



Maple Lake Public Schools ISD #881

Executive Summary

07/01/2025 – 07/01/2026

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05/30/2025



Gallagher

Insurance | Risk Management | Consulting

Overview

On behalf of the Gallagher Public Entity Team, we would like to thank Maple Lake Public Schools for the continued opportunity to serve the District. This Executive Summary is a shorter version of our proposal and is intended to summarize the renewal and outline our **CORE360™** approach for the district. The intent of our **CORE360™** approach is to help you optimize your total cost of risk and thereby improving the district's profitability to better serve the community. We highlight each **CORE360™** cost driver, beginning with Insurance Premiums and ending with Contractual Liability. Highlighting each cost driver will not only summarize the key accomplishments, but also ensure that we are deliberate in driving value to each of your six cost drivers which represent your total cost of risk.

The Executive Summary also follows the decisions made and action items we discussed during our Strategic Review call on April 16th. During the discussion we established the following goals and objectives for 2025:

- Agreed to negotiate and leverage partnership with RAS – commit to a renewal pricing of no more than \$47,375 after payroll changes - 7.24% decrease.
- Continue to provide the greatest deliverable to ISD 881 – program stability and carrier partnership.
- Continue to provide extensive loss prevention services and claims advocacy to drive down the district's total cost of risk.

We believe we have delivered on these results and look forward to reviewing the Executive Summary in further detail. We know that you have a choice and we appreciate your business and continued support.



2025 CORE360 Stewardship Scorecard

Your **CORE360™** Stewardship Scorecard has been developed for you to get a quick snapshot of how we've impacted your total cost of risk over time, by monetizing the cost of risk changes by cost driver.



Insurance Premiums

- **Secured a 7.24% decrease in premium.**
- Reduced Workers' Compensation Net Rate by 6.7% in 2025.
- **Net Rate has decreased 17% since 2016.**
- Program marketed in 2014 & 2016.



Program Structure

- Total Payroll decreased 0.9% in 2025.
- Experience Mod decreased 5.4% from 1.29 to 1.22 in 2025.
- Total Payroll for the district has increased 31 % since 2015.
- Program structure has remained stable with RAS since 2015.
- Discussed the implementation of RAS's nurse hotline service.



Coverage Gaps

- Our review revealed no actionable coverage gaps at this time.



Uninsured & Uninsurable Losses

- There have been no changes in our understanding of the district's uninsured or uninsurable risks since our last discussion.



Loss Prevention & Claims

- Coordinated RAS Loss Control and ergonomics review.
- Claim Review Meetings and discussion as needed.
- 2017 – 2025 Experience Mod Analysis completed.
- Aggravated Inequities Completed – reduced MOD from 1.34 to 1.19 in 2023.



Contractual Liability

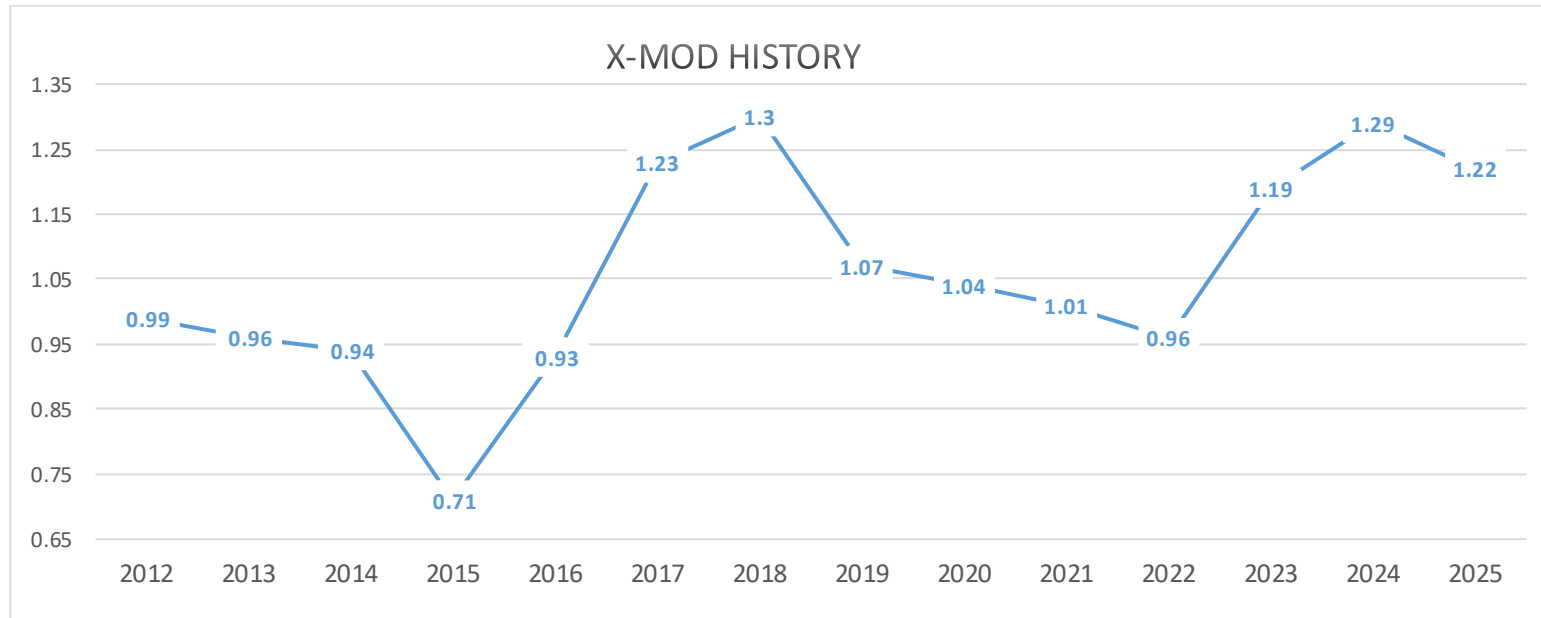
- Hidden risk transfers & unknown assumption of liability – Snow removal companies, General Contractors and Construction Managers (for example).



Historical Program Exposures

	Audited Payroll	Audited Payroll	Audited Payroll	Audited Payroll	Audited Payroll	Estimated Payroll	Estimated Payroll	Projected Payroll
Class Code	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
8868	\$5,630,705	\$5,792,317	\$5,889,546	\$6,230,566	\$6,356,320	\$6,455,525	\$6,455,525	\$6,411,622
9101	\$382,797	\$390,706	\$381,291	\$355,499	\$434,365	\$460,346	\$460,346	\$440,462
0012			\$34,794					
Total Payroll	\$6,013,502	\$6,183,023	\$6,305,631	\$6,586,065	\$6,790,685	\$6,915,871	\$6,915,871	\$6,852,084

Historical Experience Mod:



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Workers' Compensation Claims Summary

HISTORICAL FIVE YEARS

WORKERS' COMPENSATION											
POLICY TERM	CARRIER NAME	IND / PD PAID	MED / BI PAID	EXPENSES PAID	TOTAL PAID	TOTAL RESERVES	TOTAL RECOVERIES	TOTAL INCURRED	# OF OPEN CLAIMS	# OF CLOSED CLAIMS	# OF CLAIMS
07/01/2020 to 07/01/2021	RAS	\$671	\$5,074	\$283	\$6,028	\$0	\$0	\$6,028	0	10	10
07/01/2021 to 07/01/2022	RAS	\$14,950	\$70,934	\$12,805	\$98,688	\$0	\$0	\$98,688	0	6	6
07/01/2022 to 07/01/2023	RAS	\$569	\$3,779	\$233	\$4,582	\$0	\$0	\$4,582	0	7	7
07/01/2023 to 07/01/2024	RAS	\$0	\$2,405	\$179	\$2,584	\$0	\$0	\$2,584	0	8	8
07/01/2024 to 07/01/2025	RAS	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0	0	0
TOTALS:		\$16,190	\$82,193	\$13,499	\$111,882	\$0	\$0	\$111,882	0	31	31

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Workers' Compensation Claims Summary

LARGE LOSS SUMMARY – CLAIMS OVER \$25,000

POLICY TERM	CLAIM / CASE #	LOSS DATE	CLAIMANT NAME	ACCIDENT DESCRIPTION / NARRATIVE	CLAIM STATUS	TOTAL PAID	TOTAL RESERVES	TOTAL INCURRED
WORKERS' COMPENSATION								
07/01/2020 to 07/01/2021	NO CLAIMS OVER \$25,000							
Total for the Term 07/01/2020 to 07/01/2021						\$0.00	\$0.00	\$0.00
07/01/2021 to 07/01/2022	308053	03/02/2022	SEIBERT, KELLY J	BROKEN LEFT ANKLE.ON ICE OR SNOW	CLOSED	\$72,953.63	\$0.00	\$72,953.63
Total for the Term 07/01/2021 to 07/01/2022						\$72,953.63	\$0.00	\$72,953.63
07/01/2022 to 07/01/2023	NO CLAIMS OVER \$25,000							
Total for the Term 07/01/2022 to 07/01/2023						\$0.00	\$0.00	\$0.00
07/01/2023 to 07/01/2024	NO CLAIMS OVER \$25,000							
Total for the Term 07/01/2023 to 07/01/2024						\$0.00	\$0.00	\$0.00
07/01/2024 to 07/01/2025	NO CLAIMS OVER \$25,000							
Total for the Term 07/01/2024 to 07/01/2025						\$0.00	\$0.00	\$0.00
Total for All the Years						\$72,953.63	\$0.00	\$72,953.63

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Workers' Compensation

EXPERIENCE MODIFICATION VALIDATION

Mod Analysis for Maple Lake ISD 881

Mod Snapshot

Effective date: 7/1/2025

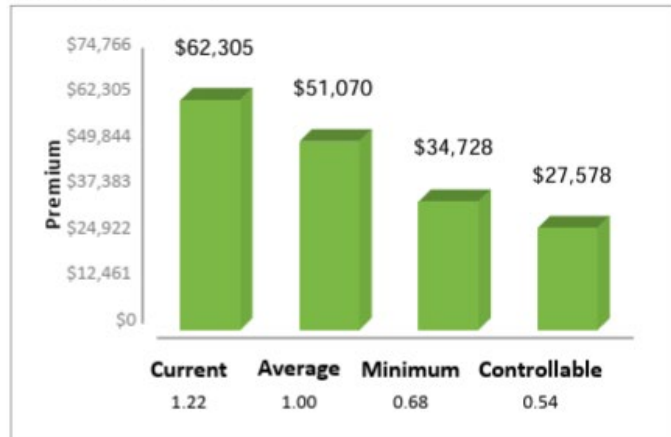
The Key Numbers

Total expected losses	\$43,021
Total expected primary losses	\$21,082
Total expected excess losses	\$21,939
Total unlimited losses	\$92,637
Total limited/adjusted losses	\$88,165
Total actual primary losses	\$33,584
Total actual excess losses	\$54,581
Computed ballast value	32,430
Computed weighting value	0.13
Modification factor	1.22
ARAP factor	1.00

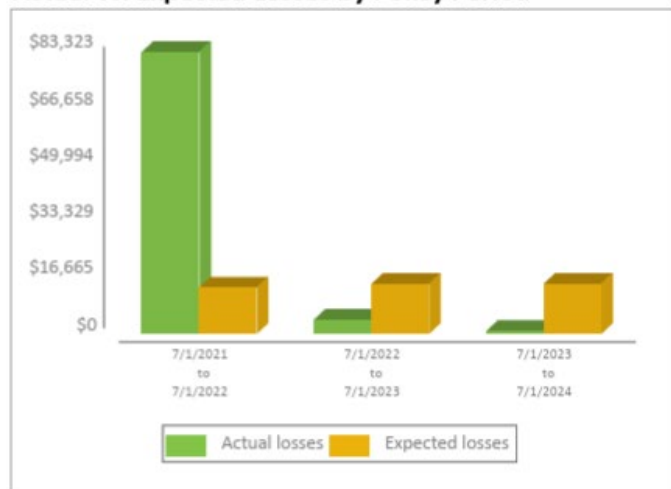
Impact of Top Itemized Losses

State	Injury Date	Incurred Loss	Impact on Mod	Mod w/o Loss
MN	3/2/2022	\$72,581	0.3326	0.8893
MN	5/2/2022	\$9,644	0.1278	1.0941

Mod Breakdown



Actual vs. Expected Losses by Policy Period



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2025 Strategic Review

RECAP OF EARLY RENEWAL RATE EXPECTATIONS AND RATE RESULTS

Coverage	Carrier	Rate Indication	Rate Results	Comments
Workers' Compensation	RAS	<p>Initial renewal premium indication of \$47,375 or a 7.24% decrease.</p> <p>This results in roughly a 6.7% rate decrease (\$0.69).</p> <ul style="list-style-type: none"> • Payrolls decreasing 0.9% in 2025. • 2025 Experience Mod Decreasing 5.4% from 1.29 to 1.22 • Program last marketed in 2016. 		<ul style="list-style-type: none"> • 3-year loss ratio 6% • 5-year loss ratio 57% • Current loss ratio 0% • No change to program structure.



Insurance Premiums

2025 RESULTS

	2024 Expiring	2025 Renewal
Carrier	RAS	RAS
Premium	\$49,736	\$46,144
Surcharges	\$1,334	\$1,231
Total Premium	\$51,070	\$47,375
Net Rate	\$0.74	\$0.69



Insurance Premiums

HISTORICAL WORKERS' COMPENSATION RESULTS

	Dakota Truck	Dakota Truck	Dakota Truck	Dakota Truck	Dakota Truck	Dakota Truck	Dakota Truck	Dakota Truck	Dakota Truck
	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Estimated	Estimated
	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
Premium without surcharges	45,734	39,704	36,147	35,873	36,017	39,247	47,443	49,736	46,144
Surcharges	2,365	2,315	1,574	1,630	1,635	1,736	1,381	1,334	1,231
Total Premium	48,099	42,019	37,721	37,503	37,652	40,983	48,824	51,070	47,375
Net Rate	0.83	0.70	0.61	0.56	0.57	0.60	0.71	.74	.69

Thank You for Your Business

On behalf of the Gallagher Scholastic Team, we would like to thank the District for the continued opportunity, partnership and support you have placed in us to handle the insurance program. We have enjoyed the long-term partnership and look forward to continue earning the district's business year-over-year. We enjoyed implementing the agreed upon renewal strategy in 2025 and thus reducing the district's total cost of risk. Thank you!

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Proposal of Insurance

Maple Lake ISD 881

200 State Highway 55 E
Maple Lake, MN 55358

Presentation Date: June 2, 2025

Arthur J Gallagher Risk Management Services, LLC
A/JG License Nos.IL 100292093 / CA 0D69293



Gallagher

Insurance | Risk Management | Consulting

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Your Gallagher Team

Your Gallagher team is a true partner. We have the expertise to understand your business and we're here to service and stay alongside you, every step of the way.

<i>Service Team</i>	<i>Role</i>	<i>Email</i>	<i>Phone</i>
Nick Lano Area Vice President	Producer	Nick_Lano@ajg.com	(952) 358-7579 (p) (952) 358-7500 (c)
Megan Reid (Bloomington) Client Service Manager	Client Service Manager	Megan_Reid1@ajg.com	(952) 358-7537 (p)

Service Commitment

Account Service

At Gallagher, our goal is to provide you with an exceptional insurance and risk management program delivered by a world class service organization. Gallagher is committed to partnering with our clients to ensure we consistently deliver the highest quality service possible.

Renewals

We use a standard Renewal Timeline and start early to make sure your needs are met and we are able to offer you the most comprehensive and competitively priced insurance program. At each renewal, we will meet with you to establish a renewal game plan, determine how many markets should be approached, discuss pricing in the insurance marketplace, and identify what specific needs must be addressed. We will then approach markets that we feel will offer the best alternatives. These alternatives will be presented at renewal as an option, even if we feel the incumbent program is strongest. We will demonstrate how we have created competition within the marketplace to ensure that you receive the best renewal terms.

We make ourselves accountable by working with you to develop a written service schedule that meets your needs. You can track our service by referring to our written service commitment. Service becomes especially important as your type of organization continues to change and prosper.

As a top national broker, we have access to over 150 insurance companies and wholesalers. This maximizes your insurance options in any given policy year situation. In addition, our integrity and influence in the marketplace have resulted in excellent relationships with our markets. These factors are especially important to consider as the insurance needs of your organization become more complex and require more sophisticated solutions.

Acquisitions

On request, we will perform an insurance due-diligence review on all products and acquisitions.

Profit Center Premium Allocations

We will provide premium breakdown by entities and/or location schedule.

Automobile Identification Cards

ID cards will be issued upon binding of coverage.

Phone Calls

Phone calls will be returned within one working day of receipt.

Certificates of Insurance

Certificates of Insurance will be issued within 24 hours of request.

Claims

Claims will be reported to the company within two working days of receipt, and acknowledgment of receipt will be sent to you. We will follow up with the carrier within ten working days after receipt of a claim. Monthly claim reports will be provided if requested.

Program Structure

Named Insured

<i>Named Insured</i>	<i>Workers Compensation</i>
Maple Lake ISD 881	X

Note: Any entity not named in this proposal may not be an insured entity. This may include affiliates, subsidiaries, LLCs, partnerships, and joint ventures.

Market Review

We approached the following carriers in an effort to provide the most comprehensive and cost effective insurance program.

<i>Line Of Coverage</i>	<i>Insurance Company ** (AM Best Rate/Financial Strength)</i>	<i>Market Response *</i>	<i>Admitted ***</i>
Workers Compensation	Dakota Truck Underwriters (A VIII)	Recommended Quote	Admitted

*If shown as an indication, the actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

**Gallagher companies use AM Best rated insurers and the rating listed above was verified on the date the proposal document was created.

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A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. Best's Credit Ratings™ are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings™ and Guide to Best's Credit Ratings, visit the AM Best website at <http://www.ambest.com/ratings>.

***If coverage placed with a non-admitted carrier, it is doing business in the state as a surplus lines or non-admitted carrier, and is neither subject to the same regulations as an admitted carrier nor do they participate in any state insurance guarantee fund.

Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Location Schedule

<i>LINE OF COVERAGE</i>	<i>LOC #/ BLDG #</i>	<i>LOCATION ADDRESS</i>
Workers' Compensation	1	200 State Hwy 55 E. Maple Lake, MN 55358

Full Program Details

Workers Compensation

Carrier Information	Expiring	Proposed
Policy Term	7/1/2024 - 7/1/2025	7/1/2025 - 7/1/2026
Carrier	Dakota Truck Underwriters	Dakota Truck Underwriters
A.M. Best Rating	A VIII	A VIII
Admitted/Non-Admitted	Admitted	Admitted
Payment Plan	100% Annual Payment	100% Annual Payment
Payment Method	Direct Bill	Direct Bill

Premium & Exposures	Expiring	Proposed
Premium	\$49,736.00	\$46,144.00
SCF Assessment	\$1,334.00	\$1,231.00
Exposure / Payroll	\$6,915,871	\$6,852,084
TRIA	Included	Included
Minimum Type	None	None
Estimated Cost	\$51,070.00	\$47,375.00

Experience Modification Factors
1.22 - MN

States
States Covered: MN
States Excluded: OH, ND, WA, WY
Extraterritorial Jurisdictions:

Standard Coverages	Expiring	Proposed
Coverage A - Workers' Compensation	Statutory	Statutory
Employers' Liability Limits: Bodily Injury by Accident	\$1,000,000 - Each Accident	\$1,000,000 - Each Accident
Employers' Liability Limits: Bodily Injury by Disease	\$1,000,000 - Each Employee	\$1,000,000 - Each Employee
Employers' Liability Limits: Bodily Injury by Disease	\$1,000,000 - Policy Limit	\$1,000,000 - Policy Limit

Deductibles/SIR	Expiring	Proposed
Deductible - Workers' Compensation	None	None

Endorsements (including but not limited to)
W 00 04 24 Audit Non-Compliance Charge Endorsement
00 04 06 A Premium Discount Endorsement
00 04 14 A 90-Day Reporting Requirement-Notification of Change in Ownership Endorsement
00 04 19 Premium Due Date Endorsement
00 04 22 C Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement

Endorsements (including but not limited to)	
00 04 24	Audit Non-Compliance Charge Endorsement
00 04 25	Experience Rating Modification Factor Revision Endorsement
22 00 00 A	Minnesota Amendatory Endorsement
22 03 01	Minnesota Compliance With Applicable Trade Sanction Laws Endorsement
22 06 01 D	Minnesota Cancellation and Nonrenewal Endorsement

Exclusions (including but not limited to)	
	Voluntary Compensation
	Longshore & Harbor Workers' Act
	Bodily Injury to an Employee While Employed in Violation of Law
	Bodily Injury Intentionally Caused by Insured
	Federal Employers' Liability Act
	Assumptions under Contract
	Volunteers

Subject to Audit: At Expiration

State	Class Code	Description	2024-25 Expiring Rate per \$100	2024-25 Expiring Exposures	2025-26 Rate per \$100	2025-26 Exposure
MN	8868	College: Professional Employees and Clerical	0.50	\$6,45,525	0.52	\$6,411,622
MN	9101	College: All Other Employees	4.71	\$460,346	4.42	\$440,462

Other Significant Terms and Conditions/Restrictions:

Description
Total premium includes TRIA Premium of \$685

Premium Summary

The estimated program cost for the options are outlined in the following table:

<i>Line of Coverage</i>		<i>Expiring</i>	<i>Proposed</i>
		Dakota Truck Underwriters	Dakota Truck Underwriters
Workers Compensation	Premium	\$49,736.00	\$46,144.00
	Estimated Cost*	\$51,070.00	\$47,375.00
	Change (\$)	-	(\$3,695.00)
	Change (%)	-	(7.24%)
	Exposure / TIV	\$6,915,871	\$6,852,084
Total Program Cost		\$51,070.00	\$47,375.00

*Estimated Cost includes all taxes, fees, surcharges and TRIA premium (if applicable)

Quote from **Dakota Truck Underwriters** is valid until **7/1/2025**

Premiums are due and payable as billed and may be financed, subject to acceptance by an approved finance company. Following acceptance, completion (and signature) of a premium finance agreement with the specified down payment is required. Note: Unless prohibited by law, Gallagher may earn compensation for this optional value-added service.

Gallagher is responsible for the placement of the following lines of coverage:

Workers Compensation

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.

Premium Financing

Gallagher is pleased to offer Premium Financing for our clients.

What is Premium Financing?

Premium financing is a short-term loan that provides premium payment flexibility. By financing, you have the option to spread out your premium payments instead of paying in full at the time of policy purchase or renewal.

Why Premium Financing May be Good for Your Business?

- May improve **capital and cash flow management** by spreading out premium payments over the policy period.
- Allows for **consolidation of** multiple policies into one premium finance agreement with a single monthly or quarterly payment.
- Provides automated **ACH options and flexible payment** terms.

Want to Learn More?

If you are interested in learning more or obtaining a quote, contact your Client Service Manager.

Payment Plans

<i>Carrier / Payable Carrier</i>	<i>Line Of Coverage</i>	<i>Payment Schedule</i>	<i>Payment Method</i>
Dakota Truck Underwriters	Workers Compensation	100% Annual Payment	Direct Bill

Proposal Disclosures

Proposal Disclosures

The following disclosures are hereby made a part of this proposal. Please review these disclosures prior to signing the Client Authorization to Bind or e-mail confirmation.

Proposal Disclaimer

IMPORTANT: The proposal and/or any executive summaries outline certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. The insurance policies themselves must be read to fully understand the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract of insurance. Policy forms will be made available upon request. We make no warranties with respect to policy limits or coverage considerations of the carrier.

Compensation Disclosure

1. Gallagher Companies are primarily compensated from the usual and customary commissions, fees or, where permitted, a combination of both, for brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary based on market conditions and the insurance product placed for the client.

2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies that provide for additional compensation if certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. If you do not wish to have your commercial insurance placement included in consideration for additional compensation, contact your producer or service team for an Opt-out form.

3. Gallagher Companies may receive investment income on fiduciary funds temporarily held by them, or from obtaining or generating premium finance quotes, unless prohibited by law.

4. Gallagher Companies may also access or have an ownership interest in other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace some of which may earn and retain customary brokerage commission and fees for their work.

If you have specific questions about any compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details.

TRIA/TRIPRA Disclaimer

If this proposal contains options to purchase TRIA/TRIPRA coverage, the proposed TRIA/TRIPRA program may not cover all terrorism losses. While the amendments to TRIA eliminated the distinction between foreign and domestic acts of terrorism, a number of lines of coverage excluded under the amendments passed in 2005 remain excluded including commercial automobile, burglary and theft insurance; surety insurance, farm owners multiple perils and professional liability (although directors and officers liability is specifically included). If such excluded coverages are required, we recommend that you consider purchasing a separate terrorism policy. Please note that a separate terrorism policy for these excluded coverages may be necessary to satisfy loan covenants or other contractual obligations. TRIPRA includes a \$100 billion cap on insurers' aggregate liability.

TRIPRA is set to expire on December 31, 2027. There is no certainty of extension, thus the coverage provided by your insurers may or may not extend beyond December 31, 2027. In the event you have loan covenants or other contractual obligations requiring that TRIA/TRIPRA be maintained throughout the duration of your policy period, we recommend that a separate ""Stand Alone"" terrorism policy be purchased to satisfy those obligations.

Terms and Conditions

It is important that we clearly outline the nature of our mutual relationship. The following terms and conditions (these "Terms") govern your relationship with Gallagher unless you have separately entered into a written services agreement with Gallagher relative to the policies and services outlined in this Proposal, in which case that services agreement will govern and control with respect to any conflicts with these Terms. These Terms will become effective upon your execution of the Client Authorization to Bind Coverage (the "CAB") included in this Proposal and shall survive for the duration of your relationship with Gallagher relative to the policies placed pursuant to the CAB or otherwise at your request.

Services

Gallagher will represent and assist you in all discussions and transactions with insurance companies relating to the lines of insurance coverage set forth in the CAB and any other lines of insurance coverage with which you request Gallagher's assistance. Gallagher will consult with you regarding any matters involving these or other coverages for which you have engaged Gallagher. You have the sole discretion for approving any insurance policies placed, as well as all other material decisions involving your risk management, risk transfer and/or loss prevention needs.

Although you are responsible for notifying applicable insurance companies directly in connection with any claims, demands, suits, notices of potential claims or any other matters as required by the terms and conditions of your policies, Gallagher will assist you in determining applicable claim reporting requirements.

Treatment of Information

Gallagher understands the need to protect the confidentiality and security of your confidential and sensitive information and strives to comply with applicable data privacy and security laws. Your confidential and sensitive information will be protected by Gallagher and only used to perform services for you; provided that Gallagher may disclose and transfer your information to our affiliates, agents or vendors that have a need to know such information in connection with the provision of such services (including insurance markets, as necessary, for marketing, quoting, placing and/or servicing insurance coverages). We may also disclose such information as required by applicable data protection laws or the order of any court or tribunal, subject to our providing you with prior notice as permitted by law.

We will (i) implement appropriate administrative, physical and technical safeguards to protect personal information; (ii) timely report security incidents involving personal information to affected parties and/or regulatory bodies; (iii) create and maintain required policies and procedures; and (iv) comply with data subjects' rights, as applicable. To the extent applicable under associated data protection laws, you are a "business" or "controller" and Gallagher is a "service provider" or "data processor." You will ensure that any information provided to Gallagher has been provided with any required notices and that you have obtained all required consents, if any and where required, or are otherwise authorized to transfer all information to Gallagher and enable Gallagher to process the information for the purposes described in this Proposal and as set forth in Gallagher's Privacy Policy located at <https://www.aig.com/privacy-policy/>. Gallagher may update its Privacy Policy from time to time and any updates will be posted to such site.

Dispute Resolution

Gallagher does not expect that it will ever have a formal dispute with any of its clients. However, in the event that one should arise, we should each strive to achieve a fair, expedient and efficient resolution and we'd like to clearly outline the resolution process.

A. If the parties have a dispute regarding Gallagher's services or the relationship governed by this Proposal ("Dispute"), each party agrees to resolve that Dispute by mediation. If mediation fails to resolve the Dispute, you and Gallagher agree to binding arbitration. Each party waives all rights to commence litigation in court to resolve a Dispute, and specifically waives all rights to pursue relief by class action or mass action in court or through arbitration. However, the parties do not waive the ability to seek a court order of injunction in aid of the mediation and arbitration required by these Terms.

B. The party asserting a Dispute must provide a written notice ("Notice") of the claim to the other party and to the American Arbitration Association ("AAA") in accordance with its Commercial Arbitration Rules and Mediation Procedures. All Dispute resolutions will take place in Chicago, IL, unless you and Gallagher agree to another location. The parties will equally divide all costs of the mediation and arbitration proceedings and will each pay their own attorneys' fees. All matters will be before a neutral, impartial and disinterested mediator or arbitrator(s) that have at least 20 years' experience in commercial and insurance coverage disputes.

C. Mediation will occur within sixty (60) days of filing the Notice with the AAA. Mediation results will be reduced to a memorandum of understanding signed by you, Gallagher and the mediator. A Dispute that is not resolved in mediation will commence to binding arbitration. For Disputes in excess of \$500,000, either party may elect to have the Dispute heard by a panel of three (3) arbitrators. The award of the arbitrator(s) must be accompanied by a reasoned opinion prepared and signed by the arbitrator(s). Except as may be required by law, neither you, Gallagher, nor a mediator or arbitrator may disclose the existence, content or results of any Dispute or its dispute resolution proceeding without the prior written consent of both you and Gallagher.

Electronic Delivery

In lieu of receiving documents in paper format, you agree, to the fullest extent permitted by law, to accept electronic delivery of any documents that Gallagher may be required to deliver to you (including, but not limited to, insurance policies and endorsements, account statements and all

other agreements, forms and communications) in connection with services provided by Gallagher. Electronic delivery of a document to you may be made via electronic mail or by other electronic means, including posting documents to a secure website.

Miscellaneous Terms

Gallagher is engaged to perform services as an independent contractor and not as your employee or agent, and Gallagher will not be operating in a fiduciary capacity.

Where applicable, insurance coverage placements and other services may require the payment of federal excise taxes, surplus lines taxes, stamping or other fees to the Internal Revenue Service, various State(s) departments of revenue, state regulators, boards or associations. In such cases, you will be responsible for the payment of the taxes and/or fees, which Gallagher will separately identify on related invoices.

The Proposal and these Terms are governed by the laws of the State of Illinois, without regard to its conflict of law rules.

If an arbitrator/court of competent jurisdiction determines that any provision of these Terms is void or unenforceable, that provision will be severed, and the arbitrator/court will replace it with a valid and enforceable provision that most closely approximates the original intent, and the remainder of these Terms will remain in effect.

Except to the extent in conflict with a services agreement that you may enter into with Gallagher, these Terms and the remainder of the Proposal constitute the entire agreement between you and Gallagher with respect to the subject matter of the Proposal, and supersede all prior negotiations, agreements and understandings as to such matters.

Client Signature Requirements

Coverages for Consideration

Overview

Gallagher recommends that you consider purchasing the following additional coverages for which you have exposure. A Proposal for any of the coverages below can be provided.

- Volunteer Accident

Please note the recommendations and considerations summarized in this section are not intended to identify all potential exposures. Gallagher is not an expert in all aspects of your business and assumes no responsibility to independently investigate the risks your business faces. Gallagher has relied upon the information you provided in making our insurance Proposals. If you are interested in pursuing additional coverages other than those listed above, please list the additional coverages in the Client Authorization to Bind.

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 6/2/2025, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	Coverage/Carrier
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Workers Compensation Dakota Truck Underwriters
Included*	TRIA - Workers Compensation

*For this coverage, TRIA cannot be rejected

Additional Recommended Coverages

Gallagher recommends that you purchase the following additional coverages for which you have exposure. By checking the box(es) below, you are requesting that Gallagher provide you with a Proposal for this coverage. By not requesting a Proposal for this coverage, you assume the risk of any uncovered loss.

Other Coverages to Consider

☐ Volunteer Accident

The above coverage(s) does not necessarily represent the entirety of available insurance products. If you are interested in pursuing additional coverages other than those listed in the Additional Recommended Coverages, please list below:

Coverage Amendments and Notes:

Exposures and Values

You confirm the payroll, values, schedules, and any other information pertaining to your operations, and submitted to the underwriters, were compiled from information provided by you. If no updates were provided to Gallagher, the values, exposures and operations used were based on the expiring policies. You acknowledge it is your responsibility to notify Gallagher of any material change in your operations or exposures.

Additional Terms and Disclosures

Gallagher is not an expert in all aspects of your business. Gallagher's Proposals for insurance are based upon the information concerning your business that was provided to Gallagher by you. Gallagher expects the information you provide is true, correct

and complete in all material respects. Gallagher assumes no responsibility to independently investigate the risks that may be facing your business, but rather have relied upon the information you provide to Gallagher in making our insurance Proposals.

Gallagher's liability to you arising from any of Gallagher's acts or omissions will not exceed \$20 million in the aggregate. The parties each will only be liable for actual damages incurred by the other party, and will not be liable for any indirect, special, exemplary, consequential, reliance or punitive damages. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise), arising out of, relating to or in any way connected with the Proposal, any of Gallagher's services or your relationship with Gallagher may be brought by either party any later than two (2) years after the accrual of the claim or cause of action.

Gallagher has established security controls to protect Client confidential information from unauthorized use or disclosure. For additional information, please review Gallagher's Privacy Policy located at <https://www.aig.com/privacy-policy/>.

You have read, understand and agree that the information contained in the Proposal and all documents attached to and incorporated into the Proposal, is correct and has been disclosed to you prior to authorizing Gallagher to bind coverage and/or provide services to you. By signing below, or authorizing Gallagher to bind your insurance coverage through email when allowed, you acknowledge you have reviewed and agree with terms, conditions and disclosures contained in the Proposal.

By: _____
Print Name (Specify Title)

Company

Signature

Date: _____

Appendix

Compensation Disclosure Schedule

Client Name: Maple Lake ISD 881

Coverage	Carrier Name(s)	Wholesaler, MGA, or Intermediary Name ¹	Est. Annual Premium ²	Gallagher U.S. Owned Wholesaler, MGA, or Intermediary % and/or Fee %
Workers Compensation	Dakota Truck Underwriters	N/A	\$46,144.00	N/A

¹ We were able to obtain more advantageous terms and conditions for you through an intermediary/ wholesaler.

² If the premium is shown as an indication: The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

* A verbal quotation was received from this carrier. We are awaiting a quotation in writing.

Note: When placing business with insurance companies, Gallagher Companies receive commission based on negotiated contractual terms with those carriers. The commission rate is a percentage of the premium excluding taxes and fees. Major lines of coverage, and their typical range of commissions are listed below. If you wish to receive more details on actual compensation paid to Gallagher Companies, please contact your Gallagher representative.

- **Accident & Health:** 15-25%
- **Aviation:** 14-15%
- **All Other Commercial:** 10-20%
- **Bonds/Surety:** 30-35%
- **Builders Risk:** 15-18%
- **Casualty:** 14-15%
- **Commercial Auto:** 12.5-15%
- **Inland Marine:** 20-22.5%
- **Ocean Marine:** 15-17.5%
- **Package / Business Owners Package:** 15-16.8%
- **Executive and Professional Liability:** 12-16.5%
- **Property:** 15-22%
- **Workers Compensation:** 8-11%

Compensation to Gallagher may also be disclosed in a Client Services Agreement or Consulting Services Agreement.

Claims Reporting By Policy

Immediately Report all claims.

Direct Reporting:

- Workers' Compensation
 - Dakota Truck Underwriters
 - Phone.# 877-585-1117
 - Fax.# 877-884-6573
 - Email : www.rascompanies.com

Gallagher STEP



STEP



Reduce Your Risk and Simplify Training

Safety training programs and educational materials for employees are critical for reducing accidents, increasing retention, and minimizing your total cost of risk now and in the future.

Gallagher Safety Training Education Platform (STEP) is our proprietary learning management system (LMS) that supports your safety program, provides real-time access to your loss control plans and keeps employees up to date with the latest safety standards.

Key Benefits of Gallagher STEP

- **Register** for up to 10 complimentary modules every year from a library of over 100 training and safety shorts. In addition, monthly bulletins are available, covering topics such as general and environmental safety, human resources, and health and wellness.
- **Save** valuable time by assigning employee training and monitoring their latest progress and completion.
- **Simplify** the process of training to stay in compliance and avoid costly penalties.
- **Onboard and train** an unlimited number of users while enhancing your overall risk control program.
- **Customize** your platform with your company's logo, training content and modules tailored to your business, and personalized procedures and forms for an added fee.

Please visit ajg.com/us/gallagher-step/ to learn more.

Most Popular Training Modules

- Sexual Harassment and Discrimination
- Slip, Trip and Fall Training
- Electrical Safety Training
- Back Safety Training
- Bloodborne Pathogens
- Safe Lifting Practices
- Defensive Driving Basics
- Fire Prevention Basics
- Personal Protective Equipment
- GHS Hazard Communication



Gallagher **CORE360**® is our unique, comprehensive approach of evaluating your risk management program that leverages our analytical tools and diverse resources for custom, maximum impact on six cost drivers of your total cost of risk.

Sample of Available Training Modules and Safety Shorts

Human Resources Training

- Americans with Disabilities Act (ADA)
- California Ethics
- California Sexual Harassment & Discrimination—Employees (English and Spanish)
- California Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- Connecticut Sexual Harassment Prevention and Response
- Diversity
- Drug-Free Workplace—Supervisor
- Ethics in Action
- Fair and Accurate Credit Transaction Act (FACTA)
- Family Medical Leave Act (FMLA)
- Interviewing Strategies
- Job Applications
- Maine Sexual Harassment Prevention and Response
- Personnel Files
- Sensitivity Basics: Creating Positive Working Relationships
- Sexual Harassment and Discrimination—Employees
- Sexual Harassment and Discrimination—Supervisors
- New York City Sexual Harassment and Discrimination—Employees (English and Spanish)
- New York City Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- New York State Sexual Harassment and Discrimination—Employees (English and Spanish)
- New York State Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- Smart Hiring
- Smart Risk Management—Core Principles
- Theft
- Unsafe Acts
- Violence Prevention
- Workers Compensation Essentials
- Workplace Investigations Basics
- Wrongful Termination

Safety Training

- Accident Investigation Techniques
- Asbestos Awareness (General Industry)
- Basic Conveyor Safety
- Bloodborne Pathogens (English and Spanish)
- Creating a Safe Holiday Celebration
- Common Fire and Life Safety Hazards
- Continuity of Operations Planning
- Defensive Driving—Accident Scene Management
- Defensive Driving—Backing Safely, R is for Reverse
- Defensive Driving Basics—Part I (English and Spanish)
- Defensive Driving—Changing Lanes Safely
- Defensive Driving—Driving Safely in School Zones
- Defensive Driving—General Auto Risk Management
- Defensive Driving—Intersections
- Defensive Driving—Reducing Deer-Related Incidents
- Defensive Driving—Safe Following Distance
- Defensive Driving—Spring Weather Conditions
- Defensive Driving—Winter Weather Conditions
- Determining the Root Cause of Accidents
- Disaster Planning 101
- Electrical Safety (English and Spanish)
- Ladder Safety
- Employee and Family Disaster Planning
- Evacuation Planning and Procedures
- Fire Prevention Practices (English and Spanish)
- Forklift Safety Basics for General Industry
- Hazard Communication (English and Spanish)
- Hearing Protection
- Housekeeping—Custodial, Safe Housekeeping Practices
- Identifying Strain and Exertion Exposures (English and Spanish)
- Lead-Based Paint
- Lockdown Procedures
- Lockout/Tagout (English and Spanish)
- Machine Guarding (English and Spanish)
- Means of Egress (English and Spanish)
- Mold
- Office Ergonomics Defined
- Office Ergonomics—Working in Comfort
- Office Workstation Safety
- Office Workstation Safety for Supervisors
- Personal Protective Equipment (English and Spanish)
- Portable Fire Extinguishers I
- Portable Fire Extinguishers II
- Power Tool Safety
- Preparation for Physical Activity
- Preventing Back Injuries (English and Spanish)
- Preventing Slips, Trips and Falls (English and Spanish)
- Preventing Injuries When Lifting, Moving and Transferring Residents
- Safety Pays for Life
- Temp Staffing Services. Employee Safety Orientation (English and Spanish)

Safety Shorts

Two safety shorts are considered one module selection.

- Bloodborne Pathogens
- Electrical Safety
- Emergency Procedures
- Fire Prevention and Protection
- Hand and Power Tools
- Hazard Communication
- Housekeeping/Custodial—Before You Start
- Housekeeping/Custodial—Cleaning by Hand
- Housekeeping/Custodial—Emptying Trash
- Housekeeping/Custodial—Mopping and Emptying Buckets
- Housekeeping/Custodial—Preventing Slips, Trips and Falls
- Housekeeping—General
- Ladder Safety
- Lockout/Tagout
- Personal Protective Equipment
- Safe Lifting Practices
- Slip, Trip and Fall

The Gallagher Way.
Since 1927.

Please visit ajg.com/us/gallagher-step/ to learn more.

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Overview and Login Information

The Gallagher eRiskHub® portal provides you with exclusive risk management tools and best practices to improve your organization's cyber risk posture. This important resource serves your cyber risk management strategies by enhancing your capabilities in cyberattack prevention, loss mitigation and cyber risk transfer techniques.

To access the Gallagher eRiskHub® now:

1. Navigate to <https://eriskhub.com/gallagher>
2. Complete the new user registration at the bottom of the page. Choose your own user ID and password. The access code is **447597**.
3. After registering, you can access the hub immediately using your newly created credentials in the member login box located at the top right of the page.

If you have any questions about the Gallagher eRiskHub®, please reach out the eRiskHub® support staff at support@eriskhub.com

Key Features of the Gallagher eRiskHub®

- **Risk Manager Tools**—A collection of tools for risk managers including research of known breach events, information to calculate the potential cost of a breach event, sample policies, breach response planning and more.
- **Learning Center**—An extensive collection of thought leadership articles, webinars, videos and blog posts covering everything from emerging cyber threats to data protection and more.
- **Security and Privacy Training**—Resources for creating an effective security training program for your employees.
- **Strategic Third-Party Relationships and Partner Resources**—Information on third-party vendors that can assist your organization improve your overall cyber risk, as well as access to exclusive Gallagher discounts on tools.

Gallagher's Cyber Capabilities

Gallagher's Cyber practice has the expertise to deliver a full complement of cyber risk management and insurance services to help your team stay protected. We take a consultative, action-based approach to address the sophisticated and evolving nature of cyber liability to design custom solutions that meet your unique needs. For more information, please contact us.



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The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete Insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis.

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