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. 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, 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**
COVID-19 Page

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

Decision-Tree Coverage Analysis

• Analyzing Coverage - **Commercial**
• Analyzing Coverage - **Homeowners**

**Adjuster Resource Sheets on common coverage topics**

• Business Income and Extra Expense Claims
• Condo Losses
• Employee Dishonesty Claims
• Food Spoilage Losses (commercial & homeowners)
• Home Sharing Issues
• Tear-Out
• Windstorm Claims
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
Catastrophe Bulletins

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

• Hurricane Zeta - LA, MS
• Hurricane Laura - LA, TX
• Hurricane Isaias - NC
• Hurricane Douglas - HI
• Hurricane Hanna - TX
• Hurricane Sally - MS, AL
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
New PLRB Property Resources

• 50-state survey: Impact of Fraud on Part of Claim
• 50-state survey: Availability of Appraisal to Contractor Filing Claim per AOB
• 50-state survey: Distinction Between Back-up and overflow

Updated PLRB Property Resources

• 50-state survey: Faulty Workmanship
• 50-state survey: Pollutants Chart
• 50-state survey: Proximate Cause
• 50-state survey: Collapse
• Florida Appraisal
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 Liability Resources

- Two-Wheeled Vehicle (E Scooters, E Bikes)
- Home-Sharing Host Activities amendatory endorsements
- Public Livery exclusion: Door Dash and Uber Eats activities by insured
- "Professional Services" Exclusion Annotation

- 50-state survey: Extrinsic Evidence to Determine Duty to Defend.
Building Code Department
PLRB staff will respond to your individual building code question within 5 business days
BUILDING CODE APP

Building Code Department
Education Department
PLRB Conferences & Expos

Virtual meetings:

- **Large Loss** Virtual Conference
  - A Wildfire Puzzle (Thursday, 1/14/21)
  - Complex CAT Claim: Differing Policies in Paradise (1/28/21)
  - COVID-19: The Show Did Not Go On . . . (1/28/21)
  - Earthquake Damaged Apt Building Red Tagged: Total Loss or Can it Be Saved? (2/25/21)

- PLRB Virtual Conference & Expo for Claims Professionals

- **Live meetings (assuming CDC & local guidelines allow):**
  - Claims Conference (June 2021 - Chicago)
  - Technology & Claims Symposium (Summer 2021 - Denver)

- CE/CLE available
Distance Learning Modules

• Approximately 85 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
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.
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.
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
New PLRB Weather / Cat Resources

One-Stop Weather Data web page
Enter an address and date range to return all data from PLRB’s Weather/CAT database for a specific address.

A PDF link to hourly observations is also provided for nearby weather observation stations.
Coming in 2021 . . . .

New PLRB Products and Services Being Added in 2021

Property Legal Services
- Duties after loss - 50-state survey
- Economic downturns (from Covid & other current conditions) impact on BI claims
- Pre-storm expenses to protect property
- Cyber/computer fraud forms - annotation of common related forms

Liability Legal Services
- Covid corporate liability exposures for both claims & the insurer itself, including WC/CGL overlap
- Permissive use/reasonable belief auto issues - new employee training
- Uber/Lyft coverage issues
- UM/UIM developments
- Quick list of issues to consider when communicating w/ insured or investigating liability & auto issues
Get to Know PLRB Webinar Series
• **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

**PLRB is here to help.**