

From: Risk Management <insurance@rotary.org>

Sent: Monday, June 17, 2019 9:45 PM

To: nklein2@neb.rr.com

Subject: U.S. Rotary Club and District Liability Insurance Program - message to U.S. Club Officers About 2019-20 Annual Insurance Assessments



RISK MANAGEMENT

The U.S. Rotary Clubs and Districts Liability Insurance Program ("Program") provides general liability (GL) and directors' & officers'/employment practices liability (D&O/EPL) insurance coverage automatically to active U.S. Rotary Clubs & Districts.

Dear current and incoming U.S. Rotary club officers:

This short message is to advise you about the 2019-20 insurance assessment rates (annual insurance premiums per member). The insurance assessment rates will be charged on the July Club Invoice.

These assessments fund the \$250,000 self-insured retention of every general liability claim and \$25,000 deductible of every directors' and officers'/employment practices liability (D&O/EPL) claim, and the cost of the commercial insurance, under the U.S. Rotary Club & District Liability Insurance Program. The assessment amounts are prepared annually by an actuary and depend on claims activity per state, funding needs of the self-insured retention, the cost of commercial insurance, and credit for past claims history. The assessment rates by state and per member are shown below.

General liability insurance assessments have increased by 9% within each tier due to an increase in the insurance costs, while the cost of D&O insurance assessments has dropped slightly, mainly due to a higher premium credit.

| States and Territories | General Liability Rates | D&O/EPL Rate |
|-------------------------------------|-------------------------|--------------|
| CA CT FL LA ME NH NJ NY RI WI | \$6.72 | \$0.43 |
| AZ IL MA MD MN MI NV OR PA TN TX WA | \$3.63 | \$0.43 |

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|--|--------|--------|
| CO HI IA ID MI MT NC OH OK SC UT VA VT | \$3.14 | \$0.43 |
| AK AL AR DC DE GA IN KS KY MS ND NE NM SD WV WY | \$2.60 | \$0.43 |
| American Samoa, Guam, Northern Mariana, Puerto Rico, USVI | \$1.91 | \$0.43 |

Insurance Website: See below for information on how to access the website set up for U.S. Rotarians.

The 2019-20 Certificate of Insurance is now available on Gallagher Insight.

To download it and to learn more about the Program, please visit the *Gallagher Insight* insurance website:

Website address: <https://insight.ajg.com>

Username: rotary@ajg.com

Password: rotarian1

Rotarians can also contact Gallagher by email (rotary@ajg.com) or by phone: 1.833.3ROTARY (833.376.8279)

This website is for U.S. Rotary club/district use only and is the exclusive source for all the Program's documents, forms, loss prevention strategies, and the certificate of insurance.

Please share this link/login to Gallagher Insight website with Rotarians in your club/district.

Regards,

Rotary Risk Management Team

Contact Information

| <i>Insurance Broker</i> | <i>Rotary Risk Management</i> | | | |
|--|--|--|--|--|
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This is a copy of an email sent from Rotary International Risk Management to the recipients listed in the email on June 8, 2018. Subject line: U.S. Rotary Club and District Liability Insurance Program - Insurance Update to Rotary Clubs & Districts