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Treasurer
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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.

- Long-term stability in premiums and insurance availability.
- 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

Arthur J. Gallagher & Co.

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LLPSIP

Lancaster-Lebanon Public Schools Insurance Pool
Workers Compensation Insurance



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



In association with



LLPSIP

Lancaster-Lebanon Public Schools Insurance Pool
Workers Compensation Insurance

What is LLPSIP?

The Lancaster-Lebanon Public Schools Workers Compensation Fund (LLPSIP), established in 1994, is a protected self-insurance risk management program for Workers Compensation that gives districts long-term stability in premiums. The program operates with the annual approval of the Pennsylvania Bureau of Workers Compensation.

Services

- Workers Compensation 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

- The fund pays for expected and predictable claims.
- Catastrophic claims are transferred to the excess insurance company.
- Underwriting profits are returned to the member school districts.
- Choice of legal counsel for liability claims.

Lines of coverage provided

- Workers Compensation
- Employer Liability

Structure of program

- Returns underwriting profits and investment income
- Increased control

Ownership – Representation on LLPSIP Board

Premium Savings – Over conventional programs

Stability – “A” rated carriers

Control – Insured can choose counsel for claims

