EPC LFP Executive Committee

Pat Gibson
Chairman
Upper Valley JVS

Anthony Fraley
Vice Chairman
Springfield-Clark CTC

Bob McClintock
Northmont City Schools

Jon Smith
Preble County ESC

Jerry Ellender
Mad River Local Schools

Maria Rellinger
Paulding Exempted Village Schools

Paul Brotzki
Maumee City Schools

Bob Hancock
Hamilton City Schools

Ken Swink
EPC

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EPC LFP 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

For additional information, contact:

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EPC

Liability, Fleet & Property Insurance Program

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

Arthur J. Gallagher & Co.

EPC

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 and related coverages
- General Liability
- Auto Liability & Physical Damage
- Excess Liability
- Crime
- Boiler & Machinery
- Employee Benefit Liability
- Bonds – Treasurer/Life Safety/Notary Public
- Student Accident
- Sexual Abuse and Molestation
- Pollution Legal Liability
- Fiduciary Liability (optional coverage)
- Cyber Liability (optional coverage)

Program Highlights

Ownership – representation on LFP Board

Savings – over conventional programs

Security – Property/Casualty known maximum cost program

Stability – "A" rated carriers

Arthur J. Gallagher & Co.