

Official Communication From Moose International For August 30, 2010

**Ensure Your Lodge Receives The Lowest Possible Risk Pool Billing! Avoid NEW COMPLIANCE MODIFIERS!!**

In an effort to ensure fairness to all Lodges and continue to improve the health of the Risk Pool, the Risk Management Department is instituting the use of Compliance Modifiers effective policy year 2011-2012. A Compliance Modifier is an additional charge of money added to a lodge's assessment as a penalty for failure to observe compliance requirements of the Risk Management Department (as mandated by the Supreme Council). Lodges failing to comply with the required submission of the Lodge Safety Inspection Form and/or failing to comply with the requirement to purchase Hall Rental Insurance will have Compliance Modifiers added to their Risk Pool General Liability Assessment effective May 1st. This will have the effect of increasing the non-compliant Lodges' Risk Pool General Liability Assessment.

Currently, the Lodge Safety Inspection Form is to be submitted twice a year and is due on October 1st and April 1st. The failure to timely submit this form for either due date will result in a Compliance Modifier being added to your Risk Pool General Liability Assessment at the start of next policy year.

Failure to purchase the required Hall Rental Insurance during any policy year may result in having a Compliance Modifier added to your Risk Pool General Liability Assessment effective at the start of the next policy year.

If a Lodge fails to timely submit the Lodge Safety Inspection Form and fails to purchase Hall Rental Insurance, it is possible the Lodge will have up to three Compliance Modifiers added to its Risk Pool General Liability Assessment at the start of next policy year.

These Compliance Modifiers are being added to reflect the potential increased risk posed by those Lodges not performing regular safety inspections of their property and by Lodges failing to purchase the Hall Rental Insurance.

If you have any questions regarding how the Compliance Modifiers may affect your Risk Pool General Liability Assessment, please contact Cynthia Traynor, Senior Staff Attorney, Risk Management at 630-859-6619.