

United States Administrative Law Judges

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STARR
WRIGHT
USA

FEDERAL EMPLOYEE PROGRAM ADMINISTRATOR

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About Starr Wright USA

Starr Wright USA is a fully licensed insurance agency and administrative services organization that has been serving the needs of Federal Government employees for more than 50 years. Wright USA invented Federal Employee Professional Liability Insurance (FEPLI) back in the 1960's and continues to be the leading organization protecting the careers of Federal employees, selling more policies than all of the competitors combined. Today, even Congress recognizes the importance of this valuable coverage and has enacted legislation that requires Federal Agencies to reimburse up to 50% of the FEPLI premiums for qualified employees. Wright USA was renamed Starr Wright USA when it became a wholly owned subsidiary of the Starr Companies, one of the largest multi-national insurance organizations in the world. Being directly affiliated with the insurer, allows Starr Wright USA to offer rates that recognize this efficiency and are among the lowest in the industry for comparable coverage.

The Starr Wright leadership has extensive military and government background and experience which is outlined below. .



Maurice R. Greenberg

Chairman and CEO, C.V. Starr & Co. Inc.

Mr. Maurice R. Greenberg is Chairman and CEO of C.V. Starr & Co. Inc. Mr. Greenberg retired as Chairman and CEO of American International Group (AIG) in March 2005. AIG was created by C.V. Starr & Co., Inc. Under his leadership, AIG became the largest insurance and financial services company in the world.



Jerry Komisar

Vice President, Starr Companies

Mr. Komisar served for 31 years with the Central Intelligence Agency's Clandestine Service. He retired from the CIA in 2000 and immediately went to work for Mr. Greenberg at AIG, where for the next nine years, he provided risk analysis and assessment services to AIG managers and clients. He joined Starr in 2012, working in close support of Starr's insurance and investment units and many of its clients.



Reggie Gibbs
President, Starr Wright USA

Mr. Gibbs is President of Starr Wright USA. He is also the Managing Underwriter for Terrorism, Political Risk, Crisis Response, Workplace Violence, and Kidnap for Ransom & Extortion (KRE) for Starr Companies' Crisis Management Division. He previously served as the Director of International Programs for Business Executives for National Security (BENS) and as an infantry officer in the U.S. Marine Corps.



Darrell Weber
Assistant Vice President, Starr Wright USA

Mr. Weber brings 15 years of operational experience in the insurance industry to Starr Wright USA. He has led insurance operations for several major insurance organizations such as AIG, 21st Century Insurance and Farmers. Darrell joined the Starr Wright USA team in September 2013 and currently leads the business operations. Previously, Darrell served honorably in the U.S. Marine Corps.

Capabilities

As mentioned, Starr Wright USA was originally founded back in 1965 to provide insurance and service programs for Federal Government employees. For more than 50 years it has honed its skills and today Starr Wright provides a wide variety of 'best in class' products and services to this group. Federal employees can access quotes, rates, policies, service and claims through a fully functional state of the art website 24 hours a day 365 days a year. This on line experience is further supported by a Wilmington, Delaware based customer service center that offers toll free professional friendly consultative advice and support.

Starr Wright USA also benefits from a well-established panel of attorneys throughout the country, led by The Brownell & Landrigan Law Firm which is dedicated to successfully advocating for Federal employees in matters arising out of:

- Federal Investigation
- Allegations of criminal misconduct or disciplinary actions
- Bivens lawsuits
- Security clearance matters
- Discrimination, wrongful termination or harassment
- Matters related to use of firearms

Proposal

Today Starr Wright USA insures more than 30,000 Feds and would like to team up with the United States Administrative Law Judges to make this valuable insurance coverage available to your members. We believe that together we can help your members better protect their careers with the peace of mind that Starr Wright's 50 years of experience is behind them. Whether through emails, advertising, sponsorship, web links and/or meeting attendance, we would like to work with you to make FEPLI available to ALJ members.

Federal Employee Professional Liability Insurance

FEPLI Plans vs. Competition

Below are the various plans currently available at Starr Wright USA.

PLAN / COVERAGE	STARR WRIGHT USA FEDERAL EMPLOYEE PROGRAM ADMINISTRATOR	FEDS PROTECT	ADVANTAGE
\$1,000,000	\$200,000 Administrative Liability \$100,000 Criminal Liability	\$200,000 Administrative Liability \$100,000 Criminal Liability	
RATE*	\$264	\$285.60	 FEDERAL EMPLOYEE PROGRAM ADMINISTRATOR
\$2,000,000	\$200,000 Administrative Liability \$200,000 Criminal Liability	\$200,000 Administrative Liability \$100,000 Criminal Liability	 FEDERAL EMPLOYEE PROGRAM ADMINISTRATOR
RATE*	\$317	\$387.60	 FEDERAL EMPLOYEE PROGRAM ADMINISTRATOR
LEOSA COVERAGE	INCLUDED IN \$2M PLAN	\$100-150 ADDITIONAL	 FEDERAL EMPLOYEE PROGRAM ADMINISTRATOR
SECURITY CLEARANCE COVERAGE	INCLUDED IN \$2,000,000 PLAN	NOT AVAILABLE	 FEDERAL EMPLOYEE PROGRAM ADMINISTRATOR
MASTER POLICY MAXIMUM	NONE	ONLY \$10M	 FEDERAL EMPLOYEE PROGRAM ADMINISTRATOR
ASSOCIATION DISCOUNT*	10%	\$10	 FEDERAL EMPLOYEE PROGRAM ADMINISTRATOR

* Prices shown for Starr Wright USA reflect 10% Association Membership Discount.

Coverage Explained

Here is a brief explanation of what the plans and their coverage sub-limits entail.

Liability Limits

Liability limits help pay for any civil judgment made against you personally. These are civil lawsuits brought against a federal employee by someone outside the federal government, who is seeking damages for an alleged violation of their constitutional rights.

Administrative Defense Coverage

An administrative proceeding is an investigation (OIG, OSC, OPR, Congressional Oversight Investigation, etc.) brought by the Federal Government against a federal employee. Events that can trigger an investigation include: fire, injury, death, failure of regulatory oversight, potential monetary loss, or breach of national security.

Criminal Defense Coverage

A criminal proceeding is an investigation or proceeding to review or prosecute charges of criminal misconduct for violations of Title 18 of U.S. Code: Crimes and Criminal Procedures. Criminal proceedings can result from facts discovered during administrative proceedings.

Employment Practices Defense Coverage

Our *Career Protector* plan includes an additional sub-limit for employment practices liabilities claims. These include discrimination, wrongful termination, harassment, or retaliation claims that may be filed with the EEOC or within the agency that results in an investigation. This added sub-limit of coverage ensures that the defense of alleged wrong-doings in the employer-employee relationship will not dilute the coverage available for other administrative proceedings.

World Wide Coverage

If you travel overseas and provide foreign services, we recommend our *World Wide* plans. This will provide added protection against claims made by foreign governments. Our Basic plan (and all competitors) will provide coverage for actions performed overseas but the claim made against you must be made in the U.S. or U.S. territories.

Security Clearance Coverage

Coverage to defend against any administrative proceeding to revoke an insured's security clearance included with our World Wide and Career Protector plans

LEOSA & State Conceal and Carry Self-Defense Off Duty Protection Coverage

This coverage is included on our Career Protector Plan to protect qualified active federal law enforcement officers against any liabilities arising out of an act, error, or omission as defined and authorized by the Law Enforcement Officers Safety Act at no additional cost.

Other Products

Over the years the organization has evolved at the request of our constituents to provide the following comprehensive portfolio of products and services any and all of which are also available:

Federal Contractors Insurance:

With the increasing number of Federal employee retirees and the evolution of formal Federal employment to contracting and/or consulting assignments, Starr Wright has received many requests to provide coverage for these less traditional roles. As a result, we have created a simple single source solution to provide Professional Liability, General Liability, BOP, Work Comp, Commercial Auto and the other coverages that may be required or desired.

Life Insurance:

Both a 10 and 20 year group term Life plans are available. These plans are portable and can be maintained even after leaving Federal Government employment. Spousal Coverage is also available with or without the employee electing coverage.

Dental:

Two Dental Health Maintenance Organization (DHMO) options are available through an extensive national network of dentists providing the opportunity to balance need and budget. Benefits are available for employees, spouses, children and families.

Personal Umbrella:

This coverage provides additional liability protection above and beyond traditional personal auto, homeowners and watercraft coverage at affordable rates.

Disability:

Long Term Disability is available with comprehensive benefits.

Benevolent Benefit:

Provides \$10,000 to \$25,000 Life benefit for as little as \$4 a month for members of a group or association which is paid within 48 hours to provide help to cover some of the immediate hardship expenses.
