GET TO KNOW **PLRB**

Overview of PLRB Products and Services
• National non-profit trade association
• Training, education & claims info
• Membership based on flat fee
• No additional costs
1. Weather / CATs Department
2. Legal Departments (property / liability)
3. Building Code Department
4. Education Department
Weather / CAT Department
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.
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

Weather / CAT Department
Web Apps (Interactive Maps)

- Wind/Tornado Research
- Hail Research
- Current Weather & Forecasts
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.
**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)
Legal Departments
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
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.”
COVID-19 Page

• Property and Liability coverage discussions of COVID-19 issues
• State specific COVID-19 regulatory bulletins
• Updated data on COVID-19

Click here to access COVID-19 Page

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 as “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

U.S. Confirmed

101,517,111

Last update: a few seconds ago

California: 11,166,567
Texas: 7,912,298
Florida: 7,108,060
New York: 6,024,729
Illinois: 3,716,318
Pennsylvania: 3,202,811

COVID-19 New Daily Cases

New Cases by 100k Population

> 100
50 - 100
20 - 50
10 - 20
0 - 10

Data Compiled by JHU CSSE
Close to 100 Issues Broken Down by State
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
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.
Statutory / Regulatory Bulletins

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

• Quick In Brief summaries

• Comments from PLRB attorneys about court’s holding

• Links to related materials


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
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
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)
Building Code Department
BUILDING CODE HOME PAGE

Building Codes Made Easier

Building Codes Research in the Palm of Your Hand

Available free on Android and Apple

Tweets from @PLRBldgs

PLRB Buildin... @PLRB... - Jan 20
New #BuildingCode Tool: R-Value Polyiso Estimator
How thick should roof insulation be on a commercial building? PLRB's new R-Value Polyiso Estimator gives you an estimation with the click of a button! Available on the #PLRB website and the #BCme app.

Follow
Ask a Building Code Question

• PLRB staff will respond to your individual building code question w/in 5 business days
Education Department
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
Distance Learning Modules

• Close to 100 CE-approved online training courses

• Business Income Module Program & Certification

• Training curriculum: Property & Casualty Certifications

• Available 24/7
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
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

• **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
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
• **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
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