



County Reinsurance, Limited e-Newsletter Quarterly News & Updates

Q4 Issue 4



Welcome to this quarter's e-Newsletter!

We are pleased to share this quarter's updates, including the introduction of a new team member and the launch of our first Member Connect Resource featuring New Mexico Counties. In recognition of Cybersecurity Awareness Month, we offer practical guidance to help protect your organization. This edition also highlights recent workflow and risk management enhancements, key insights from our

Property Training Session, and valuable resources from Hartford Steam Boiler Inspection and Insurance Company (HSB) and Safety National Casualty Company (SNCC). We encourage you to register for our upcoming webinar and explore the tools and information provided.

What's New at CRL

New CRL Team Member!

Please join us in welcoming the newest member to our CRL Team!

Lauren Navarro, CIC, joined CRL on August 1, 2025, as the Underwriting Manager and is based out of our Clemmons, NC office. She brings over 24 years of experience in the insurance industry. Her background spans underwriting, alternative markets, and agency/brokerage operations, making her a valuable asset to our team.

Lauren is a creative and strategic problem solver who enjoys collaborative relationships, which allow her to enhance successful outcomes while learning from her peers. Outside of work, Lauren enjoys spending time with her family and their springer spaniel, Oliver. Lauren can be reached at Lauren.Navarro@Countyre.org or (336) 968-5889.



Member Connect Center

Detention Center Substance Use Treatment ECHO Program

We're thrilled to announce the launch of our very first Member Connect resource! Thanks to the generosity of Grace Philips and New Mexico Counties, we are now able to offer access to an excellent Medical Jail Training Program that has already made a meaningful impact in New Mexico and is now expanding to counties across the country.

The New Mexico Detention Centers Substance Use Treatment ECHO Program is designed to engage medical and allied health providers who work in county detention centers with detainees who have opioid use disorders. The goal is to educate and support providers as they learn to manage detainees who would benefit from medications for opioid use disorders (MOUD). This is accomplished by bringing together various stakeholders within the field to engage in virtual sessions and present on relevant topics. Didactic presentations are followed by a 15–20-minute Q&A session with the presenter. Sessions are concluded with a brief case presentation, where participants can provide recommendations on diagnosis and treatment.

Meetings take place on the 2nd Friday of each month from 12:00 p.m. to 1:00 p.m. MST on the iECHO platform and are free to join. To attend, you must request an invitation by emailing MOUDECHO@salud.unm.edu. Please find the schedule of upcoming sessions [here](#).

We encourage all CRL Members to take advantage of this valuable opportunity. Please feel free to pass this resource along to your County Members who would benefit from this training, such as Detention Medical Staff. If you have questions, details can be found in the flyer below, or feel free to reach out to Grace Philips at gphilips@nmcounties.org.

This information will also be stored on our [Member Portal](#).

Member Connect

The Member Connect section is a dedicated space aimed at fostering collaboration and knowledge sharing among our Members. Here, you can:

- **Share Training Opportunities:** Highlight upcoming workshops, webinars, and courses that could benefit fellow Members.
- **Lessons Learned:** Discuss valuable insights and experiences from recent projects or initiatives.
- **Tools Developed:** Showcase innovative tools and resources that can be utilized across different pools.
- **Request Support:** Post requests for assistance, partnerships, or advice on various topics.



We are looking for enthusiastic Members who would like to volunteer to share their recent initiatives or offer support. If you are interested in participating, please email us at CRL.MemberServices@CountyRe.org. Let's connect, learn, and grow together!



October is Cyber Awareness Month: Stay Sharp, Stay Secure

As we recognize Cyber Awareness Month, it's a great time to reinforce our commitment to digital safety and empower our teams with the knowledge to protect themselves and our organization.

Cyber threats continue to evolve, and staying informed is our best defense.

This year, we partnered with eRisk Hub to launch an educational campaign to equip our Members with cybersecurity education and awareness. We have three more segments remaining of the campaign that are outlined below:

- **October:** eRiskHub Cyber Campaign – IT & Management: *Incident Response Planning*
- **November:** eRiskHub Cyber Campaign – IT & Management: *Backup & Recovery Planning*
- **December:** eRiskHub Cyber Campaign – Year-End Recap: *Cyber Resilience Summary*

To close out the campaign and finish the year strong, we're offering two final cybersecurity training sessions listed below that are available to all CRL Members and County Members. Let's finish the year with confidence and a strong security mindset. Thank you for being part of this important initiative!

*The sessions are available to all Members and their counties.



Cyber Claims and Incident Response: Essential Training by Marsh

Wednesday, November 12, 2025 | 10:30 a.m. EST-12:00 p.m. EST

[Register Here](#)



Cyber Incident Response-Lessons Learned from the Trenches

Wednesday, December 10, 2025 | 11:00 a.m. EST-12:00 p.m. EST

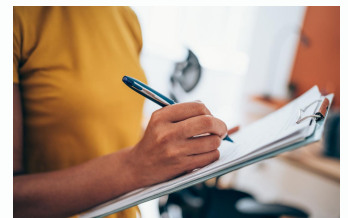
[Register Here](#)

What's new in Claims

Enhanced Member Initial Incident Intake Form

Thank you for your thoughtful feedback on the Initial Incident Intake Form. Based on the input received, we've made several structural changes to improve the clarity and flow of the document. These updates are designed to make the form easier to complete and ensure a more consistent application across submissions.

Please share the updated form below with the individuals responsible for submitting incidents. The form will also be stored on our Member Portal. Completed forms should continue to be sent to crl.claims@countyre.org.



CRL Incident Intake Form

Incident Status Report

When CRL deems a report to be an incident, the standard 90-day reporting cadence does not apply. However, this does **not** remove the obligation from the Member to notify us of any material changes in the status of the incident/claim. We must be kept informed of any significant developments as they occur. CRL will follow up **180 days** from the date the incident was reported to check for updates and determine whether the incident should remain active or move to an inactive status.

Property Training

Thank You for Joining Us in Atlanta!

We extend our sincere appreciation to all who participated in the recent Property Training Session held in Atlanta, GA this September. Your active engagement and thoughtful contributions made the event a meaningful and insightful experience. For those who couldn't attend, we're pleased to share key takeaways to ensure everyone benefits from the collective knowledge and discussions along with a copy of the presentation.

Key Insights from the Session

- 1. Understanding the CRLs Unamended Master Form:** It is a monoline form that is not designed to be packaged. It's important to note that excess of loss reinsurance is tied directly to the Master Form. Using anything other than the unamended form can lead to confusion around coverage, delays in claim reimbursements, and may cause frustration.
- 2. Importance of Designated Adjusters:** Designated adjusters, Sedgwick, McLarens, and Crawford, have greater familiarity with the Unamended Master Form and greater exposure to various types of losses. Local adjusters may lack familiarity with the Unamended Master Form, have limited knowledge of Member policies, and may not fully grasp the scale or complexity of certain claims. Designated adjusters ensure consistency, objectivity, and expertise.
- 3. Clarifying CRL's Role:** CRL applies coverage for losses with CRL's associated limits and facilitates the process for the Property Reinsurance Panel but does not make final decisions. Those decisions rest with designated decision-makers outside of CRL. This distinction helps streamline processes and clarify responsibilities.
- 4. Resources Available to Members:** Members have access to a range of valuable tools and support, including:
 - Marsh loss control resources (via Ken Botes)
 - Member Intake Form
 - Property Reimbursement Forms
 - Loss Adjustment Expense Template
 - Support from the CRL Claims Team and Underwriter
- 5. Communication is Key:** Effective communication between Members, CRL, Claims Adjusters, and Underwriters is essential—especially when changes to the Unamended Master Form are involved. Clear communication helps prevent coverage misunderstandings and ensures a smoother claims process.
- 6. Timely Appraisals Matter:** Property values fluctuate due to market conditions, construction costs, and other factors. Because margin clauses define coverage limits, they rely on appraised values. It's crucial to keep appraisals current. While the formal requirement is every five years, more frequent valuations are recommended to reduce underinsurance risk and ensure coverage reflects today's replacement costs.
- 7. Real-Time Updates and Accuracy:** We emphasized the importance of Members reporting property additions in real time and providing adjusters with the current Statement of Values so percentage deductibles/margin clause concerns can be addressed. We also stressed the importance of adjusters providing accurate and timely reserves.

Please access our Member Portal to access the [Property 2025 Presentation](#).

Resources for Our Members

HSB Inspection Hotline



County Reinsurance Limited (CRL) has partnered with Hartford Steam Boiler Inspection and Insurance Company (HSB). HSB is responsible for conducting all State required boiler and/or



Insurance Company (HSB). HSB is responsible for conducting all State required boiler and/or pressure vessel inspections. If you have a member that requires an inspection and has not been contacted by HSB before the object due date, please have them contact HSB.

HSB has a 24-hour Inspection Hotline to receive inspection requests. Requests for urgent boiler inspections, air tank inspections, certificate inspections, new installations and/or authorization of repairs can be made through this single nationwide Inspection Hotline. Please see below for more information on the hotline.

Visit our Member Portal to access the [HSB hotline](#).

Reminder: New Code Requirements for Mississippi and Alabama. Expect increases in object counts due to the new code requirements being enforced. This includes Hot Water Supply Boilers of 5 gallons or greater located in buildings owned or under control of a public entity. These new objects should all have 24-month inspection frequencies.

Crisis Protection

Did You Know?

Safety National Casualty Corporation (SNCC) offers exclusive crisis protection programs tailored specifically for its Workers' Compensation and Liability policyholders. Through a strategic partnership with CRL, you can enhance your coverage and strengthen your risk management strategies.



Educational Session: Join us for a live Q&A session led by Sara Gibson from SNCC, where she will provide an overview of SNCC's exclusive Crisis Protection Programs—designed specifically for Workers' Compensation and Liability policyholders.

Date: December 2, 2025

Time: 11:00 AM – 11:30 AM EST

Presenter: Sara Gibson, Safety National

Explore the full details of these valuable programs to see how they can support your organization's resilience and preparedness. Below is a brief overview of each plan, along with a link to register for the Q&A.

[Register Here](#)

[Safety National Crisis Protection Program](#)



Compliance in Jail Operations: Risk, Responsibility, and Response

Join Josh Arnold and Tate McCotter from the National Institute for Jail Operations (NIJO) on **December 17, 2025, at 11:00 AM-12:00 PM EST** for an informative virtual training focused on key compliance issues in jail operations. This session will address critical areas including:

- Best practices in hiring and training correctional staff
- Administrative responses to violations of policies and procedures
- Risks associated with inadequate background checks
- The importance of ongoing staff training
- Timely investigation and resolution of misconduct claims to mitigate liability

This training is highly recommended for County personnel who play a role in jail operations and oversight, including Jail Administrators, Human Resources professionals, and Legal Counsel. Please share this opportunity with relevant team members who would benefit from this important discussion.

*Note this session will not be recorded.

[Register Here](#)



Certificates

We're proud to now offer Certificates of Completion for all participants who complete CRL webinars. These certificates recognize the time, effort, and commitment you've invested in expanding your skills and knowledge. Be proud of your growth—your dedication to learning deserves to be celebrated!

CRL Member Portal

Last quarter's newsletter, we announced the launch of our new Secure Member Portal! This platform is designed to connect you to valuable resources and information, making it easier to stay informed and engaged.

Not Registered Yet?

Please take a moment to register and gain access to all Member resources and training materials.

☐ Access the Member Portal Registration Page here: [Member Registration Page](#).

Important Dates

Events coming soon!

2026 May Board Meeting

- May 19-21, 2026
- Burlington, VT

2026 September Property Training

- September 8-10, 2026
- Atlanta, GA (Marsh)

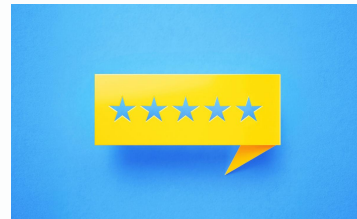
2026 Fall Board Meeting

- September 21 – 24, 2026
- Santa Fe, NM

We want to hear from you!

We want to hear your feedback and suggestions. Please send to CRL.MemberServices@countyre.org

For specific questions or concerns, please contact Morgan McDevitt at morgan.mcdevitt@countyre.org or 336-354-4059.



County Reinsurance, Limited



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