

The Products of Glatfelter Underwriting Services Programs

Glatfelter Public Entities

Glatfelter Healthcare

Glatfelter Ministry Care

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Glatfelter Public Entities (GPE)

Glatfelter Public Entities

Basic Program Structure

Risk Types:

- Municipalities & Special Districts

- Water & Water Related Districts

- Education

Submission Requirements

GPE Program Basics

Admitted (except CA)

Package offering: Casualty, Professional Liability, and 1st party

Property Values ~ \$300M ↓

Maximum excess limits = 10M / 10M

Maximum Excess limits for Law Enforcement and Abuse & Molestation = 5M / 5M

Deductibles: Liability up to \$25k; Prop up to \$100k

| Municipalities (cities, towns, villages, boroughs, townships, etc.)

- ☐ Population ~ 30,000 ↓
- ☐ Law Enforcement: Maximum of 40-armed full-time equivalent officers
- ☐ Ineligible Operations: electric generation, active landfills, airports, county risks and state governments, municipalities in Louisiana

| Other Special Districts

- ☐ Eligible Districts: library, park/recreation, cemetery, memorial, parking, improvement*, development*, metropolitan districts and/or redevelopment*
*Net budget < \$40M
- ☐ Ineligible Districts:

| | | |
|--|----------------------------|-------------------------|
| Airport | Education Support Services | Community Conversation |
| Highway / Road | Housing Authority | Mosquito Abatement |
| Landfill / Waste Management | Port Authority | Social Service Agencies |
| Garbage / Refuse Collection | Transit | Hospital |
| New Ventures: minimum 3 years in operation | | |

| Water and Water Related Districts

Eligible Entities

| | | |
|--|-------------|----------------------------|
| Mutual water companies | Irrigation | Sewer/wastewater treatment |
| Conservation | Improvement | Community service |
| Drainage | Storm water | Reclamation |
| Public /Private Non-profit water utilities | | |

Ineligible: electric generation exposures, standalone electric and/or gas utilities

| Education

Eligible Entities

- ☐ Public Schools: Pre-K through 12
- ☐ 2-year Community & Junior Colleges (no dorms)
- ☐ Private & Charter Schools: Pre-K through 12 (no dorms / must be accredited)

Ineligible

| | | |
|---------------------------------|--|---------------------------------|
| Special Education/Needs Focused | Military Academies | Universities & Colleges |
| Cyber Schools | Schools for Religious Education | Driving and/or Flight Schools |
| Standalone Day Care/Pre-School | Schools for youth with behavioral problems | Post College Vocational Schools |
| Armed Educators | New Ventures: minimum 3 yrs in operation | |

GPE Submissions

All Risk Types:

- ☐ Glatfelter application
- ☐ Currently valued (within 90 days of effective date) carrier loss runs for the last 5 years
- ☐ Detailed explanation of claims over \$25,000 if not detailed on loss runs. Describe any actions taken by the insured because of the claim.
- ☐ Detailed Auto, Property and Equipment schedules, preferably in Excel
- ☐ Expiring Premium, preferably by line of business
- ☐ Target Premium
- ☐ Quote Need-By Date

AND

Municipalities, Special Districts, Water Districts

- ☐ Copy or web link for the most current annual budget detailing revenues and expenditures

Private Schools

- ☐ Most recent fiscal year-end financial statement

Send Submissions to: submissions@glatfelterpublicentities.com

**Every successful person gives
something back...**

- Arthur J. Glatfelter

Glatfelter Healthcare

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Glatfelter Healthcare Classes of Business

Hospice

- Hospice
- Palliative Care
- Home Health
- Home Aide (un-skilled)

Limited to 150 Clients

Senior Living

Not for Profit

- Nursing Homes
- Assisted Living Facilities
- Independent Living
- Continuous Care Retirement Communities (CCRC)

For Profit

- Assisted Living Facilities
150 Bed Limitation
- Independent Living
- Continuous Care Retirement Communities (CCRC)

Jurisdiction Limitations

| Sr. Living Jurisdictional Limitations | | Both Senior Living and Hospice/Home Health/Home Aide Jurisdictional Limitations | |
|---------------------------------------|------------|---|--------------------------------------|
| Alaska | New Mexico | California – Los Angeles, Ventura, & Orange Counties | Pennsylvania – Philadelphia County |
| California | | Florida – Miami Dade, Broward, Palm Beach, Martin, & St. Lucie Counties | New Jersey – Atlantic County |
| Hawaii | | New York – 5 boroughs – Bronx, Brooklyn, Manhattan, Queens, Staten Island & Nassau and Suffolk Counties | Nevada – Clark County |
| West Virginia | | Illinois – Cook & Madison Counties | Washington DC |
| | | | New Mexico – Home Aide Business only |

Glatfelter Healthcare Coverage Offering

Broad Availability: Utilizing combination of Admitted and Non-Admitted options in 50 States

Coverage Lines Include:

- General Liability
- Professional Liability
- Sexual Misconduct Liability
- Property
- Crime
- Auto – Owned
- Auto – Hired / Non-Owned
- Excess Liability - \$5,000,000
- Management Liability Including
 - Directors & Officers
 - Employment Practices

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Hospice & Home Health Care Organizations – Liability Coverage/ Admitted

General Liability

- Occurrence or Claims Made
- \$1M Occurrence / \$3M Aggregate*
- Defense Outside Limits

Professional Healthcare Liability

- Occurrence or Claims Made
- \$1M Incident / \$3M Aggregate*
- Defense Outside Limits

* Separate Limits for GL & PL

Specialized Liability Can Include:

- Sexual Abuse Vicarious Liability
- Employed Physicians – Primary or Excess
- Clinical Trials
- Pharmacy Exposure
- Durable Medical Equipment Exposure
- Bereavement Camp Exposure
- Thrift Shop Exposure
- Special Events
- Animal Therapy

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Senior Living Facilities – Liability Coverage / Non-Admitted

General Liability

- Occurrence or Claims Made
- \$1M Occurrence / \$3M Aggregate*
- Defense Outside Limits

Professional Healthcare Liability

- Claims Made
- \$1M Incident / \$3M Aggregate*
- Defense Outside Limits

* Separate Limits for to PL and GL

Specialized Liability Can Include:

- Sexual Abuse Vicarious Liability
- Pharmacy Exposure
- Barber & Beauty Professional
- Animal Therapy

Property (Admitted or Non-Admitted)

- \$50,000,000 TIV and above will need to pre-inspect
- Up to \$300,000,000 TIV

Management Liability for Senior Living is available through Glatfelter Brokerage Services.

Glatfelter Healthcare Key Liability Coverage Extensions

- Hospice/Home Health
 - Provide Coverage for Doctors, Nurse Practitioners, Physicians Assistants on Primary or Excess Basis
 - Do not need to schedule each addition/subtraction
- Senior Living
 - Medical Directors or administrators are insureds, but only for administrative duties related to your operations or while performing duties in an attending physician's absence or emergency basis
- Blanket Additional Insured Language under BI/PD and Personal & Advertising Injury
- Coverage is extended for Marijuana for medical usage
- Extended coverage for medical training and creating medical training curriculum
- Supervising, teaching or proctoring students
- New Endorsements
 - Self-Directed Care
 - Acquisition of Named Insured

Glatfelter Healthcare Submissions

New Business Submission Process:

- Submit via Email to submissions@glatfelterhealthcare.com and please include:
 - Glatfelter Healthcare Applications
 - Five years currently valued loss runs
 - Most Recent State Inspections with Plans of Correction
 - Need By Date
 - Target Premium
- Upon clearance you will receive an email acknowledging receipt and advising which Underwriter is working on the submission.

Glatfelter Healthcare Team

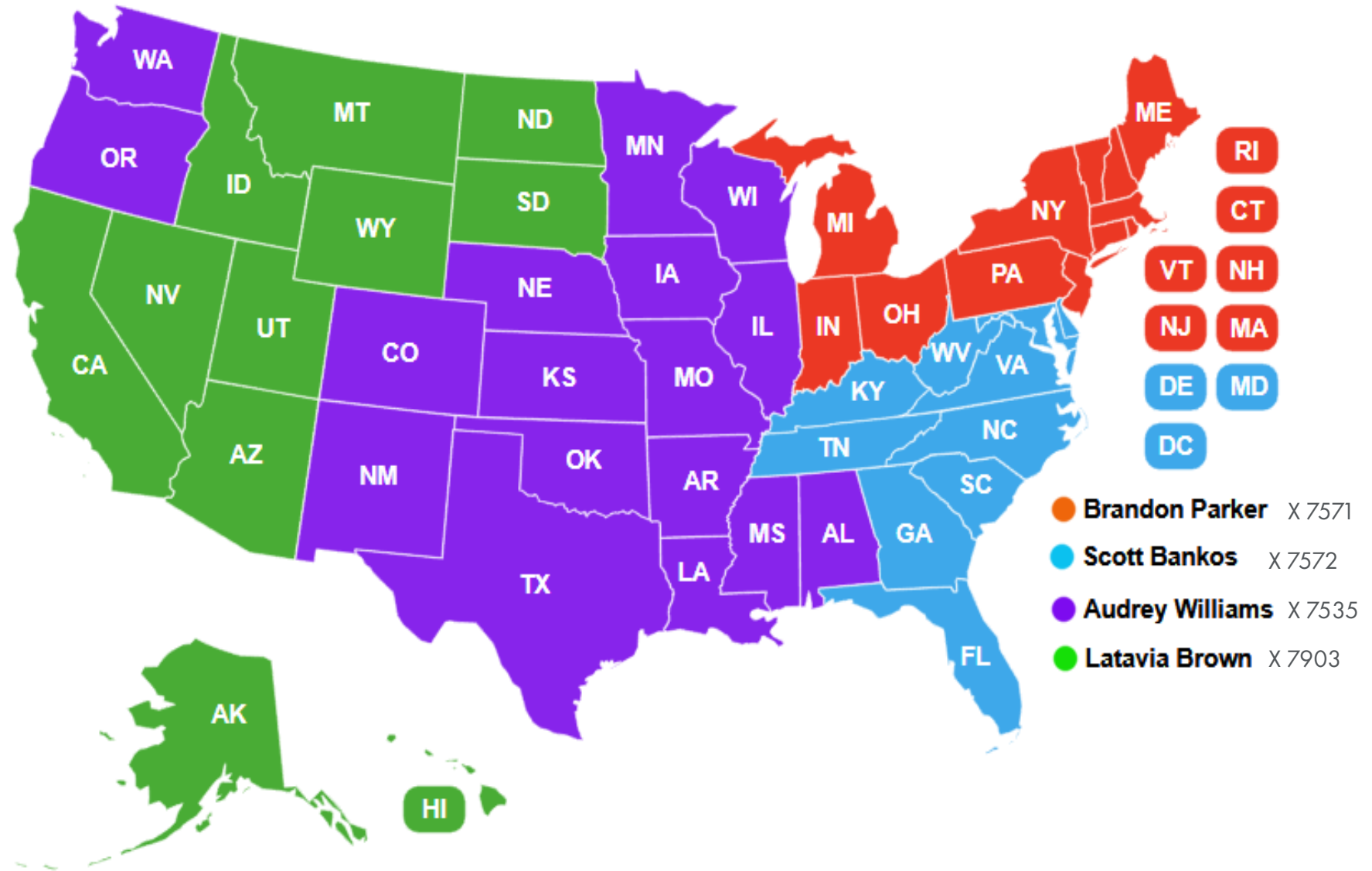
Underwriting

- Michelle Boder - Program Manager
- Scott Bankos - Sr. Underwriter
- Audrey Williams - Sr. Underwriter
- Brandon Parker - Sr. Underwriter
- Latavia Brown - Underwriter
- Danielle Barrick - Assistant Underwriter

Underwriting Assistants

- Leigh Anne Dudley – UA Supervisor
- Kristin Gladfelter
- Laura Caruso
- Stephanie Hall
- Sherry Mathias
- Hailee Scott

GH Underwriting Territory Assignments



Glatfelter Ministry Care

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Program Eligibility

GMC Products

Submission Requirements

GMC Team

Glatfelter Ministry Care Eligibility

- Houses of Worship – Nondenominational or Denominational – with or without daycares/preschools/K-12 schools
- Religious Schools (pre-K – 12th grade only) that include religious education in its curriculum (must first be declined by GPE).
- Regional religious conferences, associations, governance organizations, or diocesan organizations with or without their affiliated member churches.
- Can consider the following operations, but not on a stand-alone basis:
 - Day care centers
 - Religious retreat/camp/conference centers
 - Food pantries
 - Thrift shops
 - Bible colleges (no dorms)
- Property Values - ≤ \$50M
- No Protection Class 9 or 10
- No Historic and/or Ornate Buildings

Glatfelter Ministry Care Products

Broad Availability: Admitted and Non-Admitted offerings in 49 states (no Hawaii)
(Non-admitted in California and residential risks in Florida)

Coverage Lines Include:

- General Liability
- Management Liability
 - Directors & Officers
 - Employment Practices
- Sexual Misconduct Liability
- Security Enforcement Liability
- Property
- Crime
- Auto – Owned
- Auto – Hired / Non-Owned
- Excess Liability

Access to:

- Foreign Liability – AIG WorldRisk
- Cyber – Glatfelter Brokerage Services
- Accident Policies – Glatfelter Specialty Benefits
 - Student Accident Coverage
 - Special Events
 - Missionary Travel & Accident

Glatfelter Ministry Care Submissions

New Business Submission Process:

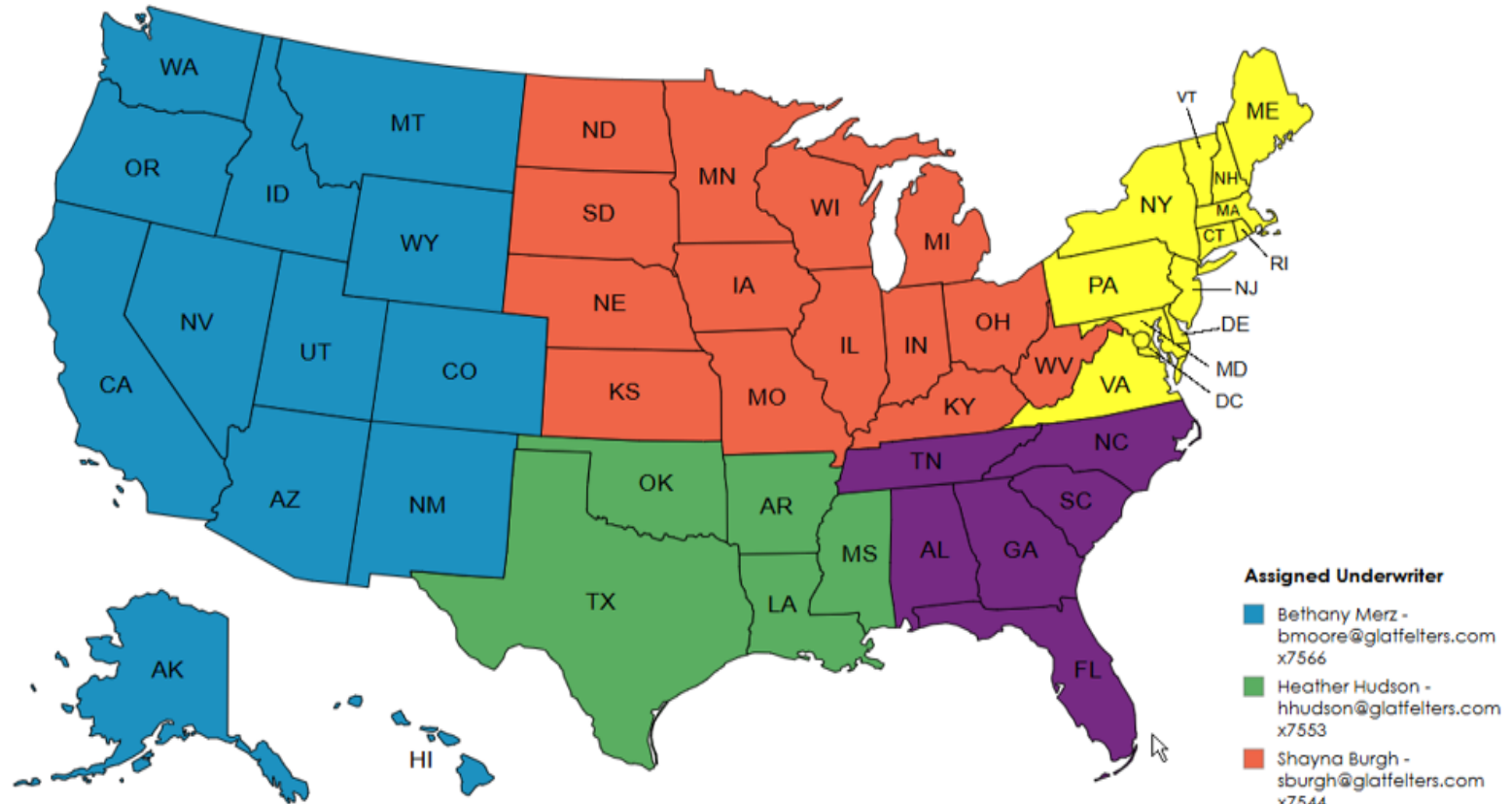
- Submit via Email to submissions@glatfelters.com and please include:
 - Glatfelter Ministry Care applications
 - Camp and/or School supplemental, if required
 - Five years currently valued loss runs
 - Copy of Abuse & Molestation Written Policies
 - Need By Date
 - Target Premium
- Upon clearance you will receive an email acknowledging receipt and advising which Underwriter is working on the submission.
- If further information is needed, our team will reach out and request information via email or phone.

Glatfelter Ministry Care Team

- Shanna English – Program Manager
- Shawna Cureton – Sr. Underwriter
- Heather Hudson – Sr. Underwriter
- Bethany Merz – Sr. Underwriter
- Jennifer Sieradzan – Underwriter
- Shayna Burgh – Underwriter
- Aimee Weaver – Assistant Underwriter
- Rachel Robinson – Assistant Underwriter

Underwriting Assistants:

- Kelsey Schopp – UA Supervisor
- Jennifer Bond
- Melissa Ludwig
- Yoselin Bautista-Solorio
- Aiyana Perez
- Keirston Bates
- Rachel Shellenberger



Renewals & Endorsements:

WR (blue) & SW(green): Rachel Robinson

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SE (purple), Central (orange), & NE (yellow): Aimee Weaver

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QUESTIONS?

Thank you!

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