



Member Owned, Member Driven

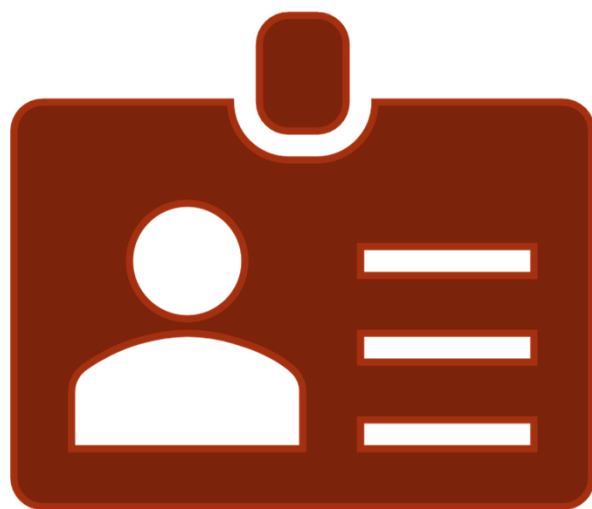
Public Entity Policy Deductible Changes

Effective October 1, 2020



Sandy Moser,
Underwriting Manager

EMPLOYMENT CLAIMS DEDUCTIBLE



Challenges

Whistleblower Claims

Bad Facts/Actors

Increasing Settlement Values

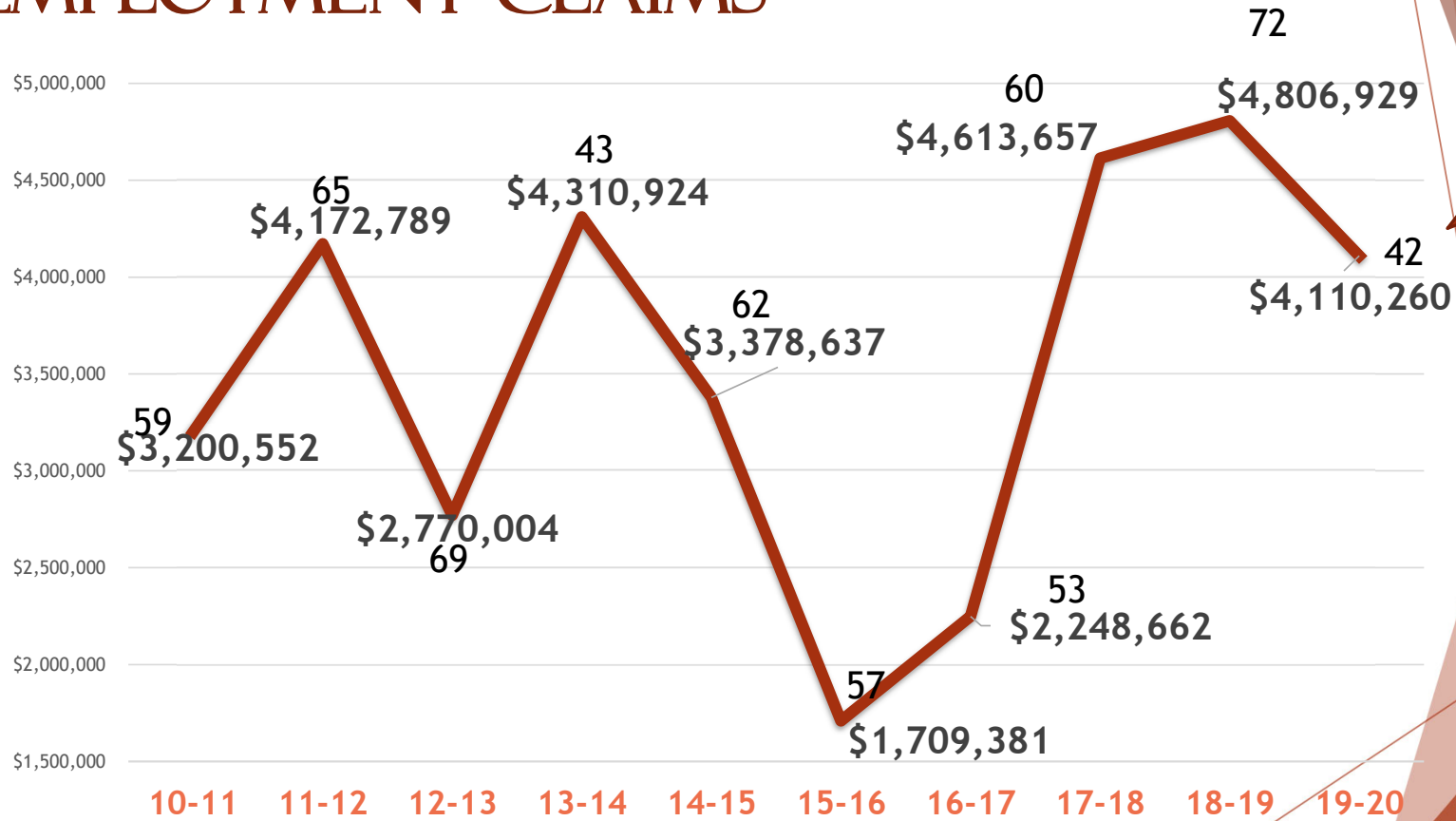
Member Resistance & Follow Thru

Sophisticated Plaintiff Attorneys

Jury Mistrust & Social Justice

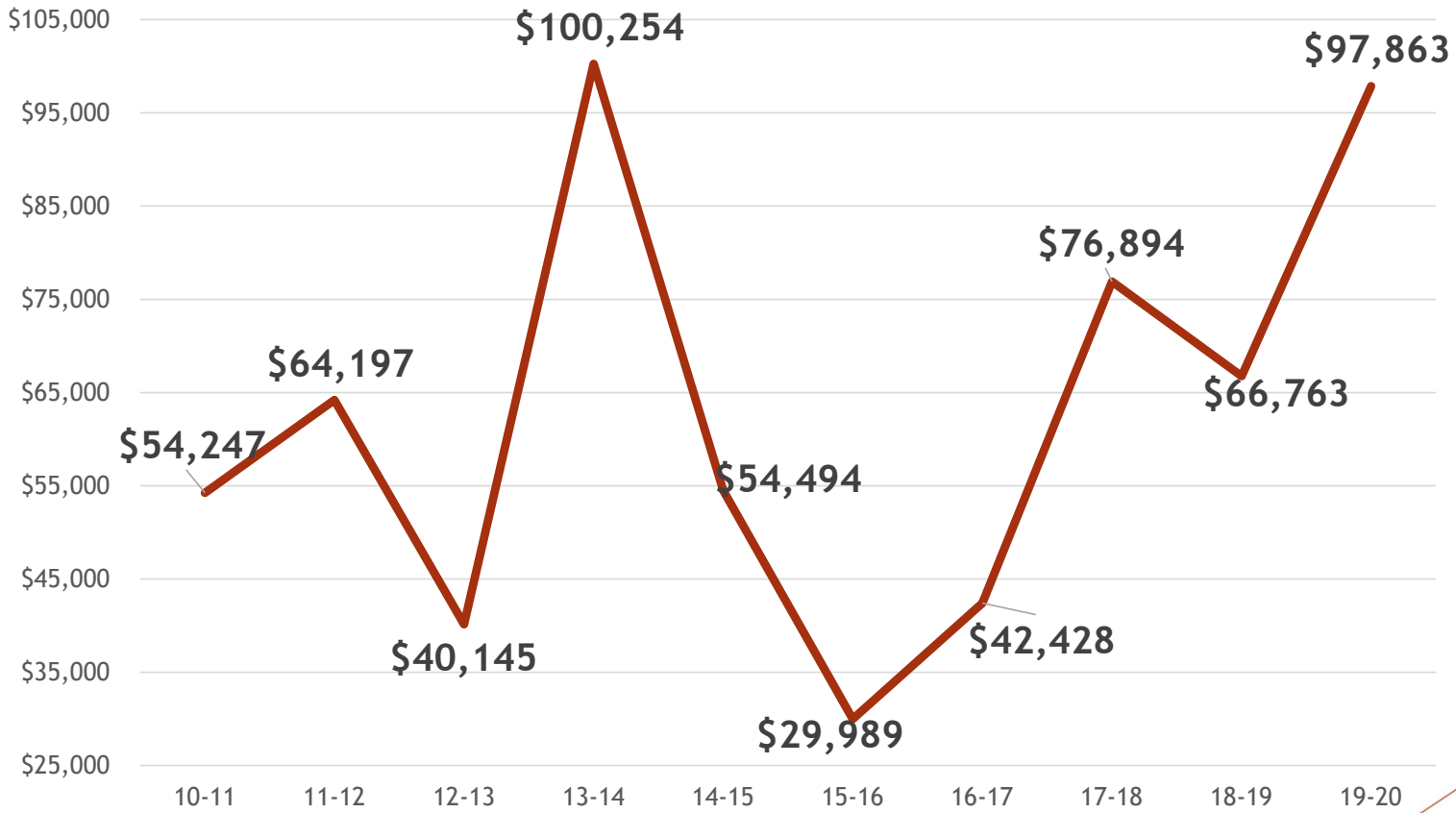
Unfavorable Rulings

EMPLOYMENT CLAIMS



2 months left

Average Per Claim



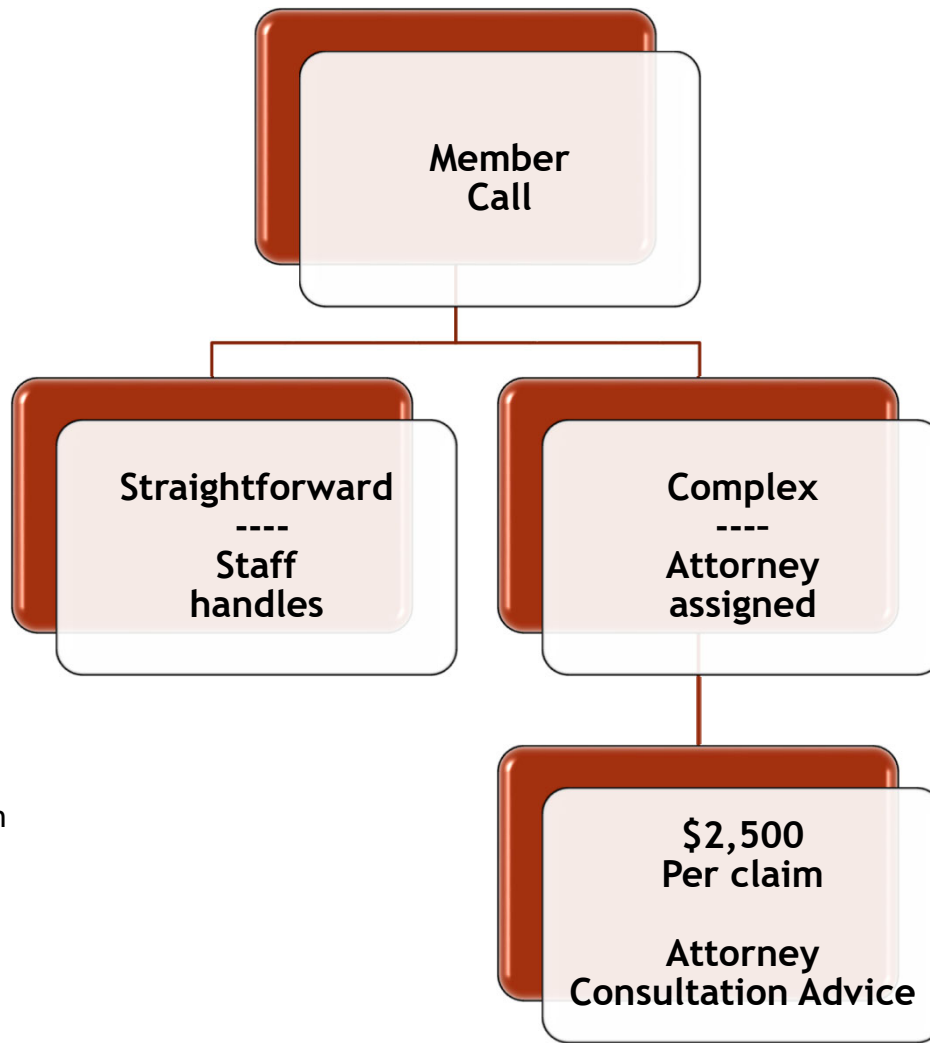
CONSULTATION PROCESS



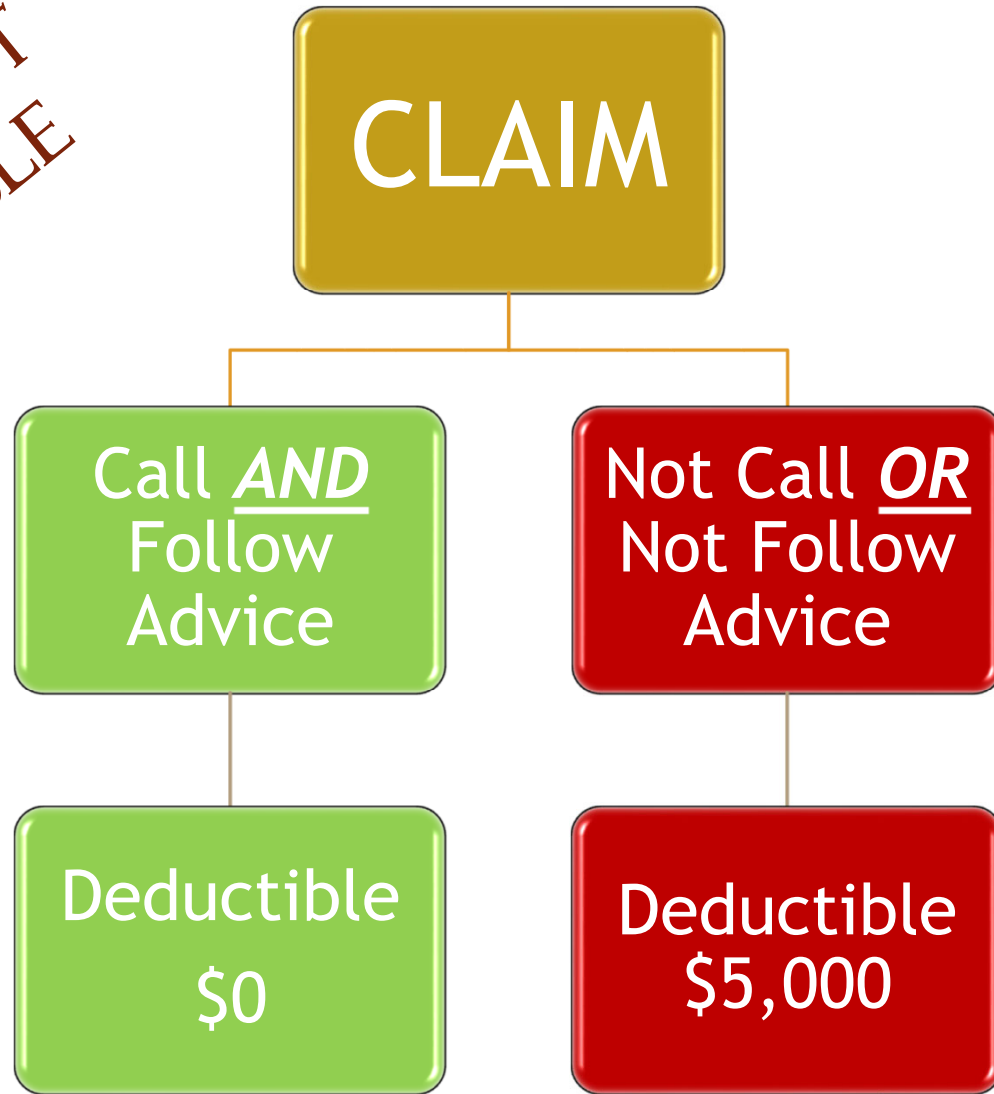
Carl Ericson



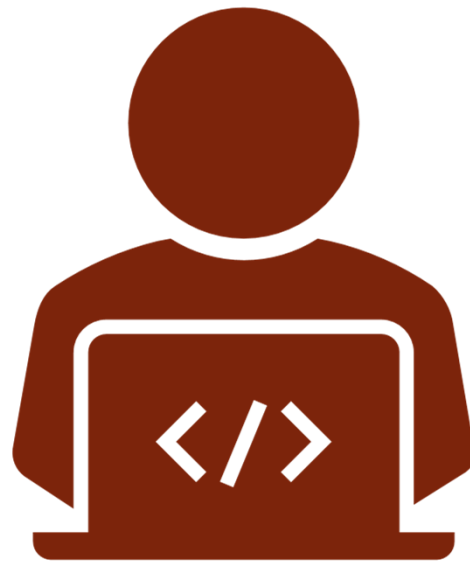
Tammy Middleton



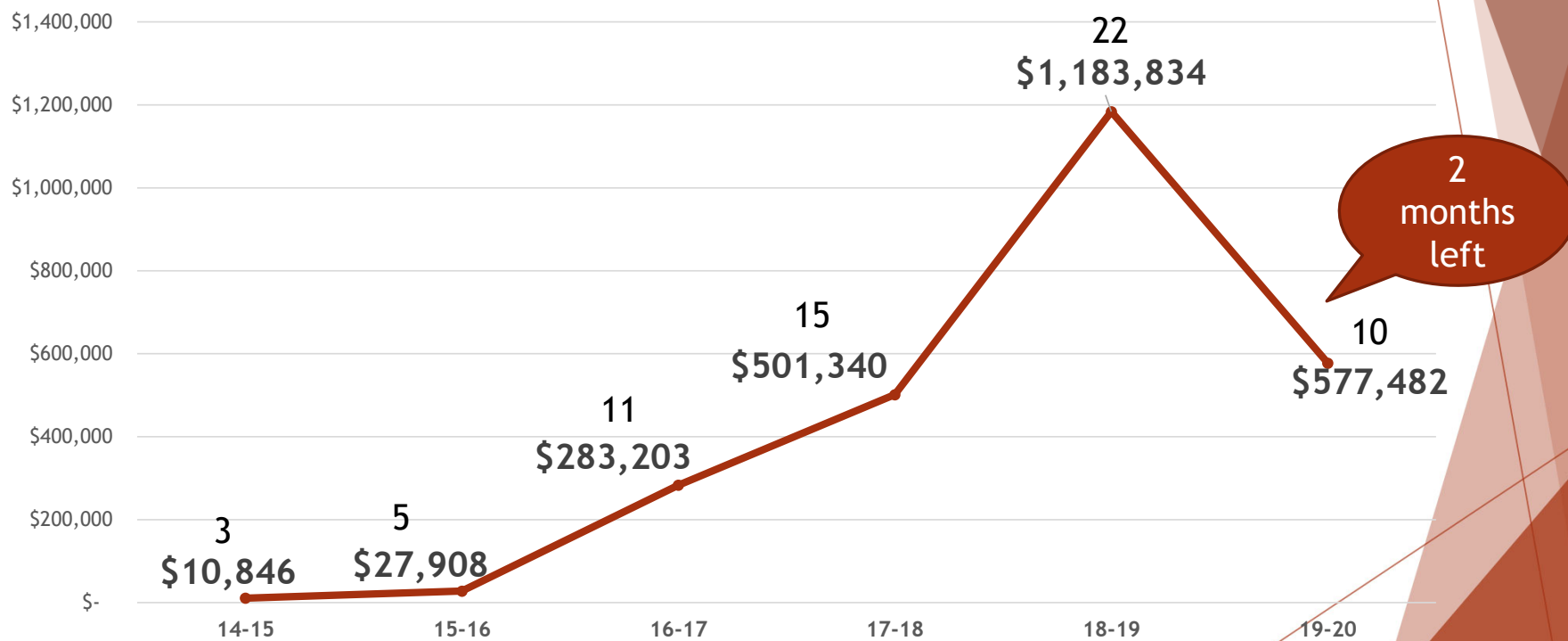
EMPLOYMENT
DEDUCTIBLE



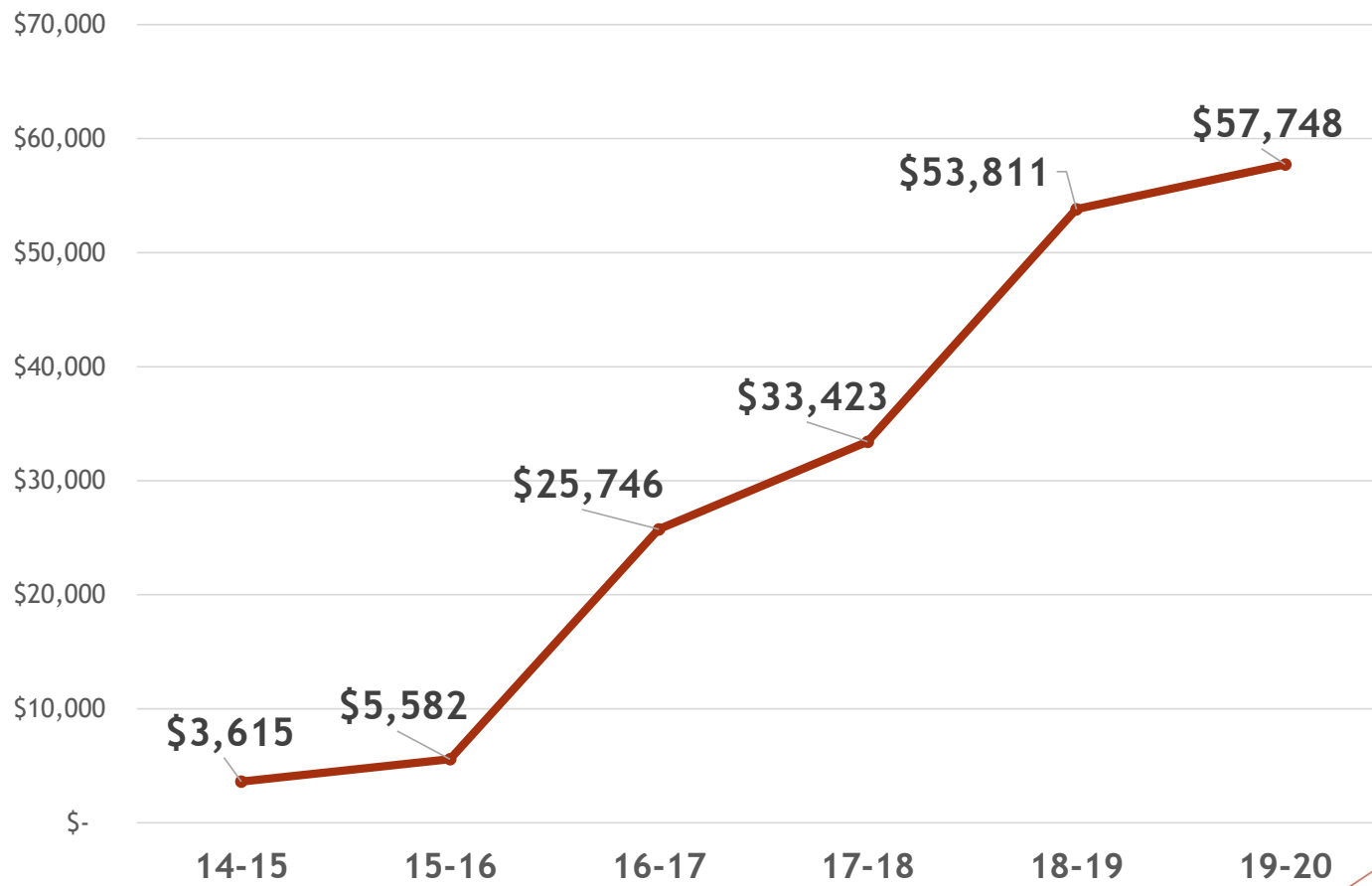
CYBER CLAIMS DEDUCTIBLE

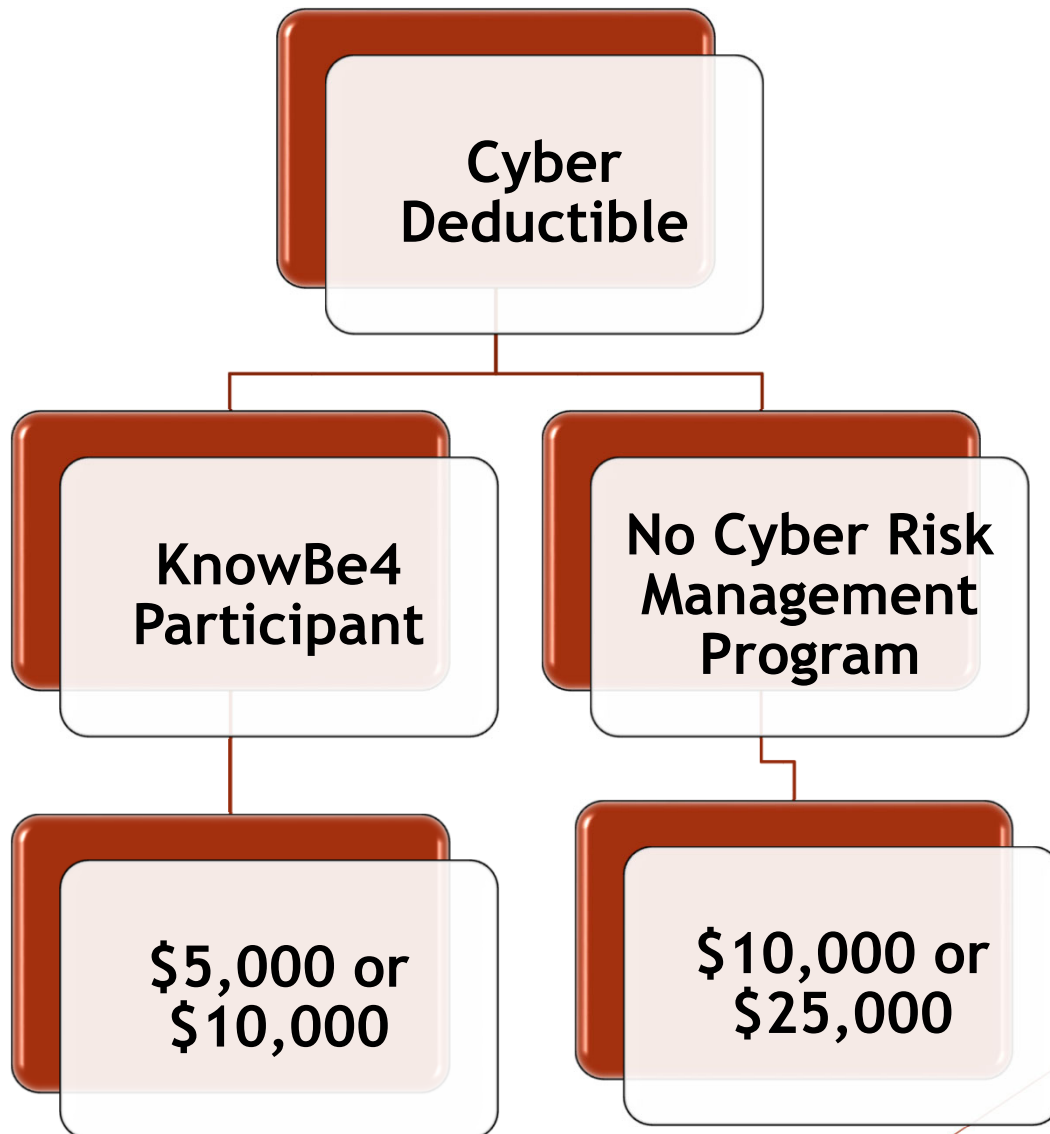


CYBER CLAIMS



Average Per Claim







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