

PLRB

Property & Liability Resource Bureau

GET TO KNOW PLRB

Overview of PLRB Products and Services



PLRB

Property & Liability Resource Bureau

- **National non-profit trade association**
- **Training, education & claims info**
- **Membership based on flat fee**
- **No additional costs**

Who we are.



PLRB

Property & Liability Resource Bureau

1. **Weather / CATs Department**
2. **Legal Departments (property / liability)**
3. **Building Code Department**
4. **Education Department**

PLRB Departments



PLRB

Property & Liability Resource Bureau

Weather / CAT Department

PRODUCTS & SERVICES

The logo for PLRB (Public Law Reporting Board) is displayed in a bold, blue, sans-serif font. The letters 'P', 'L', and 'R' are larger than the 'B'. A horizontal line is positioned below the letters 'L' and 'R'.

PLRB

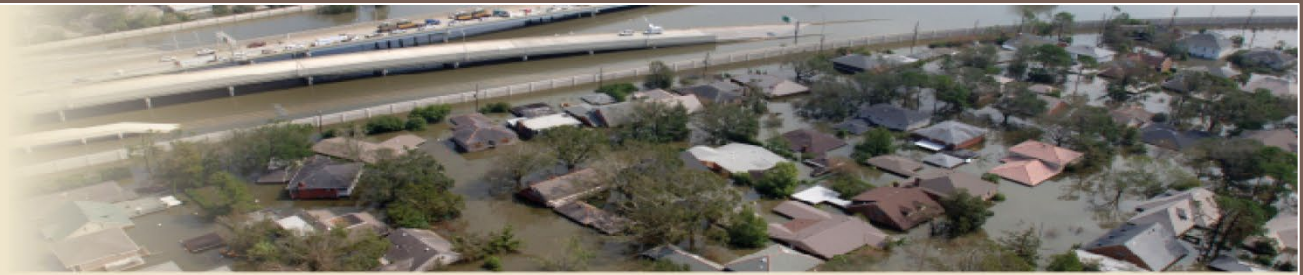


Photo courtesy of FEMA/Jocelyn Augustino
Louisiana 2005

CATASTROPHE SERVICES

Daily Reports

- [Severe Storm & Occurrence Summary](#) - Identifies preliminary locations of severe weather reports relayed to the National Weather Service
- [Threats Assessment](#) - Details forecasted weather events and ongoing disasters that may affect insured from current day to the next 10 days. Includes severe weather, tropical weather, fire weather, heavy snow / icing, precipitation, & flooding.

Weather / CAT Department

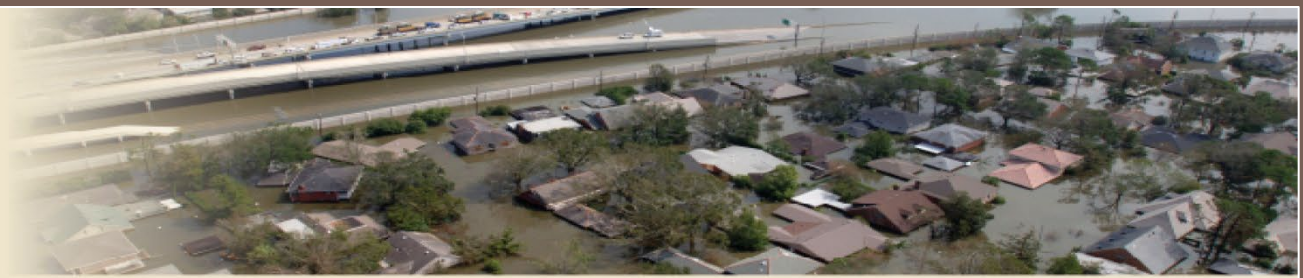
The logo for PLRB (Public Law Reporting Bureau) consists of the letters 'PLRB' in a bold, blue, sans-serif font. A horizontal line is positioned below the letters.

Photo courtesy of FEMA/Jocelyn Augustino
Louisiana 2005

CATASTROPHE SERVICES

Major Events Catastrophe Bulletins

- PLRB creates and maintains web pages for specific major events such as [hurricanes](#), major floods, wildfires, riots, and volcanic eruptions.
- Maps (static and interactive), documents, and data analysis are included.

Weather / CAT Department

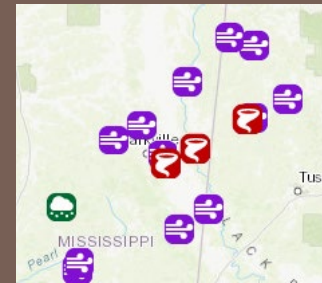


Photo courtesy of FEMA/Jocelyn Augustino
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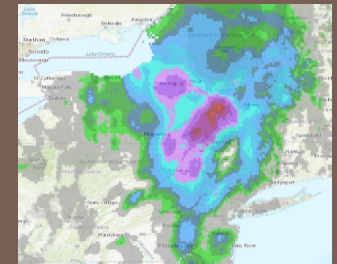
CATASTROPHE SERVICES

PLRB GIS Data / Map Services

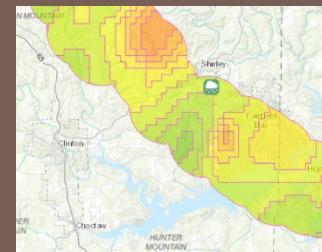
- [Severe Weather Reports](#)
- NEXRAD [Hail](#) Size and [Wind](#) Speed Estimates
- Weather Observations
- [Precipitation and Snowfall](#)
- Watches, Warnings, and Advisories
- [USGS ShakeMaps](#)
- Fire Smoke Analysis
- [Wildfire Perimeters](#)
- [Lightning Probability / Satellite Lighting Data](#)



Severe Weather Reports



Snowfall



NEXRAD Hail Size
Estimates



EQ ShakeMaps

Weather / CAT Department



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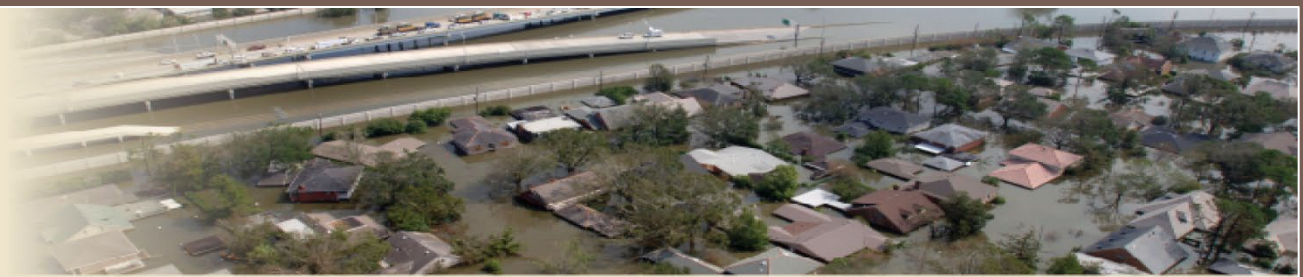
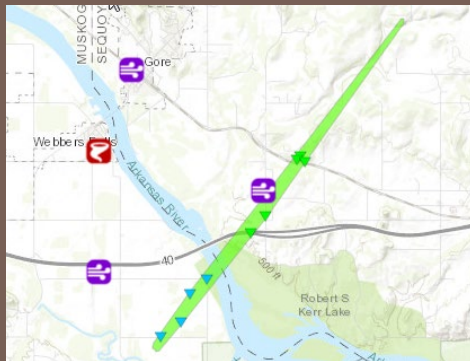


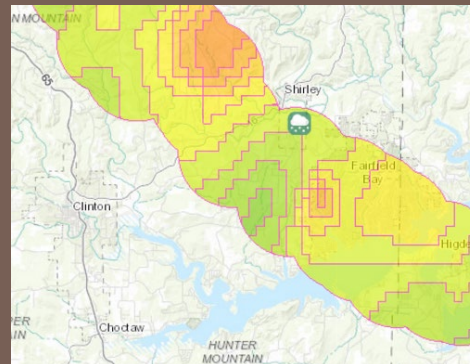
Photo courtesy of FEMA/Jocelyn Augustino
Louisiana 2005

CATASTROPHE SERVICES

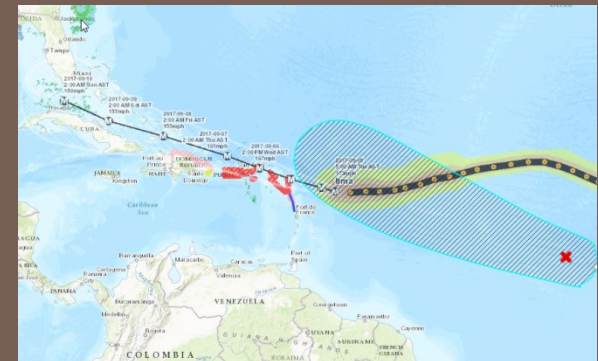
Web Apps (Interactive Maps)



Wind/Tornado Research



Hail Research

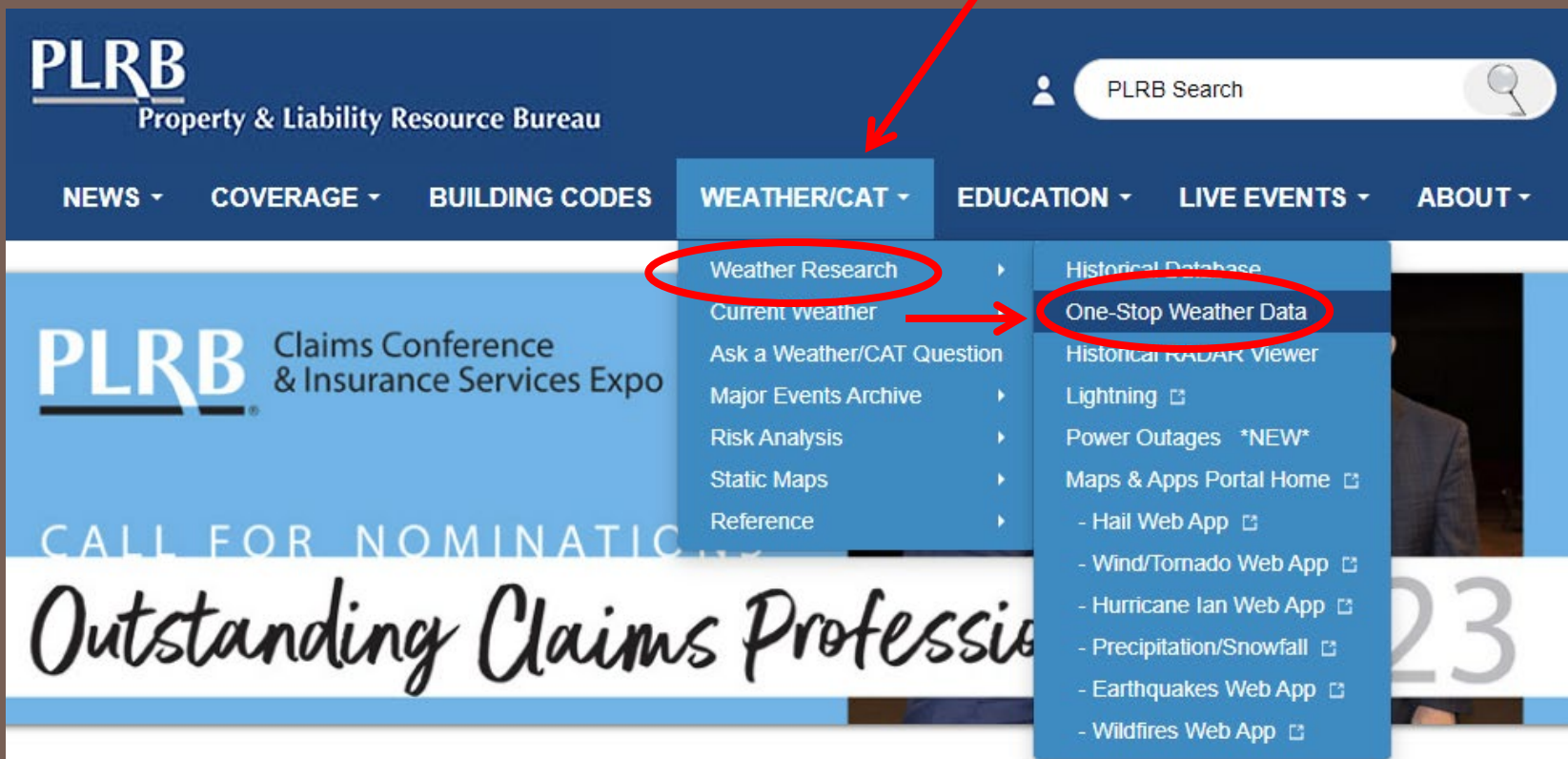


Current Weather & Forecasts

Weather / CAT Department

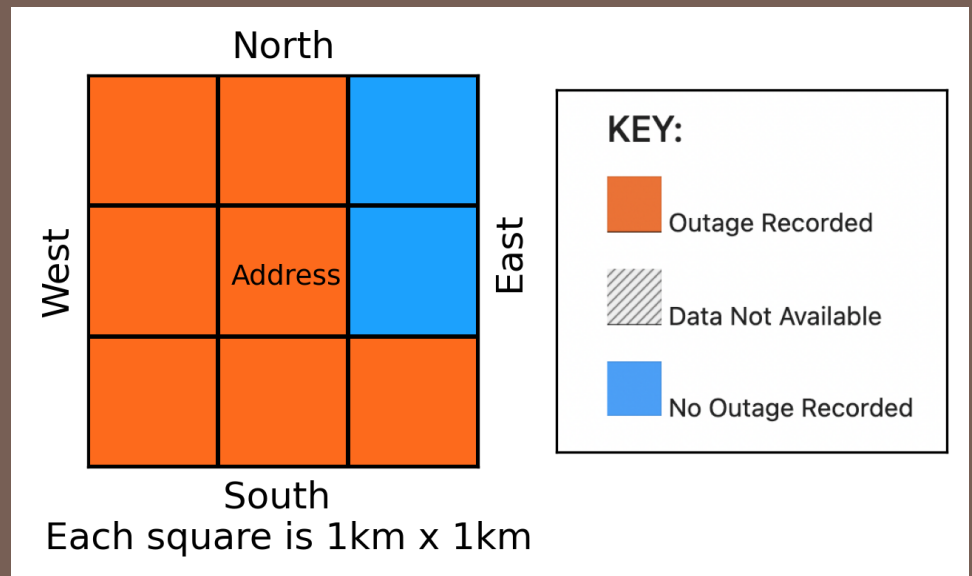
One-Stop Weather Data web page

Enter an address and date range to obtain all data from PLRB's Weather/CAT database for a specific address.



The screenshot shows the PLRB (Property & Liability Resource Bureau) website. The navigation menu includes NEWS, COVERAGE, BUILDING CODES, WEATHER/CAT, EDUCATION, LIVE EVENTS, and ABOUT. The WEATHER/CAT menu is expanded, showing options like Weather Research, Current weather, Ask a Weather/CAT Question, Major Events Archive, Risk Analysis, Static Maps, and Reference. The 'One-Stop Weather Data' option is highlighted with a red circle, and a red arrow points to it from the top of the page. Other options in the expanded menu include Historical Database, Historical RADAR Viewer, Lightning, Power Outages *NEW*, Maps & Apps Portal Home, and several mobile apps like Hail Web App, Wind/Tornado Web App, Hurricane Ian Web App, Precipitation/Snowfall, Earthquakes Web App, and Wildfires Web App.

Weather / CAT Department



Power Outage Reports

- historical power outage service
- track date, time, location, & duration
- search down to the neighborhood level
- dataset is August 2019 – present
- product is called PENS (Power Event Notification System)



PLRB

Property & Liability Resource Bureau

Legal Departments

PRODUCTS & SERVICES



Coverage Database

- Policy annotations of [HO](#), [BP](#), [CP](#), [BR](#), [BI](#), [PA](#), [CA](#), [GR](#), [UM/UIM](#) & [GL](#) forms
- [State-by-State annotations](#) on almost 100 different coverage issues, i.e., Anti-Indemnity statutes, Auto Diminished Value, Causation, Water Damage, etc.
- [Emerging Issues](#), [FAQs](#), [Q&As](#)
- [PLRB coverage questions](#)

Property & Liability Legal Departments

PLRB's coverage information can help you make good faith decisions



SECURITY NATIONAL INS. CO. V. CONSTRUCTION ASSOCIATES OF
SPOKANE, NO. 20-167 (E.D. WASH. MAR. 24, 2022)

*“INSURANCE COMPANIES MUST . . . ENSURE ADJUSTORS ARE EQUIPPED TO MAKE REASONABLE
COVERAGE AND DEFENSE DETERMINATIONS. SUCH STEPS COULD INCLUDE TEACHING ADJUSTORS TO
RUN CASE SEARCHES REGARDLESS, IGNORANCE OF THE APPLICABLE CASE LAW, EVEN OF A
RELATIVELY NEW CASE LAW, DOES NOT EXCUSE THE CONDUCT OF ADJUSTORS WHO DENY DEFENSE
OR INDEMNIFICATION.”*

Property & Liability Legal Departments

COVID-19 Page

Click here to access

Coronavirus Disease (COVID-19)

Background: CDC is responding to a pandemic of respiratory disease spreading from person-to-person caused by a novel (new) coronavirus. The disease has been named "coronavirus disease 2019" (abbreviated "COVID-19"). *Source: Centers for Disease Control & Prevention (CDC)*

On March 11, 2020, the World Health Organization announced the COVID-19 disease is officially a pandemic.

On March 13, 2020, President Trump declared a national emergency to address the coronavirus pandemic.

In response to the pandemic, the PLRB Property and Liability Legal Departments prepared coverage analyses of insurance issues related to COVID-19:

PLRB Property Legal: First Party Property Claims and ISO Issues BI Coverage Endorsements

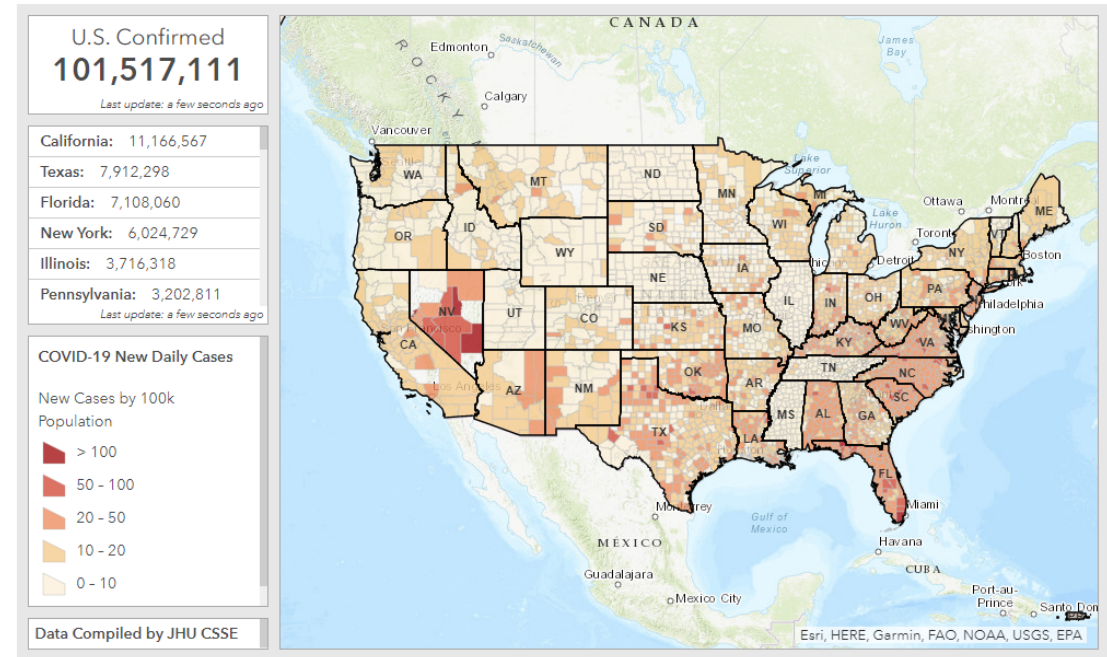
PLRB Liability Legal: Third Party Liability Claims

Click on a state to view links to PLRB Regulatory Bulletins and emergency documents

- Property and Liability coverage discussions of COVID-19 issues

- State specific COVID-19 regulatory bulletins

- Updated data on COVID-19



Property & Liability Legal Departments

Close to 100 Issues Broken Down by State

- ACV - Dep of Labor - Overhead & Profit
- ACV: Sentimental Value
- Adjuster Licensing Statutes
- Aggressive Contractors
- Animal Liability
- Anti-Concurrent Causation Preface
- Anti-Indemnity Statutes
- Anti-Steering Laws
- Appraisal
- Appraisal Interest
- Assignment of Benefits
- ATV Laws
- Auto Diminished Value Coverages
- Auto Law Compendium
- Auto Total Loss and Salvage Recovery
- Backup and Overflow
- Bad Faith
- Bad Faith in the Absence of Coverage
- Casualty Construction Defect
- Casualty Legislation and Compliance
- Certified or Registered Mail Requirements
- Collapse
- Common Law Marriage
- Concealment or Fraud
- Concurrent Causation
- Condo Statutes
- Consent Judgments
- Construction Defects
- Contractor's Overhead and Profit
- Crash Tax
- Damage to Property With or Without Market Value
- Damages Law
- Data Breach Notification Statutes
- Deductible Auto Reimbursement Laws
- Denial Letters
- Depreciation of Labor
- Distracted Driver-Cell Phone/Texting Laws
- Duties After Loss
- Duty Created By Building Codes
- Duty to Defend - Use of Extrinsic Evidence
- Duty to Disclose Policy Limits
- Duty to Settle Third-Party Liability Claims
- Earth Movement
- E-Bike Laws
- Ending the Duty to Defend - Multiple Claimants
- Ensnuing - Resulting Loss
- Entrustment of Real Property
- Faulty Workmanship
- Fraud During the Claims Process
- Fraud Statutes
- Fraud Warning Language
- Indemnity Agreements & General Liability Insurance
- Innocent Coinsureds
- Joint and Several Liability and Contribution Laws
- Jury Instructions
- Keep Right Traffic Laws
- Landlord - Tenant Subrogation
- Late Notice of Occurrence or Claim
- Loss of Use
- Matching Issues
- Material Misrepresentations in Auto Policies
- Medical Lien Compendium
- Medical Payments and PIP Subrogation
- Mortgage Clause
- Named Driver Exclusion
- Ordinance or Law Exclusion
- Other Insurance Clauses
- PIP Compendium
- Pollutants
- Pollution Clean-Up Costs
- Proof of Loss
- Proximate Cause
- Public or Livery Conveyance Exclusion
- Recoverable Medical Expenses / Collateral Source R
- Rental Car Coverages
- Replacement Cost - Holdback
- Reservation of Rights Letters
- Residence Premises:Must Insured Reside At Premises
- Residency Compendium: Who Is an Insured
- Retention of Documents and Records
- Ride Sharing/Uber Cars
- Standard Fire Policy States
- State Liability Law Digests
- Statutes of Limitation
- Subrogation
- Suit Limitations
- Tax and Demo Liens
- Time Limit Demands
- Trigger of Coverage - Liability Insurance
- UM/UIM Compendium
- Underground Storage Tanks
- Unfair Claims Practices
- Vacancy Compendium
- Valued Policy Annotations
- Water Damage, Natural Source
- Wear and Tear, Settling

Decision-Tree Coverage Analysis

- Commercial claims
- Homeowners claims



Adjuster Resource Sheets on common coverage topics

Property claims

- Business Income & Extra Expense
- Condo Losses
- Employee Dishonesty
- Food Spoilage Losses (CP & HO)
- Home Sharing Issues
- Tear-Out
- Windstorm

Liability claims

- E-bike
- Resident relative
- Reasonable belief
- Regular use
- Intentional Acts
- Nuclear verdicts
- Faulty work

Property & Liability Legal Departments

Ask a Coverage Question

- PLRB attorneys respond to individual coverage questions w/in 5 business days
- 1,000's of questions replied to a year
- Determination of duty to defend (liability)

Form Reviews

- PLRB attorneys will review your new / proposed manuscript endorsements for ambiguities, conflicting language, etc.



Property & Liability Legal Departments



Statutory / Regulatory Bulletins

- Summaries of coverage related DOI regs & orders
- Summaries of coverage related statutes

Property & Liability Legal Departments

Case Reviews

- Quick In Brief summaries
- Comments from PLRB attorneys about court's holding
- Links to related materials

Hiscox Ins. Co. v. Watford Specialty Ins. Co.

2023 WL 17904097 (S.D. Fla. 12/23/23)
([click here for text of opinion](#))

In Brief

A CGL policy did not cover an alleged sexual assault by the insured restaurant's employee, despite a reinstatement provision of the coverage excluded by the assault and battery exclusion. The reinstatement provision in the CGL policy was limited and did not supersede other exclusions in the policy. Thus, an employee practices liability insurer was not entitled to equitable contribution from the CGL insurer. (United States District Court for the Southern District of Florida applying Florida law).

Facts

An insured restaurant was sued after an employee allegedly committed a sexual assault against another employee. The insured restaurant had an employee practices liability policy and a CGL policy. The employee practices liability insurer admitted coverage and paid the full amount of the settlement reached between the insured restaurant and the alleged victim. The CGL insurer denied coverage on the basis that the CGL policy did not cover the insured employee's alleged sexual assault.

The employee practices liability insurer filed a lawsuit against the CGL insurer seeking equitable contribution for one-half of the settlement amount. The parties filed cross motions for summary judgment.



Catastrophe Bulletins

In depth and timely discussion of first party coverage issues that may arise from hurricanes, wildfires, volcanic eruptions, etc.

- Hurricane Ian – FL
- Hurricane Ian - SC
- Hurricane Nicole - FL

Property Legal Department



Test Your Coverage Knowledge

- Short bi-weekly articles on topical first party coverage issues
- Excellent training tool

Sample articles:

- Additional Coverage for Access Device: Mobile Banking App
- Charging Unit of Electric Car - Coverage A, B or C?
- Sewer Backup Coverage vs. Flood Exclusion

Property Legal Department



New PLRB Property Resources

1. [Proximate Cause](#) (adjuster resource sheet)
2. [Extraneous Contracts](#) (FAQ)
3. [Ransomware Losses](#) (FAQ)
4. [Insurable Interest](#) (50-state survey)
5. [Supply Chain, Labor, & Inflation Issues](#) (emerging issue)



New PLRB Liability Resources

1. [Determining if an Individual is a Resident Relative](#) (adjuster resource sheet)
2. [Litigation Nuclear Verdict Exposures](#) (adjuster resource sheet)
3. [E-Bike Coverage Under a Homeowners Policy](#) (podcast)
4. [Supply Chain, Labor Shortage, & Inflation Issues](#) (emerging issues)
5. [Trigger of Coverage](#) (50-state survey)
6. [Economic Loss: Coverage Under CGL](#) (FAQ)

Liability Legal Department



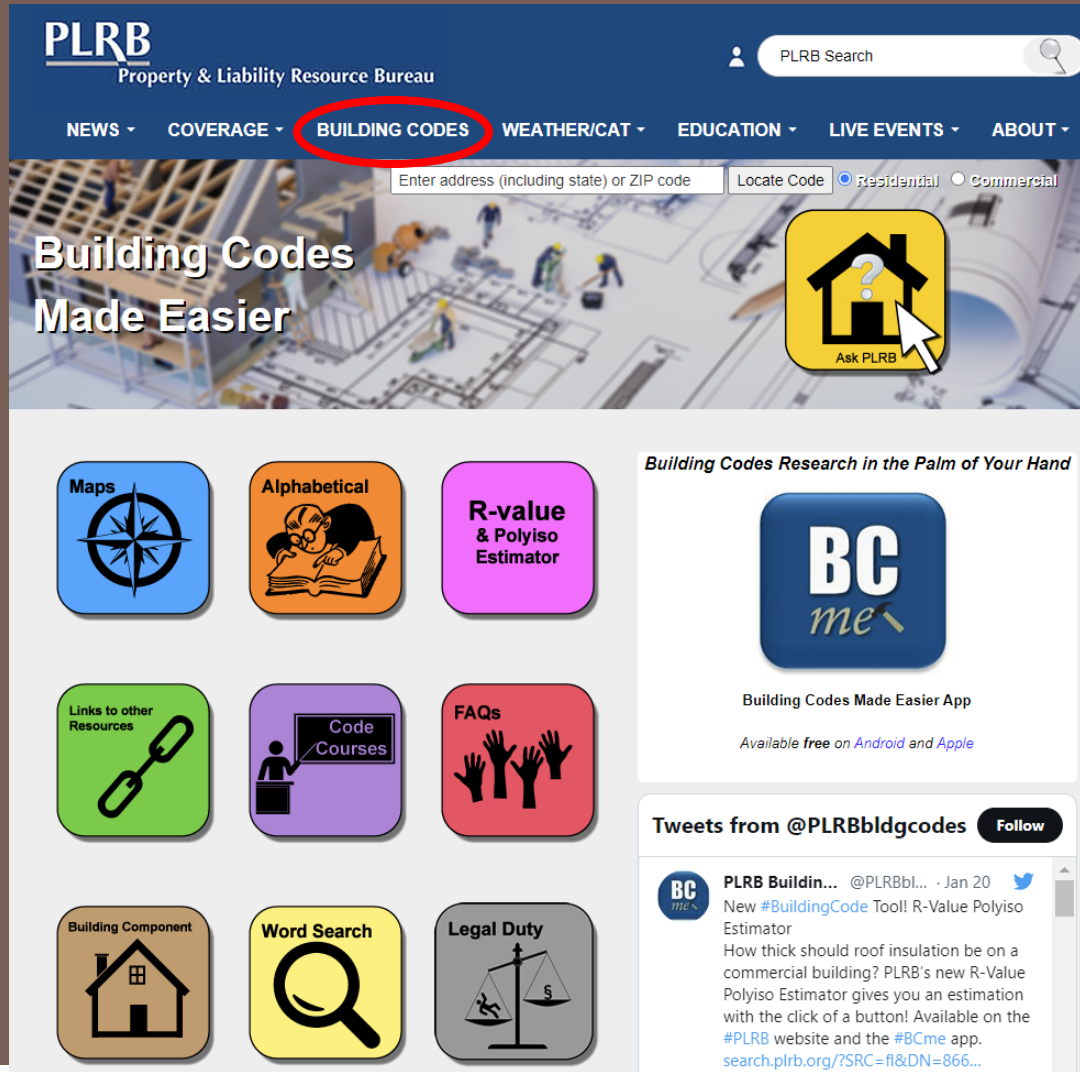
PLRB

Property & Liability Resource Bureau

Building Code Department

PRODUCTS & SERVICES

BUILDING CODE HOME PAGE



The screenshot shows the PLRB (Property & Liability Resource Bureau) website's Building Codes section. The navigation menu includes NEWS, COVERAGE, BUILDING CODES (highlighted with a red circle), WEATHER/CAT, EDUCATION, LIVE EVENTS, and ABOUT. A search bar is located in the top right. Below the navigation is a search input field with a 'Locate Code' button and radio buttons for 'Residential' and 'Commercial'. The main heading reads 'Building Codes Made Easier' next to a yellow house icon with a question mark and a mouse cursor, labeled 'Ask PLRB'. A grid of nine icons provides quick access to various tools: Maps, Alphabetical, R-value & Polyiso Estimator, Links to other Resources, Code Courses, FAQs, Building Component, Word Search, and Legal Duty. On the right, there is a section for the 'Building Codes Made Easier App' with the 'BCme' logo and a tweet from @PLRBbldgcodes dated Jan 20, 2017, announcing the new R-Value Polyiso Estimator tool.

Building Code Department

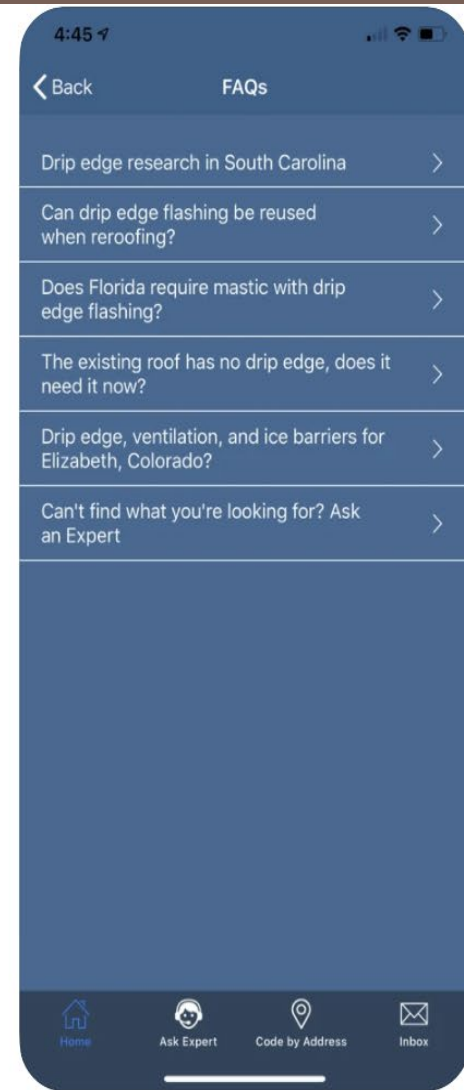
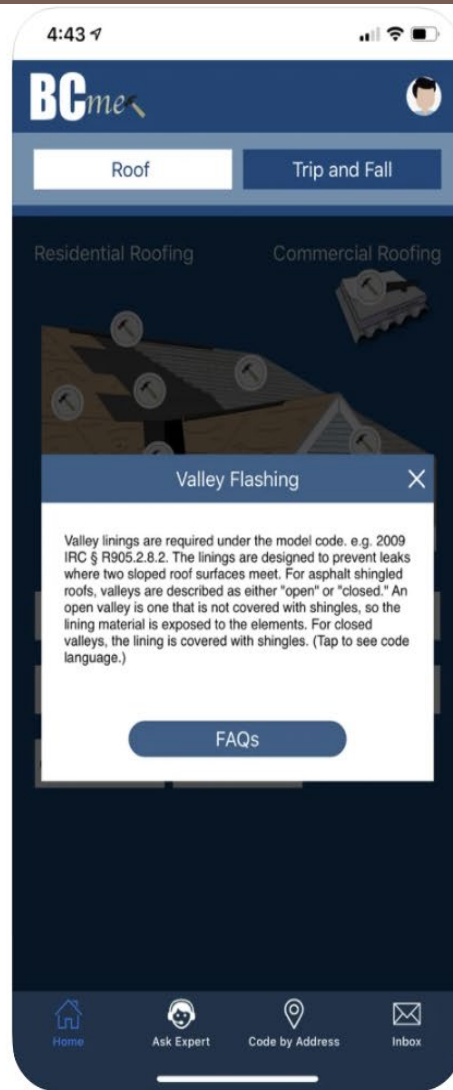
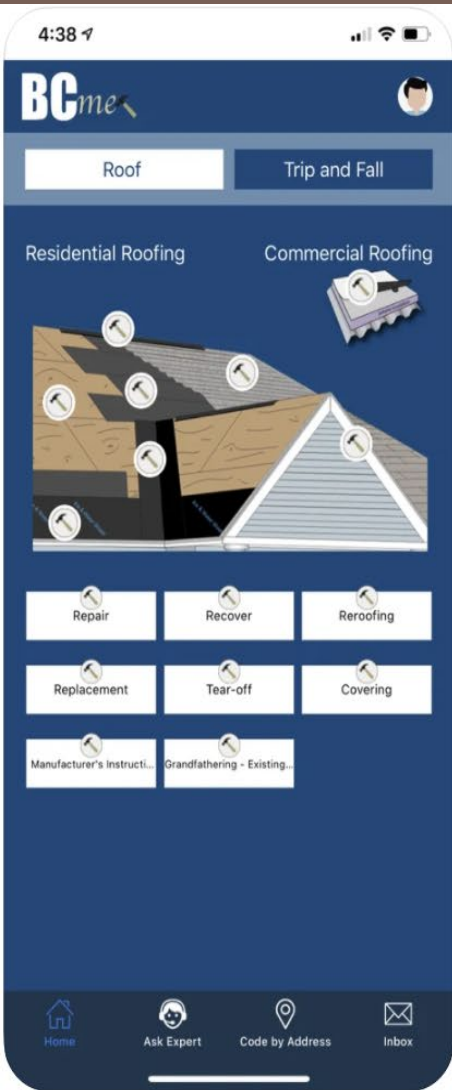


Ask a Building Code Question

- PLRB staff will respond to your individual building code question w/in 5 business days

Building Code Department

BUILDING CODE APP



Building Code Department



PLRB

Property & Liability Resource Bureau

Education Department

PRODUCTS & SERVICES

PLRB Conferences & Expos

- 2023 Claims Conference
March 19 – 22, 2023, Orlando, FL
 - 2023 Western Regional Adjusters Conference
June 27 - 28, 2023, Dallas, TX
 - 2023 Central Regional Adjusters Conference
September 13 - 14, 2023, Schaumburg, IL
 - 2023 Large Loss Conference
November 15 - 17, 2023, Atlanta, GA
- CE/CLE available
 - Service provider expo at all conference, except Large Loss



Education Department



Education & ----- Training

Distance Learning Modules

- Close to 100 CE-approved online training courses
- Business Income Module Program & Certification
- Training curriculum : Property & Casualty Certifications
- Available 24/7

Education Department



Education & ----- Training

Webinars

- Monthly live interactive webinars on emerging topics
- 100's of recordings & handouts available online

Podcasts

- 45-minute interviews with experts in the insurance industry

Education Department



Education & ----- Training



PLRB Presents! Industry Insights

- Insightful presentations
- Bite-size 18-minute format
- Current industry topics

Education Department



Education & ----- Training

Test Your Claims Knowledge

- Biweekly topical claims handling issues delivered right to your inbox
- Recent articles include:
 - Are These Chimneys Well-Designed?
 - Can You Explain Extra Expense to an Insured?
 - What's Wrong With These Chimneys?
 - How Can Extra Expense Help Resolve Your BI Claim?
 - Autonomous Vehicles: Liability & Coverage Issues

Education Department

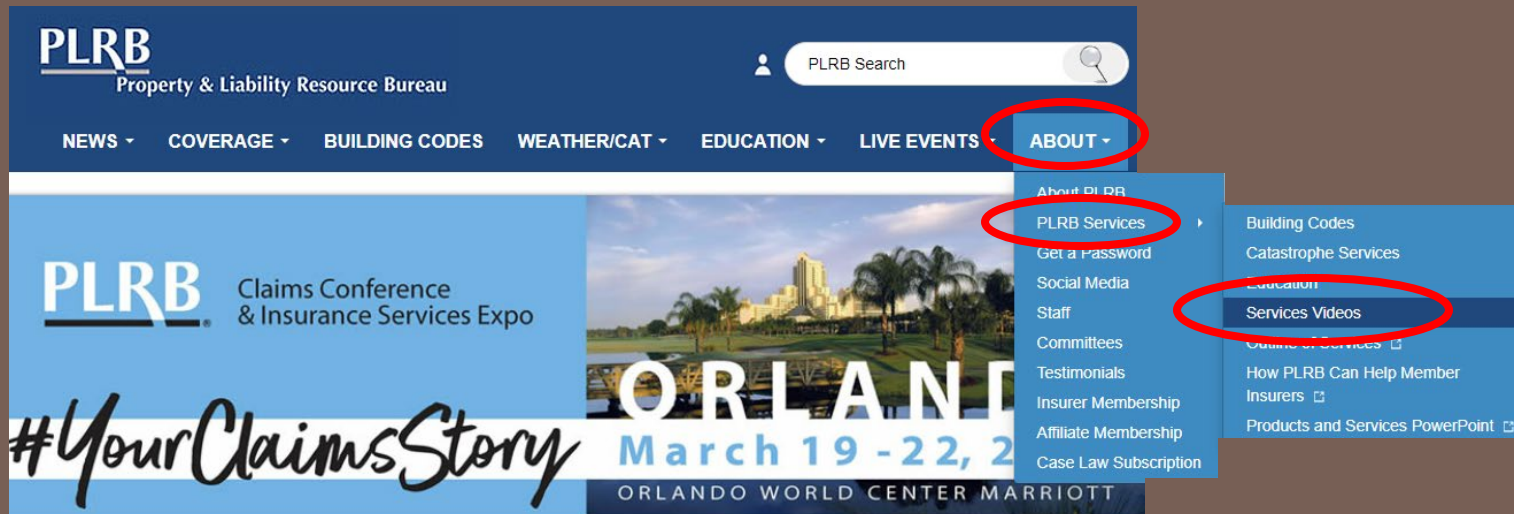


Education & ----- Training

Other Educational Resources

- **Business Income Worksheet**: a spreadsheet tool to help adjusters calculate small BI losses
- **Building Damage Videos**: real-life property claim scenarios explored from initial damage to restoration
- **Learning Paths**: developing short training courses

Education Department



To access our 6-part Get to Know PLRB webinar series:

1. Mouse over: ABOUT US
2. Mouse over: PLRB SERVICES
3. Click on SERVICES VIDEOS

Get to Know PLRB webinar series

The logo for the Property & Liability Resource Bureau (PLRB) features the letters "PLRB" in a bold, white, serif font. A horizontal line is positioned beneath the letters "L" and "R".

Property & Liability Resource Bureau

- **PLRB Classes** - PLRB member training classes offered at most PLRB conferences
- **Customized Live Webinars** –live webinars about PLRB can be customized to individual company interest
- **Communication** – follow us on Facebook, Twitter, and subscribe to our various email publications, including our weekly Frontlines newsletter
- **Phone PLRB** – Our staff is always available to answer your questions and help you navigate our website (888) 711-7572

PLRB is here to help.



Leadership

Bryan Falchuk
President & CEO

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Technology

Pete Beker
V.P. Information Services

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Membership

Jeff Kerensky
EVP

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Liability / Auto Legal

Paul Dispensa
VP Liability Services &
Affiliate Membership

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Property Legal

Beth Sterne
VP Property Legal Service
& Secretary

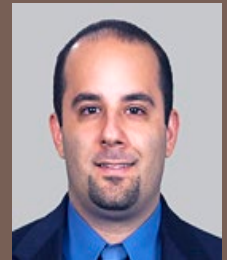
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Weather / CATs

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Building Codes

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