



MICHIGAN SCHOOL INSURANCE PROGRAMS

Property & Casualty Risk Management Summary

Forest Hills Public Schools

Presented: June 13, 2023

Policy Term: July 1, 2023 – July 1, 2024

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and

West Michigan Risk
Management Trust



Gallagher

Insurance | Risk Management | Consulting

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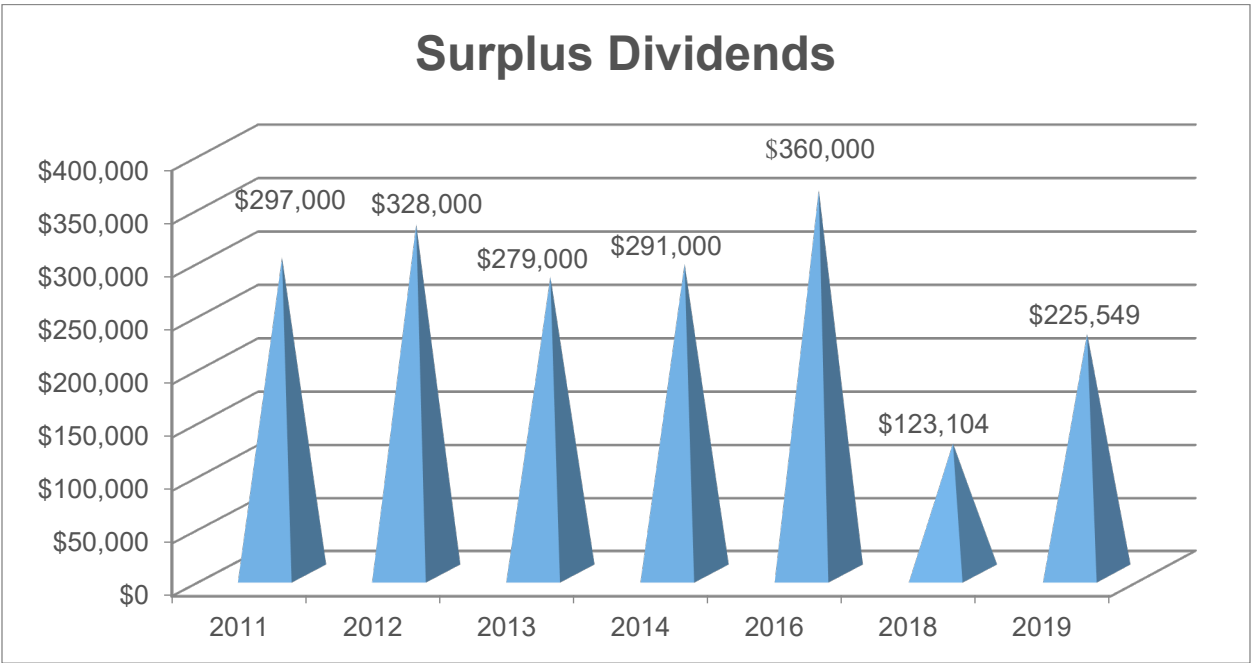
Who is the Michigan School Insurance Program (MSIP)?

Michigan School Insurance Programs (MSIP) exists to provide services including training, education, risk-control, claims management advice and other services to its public K-12 school members. This includes members of the West Michigan Risk Management Trust (WMRMT) and the West Michigan Workers Compensation Group (WMWCG). As a result of these services, members purchase competitively priced insurance that is both stable and comprehensive while also receiving benefits of surplus returns, loss control, discounted student/athletic accident insurance and more.

Current Members	
Comstock Park Public Schools	Lowell Area Schools
Delton-Kellogg Schools	Northview Public Schools
East Grand Rapids Schools	Ottawa Area ISD
Forest Hills Public Schools	Rockford Public Schools
Grandville Public Schools	Sparta Area Schools
Greenville Public Schools	Spring Lake Public Schools
Holland Public Schools	Wyoming Public Schools
Ionia County ISD	Youth Advancement Academy
Kent City Community Schools	Zeeland Public Schools

Returning Surplus to its Members

Thanks to the positive claims experience of the West Michigan Risk Management Trust (WMRMT), its members are receiving surplus dividends as shown below. In seven years that equates to over \$1,900,000 in returns!



Benefits of Participating with MSIP

- Member-Owned and Member Ran.
- Regional Collaboration and Control.
- Certified Playground Inspections provided by Larry Brennen, CPSI, at no additional cost.
- Loss Control Visits with Detailed Recommendations provided by Excess Property Carrier.
- Access to Chubb's Risk Engineering Resource Library which includes guidance on Workers Safety, Property Protection, Business Continuity, Cyber Security, Liability and Fleet Safety. The site provides regulatory information, checklists, training materials, events and videos districts can utilize at no cost.
- Property Appraisal Services and Annual Updates Provided at No Additional Cost.
- Discounted Student Accident and Athletic Insurance.
- Control and Input on Claims Process'.
- Insurance Coverages Tailored for Schools.
- Equity, Surplus, and Investment Income returned to members. Surplus can be provided in the form of a surplus distribution check, applied to help offset program increases, or provide additional services to members.

- Access to Legal Advice from Employment Law Attorneys (via Zywave) – additional information in appendix. The Zywave Site Provides Districts Access to Online Trainings, State Specific Forms, Posters and a Handbook Builder at no additional cost.
- Access to Special Event Insurance for Tenant Users through GatherGuard at No Additional Cost.
- Unlimited access to T.E.A.M. – Learning Management System - additional information in appendix. This learning management tool provides G.C.N. content as well as additional platform content to provide various training options to employees.
- CyberSure Cyber Security Training Including Phishing Simulations - additional information in appendix. MSIP is committed to providing districts the resources to helping mitigate risk from cyber breaches as well as helping districts achieve the highest level of cyber coverage benefits that can be offered through the cyber insurance carrier. Providing this option through the MSIP program allows for a cost effective model for both school districts and the pool. It also allows the pool to take this information back to carrier markets to show the commitment MSIP has to Cyber Risk Management and Security. This service is provided at No Additional Cost.

Forest Hills Public Schools



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2023-2024 Coverage Summary

Property	Deductible	Limits
Blanket Coverage on all Buildings & Contents	\$5,000	\$400,000,000 Policy Limit
Replacement Cost Limit at District	\$5,000	Refer to Page 5
Flood / Earthquake	\$5,000	\$20,000,000
Flood Zone A	\$5,000	\$5,000,000
Extra Expense	\$5,000	\$1,000,000
Water Damage including backup sewer drains	\$5,000	\$1,250,000
Inland Marine	\$5,000	Included in Blanket Limit
Spoilage – Weather Related Claims	\$5,000	\$15,000
Crime		
Employee Dishonesty Blanket Bond	\$1,000	\$500,000
Theft of Money and Securities	\$1,000	\$500,000
Social Engineering	\$1,000	\$100,000
Boiler & Machinery		
Combined Limit	\$3,500	\$200,000,000
Spoilage – Increased Limit	\$3,500	\$2,500,000
Pollution Liability		
Pollutant Clean Up and Removal	\$5,000	\$50,000/\$250,000
Automobile		
Auto Physical Damage	\$1,000	ACV/RCV on buses 5 years or newer
Auto Liability	\$0	\$1,000,000
Hired and Non-Owned Auto Liability	\$0	\$1,000,000
Uninsured / Underinsured Liability	\$0	\$1,000,000
Automatic Coverage for newly acquired vehicles	-	Included
General Liability		
Per Occurrence / Aggregate	\$0	\$1,000,000 / \$3,000,000
Sexual Abuse or Molestation	\$0	\$1,000,000
Medical Payments – Per Claimant/Occurrence	\$0	\$5,000/\$10,000
Law Enforcement Liability		
Per Occurrence / Aggregate	\$0	\$1,000,000 / \$3,000,000
School Board Legal Liability		
Errors and Omissions	\$10,000	\$1,000,000
Nonmonetary Coverage (I.E.P. Hearing)	\$10,000	\$100,000
Employment Practices Liability	\$25,000	\$1,000,000
Umbrella / Excess Liability		
Limit of Liability over General Liability, Auto Liability, Law Enforcement Liability	\$0	\$4,000,000
Limit if Liability over School Board Legal Liability		\$5,000,000

Gallagher Crisis Protect and Response	Deductible	Limits
1 st Party Coverage – Act of Terrorism, Civil Commotion, Sabotage, Vicious Attack	\$10,000 per Insured Event	\$1,000,000 per Occurrence/ No Aggregate
3 rd Party – Judgements, Settlements & Defense Costs	Threat from the Insured Event – 2 Hour Waiting Period	\$150,000 Per Occurrence / No Aggregate
Consultant Costs – Detention, Disappearance, Extortion, Hijack, Hostage, and Kidnap	Deprivation Waiting Period – 12 Hours	Unlimited
Consulting Costs on All Other Covered Perils	Demolition, Restitution and Rebuild - 25% Coinsurance	\$1,000,000
	Vehicles Relation to Demolition, Restitution and Rebuild - \$2,500	
*** (various sublimits do apply – please refer to full proposal for full list of coverages and sublimits)		
Cyber Liability	Limits	
Insured Member Policy Limit and Per Member Aggregate	\$1,000,000	
Pool Program Policy Aggregate	\$5,000,000	
Sublimits of Liability (Per Member) – Ransomware/Malware including Demand Payments	\$1,000,000	
Excess Social Engineering Coverage (Crime Policy is Primary)	\$250,000	
District's Deductible	\$15,000	
Districts Tier Level	Tier 1	

Full Coverage Qualifications

Members should return a completed and signed application confirming the following security measures in place to qualify for the maximum coverage limit available:

1. MFA (Multifactor Authentication) for all remote access to the network.
2. MFA for Email (when first setup, resetting password or adding new device).
3. MFA for admin or privileged user's access of information – each time it is accessed.
4. Endpoint Detection and Response (EDR) Solution in place.
5. Back-ups off site OR secured by MFA

Coverage Level Based on Completed Application: Tier 1 – Maximum Limits available do apply

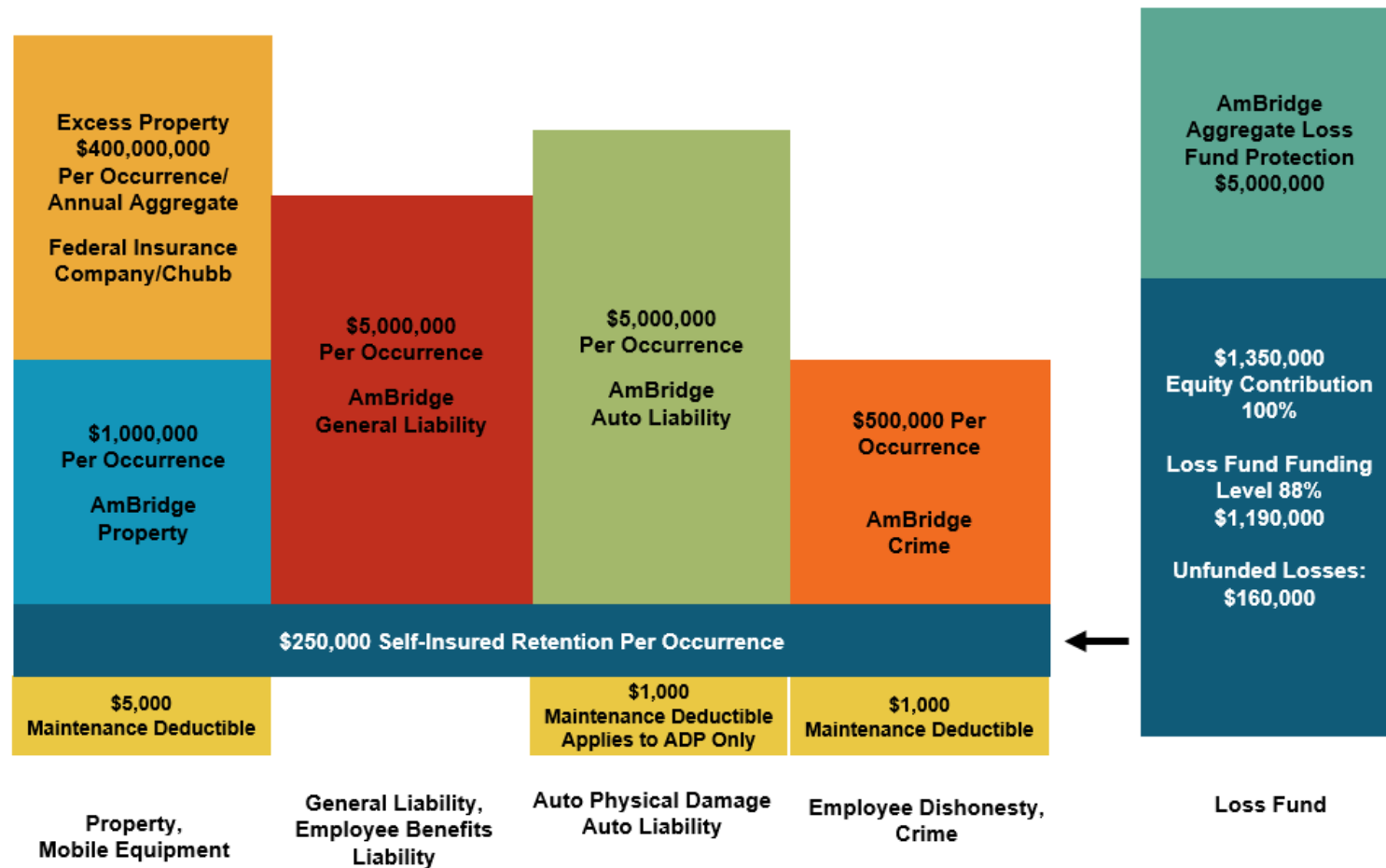
Disclaimer: For a full list of coverages please refer to the proposal provided by Gallagher. This document is meant to be an Executive Summary of the WMRMT, outlining its coverages and pricing.



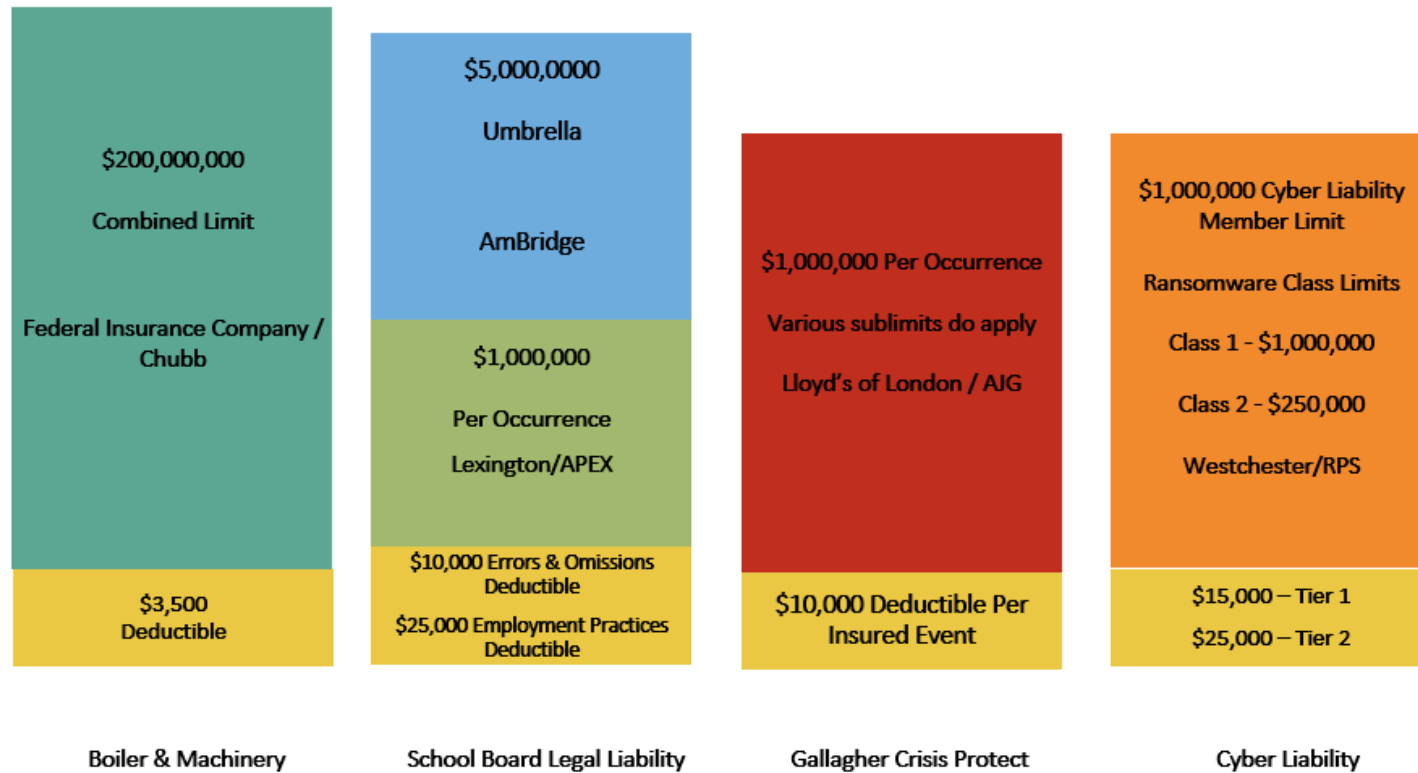
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Program Structures

2023-2024 Program Structure – Self Insured Retention (SIR) Programs



2023-2024 Program Structure – First Dollar Programs



Forest Hills Public Schools

Statement of Values

NAME	ADDRESS	CITY & STATE	BUILDING	CONTENTS	MISC	ATHLETIC FIELD PROPERTY	TOTAL	OCCUPANCY
ADMINISTRATION/CENTER FOR COMMUNICATIONS	6590 CASCADE	Grand Rapids, MI	4,663,542	3,162,000	36,006	0	7,861,548	ADMINISTRATI ON
CENTRAL HIGH SCHOOL (CHS)	5901 HALL ST	Grand Rapids, MI	61,809,526	5,900,052	175,899	0	67,885,477	HIGH SCHOOL
CHS-AF POLE STORAGE	5901 HALL STREET	Grand Rapids, MI	94,502	122,400	0	0	216,902	POLE BUILDING
CHS-GREENHOUSE	5901 HALL STREET	Grand Rapids, MI	29,960	0	0	0	29,960	
CHS-AF CONCESSION/RESTROOM BUILDING	5901 HALL STREET	Grand Rapids, MI	1,284,781	79,560	0	0	1,364,341	CONCESSION/ RR
CHS-AF TICKET SHED #1	5901 HALL STREET	Grand Rapids, MI	12,562	0	0	0	12,562	TICKET SHED
CHS-AF TICKET SHED #2	5902 HALL STREET	Grand Rapids, MI	12,968	0	0	0	12,968	
CHS-AF PRESS BOX	5901 HALL STREET	Grand Rapids, MI	59,920	12,240	0	0	72,160	PRESS BOX
CHS AF TENNIS/SOFTBALL/CONC/RR BUILDING	5901 HALL STREET	Grand Rapids, MI	98,440	12,240	0	0	110,680	
CHS AF BASEBALL/CONC BUILDING	5901 HALL STREET	Grand Rapids, MI	73,349	10,200	0	0	83,549	
CHS AF COMPLEX	5901 HALL STREET	Grand Rapids, MI	0	0	0	3,349,734	3,349,734	
CENTRAL MIDDLE SCHOOL	5810 ADA DR	Grand Rapids, MI	27,668,158	2,448,000	62,577	0	30,178,735	MIDDLE SCHOOL
EASTERN HIGH SCHOOL/MIDDLE SCHOOL	2000 PETTIS	ADA, MI 49301	83,299,911	5,896,770	215,220	0	89,411,901	PORT. ADULT ED
EASTERN HS/MS STORAGE BLDG	2000 PETTIS	ADA, MI 49301	94,502	114,240	0	0	208,742	
EASTERN AF PRESS BOX	2000 PETTIS	ADA, MI 49301	107,556	15,300	0	0	122,856	
EASTERN AF CONCESSION/RR BLDG #1	2000 PETTIS	ADA, MI 49301	399,548	24,480	0	0	424,028	
EASTERN AF CONCESSION/RR BLDG #2	2000 PETTIS	ADA, MI 49301	571,594	35,700	0	0	607,294	
EASTERN MS TENNIS BLDG	2000 PETTIS	ADA, MI 49301	66,661	0	0	0	66,661	
EASTERN AF COMPLEX	2000 PETTIS	ADA, MI 49301	0	0	0	2,110,431	2,110,431	
EASTERN WATER TOWER	2000 PETTIS	ADA, MI 49301	749,000	0	0	0	749,000	

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NAME	ADDRESS	CITY & STATE	BUILDING	CONTENTS	MISC	ATHLETIC FIELD PROPERTY	TOTAL	OCCUPANCY
NORTHERN HIGH SCHOOL (NHS)	3801 LEONARD ST	Grand Rapids, MI	58,654,193	5,678,390	232,560	0	64,565,143	HIGH SCHOOL
NHS STORAGE	3801 LEONARD STREET	Grand Rapids, MI	66,896	76,500	1,122	0	144,518	STORAGE
NHS-AF HOUSE	3801 LEONARD STREET	Grand Rapids, MI	760,000	42,840	0	0	802,840	FIELD HOUSE
NHS-AF PRESS BOX	3801 LEONARD STREET	Grand Rapids, MI	138,715	15,300	0	0	154,015	PRESS BOX
NHS-AF TENNIS SHED	3801 LEONARD STREET	Grand Rapids, MI	29,425	0	0	0	29,425	TENNIS SHED
NHS AF COMPLEX	3801 LEONARD STREET, N.E.	Grand Rapids, MI	0	0	0	2,027,046	2,027,046	
TRANSITION CENTER	3787 LEONARD STREET, N.E.	Grand Rapids, MI	1,060,210	55,080	8,160	0	1,123,450	
NORTHERN HILLS MIDDLE SCHOOL	3775 LEONARD ST	Grand Rapids, MI	23,110,385	2,244,000	186,354	0	25,540,739	MIDDLE SCHOOL
ADA ELEMENTARY	731 ADA DR	Grand Rapids, MI	13,031,370	1,468,800	263,415	0	14,763,585	ELEMENTARY
ADA VISTA ELEMENTARY	7192 BRADFIELD SE	Grand Rapids, MI	12,253,929	1,795,200	152,286	0	14,201,415	ELEMENTARY
CENTRAL WOODLANDS ELEMENTARY	400 ALTA DALE ROAD S	Grand Rapids, MI	17,265,500	1,907,400	192,372	0	19,365,272	ELEMENTARY
COLLINS ELEMENTARY	4368 HEATHER LANE	Grand Rapids, MI	12,366,793	1,623,424	189,720	0	14,179,937	ELEMENTARY
SENIOR CITIZEN TECH BUILDING	4391 HEATHER LANE	Grand Rapids, MI	263,113	25,500	0	0	288,613	EQUIPMENT
KNAPP FOREST ELEMENTARY	4243 KNAPP VALLEY DR NE	Grand Rapids, MI	19,993,604	2,081,435	315,843	0	22,390,882	MAINTENANCE BLD
MEADOW BROOK ELEMENTARY	1450 FOREST HILLS SE	Grand Rapids, MI	21,354,783	1,739,100	213,180	0	23,307,063	PORTABLES (2)
NORTHERN TRAILS ELEMENTARY	3777 E LEONARD	Grand Rapids, MI	17,284,856	1,810,500	168,096	0	19,263,452	ELEMENTARY
ORCHARD VIEW ELEMENTARY	2770 LEFFINGWELL	Grand Rapids, MI	14,248,720	1,948,200	261,477	0	16,458,397	ELEMENTARY
PINE RIDGE ELEMENTARY	3250 REDFORD AVE	Grand Rapids, MI	12,465,190	1,800,300	267,546	0	14,533,036	ELEMENTARY
THORNAPPLE ELEMENTARY	6932 BRIDGEWATER DR	Grand Rapids, MI	11,447,299	1,396,740	213,180	0	13,057,219	ELEMENTARY

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NAME	ADDRESS	CITY & STATE	BUILDING	CONTENTS	MISC	ATHLETIC FIELD PROPERTY	TOTAL	OCCUPANCY
COMMUNITY AQUATIC CENTER	660 FOREST HILL SE	Grand Rapids, MI	9,644,103	81,600	69,207	0	9,794,910	BREEZEWAY
FINE ARTS CENTER	600 FOREST HILLS AVE SE	Grand Rapids, MI	21,866,415	459,000	191,607	0	22,517,022	STORAGE
GOODWILLIE ENVIRONMENTAL SCHOOL	8400 - 2 MILE ROAD	Grand Rapids, MI	3,309,092	300,900	49,266	0	3,659,258	ELEMENTARY
GOODWILLIE STORAGE BUILDING	8400 - 2 MILE ROAD	Grand Rapids, MI	79,180	20,400	0	0	99,580	ELEMENTARY
GOODWILLIE CHICKEN COOP	8400 - 2 MILE ROAD	Grand Rapids, MI	17,120	0	0	0	17,120	
GOODWILLIE LOG CABIN	8400 - 2 MILE ROAD	Grand Rapids, MI	24,075	0	0	0	24,075	
GOODWILLIE LOG BARN	8400 - 2 MILE ROAD	Grand Rapids, MI	40,660	0	0	0	40,660	
FOOD SERVICE BUILDING	160 ALTA DALE SE	Grand Rapids, MI	1,477,542	137,700	0	0	1,615,242	KITCHEN
OPERATIONS BUILDING	110-150 ALTA DALE SE	Grand Rapids, MI	853,196	165,894	0	0	1,019,090	KNAPP & PETTIS
BUILDING & GROUNDS	110-150 ALTA DALE SE	Grand Rapids, MI	1,089,913	209,100	49,266	0	1,348,279	SENIOR CITIZEN
TRANSPORTATION BUILDING	6001 HALL STREET SE	Grand Rapids, MI	2,193,019	124,440	127,041	0	2,444,500	KNAPP GARAGE
CREW BUILDING	GRAND RIVER	Grand Rapids, MI	488,690	1,020,000	0	0	1,508,690	MTN/BUS GARAGE
			457,974,466	46,060,925	3,641,400	7,487,211	515,164,002	
Auto Physical Damage					4,158,208		4,158,208	
Fiber Optics					250,000		250,000	
BI & EE					1,000,000		1,000,000	
			457,974,466	46,060,925	9,049,608	7,487,211	520,572,210	

Forest Hills Public Schools



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Claims Overview

Below is a summary of your district's overall claims experience for the most recent 5 years.

	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	Total
General Liability	\$0	\$685,000	\$13	\$297	\$0	\$685,310
Auto Liability & Physical Damage	\$37,121	\$27,375	\$6,493	\$21,807	\$22,143	\$114,939
Property	\$110,105	\$0	\$490	\$76,276	\$42,844	\$229,715
School Board Legal	\$0	\$0	\$0	\$0	\$0	\$0
Boiler & Machinery	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$147,226	\$712,375	\$6,996	\$98,381	\$64,987	\$1,029,965

Claims information valued as of 3/31/2023

Important Renewal Changes

- Effective 7/1/2023 the property maintenance deductible will increase from \$1,000 to \$5,000, the Auto Physical Damage and Crime coverage will remain at the \$1,000 deductible.
- If your district did not have a full onsite appraisal this past summer/fall from Deyo Stone then an inflationary increase was applied to all building values based off current trends.
- Appraisal Services will be performed by Kroll starting in the summer/fall of 2023.
- School Board Legal policy form is changing from QBE to Lexington effective 7/1/2023. The program remains the same through the Public Risk Underwriters, only the issuing paper company will change.
- Cyber carrier will move from Crum and Forster to Westchester (a Chubb owned company) effective 7/1/2023. We have attached the Westchester Resources in the Appendix.



2023-2024 P&C Pricing Sheet

West Michigan Risk Management Trust (WMRMT)

Forest Hills

Member Cost Comparison

Coverage Description	2022-2023	2023-2024	% Change
Fixed Costs:			
Package Policy	\$77,718	\$93,431	
Auto Liability	\$8,902	\$9,889	
MCCA Fees	\$7,740	\$11,102	
Excess Property	\$107,572	\$124,937	
Equipment Breakdown	\$15,161	\$16,193	
School Board Legal Liability	\$32,927	\$34,620	
Crisis Protect and Response	\$7,364	\$9,027	
Gallagher Bassett Fee	\$6,765	\$6,847	
Arthur J. Gallagher Fee	\$39,730	\$41,236	
WMRMT Administration Fee	\$23,051	\$32,259	
Cyber Liability	\$43,919	\$39,920	
Total Fixed Costs:	\$370,850.77	\$419,462.01	13.11%
Variable Costs:			
Loss Fund (1)	\$154,837	\$184,341	
Loss Fund Debit/Credit	[0.0%]	[-3.9%]	
P&C Program Contribution:	\$525,688.18	\$603,803.16	14.86%
Statistical Information			
Total Insured Values	\$488,581,875	\$520,572,210	7%
Student Count	9,325	9,222	-1%
All Other Vehicles	20	21	5%
Buses	70	70	0%
P&C Program Contribution:	\$603,803.16	14.86%	

(1) Please note, the actuarial debit/credit system for the 2023/2024 renewal is based on the 2022/2023 individual member annual contribution. This system is based on 3 years of incurred losses by member as well as 2023/2024 exposures by member.

Forest Hills Public Schools

Servicing MSIP



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Executive Committee

Chris Lamer – Chair Ottawa ISD	Jamie Carnes – Vice Chair Ionia ISD
Scott Powers – Treasurer Spring Lake Public Schools	Heather Roszkowski – At Large Member Grandville Public Schools
Marty Eischer – Secretary Comstock Park Public Schools	Anthony Morey – At Large Member East Grand Rapids Schools

Arthur J. Gallagher Risk Management Services, Inc.

Main Office Phone Number: (616) 233-0910

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Rachel Drangin, CLCS Client Service Manager	(616) 459-3352	Rachel_Drangin@ajg.com
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Gallagher Bassett Services, Inc. – Claims

HOT LINE - After hours and weekends is 800-428-5428

Email: TNWClaims@tnwinc.com / Fax: 866-668-7780 / Reference GB Client #010725

Coverage	Name/Title	Phone/Alt. Phone	E-mail
	Christopher Spala Account Manager	630.647.3257 (o) 708.814.5677 (m)	Christopher_Spala@gbtpa.com
General Liability & Auto Liability	Flory Morisette Senior Claims Representative	248.452.6046 (o)	Flory_Morisette@gbtpa.com
	Pamela Messing Resolution Manager	248.452.6036 (o)	Pamela_Messing@gbtpa.com
Property	John Danielson Senior Claims Representative	248.452.6038 (o)	John_Danielson@gbtpa.com
	Kim Czerewko Resolution Manager	248.452.6044 (o)	Kim_Czerewko@gbtpa.com

Appendix



Public Risk Underwriters of Texas and Zywave

SELF SERVICE PORTAL

As part of PRU-TX mission to provide industry-best service to nonprofit and social services organizations, we utilize our partnership with Zywave, an HR risk management expert, to deliver strategic, client-centric engagement solutions designed to assist with HR, employment law, and ongoing employee issues. The PRU-TX Self Service Portal addresses these challenges by delivering thousands of dollars of risk management value.

TOOLS & RESOURCES

State-specific Handbook and Policy Builder

This tool can be used to create a complete handbook or a single policy. All pre-set policies are compliant with federal and state guidelines.

Online Training Courses

Topics for these courses include but are not limited to: Sexual Harassment, Discrimination Prevention, and HIPAA Compliance. Courses can be assigned to supervisors or employees.

Job Description Builder

This easy, customizable tool can create job descriptions for various industries and skill levels.

"What Are You Doing Today?" Tool

Curated content that provides guidance through daily HR activities. Tool access includes checklists, best practices, and other vital HR information.

ADA Compliance Checklist

View a checklist and fact sheet regarding organization-wide ADA compliance.

ADA Website Compliance Tool

Access free, online tools that evaluate website accessibility. Recommendations help maintain online ADA compliance.

ADVICE

Staff is available every business day to provide advice for HR and employment law challenges. Resources include:

- Access to specific, documented, confidential, legal advice for any pre-claim employment law inquiry
- Documented responses guaranteed by end of the next business day
- Curated sample questions provide guidance with employment law topics

CONTENT

- Access to updates, regulatory alerts, questions of the month, state and federal resources, posters, forms, and news
- Live and archived topical webinars, many with CE credits for HR personnel

WHAT OUR CLIENTS SAY

Based on the results of an optional survey given to 1,000 Zywave clients:

98% of clients gave Zywave a high rating

74% said the service saved them approximately \$5,000 annually

68% said it saved them more than 10 hours of time annually



Ambridge is a specialized managing general underwriter of specialized risks.

We write a wide variety of Transactional Insurance, Specialty Casualty, Management Liability, Professional Liability, Cyber and Reinsurance products.

Established in October 2000, our mission is to provide our clients with customized and responsive underwriting solutions for a wide variety of exposures.

Ambridge operates as a single, global MGA, managing 14 products and over \$450 million in premium written by Ambridge Partners LLC in the US and over \$110 million in premium written by Ambridge's international affiliates.



Forest Hills Public Schools

TEAM Platform

Train, Educate and Manage (TEAM) provides your organization regardless of their location, our highly customized learning management system (LMS). Our TEAM platform provides unlimited access to your agency's individualized collected training data in a user-friendly format. Specifically designed to manage multiple locations, communicate a clear and consistent message and assist in training cost containment, our team platform will enhance your current risk management/loss control program.

Customized to Fit Our Clients Needs by Providing:

- 24/7 access to your training records and resources
- Unique username a password for log-in security
- Entity-specific logo, policy, procedure and form upload tool
- Network support
- Bank level TLS1-Transport Layer Security
- Direct connect to the internet backbone, meaning no ISP involvement

Save Time, Budget and Resources:

No matter how you spin it, distance learning will –

- Add convenience to your training programs
- Reduce your overall cost of training
- Provide a clear and concise message
- Offer flexible training programs, times and locations
- Guarantee consistent content and a reliable method of teaching

Unlimited Access to Training:

We believe that a risk management program is only as good as its training and follow-up. Thus, we provide unlimited access and use of our suite of training modules to support that belief. Modules are developed by recognized safety and risk management professionals as well as nationally recognized subject matter experts bringing a quality educational environment on today's critical topics. Many of the modules are available in English and Spanish with additional topics being added frequently.

The following is the list of training categories to choose from:

- Cyber Training
- Employment Practices
- Fleet Safety
- Health Safety
- Human Resources
- Law Enforcement
- Risk Management in the Workplace
- Safe Environments
- Safety Shorts
- Smarter Adults-Safer Children
- Spanish Language Training Courses
- Student Related Risks
- Workplace Safety

Each of the above modules is maintained in our proprietary Learning Management System (LMS) which allows the administrator and designated groups to track completion and testing competency for each individual.

Niche-Specific Content:

Customized modules, articles and featured subject matter content will be tailored to the niche of business you operate in. To provide this, we have again connected with recognized industry experts in police liability, emergency preparedness, cyber risk, crisis management, jail and detention center operations, school risk management, college and university risk management, general safety and EPLI. On a monthly basis we distribute our TEAM Tips newsletter to all administrators to highlight newly released and upcoming content within TEAM. The TEAM Tips bulletin is designed to take the guess work out of the resources available to your organization. Above all, any and all of the featured content can be printed, copied and distributed throughout your organization.

Highly Specialized Modules:

Given the breadth of our portfolio it was vital to offer the highest caliber content, in one place, specific to our higher risk classifications. As such please find a sample, not all inclusive, list of what we offer in these high risk areas:

This is a relatively small snapshot of the training that is available on TEAM.

- Title VII and IX suite of training modules
- Weekly best management practices bulletins
- Human Resource Self-Assessment Tools – 23 topics
- Group Training Scheduling, Tracking and Reporting

Police Liability Training

- Active Shooter
- Body Worn Cameras
- Emotional Intelligence
- Cultural Diversity

Fire and EMS

- First Responder
- Fire Service Leadership Collaboration
- Emergency Vehicle Operators
- Dealing with the Aggressive Patient

Jail and Detention Facilities

- Fire Safety and Response in Correctional Centers
- PREA
- Report Writing
- Suicide Prevention

Our team platform provides you, with a “hub and spoke” for your information. Best of all, it is free to all of our clients.

www.theteamplatform.com



Risk Managed.

Experts in Cyber Risk Management

We help clients Identify, Trust but Verify and Quantify their cyber risk. CyberSure has a team of experts with collective experience spanning more than 100 years. We provide experts to work with you in identifying, quantifying and mitigating your cyber risks. We provide network assessments, procedure audits, compliance, and incident response services to meet insurance requirements. Whether called upon by the United States Government, healthcare organizations, insurance carriers, financial services or educational institutions, our team has been leveraged to deliver support in matters of national security, the security and compliance of healthcare systems, and to ensure the privacy and security of our nation's educational infrastructure.

CyberSure'd

Cybersecurity assessment to Identify, Trust but Verify and Quantify your cyber risks. We perform our assessment leveraging both internal and external analysis as well as the Dark Web. Being **CyberSure'd** provides underwriters the information to secure cyber liability coverage as well as providing critical info to save you money on your insurance with the documentation of your risk profile.

What We Do:

- Identify insurer security policy terms
- Ensure IT security configurations are in compliance with policy terms
- Network searches for ePHI, Card Holder Data, and PII
- Identify Anomalous Logins
- Analyze User/Computer
- Analyze Share Permissions
- User Behavior Analysis
- Analyze Open Ports and Vulnerable Ports
- Identify Weak Protocols
- Identify Weak Ciphers

What We Deliver:

- Risk Management Plan
- Evidence of Compliance
- Security Report Card
- Risk Report
- Breach Liability Report
- Dark Web Report
- Network Vulnerability Report
- Executive Summary

C.L.A.I.M.S. (Cyber Liability Audit and Insurance Management System)

Our consultants utilize our automated platform to assess and provide assurance that your organization maintains compliance with multiple global and industry regulations in real time. Our process and documentation provide an audit trail as well as exceptions to industry standards based on your unique operations. This Compliance-as-a-Service utilizing our C.L.A.I.M.S. platform provides details to support compliance with your cyber insurance policy in the event of a claim so that your claim isn't reduced or denied.

C.L.A.I.M.S. Compliance-as-a-Service Components:

- Documented Evidence of Compliance
 - NIST CSF
 - CMMC
 - HIPAA
 - DoD NIST 800-171
 - GDPR
- Regular Comprehensive Risk Assessments
- Avoid Claim Denials and Reduce Premiums
- Reduced Security Risks
- Run scheduled compliance audits
- Address compliance issues as they arise
- Risk Management Plan
- Ensure IT security configurations are in compliance with policy terms
- Network searches for ePHI, Card Holder Data, and PII Scan
- Conduct network vulnerability scans and reviews (internal & external)
- Auditor Checklists
- Risk Update & Change Report

151 W. 4th Street #26, Cincinnati, OH 45202

inquiry@cybersurellc.com

(513) 991.2220

www.cybersurellc.com



Other Services

IT Audit

Our IT auditors meet with managers and process owners to determine risks, objectives, scope and timing of the audit as well as gain an understanding of process and control environment in the organization. Our auditors will summarize issues and validate any issues noted with accuracy with evidence via discussions with your organization's leaders.

- Provide planning and risk assessments
- Evaluate control design and test operating effectiveness
- IT audit issue validation
- IT audit issue recommendations based on root cause
- Action plan development
- Audit reporting
- Issue reports identifying threats, risks, gaps, recommendations, strategies, policies, and procedures

IT Audit Program Services:

Information Technology General Controls (ITGC): Review of IT governance, financial reporting, logical and physical security, access management, change management, disaster recovery and business continuity plan, and manage operations/support.

Identity Access Management: We assess and advise on ownership and governance protocols, user access and provisioning, reporting, and monitoring, segregation of duties, role management, and system password configuration.

Client Based Need: We work directly with the client to develop an audit program based on the specific need after a completed assessment with the internal/external IT Staff.

Fractional CISO (f-CISO)

Information security is increasing in importance, but not all organizations can afford to hire a Chief Information Security Officer (CISO). Whether referred to as a Virtual CISO (vCISO), CISO-as-a-Service, or fractional CISO (f-CISO); we have a team of experienced security experts that can provide your organization with the expertise to fill this gap. Our f-CISO service will help your company plan, define and execute an appropriate security strategy.

Incident Planning & Response

Planning before an incident is critical to minimizing the impact to an organization so that in the aftermath of a cyberattack, you have an organized approach to addressing and managing the response. We instill confidence and comfort in our clients as we assist you before and during a data breach. Our approach and goals strategically handle situations to handle the situation in a manner that limits damage and reduces recovery time and costs.

Vendor Cyber Risk Management (VCRM)

Due to the lack of resources in smaller businesses, data security often takes a backseat to higher priority items. As such, hackers will often target smaller vendors to gain access to their larger partners. Leveraging our IT Audit & Compliance service, we can assess the cyber risks of each of your partners/vendors to identify gaps in their security posture.

- VCRM Program Evaluation
- Onsite Assessment Representative
- Staff Augmentation

Forest Hills Public Schools



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Appraisal Services to be provided by



Building Inspection and Appraisal Report

As of September 11, 2020

City Area School District

Member: CBP8 CITY AREA SCHOOL DISTRICT
Site: 001 INTERMEDIATE SCHOOL
Building: 001 INTERMEDIATE SCHOOL

125 FIRST AVENUE
CITY, ST 99999 USA



Valuation Summary

Date of Inspection: 9/11/2020

Building Replacement Cost Value	\$ 17,970,000	(\$222.82 per SF)
Contents Replacement Cost Value	\$ 1,456,000	(\$19.01 per SF)
Total Replacement Cost Value	\$ 18,526,000	(\$241.82 per SF)

Construction Components

ID: 190

ISO Class:	MASONRY NON-COMBUSTIBLE (100%)
Exterior Wall Type:	BRICK ON MASONRY (90%); CONCRETE, PRECAST PANELS (10%)
Heating:	STEAM/HOT WATER WITH UNIT HEATERS (100%)
Cooling:	ROOFTOP UNIT (100%)
Roof Material:	SINGLE-PLY MEMBRANE (90%); STEEL (10%)
Roof Pitch:	FLAT (90%); LOW (2:12 TO 6:12 PITCH) (10%)
Elevators:	Passenger: 0 Freight: 0

Description

Year Built:	1957
Number of Stories:	2
Average Story Height:	13
Square Footage:	Super Structure: 76,610
	Sub Structure: 0
	Total: 76,610

Exposure

Latitude:	0.000000
Longitude:	0.000000

Protection

Manual Fire Alarm:	100
Automatic Fire Alarm:	100
Sprinklers:	30
Entry Alarm:	Yes

Flood Information

Zone:	
Certificate:	

Miscellaneous Additional Features

BASKETBALL BACKBOARDS & SUPPORTS - FIXED; BASKETBALL BACKBOARDS & SUPPORTS - FOLDING; BASKETBALL SCOREBOARD, WALL TYPE; BAY DOOR; BLEACHERS & GRANDSTANDS - TELESCOPING; CANOPIES; GYMNASIUM DIVIDER; KITCHEN - EXHAUST HOOD W/FIRE PROTECTION; RADIO TOWER; RETAINING WALL; ROLL UP GATES; ROLL UP WINDOW

Cyber Resources

Westchester*

Westchester's Cyber Service Solutions

Bridging the gap between cyber insurance and cyber security expertise

Purchasing cyber insurance from Westchester is a great first step to help protect your organization from the financial and reputational losses experienced when data breaches and system outages occur. But protection doesn't end there. Westchester's policyholders have access to a selection of essential mitigation tools and advisory resources that can help you reduce your exposures 365 days a year.

Put the power of our solutions and advisory resources to work for your organization today. To request services or schedule an orientation call with a Westchester Cyber Risk Advisor, visit <https://www.westchester.com/en/contact-us/product-line/financial-lines.html>, or email us at prorisk@westchester.com.

Solution	Complimentary Offers	Discounted Offers
Incident Response Solutions — Deploy tools and assessments that can help identify and address cyber security risks.		
Incident Response Mobile App: Get 24/7 incident reporting and response service resources at your fingertips.	★	
Online Response Plan Manager: Build and maintain a customized response plan that can be accessed via the web or a mobile device.		★
Virtual Incident Response Tabletop Exercise: Use a virtual, interactive cyber event simulation to test your organization's ability to appropriately comply with your incident response plan.		★
Response Readiness Assessment: Receive a personalized assessment of your current incident response plan or get help creating an incident response plan if you do not already have one in place.		★
Cyber Vulnerability Management Solutions — Stay on top of software and network vulnerabilities that could impact your bottom line.		
Westchester Cyber Vulnerability Alert System: Get periodic updates that highlight the most critical and recently identified software vulnerabilities.	★	
External Vulnerability Monitoring: Use an online platform to help identify potential weaknesses in your computing systems before they may lead to a data breach or system downtime.	★	
Network Vulnerability Scan: Use an automated vulnerability scan to test your firewalls, web applications, and mail servers for common vulnerabilities.		★

Forest Hills Public Schools



Insurance | Risk Management | Consulting

Solution	Complimentary Offers	Discounted Offers
User Security and Education Solutions — Empower your workforce to serve as your first line of defense.		
Multifactor Authentication (MFA) Assessment: Review and test your MFA implementation, and receive guidance to help mitigate potential exposures.		★
MFA Implementation: Get help selecting, designing, and implementing an MFA solution.		★
Secure Password Manager: Make it easier for your employees to create and use stronger passwords.	★	
Phishing Email Simulator: Test your employees to see how well they respond to simulated phishing attacks.		★
Perimeter Email Security: Get help selecting, designing, and implementing email filtering and sandboxing.		★
Security Awareness Training: Provide training to your employees on cybersecurity best practices and how to identify potential threats.	★	
Cyber Risk Resource Library: Access this online resource for information and technical resources that can help prevent network, cyber, and privacy losses.	★	
Cyber Endpoint Security Solutions — Access solutions to help stop malicious activity from entering and spreading through your network.		
Endpoint Security and Response: Help detect and stop malicious activity, such as ransomware, from spreading through your network.		★
Patch Management: Get help selecting, designing, and implementing a solution to deploy updates to your software.		★

Request Cyber Services Today!

All Westchester policyholders are eligible for cyber services.

Get the most value from your Westchester policy and request access today!



To request online, scan the QR code or visit www.westchester.com/en/contact-us/product-line/financial-lines.html.



This material contains product summaries intended for use solely by properly licensed insurance professionals. The insurance policy actually issued contains the terms and conditions of the contract. All products may not be available in all states and surplus lines products can be offered only through licensed surplus lines producers. Insurance provided by Westchester Fire Insurance Company and its U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

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