
HALDIMAND COUNTY

Report LSS-16-2024 General Insurance Program

For Consideration by Council in Committee on November 19, 2024



OBJECTIVE:

To provide information regarding the 2025 Municipal Insurance Program and premium rates.

RECOMMENDATIONS:

1. THAT Report LSS-16-2024 General Insurance Program be received;
2. AND THAT the 2025 insurance policies proposed by Marsh Canada Limited and Arthur J. Gallagher Canada Limited at a cost of \$979,749 inclusive of applicable taxes, representing approximately a 4% increase from 2024 insurance premiums, be approved as follows:
 - a. General Insurance Program including general liability, umbrella liability, medical malpractice liability, environmental impairment liability, crime, automobile, property insurance, municipal volunteers' accident, and cyber coverage;
 - b. Closed Landfill Policy be renewed, and cost-shared with Norfolk County as joint owners;
 - c. Community Hall Boards Liability policy be renewed with a \$5,000,000 liability limit, an increase from the \$2,000,000 liability limit;
 - d. Property & Equipment Breakdown policy be renewed with a \$100,000 deductible, an increase from the \$50,000 deductible;
3. AND THAT authority be delegated to the General Manager, Corporate & Support Services to renew the Recreation Affiliates policy based on the estimated premium provided by Marsh Canada Limited and Arthur J. Gallagher Canada Limited to an upset limit of \$3,200, inclusive of taxes representing a maximum increase of \$533 over 2024 insurance premiums;
4. AND THAT the Recreation Affiliates Policy, once renewed, maintain affiliate contributions to this policy premium capped at the amount of \$550 each;
5. AND THAT authority be delegated to the Manager, Legal & Support Services to approve events to be covered by the Special Events Policy, provided the events meet the Council approved criteria, previously approved in report CS-SS-17-2013;
6. AND THAT staff report back to Council if there are any significant policy changes for 2025 at the discretion of the General Manager, Corporate and Social Services.

Prepared by: Tracey Borland, Supervisor, Risk Management & Legal Services

Reviewed by: Lori Friesen, Manager of Legal & Support Services

Respectfully submitted: Megan Jamieson, CHRL, General Manager of Corporate & Social Services

Approved: Cathy Case, Chief Administrative Officer

EXECUTIVE SUMMARY:

Despite Canadian insurers suffering their worst year on record for natural catastrophic losses, totaling \$7.6 billion as of Q3 2024, there remains ample capacity in the market for municipalities to secure insurance coverage. The marketplace has become more competitive, with insurers accepting greater risk to maintain their profitability, however, effective loss control through risk mitigation and a clear understanding a municipality's claim history continues to be critical factors for insurers when determining coverage availability, associated premium costs, and deductible levels. In response to this, Haldimand County remains proactive in identifying and mitigating risk exposures to maintain favourable insurance rates and its model client status.

Haldimand County currently has insurance coverage through Arthur J. Gallagher and Marsh Canada for a five-year term. Coverage provides general liability, umbrella liability, medical malpractice liability, environmental impairment liability, crime, automobile, property insurance, municipal volunteers' accident, cyber coverage, Closed Landfill Policy, Facility User Program, the Community Hall Boards and Recreation Affiliates Policy. Rates for each were initially established through an RFP process earlier this year and are subject to an annual renewal process which considers both local and sector specific experience.

The 2025 annual renewal process began in early July with a variety of considerations undertaken, such as recent climate change experience and likelihood of extreme weather events. To ensure assets are properly valued in the case a loss does occur, staff undertook a thorough review of the County's assets and updated their associated values. The list of assets was also updated to include two newly constructed buildings - a sewage pumping station and a fire hall – along with a significant HVAC replacement at Grandview Lodge and the addition of a drone purchased through a grant from the Ministry of Natural Resources and Forestry, which collectively added \$30M to the County's property asset value. With the updates to asset values, as noted in Table 1 in the Analysis section, along with the addition of new assets, the County's total reportable property value increased by \$58M compared to the value reported in 2024.

Staff were also presented two new options for consideration of coverage – one for an increase in liability coverage to \$5M from \$2M for the Community Hall Boards' policy at a premium increase of \$5,545; and an increase in the Property & Equipment Breakdown Policy deductible from \$50,000 to \$100,000 which result in a reduction of premium costs of \$49,689 including taxes. Both of these options are recommended by staff to provide enhanced liability protection, strategic financial savings, risk mitigation and alignment with best practices.

Based upon the above, the County has been presented with a total 2025 premium cost of \$979,749, inclusive of applicable taxes, representing a \$37,479 or 4% increase compared to the 2024 insurance renewal.

BACKGROUND:

In 2024, staff issued a Request for Proposal (RFP) seeking insurance coverage, risk management, and claims services. Arthur J. Gallagher (Gallagher) and Marsh Canada (Marsh) were the successful proponents, enabling the County to seek annual insurance renewals for a five-year term, subject to Council approval.

The 2025 insurance renewal process was initiated by staff in early July, with the County's insurance submission to Gallagher on August 8. Due to the high quality of the submission, the County's status as a model client, increased market stability and competition, and its ongoing relationship with Gallagher and Marsh, the County successfully secured the 2025 renewal terms in October—earlier than the usual mid-November timeline—for staff review and subsequent Council approval.

These insurance policies provide coverage for claims that exceed the County's established deductible amounts (Attachment 1) for all associated costs or judicial awards, with the policies being renewed annually on January 1. Claims below the deductible values are self-insured, meaning that the County uses its own funding source, the Self Insurance Reserve (SIR), to cover these costs.

ANALYSIS:

The 2025 General Insurance Program includes general liability, umbrella liability, medical malpractice liability, environmental impairment liability, crime, automobile, property insurance, municipal volunteers' accident, cyber coverage, Closed Landfill Policy, Facility User Program, the Community Hall Boards and Recreation Affiliates Policy.

Most insurance policies have a deductible, which is the amount of money that the County is responsible for paying toward an insured loss, before an insurer takes carriage of the claim and related costs. If a policy deductible is increased, the insurance premiums should decrease meaning the County is taking on more risk. Conversely, if a deductible is lowered, the insurance premiums will increase as the insurer is taking on more risk. Legal and Support Services (LSS) requested various deductible amounts on some of the corporate policies as part of the due diligence review and as applicable, are provided within each policy area described below.

The recommended 2025 premium is \$979,749 (including taxes) which is an overall increase of 4% or \$37,479 compared to the 2024 premiums. The primary driver of this increase is the higher property values of the County's buildings and structures, as detailed in Table 1 of this report. More information comparing 2024 and 2025 premiums is outlined within Table 2 in the Financial/Legal Implications section of this report.

Each of the policy types have been identified below along with a brief description of the purpose of the policy, the proposed premium and the premium differential increase from 2024. Attachment 2 provides a list of insurance terminology to help further explain the various insurance policies and their attributes.

i. General Liability Insurance

General liability is coverage for liability related to bodily injury and/or property damage to third parties. The policy includes a number of extensions, coverages, and endorsements such as Errors & Omissions Liability, Employers' Liability, Employee Benefits Liability, Wrongful Dismissal (Legal Expense) Reimbursement, Conflict of Interest, Non-Owned Automobile coverage as well as other smaller lines of coverage. The 2025 premium is \$109,962 which represents approximately a 5% or \$5,236 increase from 2024 which is driven by the current market conditions and the County's reportable claim losses.

ii. Umbrella Liability Coverage

The General Liability policy has a limit of \$5,000,000 which is known as Primary liability coverage. It is important that the County retain Umbrella coverage as judicial awards related to general liability exposures have increased and are a significant fiscal exposure to the County. When judicial awards exceed \$5,000,000 the Umbrella coverage provides an additional layer of insurance, in the event that the primary General Liability policy limits are exceeded.

The 2025 premium is \$62,766 which represents an increase of approximately 5% or \$2,989 over the 2024 premium and provides additional coverage of \$45,000,000. This additional coverage consists of two (2) excess policies of \$20,000,000 and \$25,000,000 respectively. The calculation of Excess insurance premiums is based on the underlying liability premium. If the underlying liability premium increases so to does the Excess premium. To date, the County has not drawn upon these policies, but in all likelihood, it is only a matter of time due to the growing litigious society and increased judicial awards. If the County did not retain Umbrella coverage and the Primary liability coverage limit was exceeded, the County would be fully responsible for paying the difference. It is critical that this limit of

coverage be retained to adequately protect the County from claims related to catastrophic injury and growing fiscal awards related to Joint and Several Liability.

If the County were to engage the Umbrella coverage, there is no deductible.

iii. Medical Malpractice Liability

Medical Malpractice Liability is a stand-alone policy (separate policy) from the Municipal Insurance program, also known as third party coverage. A medical malpractice policy provides County coverage for healthcare services provided by paramedics, firefighters, personal support workers, registered practical nurses, etc. The 2025 premium is \$42,488 which is 2.0% or \$832 over the 2024 premium.

The current deductible is \$25,000. If the deductible is increased to \$50,000, the credit is \$1,487 which means the annual premium would be \$41,001. Staff recommend maintaining the deductible at \$25,000, as the available credit does not offset the additional \$25,000 per claim.

iv. Environmental Impairment Liability

Environmental Impairment Liability provides coverage for claims that arise from sudden and accidental incidents (oil leakage from a County vehicle or a piece of equipment) to gradual loss (leakage/seepage over a period of time). This coverage is available for third party site clean up, applicable emergency costs, etc. The 2025 premium is \$13,410 representing an increase of 5% or \$638 over the 2024 premium.

v. Crime Insurance

Crime Insurance provides a variety of coverages from employee dishonesty, loss of money, forgery and related professional legal and auditing expenses and is known as first party coverage. The 2025 premium remains the same at \$2,700, a 0% increase.

vi. Automobile Insurance

Automobile Insurance provides liability and physical damage coverage for County owned or leased (over 30 days) vehicles, known as first party coverage. The 2025 premium is \$162,703 representing an overall decrease of just under 1% or \$1,411. This reduction is based upon two less vehicles reported from the 2024 policy.

The current All Perils deductible (includes collision and comprehensive coverage) is \$25,000. If the deductible is increased to \$50,000, the credit is \$8,113 which means the annual premium would be \$154,590. Staff recommend maintaining the deductible at \$25,000, as the available credit does not offset the additional \$25,000 cost per claim.

vii. Property & Equipment Breakdown Insurance

Each renewal, the County's insurer requires a signed Statement of Values (SOV), which lists the properties the County wishes to insure. As a declaration, the SOV must be accurate and comprehensive, as it states the property values that affect the amount of coverage needed to fix or replace a building or structure, including physical damage and machinery breakdown for all municipally owned property. Key factors used to calculate these values include such things as square footage, construction type, number of stories, age, and roof type. Insurers typically apply an inflation index annually to account for rising costs of materials, professional services and labour.

As a proactive risk strategy, rather than applying a blanket inflation index across all County properties, LSS collaborated with Facilities Capital & Asset Management, divisional asset holders, and used industry-standard building costs to verify building and structure values. This involved using the same factors as noted above, in addition to comparing similar structures (e.g., arena to arena), reviewing structural changes or improvements (e.g., new roofs) and major renovations, such as the significant HVAC upgrade at Grandview Lodge, to ensure the County is not underinsured in the event of a loss.

In the event of a loss, the County would be financially responsible for any shortfall between the insured value and the replacement cost.

Table 1 below outlines the properties for which values were adjusted; therefore, no additional indexing was applied. For those buildings and structures that were not adjusted by the County, the insurer applied a 5% inflation index.

In addition to updating values, the list was revised to include two newly constructed buildings - the Gateway Sewage Pump Station and Caledonia Fire Hall – as well as HVAC updates at Grandview Lodge and the addition of the Emergency Services Drone. The total reported asset value for the 2025 renewal is \$624,824,750.

TABLE 1: Property Value Changes

Location	2024 Value (\$)	2025 Value (\$)	Increase in Value (\$)
Dunnville Sand Dome	89,561	167,453	77,892
Caledonia Standpipe & Storage	2,573,727	5,051,622	2,477,895
Cayuga Standpipe	1,403,851	5,000,000	3,596,149
Dunnville Standpipe	2,924,689	5,051,622	2,126,933
Hagersville Standpipe & Control Building	2,924,689	3,929,039	1,004,350
Townsend Elevated Tank	3,824,594	9,000,000	5,175,406
Caledonia EMS #2, Ambulance Garage	304,448	530,109	225,661
Hagersville Arena	6,511,464	13,417,767	6,906,303
Jarvis Community Centre	1,338,153	2,305,754	967,601
Fishersville Fire Hall #12,	592,015	800,328	208,313
Selkirk Fire Hall #13	820,381	1,133,633	313,252
Grandview Lodge (HVAC update)	35,785,813	42,798,813	7,013,000
Cayuga Riverside Cemetery	58,494	67,400	8,906
Jarvis Lions Park Storage	87,871	96,000	8,129
Caledonia Museum	1,685,960	2,676,719	990,759
Haldimand Agricultural Community Centre	483,136	3,004,866	2,521,730
Seneca Centennial Hall	284,216	409,860	125,644
Cayuga Log Cabin	59,240	381,714	322,474
Fuel System Equipment	408,000	533,000	125,000
Canborough Transfer Station	3,548,751	4,145,348	596,597
King/McKeen Pumping Station	386,059	528,249	142,190
Watercraft	140,000	280,000	140,000
New Additions to the Property Policy			
Caledonia Fire Hall – New	N/A	14,441,510	14,441,510
Drone	N/A	67,000	67,000
Gateway Sewage Pump Station	N/A	8,500,000	8,500,000
Total Increase in Value			58,082,694

The proposed premium for 2025 is \$515,645, reflecting a 16.01% increase, or \$ 71,180 based on current deductible with increased values. Staff recommend increasing the current deductible from \$50,000 to \$100,000, which would result in a one-time premium reduction of \$49,689. This adjustment would bring the annual property premium to \$465,955, representing a 4.8% increase. The resulting savings would directly and positively impact on the tax levy.

The County has a higher risk tolerance than many other municipalities, supported by ongoing risk mitigation strategies and a growing asset management program. Through the proactive efforts of County divisions, buildings and structures are constructed and maintained for longevity, with all updates documented in the asset management system. As a result, the County is confident in the value and condition of its assets, contributing to a low claim frequency.

Consideration has also been given to the implications of filing a claim. Many County facilities are located in close proximity to one another. For example, in Cayuga, the arena, administrative building and emergency headquarters are within a half kilometer of each other. In the event of a climate-related disaster, such as a tornado, that causes partial or total loss of any of these facilities, this would be treated as a single claim / event, and the County would be responsible for all costs up to the \$100,000 deductible.

There is, however, a risk associated with increasing the deductible. Depending on future market conditions and the insurers' willingness to assume additional risk, the option to lower the deductible may not be available, or may only be available at a higher premium. It is important to note that market conditions typically lag by approximately 2-3 years due to the time between major events and claim payouts.

In stating the above risk, ultimately, by accepting a higher deductible, the County realizes immediate premium cost savings, enhances financial protection in the event of a loss and aligns with the County's approach to proactive risk mitigation, supported by a growing asset management program.

viii. Municipal Volunteers' Accident Benefit Policy

The Municipal Volunteers' Accident Benefit policy protects the County's volunteers from financial consequences of accidental injuries. This policy is designed to provide insurance protection for all County volunteers performing supervised and sponsored volunteer activities. The 2025 premium is the same as the 2024 premium at \$1,080.

ix. Cyber Insurance

Cyber Insurance was first purchased by the County in 2018 due to the growing trend of cyber risk to municipalities. Cyber policies have been very volatile in rates and some municipalities have been unable to secure Cyber policy coverage. Cyber breaches, cybersecurity matters, and ransomware are becoming more common place with the underwriters realizing the losses associated with this type of risk. Public entities are consistently one of the most heavily impacted classes for cyber losses which is why some key cyber insurers are no longer insuring municipalities or drastically restricting insurance coverage. As insurers and insureds become more aware and knowledgeable around cyber threats and risk management, staff anticipate that the insurance programs for such exposure will stabilize in the coming years.

Cyber insurance differs slightly from other lines of coverage, in that, in addition to incident response, a more proactive service is included in the premium costs in the event of a cyber concern. County staff have made great strides in recent years to increase the security of the County's IT network which is reflected in the 2025 premium. The 2025 premium is \$67,770 or 0% increase.

x. Community Hall Boards

The Community Hall Boards policy extends liability coverage to those boards who are operating County Community Halls on behalf of the County. There are currently 14 Community Halls that are operated

by autonomous volunteer boards of directors who manage hall finances. The County remains responsible for the life, health and safety of assets, along with major capital and emergency repairs. The proposed premium for 2025 with the current policy having a liability of \$2M, is \$14,641 representing an overall increase of \$694 or 4.98%. However, staff recommend increasing the liability limit to \$5M, which increases the annual premium by \$5,545. This represents a \$6,240 increase from the 2024 premium for a total 2025 premium cost of \$20,186.

With the 14 Hall boards sharing the current \$2M liability limit, the risk is heightened due to the variety of events hosted in these community spaces. The existing policy offers a maximum shared coverage of \$2M, which may be insufficient in the event of one or multiple claims. Enhanced liability coverage, along with the proactive support from LSS for the Hall Boards in their risk mitigation efforts - such as reviewing rental agreements, meeting with groups individually to address specific needs, and providing knowledge transfer regarding the importance of obtaining certificates of insurance from renters - helps to support these dedicated volunteer boards and protects the County.

It should be noted that divisional staff will be undertaking a review of the current community halls program in the future to assess the viability of each community hall within Haldimand County. Any reduction in community halls may have a favourable impact on this policy.

xi. Recreation Affiliates Insurance

The Recreation Affiliates policy provides liability coverage for incorporated groups who cannot be identified as volunteers under the County General Liability policy because of their incorporated status. This coverage is known as third party coverage.

Currently, the Dunnville Soccer Park Corporation and Haldimand Youth Soccer Corporation are insured under this policy. For several years, the County has facilitated this insurance coverage on the group's behalf in an effort to secure the most economical premium possible. Since 2012, Council has capped these two organizations' contributions to the annual premium at \$550 each, with the remainder of the premium paid by the County.

At the time of this report, the Recreation Affiliates Insurance policy premium was estimated to be \$2,808 representing a 5.25% increase or \$140 more than the 2024 policy.

At this time, staff recommend no changes to the cost sharing model currently in place. Staff also recommend providing delegated authority to the General Manager of Corporate and Social Services to renew this policy once final renewal rates are received.

xii. Joint Municipal Landfill Property and Landfill Liability and Umbrella Liability - Closed

The Joint Municipal Landfill policies are stand-alone policies providing liability and property coverage for those landfills that are jointly owned by Haldimand County and Norfolk County. The property policy has a first party limit of \$2,500,000 blanket limit of loss; the liability coverage has a third party limit of \$5,000,000; while Umbrella policy has an excess liability limit of \$20,000,000. The 2025 premium is \$27,921 which is an increase of 4.98% or \$1,325 over the 2024 premium.

Norfolk County as co-owner, will cost share the annual premium (56.25% Norfolk share) and will be notified of the 2025 renewal rates.

xiii. Facility User Program

The County offers a number of facilities for rent for the purpose of sports, events and activities whether it is for such things as an organized event or a pick-up hockey game. The rental of County facilities requires that users have liability coverage to protect them and the County against any financial impact of claims associated with the use of the rental. To assist, the County administers a Facility Rental User Liability Insurance Program. This program enables individuals and/or groups renting a County facility to obtain insurance at a reasonable rate while also ensuring that the County's risk exposure is mitigated.

This program does not apply to those Users or Groups who have their own insurance coverage and supply the required documentation.

The Facility User Program provides liability coverage for bodily injury and property damage and adds the County as an additional insured. This is known as third party coverage. The premiums are collected by the County when a facility is booked and are remitted directly to the insurance provider.

xiv. Special Event Policy

In 2013, Council approved the purchase of a Special Events Policy for parades and special events, as community event organizers were experiencing difficulty in obtaining and/or financing the required liability insurance for events held on Haldimand County property. The benefit of this policy is that the County can ensure its interests are protected under specified coverage terms. The following is the Council approved criteria for a special event to be able to utilize this policy:

- the event is mostly, if not all, held on County owned property;
- the event is sponsored by a volunteer, not-for-profit organization;
- the event is held on an annual recurring basis;
- the event is for the benefit of the general public, as opposed to a specific target audience;
- the event contributes to community vibrancy and may encourage tourism;
- the event is not for the purpose of fundraising;
- the main event is free of admission charges; and
- funding of the insurance for an event does not create an inconsistency with other similar events held on property not owned by the County.

Historically, this policy has been utilized for events such as parades, light up nights, Canada Day celebrations and festivals in Caledonia, Cayuga, Dunnville, Fishersville, Hagersville, Jarvis, Selkirk and Townsend. The number of special events has varied ranging from 19 events in 2013 to as few as 8 events in 2024 (excluding COVID years). Special event applications are required 30 days prior to the event, and applications for the winter season are still pending. Since 2020, the County has seen a significant decrease in the number of events requesting this insurance coverage, as some have successfully secured their own insurance coverage. However, there remains a need for this policy, as not all events can obtain the required coverage.

Previously, any new event seeking coverage under the policy required a Council report for approval. Through the Delegated Authority By-law 2473/23, the General Manager, Community & Development Services has the authority to approve various minor festivals and events, as well as returning major festivals and events through the Special Event permitting process. As noted above, the special event applications are only required 30 days prior to the event which does not align with the ability to prepare a staff report to seek Council's approval to provide the insurance coverage.

Given that this program has been successfully managed by the Legal and Support division for eleven years, consistently remaining within or under budget, this report includes a recommendation for Council to delegate authority to the Manager, Legal & Support Services to approve events for coverage under the Special Events Policy, subject to the approval of a Special Event permit by the General Manager, Community & Development Services and provided that the event meets the above noted Council-approved criteria. Delegating this authority will streamline the approval process, enhance efficiency and ensure that the community events continue to receive the necessary insurance coverage to protect the County for special event activities that occur on County property.

Future Renewals

The impacts of climate change are making extreme weather events more severe and unpredictable, leading to increased physical and financial losses. The Canadian Climate Change Institute estimates that by 2025, Canada will experience annual losses of \$25 billion due to climate change. Given the

unprecedented effects of climate change on communities and the environment, the County can expect rising insurance premiums for future renewals beyond 2025.

FINANCIAL/LEGAL IMPLICATIONS:

Table 2 (below) shows the variance of the proposed 2025 and the actual 2024 insurance premiums. All values are inclusive of Retail Sales Tax where applicable. The overall premium increase is \$37,479 or 4%, which impacts the tax levy and will be built into the 2025 tax supported operating budget.

The two most notable changes are with the Property & Equipment Breakdown policy and the Community Hall Boards policy.

With respect to the Property & Equipment Breakdown Policy, a thorough review of the County’s assets has been completed to ensure accuracy of current replacement values and updating the portfolio to include new assets which has resulted in a reported value increase of \$58M from 2024. The insurer also applied a 5% index to all assets that the County did not adjust. Additionally, staff have proposed increasing the deductible from \$50,000 to \$100,000, leading to a one-time premium savings of \$49,689. As a result of these changes, this policy experiences the highest dollar increase of all of the various County held policies, at \$21,490 for a total premium cost of \$465,955.

The other staff recommend change is to increase the liability limit for the Community Hall Boards from \$2,000,000 to \$5,000,000, which results in an additional premium cost of \$5,545, including applicable taxes.

TABLE 2: 2024/2025 Insurance Premiums

Policy	2024 Premium (\$)	2025 Premium (\$)	2025 Increase (\$)	2025 Increase (%)
Municipal General Liability	104,725	109,962	5,237	5.00%
Umbrella Liability	59,777	62,766	2,989	5.00%
Medical Malpractice Liability	41,656	42,488	832	2.00%
Community Hall Boards Liability	13,946	20,186	6,240	44.70%
Recreation Affiliates	2,668	2,808	140	5.25%
Environmental Impairment Liability	12,772	13,410	638	5.00%
Crime	2,700	2,700	-	0.00%
Owned Automobile	164,115	162,703	(1,412)	(.90%)
Property & Equipment Breakdown	444,465	465,955	21,490	4.80%
Volunteer Accident	1,080	1,080	-	0.00%
Cyber	67,770	67,770	-	0.00%
Landfill Policies	26,596	27,921	1,325	4.98%
Total	\$942,270	\$979,749	\$37,479	4.00%

STAKEHOLDER IMPACTS:

All departments and various County Boards are insured under and impacted by elements of the General Insurance Program.

The Joint Municipal Landfill Liability costs are shared with Norfolk County. As a co-owner, Norfolk is responsible for 56.25% of the 2024 annual premium.

REPORT IMPACTS:

Agreement: No

By-law: No

Budget Amendment: Yes

Policy: No

REFERENCES:

1. [Delegated Authority By-law 2473/23](#)

ATTACHMENTS:

1. Insurance Policy Deductibles
2. Insurance Policy Terminology/Definitions