15 Minutes
Captive Information
What is Everest Property Insurance Company (EPIC)?

- Cayman Islands based reinsurance company
- Established in 1996
- Reinsures Property risks for unrelated parties
- Provides the outgoing Letter of Credit to Lexington
- EPIC Board of Directors Approve Distributions in September
Captive Information
Benefits of the Captive Layer

- Provides a layer of “self insurance” to distance the risk transfer layer from frequency claims
- Provides increased stability and significant buying power
- Reduces risk transfer premium
- Provides potential for dividends – no longer a sunk cost
Captive Information
Captive Service Providers

- Captive Resources, LLC
- Kensington Management Group, Ltd.
- Marsh (Administrative Broker)
- Producing Brokers (various)
- Crawford & Co.
- Lexington Insurance
- Pinnacle Actuarial Resources, Inc.
- Scotiabank (Cayman)
- PricewaterhouseCoopers (PWC)
Captive Information
Loss Fund Aggregate

- Provides a mechanism to fund losses
- Currently set at $1 Million; increasing at 7/1/19 renewal to $2.5 Million, excess of underlying deductibles
- Actuaries develop overall Loss Cost Rate for the program, based on 5 years loss history and TIV
- Loss Cost Rate x Renewal TIV = Aggregate amount, subject to approval by MHEC MPP Leadership
- Fully funded by MHEC MPP members through their Loss Fund Contribution
- Each policy year aggregate stands on its own; profit or loss from one year does not roll over into other policy years
Captive Information

Dividend Policy

- MHEC’s MPP pays out dividends to members with equity balances on an annual basis
- Dividends are declared for individual policy periods based upon members’ equity
- Equity consists of investment income and member contributions in excess of losses (both paid and reserved)
- Dividends are not paid to members whose individual equity is zero
- EPIC Board and MPP Leadership Committee approve dividend distribution schedule as prepared by the captive manager (KMG)
MASTER PROPERTY PROGRAM
Renewal Timeline

Time Allotted: 3 Minutes
Renewal Timeline

2019 Renewal Timeline Milestones

- **Aug**: Define issues to Executive Committee.
- **Sep**: Discuss issues with incumbent insurers.
- **Oct**: Meet with AIG & Zurich to discuss 2019 renewal. (by Sept. 15) Communicate renewal issues to members. (by Sept. 30)
- **Nov**: Leadership Committee Meeting. Present recommended strategies. (Oct. 23)
- **Dec**: Continue discussions with AIG and Zurich. (by Nov. 15) Receive CAT modeling results. (by Nov. 30)
- **Jan**: Meet with underwriters in London, Chicago, Bermuda and possibly other locations. (Jan. 7-18) Initial feedback due from markets. (Jan. 15) Continue negotiating with insurers. (Month)
- **Feb**: Final quotes due from markets. (March 15) Discuss renewal position with Leadership. (March 6)
- **Mar**: All Insured’s Meeting. Advise process and renewal outcome. (March 6) Renewal values due to Marsh. (March 15)
- **May**: Not to exceed May Leadership Meeting (May 1)

**Note:** Due to the interconnected nature of the program the above timeline depends on all parties fulfilling their responsibilities. In any event, the Program Administration team will do its best to meet target deadlines.
MASTER PROPERTY PROGRAM
What Is Needed From Members

Time Allotted: 7 Minutes
What is Needed From Members

Members To Advise If:

- Deductible Options
- Have Additional Needs for Coverage or Limits
- Participation in any of the Optional Excess Layers
  - $500 million excess $500 million
  - $250 million excess $1.00 billion
  - $250 million excess $1.25 billion
  - $250 million excess $1.50 billion
- Earthquake - Excess/DIC Coverage
- Flood
  - Flood Zone Determinations
  - National Flood Insurance Program (NFIP)
  - Excess/DIC Coverage
What is Needed From Members

Certificate Requests

Certificate of Insurance Request

- All requests should be sent directly to Indianapolis.certrequest@marsh.com with the following information:
  - Cert holder name
  - Cert holder address
  - Location/description of property
  - Dates of loan
  - Value of property
  - Additional interest (if applicable)

- If more than one certificate is needed you should either send multiple requests or provide multiple sets of information (all of the items above are needed for each certificate)

- The cert service center has instructions and will contact Tami Hayden if there are questions in order to finalize certificates
What is Needed From Members
Claims Handling – Process, Advocacy & Contacts

**Member Incurs Loss on OR after July 1, 2013 (excess of deductible)**

**IMPORTANT**

**Claims Handling**

The MHEC Master Property Program’s claims handling is provided by Crawford GTS; therefore, members are asked to follow these procedures when reporting a claim.

Cunningham Lindsey will handle claims occurring prior to July 1, 2013. Please see the reporting instruction sheet for reporting claims to Cunningham Lindsey.

**Communication**

If you do not receive a timely response from Crawford or have concerns, contact Brian McGrath immediately. If Brian is unavailable, contact Maureen Biehl.

**Subrogation**

All losses are sent to Chartist Subrogation Recovery so that they are reviewed for subrogation potential.

**Loss Under Deductible**

At request of Member, Crawford GTS will adjust claims under member deductible subject to MHEC pre-negotiated rates and paid by Member.

**1st Notice Should Be Given To:**

- Via Phone, Fax or E-Mail
  - (855) 520-MHEC (6432)
  - Fax: (678) 937-8300
  - claimsalert@us.crawco.com

- Or

  via the MHEC Claim In-Take Website:
  - https://apps.crawco.com/suite/apps

  **With a copy to:**

  - Brian McGrath, Marsh
    - Claims Consultant
    - O: 616 233 4267
    - Cell: 616 446 6352
    - Brian.J.mcgrath@marsh.com

  - Maureen Biehl, Marsh
    - Client Executive
    - O: 317 261 9328
    - Fax: 317 261 9333
    - Cell: 317 260 1277
    - Maureen.w.biehl@marsh.com

**Crawford GTS Team**

- Daniel M. Veldman
  - National General Adjuster (NGA)
  - O: 847 517 3172
  - Cell: 847 602 6937
  - Daniel.Veldman@us.crawco.com

- Nikola Grubisich
  - Regional General Adjuster (RGA)
  - O: 847 517 3185
  - Cell: 224 374 6551
  - Nikola_Grubisich@us.crawco.com

**Crawford Reports all aspects of the claim to Lexington**
(actual reports are not shared with Marsh)

Depending on size of loss

<table>
<thead>
<tr>
<th>Loss Fund (Captive)</th>
<th>Risk Transfer Pay</th>
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<tbody>
<tr>
<td>Pay losses between member deductible and $1 million</td>
<td>Pay losses excess of member deductible and $1 million</td>
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MASTER PROPERTY PROGRAM
2020 Annual Meeting & Workshop

Time Allotted: 3 Minutes
Master Property Program
2020 Annual Meeting & Workshop

- March 4, 2020 All-Insured Members Meeting
- March 5 – 6, 2020 Loss Control Workshop
- Hilton at the Ballpark, Downtown St. Louis
- NEED ... Participating Members’ support in keeping the database of invitees current
- PLEASE ... complete the workshop evaluations on the Workshop App as they are critical to supporting next year’s workshop planning
MASTER PROPERTY PROGRAM
Thank You & Questions
Important Disclosure

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