



603/225-2841  
800/698-2364

OCTOBER 15, 2016

**PROPERTY and LIABILITY PROGRAM**

**MEMBER CONTRIBUTION SUMMARY  
JANUARY 1, 2017 through DECEMBER 31, 2017 RENEWAL**

MEMBER: Allenstown, Town of  
MEMBER NUMBER: 103

CY 2016

CY 2017

Contribution Assurance Program (CAP) Yes

PRIME<sup>3</sup> Program No

Member Contribution \$79,116

Member Contribution \$81,804

Your 2016 Property Values	\$28,564,139
Your 2017 Property Values* (Exposures Valued as of 9/26/2016)	\$28,650,884
Change in Property	0.3%
Your 2016 Payroll (CY 2014 Audited)	\$1,355,760
Your 2017 Payroll (CY 2015 Audited)	\$1,375,025
Change in Payroll	1.4%
Your 2016 Loss Ratio Adjustment Factor	1.00
Your 2017 Loss Ratio Adjustment Factor	1.00
Change in Loss Ratio Adjustment Factor	0.0%
Change from 2016 to 2017	
Contribution Amount Change	\$2,688
Contribution Percent Change	3.4%

Please contact the Primex<sup>3</sup> Member Services Team if you have any questions or comments.

Invoices will be mailed around January 1, 2017.



## PROPERTY AND LIABILITY COVERAGE IMPROVEMENTS

**In response to member feedback and an ongoing assessment of our coverage and services, we've made a number of valuable coverage improvements that will better protect members in providing services to their communities.**

The changes also enable us to offer meaningful coverage to important groups, such as police special operations units and volunteer fire departments that have chosen to establish themselves as a non-profit entity under NH law.

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### **WHAT DOES THIS MEAN FOR YOU?**

#### **As of July 2016, we will provide additional coverage enhancements:**

- School Psychologists and Substance Abuse Counselors included in professional liability coverage
- Property Sublimit Increases
  - ✓ Bridges increase from \$75,000 to \$150,000
  - ✓ Extra Expense increase from \$1,000,000 to \$5,000,000
  - ✓ Demolition/Increased Cost of Construction \$500,000 to \$5,000,000
  - ✓ Accounts Receivable from \$250,000 to \$500,000
  - ✓ Flood zones A and V increase from \$10,000,000 to \$25,000,000
  - ✓ Flood (All zones except zones A and V) increase from \$50,000,000 to \$100,000,000
- Broadened Contractual Liability Coverage (member's assumption of indemnification liability in agreements) with a \$1,000,000 sublimit. Primex<sup>3</sup> will continue to manage risk and train around the topic of contractual liability.

We are sincerely grateful to members who provided us with information and perspective as we worked on the coverage improvements. ***Your engagement and input matter to us.***

The updated property and liability coverage documents and declarations pages are available for your review on the Primex<sup>3</sup> Partner Platform (P<sup>3</sup>). Please contact our Director of Claims and Coverage, Tammy Denver, if you have any questions or would like to discuss the coverage improvements.

*All coverage would be subject to the terms, conditions, and exclusions contained in our coverage documents such that indemnified third parties would not receive a greater scope of coverage than a pool member.*



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(603) 225-2841  
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[www.nhprimex.org](http://www.nhprimex.org)

October 15, 2016

Shaun Mulholland, Town Administrator  
Town of Allenstown  
16 School Street  
Allenstown, NH 03275

**RE: CY 2017 Property & Liability Program Renewal**

Dear Shaun:

As you prepare your budget for the coming year, we thank you for your continued trust and partnership in our Property & Liability Program. Our goal in all of our programs is to provide our members with the best service, value, and coverage through our core values: **Trust. Excellence. Service.**

Enclosed is your CY 2017 Property & Liability Member Contribution Summary. The intent of the Summary is to build awareness of your member contribution and how performance, payroll changes and exposure changes, such as buildings or vehicles affect your contribution. Invoices will be mailed around January 1, 2017.

**Property & Liability Changes for 2017:**

- ❖ **Coverage Enhancements:** In response to member feedback and an ongoing assessment of our coverage and services, we have made a number of valuable coverage improvements that will better protect members in providing services to their communities. Coverage improvements effective July 1, 2016 are outlined in the attached flyer.
- ❖ **Legal and HR Services:** Primex<sup>3</sup> has created Legal and HR Services that combines our existing consulting capacity with additional legal support to assist with the workplace challenges of our membership. Legal and HR Services will work directly with our Property & Liability members to provide guidance and resources with HR issues such as disciplinary action, termination of employees, and employment leave administration.

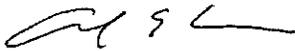
Legal and HR Services will also be available to review the insurance related sections of member contracts, review premises liability issues, review general liability matters, and support member education and training initiatives. Please see the attached Legal and HR Services flyer for more information.

### What Property & Liability Members Can Do

- ❖ **Benchmarking Losses:** Benchmarking is an important step where members decide to place a limitation on their expected losses in certain recurring and problematic areas. Benchmarking provides the essential measurement and accountability that helps lead to managing the long-term loss trend.
- ❖ **Ask for Help:** Whether asking about the status of a claim, or inquiring for risk management services or training, contact us to ask for help. Our mission at Primex<sup>3</sup> is to be that creative partner in helping members meet their risk management needs. Together we will continue to manage the risk and costs associated with our Property & Liability Program.

Please contact your Member Services Consultant or me if you have any additional questions regarding your contribution and performance in the Property & Liability Program.

Sincerely,



Carl Weber  
Director of Member Services

# Legal and HR Services: We're Here To Help

We're pleased to announce the roll-out of a loss prevention group that combines our existing consulting capacity with additional legal support to assist with the workplace challenges of our membership. This group will continue our longstanding commitment, and the hard work of many dedicated staff, to control the pool's employment practice coverage liability.

Legal and HR Services will work directly with member's management, attorneys and other representatives to assist with HR best practices and legal loss prevention. When issues implicate management practices, training needs, risk management, member service needs, or claims management considerations, the group will integrate in-house expertise to recommend a collaborative, multi-disciplinary solution. Our work is focused on the pool's insured risk and will not replace the comprehensive services members should be receiving from their local legal counsel, a resource we strongly recommend and work with regularly so that coverage and local considerations are addressed in a coordinated manner.

Legal and HR Services will also continue Primex<sup>3</sup>'s efforts to be helpful in other areas, such as reviewing the insurance related sections of member contracts, reviewing premises liability issues, reviewing general liability matters, providing helpful tools and resources to members, and supporting education and training initiatives.

**We encourage you to contact us for  
assistance at 800-698-2364 x 305**

## Legal and HR Staff

**Holly Soriano**, Coordinator  
and Legal Assistant

**Carol Kilmister**, HR Consultant

**Kate Spillane**, Staff Attorney

**Mike Ricker**, General Counsel