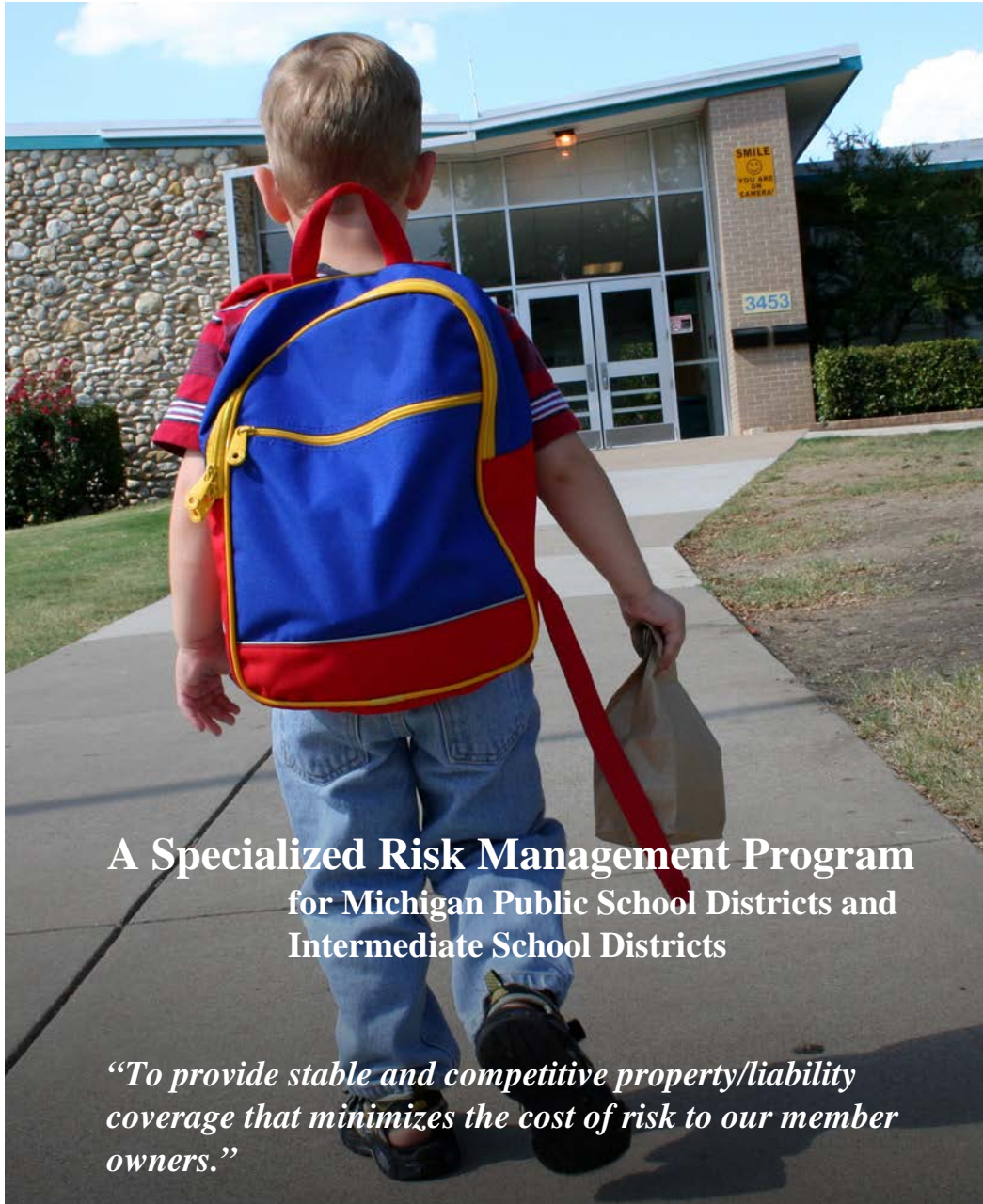


MAISL Trust

Protected Self-Insurance Pool

Property, Fleet, and Liability Coverage



**A Specialized Risk Management Program
for Michigan Public School Districts and
Intermediate School Districts**

“To provide stable and competitive property/liability coverage that minimizes the cost of risk to our member owners.”



Member Districts

Berkley
Bloomfield Hills
Carman-Ainsworth
Center Line
Clarenceville
Crestwood
Dearborn
Dexter
Garden City
Grosse Pointe
Hamtramck
Huron Valley
L'Anse Creuse
Lapeer
Linden
Livonia
Oak Park
Redford Union
Riverview
Rochester
Romulus
Taylor
Utica
Van Dyke
Wayne-Westland
Wayne County RESA
Westwood

MAISL Trust History

The MAISL Trust was started in 1988 as a result of limited availability of commercial coverage on reasonable terms. Nine school districts formed the MAISL Trust Self-Insurance Pool. Its objective was to provide stable, competitively priced, long term property, fleet, and liability coverage. After 29 years, the MAISL Trust continues as a successful and well-established program providing members with insurance coverage to suit their needs. As of 2017-18, the MAISL Trust has 27 members. The program is in constant review to provide a broad and competitive coverage with specialized needs. The MAISL Trust continues to investigate additional coverage for members.

MAISL Trust Structure – Protected Self-Insurance

- Through its risk sharing pool, the MAISL Trust provides coverage for most member claims.
- Through its collective purchasing power, the MAISL Trust arranges excess coverage for claims exceeding pool limits.
- This combination affords its members coverage with high limits written on a first dollar basis and small deductibles.

Core Lines of Coverage Provided Ancillary Lines of Coverage Available

- | | |
|---|---|
| <ul style="list-style-type: none">• Property Damage• Boiler & Machinery• Automobile• General Liability• Excess Liability• Employee Dishonesty and Crime• School Board Legal Liability• Cyber Liability | <ul style="list-style-type: none">• MAISL Workers Compensation Fund• Foreign Legal Liability• Underground Storage Tank Liability• Fiduciary Liability• Employee Benefits• Bonds–Treasurer/Life Safety/Notary Public• Student Accident |
|---|---|

MAISL Trust Program Benefits

- The Protected Self-Insurance Program provides extensive coverage and cost savings.
- Broader coverage and increased limits.
- Ongoing member eligibility for dividends.
- Interest earnings are retained by the members and further reduce program costs.
- Direct input and strong voice by each member on coverage, administration, claims management, and loss prevention decisions. Each member has one vote.
- The MAISL Trust is a transparently run organization.
- Professional loss prevention programs tailored more to specific needs and desires of members.
- Direct control of growth and determination of new members.
- Carriers of program coverages are competitively bid and A+ rated.
- The MAISL Trust staff and service providers are highly experienced in risk management for schools.
- Competitive bidding of program coverages.

For information, please contact:

Sandra Motz, Executive Director

MAISL Trust

1333 Radcliff Avenue
Garden City, Michigan 48135
Phone: 734.425.3345
www.maislonline.org

Crawford Craft, CIC, LIC

Arthur J. Gallagher Risk Management Services

300 Ottawa, N.W., Suite 301
Grand Rapids, Michigan 49503
Phone: 616.233.0921
www.ajgrms.com/grandrapids