Whose Line is it Anyway?

The Who’s Who of the Master Property Program

March 8, 2018
Agenda

- Introduction and Overview
- Administration and Program Management:
  - MHEC – Carla Ahrens
  - Marsh – Maureen Biehl
- Insurance Carriers:
  - AIG – Joel Lehman
  - Zurich – Mary McCausland
Agenda - continued

- **Loss Control:**
  - Global Risk Consultants – Bob Young
  - Hartford Steam Boiler – Andrew Heil
  - Marsh Risk Consulting – Jared Stolin

- **Program Resources and Services:**
  - Captive Resources – John Sobecki
  - Crawford & Company – Dan Veldman
  - Duff & Phelps – Mike Domin
Midwestern Higher Education Compact

- Presenter / Contact: Carla Ahrens, Property Program Manager
  - Phone (573) 634-7161; carlaa@mhec.org

- Support to Master Property Program:
  - Communicates and Assists MPP Members
  - Maintains MPP Documents in Confluence a Document Management Storage System
  - Coordinates MPP Meetings and Assists with Subcommittee Meetings
  - Assists with the Development of Administration of the Program Policies and Procedures
  - Strategically Markets MPP Program to Perspective Members
Marsh – Program Administrator

- Presenter / Contact: Maureen Biehl, Senior Vice President, Client Executive
  - 317-261-9328; maureen.w.biehl@marsh.com
- Marsh’s Role: Serves as MHEC’s Program Administrator focusing on program placement and servicing.
- Support to Master Property Program:
  - Program Renewal Coordination
  - Data Coordination and Review
  - Renewal Negotiations
  - Identifying and Placing Coverage for Exposures
  - Binder and Policy Issuance
Marsh – Program Administrator - continued

- **Presenter / Contact:** Maureen Biehl, Senior Vice President, Client Executive
  - 317-261-9328; maureen.w.biehl@marsh.com

- Ongoing Policy Administration including Coverage Inquires
- Marketing and Quoting Prospective New Member Institutions
American International Group (AIG) – Insurance Carrier

- Presenter / Contact: Joel Lehman
  - 312-831-8074; joel.lehman@aig.com
- AIG’s Role and Overview
  - AIG provides property insurance coverage excess of the MHEC Captive up to our share (60%) of a $1.75 billion policy limit;
  - We cover many perils, including fire, flood, earthquake, windstorm, tornado, hail, terrorism, equipment breakdown, and more, all subject to the terms of the policy
  - We have an underwriting and engineering team that services MHEC, several of which are at the workshop;
American International Group (AIG) – Insurance Carrier - continued

- Presenter / Contact: Joel Lehman
  - 312-831-8074; joel.lehman@aig.com

- We are based out of Chicago and Cleveland in the Midwest;
- We’ve provided this kind of service to MHEC and its members for over 15 years – we thank you for your partnership!
Zurich – Insurance Carrier

- Presenter / Contact: Mary McCausland
  - 312-496-9216; mary.mccausland@zurichna.com
- Zurich’s Role and Overview
  - Zurich is one of the leading providers of insurance and risk management services in the education sector
  - Zurich recognizes the higher education institutions have particular requirements when it come to insurance and risk management
- Support to Master Property Program:
  - Program Pricing (reviews of loss estimates, applies guidelines, how much capacity they can provide, appropriate pricing, negotiates wording with broker)
Zurich – Insurance Carrier - continued

- Presenter / Contact: Mary McCausland
  - 312-496-9216; mary.mccausland@zurichna.com

- Works closely with Engineering, Claims, services, paying out claims and providing renewal quotes and programs.
- Review of role on behalf of Zurich (MHEC’s exposures to fire, flood, quake, wind, machinery breakdown, and dozens of other perils)
Global Risk Consultants (GRC) – Loss Control

- Presenter / Contact: Bob Young
  - 701-371-7592; robert.young@globalriskconsultants.com

- GRC’s Role and Overview
  - Identify and reduce property loss exposure thru on-site inspection services and support

- Support to Master Property Program:
  - Promote Loss Prevention and Fire Protection Awareness
  - Reduce Total Cost of Risk
  - Obtain Insurance Marketing Data
  - Drive Code Compliance & Insurance Acceptance
  - Be Owner Driven and Contain Maximum Flexibility for Members
Global Risk Consultants (GRC) – Loss Control

- Presenter / Contact: Bob Young
  - 701-371-7592; robert.young@globalriskconsultants.com

- Be Owner Driven and Contain Maximum Flexibility for Members
- Provide a Common Sense and Practical Approach to Loss Prevention
- Create Cost Savings and Reduce Administrative Time, Frustration, & Money
Global Risk Consultants (GRC) – Loss Control

- Presenter / Contact: Bob Young
  - 701-371-7592; robert.young@globalriskconsultants.com
- Summary of GRC Services
  - Property Loss Control Surveys
  - Infrared Thermographic Surveys
  - Electrical Safety Training
  - Plan Review Services
  - Impairment Management
  - Hot Work Program Support
  - Recommendation Tracking
  - Loss Control Workshop
Hartford Steam Boiler (HSB) – Loss Control

- Presenter / Contact: Andrew Heil
  - 314-729-4356; andrew_heil@hsb.com
- HSB’s Role and Overview
  - There are a few things worse than a loss of heating on a bitterly cold day, loss of AC on a sweltering summer afternoon, or loss of power during a busy week
  - At HSB our inspectors work with you to ensure that your boilers, chillers, and other equipment are operating safely and efficiently, and we leverage our extensive network of engineering services and partners to ensure that you are back up and running as quickly as possible if critical equipment at your facility breaks down.
Hartford Steam Boiler (HSB) – Loss Control

- Presenter / Contact: Andrew Heil
  - 314-729-4356; andrew_heil@hsb.com

- In addition to our boiler inspection program, we also offer services like Infrared Thermography for electrical systems, dissolved gas analysis for transformers, lube oil analysis for motors and gearboxes, and a large array of online resources from emergency preparation guidelines to energy efficiency calculators
Marsh Risk Consulting (MRC) – Loss Control

- Presenter / Contact: Jared Stolin
  - 314-342-2498; jared.stolin@marsh.com
- Additional Team members: Jim Gagner
  - 312-627-6244; james.gagner@marsh.com
- MRC primary role is to ensure the loss control portion of the program meets the needs of the MPP members and underwriters
- Help administer the MHEC MPP
  - Loss Control Subcommittee member
  - Leadership committee
  - Workshop Planning committee
Marsh Risk Consulting (MRC) – Loss Control

- Presenter / Contact: Jared Stolin
  - 314-342-2498; jared.stolin@marsh.com
- Communication with vendors for program advocacy, quality & consistency
  - Survey’s, scheduling
  - Survey criteria/CDW
- Technical guidance
  - Construction guidelines
  - Recommendations
  - Plan reviews
  - General loss control questions
Captive Resources LLC (CRI)

- Presenter / Contact: John Sobecki
  - 847-879-2812; jsobecki@captiveresources.com
- CRI’s Role and Overview Support to Master Property Program:
  - CRI reviews and analyzes exposure and loss data when working with the actuarial firm to create a loss pick which serves to formulate the captive layer aggregate
  - Captive layer service providers roles and responsibilities
    - CRI works in conjunction with the Claims TPA and compiles the loss data for the financial planning.
Captive Resources LLC (CRI)

- Presenter / Contact: John Sobecki
  - 847-879-2812; jsobecki@captiveresources.com
- CRI works with the fronting company and Kensington Management Group (KMG), the onshore manager for EPIC located in Grand Cayman, in negotiating the Commutation agreement, Reinsurance Agreement and collateral requirement
- KMG is the liaison with the Insurance Supervision Dept. of the Cayman Islands Monetary Authority (CIMA) on all aspects of the Captive’s operation
Captive Resources LLC (CRI)

**Presenter / Contact: John Sobecki**
- 847-879-2812; jsobecki@captiveresources.com
- Provides monthly cashflow projections, expense monitoring, investment coordination, payment of dividends, invoices and claims reimbursements to the fronting carrier, prepares financial statements for EPIC and MHEC MPP and coordinates with EPIC’s auditors.
- Pinnacle Actuarial Resources, Inc. - provides the loss forecast and modeling studies
- Scotiabank (Cayman) serves as collateral facility and operating bank
Captive Resources LLC (CRI)

- Presenter / Contact: John Sobecki
  - 847-879-2812; jsobecki@captiveresources.com

- PricewaterhouseCoopers (PWC) – works with KMG in preparing financial statements for EPIC, performs the agreed upon procedures
Crawford & Company – Claims Management

- Presenter / Contact: Dan Veldman
  - 847-517-3172; Daniel_Veldman@us.crawco.com
- Crawford & Company’s Role and Overview
  - World’s largest publicly listed independent provider of claims management solutions
  - Claims Administration and Management for MHEC MPP
- Support to Master Property Program:
  - Claims Management
    - MHEC Capital Layer – Loss Fund
    - Lexington/Zurich - $100M Primary Layer
- Subrogation Recovery
- General Resource
Presenter / Contact: Mike Domin
- 630-841-7948; michael.domin@duffandphelps.com

Mike will coordinate the appraisal process from the initial inquiry and assist in developing the most appropriate strategy for appraisals for each member. Once the framework for the appraisal is determined he will assign appraisal staff who will conduct the onsite inspection/valuation and delivery results.

Support to Master Property Program:
- Benefit of appraisals and accuracy of statement of values
Duff & Phelps – Property Valuation Services

- Presenter / Contact: Mike Domin
  - 630-841-7948; michael.domin@duffandphelps.com

- 4 Phase approach
  - Diagnostic review and reporting
  - Physical onsite appraisal
  - Trending
  - Property manager and web based reporting
On behalf of the Master Property Program Service Providers, thank you for allowing us to partner and support the MPP.