Who we are:

• National non-profit trade association
• Training & education
• Membership based on flat fee
• No additional costs
PLRB Departments:

1. Property & Liability Legal Departments
2. Building Code Department
3. Education Department
4. Weather / CAT Department
Coverage Database

- Policy annotations of HO, BP, CP, BR, BI, PA, CA, GR, & GL forms
- State by State annotations on coverage issues, i.e., ACV, vacancy, ensuing loss, etc.
- Emerging Issues, FAQs, Q&As and Adjuster Resource Sheets on coverage topics
- PLRB coverage questions
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)
Statutory / Regulatory Bulletins

- Summaries of coverage related DOI regs & orders
- Summaries of coverage related statutes
Statutory / Regulatory Bulletins

AK - Dominant Cause of Loss
AK - Emergency Adjuster Licensing and Grace Periods Following Earthquake
CA - Request to Ease Contents Inventory Requirements For Wildfire Victims
CA - Insurers Urged to Relax Premium Due Dates for Federal Workers
CO - Re-Issued Bulletin Regarding Offers Of Optional Homeowners Coverages
CT - CAT Adjuster Licensing Program Activated
FL - CE Deadline Extension Issued To Accelerate Hurricane Michael Recovery
FL - Cancellation/Non-Renewal 90-Day Reprieve for Hurricane Michael Victims
GA - Premium Payment Leniency Urged Following Severe Storms
IL - Post-Tornado Claims Handling Guidelines
LA - Adjuster Exam Fee Reimbursements for Vets
Multistate - Insurers Urged to Practice Leniency with Federal Workers
NC - Adjusting Practices for Hurricane Water Damage
NE - Leniency Request for Storm Victims
OH - 60-Day Extensions for Storm Victims
TN - Emergency Order Relaxing Rules for Storm Victims
WA - Adjuster Licensing Special Education Rule Adopted
WA - Risk Mitigation Program Rules Adopted
Recent bulletins include:

CA - Request to Ease Contents Inventory Requirements For Wildfire Victims

IL - Post-Tornado Claims Handling Guidelines

OH - 60-Day Extensions for Storm Victims
Catastrophe Bulletins

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

- Hurricane Dorian Coverage Bulletin – FL, GA, NC, SC
- Hurricane Barry Coverage Bulletin – LA
Case Law Reviews

• Quick In Brief summaries
• Comments from PLRB attorneys about court’s holding
• Links to related materials
• Approximately 600 cases reviewed a year
Law Reviews

• Quick In Brief summaries

• Comments from PLRB attorneys about court’s holding

• Links to related materials

**Hunter v. State Farm Fire and Cas. Co.**

No. 517CV00224FDWDSC, 2019 WL 937338 (W.D.N.C. 2/26/19)

(U.S. District Court for the Western District of North Carolina, applying North Carolina law)

(click here for text of opinion)

**In Brief**

Additional Coverage for collapse did not extend to the east wall of the insured home, when the wall was still standing, but its internal wooden supports had failed due to decay resulting from long-term water intrusion. Even if the term “collapse,” as defined by the policy, could be considered ambiguous as applied to the failure of the struts, there could be no coverage because there was no “abrupt falling down or caving in” of part of a building. The court rejected the policyholder’s argument that a “caving in” caused by gradual decay need not be “abrupt” because the word “abrupt” in “abrupt falling down or caving in” could be read as only modifying “falling down.”

**Facts**

The issue in this case was whether the deteriorated condition of the east wall of the insured home qualified for collapse coverage before repairs were made. There was no dispute that the decay and deterioration were the result of long-term water intrusion. The policyholder claimed that the wall was in imminent danger of collapse, that the cause of the loss was hidden decay, and although the wall was still standing at the time the repairs were made, the supporting wooden struts within the wall had collapsed.

The insurer argued that, under the terms of the policy, there could be no coverage for collapse because the wall was still standing, and, in any event, the failure of the struts was the result of gradual decay, due to long-term moisture intrusion, and was not an “abrupt” “falling in” or “caving in” required for coverage. The policyholder argued that a “caving in” did not need to be “abrupt” and that “abrupt” only modified a “falling in.”
New PLRB Property Resources
- Condominium Claims: Top Ten Questions for Property Adjusters
- Drones: Fact Sheet for Claims Adjusters
- Diminution in Value: homes in damaged neighborhoods; catastrophe makes home less valuable or unsellable; loss to pair or set
- Appraisal: interest on appraisals—what is owed, when does it begin to accrue?
- Adjuster Resource Sheets for handling challenging claims scenarios
- Standard Fire Policy – 50 state survey
Test Your Coverage Knowledge

Sample articles:
- Additional Coverage for Access Device: Mobile Banking App
- Animal Exclusion and Proximate Cause: Burglar Locks Up Dog
- Insurable Interest: Is It Retained After Deeding Property to Children?
- Insured: Is a Live-In Companion an Insured?
- Freezing Loss: Survey of PLRB Documents
- Motor Vehicle: Charging Unit of Electric Car - Coverage A, B or C?
- Sewer Backup Coverage vs. Flood Exclusion
New PLRB Liability Resources

• Alternative Litigation Funding — A Growing Trend

• CGL Coverage For Employment Practices Liability Claims
Ask a Building Code Question

• PLRB staff will respond to your individual building code question w/in 5 business days
Building Code Database

• Database consisting of state and local building codes

• Graphical interface relating to building code topics (allows code research by image)

• Frequently asked building code questions, i.e., roofing, slip and fall
PLRB
Property & Liability Resource Bureau

Education Department
PLRB Claims Conference

Conferences & Expos

• Claims Conference (March 2020 - Washington DC)
• Technology & Claims Symposium (June 2020 – Denver)
• Central Regional Adjusters Conference (Sept. 2020 - Columbus, OH)
• Eastern Regional Adjusters Conference (Oct. 2020 - Providence, RI)
• Large Loss Conference (Nov. 2020 – Phoenix, AZ)

• CE/CLE available
Distance Learning Modules

• Over 80 CE-approved online training courses

• Business Income Module Program and Certification (new!)

• Available on-demand 24/7

• Property & Casualty Certification available
Webinars

• Monthly live interactive webinars on emerging topics

• 100’s of recordings & handouts available online
PLRB Presents! Industry Insights

• Insightful presentations
• Bite-size 18-minute format
• Current industry topics
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
Other Educational Resources

- **Home Reference Book**: descriptions & illustrations of common residential property problems

- **Conference Handouts**: hundreds of handouts from previous PLRB Conferences available online

- **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
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.
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.
Web Apps (Interactive Maps)

- Wind/Tornado Research
- Hail Research
- Current Weather & Forecasts
New PLRB Weather / Cat Resources

Severe Weather Watch/Warning Search Capabilities
Severe weather and tornado watch/warning data is loaded each morning, from the previous day’s weather advisories and searchable within the “Watches & Warnings Research” Web app.

Historical precipitation data from 2005 – present and snowfall data from 2015 – present are now available from our Web map applications.
Get to Know PLRB
• **PLRB Classes** - PLRB member training classes offered at most PLRB conferences

• **On-line PLRB Tutorials** - available 24/7 at [www.plrb.org](http://www.plrb.org)

• **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

We’re here to help.