

THE **AIG GROUP INSURANCE PROGRAM**

IS SPECIALLY DESIGNED FOR CHARTERED LITTLE LEAGUE® PROGRAMS TO CREATE AFFORDABLE PROTECTION FOR ALL ELIGIBLE PARTICIPANTS AND LOWER PROGRAM COSTS TO LOCAL LEAGUES.

Leagues may purchase their insurance from any outside source, but the Accident Insurance and General Liability Insurance must, at a minimum, include comparable limits and scope of coverage to that provided by the AIG group insurance program for Little League.

MANDATORY COVERAGE

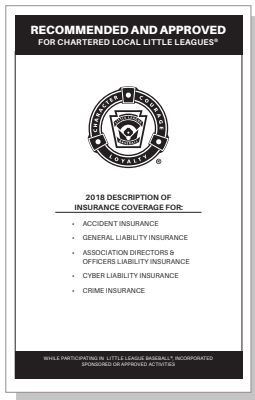
Regulation I (c) 7

- Accident Insurance
- General Liability Insurance (GL)

RECOMMENDED COVERAGE

- Directors & Officers Liability Insurance (D&O)
- Cyber Liability Insurance
- Crime Insurance

LittleLeague.org/Insurance



Insurance Brochure

All mandatory and recommended coverages are available through the AIG Group Insurance Program that is made available to chartered Little League programs. For information on coverage details, please refer to the following pages of the enclosed insurance brochure:

• Accident Insurance:	Page 1 - 9
• General Liability Insurance:	Page 10 - 11
• Directors & Officers Liability Insurance:	Page 12
• Cyber Liability Insurance:	Page 13
• Crime Insurance:	Page 14

HOW TO SUBMIT AN ACCIDENT INSURANCE CLAIM

Notification of a claim for an eligible member under the league's Accident Insurance must be filed with Little League International within 20 days of the incident. Once we receive the complete claim form, the claimant will be assigned a claim number for any information that is submitted for the accident. The claim form should be submitted as soon as possible so we can begin a record of the accident and then the claimant can submit all itemized bills (includes procedure and diagnosis codes) from the medical providers as well as any primary insurance explanation of benefits (if applicable) for any treatments for the accident.

Accident Insurance Form: LittleLeague.org/Accident-Insurance

PART I - CLAIMANT, OR PARENT(S)/GUARDIAN(S), IF CLAIMANT IS A MINOR

Step 1. The adult claimant or parent(s)/guardians(s), (if the claimant is a minor) must sign this section.

Step 2. Give the name and address of the injured person, along with the name and address of the parent(s)/guardian(s), if claimant is a minor

Name of Injured Person/Claimant		SSN	PART 1
Name of Parent/Guardian, if Claimant is a Minor			
Address of Claimant		Address	

Step 3. Fill out all sections, including check marks in the appropriate boxes for all categories. Do not leave any section blank. This will cause a delay in processing your claim and a copy of the claim form will be returned to you for completion.

Check all applicable responses in **each** column:

- | | |
|---|---|
| <input type="checkbox"/> BASEBALL | <input type="checkbox"/> CHALLENGER (4-18) |
| <input type="checkbox"/> SOFTBALL | <input type="checkbox"/> T-BALL (4-7) |
| <input type="checkbox"/> CHALLENGER | <input type="checkbox"/> MINOR (6-12) |
| <input type="checkbox"/> TAD (2ND SEASON) | <input type="checkbox"/> LITTLE LEAGUE (9-12) |
| | <input type="checkbox"/> INTERMEDIATE (50/70) (11-13) |

Step 4. It is mandatory to forward information on other insurance. Without that information, there will be a delay in processing your claim. If no insurance, written verification from each parent/spouse employer must be submitted.

Step 5. Be certain all necessary papers are attached to the claim form (See instruction 3). Only itemized bills that include date of treatment, type of treatment (procedure codes), total charge for each treatment, and reason(s) for treatment (diagnosis codes) are acceptable. We cannot accept balance due statements.

Step 6. On dental claims, it is necessary to submit charges to the major medical and dental insurance company of the claimant, or parent(s)/guardian(s), if claimant is a minor. "Accident-related treatment to whole, sound, natural teeth as a direct and independent result of an accident" must be stated on the form and bills. Please forward a copy of the insurance company's response (an Explanation of Benefits (EOB) Statement) to Little League International. Include the claimant's name, league ID, and year of the injury on the form.

PART II - LEAGUE STATEMENT

Step 7. This section must be filled out, signed, and dated by a league official (President, Safety Officer, etc.).

PART 2 - LEAGUE STATEMENT (Other than Parent or Claimant)		
Name of League	Name of Injured Person/Claimant	League I.D. Number
Name of League Official		Position in League
Address of League Official		Telephone Numbers (Include Home and Business)

Step 8. Fill out all sections, including check marks in the appropriate boxes for all categories. Do not leave any section blank. This will cause a delay in processing your claim and a copy of the claim form will be returned to you for completion.

POSITION WHEN INJURED	INJURY
<input type="checkbox"/> 01 1ST	<input type="checkbox"/> 01 ABRASION
<input type="checkbox"/> 02 2ND	<input type="checkbox"/> 02 BITES
<input type="checkbox"/> 03 3RD	<input type="checkbox"/> 03 CONCUSSION
<input type="checkbox"/> 04 BATTER	<input type="checkbox"/> 04 CONTUSION
<input type="checkbox"/> 05 BENCH	<input type="checkbox"/> 05 DENTAL
<input type="checkbox"/> 06 BULLPEN	<input type="checkbox"/> 06 DISLOCATION
<input type="checkbox"/> 07 CATCHER	<input type="checkbox"/> 07 DISMEMBERMENT
<input type="checkbox"/> 08 COACH	<input type="checkbox"/> 08 EPIPHYSES
<input type="checkbox"/> 09 COACHING BOX	<input type="checkbox"/> 09 FATALITY
<input type="checkbox"/> 10 DUGOUT	<input type="checkbox"/> 10 FRACTURE
<input type="checkbox"/> 11 MANAGER	<input type="checkbox"/> 11 HEMATOMA
<input type="checkbox"/> 12 ON DECK	<input type="checkbox"/> 12 HEMORRHAGE
<input type="checkbox"/> 13 OUTFIELD	<input type="checkbox"/> 13 LACERATION

When submitting the claim and all following information, please do so by mail. We cannot accept via email or fax as the claim form includes sensitive information. **Please do not use the A Safety Awareness Program (ASAP) Injury/Incident Tracking Report form to file an Accident Insurance claim. This form is for internal league use only and does not constitute filing an insurance claim.**

For additional information, please refer to the LittleLeague.org website and the 2018 Insurance Brochure.

HOW TO SUBMIT A GENERAL LIABILITY OR DIRECTORS AND OFFICERS INSURANCE CLAIM

When your league receives notice that it may be named in litigation, a lawsuit or other legal matter, please contact **Brent Stahlnecker**, at: BStahlnecker@LittleLeague.org; or (570) 326-1921, ext. 2258 to begin the process of submitting a General Liability or Directors and Officers Insurance Claim.

HOW TO SUBMIT A CRIME INSURANCE CLAIM

The following information includes the process for filing a crime claim if the league is enrolled in the Crime Insurance for the current season. Please put in writing a short narrative of what took place; include the date of loss and the date of discovery. Please attach a police report including the phone number and address of the police department so that the insurance carrier can correspond with them. Also attach proof of ownership and proof of value of those items stolen. This can be canceled checks or cash receipt. If the items were donated, please obtain the value from a retailer. If the loss was sustained by a volunteer embezzlement, then you can do an in-house audit, and provide a copy when submitting your claim.

Written notice shall be given at your earliest practicable moment, and in no event later than 180 days after such discovery. Within 60 days after written notice is provided, but not to exceed 240 days after discovery, the insured shall furnish affirmative proof of loss with full particulars. Please do not wait for a police report if you don't already have it. You can send that later and provide to our office any information you may have at the time of loss.

TIP:

The deductible on the Crime Policy is \$250 for property and \$1,000 for money and securities. The maximum limit of coverage is \$35,000 per loss, with no limit on the total for the calendar year.

INSURANCE FAQ's

Q. WHEN CAN I EXPECT TO RECEIVE AN APPLICATION?

A. For the 2018 season, all leagues will be required to charter online through the Little League Data Center. Chartering will be available in early October at LittleLeague.org/DataCenter.

Step 1: Login

Step 2: Click "Chartered Teams/Insurance"

Division	Original Number of Teams	New Number of Teams	Change (+/-)
Tee Ball	2	2	(No change)
LL Minors	3	3	(No change)
LL Majors	4	4	(No change)
Intermediate (50/70)	0	0	(No change)
Junior	1	1	(No change)
Senior	0	0	(No change)
Challenger	0	0	(No change)
St. Challenger	0	0	(No change)

Step 3: Add Team Numbers

Q. WHAT IS THE DEADLINE FOR ENROLLMENT?

A. It is recommended that each league apply for their charter and insurance as well as pay their insurance premium in full no later than January 1 of each year.

Q. WHEN DOES THE COVERAGE BECOME EFFECTIVE?

A. If both the premium and insurance enrollment form are received at Little League International on or before January 1, the effective date of coverage will be January 1. If the premium and/or enrollment form are received after this date, coverage will be effective on the date that both the premium and enrollment form have been received by Little League International. By waiting to apply and pay the insurance premiums after January 1, a league will have a lapse in coverage between the previous policy expiration and the new policy being in effect. Any claim occurring during the lapse will have no coverage.

Q. WHAT IS AN ADDITIONAL INSURED AND HOW SHOULD THEY BE LISTED ON OUR POLICY?

A. For an additional premium, a local league may request to include a property owner as an Additional Insured on their General Liability Insurance policy. Most Additional Insured entities are outside interests such as individuals, cities, churches or corporations which may incur liability through the loaning, donating, or rental of that part of their owned premises used by the league. Be sure to list the property owner by their legal name; Example—A league uses a field at XYZ High School for games/practices; the Additional Insured would be XYZ Area School District since they are the legal property owner and not the physical location/name of the field.



A SAFETY AWARENESS PROGRAM



Through the support of Musco Sports Lighting and AIG Insurance each year, Little League recognizes those leagues who go above and beyond to ensure their ASAP plans provide the greatest benefit to their league, with the ASAP Awards. At an annual luncheon during the Little League Baseball® World Series, one league from each of the five United States regions is recognized for their participation in the ASAP program. Little League District Administrators are also recognized during the luncheon for working with local leagues on ASAP plans, with the national ASAP Award Winner receiving a Musco Light Structure Green™ lighting system for a 200-foot field.

For more on ASAP and how your league can get involved and have a chance to win an ASAP Award and a new Musco Light Structure Green lighting system, visit LittleLeague.org/Safety

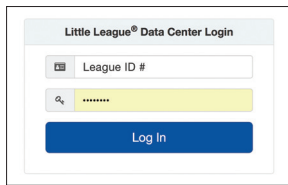
DOES YOUR LEAGUE PASS OUR 15 REQUIREMENTS FOR SAFETY?

- | | |
|---|---|
| <ul style="list-style-type: none"> <input type="checkbox"/> 1. Have an active Safety Officer <input type="checkbox"/> 2. Publish, distribute safety manual <input type="checkbox"/> 3. Post, distribute emergency numbers <input type="checkbox"/> 4. Conduct a national background check on anyone who provides regular service to the league or has repetitive access to players/teams. <input type="checkbox"/> 5. Provide fundamentals training (Hitting, sliding, fielding, pitching, etc..) <input type="checkbox"/> 6. Provide first-aid training (Coaches/Managers) <input type="checkbox"/> 7. Field inspections before use | <ul style="list-style-type: none"> <input type="checkbox"/> 8. Complete Annual Facility Survey <input type="checkbox"/> 9. Use safe food handling/prep for your concession stands <input type="checkbox"/> 10. Require regular inspection and replacement of equipment <input type="checkbox"/> 11. Have prompt accident reporting <input type="checkbox"/> 12. Require first-aid kits at events <input type="checkbox"/> 13. Enforce all Little League rules including proper equipment <input type="checkbox"/> 14. Submit Player Registration/Roster data <input type="checkbox"/> 15. Submit a Qualified Safety Program Registration Form |
|---|---|

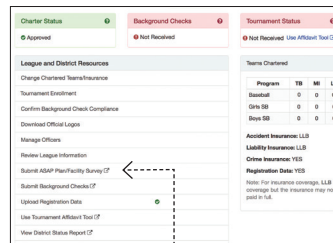
ASAP SUBMISSION DEADLINES

LEAGUE AWARDS
April 3, 2018

DISTRICT AWARDS
March 9, 2018



Step 1: Login



Step 2: Click "Submit ASAP Plan/Facility Survey"

WATCH THE VIDEO on submitting your league's ASAP plan at LittleLeague.org/ASAPOnline

AWARD PROGRAM HIGHLIGHTS

NATIONAL WINNER:

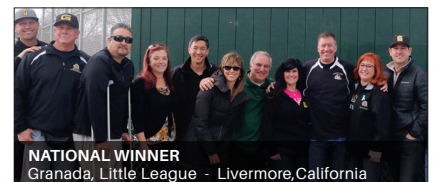
- Awarded a Musco Light-Structure Green™ lighting system (equipment for a 200-foot field)

REGIONAL WINNERS (1ST AND 2ND PLACE AWARDED IN EACH REGION):

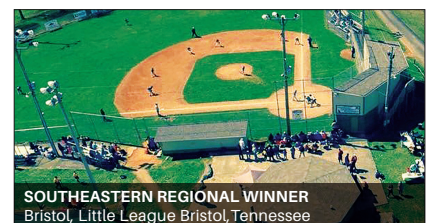
- 1st Place Regional Winner: A Trip for Two to the 2018 Little League Baseball World Series
- 2nd Place Regional Winner: \$500 award to be used for safety equipment or insurance premiums

LOCAL WINNERS:

- A cash award which will be credited to the league account for every qualified plan of leagues who take the AIG Group Accident Insurance for local Little League programs (based on the number of teams chartered)



NATIONAL WINNER
Granada, Little League - Livermore, California



SOUTHEASTERN REGIONAL WINNER
Bristol, Little League Bristol, Tennessee

LITTLE LEAGUE® BACKGROUND SCREENING PROCESS

As a condition of service to the league, all managers, coaches, Board of Directors members and any other persons, volunteers or hired workers, who provide regular service to the league and/or have repetitive access to, or contact with players or teams, must complete and submit an official "Little League Volunteer Application" to the local league president. Annual background screenings must be completed prior to the applicant assuming his/her duties for the current season. Refusal to annually submit a fully completed "Little League Volunteer Application" must result in the immediate dismissal of the individual from the local league. For those leagues that have not used First Advantage previously, first time volunteers must use the "Little League Volunteer Application", while returning volunteers can utilize the "Little League Returning Volunteer Application".

In order to assist local leagues, Little League International has teamed up with First Advantage to provide each chartered U.S. league with **125 FREE searches**. Also, any additional searches above 125 that may be necessary for each league will be available for a nominal fee. Leagues must also be compliant with any and all state or local laws and regulations, see more information on page 37.

PRIOR TO CONDUCTING BACKGROUND CHECKS:

A. Are we doing all of the background checks that are required?

REMEMBER: It does not matter who was checked last year - they must be performed on an annual basis.

B. How many managers/coaches do we have per team - 2 or 3?

C. How many additional people are helping at practices as "practice coaches"?

D. Are we checking all the umpires that will be working in our league, even those from an umpire association?

E. How many board members?

F. How many parent(s) are assisting teams in various capacities?

G. Do we have other positions in the league like equipment manager, field maintenance, scorekeeper, and/or announcer?

Once you answer these questions you should come up with 5 to 6 people per team as an average number of people per league that require background checks. For more information about the First Advantage Background Check System, visit LittleLeague.org/Background

IMPORTANT BACKGROUND SCREENING INFORMATION

REGULATION I(C)(9) - LITTLE LEAGUE® BASEBALL AND SOFTBALL

REGULATION I(D)(7) - LITTLE LEAGUE® CHALLENGER:

Little League International requires all leagues in the United States to conduct background checks that utilize First Advantage Screening Solutions, or another provider that is comparable to First Advantage in accessing background check records for sex offender registry data and criminal records. For those leagues that have satisfied this regulation in past seasons by utilizing First Advantage, there are no additional expectations, since the First Advantage background check currently meets that standard.

The First Advantage National Criminal File database that contains 281 million records, including criminal and sex offender registry records covering 50 states and the District of Columbia, meets the current regulation requirement. Leagues are required to use the First Advantage website, but may also use alternate resources. However, the alternate resources must equal or exceed the services provided by First Advantage.

Little League and First Advantage

Little League International has contracted with First Advantage Screening Solutions to provide local leagues and districts with a special Internet site that allows members to instantly search a criminal records database of more than 281 million criminal records. This site provides searches of available criminal records from various repository sources and state-level sex offender registries. The fee for the first 125 searches per chartered league and district is free to the local league and district as the cost for these searches is being provided by Little League International. Any additional searches above 125 will cost the league and district a nominal fee.

The additional criminal records check may provide more information regarding the criminal records of individuals whose crimes do not require that they be listed on a sex offender registry. For example, convictions for assault, battery, theft or drug offenses would not result in a report to a sex offender registry.

BACKGROUND CHECKS FAQ_s

1. Q. WHAT DO WE, AS A LEAGUE, HAVE TO DO TO COMPLY SO THAT WE CAN BE CHARTERED FOR THE NEXT SEASON?

- A.** Since 2003, the local league has been required to have all board members, managers, coaches, and other volunteers or hired workers who provide regular service to the league and/or who have repetitive access to or contact with players or teams to fill out the Little League Official Volunteer Application. Additionally the league has been and is required to conduct a background check on each of these individuals.

A local Little League must conduct a nationwide background check utilizing First Advantage or another provider that is comparable to First Advantage in accessing background check records for sex offender registry data and other criminal records. Little League Baseball and Softball will require each league to sign an agreement on the charter application that they will comply with Regulation I (b) and I(c) 8 & 9. The leagues are also required to sign a statement on the Data Center or the tournament enrollment form verifying that the process under the regulation has been completed and implemented. Failure to sign the agreement on the charter application will result in the league not being chartered and failure to fulfill the requirement of the regulations will result in the league's status being referred to the Charter/Tournament committee for action to revoke the league's charter and all privileges.



2. Q. WHAT IF OFFENSES INVOLVING OR AGAINST MINORS ARE PENDING PRIOR TO OR AFTER APPOINTMENT TO A POSITION IN THE LOCAL LEAGUE?

- A.** We suggest the individual not be appointed or should be suspended from his/her current position pending the outcome of the charges.

3. Q. WHAT IF THERE ARE CONVICTIONS OR OTHER OFFENSES NOT INVOLVING OR AGAINST MINORS?

- A.** Even though convictions or other offenses may not be against a minor, the local league board of directors still may deem these individuals as inappropriate and/or unfit and may prohibit him/her from working as a hired worker or volunteer within the league.

4. Q. WHO IS TO BE MADE AWARE OF THE INFORMATION FOUND ON THE BACKGROUND CHECK?

- A.** The local league president shall only share personal information contained in the volunteer application, background check or other information obtained through the screening process with other members of the board of directors in order to make personnel decisions. If the information obtained through the background check is public record and causes an individual to not be appointed or to be terminated, Little League Baseball and Softball recommends this information be shared with the parents/guardians of the children who have had contact with the individual previously.

5. Q. WHAT TYPE OF OFFENSES ARE WE SCREENING FOR WHEN WE CONDUCT A BACKGROUND CHECK?

- A.** Local leagues are conducting a nationwide background check that includes sex offender registry data and other criminal records for anyone who has committed any type of offense involving minors. An individual who has been convicted of, plead guilty, or plead no contest to charges involving or against a minor, no matter when the offense occurred, must not be permitted to work or volunteer.

6. Q. WHO IN THE LOCAL LEAGUE SHOULD BE RESPONSIBLE TO PROCESS THE BACKGROUND CHECK INFORMATION?

- A.** Little League Baseball and Softball recommends the Board of Directors appoint the local League President and two other individuals to handle the background checks. These individuals may be from the board or individuals outside the board. For instance, the board of directors may appoint individuals who have significant professional background in this area, such as law enforcement officers or individuals with a legal background.

7. Q. WHAT WILL RESULT IN TERMINATION OF A VOLUNTEER UNDER THESE REGULATIONS?

- A.** Any background check that reveals a conviction, guilty plea, or no contest plea for any crime involving or against a minor must result in immediate termination from the league. Additionally, volunteers who refuse to submit a fully completed Little League Volunteer Application, including their Social Security Number and a government issued photo ID, must be immediately terminated or eliminated from consideration for any position. **Leagues that have used the First Advantage Background Screening tool (available on the Little League website) in previous seasons, may allow returning individuals to use the current Little League "Returning" Volunteer Application which does not require the Social Security Number or Date of Birth as those items are already included and redacted in the First Advantage program for returning volunteers.**

BACKGROUND CHECKS FAQs

Q. WHAT RESOURCES ARE AVAILABLE THROUGH LITTLE LEAGUE BASEBALL AND SOFTBALL TO ASSIST THIS PROCESS?

A. The current Little League Official Volunteer Application is available at LittleLeague.org/VolApp.

A local Little League must conduct a nationwide background check utilizing First Advantage or another provider that is comparable to First Advantage in accessing background check records for sex offender registry data and other criminal records. The first 125 checks conducted through First Advantage are paid for by Little League International and are free to each chartered Little League. If additional checks are needed, they will cost the league a nominal fee per background check conducted. First Advantage can be accessed by going to LittleLeague.org/Background.

Q. WHERE SHOULD THESE RECORDS BE MAINTAINED AND FOR HOW LONG?

A. The local league president shall retain each volunteer application, background check information, and any other documents obtained on file and maintain the record of a volunteer for at least two years after the volunteer is no longer in the league. When it comes time to dispose of these records, they should be destroyed as they contain sensitive information. All actions concerning these records must comply with any applicable law. Leagues should also maintain records in the case that the league has taken action or made a decision based upon the information contained in the records. The records should be maintained in a locked and secure area, such as the league president's home and not a club house or similar facility.

Q. DOES THIS INITIATIVE ALSO APPLY TO THOSE INDIVIDUALS THAT ASSIST THE MANAGER AND COACHES AT PRACTICES OR GAMES?

A. Yes. Any individual who provides regular service to the league and/or has repetitive access to or contact with players or teams must fill out the Volunteer Application with a Social Security Number, provide a copy of a government issued photo ID, and go through the background check process and **Leagues that have used the First Advantage Background Screening tool (available on the Little League website) in previous seasons, may allow returning individuals to use the current Little League "Returning" Volunteer Application which does not require the Social Security Number or Date of Birth as those items are already included and redacted in the First Advantage program for returning volunteers.**

JIM FERGUSON
JFerguson@LittleLeague.org
 570-326-1921 EXT. 2212

Please contact for questions or concerns regarding background checks and ASAP

Q. OUR LEAGUE IS REQUIRED BY THE PROPERTY OWNER (CITY, TOWN, MUNICIPALITY, COUNTY, ETC.) WHERE WE PLAY OUR GAMES AND PRACTICES TO CONDUCT BACKGROUND CHECKS APPROVED BY THEM ON ALL OF OUR VOLUNTEERS AND/OR HIRED WORKERS BEFORE WE CAN USE THEIR FIELDS. ARE THESE CHECKS ACCEPTABLE AND DO THEY MEET LITTLE LEAGUE'S MINIMUM REQUIREMENTS OF REGULATION I (C) 8 AND 9?

A. No. Most checks required by these entities are local or state only checks which do not meet the Little League requirements. Also, the local league is responsible for conducting and reviewing the background check data and making their own personnel decisions per the regulations. Although the property owner has the right to determine who uses their facility, any decision they make as a property owner may or may not meet the Little League Regulations.

A local Little League must conduct a nationwide background check utilizing First Advantage or another provider that is comparable to First Advantage in accessing background check records for sex offender registry data and other criminal records. Background checks must be completed on all Board Members, managers, coaches and other volunteers or hired workers who provide regular service to the league and/or who have repetitive access to players or teams.

Q. WE LIVE IN A STATE THAT REQUIRES ADDITIONAL BACKGROUND CHECK MANDATES, OVER AND ABOVE LITTLE LEAGUE REQUIREMENTS. IS FIRST ADVANTAGE ACCEPTABLE TO MEET OUR STATE OR LOCAL BACKGROUND SCREENING REQUIREMENTS?

A. Most likely, no. There are currently nine (9) states (Alabama, California, Florida, Massachusetts, Mississippi, New Hampshire, Oklahoma, Oregon, and Pennsylvania) with laws requiring background screening of non-school associated activities for volunteers of youth sports and athletics.

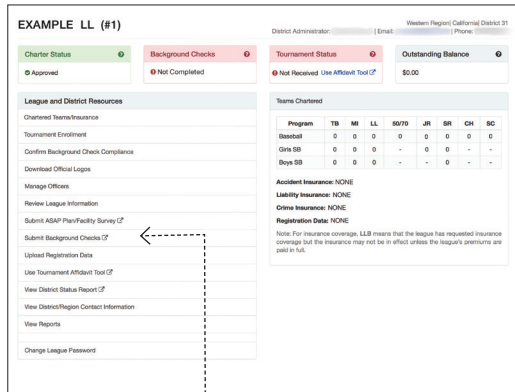
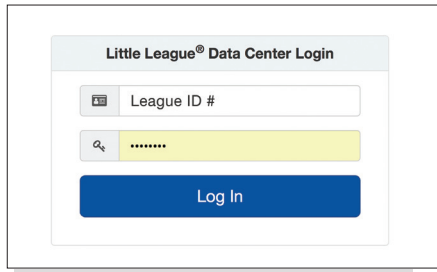
Local leagues are required by Little League Regulations to determine the applicability of, and comply with, all federal, state, local and municipal laws and ordinances, and administrative rules and regulations regarding background checks including, but not limited to, requirements regarding sex offenders registry checks, criminal history records or reports, finger printing, certifications, or other requirements associated with volunteers, coaches, participants and/or employees.

It may be required for leagues in these states to conduct checks through First Advantage to meet Little League requirements and additional checks to meet their state or local background screening requirements. It is strongly recommended that local leagues consult with legal counsel in their own jurisdictions to determine the applicability, if any, of state and local requirements to their program regarding background checks.

HOW TO ACCESS YOUR LEAGUE'S BACKGROUND CHECKS

OPTION A:

Log into LittleLeague.org/DataCenter

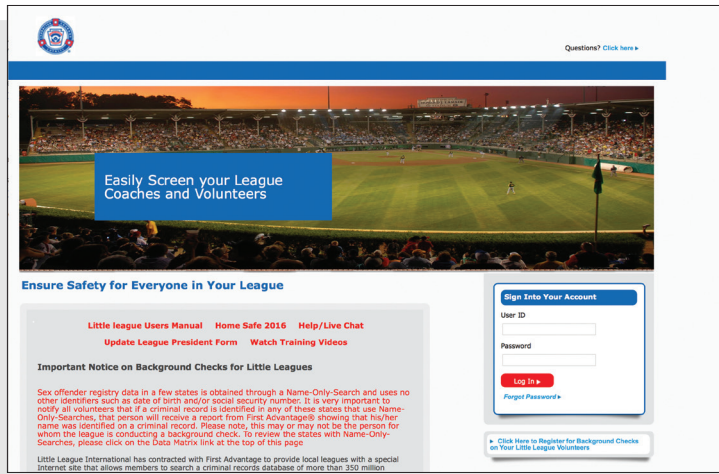


This takes you to the First Advantage Website

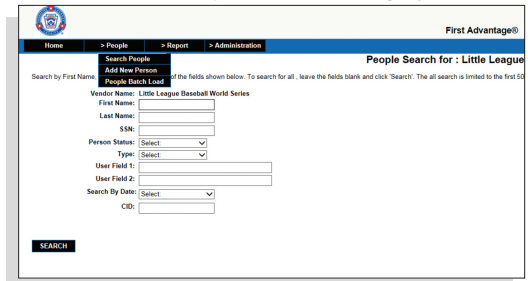
Click on "Submit Background Checks"

OPTION B:

Go to the First Advantage Website: LittleLeague.org/Background



Example of The First Advantage System Website



Volunteers from the previous year will be in your league's First Advantage account for easier processing this season.

Learn step-by-step The First Advantage System
LittleLeague.org/FAchecks

Please Remember: Background checks through local or state law enforcement do not meet our minimum requirement, because it does not check nationwide.

BACKGROUND CHECK STATUS

Once your league's background checks are complete, visit the Data Center to confirm compliance.

