

EPC LFP Executive Committee

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Ken Swink
EPC Executive Director

EPC Liability, Fleet, & Property Program Benefits

“Protected Self-Insurance” is the risk management alternative that EPC has chosen to manage risks and keep 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
- 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
- Detailed and comprehensive monthly loss information
- 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

EPC LFP has assembled a team of professional service providers who understand the needs of Ohio School Districts. These include but are not limited to:

Program Administrator - Arthur J. Gallagher & Co.

Claims Administrator - JWF Specialty Company

Loss Control - Gallagher Bassett Services

Legal - Subashi & Wildermuth and RCO Law

For additional information, contact:

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Liability, Fleet & Property Insurance Program



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



Insurance | Risk Management | Consulting



Liability, Fleet & Property Insurance Program

What is EPC LFP?

LFP is a protected self-insurance risk management program that gives districts long-term stability in premiums, as well as broader coverages and increased limits.

Eligible Districts

- K-8
- 9-12
- K-12
- Special Education Districts
- Intergovernmental Units

Eligibility

All Ohio public school districts are eligible for the programs offered by EPC LFP. The program design is flexible in order to meet the needs of each individual district.

Structure of Programs

- LFP Provides a package program and other ancillary lines of coverage needed by a school district
- Low district deductibles
- High per occurrence limits for all coverages

Lines of Coverage Provided

- Property & Related Coverages
- General Liability
- Auto Liability & Physical Damage
- Excess Liability
- Crime
- Boiler & Machinery
- Employee Benefit Liability
- Bonds - Treasurer/Life Safety/Notary Public
- Sexual Abuse & Molestation
- Cyber Liability
- Pollution Legal Liability
- Fiduciary Liability (Optional Coverage)
- Student Accident (Optional Coverage)

Program Highlights

- * *Ownership* - representation on LFP Board
- * *Savings* - over conventional program s
- * *Security* - Property/Casualty known maximum cost program
- * *Stability* - “A” rated carries or higher

