



Property & Casualty A Risk Mitigation Summary Overview

Hugh Dennis

Deputy Director, CSF & Director,
Insurance Plans

AGENDA

- **Property**
 - State of The Market
 - Areas of Concern
 - Planning Ahead
- **General Liability:**
 - State Of The Market
 - Risk Mitigation & Overview
 - Sexual Abuse
- **Workers Comp:**
 - Class Codes and Experience Mods
 - Who & What Counts
- **Auxiliary Coverages:**
 - Cyber
 - Auto
 - EPLI

Property 101:

- **Property 101:**
 - State of The Market
 - Historic Buildings
 - Coverage Across The Country
 - Areas of Concern
 - Piping
 - Wiring
 - HVAC
 - Roofing
 - Planning Ahead



General Liability:

- **General Liability:**
 - State of the Market
 - Slips, Trips, & Falls
 - Procedural Protection
 - Certificates of Insurance(COI)
 - Named Insureds



Sexual Abuse Prevention

- Abuse Prevention- Best Practices
 - Background Checks
 - Employees
 - Volunteers
 - Camp Counselors
 - Schedule of Training(s)
 - Certification Training



Workers Compensation

- **Workers Comp**
 - State Mandated
 - What counts under “scope of work”
 - Running errands on behalf of the organization
 - Slip, trip, and fall
 - Ergonomics



Auxiliary Coverages

- **Cyber Liability:**
 - Areas Of Concern
 - Malware/Ransomware
 - Phishing/Spam
 - ACH/ETF Payments
- **Auto Liability:**
 - Hired Non-Owned
 - Fleet Coverage?
- **Employment Practice Liability:**
 - Areas of Concern
 - Hiring and firing practices



Questions?

Thank you!