

***A Profile of***  
**Fred C. Church Insurance**  
***and***  
**The Massachusetts Charter Public School Association**  
**Insurance Excellence Group**

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**By MCPSA & MCCPSE**  
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**Sponsoring Association: Massachusetts Center for Charter Public School  
Excellence**

***Strictly Confidential***



***Because it's not just the policy.  
It's the people.®***

## Trust

A few words from the Chairman of Fred C. Church, Inc. upon being asked by a prospective client what single word captured the essence of Fred C. Church's success...

*“Without hesitation, I can say that word is trust. Our clients trust our ability to perform for them, trust our respect for the confidentiality of what we know about them, and - ultimately - trust us to recommend programs to protect their assets. We respect that confidence, and try never to lose sight of our responsibility to constantly strive to merit our client’s trust.”*

John F. Reilly, Jr., Chairman  
Fred C. Church, Inc.

Insurance is a unique professional service built on a foundation of mutual trust. Should we decide that doing business together would be a fruitful and enjoyable enterprise, you should know that we promise our clients four things: **confidentiality; complete candor; a commitment to excellence; and a no-pressure, educational approach to serving your needs.** No action will be taken unless you are convinced that such action is the best possible solution for your organization. Our relationship will develop as quickly or as slowly as you feel appropriate. Ultimately, we look forward to working together and letting the results speak for themselves.

## Executive Summary

For all of us at Fred C. Church it is a real pleasure and a privilege to build this consortium for the Charter Schools of Massachusetts and we hope you agree that both the short and long term benefits of membership are worthy of your decision to join. In this summary we will tell you briefly, the story of how the group was formed.

The Education Team at Fred C. Church formulated this idea in early 2008, in a conversation with Eric Heiser and Jim Albrecht at Sturgis Charter Public School, a client of Fred C Church. They asked us to call Marc Kenen, the Executive Director of the Massachusetts Charter Public School Association, who put us in touch with John Tarvin at the Massachusetts Center for Charter Public School Excellence. John embraced the idea and put together a “Request for Proposal” from agents nominated by the Association’s Charter School members. In total ten agents were nominated. Of these 10, five offered their best proposals for review by John Tarvin and Brian Anderson at the MCCPSE and a volunteer panel of business managers from member schools. On July 7<sup>th</sup>, 2008, Fred C. Church was privileged to be selected as MCPSA’s exclusively endorsed agent to design, build and manage the MCPSA Insurance Excellence Group.

The design - build process began with parallel projects that ran from August 2008 though January 2009. After making the announcement of the project to the Association we met with over 20 schools from around the state varying in size, grades and demographics. We interviewed the business manager and/or executive director about their school, toured the campus and audited the current insurance program. We also collected the risk profile information we would need in order to design the proper coverage.

Concurrently, the Education Team at Fred C. Church designed the coverage and service specifications and investigated those insurance companies with competence in educational institutions. **Eighteen insurers were considered: AIG, Affiliated FM, AIM, Atlantic Charter, Chubb, Hanover, Hartford, ISM - Great American, MEGA, MEMIC, One Beacon, Peerless, Philadelphia, Selective, Utica , Travelers, United Educators, and Utica.** After months of review, consideration and negotiation, five insurers were selected based on the quality of their coverage, the competitiveness of their pricing; their claim handling services and most importantly their specialization in and commitment to educational institutions:

1. **Hanover Insurance Company**, (A.M. Best Rated A, Excellent), headquartered in Worcester: is providing coverage for Property, Business Interruption, General Liability, Educator’s Legal Liability (including Director’s & Officers, Employment Practices Liability); Sexual Misconduct and Abuse Liability, Auto Liability and Umbrella and Builders Risk coverage’s
2. **Atlantic Charter Insurance Company** (A.M. Best Rated A, Excellent), headquartered in Boston: provides the Workers Compensation and Employer’s Liability coverage.
3. **Chubb & Sons Insurance Company** (A.M. Best Rated A++, Superior), regional office in Boston: provides the Crime and Fiduciary Liability coverage’s.
4. **ACE Insurance** (A.M. Best Rated A, Excellent), regional office in Braintree; provides the International Travel Liability coverage.
5. **Markel**, (A.M. Best Rated A, Excellent), through the McCloskey Agency a specialist in Student Accident insurance provides the Student Accident Insurance.

So now that you know the story, let us list for you the compelling reasons why you should consider joining *your very own MCPSA Insurance Excellence Group*:

1. ***This group is your group.*** Neither Fred C. Church nor any of the insurers own this group. We are the agent and underwriters who serve the MCPSA member schools. If we don't perform you can replace us and retain your group. Ultimately the group's philosophical commitment to excellence in insurance protection mirrors the same commitment that Massachusetts charter schools have made to their educational missions.
2. There is no risk in making this decision. Your school is getting a better value for it's insurance budget...significantly improving your insurance program...joining an insurance agency that specializes in education...supporting your association...without sharing any liability with your fellow members...without buying more than a one year policy, the same decision you make every year.
3. An exceptional coverage design specifically for educational institutions with liability limits of up to \$15 million including coverage for educators legal liability, directors and officers and sexual abuse.
4. Access to the underwriters who are committed to serve the education market for the long term.
5. Short term and long term rate savings and long term stability of the coverage program and total cost of risk transfer.
6. Education focused claim handling and risk management services provided by Fred C. Church and all of the program insurers.
7. Long term protection for the member charter schools with no shared liability among the schools and the potential for dividends once the Group reaches 40 members.
8. An affinity fee of 1% of the total annual group premium will be paid by Hanover and Atlantic Charter to MCPSA to help support it's mission for the charter schools of Massachusetts.
9. The group's exclusively endorsed agent, Fred C. Church, is a recognized leader serving over 145 educational institutions throughout New England and representing over 50 insurers for commercial and employee benefit insurance. Fred C. Church was selected from a pool that included all agents nominated by the business managers of the Massachusetts Charter Schools because of it's expertise in representing education clients and in managing group purchasing programs.
10. ***Finally you can take insurance buying off of your "To Do List" and go do the far more important things you need to run a successful school.***

## Who We Are: A Snapshot of Fred C. Church

Fred C. Church is one of the most experienced and most fiercely independent insurance brokers in the U.S. Below is a quick snapshot of our firm.

- Founded in 1865
- Headquartered in Lowell, Massachusetts with 9 other offices in Massachusetts and New Hampshire
- Full Service Insurance Brokerage firm providing personal, commercial and employee benefits insurance and risk management consulting services to a variety of clients in select niches.
- Private, majority family owned with employees owning a significant minority stake in the firm by way of an Employee Stock Ownership Plan. Private, employee ownership makes us very unusual in our industry, and as a result, our people tend to think and act like owners of our firm thereby bringing a unique level of customized service to our clients.
- 140 insurance professionals with plans to continue to add more high-quality people as we grow our client base.
- Recognized leader in Education and Non-profit Organizations with over 200 clients represented.
- Direct relationships in place with over 50 insurers thereby providing our clients with complete access to the insurance marketplace for both commercial and employee benefit insurance.
- Massachusetts Partner of Assurex Global Partners: a privately held firm established in 1954 comprised of the top 130 independent insurance brokers in the world, covering all 50 states and some 60 countries. The Assurex partnership enables all of its members to effectively represent and service their national and multi-national clients while still remaining independent. Assurex Global is the 4<sup>th</sup> largest insurance broker group in the world.
- Target Clients are firms, institutions and organizations who are passionate about their work, have a strong organizational commitment to safety and risk management and are looking for a trusted broker/advisor to with whom to partner and build a long term relationship.

## Guiding Principles:

Fred C. Church was established in 1865, and the principles on which our business was founded are still very much in place today. Equally important, we have built on these fundamentals and can offer you an unparalleled breadth of benefits, including our commitment to:

- establishing long-term relationships with financially successful businesses and individuals who recognize the value of quality insurance products and services.
- attracting and retaining intelligent individuals who are client-focused, self-motivated and committed to providing professional service.
- offering an enjoyable, rewarding and positive work environment.
- accessing financially stable insurance companies that share our commitment to long-term relationships, innovative coverages, and value-added services.
- maintaining an environment of total honesty and integrity in all our dealings with our clients, with the insurance companies, and with one another.
- creating growth and profitability that will allow us to be financially strong while perpetuating internal private ownership.
- supporting the civic, economic and social activities of the communities we serve.

## Who We Serve: An Overview of Our Clients

We are very honored to serve a wide variety of exceptional education clients.

### Fred C. Church - Education Clients

#### Independent Schools

Academy of Our Lady of Mercy  
Avon Old Farms School  
Berkshire School  
Berwick Academy  
Bi-Cultural Day School  
Brooks School  
Brunswick School  
Canterbury School  
Choate Rosemary Hall Foundation  
Cold Spring School  
Connecticut Friends School  
Culver Educational Foundation  
Cushing Academy  
Dana Hall School  
Deerfield Academy  
Eagle Hill Southport School  
Esperanza Academy  
Ethel Walker School  
Ezra Academy of Greater New Haven  
Fairfield Country Day School  
Fraser Woods School  
Greens Farms Academy  
Greenwich Country Day School  
Hamden Hall Country Day School  
Hampstead Academy  
Holderness School  
Hopkins School  
Indian Mountain School  
Kent School  
Kingswood-Oxford School  
Lauralton Hall  
Lawrence Academy  
Maimonides Academy  
Maple Street School  
Middlesex School  
Miss Porter's School  
Montessori of Greater Hartford  
Mooreland Hill School  
Mother Caroline Academy  
New Canaan Country School  
Noble and Greenough School  
Northfield Mount Hermon School  
Norwich Free Academy  
Oxford Academy  
Phillips Academy - Andover  
Phillips Exeter Academy  
Pike School  
Pine Point School  
Pinkerton Academy  
Pomfret School  
Proctor Academy  
Renbrook School  
Ridgefield Academy  
Roxbury Latin School  
Rumsey Hall School  
Saint Thomas More School  
Salisbury School  
South Kent School  
St Luke's Foundation  
Suffield Academy  
Tenacre Country Day School  
The Cheshire Academy  
The Cobb School  
The Country School  
The Foote School Association  
The Forman School  
The Hotchkiss School  
The Lawrenceville School  
The Litchfield Montessori School  
The Long Ridge School  
The Loomis Chaffee School  
The Marvelwood School  
The Montessori School  
The Rectory School  
The Taft School  
The Williston Northampton School  
Washington Montessori Association  
Watkinson School  
Westminster School  
Westover School  
White Mountain School  
Williams Memorial Institute  
Winchendon School  
Woodstock Academy  
Wooster School Corporation

### Colleges & Universities

Amherst College  
Anna Maria College  
Babson College  
Chester College  
Gallaudet University  
Hampshire College  
Merrimack College  
Mount Ida College  
Mt. Holyoke College  
Newbury College  
Northeastern University  
Rivier College  
Smith College  
Southern New Hampshire University  
Stevens Institute of Technology  
Wesleyan University

### Public Schools

Groton-Dunstable Regional School District  
Town of Dracut School System  
Nashua School District (City of Nashua)

### International Schools

Beverly School of Kenya

### Massachusetts Charter Public School Association Insurance Excellence Group

Abby Kelley Foster  
Benjamin Banneker  
Boston Collegiate  
Christa McAuliffe Regional  
Codman Academy  
Community Day - Lawrence  
Dorchester Collegiate  
Excel Academy  
Gloucester Community Arts  
Hill View Montessori  
Hilltown Cooperative  
Marblehead Community  
Massachusetts Center for Charter Public School Excellence  
Massachusetts Charter Public School Association

MATCH

Pioneer Valley Chinese Immersion  
Prospect Hill Academy  
Silver Hill  
Sturgis

### Chapter 766 Private Schools (MASS)

Citizens Schools  
Doctor Franklin Perkins School  
Germaine Lawrence School  
F. L. Chamberlain School  
Kolburne School  
Protestant Guild - The Learning Center

### Experiential Education

Aerie Back Country Medicine Education  
New Heights Adventure for Teens  
Outward Bound USA  
Expeditionary Learning Schools (OBUSA)  
Thompson Island Outward Bound Education Center  
Project Adventure  
Quebec Labrador Foundation  
Student Conservation Association (SCA)

### Education-Affiliated Organizations

American Secondary Schools for Students and Teachers (ASSIST)  
Connecticut Association of Independent Schools (CAIS)  
Five Colleges Incorporated  
Merrimack Education Center  
National Business Officers Association  
New England Association of Schools & Colleges (NEASC)  
School Year Abroad (SYA)

### Independent School Association of Northern New England

Fred C. Church was chosen in 2011 to build a buying group for this association of over 50 schools in Maine, New Hampshire & Vermont.

## **Who Serves You: Your Fred C. Church Education Client Service Team**

One of the key Fred C. Church differences comes from being a privately held, employee owned firm which brings many advantages to our clients. First of all, besides thinking and acting like owners, our staff is committed to long term employment with our firm which translates to incredible stability and lasting relationships with our clients. Second, we believe in the excellence and self motivation of our people, as a result we have no bureaucracy. With rare exception nearly everyone in our organization has day-to-day functional responsibilities to our clients in their areas of expertise. Third, all of your Account Executives report directly to our President and CEO, Herman Laturneau and meet with him regularly ensuring that accountability goes to the top of our organization.

### **Vice President, Account Executive**

Mike Lucas, Direct: 978-322-7211; Cell: 978-895-1601; Home: 978-939-5189;  
[mlucas@fredcchurch.com](mailto:mlucas@fredcchurch.com)

*Industry Experience:* 25 years holding the following positions: Industrial Engineer, Fire Protection Consultant, National Account Manager, Products Liability Consultant, Workers' Compensation Safety Consultant, Risk Control Manager, and Commercial Broker; 10 years with Fred C. Church; *Industry experience:* Woolen textiles weaver, dyer; Semi-conductor engineer  
*Education:* B.S. Worcester Polytechnic Institute 1985; St. John's High School 1981;

### **Commercial Account Team Leader**

Jodi Colena, Direct: 978-322-7234, [jcolena@fredcchurch.com](mailto:jcolena@fredcchurch.com)

*Industry Experience:* 14 years in Loss Control Engineering and Account Management for insurers and agencies; 3 years with Fred C. Church

*Education:* Certified School Risk Manager 2010; Licensed Property & Casualty Producer; Associate in Insurance Services 2000; Certified Insurance Service Representative 2003

### **Commercial Account Manager**

Jeanne Pitts, Direct : 978-322-7262, [jpitts@fredcchurch.com](mailto:jpitts@fredcchurch.com)

*Industry Experience:* 30 years combined Personal and Commercial Insurance; 10 years with Fred C. Church

*Education:* Licensed Property & Casualty Producer; Certified Insurance Counselor 2001; Certified Insurance Service Representative 2003

### **Commercial Claims Manager**

Deanna Bullock, Direct: 978-322-7242, [dbullock@fredcchurch.com](mailto:dbullock@fredcchurch.com)

*Industry Experience:* 11 years holding the following positions: Paralegal, Commercial Claims Team Leader; 12 years with Fred C. Church

*Education:* Certified School Risk Manager 2010; MAIA - Associate in Claim; Paralegal Certificate;

### **Risk Management Consultant- Vice President**

Jeff Burke, Direct: 978-322-7270, Cell- 603-785-3905 [jburke@fredcchurch.com](mailto:jburke@fredcchurch.com),

*Industry Experience:* 36 years in the insurance industry representing four insurance carriers holding the following positions: Construction Loss Control Consultant, Workers' Compensation and Liability Consultant, Fleet Safety Consultant, Loss Control Manager, National Account Loss Control Manager, Risk Management Consultant; joined Fred C. Church in 2004.

*Education:* B.A. Saint Anselm College



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