

# irwin siegel agency

INSURANCE PROGRAMS & RISK MANAGEMENT



Supporting  
those who  
support  
Others®

*Experience. The Siegel Difference.*

800.622.8272

[www.siegelagency.com](http://www.siegelagency.com)

[siegel@siegelagency.com](mailto:siegel@siegelagency.com)

Irwin Siegel Agency is a series of RSG Underwriting Managers, LLC. RSG Underwriting Managers, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty Group, LLC. In California: RSG Insurance Services, LLC (License # 0E50879).



Irwin Siegel Agency is the premier program administrator for the Social and Human Service industry.

We've partnered *exclusively* with independent agents and brokers for over 50 years; our success is in the growth of our current agents and brokers, as well as the development of new producers ready to seize the vast opportunities available within the market.

The benefits of working with us are highlighted in this presentation.

# BERKSHIRE HATHAWAY SPECIALTY INSURANCE PROGRAMS



Presented by

**Patti Bonnell**

**Executive Director,**

**Underwriting BHSI Division**

# Longevity, Expertise, and Stability

- Industry leader for Social & Human Service providers since 1960
- Our Underwriters on average have 20+ years of experience
- Exclusive program backed by Berkshire Hathaway Specialty Insurance an A ++ Rated Carrier
- Admitted Paper
- In House Risk Management Team with industry experience
- Dedicated Claims Unit

# Key Coverage Lines

- Property/Inland Marine/Crime
- General Liability
- Professional Liability
- Sexual Abuse & Molestation
- Commercial Automobile
- Umbrella

# What We Love to Write

## Developmental Disability Service Providers

- Chapters of The Arc
- Cerebral Palsy Associations
- Autism Services
- Day Programs
- Early Intervention
- Residential Care Facilities including Supported Living
- Care Coordination Organizations
- Companion Services
- Job Placement & Job Coaching
- Support Groups
- Vocational Training programs



## Social Service Organizations

- Community Action Agencies
- Crisis Intervention Centers/Hotlines
- Emergency & Temporary Shelters
- Battered Women's Shelters
- Domestic Violence Agencies
- Job Counseling & Job Training Centers
- Service League
- Outreach programs
- Adult Day Care Centers
- Councils on Aging

# What We See Happening in the Industry

- Carriers exiting due to class of business
- Decreased Umbrella Limits
- Sublimit under Umbrella for Abuse and Professional
- Increased premiums
- Non-Renewal of For-Profit Entities
- Decreased capacity for coastal properties or areas of high hail exposure



# The Benefits of Working with ISA

- No Production Requirements
- No restrictions on For-Profit business
- Higher limits of Umbrella available
- Ability to include Abuse and Professional under Umbrella
- Ability to write in coastal areas or areas of high hail probability
- Industry knowledge allows us to quote risks with more complex exposures and risks that have higher than average claim activity
- We offer a proactive approach to risk management



# CHUBB INSURANCE PROGRAM



Presented by

Michelle Irwin

Executive Director,

Underwriting CHUBB Division



# Behavioral Healthcare & Addiction Treatment Programs

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Irwin Siegel Agency offers a custom Property and Casualty Insurance Program written exclusively through independent agents and brokers. We provide personalized risk management services and resources as well as specialized claims handling.

# Written with A ++ rated carrier CHUBB

- Exclusive program accessed only through ISA
- Admitted paper in most cases
- Package solutions encompassing all coverage
- No capacity issues in terms of PL /Abuse/Umbrella limits

# Eligible Risks (not-for-profit and for-profit)

- Addiction Treatment / Substance Use Facilities (inpatient & outpatient)
- Youth Programs for those with Substance Use Disorders or Behavioral Health Issues (residential and day programs)
- Detoxification Centers (up to level III.7)
- Telemedicine Services
- Counseling
- Crisis Intervention (including hotlines)
- Behavioral Health Treatment Centers (inpatient & outpatient)
- Psychiatric Rehabilitation Services / Clinics
- Day Programs
- Emergency Shelters (for those with Behavioral Health Issues)

# Ineligible Risks

- Sex Offender Programs
- Troubled Youth Programs for Violent Offenders
- Early Release Prisoner Programs
- Facilities Licensed as Hospitals (We have an outlet through our partner carrier to provide coverage for psychiatric hospitals.)
- Limited Appetite for Adoption and Therapeutic Foster Care (must be less than 20% of population)

# Coverage / Highlights

- Property
- Auto
- General Liability
- Professional Liability
- Abuse and Molestation
- Umbrella

\* We can offer casualty deductibles for distressed accounts.



# Submission Requirements

- **Established Businesses**

- Supplemental Program Applications Including an Abuse Supplement (competitors applications accepted to quote and bind)
- Acord Applications
- 5 Year Currently Valued Loss Runs
- Audited Financials, if For-Profit

- **Start-up / new entities**

- Business Plan
- Pro-forma Statement
- Resumes of the Owner, Executive Director, CFO etc.
- Website, Brochure or Mission Statement

# SPECIALTY LINES DIVISION



Presented by

**Richard Geoghan**

**Director, Specialty Lines**

# Specialty Lines

- Specialty lines offers a variety of coverages that help support our package lines.
- Not exclusive to accounts with ISA package lines.
- No production minimum.
- Coverages offered by Specialty Lines Include:
  - Management Liability (D&O/EPLI/Fiduciary)
  - Cyber Liability
  - Active Assailant Coverage



# Management Liability D&O/EPLI/Fiduciary

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- D&O: Protects board members and management in the event a charge alleging a breach of duty.
- EPLI: Provides coverage for charges alleging things like wrongful termination, sexual harassment, and discrimination.
- Fiduciary: Provides coverage for errors and omissions while handling the organizations pension plans.

# Coverage Highlights

- Coverage for claims brought against individuals and the company
- 3<sup>rd</sup> party EPLI coverage included
- Coverage provided for Outside Directorship
- Separate Limits
- Defense Costs Outside the Limit
- Full Prior Acts Coverage



# Cyber Liability

Cyber Liability is becoming increasingly more important as organizations are relying on technology to operate.

## Coverage Highlights

- 24/7 Incident Response
- Notification Costs
- Cyber Crime Including Social Engineering Coverage
- System Damage
- Business Interruption
- Network Security & Privacy Liability
- Key Difference in our program: Refreshing limits on every claim for Notification costs, Cyber Crime, System Damage & Business Interruption



# Active Assailant Coverage

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- Provides an Additional Layer of Protection
- Primary Limits
- Protection from a large assailant loss reflecting package renewal rates
- Coverage Includes GL, Property, Business Interruption, and AD&D related to an active assailant attack.



# Active Assailant Coverage continued

- Business Interruption claims can be made without property damage
  - Covers a threat or hoax
- Evacuation Costs are included
- Security Expenses are included
- Active Assailant Response Training is offered at no additional cost
- 3 limit options are included in each quote

# RISK MANAGEMENT DIVISION



Presented by

**Cristine Maassen**

**Director Risk Management**



## Philosophy & Approach

- Proactive approach to supporting loss control and quality improvement efforts
- Our team has direct Human Service experience, which provides a real-life understanding of the many challenges organizations face
- We are team-based and client-centered, and we keep our focus on your needs
- We work closely with our national network of consultants and partners with specific expertise to fit the needs of our insureds
- Keep brokers involved throughout the process

# Service Offerings

Our RM Department offers an array of services, including:

- Training/Presentations (offered on-site and online)
- Consultations
- Property/ Life Safety Assessments
- Assistance with committee development, business plans, and organizational policies and procedures
- Siegel Second/Risk Management Website

# Reputable Service Partners

- Shield Screening- Background Check Services
- Praesidium- Abuse Risk Management
- Talintel- Hiring Screening tool
- HSI- Online Training Platform
- Health Risk Screening, Inc.- I/DD Online Specialty Training

# CLAIMS DIVISION



Presented by  
**Denise Bassi**  
Claims Manager

# ISA Claims Process

## Claims can be reported in two different ways

- There is a designated email address and phone numbers to report directly to the carrier.
- A call or email can be sent to ISA, and we will report it for you.
- The carrier has designated a small group of desk adjusters, per line of coverage, for the ISA program



# Claims Extras

- We have direct access to the carrier claims systems, with the ability to:
  - Review claims notes
  - Advise the broker and insured, in real time, the status of their claim
  - Direct contact with the desk adjusters and their supervisors
- A significant differentiator for ISA is that we are given advanced notice of Reservations of Rights and Denial letters.
- We have been successful in finding our insureds coverage where they may not have had coverage elsewhere.

# Claims Services

Upon request we can provide:

- Custom quarterly loss & trend analysis including risk management recommendations
- Detailed claim reports
- Quarterly claims review conference calls

We offer personalized handling of each account with a system to support communication of any special account instructions between us and the carrier.

# Questions? Send us an email.

- Patti Bonnell: [patricia.bonnell@siegelagency.com](mailto:patricia.bonnell@siegelagency.com)
- Michelle Irwin: [michelle.irwin@siegelagency.com](mailto:michelle.irwin@siegelagency.com)
- Rich Geoghan: [rich.geoghan@siegelagency.com](mailto:rich.geoghan@siegelagency.com)
- Cristine Maassen: [cristine.maassen@siegelagency.com](mailto:cristine.maassen@siegelagency.com)
- Denise Bassi: [denise.bassi@siegelagency.com](mailto:denise.bassi@siegelagency.com)

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