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LLPSIP Program Benefits

"Protected Self-Insurance" is the risk management alternative that LLPSIP has chosen to manage its risks and keep its costs at the minimum. Price is not the only consideration when making this decision. In addition, the following are advantages, which should be noted over a conventional insurance program.

- Choice of legal counsel.
- Long-term stability in premiums and insurance availability.
- Broader coverage and increased limits.
- Potential return of loss fund dollars in the form of dividends subject to favorable loss experience.
- Cash flow benefits.
- Interest earnings from loss fund monies are retained by the members and further reduce program costs.
- Direct input and a strong voice by each member on coverage, administration, claims management and loss prevention decisions.
- More direct control of claims management and claims costs.
- Professional loss prevention programs tailored more to specific needs and desires.
- Direct control of growth and determination of new members.

Program Administrator

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LLPSIP



Lancaster-Lebanon
Public Schools Insurance Pool

Lancaster-Lebanon Public Schools Insurance Pool
Property/Casualty Insurance



A Specialized Insurance Risk Management
Program for Public School Districts in
Pennsylvania

In association with



Gallagher

Insurance | Risk Management | Consulting

LLPSIP

Lancaster-Lebanon Public Schools Insurance Pool
Property/Casualty Insurance

What is LLPSIP?

The Lancaster-Lebanon Public Schools Insurance Pool (LLPSIP), established in 1994, is a protected self-insurance risk management program that gives districts long-term stability in premiums, as well as broader coverages and increased limits.

Services

- Property and Liability Insurance
- Loss Control Engineering
- Claims Management
- Risk Management Consulting

Eligibility

All Pennsylvania public school districts which meet the underwriting standards of LLPSIP. The program design is flexible in order to meet the needs of each individual district.

Structure of Programs

- LLPSIP provides a package program and other ancillary lines of coverage needed by a school district, on a first dollar basis.
- Low district deductibles.
- High per occurrence limits for all coverages.
- No deductible for school board legal claims.
- Underwriting profit is returned to the district.
- Choice of legal counsel for liability claims.

Lines of Coverage Provided

- Property and related coverages (\$400,000,000 Limit)
- General Liability (\$10,000,000/occurrence)
- Auto Liability & Physical Damage
- Crime
- Boiler & Machinery
- Employee Benefit Liability
- Sexual Abuse and Molestation (\$9,000,000/occurrence)
- School Board Legal Liability (\$10,000,000/occurrence)
- Employment Practices Liability (\$10,000,000/occurrence)
- Network Security and Privacy Liability

Program Highlights

Ownership — Representation on LLPSIP Board

Savings — Over conventional programs

Security — Property/Casualty known maximum cost program

Stability — “A” rated carriers

Control — Insured can choose counsel for claims

