



Risk & Insurance | Employee Benefits | Retirement & Private Wealth

Water Utility Insurance Program

HUB INTERNATIONAL
MY UTILITY CLAIM

Who is HUB International?



500+
locations in
North
America



TOP 5
global broker
based on revenue



13,000+
employees



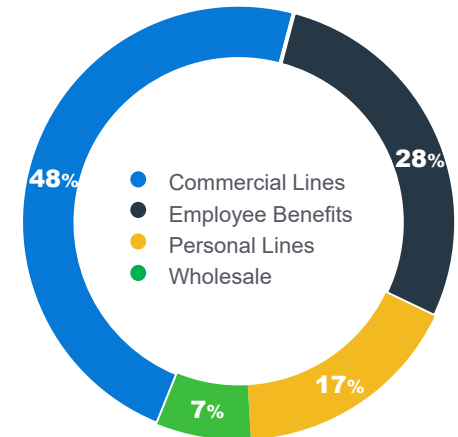
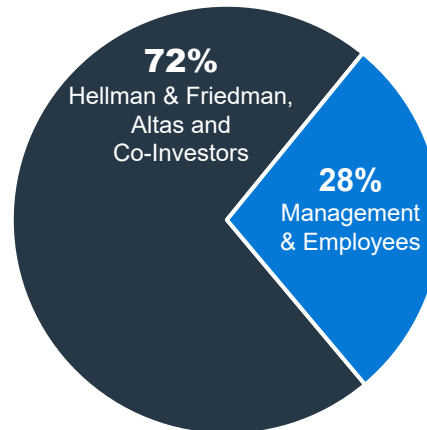
2M+
clients



15%
annual growth



\$25B+
in premiums



Water Utility Program at HUB



- **HUB International** has partnered with **Sompo International**, an A+ rated, admitted carrier & **My Utility Claim**, the Third-Party Administrator, to provide the only water loss and infrastructure insurance coverage available on the market.



- **My Utility Claim** has been successfully administering this product for over 6 years, for more than 80 utilities, with over 98% client renewal of water loss protection.
- **HUB International** is the only retail broker with access to this product

**We have the only program to cover the water line network...
...in its entirety, from the source to the consumer.
*JUST FOLLOW THE WATER!***



Protection from Water Losses



WE REPLACE LEAD PIPES

with qualified water loss

Coverage Options Available



- **Utility District Water Loss Policy**

Coverage for: Water Loss / Line Break / Infrastructure / Catastrophe

- **Consumer Water Loss Policy**

Residential Customers • Coverage for: Water Loss / Line Break / Sewer Line Break

Commercial Customers • Coverage for: Water Loss / Line Break / Sewer Line Break

Golf Courses, Property Owner Associations, Private Communities:

Coverage for: Water Loss / Line Break / Sewer Line Break / Infrastructure

- **Water Wholesaler Water Loss Policy**

Coverage for: Water Loss / Line break / Infrastructure / Catastrophe



UTILITY DISTRICT WATER LOSS POLICY

Utility District Policy

- Most Districts don't know they have this significant **COVERAGE GAP**
Existing P&C and Liability policies do not cover your infrastructure
- **Transfer the liability** to the insurance company and eliminate the need to write off water losses and costly line repairs and replacements.
- **Free up Reserves** for mission critical projects needed to improve infrastructure
- This insurance coverage can help reduce Bond Initiative interest rates
- **Customizable** coverage and deductible amount for your unique Districts needs
- Disaster Planning **Gold Standard**, protect against catastrophe
- Policy is strictly regulated by the Department of Insurance

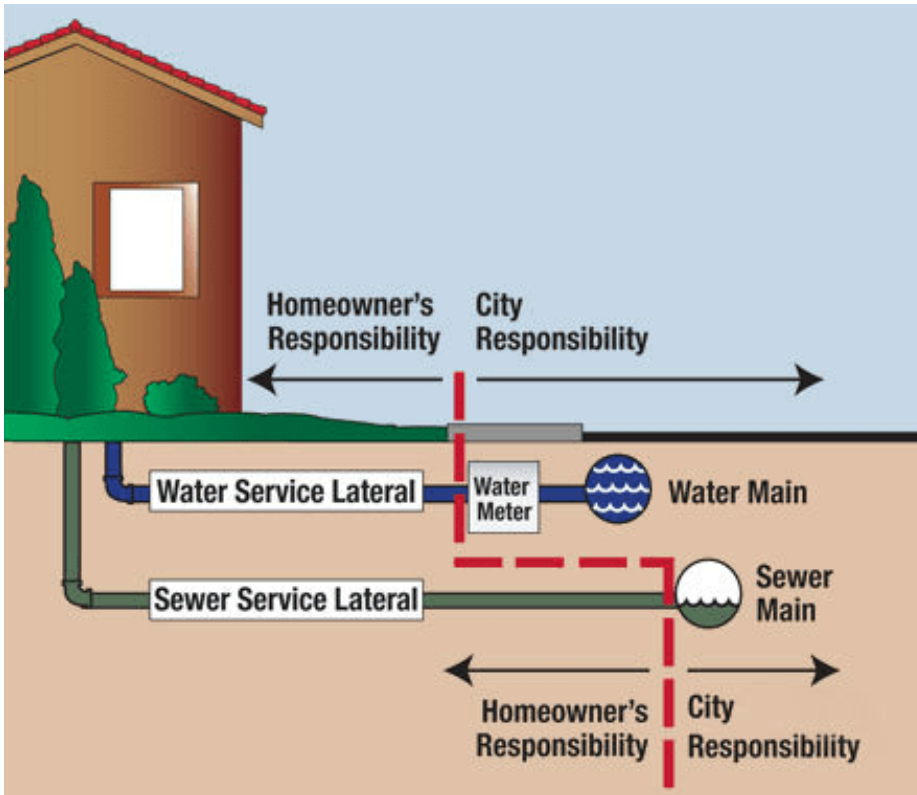


CONSUMER WATER LOSS POLICY

Consumer Water Loss and Line Break Coverage Policy

- Benefit for **Water Utility District** when this coverage is offered
 - **Reduces administrative load** – TPA processes claims
 - Reduce or eliminate costs of water and sewer losses
 - **Improve offerings** to consumers, value added to customer service
- Benefits for **Consumers: Residential, Commercial and Private Communities**
 - Water Loss protection from high water bills, **NO DEDUCTIBLES**
 - Nominal cost, added to monthly utility bill
 - Easy claims submission ***24/7***
 - Claim amount applied to future monthly billing
 - Consumer chooses plumber or contractor

Consumer Loss Policy



Fast Facts for Water Leaks

34 billion gallons of water are lost due to residential water leaks, according to the EPA

62,000 gallons wasted per leak is the national average

10% of homes leak 90+ gallons per day

75% of Americans are not aware their line is their responsibility

2.2 billion dollars were wasted in water production

\$350.11 is the national average cost for a water leak

Removes Administrative Burden From Utility Team

- Third-Party Administrator handles all calls/claims from residents 24/7 relieving your Utility Billing Department from the burden of calls and processing claims.
- Our Claims Team manages the claim from beginning to end. They desk adjust the claim, investigate as necessary, review the billing history and calculate the proper reimbursement for your consumer.
- The Claims Team will issue the consumer's claim reimbursement directly to the Utility Billing Department. The Utility issues credit directly to the consumer's account.
- 1-2 billing cycle turn around to reimbursement

Consumer Loss Policy



No Cost to the Utility!

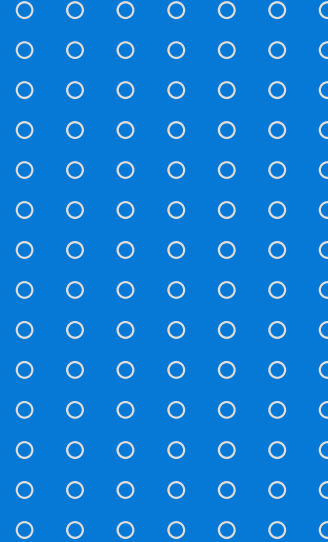
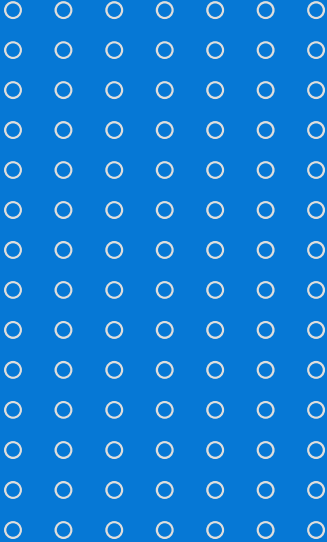
- The utility adds the cost of coverage to the consumer's monthly water bill.
- Premium cost for Water Loss Coverage bills to consumer, at roughly \$2.00 per enrolled household, per month.
- Premium cost for Water Service Line or Sewer Line Repair bills to consumer at roughly \$5 per enrolled household, per month.



WHOLESALE WATER LOSS POLICY

Water Wholesaler Policy

- Most Wholesalers don't know they have this significant **COVERAGE GAP**. Existing P&C and Liability policies do not cover your infrastructure.
- **Transfer this liability** to the insurance company and eliminate the need to write-off water losses and costly line repairs and replacements.
- **Free up Reserves** for mission critical projects needed to improve your infrastructure
- Customizable coverage and deductibles for your unique needs
- This insurance coverage can help reduce Bond Initiative interest rates
- Disaster Planning **Gold Standard**, protect against catastrophe
- Water Program offers discounts for Member Utilities and Customers
- Policy is strictly regulated by the Department of Insurance



How to Enroll

- Number of connections
- Your current leak adjustment policy
- Approximate annual water loss
- Approximate annual cost of line repairs
- How many miles of water lines
- Pipe material and diameters

[Website/Quote Starter – Click Here](#)

Thank you

Chris Colton

Program Manager
(805) 701-8442

Chris.Colton@hubinternational.com

Bob O'Connell

TPA Program Manager
(312) 961-5219

IND.Robert.O'Connell@hubinternational.com

Neal Stehly

Program Manager
(760) 822-3822

Neal.Stehly@hubinternational.com