

2023 Update To Councils

Ontario Knights of Columbus
Insurance Program

JONES DESLAURIERS
JD

NAVACORD

Local Touch. National Strength.™

2022-11-23

Meeting Agenda



Formal Presentation – 30 Minutes:

1. Team Structure
2. Coverage Changes for 2023
3. Abuse Protocol & Screening Requirements
4. Premium Changes for 2023
5. Alternate Carrier Options
6. Included Activities & Events



Questions & Answers – Up To 30 Minutes

Team Structure



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Coverage Changes to 2023 Renewal



Higher Abuse Aggregate Limit Provided by Northbridge:

1. Current \$1,000,000 Aggregate Limit for Abuse Liability for the program will be automatically increased to \$2,000,000 for no additional cost.
2. The higher limit is being offered due to adoption and ensuring compliance on the Abuse protocol which has now been in place for three (3) consecutive years (since January 1, 2020).
3. After five (5) consecutive years of positive results and loss history we will request another increase of the current Abuse aggregate limit for the Program.



Abuse Protocol Requirement



1. Revisions to Abuse protocol were made by Supreme Council in March 2022.
2. Insurance requirement that revised Abuse protocol is reviewed at a Council business meeting annually.
3. Acknowledgement by all Active Members via sign-off.
4. Question will be asked on renewal application to ensure compliance.
5. Councils that are not compliant will be escalated to State Office for resolution.
6. French Abuse Protocol translation is now available.



Background Check Requirements



1. Background checks are only required for Members volunteering at a youth event (individuals under the age of 18) with no parents & families present whereby Members are supervising minors such as at:
 - a) A basketball free throw challenge, soccer challenge or hockey (target shooting) challenge.
 - b) Squire activities
 - c) A school lunch or breakfast program
2. Extended close contact with other “vulnerable individuals” whereby Members are volunteering in a “formal capacity”.
i.e. volunteering for the day in a senior care facility.



Screening Process



1. Supreme will conduct all background checks for all Members and cover the cost.
2. Members requiring a check would email the Office of Youth Protection by providing at least four (4) weeks notice prior to the event.
3. Members that do not want to obtain a police check with Praesidium via Supreme can be managed on a case-by basis (obtain their own local check if required).
4. Further details on this process is provided in the updated Abuse Protocol



Renewal Premium Breakdown – \$25 Increase for All Councils & Categories



Expiring 2022 (Northbridge Insurance):

*Subject to the Terms & Conditions of the Policy	Reduced Coverage <ul style="list-style-type: none"> • No Property & Extra Expense Coverage • 25,000 Crime / Fraud (Dishonesty) • 1,000,000 CGL including Liquor • 1,000,000 Abuse / 1,000,000 Aggregate • 1,000,000 Directors & Officers (D&O) (10,000,000 Program Aggregate Limit) 	Basic Coverage <ul style="list-style-type: none"> • 25,000 Property / 100,000 Extra Expense • 25,000 Crime / Fraud (Dishonesty) • 3,000,000 CGL including Liquor • 1,000,000 Abuse / 1,000,000 Aggregate • 1,000,000 Directors & Officers (D&O) (10,000,000 Program Aggregate Limit) 	Enhanced Coverage <ul style="list-style-type: none"> • 25,000 Property / 100,000 Extra Expense • 50,000 Crime / Fraud (Dishonesty) • 5,000,000 CGL including Liquor • 1,000,000 Abuse / 1,000,000 Aggregate • 2,000,000 Directors & Officers (D&O) (10,000,000 Program Aggregate Limit)
#1 (250 Or More)	\$700 + 8% Tax = \$756.00 Total	\$790 + 8% Tax = \$853.20 Total	\$884 + 8% Tax = \$954.72 Total
#2 (150-249 Members)	\$680 + 8% Tax = \$734.40 Total	\$770 + 8% Tax = \$831.60 Total	\$861 + 8% Tax = \$929.88 Total
#3 (95-149 Members)	\$655 + 8% Tax = \$707.40 Total	\$745 + 8% Tax = \$804.60 Total	\$833 + 8% Tax = \$899.64 Total
#4 (75-94 Members)	\$580 + 8% Tax = \$626.40 Total	\$670 + 8% Tax = \$723.60 Total	\$755 + 8% Tax = \$815.40 Total
#5 (50-74 Members)	\$460 + 8% Tax = \$496.80 Total	\$550 + 8% Tax = \$594.00 Total	\$635 + 8% Tax = \$685.80 Total
#6 (49 Or Less)	\$355 + 8% Tax = \$383.40 Total	\$445 + 8% Tax = \$480.60 Total	\$525 + 8% Tax = \$567.00 Total

Renewal 2023 (Northbridge Insurance):

*Subject to the Terms & Conditions of the Policy	Reduced Coverage <ul style="list-style-type: none"> • No Property & Extra Expense Coverage • 25,000 Crime / Fraud (Dishonesty) • 1,000,000 CGL including Liquor • 1,000,000 Abuse / 2,000,000 Aggregate • 1,000,000 Directors & Officers (D&O) (10,000,000 Program Aggregate Limit) 	Basic Coverage <ul style="list-style-type: none"> • 25,000 Property / 100,000 Extra Expense • 25,000 Crime / Fraud (Dishonesty) • 3,000,000 CGL including Liquor • 1,000,000 Abuse / 2,000,000 Aggregate • 1,000,000 Directors & Officers (D&O) (10,000,000 Program Aggregate Limit) 	Enhanced Coverage <ul style="list-style-type: none"> • 25,000 Property / 100,000 Extra Expense • 50,000 Crime / Fraud (Dishonesty) • 5,000,000 CGL including Liquor • 1,000,000 Abuse / 2,000,000 Aggregate • 2,000,000 Directors & Officers (D&O) (10,000,000 Program Aggregate Limit)
#1 (250 Or More)	\$725 + 8% Tax = \$783.00 Total	\$815 + 8% Tax = \$880.20 Total	\$909 + 8% Tax = \$981.72 Total
#2 (150-249 Members)	\$705 + 8% Tax = \$761.40 Total	\$795 + 8% Tax = \$858.60 Total	\$886 + 8% Tax = \$956.88 Total
#3 (95-149 Members)	\$680 + 8% Tax = \$734.40 Total	\$770 + 8% Tax = \$831.60 Total	\$858 + 8% Tax = \$926.64 Total
#4 (75-94 Members)	\$605 + 8% Tax = \$653.40 Total	\$695 + 8% Tax = \$750.60 Total	\$780 + 8% Tax = \$842.40 Total
#5 (50-74 Members)	\$485 + 8% Tax = \$523.80 Total	\$575 + 8% Tax = \$621.00 Total	\$660 + 8% Tax = \$712.80 Total
#6 (49 Or Less)	\$380 + 8% Tax = \$410.40 Total	\$470 + 8% Tax = \$507.60 Total	\$550 + 8% Tax = \$594.00 Total



Total Rate Increase By Category

Reduced Category: 2023 Total Rate Increase Between 4% and 7%

Basic Category: 2023 Total Rate Increase Between 3% and 6%

Enhanced Category: 2023 Total Rate Increase Between 3% and 5%

Average Rate Increase Applied By Insurance Industry in 2022:

Minimum between 7% and 9% overall

Overall Comment On Rate Increases:

Those within the Reduced category have not had their premiums increase in two (2) Years and those within other categories have a lower premium increase than in 2022, which is less than the current CPI inflation level.



Alternate Carrier Options



1. We approached five (5) alternate carriers last year and this process confirmed that Northbridge was the best option.
2. We recommend approaching the market for alternatives on your program every 3-5 years or due to a significant premium increase or growth.
3. Northbridge has provided a lower rate increase in 2023 than in 2022 and has also provided enhanced Abuse coverage.
4. Based upon the above the recommendation was approved proceeding to renew with Northbridge for the 2023 policy term.



Included Events & Activities



WHAT IS INCLUDED

Liability Coverage for typical Council Activities such as:

- All Council Meetings
- Council Social Nights involving Members
- Dinners & Dances
- Basketball Free Throw Competitions
- Soccer Challenges
- Hockey (Target Shooting) Challenge
- Lottery or Car Raffle Ticket Sales
- Most Squire Activities & Events
- Turkey Roll Events
- Participating In Parade – No Floats
- Golf Tournaments (liquor served by Golf Course)
- Support for the Homeless
- Special Olympics Fundraisers
- Support for the Elderly & Widowed
- Skating Parties – Helmets On All Individuals Under 18
- Food Served to the Public (under 10,000 Revenue)
- Alcohol at Holiday & Birthday Events with Council / Parish
- Right To Life / Pro-Life Events or Demonstrations (no coverage for the bus transportation)
- Most events held at a Church or Hall involving members of the Council, invited guests and members of the Parish

SUBJECT TO ADDITIONAL COST / REFERRAL

- Alcohol Served to members of the Public (Outside Parish)
- Other Youth Activities (Other Than Typical Squire Events)
- Curling Bonspiels
- Alcohol for New Years Eve Events (After 9pm)
- All Events with Revenue over \$10,000
- All Events with more than 2,500 People in Attendance

NOT INCLUDED – SEPARATE POLICY REQUIRED

- Children's Blow-Up Apparatus (ie. Bouncy Castles)
- Fireworks
- Physical Damage and Liability while in Motion for Parade Floats, Trailers, Snack Wagons or Food Trucks
- Personal Automobile Coverage for Members
- Competition Leagues / Programs
- Other Sports Events ie. Bike-a-thon fundraiser

***SUBJECT TO THE TERMS & CONDITIONS OF THE POLICY**

THANK YOU

We look forward to continue to partner
with the Knights of Columbus Councils within Ontario.

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