

**Commercial Insurance Proposal for
ISD #763 MEDFORD**

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Policy Term: 07/01/17 to 07/01/18

Proposal Expires On: 07/01/17

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Property

COVERAGE:

Coverage is provided on a Special Cause of Loss basis subject to all Policy Conditions, Limitations and Exclusions.

BLANKET BUILDINGS, BUSINESS PERSONAL PROPERTY & PROPERTY IN OPEN:	\$38,945,009	Includes Equipment Breakdown
BLANKET BUSINESS INCOME & EXTRA EXPENSE:	\$1,000,000	
BACKUP OF SEWER & DRAIN:	\$100,000	
EARTHQUAKE:	\$150,000	
FLOOD:	\$150,000	
DEDUCTIBLE:	\$2,500	Property
	\$5,000	Earthquake
	\$5,000	Flood
PROPERTY VALUATION:	Replacement Cost	
INFLATION GUARD:	4%	
COINSURANCE:	Agreed Value	Building
	Agreed Value	Business Personal Property
	Actual Loss Sustained	Business Income / Extra Expense

NOTE: The insured is responsible for verifying their property limits are accurate and sufficient

Crime

COVERAGE - LOSS SUSTAINED FORM	LIMIT	DEDUCTIBLE
Employee Dishonesty (Form A) – Blanket	\$25,000	\$250
Theft, Disappearance & Destruction (Form C) – Blanket		
Inside The Premises	\$10,000	\$250
Outside The Premises	\$10,000	\$250

Loss Sustained Form: Applies to losses that result from acts committed during the policy period and discovered during the policy period or during the Extended Period to Discover Loss.

Extended Period to Discover Loss: 1 year from the date of termination

Inland Marine

COVERAGE	LIMIT
SCHOOL COVERAGE PROPERTY FORM CP7123	Blanket limit \$500,000
BAND UNIFORMS	
MUSICAL INSTRUMENTS	
ATHLETIC EQUIPMENT	
COMMERICAL ARTICLES	
FINE ARTS	
SIGNS (ATTACHED AND UNATTACHED)	
- subject to a \$2,500 deductible at actual cash value	
COMPUTER HARDWARE	Included in BPP
COMPUTER SOFTWARE	Included
COMPUTER EXTRA EXPENSE	Included
- subject to a \$2,500 deductible	

Inland Marine - Data Compromise Coverage Option

DATA COMPROMISE COVERAGE - subject to a \$1,000 deductible	Response Expenses Coverage \$50,000 Defense & Liability Coverage \$50,000 Identity Recovery \$25,000
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COVERAGE OVERVIEW

Response Expenses Coverage: includes a legal and forensic information technology review of the breach, notification to the affected individuals, and services for the affected individuals, including a toll-free help line, credit monitoring and identity restoration case management.

Defense and Liability Coverage: provides coverage for data compromise defense and data compromise liability in the event that affected individuals sue the insured. There must first be a covered loss under the response expenses coverage before defense and liability coverage becomes effective.

Identity Recovery Coverage: provides expense reimbursement and case management services caused by an identity theft for key individuals within the insured organization. Expenses include various legal costs, lost wages, child and elder care costs, mental health counseling and other miscellaneous unnamed costs. Insureds who are victims of covered identity thefts are assigned a case manager who provides them with a wide range of identity recovery services, including letter writing, phone calls, credit report requests, follow-up and record keeping.

General Liability

COVERAGE - OCCURRENCE FORM	LIMIT
General Aggregate	\$2,000,000
Products & Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage To Premises Rented to You	\$500,000
Medical Expense	\$10,000
Sexual Misconduct & Molestation Liability – Each Loss / Aggregate	\$1,000,000 / \$2,000,000
Innocent Party Aggregate Defense Expense Amount	Included in GL form
Violent Event Response Coverage – Person / Aggregate / Event	\$25,000 / \$1,000,000 / \$1,000,000
COVERAGE – CLAIMS MADE FORM	LIMIT
Employee Benefits Liability - Each Employee	\$1,000,000
Employee Benefits Liability - Aggregate	\$2,000,000
Retro Date	July 1, 2007
Deductible	\$1,000

CLASS CODE	CLASSIFICATION	16-17 PREMIUM BASIS	17-18 PREMIUM BASIS
	Volunteer's incl. as Additional insd. Fellow RR exclusion deleted. Extension endt CG7255 included.	1	1
49452	Vacant Land-3rd Ave, SE Medford	16	16
41716	Day Care Centers-not for profit only	29	29
47471	Schools-Public-Elementary, Kindergarten or Jr High	Included	Included
47473	K-12 Students	863	890
44194	Grand Stands or Bleachers	1	1
47469	Faculty Liability for Corporal Punishment of Pupils	91	106
	Coverage for volunteers Included		

General Liability (Continued)

COVERAGE EXCLUSIONS/LIMITATIONS *(Exclusions/Limitations included but not limited to the following. Please refer to your policy for a complete list of Exclusions/Limitations):*

- Pollution Liability Exclusion
- Employment - Related Practices Exclusion
- Lead Exclusion
- Fungi/Mold or Bacteria Exclusion
- Law Enforcement Exclusion
- Trampoline Exclusion

COMMENT:

- This policy is subject to annual audit.

School Leaders Errors & Omissions Liability

COVERAGE – CLAIMS MADE FORM	LIMIT
Each Wrongful Act	\$1,000,000
Aggregate	\$2,000,000
Deductible – One Wrongful Act	\$1,000
Retro Date	July 1, 2012

WHO IS PROTECTED:

Educational Institutions
 Trustees, Board Members or Commissioners
 Employees and Student Teachers
 Volunteer Workers
 Administrators

AREAS OF COVERAGE:

Wrongful acts reported during the policy period, subject to policy conditions and exclusions

DEFENSE COSTS:

Defense costs are in addition to the limit of liability for an amount equal to the limit of liability

EXCLUSIONS:

Libel, Slander, Defamation of Character	Intentional Fraudulent, Dishonest or Criminal Acts
Bodily Injury or Property Damage	Asbestos
Sexual Abuse or Molestation of Students	Pollution
Cross Claims or Counter Claims	Lead
Hazardous Properties of Nuclear Material	Punitive Damages
Pending & Prior Litigation	Salary Awards

Business Automobile

COVERAGE	VEHICLES COVERED	LIMIT
Liability	Any Auto	\$1,000,000
Personal Injury Protection	All Autos Subject to No-Fault Laws	Basic
Uninsured Motorist	Owned Autos Subject to UIM Laws	\$1,000,000
Underinsured Motorist	Owned Autos Subject to UIM Laws	\$1,000,000
Hired/Non-Owned Liability	Hired/Non-Owned Autos	Included
Physical Damage		
Comprehensive Coverage	Specifically Described Autos	\$100
Collision Coverage	Specifically Described Autos	\$500
Hired Car Physical Damage	Hired Autos	\$75,000
Comprehensive Deductible		\$500
Collision Deductible		\$500
Coverage Enhancement:	Form #:CA7317 (01/13)	

COVERED AUTOS:

YEAR	MAKE	MODEL	VIN #	GARAGING LOCATION	COMP	COLL
1999	Continental	Cargo TRLR	4X4TSE614XN008002	Medford, MN	\$100	\$500

NOTE: Mobile Equipment that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law in the state it is licensed or garaged is now deemed an auto and must be scheduled under the Automobile Policy.

****Effective 4/28/2017 Added 2015 Ford Taurus as drivers education vehicle. Additional premium for this vehicle is not in renewal numbers.**

Workers' Compensation

EMPLOYER'S LIABILITY:

Bodily Injury by Accident:	Each Accident	\$500,000
Bodily Injury by Disease:	Per Policy	\$500,000
Bodily Injury by Disease:	Each Employee	\$500,000

STATES:

MN

SCHEDULE OF OPERATIONS:

STATE	CODE	CLASSIFICATION	16-17 PAYROLL	17-18 PAYROLL	16-17 RATE	17-18 RATE	PREMIUM
MN	8868	Professional-EE's	\$4,159,474	\$4,348,756	.63	.51	\$22,356
							Manual Premium
							\$22,179
							Increased Limit Factor
							177
							Experience Mod (.78)
							-4,918
							Schedule Credit
							-4,534
							Premium Discount
							-148
							Expense Constant
							180
							Terrorism
							870
							Estimated Annual Premium
							\$13,806
							MN Special Compensation Fund Assessment
							593
							*Total Estimated Cost:
							\$14,399

* This Workers' Compensation policy is subject to an annual audit. The final premium is determined after the audit has been completed.

Workers' Compensation (Continued)

EXPERIENCE MODIFICATION FACTOR:

POLICY TERM	EXPERIENCE MOD.
2016-2017	1.08
2015-2016	1.11
2014-2015	1.07
2013-2014	.83
2012-2013	.87

- The Minnesota Department of Commerce approved the 2013 Minnesota Ratemaking Report **effective April 1, 2014**. Formula increases in the minimum and maximum individual weekly remuneration for executive officers, partners, sole proprietors and members/owners of limited liability companies will be phased in over the next three years. The intent is to gradually align MWCIA and Minnesota ratings with NCCI ratings in other states.
 - **Effective January 1st, 2016 or April 1st, 2016 for assigned risk carriers** the maximum annual remuneration for executive officers, partners, sole proprietors and members/owners of limited liability companies increases from \$199,888 to **\$205,712**. Minimum annual remuneration will also increase from \$49,972 to **\$51,428**.

Workers' Compensation (Continued)

NOTATIONS:

- Workers' Compensation quotation contemplates exposures in the states listed above. Some carriers are not licensed in all states. Therefore, you must notify us if you have any operations or plan to hire any employees to work in states other than those listed above.
- If a closely held corporation with less than 22,880 total payroll hours (equivalent to 11 full-time employees), coverage is excluded and the owners must elect coverage.
- Beginning January 1, 2003, the information page on your Workers' Compensation policy will show a surcharge for Minnesota's Special Compensation Fund assessments. Until now, the amount of the assessment has been built into your rates and included in the total estimated annual premium amount. New state law does not consider the SCF assessment as premium and requires insurers to take the assessment out of their rate and identify it separately.
 - This new "SCF assessment" line item on your policy information page does not represent a new charge to you.
 - The SCF assessment used to be built into your insurance rate. Now it will be displayed separately.
 - The separately displayed amount should be comparable to what you paid last year, assuming the factors that go into figuring your estimated premium are also comparable.
 - The SCF, administered by the Minnesota Department of Labor and Industry, pays benefits to injured workers of uninsured employers and supplemental benefits to certain low-wage workers. It also pays the cost of operating the state's worker's compensation system, including the Office of Administration Hearings, the Workers' Compensation Court of Appeals and certain department divisions including MN OSHA.
- You may be required under the Workers' Compensation law of your state to include liability for compensation to employees of contractors (or subcontractors) as well as to contractors (or subcontractors) without employees performing work for you. However, this does not apply if the contractor (or subcontractor) has furnished you with a Certificate of Insurance indicating he has Workers' Compensation coverage

Umbrella

LIMIT OF LIABILITY	LIMIT
Each Occurrence	\$2,000,000
Annual Aggregate	\$2,000,000
Retention	\$0

COVERAGE:

The policy agrees to *pay on behalf of* the Insured for all sums, which they are obligated to pay as damages resulting from all operations. The Limit of Liability is over the policy limits of the primary insurance.

COMMENTS:

- This policy includes a Fungi/Mold or Bacteria Exclusion.
- This policy is not subject to audit

UNDERLYING SCHEDULE:

COVERAGE		LIMIT
General Liability	Each Occurrence	\$1,000,000
	General Aggregate	\$2,000,000
	Products Aggregate	\$2,000,000
	Personal and Advertising Injury	\$1,000,000
Automobile Liability	Combined Single Limit	\$1,000,000
Employers Liability	B.I. Each Accident	\$500,000
	B.I. by Disease Policy Limit	\$500,000
	B.I. by Disease each Employee	\$500,000
Employee Benefits Liability	Each Employee	\$1,000,000
	Aggregate	\$2,000,000
Public Official Liability	Each Loss	\$1,000,000
	Aggregate	\$2,000,000

Premium Summary & Comparison

COVERAGE	2016 - 2017 (EMC) ANNUALIZED EXPIRING PREMIUMS	2017 - 2018 (EMC) PROPOSED RENEWAL PREMIUMS
Property	\$16,092.74	\$16,327.04
General Liability	\$3,853.00	\$3,884.00
Educators Legal Liability	\$1,867.00	\$1,994.00
Data Compromise	\$372.00	\$372.00
Crime	\$1,023.00	\$916.00
Equipment Breakdown	Included	Included
Automobile	\$303.00	\$373.00
Workers' Compensation	\$17,421.00	\$14,399.00
Umbrella	\$1,543.00	\$1,542.00
MN Fee's	Included	Included
Terrorism	<u>Included</u>	<u>Included</u>
Total Estimated Annual Premium:	\$42,474.74	\$39,807.04

Expiring premium does not include endorsements processed during the policy term

TERMS AND CONDITIONS:

- Product Enhancement attached

PAYMENT TERMS & PLAN(S):

- Direct Bill - Currently Monthly Pay Plan

Direct Bill Payment Terms

Your policy is what we refer to as Direct Bill. This means that you are billed directly by the insurance company, instead of making payments to Marsh & McLennan Agency.

You will receive all future bills from your insurance company, and will make out your checks directly to them.

You will be given a number to call with any billing questions you might have, but you are welcome to call us for help in resolving your billing questions.

PREMIUM DEPOSIT:

We must receive the required deposit premium from you before coverage can be put in force. All future installments under the payment plan will be billed to you even if the policy has not yet been issued. You will be provided with "binders" as proof of coverage once the deposit is paid.

INSTALLMENTS:

Future installments will be billed to you by the insurance company in advance of the day they are due. They should be mailed in time to be received by the insurance company by the due date. It is important that you pay your premiums on time because some carriers are eliminating the existing pay plan if there are too many late payments.

ENDORSEMENTS (POLICY CHANGES):

For most policy changes, you will not be billed until the change (endorsement) is processed by the insurance company. Then, depending on the insurance company and the amount, it will either be due in thirty (30) days, or split out over your remaining installments. If you have problems understanding the bill, call us.

AUDITS:

Certain policies (usually Workers' Compensation and General Liability) are auditable policies. This means that the premium you are charged throughout the year is based on the estimates of payroll, sales, etc. that were included on the application. After the policy period ends, you will be contacted by someone representing the insurance company to do an audit of your actual payroll or sales figures.

These audited figures are used to re-figure your premium. You may either owe additional premium or have money coming back. Audit billings are usually due immediately. Audits should be reviewed in detail to be sure they are correct. Audits should get prompt attention when you get them. (Make sure to ask for a copy of the auditor's work papers before they leave. This can help you understand an audit and will also help determine if people are included under the correct classification codes.)

We thank you for your business.

Compensation Disclosure & Limitation of Liability

Marsh & McLennan Agency (“MMA”) prides itself on being an industry leader in the area of transparency and compensation disclosure. We believe you should understand how we are paid for the services we are providing to you. We are committed to compensation transparency and to disclosing to you information that will assist you in evaluating potential conflicts of interest.

As a professional insurance services provider, MMA and its subsidiaries facilitate the placement of insurance coverage on behalf of our clients. In accordance with industry custom, we are compensated either through commissions that are calculated as a percentage of the insurance premiums charged by insurers, or fees agreed to with our clients.

MMA receives compensation through one or a combination of the following methods:

- **Retail Commissions** – A retail commission is paid to MMA by the insurer (or wholesale broker) as a percentage of the premium charged to the insured for the policy. The amount of commission may vary depending on several factors, including the type of insurance product sold and the insurer selected by the client. Retail commission rates can vary from transaction to transaction.
- **Client Fees** – Some clients may negotiate a fee for MMA’s services in lieu of, or in addition to, retail commissions paid by insurance companies. Fee agreements are in writing, typically pursuant to a Client Service Agreement, which sets forth the services to be provided by MMA, the compensation to be paid to MMA, and the terms of MMA’s engagement. The fee may be collected in whole, or in part, through the crediting of retail commissions collected by MMA for the client’s placements.
- **Contingent Commissions** – Many insurers agree to pay contingent commissions to brokers who meet set goals for all or some of the policies the brokers place with the insurer during the current year. The set goals may include volume, profitability, retention and/or growth thresholds. Because the amount of contingent commission earned may vary depending on factors relating to an entire book of business over the course of a year, the amount of contingent commission attributable to any given policy typically will not be known at the time of placement.
- **Supplemental Commissions** – Certain insurers and wholesalers agree to pay supplemental commissions, which are based on a broker’s performance during the prior year. Supplemental commissions are paid as a percentage of premium that is set at the beginning of the calendar year. This percentage remains fixed for all eligible policies written by the insurer during the ensuing year. Unlike contingent commissions, the amount of supplemental commission is known at the time of insurance placement. Like contingent commissions, they may be based on volume, profitability, retention and/or growth.

Compensation Disclosure & Limitation of Liability

- **Wholesale Broking Commissions** – Sometimes MMA acts as a wholesale insurance broker for certain transactions. In these placements, MMA is engaged by a retail agent that has the direct relationship with the insured. As the wholesaler, MMA may have specialized expertise, access to surplus lines markets, or access to specialized insurance facilities that the retail agent does not have. In these transactions, the insurer typically pays a commission that is divided between the retail and wholesale broker pursuant to arrangements made between them.
- **Other Compensation** – From time to time MMA may be compensated by insurers for providing administrative services to clients on behalf of those insurers. Such amounts are typically calculated as a percentage of premium or are based on the number of insureds.

We will be pleased to provide you additional information about our compensation and information about alternative quotes upon your request. For more detailed information about the forms of compensation we receive please refer to our Marsh & McLennan Agency Compensation Guide at

<http://res.cloudinary.com/mma/image/upload/v1437281898/ayzkoij0jzsqcy6rzom6.pdf>

MMA's aggregate liability arising out of or relating to any services on your account shall not exceed ten million dollars (\$10,000,000), and in no event shall we be liable for any indirect, special, incidental, consequential or punitive damages or for any lost profits or other economic loss arising out of or relating to such services. In addition, you agree to waive your right to a jury trial in any action or legal proceeding arising out of or relating to such services. The foregoing limitation of liability and jury waiver shall apply to the fullest extent permitted by law.

We appreciate your business and look forward to your instructions regarding the placement of your coverage on the terms outlined in this proposal.

Disclaimer

No coverage is provided by this summary, nor can it be construed to replace any provision of the policy. Refer to the actual policy for complete information on the coverages provided. If there is a conflict between the policy and this summary, the provisions of the policy shall govern.

This proposal contains a brief outline of coverages and not a complete explanation of insurance being presented. It is intended to provide a summary of coverage for your review. Only the policy itself can provide a detailed description of the terms conditions, exclusions and endorsements of coverage. A complete specimen policy form will be made available upon your request. For details of coverage refer to the policy itself when issued. This document is neither a binder nor a legal interpretation of the insurance coverage.

In evaluating your exposures to loss, we are dependent upon information provided by you. You ultimately choose the values elected. If there are any areas that need to be evaluated prior to binding coverage, or should any of your exposures change after coverage is bound, such as the beginning of new operations, hiring employees in new states, buying additional property, autos, equipment, etc., please let us know so coverage can be discussed. While we will strive to place your insurance with reputable, highly rated companies, we cannot guarantee the financial stability of an insurance company.

In order to ensure that your important changes are properly communicated, please contact us as questions arise and or exposure changes occur. We must discuss how they affect your insurance program.

The changes in exposure that have an impact on your insurance program include, but are not limited to, those listed below:

1. Changes to any operation such as expansion to another state, new products, etc.
2. Mergers and/or acquisitions of new companies
3. Any assumed contractual liability, granting of indemnities, or hold harmless agreements
4. Circumstances which may require an increase in liability insurance limits
5. Any changes to fire or theft protection, such as installation or disconnection of sprinkler system, burglar alarms, etc. This includes alterations to same.
6. Any changes to scheduled equipment such as contractors' equipment, computer equipment, etc.
7. Property, of yours that is in transit, unless we have previously arranged for this insurance.
8. Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises purchased, constructed, or occupied.
9. Any new exposures or plans for foreign travel or operations

Your insurance program will only be as good as the communication between your organization and Marsh & McLennan Agency.

Terrorism Risk Insurance Act

COMPARISON OF THE FEDERAL TERRORISM INSURANCE BACKSTOP LEGISLATION AS OF JANUARY 8, 2015

	TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2007 (EXPIRED)	TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2015
TERMINATION	December 31, 2014	December 31, 2020
MAKE-AVAILABLE PROVISION	Must make coverage available for certified acts of terrorism on same terms and conditions as for other covered risks.	No change.
COVERED ACTS	Foreign and domestic terrorism in the US and on US interests abroad. Includes an act of war for workers' compensation policies only.	No change.
CERTIFICATION LEVEL	\$5 million	No change.
CERTIFICATION	Act of terrorism must be certified by the Secretary of Treasury, Attorney General, and the Secretary of State	The Secretary of Treasury must consult with the Secretary of Homeland Security (removes the Secretary of State and Attorney General).
PROGRAM TRIGGER	\$100 million in insured loss in a program year.	Phased in increase starting on January 1, 2016: 2015 - \$100 million 2017 - \$140 million 2019 - \$180 million 2016 - \$120 million 2018 - \$160 million 2020 - \$100 million
COVERED LINES	Commercial property/casualty insurance (including excess insurance, workers' compensation, and directors and officers insurance).	No change.
INSURER DEDUCTIBLE (PERCENT OF DIRECT EARNED PREMIUM)	20%	No change.
FEDERAL REINSURANCE QUOTA SHARE	85%	Phased in decrease starting on January 1, 2016. 2015 - 85% / 15% 2017 - 83% / 17% 2019 - 81% / 19% 2016 - 84% / 16% 2018 - 82% / 18% 2020 - 80% / 20%
INSURANCE INDUSTRY RETENTION FOR MANDATORY RECOUPMENT	\$27.5 billion	Increases the current mandatory recoupment amount of \$27.5 billion by \$2 billion each calendar year until the mandatory recoupment amount reaches \$37.5 billion Once the insurance marketplace aggregate retention amount reaches \$37.5 billion, the Treasury Secretary is to issue a final rule to annually revise the amount so that is equal to the annual average of the sum of insurer deductibles for all insurers participating in the program for the prior three calendar years.
RECOUPMENT AMOUNT	133%	140%
RECOUPMENT TIMING	For acts occurring on or after January 1, 2012, recoupment by September 30, 2017.	For acts occurring on or before December 31, 2017, recoupment by September 30, 2019. For acts occurring in 2018, 35% of amount must be collected by September 30, 2019, and the remainder by September 30, 2024. For acts on or after January 1, 2019, recoupment by September, 30, 2024.
CAP ON LIABILITY	\$100 billion	No change.
TIMING OF CERTIFICATION	Not addressed.	Final rules to be issued by the Secretary of Treasury within nine months of its report to Congress, which will include a certification timeline.
NUCLEAR, BIOLOGICAL, CHEMICAL, AND RADIOLOGICAL (NBCR) TERRORISM	No separate treatment of NBCR terrorism.	No change.
DATA COLLECTION	Not addressed.	Beginning in 2016, requires Treasury to collect data from insurers on terrorism insurance, including premiums and take-up rates.
RISK SPREADING MERCHANISMS	Not addressed.	Advisory committee to encourage development of private market risk spreading mechanisms.
DISCRETIONARY RECOUPMENT	Surcharges to not exceed 3%	No change.

Marsh & McLennan Agency LLC (MMA) is one of the Marsh & McLennan Companies, together with Marsh, Guy Carpenter, Mercer, and Oliver Wyman.

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Best Financial Ratings

COMPANY	A.M. BEST RATING	WEBSITE	RATING DATE
Accident Fund	A – XI	www.accidentfund.com	11/7/14
Acuity	A+ XIII	www.acuity.com	12/9/14
Affiliated FM Insurance Co.	A+ XV	http://www.affiliatedfm.com	9/25/14
Allied Insurance Group	A+ XV	www.alliedinsurance.com	3/19/15
American Compensation Ins Co. (RTW)	A- XII	www.rtw.com	4/28/15
American Interstate	A IX	www.amerisafe.com	2/27/15
Capitol Indemnity	A VIII	www.capitolindemnity.com	4/24/15
Chartis	A XV	http://www.chartisinsurance.com	2/27/15
Chubb	A++ XV	www.chubb.com	4/16/15
CNA	A XV	www.cnacentral.com	12/16/14
Continental Western	A+ XV	www.continentalwestern.com	1/22/15
Crum & Forster	A XIII	http://www.cfins.com/	6/4/15
Dakota Truck Underwriters (member of Dakota Group)	A- VI	www.rascompanies.com	5/28/15
EMC	A XIII	www.emcinsurance.com	5/1/15
Firemans Fund	A XV	www.firemansfund.com	7/18/14
Hanover	A XV	http://hanover.com	5/22/15
Harleysville	A+ XV	www.harleysvillegroup.com	3/19/15
Hartford	A+ XV	www.thehartford.com	5/1/15
Hartford Steam Boiler	A++ X	www.hsb.com	2/6/15
Indiana Insurance (member of Liberty Mutual)	A XV	www.indiana-ins.com	9/24/14
Indiana Lumbermens Mutual	A- VIII	www.ilmgroup.com	2/2/15
Lexington	A XV	http://www.chartisinsurance.com	2/27/15
Liberty Mutual	A XV	http://www.libertymutual.com	9/24/14
Markel	A XIV	www.markelcorp.com	5/15/15
Medmarc	A VIII	www.medmarc.com	2/11/15
Pennsylvania Lumbermens Mutual	A- VIII	www.plmins.com	2/2/15
Philadelphia	A++ XV	www.phly.com	6/4/15
QBE	A XIV	www.qbena.com	1/15/15
Society Insurance (WI only)	A- VIII	www.societyinsurance.com	3/17/15
SFM	Not Rated	www.sfmic.com	n/a
Travelers	A++ XV	http://travelers.com	5/28/15
United Fire & Casualty (WI)	A X	www.unitedfiregroup.com	4/23/15
United Heartland (see Accident Fund)			
Virginia Surety	A- IX	http://www.thewarrantygroup.com	11/13/14
Wausau (member of Liberty Mutual)	A XV	www.wausau.com	9/24/14
West Bend Mutual Insurance/NSI	A XI	www.wbmutual.com	5/6/15
Western National Insurance	A IX	www.wnins.com	2/6/15
Westfield Ins. Co.	A XIV	www.westfield-cos.com	11/19/14
Zurich	A+ XV	www.zurichna.com	11/26/14

Secure Best's Ratings Scale

Secure Best's Ratings Scale		Vulnerable Best's Ratings	
A++ and A+	Superior	B and B-	Fair
A and A-	Excellent	C++ and C+	Marginal
B++ and B+	Very Good	C and C-	Weak
		D	Poor

Financial Size Category

FSC I	less than 1	FSC V	10 to 25	FSC IX	250 to 500	FSC XIII	1,250 to 1,500
FSC II	1 to 2	FSC VI	25 to 50	FSC X	500 to 750	FSC XIV	1,500 to 2,000
FSC III	2 to 5	FSC VII	50 to 100	FSC XI	750 to 1,000	FSC XV	greater than 2,000
FSC IV	5 to 10	FSC VIII	100 to 250	FSC XII	1,000 to 1,250		

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