



CWRT INSURANCE SURVEY ANALYSIS

When a CWRT president advised that his required insurance premium skyrocketed to nearly twice the previous year, we decided to find out if other CWRTs have recently experienced the same. To that end, we developed a questionnaire, published it to CWRT leaders and are sharing the results with you.

This survey had an N = 89 with a 75% completion rate. The questionnaire was developed in two tracks: those who have a current insurance policy or policies and those that either do not or have recently discontinued an insurance policy. It typically took a minute and 36 seconds to complete this survey.

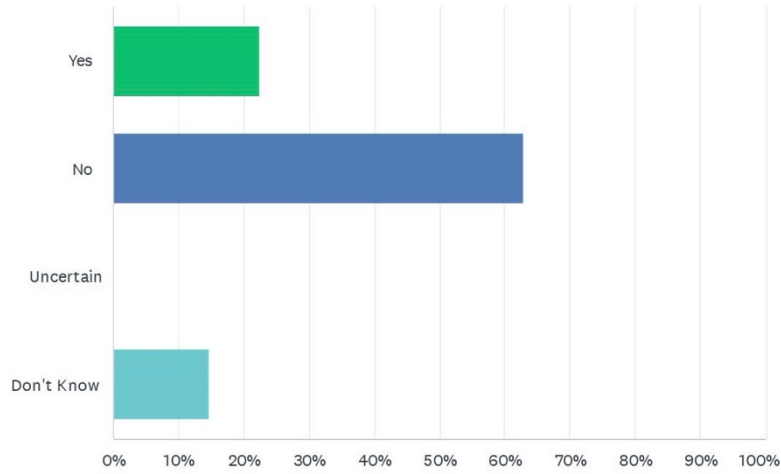
SUMMARY

This survey provides the following PROVEN PRACTICES for CWRTs and the development of their seasonal programs:

1. It is important that every CWRT leader know the basics of their organization's operations including if there is an existing insurance policy, the type of coverage and the agent's contact information.
2. Every CWRT leader should understand the different insurance policies that a CWRT might consider.
3. CWRT leadership should hold periodic discussions about their insurance needs.
4. CWRT leaders should have a dialogue with their host organization to determine whether their insurance will cover the CWRT in terms of general liability.
5. Safety and Risk mitigation should be an integral part of the management plan of every CWRT including the location of evacuation exits, where fire extinguishers are located and how to use them, basic first aid, etc.
6. Those CWRTs that hold symposia, battlefield tours and other one-off events should consider purchasing short-term general liability insurance.

Q1 Does your CWRT currently have insurance?

Answered: 89 Skipped: 0

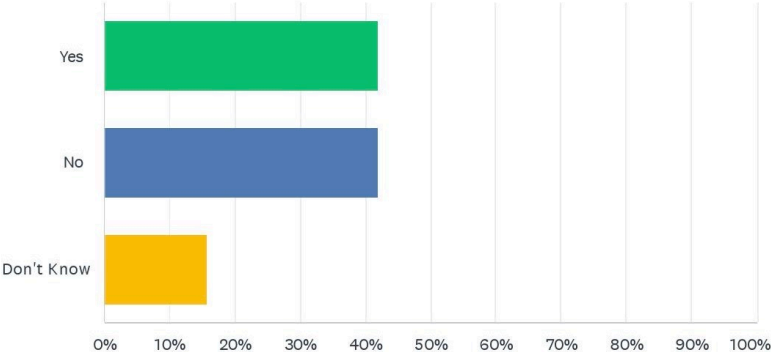


ANSWER CHOICES	RESPONSES
Yes	22.47% 20
No	62.92% 56
Uncertain	0.00% 0
Don't Know	14.61% 13
TOTAL	89

Of the respondent CWRT leaders 22.4% advised their CWRT has a current insurance policy while 62.9% said they do not. Interestingly, 14.6% advised that they did not know.

Q2 Does your CWRT have Directors & Officers (D&O) insurance?

Answered: 19 Skipped: 70



ANSWER CHOICES	RESPONSES	
Yes	42.11%	8
No	42.11%	8
Don't Know	15.79%	3
Total Respondents: 19		

When asked if their CWRT had a Directors & Officers insurance policy, 42.1% said Yes and 42.1% said No. Again, 15.8% said they didn't know.

Q3 What is your insurance company for D&O insurance? (Enter DK if you don't know)

Answered: 4 Skipped: 85

There were four total responses to this question. Respondents advised:

- Federal Insurance Company
- Don't Know
- Travelers
- Erie Insurance Group

Q4 What is the annual premium?

Answered: 3 Skipped: 86

Of the four CWRT leaders who responded, only three answered the question about annual premium. The respondent that advised Travelers Insurance in Q3 declined to answer this question.

- \$650 – Federal Insurance Company
- Don't Know
- \$226 – Erie Insurance Group

Q5 What is your agent's name & telephone number?

Answered: 3 Skipped: 86

Of the three respondents to this question only the CWRT leader who advised they had a Federal Insurance policy for D&O Insurance advised their agent's contact information.

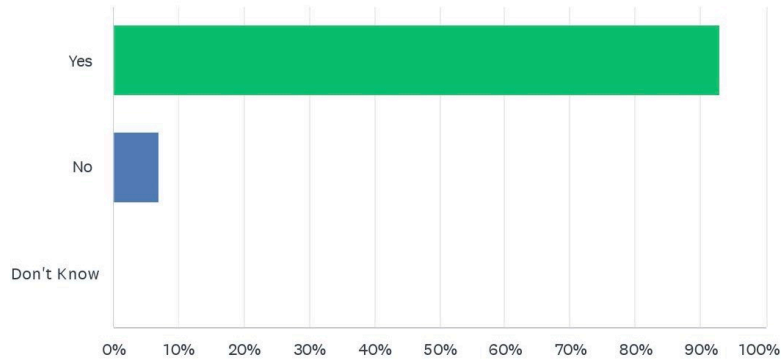
Liza Johnson

(860) 408-2353

lijohnson@chubb.com

Q6 Does your CWRT have General Liability insurance?

Answered: 14 Skipped: 75



ANSWER CHOICES	RESPONSES	
Yes	92.86%	13
No	7.14%	1
Don't Know	0.00%	0
TOTAL		14

Of the 14 total respondents that were asked if their CWRT has a general liability insurance policy 13 or 92.9% said they did have such a policy and 1 or 7.1% said they did not.

Q7 What is your insurance company for General Liability insurance? (Enter DK if you don't know)

Answered: 10 Skipped: 79

Although thirteen respondents advised their CWRT has a general liability policy, only ten responded regarding the name of their company. Their responses were as follows:

- Secura Insurance Companies
- Don't Know
- Don't Know
- The Hartford
- Hundley Batts & Associates Insurance Agency LLC
- Grinnell Mutual Reinsurance Company
- Don't Know
- American Family Insurance
- Philadelphia Insurance Companies
- Erie Insurance Group

Q8 What is the annual premium?

Answered: 10 Skipped: 79

Of the ten respondents to the annual premium question, we received the following responses.

- \$338 – Secura Insurance Companies
- DK
- \$620 – Don't Know
- \$502.29 – The Hartford
- \$300 – Hundley Batts and Associates Insurance Agency LLC
- \$205 – Grinnell Mutual Reinsurance Company
- DK
- \$167 – American Family Insurance
- \$269.59 – Philadelphia Insurance Companies
- \$226 – Erie Insurance Group

Q9 What is your agent's name & telephone number?

Answered: 10 Skipped: 79

Those CWRT leaders who responded that they have general liability insurance advised the following contact information of their agents.

Charles S. Crane Agency
(314) 241-8700

DK

Jerry Kowalski
(312) 805-2460

Jeannie Hogan
(518) 244-5213

Patricia Hughes
(256) 533-6200

Dan Erskine Insurance Agency
(319) 352-5994

DK

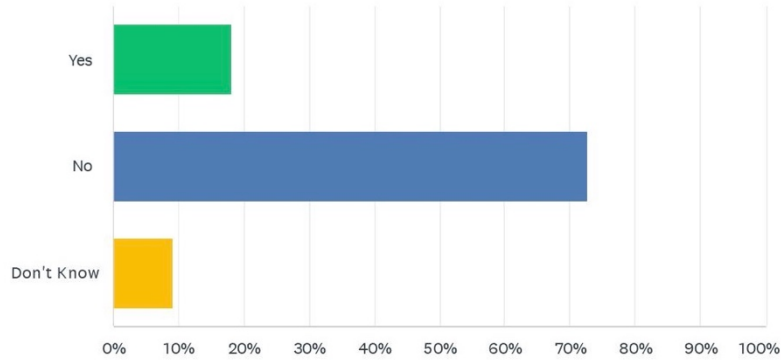
Mark Percy
(816) 373-0068

Haves Insurance Agency Inc.
Marietta, OH
Renee Shotwell
(740) 373-2347

DK

Q10 Does your CWRT use short-term general liability insurance for specific events?

Answered: 11 Skipped: 78



ANSWER CHOICES	RESPONSES	
Yes	18.18%	2
No	72.73%	8
Don't Know	9.09%	1
TOTAL		11

There were only two (18.1%) respondent CWRT leaders who advised that their CWRT purchases short-term general liability insurance for specific events.

Q11 What is your insurance company for short-term liability insurance?
(Enter DK if you don't know)

Answered: 2 Skipped: 87

Of the two respondents, only one advised the insurance company of their short-term general liability policy.

- DK
- Philadelphia Insurance Companies

Q12 What is the premium?

Answered: 2 Skipped: 87

The question about the premium for specific events resulted in the following:

- DK
- \$350 – Philadelphia Insurance Companies

Q13 What is your agent's name & telephone number?

Answered: 2 Skipped: 87

The question about the contact information for their agent was as follows:

DK

Haynes Insurance Agency, Inc.

Marietta, OH

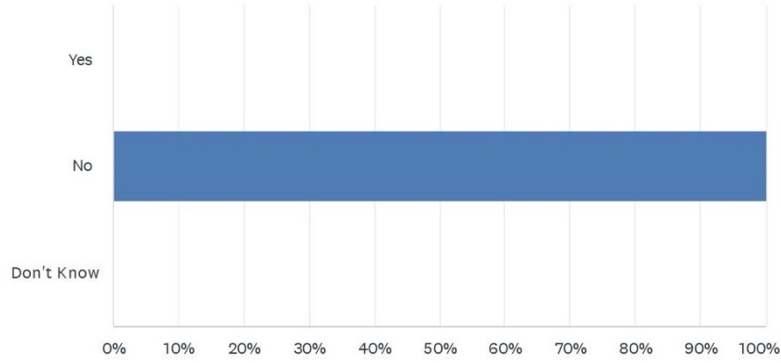
Renee Shotwell

(740) 373-2347

\$350 – Philadelphia Insurance Companies

Q14 Do any of your policies provide coverage in the case of a "COVID superspreader" event?

Answered: 2 Skipped: 87



ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	100.00%	2
Don't Know	0.00%	0
TOTAL		2

Both respondents to the question about covering a COVID super-spreader event advised in the negative about their policies.

Q15 Please advise which policy covers that case.

Answered: 2 Skipped: 87

Perhaps this question was much too broad. Responses were as follows:

- General Liability
- None that I am aware of.

Please rate your overall satisfaction with your insurance.

Answered: 2 Skipped: 87

5.0★
average rating

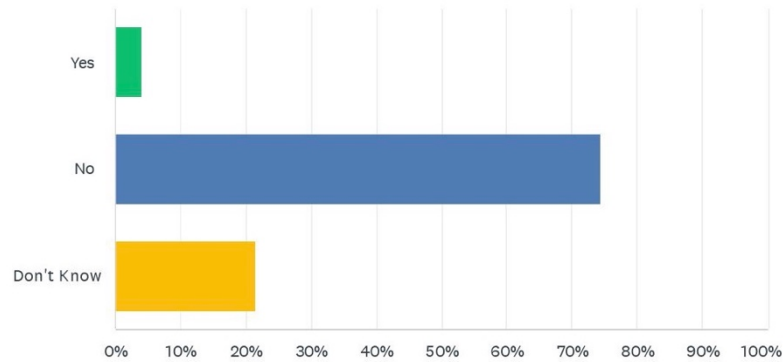


	VERY DISSATISFIED	DISSATISFIED	OKAY	SATISFIED	VERY SATISFIED	TOTAL	WEIGHTED AVERAGE
☆	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 2	2	5.00

It is gratifying to know that both respondents to the satisfaction question rated the highest.

Q17 Did your CWRT have an insurance policy in the recent past, but decided not to renew it?

Answered: 74 Skipped: 15

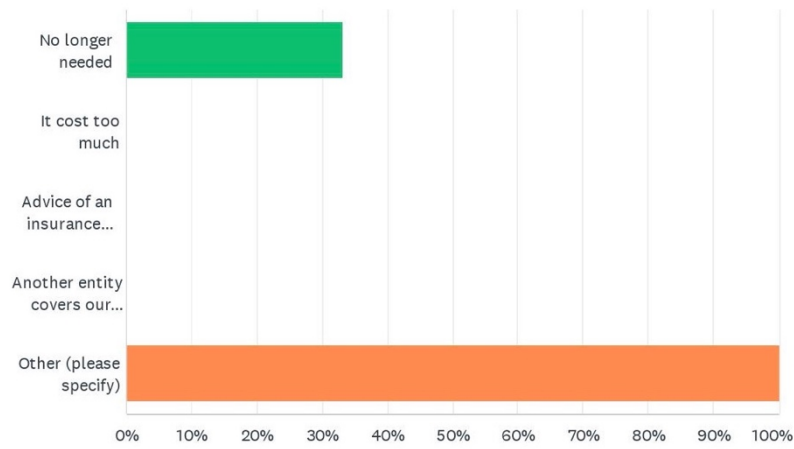


ANSWER CHOICES	RESPONSES	
Yes	4.05%	3
No	74.32%	55
Don't Know	21.62%	16
TOTAL		74

When asked about past insurance policies that were not renewed, three (4.1%) respondents advised affirmatively while 74.3% said No and another 21.6% didn't know.

Q18 What are the reasons your CWRT curtailed your insurance policy?

Answered: 3 Skipped: 86



ANSWER CHOICES	RESPONSES	
No longer needed	33.33%	1
It cost too much	0.00%	0
Advice of an insurance professional or attorney	0.00%	0
Another entity covers our insurance needs	0.00%	0
Other (please specify)	100.00%	3
Total Respondents: 3		

Of the three that said their CWRT curtailed a previously held policy one advised it was no longer needed and there were three “Other” responses as follows:

- COVID
- Suspended during COVID because no in-person meetings.
- We meet in a retirement complex and became one of their programs. Possibly other agencies, libraries, park districts, etc. become one of their program and insurance may not be need. It is up to the agency.

Q19 I am...

Answered: 67 Skipped: 22

ANSWER CHOICES	RESPONSES	
Your Name	100.00%	67
CWRT Name (spell out)	100.00%	67
Address	0.00%	0
Address 2	0.00%	0
City/Town	0.00%	0
State/Province	0.00%	0
ZIP/Postal Code	0.00%	0
Country	0.00%	0
Email Address	100.00%	67
Phone Number	85.07%	57

The following CWRTs participated in this survey:

Albert Lea (MN) CWRT	Lynchburg CWRT
Baltimore CWRT	Mason-Dixon CWRT
Cape Fear CWRT	Montgomery County (MD) CWRT
Capital District CWRT (Albany, NY)	North Alabama CWRT
Cedar Valley CWRT	Northeast Ohio CWRT
Civil Warriors of the West San Fernando Valley	Olde Colony CWRT
Connecticut CWRT	Onondaga County CWRT
Cumberland Mountain CWRT	Pasadena CWRT
CWRT of Arkansas	Pensacola CWRT
CWRT of Cobb County	Puget Sound CWRT
CWRT of Fredericksburg, Inc.	Raleigh CWRT
CWRT of Kansas City	Rock River Valley CWRT
CWRT of New Orleans	Rufus Barringer CWRT
CWRT of Orange County	Sacramento CWRT
CWRT of the Mid-Ohio Valley (Marietta OH)	Salt Creek CWRT
CWRT of Western Missouri	San Diego CWRT
Dan Sickles CWRT	San Joaquin Valley CWRT
Des Moines CWRT	Scottsdale CWRT
First Defenders CWRT	Shippensburg Area CWRT
Frederick County CWRT	Society for Women and the Civil War
Greater Pittsburgh CWRT	South Bay CWRT
Hagerstown CWRT	South Suburban CWRT
Hamilton (OH) CWRT	St. Louis CWRT
Hamilton County (IN) CWRT	Stark County Ohio CWRT
Harrisburg CWRT	Tennessee Valley CWRT
James A. Garfield CWRT	The CWRT (Chicago)
Jefferson County CWRT	Tri-State CWRT
Johnsons Island CWRT	Twin Cities CWRT
Kankakee Valley CWRT	Ward Hill Lamon CWRT
Kent Civil War Society	Wayne County CWRT
Louisville CWRT	Williamsburg CWRT