



## **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.”*



## **MAISL Trust Member Districts**

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Ann Arbor  
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  
Romulus  
Taylor  
Utica  
Van Dyke  
Wayne-Westland  
Wayne County RESA  
Westwood

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## **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 33 years, the MAISL Trust continues as a successful and well-established program providing members with insurance coverage to suit their needs. 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**

- |                                 |   |
|---------------------------------|---|
| • Property Damage               | • MAISL Workers Compensation Group          |
| • Boiler & Machinery            | • Foreign Legal Liability                   |
| • Automobile                    | • Underground Storage Tank Liability        |
| • General Liability             | • Fiduciary Liability                       |
| • Excess Liability              | • Employee Benefits                         |
| • Employee Dishonesty and Crime | • Bonds–Treasurer/Life Safety/Notary Public |
| • School Board Legal Liability  | • Student Accident                          |
| • Cyber Liability               | • Terrorism                                 |
|                                 | • Pollution                                 |
|                                 | • Special Events                            |

## **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.
- Playground Inspections

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For information, please contact:

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