



## RISK MANAGEMENT

**The U.S. Rotary Club & District Liability Insurance Program (U.S. Club Program) provides all U.S. Rotary clubs, districts, and Rotaract clubs with commercial general liability and directors & officers/employment practices liability insurance, subject to policy terms and conditions.**

Dear Club Officers and Officers-elect,

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 **2025-26 insurance assessments** that will be charged on the July Club Invoice. These insurance assessments fund the U.S. Club Program costs which include self-insured retention funding, commercial insurance premiums for primary and excess insurance, and Program general and administrative expenses.

The assessments are determined by an actuarial consultant and are based on claims activity per state. A credit is applied due to the U.S. Club Program's favorable loss history.

### **2025-26 Insurance Assessment Rates (Per Member)**

| States and Territories | GL Rate | D&O/EPL Rate |
|------------------------|---------|--------------|
|------------------------|---------|--------------|

|   |         |        |
|---|---------|--------|
| CA, CT, FL, NH, NJ, NM, NV, NY, OR, PA, UT, WI, WV                                  | \$11.02 | \$1.25 |
| KY, MT, OH, RI, TN, VA, WA  | \$6.82  | \$1.25 |
| CO, IL, LA, MA, MD, ME, MI, MN, MO, NC, SC, TX, WY                                  | \$5.90  | \$1.25 |
| AK, AL, AR, AZ, DC, DE, GA, HI, IA, ID, IN, KS, MS, ND, NE, OK, SD, VT              | \$4.87  | \$1.25 |
| American Samoa, Guam, Northern Mariana Islands, Puerto Rico,<br>U.S. Virgin Islands | \$2.96  | \$1.25 |

In order to calculate your club's total assessment, multiply the GL and D&O/EPL rates for your state by the number of members in your club.

*Example: A club in IL with 50 members will owe \$295.00 for GL insurance and \$62.50 for D&O/EPL insurance.*

GL assessments are increasing on average by 14% compared to last year, driven by an increase in GL program costs while D&O/EPL assessments were nearly the same reflecting more favorable conditions for that market segment.

In July, Risk Management will send an update outlining the 2025-26 insurance coverage, exclusions, and limitations of the U.S. Club Program for 1 July 2025-26.

**Finally, the certificate of insurance for 1 July 2025-26 is now available on the U.S. Rotary Insurance Portal:**

|  |
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| Insurance Portal address: <a href="http://rotary.hylant.com">rotary.hylant.com</a>   |
| Username: rotary@hylant.com  |
| Password: <u>Rotary1905</u>  |
| <b><u>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 please do not post them anywhere, as this is the exclusive source for all U.S. Club Program documents, forms, and other materials.</u></b> |
| To reach Hylant with questions or to obtain an Additional Insured Endorsement:<br><br><u>1-419-259-2710</u><br><br><a href="mailto:rotary@hylant.com">rotary@hylant.com</a>  |

Regards,

Rotary Risk Management Team

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|--|--|--|
| Julita Brzozowska<br>Risk Manager                              | Carol Dietz<br>Senior Specialist                               | Ann Berdahl<br>Claims & Insurance Manager                |
| 1-847-424-5394   | 1-847-424-5245   | 1-847-866-3125   |
| <a href="mailto:insurance@rotary.org">insurance@rotary.org</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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