



## RISK MANAGEMENT

The U.S. Rotary Club & District Liability Insurance Program ("U.S. Club Program") provides all U.S. Rotary clubs and districts and Rotaract clubs with general liability insurance ("GL") and directors & officers/employment practices liability insurance ("D&O/EPL").

You have received this email because you are an officer or officer-elect of your U.S. Rotary club.

Risk Management would like to advise you of the 2024-25 insurance assessments that will be charged on the July Club Invoice.

The insurance assessments, which are calculated by an actuarial consultant, fund the U.S. Club Program, which includes the self-insured retention under the GL insurance, the deductible under the D&O/EPL insurance, and commercial insurance premiums. The assessments are based on claims activity per state and are offset partially by a credit due to the U.S. Club Program's favorable history as relates to losses.

The assessments by state and per member are shown below:

States and Territories	GL Rate	D&O/EPL Rate
CA, CT, NH, NJ, NM, NV, NY, OR, PA, RI, TN, UT, WI, WV	\$10.54	\$1.24
FL, IL, KY, MA, MT, OH, WA	\$5.99	\$1.24
AZ, CO, ID, LA, MD, ME, MI, MN, MO, NC, TX, VA	\$5.19	\$1.24
AK, AL, AR, DC, DE, GA, HI, IA, IN, KS, MS, ND, NE, OK, SC, SD, VT, WY	\$4.27	\$1.24
American Samoa, Guam, Northern Mariana Islands, Puerto Rico, U.S. Virgin Islands	\$2.86	\$1.24

In order to calculate the figure that your Rotary club will owe on the July Club Invoice, multiply your state's GL rate and D&O/EPL rate by the amount of members in your Rotary club (e.g., a Rotary club in IL with 50 members will owe \$299.50 for GL insurance and \$62.00 for D&O/EPL insurance).

GL assessments have increased by 4% and D&O/EPL assessments have increased by 7% year-over-year, reflecting the higher cost of insurance.

Risk Management will email officers and officers-elect of U.S. Rotary clubs again in July to provide an update on the coverages, exclusions, and limitations of the U.S. Club Program for 1 July 2024-25.

**Lastly, we would like to inform you that the certificate of insurance for 1 July 2024-25 is available on the U.S. Rotary Insurance Portal:**

U.S. Rotary Insurance Portal:

Website: [rotary.hylant.com](http://rotary.hylant.com)

Username: rotary@hylant.com

Password: Rotary1905

The U.S. Rotary Insurance Portal is only for U.S. Rotary club and district and Rotaract club use. Please feel free to share the website, username, and password with others in your club or district, but do not post them anywhere, as this is the exclusive source for all of the documents, forms, and other materials of the U.S. Club Program.

Regards,

Risk Management

Insurance Broker	Risk Management			
The Hylant Group	Julita Brzozowska, Risk Manager	Carol Dietz, Risk Management Senior Specialist	Jacob Kolar, Insurance & Risk Management Analyst	Ann Berdahl, Claims & Insurance Manager
1-419-259-2710	1-847-424-5394	1-847-424-5245	1-847-866-3138	1-847-866-3125
<a href="mailto:rotary@hylant.com">rotary@hylant.com</a>	<a href="mailto:insurance@rotary.org">insurance@rotary.org</a>			<a href="mailto:claims@rotary.org">claims@rotary.org</a>

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