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- Kyes Insurance Proposal ............................................................. 46
RFP Opening Document

Insurance RFP Opening

RFPs Due: May 12, 2017, by 1:00 pm

RFPs Opening: May 12, 2017, at 1:01 pm

RFPs Packets Received:

<table>
<thead>
<tr>
<th>Date Received</th>
<th>Time Received</th>
<th>Company name</th>
<th>Address</th>
<th>Gross Proposal</th>
</tr>
</thead>
<tbody>
<tr>
<td>05/10/2017</td>
<td>4:32 PM</td>
<td>Maine Municipal</td>
<td>60 Community Drive PO Box 9109 Augusta, ME 04332-9109</td>
<td>$54,257*</td>
</tr>
<tr>
<td>05/12/2017</td>
<td>10:57 AM</td>
<td>Cross</td>
<td>745 Roosevelt Trail, PO Box 1383 Windham, ME 04062</td>
<td>$72,280*</td>
</tr>
<tr>
<td>05/12/2017</td>
<td>12:18 PM</td>
<td>Kyes</td>
<td>171 Maine Street PO Box 311 Farmington, ME 04938-0311</td>
<td>$33,942,-</td>
</tr>
</tbody>
</table>

Witnessed by:

Don Willard, Town Manager

Cathy Ricker, Finance Director

Note: USI Insurance Services LLC emailed to say they would not be bidding on 4/18/2017.
TO: Raymond Board of Selectmen  
FROM: Sue Look, Town Clerk  
RE: May 12, 2017, Insurance RFP Opening

Proposals for the Insurance RFP were due to be returned to the Town Office by 1:00pm today.

There were 3 bids received from:
- Maine Municipal Association  
- Cross Insurance  
- Kyes Insurance

USI Insurance Services LLC sent an email (on the next page of this ePacket) to say that they did not intend to submit a bid.

In attendance were:
- Don Willard, Town Manager  
- Cathy Ricker, Finance Director  
- Sue Look, Town Clerk  
- John D Bogar, CEO of Kyes Insurance

Following are the RFP opening results:

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address</th>
<th>Present at Opening</th>
<th>Proposal without MEMIC</th>
<th>MEMIC</th>
<th>Total Proposal</th>
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</thead>
<tbody>
<tr>
<td>Maine Municipal</td>
<td>60 Community Dr Augusta ME 04332</td>
<td>No</td>
<td>$54,257</td>
<td>$23,456</td>
<td>$77,713</td>
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<tr>
<td>Association</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cross Insurance Co</td>
<td>745 Roosevelt Trl PO Box 1383 Windham ME 04062</td>
<td>No</td>
<td>$48,824</td>
<td>$23,456</td>
<td>$72,280</td>
</tr>
<tr>
<td>Kyes Insurance</td>
<td>171 Maine St PO Box 311 Farmington ME 04938</td>
<td>John D Bogar, CEO</td>
<td>$33,942</td>
<td>$23,456</td>
<td>$57,398</td>
</tr>
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</table>
Follow Up Email

Subject: Follow Up Email
From: Timothy Forte <Timothy.Forte@usi.com>
Date: 4/28/2017 10:34 AM
To: Cathy Ricker <cathy.ricker@raymondmaine.org>

Hello Cathy,

Thank you for the opportunity and your time on the phone yesterday. As we discussed I will no longer be a part of the RFP for the Town of Raymond for the following reasons.

- The MEMIC policy you currently have in place is already at safety rated and the pricing is extremely aggressive. If another carrier was to come in and beat MEMIC in price I would be extremely surprised, and even if another carrier beat MEMIC in price they would not be able to offer the services MEMIC can offer The Town of Raymond.
- The quote you posted online from MMA is also really aggressively priced and would be really tough for another market to beat. They are also offering you claims management and loss control which just adds to the value of the program.

Once again thank you for the opportunity.

Thank you,

-Tim

Timothy P. Forte
Vice President
Commercial Insurance Account Executive
USI Insurance Services LLC
75 John Roberts Road Building C
South Portland, ME 04106
Direct Line: 207-239-3582
Toll Free: 855-874-0123 EXT. 53582
Fax: 877-775-0110
Cell: 603-209-4841

[LinkedIn Profile]
Maine Municipal Association Proposal

MMA Risk Management Services

Town of Raymond Proposal
Maine Municipal Association

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I. INTRODUCTION LETTER
II. QUOTATION
III. MEMBERSHIP IS THE DIFFERENCE
IV. CURRENT MEMBERSHIP LIST
May 9, 2017

Town of Raymond  
Don Willard, Town Manager  
401 Webbs Mills Road  
Raymond, Maine 04071

Dear Don,

Thank you for the opportunity to provide a quotation for the Town of Raymond’s property and casualty coverage. Our proposal package includes the quotation and information about Risk Management Services. Please note that the quotation is valid for a period of 30 days and is contingent upon the Town obtaining membership in the Maine Municipal Association prior to the coverage being bound.

The Property & Casualty Pool is Member owned and managed, providing superior risk management service to Maine public entities and the people that serve them. The Pool is a partnership of Maine communities that banded together to establish a self-insurance pool and provide stability of rates for 30 years. As a result of our focus we have crafted specialized comprehensive coverage designed for Maine communities which takes full advantage of the protections and immunities provided to by the Maine Tort Claims Act.

Ownership also pays dividends. The Property & Casualty Pool paid dividends of $549,913 to members of the Pool in 2016. Please note that three years of consecutive participation within the Property & Casualty Pool is required in order to be eligible for future dividend distribution. Dividends are not guaranteed from year to year and their award depends not only on the claims experience of the individual member but also on the overall claims experience of the Pool. The Board of Directors votes every year on payment of dividends.

The Property & Casualty Pool currently provides risk management services to approximately 80% of Maine Municipalities. I have included a listing of the current members of the Property & Casualty Pool and we encourage prospective participants to contact any member to request comments regarding the quality of coverage and service provided by MMA Risk Management Services. We take great pride in the fact that municipal risk management is what we do and all we do.

Our Members have the ability to be active participants on our Boards and directly influence the coverage and services offered. As a result, our coverage is carefully crafted by and for our member municipalities to include specialized features such as:

**COVERAGE HIGHLIGHTS**

- Liability limits of **$2,000,000 combined single limit** for causes of action outside of the Maine Tort Claims Act or **$400,000 combined single limit for causes of action under the Maine Tort Claims Act**. The applicability of more than one line of coverage (general liability, automobile liability or law enforcement liability) per occurrence shall not increase the total limit of liability. **MMA has no annual aggregate limit and no aggregate limit per location.**

- Bonding/Faithful Performance of Duties coverage with a limit of **$250,000**. The MMA Property & Casualty Pool also includes Bond coverage for all of the statutorily required positions of the municipality.
- Coverage for **Flood and Earthquake with the same deductible as the elected property deductible.** The Pool offers coverage for all risks of direct physical loss or damage subject to exclusions listed in the Coverage Certificate. **Flood coverage, a $101,000,000 per occurrence and annual aggregate limit applies for the entire Pool,** except for properties located in Special Flood Hazard Areas including Flood Zones A, AO, AE, AH, A1-30, A99, AR, V, VE and V1-30 where a $51,000,000 sublimit per occurrence and annual aggregate limit applies for the entire Pool.

- **No charge is made for endorsements** made during the coverage term unless property in excess of $1,000,000 in value is added or there is a significant or unusual change in the liability exposures.

- **Forest Fire Protection:** This Extension covers costs paid or to be paid by the member for controlling, extinguishing and suppressing forest fires, as required under 12 M.R.S.A. § 9204, subject to all terms, conditions and exclusions of Section II – Agreement A and those additional terms, definitions, conditions and exclusions that appear in this Extension. **Subject to a $50,000 limit for each forest fire** not more than the costs you are required to pay under 12 M.R.S.A. § 9204.

- **Cyber Liability included - $1,000,000 limit per wrongful act,** Data Breach Expenses - $50,000 aggregate limit and a $1,000,000 Aggregate limit per member. $1,000 minimum Deductible applies.

- The Coverage Document also includes Property (Blanket Buildings and Blanket Personal Property with a signed Statement of Values form), Inland Marine, Mobile Equipment, Public Officials and Employment Practices Liability (with a Retro date of 07/01/2008), Ambulance/Nurse Malpractice, Automobile Liability and Physical Damage, and Equipment Breakdown. Please note that we are unable to provide coverage for the **2003 Ambar watercraft** due to the size of the vessel. Therefore, we would recommend that you maintain your current coverage on this vessel.

- The MMA Property & Casualty Pool provides automatic coverage of 180 days for newly acquired or constructed property under $1,000,000 property value.

**SERVICES**

The Staff of Risk Management Services is committed to supporting the Town of Raymond in its effort to reduce losses through effective risk management practices and to providing professional risk management services. Experienced underwriting staff handle all member transactions related to new business, renewal of coverage, changes to member property schedules, changes in liability exposures and coverage questions. Your assigned Underwriting staff includes **Susan Caston Senior Underwriter** and **Marcus Ballou Member Services Supervisor.** Susan and Marcus will assist the Town with coverage updates analysis of liability exposures and to answer coverage questions. Specialty services includes:

- No charge is made for endorsements made during the coverage term unless property in excess of $1,000,000 in value is added or there is a significant or unusual change in the liability exposures.
- **Public Officials and Employment Practices Liability** is provided on an occurrence rather than a claims-made form.
- There is no annual General Liability aggregate limit.
• Each member is assigned an underwriting contact to work with the member on an ongoing basis.
• Underwriting staff meets with members on-site at their convenience, including evening meetings.
• Application assistance and coverage reviews.

Risk Management Services Loss Control Consultants provide all loss prevention services for our members. John Waterbury, Senior Loss Control Consultant is currently assigned to assist the Town with the identification, analysis, control and avoidance of exposures. Loss Control assistance is always available and includes:

• At no additional charge, John visits your properties to gather underwriting information, assess listed values and offer recommendations to minimize loss exposures.
• On-site and regional training in specialty topics is available.
• As a participant of the P&C Pool, the Town is eligible to use website based loss control tools, including online safety and human resource training. The online training supplements live training at your worksite which is also available (at no cost). Our Loss Control website can be visited using the following link: www.memun.org/RMS/LC/default.htm

MMA Risk Management Services provides all Claims Management services from our local office in Augusta. We truly understand municipal risks, the Maine Tort Claims Act and the statutes which impact municipal liability. Your assigned Claims Management staff members are Calette Robbins Senior Claims Representative; Debra Marquis, Claims Technician. These dedicated professionals will assist the Town by providing:

• Expert claims staff that analyzes, interprets, and utilizes the provisions of the Maine Tort Claims Act for the benefit of your town.
• On-line claim reporting allows a prompt response by claims staff.
• Active claim management is practiced.
• Regular on-site claims reviews and on-going claim communication.

Thank you for providing MMA’s Risk Management Services the opportunity to present the Town of Raymond with a proposal. If you have any further questions regarding the quotations, the coverage, or the services offered, please contact me at 1-800-590-5583, extension 2244.

Sincerely,

[Signature]

Marcus J. Ballou
Member Services Supervisor
Risk Management Services
**PROPOSAL FOR:** Town of Raymond

<table>
<thead>
<tr>
<th>Coverages</th>
<th>Limits</th>
<th>Deductible</th>
<th>Contributions</th>
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<tr>
<td>Property</td>
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<td>$10,000</td>
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<td>Mobile Equipment</td>
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<td>EDP (Computers)</td>
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<td>$1,000</td>
<td>INCLUDED</td>
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<tr>
<td>Equipment Breakdown</td>
<td>$5,437,294</td>
<td>$1,000</td>
<td>INCLUDED</td>
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<tr>
<td>Crime (includes all employees)</td>
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<td>$1,000</td>
<td>INCLUDED</td>
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<td>Auto Physical Damage</td>
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<tr>
<td>- Comprehensive</td>
<td>ACV</td>
<td>$250/$1000</td>
<td>INCLUDED</td>
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<tr>
<td>- Collision</td>
<td></td>
<td></td>
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<tr>
<td>Ambulance Malpractice</td>
<td>*$2,000,000</td>
<td>$1,000</td>
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<tr>
<td>Public Officials &amp; Employment Practices Liability</td>
<td>**$2,000,000</td>
<td>$5,000</td>
<td>INCLUDED</td>
</tr>
</tbody>
</table>

**Included Coverages**

| Accounts Receivable                    | $100,000     | $10,000    | INCLUDED      |
| Valuable Papers                        | $100,000     | $10,000    | INCLUDED      |
| Extra Expense                          | $100,000     | $10,000    | INCLUDED      |
| Loss of Rents                          | $100,000     | $10,000    | INCLUDED      |
| Transit                                | $100,000     | $10,000    | INCLUDED      |
| Fine Arts                              | $50,000      | $10,000    | INCLUDED      |
| Flood                                  | ***Pool Limit $101,000,000 | $10,000 | INCLUDED      |
| Earthquake                             | Pool Limit $101,000,000 | $10,000 | INCLUDED      |
| Cyber Liability                        | ****$1,000,000 | $1,000 | INCLUDED      |
| Forest Fire Suppression                | $50,000      | $500       | INCLUDED      |
| Deductible Reimbursement               | $1,000       |            | INCLUDED      |

**TOTAL$: $54,257**

*The Pool Liability limits are $2,000,000 combined single limit for causes of action outside of the Maine Tort Claims Act or $400,000 combined single limit for causes of action under the Maine Tort Claims Act. The absolute limit for any combination of the above causes of action is $2,000,000 per occurrence.

**$2,000,000 each Wrongful Act / $4,000,000 Annual Aggregate.


**** Cyber Liability Coverage A(1) $1,000,000 Aggregate, Data Breach Expenses Coverage A(2) $50,000 Aggregate, Claims Made Coverage.
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<th>Loc #</th>
<th>Bidg #</th>
<th>Building Name/Occupancy</th>
<th>Street Address</th>
<th>Organization</th>
<th>Valuation Type</th>
<th>Constr Type</th>
<th>Year Built</th>
<th>Flood Zone</th>
<th>Appraisal Date</th>
<th>Square Footage</th>
<th>Nat'l Loc Hist/Reg</th>
<th>Deductible</th>
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<th>Contents Value</th>
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<td>District II Fire Station</td>
<td>387 Webb's Mills Road</td>
<td>Fire/Rescue</td>
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<td>$2,718,549</td>
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<td>9</td>
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<td>Broadcast Studio</td>
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<td>Playground</td>
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<td>1234R Roosevelt Trail</td>
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<td>9</td>
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<td>11</td>
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<td>1</td>
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Total  $4,894,760  $542,534  $5,437,294
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<thead>
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<th>Year</th>
<th>Make</th>
<th>Model</th>
<th>Vin#</th>
<th>Organization</th>
<th>Cost New</th>
<th>Valuation</th>
<th>Comp Deductible</th>
<th>Collision Deductible</th>
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<td>2014</td>
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<td>E450 Ambulance</td>
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<td>Pierce</td>
<td>Sabre Pumper</td>
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May 10, 2017
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### Inland Marine Schedule

**Member Name:** Raymond  
**Certificate Number:** Q05190PC2017-01  
**Coverage Period:** 07/01/2017 to 07/01/2018

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<th>Year</th>
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<td>Skidsteer</td>
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**Total**  
$959,644.00

### Electronic Data Processing

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**Total**  
$213,000.00

**Miscellaneous Property - None**
ADVANTAGES:
- A Partnership of Maine Communities grouping together to fund a self-insurance pool
- Public Entity risk management is what we do and all we do
- Specialized comprehensive coverage designed for Maine Communities
- Coverage crafted to take full advantage of the protections and immunities provided
to cities, towns, schools, water and sewer districts
- Providing rate stability for over 25 years

Marketing/Underwriting:
- On-site visits at your convenience
- Direct access to your underwriter to answer coverage questions
- New and renewal application assistance
- Itemized breakdowns of contributions available for each line of business

Claims Management:
- We understand the Maine Tort Claims Act and the immunities it provides
- Online, fax or paper claims reporting
- Direct access to your assigned Claims Handler
- Claims review meetings are encouraged and available at your request/location

Loss Control:
- Experienced, designated Loss Control Consultants
- MMA staff provides all services with no additional fees.
- Partnering with you to provide inspections, program and property evaluations, training
  and consultation, specific to municipal exposures that prevent injuries and accidents and
  help you control your costs

Special Coverages Available:
- Personal Automobile Deductible Reimbursement for employees
- Volunteer Accident Insurance
- Tenant Users Liability Insurance
- Volunteer Firefighter Blanket Accident Coverage
- Road Salt Contamination Coverage

For More Information Contact: Phone: (800) 590-5583
Marcus Ballou Email: mballou@memun.org | Judy Doore Email: jdoore@memun.org
PROGRAM MANAGEMENT

Patricia Kablitz, CPCU, ARM

Director of Risk Management Services

Pat Kablitz was promoted to Director in April, 2006 after serving as Assistant Director for 2 years. She rejoined MMA's Risk Management Services as Assistant Director in April, 2004. Pat was the RMS Underwriting Manager from 1995 until 2001 when she relocated out of state. She worked for an independent insurance agency in Nevada for 2 1/2 years. Pat had 22 years of underwriting experience with Aetna Life & Casualty Company. During her first fifteen years with Aetna she held a series of positions of increasing responsibility in the Milwaukee, Wisconsin, office. She transferred to Portland, ME in 1988 as manager of the commercial underwriting department.

Pat's experience includes supervisory and management responsibilities for casualty, property and marine lines of business. She has completed numerous professional developments courses during her career. She earned the Chartered Property & Casualty Underwriter (CPCU) designation in 1994 and the Insurance Institute of America's Associate in Risk Management in 1996. In 2000 she completed the Insurance Institute of America's Risk Management for Public Entities course.

As Director of Risk Management Services, Pat is charged with planning, directing and coordinating all aspects of the Risk Management programs and the work of its staff of forty-two people, as well as MMA's own insurance coverage. She is responsible for all underwriting, loss control, claims, marketing and training activities for Risk Management Services. She also oversees the negotiation and placement of reinsurance coverage and works closely with the selected insurance brokers, consulting actuaries and other professionals who provide services to the programs.

Pat is a member of the Maine Chapter of the Society of CPCU and serves on the Board of Directors of the Maine Council of Self-Insurance.
Ann Willette

Claims Manager

Ann began her insurance career in 1989 as a Claims Data Processor for Commercial Union Insurance Company. She joined the Maine Municipal Association in June 1995 and has held several positions including Sr. Claims Representative, Claims Supervisor and Assistant Claims Manager. In April of 2007 she was promoted to Claims Manager. She is responsible for all claims brought under the Workers’ Compensation Fund and the Property and Casualty Pool. Ann manages an in house staff of 22 claims professionals, and manages outside defense counsel. She is a Board Member of the Workers’ Compensation Coordinating Council.

Ann graduated Cum Laude from Thomas College with an Associate Degree in Applied Business. Ann holds an All Lines Adjuster’s License issued by the State of Maine.
Michelle L. Pellérier, CPCU, AU

*Underwriting Manager*

Michelle joined Risk Management Services in 1990 and has over 24 years of experience in the insurance industry. She was promoted from Senior Underwriter to Underwriting Manager in January 2009. She has acquired a wide range of knowledge of municipal and quasi-public entity exposures.

She is fully conversant with the Workers Compensation and the Property and Casualty Pool including Public Officials and Employment Practices Liability programs. She participates in workshops presented for members of the programs, giving presentations on risk management techniques for handling exposures faced by elected and appointed public officials. Michelle’s responsibilities include direct supervision of the RMS Underwriting/Member Services Department and overall management of the Property & Casualty Pool, Workers Compensation Fund and the Unemployment Compensation Group Fund.

She has completed numerous professional developments courses during her career. She earned the Chartered Property & Casualty Underwriter (CPCU) designation in 2012; the Associate in Underwriting (AU) designation in 1994 and completed the Risk Management for Public Entities course in 2000.
Tracey Gould  
Assistant WC Claims Manager

Tracey is a 2003 graduate of Thomas College in Waterville, Maine. She completed school with a bachelor's degree in finance and economics. During college, she was very active in field hockey, softball, and other campus organizations. The summer of her senior year she completed an internship at Banknorth in their Deposit Accounts department. Upon graduation, she accepted a position with Maine Municipal Association.

Tracey joined MMA in July of 2003 as a Workers' Compensation Claims Representative and was responsible for handling lost time claims in Kennebec County, Somerset County; Penobscot County; and Sagadahoc County, and The Maine Community College Systems. In January of 2011 she was promoted to Workers' Compensation Claims Supervisor and oversaw the work of the three medical technicians. In March of 2013 she accepted a promotion to Assistant Claims Manager. She will oversee the work of four Adjusters, the Nurse Case Manager and the Claims Supervisor.

She has her All lines Adjusters License which is issued by the State of Maine. She has also completed a medical terminology course.
Christopher McCauley

Assistant P&C Claims Manager

Chris rejoined the Risk Management Services Claims team in May of 2005 as a Senior Property and Casualty Claims Representative and he was promoted to P&C Claims Supervisor in July of 2007. He oversees a department of five people who handle various property and casualty claims for RMS members. Before rejoining RMS, Chris was employed by Colonial Adjustment for two years where he helped open Colonial’s Bangor, Maine field office and establish Colonial’s casualty adjusting services in mid-coast and northern Maine.

Before joining Colonial, Chris was the Liability Supervisor for One Beacon Insurance Company in their Bangor, Maine office where he supervised 5 casualty adjusters.

Chris had worked previously for MMA Risk Management Services from March 1999 through May 2002, where he held the position of Property and Casualty Team Leader.

Before moving to Maine in 1999, Chris worked for Winterthur Reinsurance in New York for an 8-year period and handled property facultative and casualty treaty losses throughout the U.S.

Chris has drawn on his extensive experience to help mentor other claims professionals in RMS.
Property & Casualty Pool

Colette P. Robbins, AIC

Senior Property & Casualty Claims Representative

Colette began her insurance career in 1982 while working at Patrons Oxford Mutual Insurance Company in Auburn, ME part-time during high school. This part-time job became full-time in the underwriting department following her graduation from high school.

In 1985 she joined Middlesex Mutual Assurance Company. She transferred to the claims department in 1988 and provided support services to the claims department and then was trained to handle claims. She spent her last 8 years there as a claims adjuster.

As of December 31, 2001, Colette joined MMA's Risk Management Services Department as a Property and Casualty Claims Representative and was promoted to Senior P&C Claims Representative in June 2005. She handles claims involving Auto, General Liability, Law Enforcement, Employment and Public Officials.

Colette has participated in many industry courses and seminars. She holds her Maine state license as a multi-lines Claims Adjuster and has earned an Associate In Claims designation.
Property & Casualty Pool

Randa Veilleux, AIC

Property & Casualty Claims Representative

In 1999, Randa joined the Risk Management Services Team as the Claims Office Assistant. Her duties at that time were mail distribution and filing. She exhibited an interest in learning more about the insurance industry, and began with the Claims Basics course through the Pictorial program.

Randa was promoted to the Claims Processor position for the Workers’ Compensation Fund in 2001. Her duties were data entry, working with different programs and checking WC board forms for accuracy. She continued her studies through the Insurance Institute of America completing AIC 33, The Claims Environment, AIC 34, Managing Workers’ Compensation and Bodily Injury Claims and AIC 35, Property Loss Adjusting. She has also completed courses through Aigner Insurance Training on “Commercial Property – How much do you really know?” and “The New Homeowners, What’s in it for you?” In November of 2003 she passed the adjuster’s license exam and became a licensed Adjuster in Maine.

Randa was promoted to Property & Casualty Claims Technician in December of 2003 and successfully completed the AIC program, receiving an Associate in Claims designation. She was promoted to Property & Claims Representative in April 2006 and now handles claims involving auto and general liability, law enforcement liability and public officials liability. In May of 2009 she completed ARM 54, Risk Assessment through Insurance Institute of America.

Randa is also active in the MMA Wellness program as the assistant coordinator.
Property & Casualty Pool

Peter Tanous

Senior Property & Casualty Claims Representative

Peter is a graduate of the University of Maine at Orono with a Bachelor’s Degree in Public Management.

Peter began his insurance career in 1994 working at State Farm Insurance in Westbrook, Maine where he was responsible for life, health, IRA, and P&C sales and also client services.

Peter joined MMA’s Risk Management Services in November of 2007 as a Senior P&C Claims Representative where he handles automobile and general liability claims for the Property and Casualty Pool and assists with first and third party property damage claims.

Prior to joining MMA, Peter was a Senior Claim Representative at Peerless Insurance Company, where he was responsible for investigating and resolving casualty/bodily injury claims, and determining coverage and liability issues.

Peter is currently working towards an Associate in Claims designation and also has attended many claims seminars and courses.
Property & Casualty Pool

Debra Marquis

Property & Casualty Claims Technician

In 2002, Debbie joined the Risk Management Services Team as a Claims Processor. She assisted the Property & Casualty Claims department with setting up claims, data entry, payments and distribution of mail.

In May 2006, Debbie was promoted to Property & Casualty Claims Technician, handling first and third party property damage claims. Debbie has also provided much helpful assistance and input in the implementation of the new iVOS claims information system.
Underwriting Team

Susan Caston, CIC, AIC, CPIW
Senior Underwriter

Susan Caston joined MMA’s Risk Management Services as a Senior Underwriter in July of 2003. She has more than 20 years experience in the insurance industry in Personal Insurance, Commercial Insurance and Life, Disability and Health Insurance.

In addition to attending numerous workshops and seminars related to insurance and business matters, Susan has obtained the Certified Insurance Counselor, Associates in Claims and Certified Professional Insurance Woman professional designations. She completed two of the four courses toward the Associates in Risk Management Public Entities designation.

Susan is a past President of the National Association of Insurance Women Central Maine Chapter. She served on the Continuing Insurance Education Committee for the State of Maine Bureau of Insurance. Susan also served on the Technical Committee and the Legislative Committee for the Maine Independent Insurance Agents Association. She is a graduate of the University of Maine.

As a Senior Underwriter, Susan visits Members to provide technical assistance with regard to risk management services. She reviews new and renewal Member accounts for pricing and referral to other Member services such as loss control and claims. She participates in rate creation for the Workers’ Compensation Fund and the Property and Casualty Pool including Public Officials and Employment Practices Liability programs. She provides presentations on risk management techniques to Member workshops.
Underwriting Team

Marcus Ballou
Member Services Supervisor

Marcus joined the Maine Municipal Association as the Risk Management Services Department Senior Member Services Representative in February of 2006. He began his career in municipal insurance pooling with the Alaska Municipal League Joint Insurance Association in 1997. He held various positions within the organization including Loss Control Consultant, Risk Manager, and Casualty Claims Adjuster serving over 140 municipalities and school districts throughout the state of Alaska.

Marcus is responsible for professional, educational, research and technical work in marketing and member service for the Risk Management Services programs. He spends much of his time visiting members to provide education and assistance relating to their participation in the Risk Management Services programs including the Property & Casualty Pool including Public Officials and Employment Practices Liability, the Workers Compensation Fund and the Unemployment Compensation Fund.

Marcus graduated with a Bachelor’s Degree in Business Management from the Florida Institute of Technology.
MAINE MUNICIPAL ASSOCIATION
Workers' Compensation Fund Members
Current Members (584) as of 03/17/2017

Town of Abbot
Acadia Disposal District
Town of Acton
Town of Addison
Town of Alexander
Town of Alfred
Alfred Water District
Town of Alna
Town of Alton
Town of Amherst
Town of Amity
Town of Andover
Androscoggin County
Androscoggin Valley COG
Town of Anson
Anson Madison Water District
Town of Appleton
Aroostook County Commissioners
Aroostook Valley Solid Waste Disposal
Town of Arrowsic
Town of Arundel
Town of Ashland
Ashland Water & Sewer District
Town of Atkinson
Auburn Housing Authority
Auburn Sewerage District
Auburn Water District
City of Augusta
Augusta Housing Authority
Augusta School Dept
Town of Aurora
Town of Avon
Town of Baileyville
Town of Baldwin
Town of Bar Harbor
City of Bath
Bath Housing Authority
Bath Water District
Bayville Village Corporation
Town of Beals
Town of Beaver Cove
Town of Beddington
City of Belfast
Belfast Water District
Town of Belgrade
Town of Belmont
Town of Benton
Town of Berwick
Berwick Sewer District
City of Biddeford
Town of Bingham
Town of Blaine
Town of Boothbay
Town of Boothbay Harbor
Boothbay Harbor Sewer District
Boothbay Region Refuse Disposal District
Boothbay Region Water District
Town of Bowdoin
Bowdoinham Water District
Town of Bowerbank
Town of Bradford
Town of Bradley
Town of Bremen
City of Brewer
Brewer Housing Authority
Brewer School Department
Town of Bridgton
Town of Bridgton Plantation
Town of Bristol
Bristol/South Bristol Transfer Facility
Town of Brooks
Town of Brownfield
Town of Brownville
Town of Brunswick
Brunswick School Dept
Brunswick Sewer District
Town of Bucksfield
Town of Bucksport
Town of Burlington
Town of Burnham
Town of Buxton
Town of Byron
Calais School Dept
Town of Cambridge
Town of Canaan
Town of Canton
Town of Cape Elizabeth
Town of Caratunk
City of Caribou
Caribou Utilities District
Town of Carmel
Town of Carrabassett Valley
Carrabassett Valley Sanitary District
Carroll Plantation
Town of Carthage
Cary Plantation
Town of Castine
Central Penobscot Solid Waste
Town of Charleston
Town of Charlotte
Town of Chebeague Island
Town of Chelsea
Town of Cherryfield
Town of Chester
Town of Chesterville
Town of China
Town of Clinton
Clinton Water District
Coastal Recycling Corporation
Town of Columbia
Town of Columbia Falls
Town of Cooper
Coplin Plantation
Town of Corinna
Corinna Sewer District
Town of Corinth
County of Cumberland
Town of Crawford
Town of Crystal
Town of Cumberland
Town of Cushing
Town of Cutler
Cyr Plantation
Dallas Plantation
Town of Damariscotta
Town of Danforth
Town of Debois
Town of Dedham
Town of Denmark
Town of Dennysville
Town of Detroit
Town of Dexter
Town of Dixfield
Town of Dixmont
Town of Dresden
Drew Plantation
Town of Durham
Town of Eagle Lake
Eagle Lake Water & Sewer District
Town of East Machias
Town of East Millinocket
Town of Eastbrook
Town of Easton
Town of Eddington
Town of Edgecomb
Town of Edinburg
Town of Eliot
City of Ellsworth
Town of Embden
Town of Enfield
Town of Etna
Town of Eustis
Town of Exeter
Town of Fairfield
Town of Franklin
Town of Farmingdale
Town of Farmington
Town of Fayette
Port Fairfield Housing Authority
Town of Fort Kent
Town of Frankfort
Town of Franklin
Franklin County Commissioners
Town of Freedom
MAINE MUNICIPAL ASSOCIATION
Workers’ Compensation Fund Members
Current Members (584) as of 03/17/2017

Town of Freeport
Freeport Economic Dev. Corp.
Freeport Sewer District
Town of Frenchboro
Town of Frenchville
Town of Friendship
Town of Fryeburg
Fryeburg Rescue Association
City of Gardiner
Garfield Plantation
Town of Garland
Town of Georgetown
Town of Glenburn
Glennwood Plantation
Town of Gorham
Gorham School Dept
Town of Gouldsboro
Town of Grand Isle
Grand Lake Stream Plantation
Town of Gray
Town of Great Pond
Great Salt Bay Sanitary & Water District
Greater Augusta Utility District
Greater Portland COG
Town of Greenbush
Town of Greenville
Town of Greenwood
Town of Guilford
Guilford-Sangerville Sanitary District
Guilford-Sangerville Water District
City of Hallowell
Hallowell Water District
Town of Hamlin
Town of Hammond
Town of Hampden
Hampden Water District
Town of Hancock
Hancock County Planning Commission
Hancock County Commissioners
Kittery Water District
Town of Knox
Knox County Commissioners
Lake George Corporation
Town of Lakeville
Town of Lamoine
Town of Leeds
Town of Levant
Town of Liberty
Town of Limerick
Town of Limestone
Limestone Water & Sewer District
Town of Lincoln
Lincoln County Commissioners
Lincoln Plantation
Lincoln Sagadahoc Multicounty Jail
Lincoln Sanitary District
Lincoln Water District
Town of Lincolnville
Town of Linneus
Town of Litchfield
Town of Littleton
Town of Livermore
Town of Livermore Falls
Town of Long Island
Town of Lovell
Town of Lowell
Lower Kennebec Regional School Unit 1
Town of Lubec
Lubec Water & Electric District
Lucerne-in-Maine Village Corporation
Town of Ludlow
Town of Machias
Town of Machiasport
Macwahoc Plantation
Town of Madison
Magalloway Plantation
Maine Community College System
Maine Municipal Bond Bank
Maine Public Employees Retirement
Town of Manchester
Manchester Sanitary District
Town of Mapleton-Castle Hill-Chapman
Town of Mariaville
Marion Transfer Station Inc
Town of Mars Hill
Mara Hill Utility District
Matinicus Isle Plantation
Town of Mattawamkeag
Town of Maxfield
Town of Mechanic Falls
Mechanic Falls Sanitary District
Town of Meddybemp
Town of Medford
Town of Medway
Town of Mexico
Mexico Water District
Mid Coast Solid Waste Corporation
Mid-Coast Regional Planning Commission
Mid-Maine Solid Waste Association Inc
Midcoast Council of Governments
Midcoast Regional Redevelopment
Town of Milbridge
Town of Milford
Town of Millinocket
Town of Milo
Milo Water District
Town of Minot
Monhegan Plantation
Monhegan Plantation
Power District
Town of Monmouth
Town of Monroe
Town of Monson
Monson Utilities District
MAINE MUNICIPAL ASSOCIATION
Workers' Compensation Fund Members
Current Members (584) as of 03/17/2017

Town of Monticello
Town of Montville
Moro Plantation
Town of Moscow
Town of Mount Chase
Town of Mount Desert
Mount Desert Water District
Town of Mount Vernon
Municipal Review Committee Inc
Town of Naples
Nashville Plantation
Town of New Canada
Town of New Gloucester
Town of New Limerick
Town of New Portland
Town of New Sharon
Town of New Sweden
Town of New Vineyard
Town of Newburgh
Town of Newcastle
Town of Newfield
Town of Newport
Town of Newry
Town of Nobleboro
Town of Norridgewock
Town of North Berwick
Town of North Haven
Town of North Yarmouth
Northern Katahdin Valley Waste Disp.
Northern Oxford Regional Solid Waste
Town of Northfield
Town of Northport
Northport Village Corporation
Town of Norway
Norway Water District
Norway-Paris Solid Waste Inc
Town of Oakland
Town of Old Orchard Beach
City of Old Town
Old Town Housing Authority
Town of Orient
Town of Orland
Town of Orono
Orono-Veazie Water District
Town of Orrington
Orrington School Dept
Town of Otis
Town of Otisfield
Town of Owls Head
Oxbow Plantation
Town of Oxford
Oxford County
Town of Palermo
Palermo Rescue Incorporated
Town of Palmyra
Town of Paris
Town of Parkman
Town of Parsonsfield
Town of Passadumkeag
Passamaquoddy Water District
Town of Patten
Town of Pembroke
Pembroke School Department
Town of Penobscot
Penobscot County Commissioners
Penquis Solid Waste Corporation
Town of Perham
Town of Perry
Town of Phillips
Town of Phippsburg
Piscataquis County Commissioners
Town of Pittsfield
Town of Pittston
Pleasant Point Housing Authority
Pleasant River Ambulance
Pleasant River Solid Waste Disposal
Town of Plymouth
Town of Poland
Town of Portage Lake
Portland Public Schools
Portland Water District
Town of Pownal
City of Presque Isle
Presque Isle Industrial Council
Presque Isle Utilities District
Town of Princeton
Princeton Water District
Town of Prospect
Town of Randolph
Town of Rangeley
Rangeley Water District
Town of Readfield
Reed Plantation
Town of Richmond
Richmond Utilities District
Town of Ripley
Town of Robbinson
City of Rockland
Town of Rockport
Town of Rome
Town of Roque Bluffs
Town of Roxbury
RSU 12
RSU 16
RSU 23
RSU 34
RSU 39
RSU 78 - Rangeley Lakes Regional School
Town of Rumford
Rumford Water District
Town of Sabattus
Sabattus Sanitary District
City of Saco
Sagadahoc County Commissioners
Town of Saint Agatha
Town of Saint Albans
Town of Saint Francis
Town of Saint George
Saint John Plantation
City of Sanford
Sanford Housing Authority
Sanford Sewerage District
Sanford Water District
Sanford-Springvale Dev. Corp.
Town of Sangerville
Town of Scarborough
Scarborough Economic Dev. Corp.
Town of Searsmont
Town of Searsport
Searsport Water District
Town of Sebago
Town of Sebec
Seboeis Plantation
Town of Sedgwick
Town of Shapleigh
Town of Sherman
Town of Shirley
Town of Sidney
Town of Smithfield
Town of Smyrna
Town of Solon
Solon Water District
Somerset County Commissioners
Town of Somerville
Town of Sorrento
Town of South Berwick
South Berwick Sewer District
South Berwick Water District
Town of South Bristol
City of South Portland
South Portland Housing Authority
Town of South Thomaston
Southern Maine Plan & Dev Comm.
Town of Southport
Town of Southwest Harbor
MAINE MUNICIPAL ASSOCIATION
Workers' Compensation Fund Members
Current Members (584) as of 03/17/2017

Southwest Harbor
Water/Sewer Dist.
Town of Springfield
Town of Staceyville
Town of Standish
Town of Starks
Town of Stetson
Town of Steuben
Town of Stockholm
Town of Stockton Springs
Town of Stoneham
Town of Stonington
Stonington Water Company
Town of Stow
Town of Strong
Town of Sullivan
Town of Sumner
Town of Surry
Town of Swanville
Town of Temple
Tenants Harbor Water District
The Forks Plantation
Town of Thomaston
Town of Thorndike
Town of Topsfield
Town of Topsham
Topsham Sewer District
Town of Tremont
Town of Trenton
Tri-Community Recycling and Sanitary Landfill
Tri-County Solid Waste Management
Town of Troy
Town of Turner
Town of Union
Town of Unity
Town of Upton
Valley Recycling Facility Inc
Town of Van Buren
Van Buren Housing Authority
Van Buren Light & Power
Van Buren Water District

Town of Vassalboro
Town of Veazie
Veazie Sewer District
Town of Verona Island
Town of Vienna
Town of Vinalhaven
Town of Waldo
Waldo County Commissioners
Town of Waldoboro
Waldoboro Utility District
Town of Wales
Town of Wallagross
Town of Warren
Warren Sanitary District
Town of Washburn
Washburn Water and Sewer District
Town of Washington
Washington County Commissioners
Town of Waterboro
Town of Waterford
City of Waterville
Waterville Housing Authority
Town of Wayne
Webster Plantation
Town of Weld
Town of Wellington
Town of Wells
Wells Emergency Medical Services
Wells Reserve
Wells Sanitary District
Town of Wesley
Town of West Bath
West Forks Plantation
Town of West Gardiner
Town of West Paris
West Paris Water District
City of Westbrook
Town of Westfield
Town of Westmanland
Town of Weston
Town of Westport Island

Town of Whitefield
Town of Whiting
Town of Whitneyville
Town of Willimantic
Town of Wilton
Town of Windham
Town of Windsor
Town of Winn
Town of Winslow
Town of Winter Harbor
Winter Harbor Utilities District
Town of Winterport
Winterville Plantation
Town of Winthrop
Winthrop Utilities District
Town of Wiscasset
Wiscasset Water District
Town of Woodland
Town of Woodstock
Town of Woodville
Town of Woolwich
Town of Yarmouth
Yarmouth School Department
Yarmouth Water District
Town of York
York County Commissioners
York School Department
York Sewer District

03/17/2017
Cross Insurance Co Proposal

Town of Raymond Maine
401 Webbs Mills Road
Raymond, Maine 04071

PRESENTED BY:
Jeffrey Vermette, CSRM, WPC
Vice President, Sr. Account Executive

Brian Jensen
Account Executive
Cross Insurance
745 Roosevelt Trail
Windham, Me 04062
ivermette@crossagency.com
bjensen@crossagency.com
207-892-7996
Index

I. Company History & Market Resources
II. Company Experience
III. Professional Staff
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V. Coverage Summary
VI. Services to be Provided
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Company History & Market Resources

Cross Insurance is a family-owned agency made up of a network of wholly-owned subsidiary insurance agencies throughout Maine, New Hampshire, Massachusetts, Connecticut, New York, and Rhode Island. Getting its humble beginnings in the home of Woodrow Cross in 1954, the company has since grown to become one of New England's largest independent insurance providers, and the nation's 33rd largest broker of U.S. Business, with 38 branches and more than 800 employees. The company's motto, *Where Security Meets Strength*, is more than a slogan for Cross Insurance; it is a commitment to the values set deep in the company since its inception. The Cross Financial Corp. business plan is centered on providing quality products at a competitive price. Knowledge and responsiveness, the foundations upon which the company builds customer service, are integral and remain top priorities. Cross strives to be a trusted advisor in the industry, tailoring solutions to best fit its clients' unique risk management needs.

Cross Insurance represents more than 80 property and liability insures through an agency agreement. This list includes virtually every insurer who would have the resources in the territory to provide insurance products and services to the agents and brokers through whom we access specialty insurers and non-admitted insurers. With a constantly evolving landscape of insurers, we are regularly adding to or reviewing our insurer relationships to maintain an advantage in the insurance market access. Broad insurer access is a principal strength of our organization and a differentiator among our piers. Although appropriate coverages can be cobbled together from a number of these companies, there are only a few real players in the public entity marketplace that have programs that address the needs and services that we believe serve our clients best.

There are 4 direct writers serving the North Eastern United States that have programs specifically tailored for the public entity arena. They are: Travelers Insurance, Liberty Mutual Insurance, Trident Insurance Group, as well as the MMA Trust. Then there are the Managing General Agents who put together coverages in their package from a number of different carriers such as Glatfelter Public Practice, Wright Specialty Company, and Kinsale Insurance to name a few. Cross has agency agreement or direct contracts with all of the above.

We offer a wide variety of services including, but not limited to, expert insurance placement, program administration, risk management, claims handling, and loss prevention.
Cross Insurance Experience

Cross Insurance and its wholly owned subsidiaries have insuring relationships currently with over 16 Towns & Cities in northern New England as well as 127 private & public schools, colleges and universities. We have a wide range of experience and resources to properly evaluate, analyze and administer services required of the public sector entities.

The following are a list of some of the entities that we have insurance relationships with:

- City of Bangor Maine
- City of Brewer Maine
- City of Biddeford Maine
- City of Bath Maine
- City of South Portland Maine
- City of Sanford Maine
- City of Augusta Maine
- City of Auburn Maine
- City of Manchester NH
- Town of Berwick Maine
- Town of Hollis Maine
- Town of Salem NH
- Town of Norridgewock Maine
- Town of Islesboro Maine
- Town of Belmont NH
- Town of Georgetown Maine
- Town of Raymond Maine

Our coverage relationships with these entities range from a variety of lines of business, bonds, property & casualty, workers compensation, commercial auto, aviation, employee practice liability, aviation liability, sewer & water coverages, inland marine, professional liability, employee benefits and all other lines that are necessary and required for the proper risk management of public entities.
ACCOUNT SERVICE TEAM

Strategically organized service teams draw from anywhere in our organization depending on the best match of client needs and Cross resources. On a day-to-day basis, you will be working with the same people who are thoroughly familiar with your insurance program. Our people are our greatest asset – courteous professionals who know that you expect and deserve the very best.

Your service team is identified below:

Vice President and team leader: Jeffrey A. Vermette and Account Executive Brian Jensen will help you identify and analyze the potential risk to your school district and then create a program to address those risks through risk control, risk financing and risk administration.

Senior Account Manager: Melissa J. Connell
Assistant Account Manager: Travis Guerrette
Will assist you with:

- Address or location changes
- Auto ID cards
- Billing inquires
- Binders, Insurance Certificates
- Claims history
- Claims Servicing
- Coverage summaries and annual review documents
- Evidence of Property Insurance
- Experience rating, test modifications & verification
- Mortgage/Loan address changes
- Payroll audit verifications
- Replacement cost estimators
- Vehicle changes
- Verification of exposure classifications

Assistant Account Manager: Travis Guerrette
INSURANCE PROFESSIONALS

Jeffrey Vermette:  35 years in the insurance industry
1977 Graduate of Husson College with BS degree in Finance & Investments
LUTC, CSRM, WCP
State of Maine & NH Producer license for Property and Casualty, Life and Health,
Surplus Lines, and Variable Contracts
15 years as Principal and Owner of Lake Region Insurance Agency in Windham, ME
Commercial Lines Account Executive with Cross Insurance since merger with Lake
Region Insurance Agency in 2005
Named Vice President 2013

Brian Jensen:  2014 Graduate of USM with degrees in Business Administration & Finance
5 years’ experience as Project Manager for Bath Iron Works
State of Maine & NH Producer License
Joined Cross Insurance 2015

Melissa Connell:  24 years in the insurance industry, as a commercial lines service representative with
Lake Region Agency and Cross Insurance
State of Maine Producer Resident license for Property and Casualty

Travis Guerrette:  2012 Graduate of UNE with a BS degree in Applied Exercise Science
Matriculating towards completion of MBA from USM in May 2018
2012-2016 Personal Fitness Trainer with Personal Fitness & Nutrition
Joined Cross Insurance June 2016

Each member of our service team brings unique strengths in organization, risk identification, analysis,
and service to serve our Public school clients.
General Information About Your Firm

Firm's Name: Cross Insurance

Mailing Address: 745 Roosevelt Trail, Windham, Maine 04062

Physical Location: Same

Telephone: 207-892-7996  Fax: 207-892-8229

Name of Contact Person: Jeffrey Vermette

Email Address of Contact Person: jvermette@crossagency.com

Total Number of Years in Business: 58  Number of Years at this Location: 19

Are you Agency

Do you have an Errors and Omission policy in force? Yes
Effective Date: 7-12-2016 - 7-12-2017
Name of Company: AIG  Limit: $10,000,000

Number of personnel: In your Firm: 750  In Commercial Lines: 400

Of this total number, how many are licensed agents? 600  As Brokers? None
Are there others who hold other licenses? Specify number and type: Approximately 50 multi-lines.

Of your total employees, what is the average length of time in your employ? 15-18 yrs

Of your total written book of premiums, what percentage are commercial lines? 65%

What percentage are public entities? 5-10%. What percentage are schools? 5-10%.

*Cross Insurance has written premium of approximately $1,000,000,000 in P&C. We write between $45,000,000-$50,000,000 in public entity business, which represents more public entity business than any other Independent Agency in Northern New England.
Town of Raymond, Maine  
Summary of Insurance

**Property Coverage:**
- Blanket Building & Personal Property $5,904,947  
  Excess $9,387  
- Earthquake & Flood (Broad Form) $5,000,000  
  Included  
- Equipment Breakdown $5,000,000  
  Included  
  - Deductible $10,000  
  - Loss of Income & Extra Expense Actual Loss Sustained Included  
- Inland Marine Coverages $1,841,067  
  $3,065

**Crime Coverage:**
- Employee Theft/Forgery or Alteration $250,000  
- Money & Securities Inside/Out $250,000  
- Computer Fraud/Funds Transfer Fraud $250,000  
  - Deductible $1,000  
- Public Officials Bonds (3) $250,000  
  $1,706

**Liability:**
- General Liability $1,000,000/$3,000,000  
  $6,814  
- Employee Benefits Liability $1,000,000/$3,000,000  
  $192  
- Public Entity Management Liability $1,000,000/$3,000,000  
  $1,058  
- Employment Practice Liability $1,000,000/$3,000,000  
  $2,500  
  Includes: Statutory Caps Limits Endorsement  
  Preservation of Governmental Immunity

**Umbrella Excess Liability:** $1,000,000  
  $1,739

**Commercial Auto:**
- Liability $1,000,000  
  $11,278  
- Medical Payments $5,000  
- Uninsured/Underinsured Motorist $1,000,000  
  $8,016  
  - Physical Damage Per Schedule  
  - Comp Deductible: $250  
  - Collision Deductible: $1,000  
  Statutory Caps Limit Endorsement

**Cyber Liability/Data Breach:** $1,000,000  
  $3,069

**Workers Compensation/Employers Liability:** $1,000,000/$1,000,000/$1,000,000  
  $23,456

**Total Insurance Package:** $72,280

- Detail Schedule of Coverage in Attached Addendum  
- All pricing subject to current underlying rating basis

May 12, 2017  
Jeffrey A. Vermette, CSRM, WCP  
Vice President/Sr. Account Executive  
Cross Insurance
SERVICES TO BE PROVIDED

RISK MANAGEMENT SERVICE MENU

Loss Control Service

➢ Safety program evaluation
➢ Hazard identification
➢ Safety training
➢ Regulatory Compliance

Claim Service

➢ Claim reporting
➢ Claim analysis
  ▶ Frequency & severity trends
  ▶ Causation
  ▶ Retention
  ▶ Opportunities/premium savings
➢ Claim advocacy/dispute resolution
➢ Claim reviews
  ▶ Reserve evaluation
  ▶ Settlement strategy
  ▶ Subrogation potential

Insurance Program Administration

➢ Risk and Exposure surveys
  ▶ Insurance checklist
➢ Insurance Specifications
➢ Self-insurance feasibility
➢ Placement Strategy/Choice of Insurers
➢ Property Valuation
➢ Experience rating verification
➢ Contract analysis/Liability assumption/Risk transfer
➢ Classification verification
Loss Control Service

Cross Provided:

- Coordinate insurer service in the areas of:
  - Fleet safety training
  - OSHA compliance
  - Accident prevention
  - NFPA standards
  - Alternate duty programs
  - Directed medical care program
  - VDT training
  - Air quality monitoring
- Match loss control efforts with the history of claim frequency and severity exposures

Carrier Provided:

The mark of an exceptional insurance company is its ability to help policyholders avoid a loss in the first place. Because today's schools face enormous risks complicated by dwindling budgets offer comprehensive Loss Control Programs designed to help schools minimize their risks and have a positive effect on premiums.

- Detailed Site Assessments
- Playground Inspections
- Bus driver training program and Vehicle Safety Services
- Emergency Planning
- Workplace Safety Training
- Boiler Inspection Services that can provide certificates to meet state requirements
- Safety Resources – numerous safety topics and checklist available
- Consultation in developing workplace accident investigation and return to work programs
CLAIMS and RISK MANAGEMENT

Cross Insurance will be your initial point of contact for claims reporting. In addition we will serve as your liaison for claim advocacy and dispute resolution. We are highly experienced in this role and have excellent, long standing relationships with the Claims Departments and the personnel of each company we do business with. Cross Insurance is the largest independent agency in New England and the majority of the companies we do business with recognize us as their largest distributor. This volume relationship positions us to deliver exceptional service to our policyholders. Here is an overview of the claim services and loss control services that are generally provided by Cross Insurance and the carrier writing the school insurance.

Claims

Cross Provided Claim Service

- Claim reporting
- Claim analysis
  - Frequency & severity trends
  - Causation
  - Retention opportunities/premium savings
- Claim advocacy/dispute resolution
- Claim reviews
  - Reserve evaluation
  - Settlement strategy
  - Subrogation potential

Carrier Provided Claim Service

All carriers we use have claims specialist dedicated exclusively to their school insurance programs. Your school will be assigned to a single individual who will handle all claims for your district. They will oversee a highly experienced group of claims professionals including field adjusters, appraisers, lawyers, nurses, administrative personnel and special investigators. These high-caliber people are dedicated to resolving claims quickly, accurately, and fairly.
About Travelers

Travelers (NYSE: TRV) is a leading provider of property casualty insurance and surety products and of risk management services to a wide variety of businesses, other organizations and to individuals. The company reported 2014 revenues of $27 billion and total assets of $103 billion. Our products are distributed primarily through U.S. independent insurance agents and brokers. Travelers is the second largest writer of personal insurance through independent agents. The company also has offices in the U.K., Ireland, and Canada. Travelers has about 30,000 employees worldwide. For more information, visit www.travelers.com.

Financial Strength

The financial strength of an insurance company is understandably important to its policyholders. Independent services, such as A.M. Best, Standard & Poor's and Moody's, have consistently given high ratings to our claim-paying ability and financial strength.

The independent financial strength ratings, which reflect the Travelers claims-paying ability, are as follows:

<table>
<thead>
<tr>
<th>A.M. Best</th>
<th>Standard &amp; Poor's</th>
<th>Moody's</th>
</tr>
</thead>
<tbody>
<tr>
<td>A++</td>
<td>AA</td>
<td>'Aa2</td>
</tr>
</tbody>
</table>

(A++ is the highest of 16)
(AA is the 3rd highest of 21)
(Aa2 is the 3rd highest of 21)

It is the policy of Travelers to comply with all applicable federal, state and local fair employment laws. In addition, Travelers files appropriate EEO-1 reports and voluntarily subscribes to the principles of affirmative action.
Public Sector Expertise

Travelers is the leading provider of property and casualty insurance for public entities. It's a position we've worked hard to earn by building lasting relationships and strong foundations in communities across the country. With our expertise, years of hands-on experience and outstanding financial strength and stability, clients count on us to deliver thoughtfully designed, tailored insurance coverages and risk management solutions for the exposures they face.

Our underwriting, risk control and claim teams work exclusively with public entities. Travelers has impressive capabilities to serve the needs of the market. We're proud to offer:

- Package products for municipalities, counties, water and sewer districts and other selected special districts. For these segments, we deliver a menu of customized offerings and solutions — including property, liability, auto and professional coverages — designed specifically for local governments;

- Large public entity property business — including schedules in excess of $250 million total insured values — for the segments listed above as well as for schools, excess property and assumed reinsurance.

The team at Travelers takes the time to understand issues affecting local government. They analyze current risks, anticipate those customers may face in the future and create flexible solutions to manage both.

UNDERWRITING

Our underwriters stay abreast of public affairs, as well as evolving legal and social issues. We develop balanced solutions to meet each customer's unique situation and work with agents and brokers to customize the most effective plan for our clients.

CLAIM SERVICES

When it comes to claim handling, one size doesn't fit all. Travelers has claim professionals dedicated to handling claims for public entities. They understand state-specific issues and have extensive knowledge of the immunities and special defenses afforded to public entities. In addition, Travelers retains defense counsel who specializes in representing public entities and understand the complexity of public entity legislation.

RISK CONTROL SERVICES

Travelers risk control consultants work exclusively with public entity clients. These risk control professionals are dedicated to understanding a customer's unique operations, risks and issues. The value-added risk management programs, seminars and personalized service plans offered by Travelers help prevent losses and reduce overall costs for public entities.

Consult Policy for Actual Terms and Conditions

TRAVELERS
Risk Control Services

Travelers offers risk control resources that have a proven impact on preventing losses and reducing overall costs for public entities. These resources have been developed for public entity clients to address issues related to general liability, vehicle safety, property protection, law enforcement liability and employment practices liability.

Our goal is to provide public entities with resources to reduce loss-related expenses and enhance delivery of public services. These risk control resources respond to historical losses experienced by public entities and align with "best practices" for government entities, as advocated by the Public Risk Management Association (PRIMA) and the International City/County Management Association (ICMA).

When you select Travelers as your insurance carrier, you will have access to a wealth of risk control resources, including, but not limited to:

- **The Public Sector Risk Control Seminars**: The value-added risk management programs, seminars and training sessions offered by Travelers help prevent losses and reduce overall costs for public entities.
- **Travelers Web Site**: As a policyholder, you will have access to our Risk Control Web-site. You will be able to immediately download risk control materials, or order them from our products database. In addition, the site provides a pathway to register for our Safety Academy courses ... [http://www.travelers.com/riskcontrol](http://www.travelers.com/riskcontrol)
- **Public Sector Risk Control Answer Line**: Have a technical question about a risk control issue? Use the Travelers Public Sector Answer Line. Clients can direct their specific risk control questions to the Answer Line for advice and information. Ask Risk-Control@Travelers.com.
- **Employment Practices Liability Risk Management Resources**: Our EPL resources include:
  1. Free access to an Internet-based resource site with a wealth of employment practices information including emerging issues in employment law, sample handbook, best practices for policies and procedures, articles, searchable library and much more.
  2. 800# Hotline for free general guidance from an attorney who specializes in employment law and can answer questions about workplace concerns.
  3. Hundreds of vendor web-based risk management training courses which are available from any computer with internet access, anytime 24/7. Travelers clients simply set up an account with the vendor and receive a 15% discount off retail pricing. Additional volume discounts are applied on purchases of $1,000 or more.
- **CyberFirst**: eRisk Hub is a private web based portal containing information and technical resources that can assist in the prevention of network, cyber and privacy events and provide timely support if an incident occurs.
- **In the Public Interest Newsletter**: Each issue of this newsletter addresses risk control concerns for general liability, vehicle operations and employment practices. The newsletter also features risk control and risk management information to minimize the frequency and severity of losses.

At Travelers, we are dedicated to meeting our public entity clients' risk management and risk control needs. We are pleased to offer you these valuable risk control resources as a part of this insurance proposal.

*Consult Policy for Actual Terms and Conditions*

TRAVELERS
Insurance Bid Proposal

For

Town of Raymond

401 Webbs Mills Road

Raymond, ME 04071

Presented by:

Kyes Insurance Proposal
May 12th, 2017

Town of Raymond
401 Webbs Mills Road
Raymond, ME 04071

Dear Cathy Ricker,

Enclosed is our agency’s proposal for Town of Raymond. I would like to thank you for your assistance and patience during the bid process. If Kyes Insurance is awarded the bid, coverage will be written through Trident Insurance Services, the Metrogard Program with Argonaut Insurance Company, Indemnity Insurance Company of North America and Travelers Insurance Company.

These companies carry an A (Excellent) rating in A.M. Best. We are duly appointed representative of these companies. The Kyes Agency currently insures over 100 public entities in the State of Maine. The Trident Program is the second largest insurance provider for small to medium sized municipalities, counties, schools and special districts in the country. The success of the program has been built on superior service, broad coverages and competitive pricing.

If we are the successful bidder we will need to bond the Town Manager/Treasurer/Tax Collector and any other required official. This would require a short 2-page application for each bonded individual with Travelers Insurance Company. Approximate bond cost for $100,000 Limit per individual would be $350.00.

The bid proposal does not include a quote for the Town’s Workers Compensation coverage. We would have requested a quote from MEMIC, however, you are currently insured by MEMIC with your current agent. If Kyes is successful on the Property & Casualty Lines of the bid proposal, a broker of record letter can be signed by the Town, so that Kyes can service the Workers Compensation policy with MEMIC.

Kyes has over 40 years of experience in writing municipal business. We feel we provide exceptional service. Please feel free to contact our references. We look forward to hearing from you.

Sincerely,

Flint Christie, CSR M
President
WESTPORT INSURANCE CORPORATION

Policy Number: WED4ME007206910
Renewal of Policy: WED4ME007206909

INSURANCE INDUSTRY PROFESSIONAL LIABILITY COVERAGE FOR INSURANCE AGENCIES

DECLARATIONS

THIS IS A CLAIMS MADE POLICY. PLEASE READ CAREFULLY.

A. NAMED INSURED:
THE KYES AGENCY, INC.

Address:
PO BOX 311
171 MAIN STREET
FARMINGTON, ME 04938

B. POLICY PERIOD: From 12:01 A.M. July 01, 2016 To 12:01 A.M. July 01, 2017
Local time at the address stated herein

C. Limits of Liability:

<table>
<thead>
<tr>
<th>Sublimit of Liability for</th>
<th>Per CLAIM</th>
<th>Aggregate for the POLICY PERIOD</th>
</tr>
</thead>
<tbody>
<tr>
<td>BREACH OF PERSONAL DATA</td>
<td>NO COVERAGE</td>
<td>NO COVERAGE</td>
</tr>
<tr>
<td></td>
<td>$10,000,000</td>
<td>$10,000,000</td>
</tr>
</tbody>
</table>

D. DEDUCTIBLE:

<table>
<thead>
<tr>
<th></th>
<th>Per CLAIM</th>
<th>Aggregate for the POLICY PERIOD</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$10,000</td>
<td>N/A</td>
</tr>
</tbody>
</table>

E. Premium:

<table>
<thead>
<tr>
<th>Experience Credit Applied</th>
<th>Loss Control Credit Applied</th>
</tr>
</thead>
<tbody>
<tr>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

F. RETROACTIVE DATE: Full Prior Acts

Total Premium: $

$
These Declarations, together with the application and supplements and attachments hereto, POLICY forms and any endorsements, shall constitute the contract between the NAMED INSURED and the Company. The following forms and endorsements are made a part of this POLICY.

### Forms / Endorsements

<table>
<thead>
<tr>
<th>Form Reference</th>
<th>Date</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>SP 4 043</td>
<td>08-07</td>
<td>IMPORTANT NOTICE - LIMITED POLICY</td>
</tr>
<tr>
<td>SP 4 6040</td>
<td>06-10</td>
<td>DECLARATION PAGE</td>
</tr>
<tr>
<td>SP 4 584</td>
<td>12-11</td>
<td>IIP LIABILITY COVERAGE FOR INS. AGENCIES</td>
</tr>
<tr>
<td>SP 000 244</td>
<td>01-12</td>
<td>DAMAGES AND CLAIM EXPENSES DEDUCTIBLE</td>
</tr>
<tr>
<td>SP 4 859</td>
<td>12-11</td>
<td>NOTICE TO COMPANY ENDORSEMENT</td>
</tr>
<tr>
<td>SP 4 901</td>
<td>02-11</td>
<td>AMEND WRONGFUL ACTS DEF-PERSONAL DATA</td>
</tr>
<tr>
<td>WGFL-104B</td>
<td>06-10</td>
<td>ADDITIONAL NAMED INSURED</td>
</tr>
<tr>
<td>WIG-ME</td>
<td>11-14</td>
<td>AMEND END - ME (CANCELLATION/NONRENEWAL)</td>
</tr>
<tr>
<td>SP 6 268</td>
<td>05-13</td>
<td>FRAUDULENT ENTITY ENDORSEMENT</td>
</tr>
<tr>
<td>WIG-7B</td>
<td>06-10</td>
<td>AMEND END-KNOWLEDGE OF AN AGENT</td>
</tr>
</tbody>
</table>

In witness whereof, the Company issuing this POLICY has caused this POLICY to be signed by its authorized officers, but it shall not be valid unless also signed by the duly authorized representative of the Company.

**WESTPORT INSURANCE CORPORATION**

[Signature]

Countersignature:          Date:          Authorized Representative

SP 4 604 O 0610

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www.raymondmaine.org
MUNICIPALITY INSURANCE BID FORMS

INSURANCE PROGRAM BID FORM

Program Carrier: Trident Insurance Services of New England
Policy Period: 07/01/2017-07/01/2018

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>**PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property</td>
<td></td>
</tr>
<tr>
<td>Limit</td>
<td>$ 5,416,807</td>
</tr>
<tr>
<td>Deductible</td>
<td>$ 1,000</td>
</tr>
<tr>
<td>General Liability</td>
<td></td>
</tr>
<tr>
<td>Limit per Occurrence</td>
<td>$ 1,000,000</td>
</tr>
<tr>
<td>Aggregate Limit</td>
<td>$ 3,000,000</td>
</tr>
<tr>
<td>Deductible</td>
<td>$</td>
</tr>
<tr>
<td>Excess Liability</td>
<td></td>
</tr>
<tr>
<td>Limit per Occurrence</td>
<td>$ 1,000,000</td>
</tr>
<tr>
<td>Aggregate Limit</td>
<td>$ 1,000,000</td>
</tr>
<tr>
<td>Deductible</td>
<td>$ 0</td>
</tr>
<tr>
<td>Automobile Liability</td>
<td></td>
</tr>
<tr>
<td>Limit</td>
<td>$ 1,000,000</td>
</tr>
<tr>
<td>Deductible (comprehensive)</td>
<td>$ 250</td>
</tr>
<tr>
<td>Deductible (collision)</td>
<td>$ 1,000</td>
</tr>
<tr>
<td>Excess Automobile Liability</td>
<td></td>
</tr>
<tr>
<td>Limit per Occurrence</td>
<td>$ 1,000,000</td>
</tr>
<tr>
<td>Aggregate Limit</td>
<td>$ 1,000,000</td>
</tr>
<tr>
<td>Deductible</td>
<td>$ 0</td>
</tr>
<tr>
<td>Crime Insurance</td>
<td></td>
</tr>
<tr>
<td>Limit</td>
<td>$ 250,000</td>
</tr>
<tr>
<td>Deductible</td>
<td>$ 1,000</td>
</tr>
<tr>
<td>Boiler &amp; Machinery</td>
<td></td>
</tr>
<tr>
<td>Limit</td>
<td>$ INCLUDED</td>
</tr>
<tr>
<td>Deductible</td>
<td>$ 2,500</td>
</tr>
<tr>
<td>Public Official Liability</td>
<td></td>
</tr>
<tr>
<td>Limit</td>
<td>$ 1,000,000/3,000,000</td>
</tr>
<tr>
<td>Deductible</td>
<td>$ 2,500</td>
</tr>
</tbody>
</table>
COVERAGE

Other Coverages/Limits Proposed

1. **Employment Practices Liability**
   (type)
   
   Limit $ 1,000,000/3,000,000
   Deductible $ 2,500 $ 4,145.00

2. (type)
   
   Limit $_$
   Deductible $ 0 $

**Total Bid** $ 33,942.00

This quotation is valid for 30 days or the effective date of the coverage.

Signature

President

Position

Kyes Insurance Agency

Organization

PO Box 311 Farmington, ME 04938

Address

207-778-9862

Telephone Number

05/12/2017

Date
MUNICIPALITY INSURANCE BID FORMS

Property Insurance

Please indicate if your proposed coverage includes any of the features listed below. List the limit of coverage provided for each sublimit. If there is no coverage, please mark excluded.

<table>
<thead>
<tr>
<th>Coverage Features</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage on all buildings and contents</td>
<td>$5,416,807</td>
</tr>
<tr>
<td>Replacement cost on building and contents</td>
<td>YES</td>
</tr>
<tr>
<td>Flood, including zones A &amp; V</td>
<td>SEE PROPOSAL</td>
</tr>
<tr>
<td>Earthquake</td>
<td>SEE PROPOSAL</td>
</tr>
<tr>
<td>Terrorism</td>
<td>CAN BE PURCHASED FOR ADDITIONAL PREMIUM</td>
</tr>
<tr>
<td>Glass and stained glass coverage, all locations</td>
<td>INCLUDED</td>
</tr>
<tr>
<td>Waiver of coinsurance</td>
<td>YES</td>
</tr>
<tr>
<td>25% inflation guard coverage</td>
<td>NO</td>
</tr>
<tr>
<td>Automatic coverage for newly acquired properties,</td>
<td>YES</td>
</tr>
<tr>
<td>including contents.</td>
<td></td>
</tr>
<tr>
<td>Replacement not limited to rebuilding at same site</td>
<td>YES</td>
</tr>
<tr>
<td>or with same materials/cost of new site not included.</td>
<td></td>
</tr>
<tr>
<td>Property in transit.</td>
<td>YES</td>
</tr>
<tr>
<td>Builders’ risk—owners’ interest</td>
<td>PER OUR FORM</td>
</tr>
<tr>
<td>“All Risk” perils, including sewer backup</td>
<td>YES</td>
</tr>
<tr>
<td>Burglary, robbery, theft for all locations.</td>
<td>YES</td>
</tr>
<tr>
<td>Money and securities coverage—all locations</td>
<td>YES</td>
</tr>
<tr>
<td>Ordinance deficiency coverage included</td>
<td>YES</td>
</tr>
<tr>
<td>Debris removal included/except foundations</td>
<td>YES</td>
</tr>
</tbody>
</table>
MUNICIPALITY INSURANCE BID FORM

The cost of demolition  YES
Architects’ and Engineers’ fees  YES IF PART OF LOSS
Property/boiler joint loss agreement  YES
Loss of rents/extra expense coverage  YES
Valuable papers and records  YES
Fine Arts  YES
Vacant buildings  YES IF PRIOR APPROVAL
Off premises power  YES, NO OVERHEAD LINES
Pollution cleanup  YES
## MUNICIPALITY INSURANCE BID FORMS

### General Liability Insurance

(Please indicate if your proposed program includes any of the features listed below.)

<table>
<thead>
<tr>
<th>Coverage or Feature</th>
<th>Yes/No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blanket contractual - oral and written</td>
<td>YES</td>
</tr>
<tr>
<td>Athletic participation coverage</td>
<td>YES, MEDICAL PAYMENTS EXCLUDED</td>
</tr>
<tr>
<td>Sexual abuse</td>
<td></td>
</tr>
<tr>
<td>Garagekeepers’ legal liability</td>
<td>NO COVERAGE ON CURRENT POLICY</td>
</tr>
<tr>
<td>Host liquor</td>
<td>YES</td>
</tr>
<tr>
<td>Owners, landlords, and tenants liability</td>
<td>YES</td>
</tr>
<tr>
<td>Products liability -completed operations</td>
<td>YES</td>
</tr>
<tr>
<td>Owned and nonowned watercraft</td>
<td>YES 26'-100HP</td>
</tr>
<tr>
<td>Incidental medical malpractice</td>
<td>YES</td>
</tr>
<tr>
<td>Employee benefit liability (claims made form)</td>
<td>YES</td>
</tr>
<tr>
<td>Broad form property damage</td>
<td>YES</td>
</tr>
<tr>
<td>Volunteers as additional insureds</td>
<td>YES</td>
</tr>
<tr>
<td>Worldwide coverage - suits brought in U.S.A.</td>
<td>YES</td>
</tr>
<tr>
<td>“Pay on behalf” casualty policy form</td>
<td>YES</td>
</tr>
<tr>
<td>Personal injury (2)</td>
<td>YES</td>
</tr>
<tr>
<td>Follows Maine Tort Law</td>
<td>YES</td>
</tr>
<tr>
<td>Auditable policy</td>
<td>NO</td>
</tr>
<tr>
<td>Automobile liability (1)</td>
<td>YES</td>
</tr>
<tr>
<td>(if yes, complete automobile section)</td>
<td></td>
</tr>
</tbody>
</table>

Notes:

- (1) Includes coverage for parents or students using owned vehicles for school business.
- (2) Definition of personal injury includes mental injury, mental anguish, shock, emotional distress and humiliation.
MUNICIPALITY INSURANCE BID FORM

Automobile Liability Insurance

Please indicate if your proposed coverage includes any of the features listed below. List the limit of coverage provided for each sublimit. If there is no coverage, please mark excluded.

<table>
<thead>
<tr>
<th>Coverage or Feature</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical damage to automobiles and mobile equipment</td>
<td>YES</td>
</tr>
<tr>
<td>Mobile equipment &amp; licensed automobile</td>
<td></td>
</tr>
<tr>
<td>Actual Cash Value or Replacement Cost</td>
<td>ACV</td>
</tr>
<tr>
<td>Comprehensive automobile liability</td>
<td>YES</td>
</tr>
<tr>
<td>Uninsured/underinsured motorist coverage</td>
<td>YES</td>
</tr>
<tr>
<td>Hired &amp; Non-Owned Liability</td>
<td>YES</td>
</tr>
<tr>
<td>Auto medical payments</td>
<td>YES</td>
</tr>
</tbody>
</table>
MUNICIPALITY INSURANCE BID FORMS

Boiler & Machinery

Please indicate if your proposed coverage includes any of the features listed below. List the limit of coverage provided for each sublimit. If there is no coverage, please mark excluded.

<table>
<thead>
<tr>
<th>Coverage or Feature</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Damage</td>
<td>INCLUDED</td>
</tr>
<tr>
<td>Off Premises Property Damage</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Business Income</td>
<td>INCLUDED</td>
</tr>
<tr>
<td>Extra Expense</td>
<td>INCLUDED</td>
</tr>
<tr>
<td>Service Interruption</td>
<td>INCLUDED</td>
</tr>
<tr>
<td>Contingent Business Income</td>
<td>$50,000</td>
</tr>
<tr>
<td>Perishable Goods</td>
<td>INCLUDED</td>
</tr>
<tr>
<td>Data Restoration</td>
<td>$100,000</td>
</tr>
<tr>
<td>Demolition</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Ordinance or law</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Expediting Expenses</td>
<td>INCLUDED</td>
</tr>
<tr>
<td>Hazardous Substance</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Newly Acquired Locations</td>
<td>INCLUDED</td>
</tr>
<tr>
<td>Ammonia Contamination</td>
<td>INCLUDED</td>
</tr>
<tr>
<td>CFC</td>
<td>INCLUDED</td>
</tr>
</tbody>
</table>
MUNICIPALITY INSURANCE BID FORM

Public Official Liability

Please indicate if your proposed program includes any of the features listed below.

<table>
<thead>
<tr>
<th>Coverage or Feature</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full prior acts for unknown incidents.</td>
<td>YES</td>
</tr>
<tr>
<td>Broad form definition of named insured, including: educational entity, elected or appointed officials, all employees, and volunteers.</td>
<td>YES</td>
</tr>
<tr>
<td>Full coverage for employment-related civil rights and discrimination claims.</td>
<td>YES</td>
</tr>
<tr>
<td>Pay on behalf policy form.</td>
<td>YES</td>
</tr>
<tr>
<td>Defense costs are in addition to policy limits.</td>
<td>YES</td>
</tr>
<tr>
<td>Defense of non-monetary claims in the areas of employment-related special education, and redistricting.</td>
<td>$50,000</td>
</tr>
<tr>
<td>Policy applies as primary contract, not excess.</td>
<td>YES</td>
</tr>
<tr>
<td>Consent to settle.</td>
<td>YES</td>
</tr>
<tr>
<td>Punitive or exemplary damages, if allowed by State law.</td>
<td>YES</td>
</tr>
<tr>
<td>Cross/counter claims.</td>
<td>SEPERATION OF INSURED CLAUSE APPLIES</td>
</tr>
</tbody>
</table>
Town of Raymond
401 Webbs Mills Road
Raymond, ME 04071

I. BUSINESS PROPERTY INSURANCE

Blanket Building & Contents $5,416,807
Special Form/Replacement Cost/100% Coinsurance
Deductible: $ 2,500

See Attached Statement of Values

Business Income w/Extra Expense $ 250,000
72 Hours

Ordinance of Law $ 250,000
Deductible: $ 2,500

Pollutant Cleanup & Removal $ 500,000
Deductible: $ 2,500

Property in Transit $ 50,000
Deductible: $ 2,500

Forest Fire Expense Limit $ 25,000

Refer to Supplemental Dec Page for additional property coverages

BOILER & MACHINERY

Equipment Breakdown Limit Included
Expediting Expenses Included
Hazardous Substances $1,000,000
Spoilage Included
Computer Equipment Included
Data Restoration $ 100,000
Service Interruption Included
Business Income Included
Extra Expense Included
Dependent Property $ 50,000
Ordinance or Law $ 500,000
Combined, All Coverage Deductible $ 2,500
**CRIME**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Dishonesty</td>
<td>$ 250,000</td>
</tr>
<tr>
<td>Deductible:</td>
<td>$ 1,000</td>
</tr>
<tr>
<td>Money &amp; Securities Inside</td>
<td>$ 250,000</td>
</tr>
<tr>
<td>Deductible:</td>
<td>$ 1,000</td>
</tr>
<tr>
<td>Money &amp; Securities Outside</td>
<td>$ 250,000</td>
</tr>
<tr>
<td>Deductible:</td>
<td>$ 1,000</td>
</tr>
<tr>
<td>Forgery</td>
<td>$ 250,000</td>
</tr>
<tr>
<td>Deductible:</td>
<td>$ 1,000</td>
</tr>
<tr>
<td>Computer &amp; Fund Transfer Fraud</td>
<td>$ 250,000</td>
</tr>
<tr>
<td>Deductible:</td>
<td>$ 1,000</td>
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</tbody>
</table>

**INLAND MARINE**

<table>
<thead>
<tr>
<th>Description</th>
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<tbody>
<tr>
<td>Equipment</td>
<td>$ 1,191,427</td>
</tr>
<tr>
<td>Deductible:</td>
<td>$ 1,000</td>
</tr>
<tr>
<td>Audio Visual Equipment</td>
<td>$ 113,050</td>
</tr>
<tr>
<td>Deductible:</td>
<td>$ 1,000</td>
</tr>
<tr>
<td>Valuable Papers</td>
<td>$ 100,000</td>
</tr>
<tr>
<td>Deductible:</td>
<td>$ 2,500</td>
</tr>
<tr>
<td>Accounts Receivable</td>
<td>$ 100,000</td>
</tr>
<tr>
<td>Deductible:</td>
<td>$ 2,500</td>
</tr>
<tr>
<td>Fine Arts</td>
<td>$ 25,000</td>
</tr>
<tr>
<td>Deductible:</td>
<td>$ 2,500</td>
</tr>
<tr>
<td>Computer Equipment</td>
<td>$ 495,640</td>
</tr>
<tr>
<td>Deductible:</td>
<td>$ 250</td>
</tr>
<tr>
<td>Computer Media (Software)</td>
<td>$ 100,000</td>
</tr>
<tr>
<td>Deductible:</td>
<td>$ 2,500</td>
</tr>
</tbody>
</table>

Refer to Supplemental Dec Page for additional property coverages
II. GENERAL LIABILITY INSURANCE

General Aggregate $3,000,000
Products/Completed Operations Aggregate $3,000,000
Personal Advertising Injury $1,000,000
Each Occurrence $1,000,000
Fire Damage $100,000
Medical Payments $10,000
Employee Benefits Liability $1,000,000
Deductible: $1,000,000
Retro-Date

Sexual Abuse/Molestation/Non-Employee Harassment Included

$400,000 per Occurrence, $1,000,000 General Aggregate Limit of Liability for causes of action seeking tort damages pursuant to the provisions of the Maine Tort Claims Act (14 M.R.S.A. 8101, et seq.). Coverage is limited to those areas for which governmental immunity has been expressly waived by 14 M.R.S.A. 8104-A, as limited by 14 M.R.S.A. 8104-B and 14 M.R.S.A. 8111. Coverage amount for causes of action seeking tort damages pursuant to the provisions of the Maine Tort Claims Act are limited to those specified in 14 M.R.S.A. 8105 and 8104-D. Liability coverage shall not be deemed a waiver of any immunities or limitation of damages available under the Maine Tort Claims Act, other Maine statutory law, judicial precedent or common law.

$1,000,000 per Occurrence, $1,000,000 General Aggregate Limit of Liability for all causes of action seeking tort damages pursuant to federal law or state law for which immunity or limitation of damages is not provided by the provisions of the Maine Tort Claims Act (14 M.R.S.A. 8101, et seq.).

III. BUSINESS AUTOMOBILE INSURANCE

Bodily Injury/Property Damage CSL $1,000,000
Medical Payments $5,000
Uninsured Motorist $1,000,000
Hired & Non-Owned Liability $1,000,000
Comprehensive Deductible: $250
Collision Deductible: $1,000

Refer to Vehicle Schedule

$400,000 Combined Single Limit per occurrence for causes of action seeking tort damages pursuant to the provisions of the Maine Tort Claims Act (14 M.R.S.A. 8101, et seq.). Coverage is limited to those areas for which governmental immunity has been expressly waived by 14 M.R.S.A. 8104-A, as limited by 14 M.R.S.A. 8104-B and 14 M.R.S.A. 8111. Coverage amount for causes of action seeking tort damages pursuant to the provisions of the Maine Tort Claims Act are limited to those specified in 14 M.R.S.A. 8105 and 8104-D. Liability coverage shall not be deemed a waiver of any immunities or limitation of damages available under the Maine Tort Claims Act, other Maine statutory law, judicial precedent or common law.

$1,000,000 Combined Single Limit per occurrence for all causes of action seeking tort damages pursuant to federal law or state law for which immunity or limitation of damages is not provided by the provisions of the Maine Tort Claims Act (14 M.R.S.A. 8101, et seq.).
IV. PUBLIC OFFICIALS LIABILITY

Aggregate Limit $ 3,000,000
Each Wrongful Act $ 1,000,000
Deductible: $ 2,500

Claims Made Policy
Retro Date 07/01/2008

$400,000 Each Wrongful Act, $1,000,000 Aggregate Limit of Liability for causes of action seeking tort damages pursuant to the provisions of the Maine Tort Claims Act (14 M.R.S.A. 8101, et seq.). Coverage is limited to those areas for which governmental immunity has been expressly waived by 14 M.R.S.A. 8104-A, as limited by 14 M.R.S.A. 8104-B and 14 M.R.S.A. 8111. Coverage amount for causes of action seeking tort damages pursuant to the provisions of the Maine Tort Claims Act are limited to those specified in 14 M.R.S.A. 8105 and 8104-D. Liability coverage shall not be deemed a waiver of any immunities or limitation of damages available under the Maine Tort Claims Act, other Maine statutory law, judicial precedent or common law.

$1,000,000 Each Wrongful Act, $1,000,000 Aggregate Limit of Liability for all causes of action seeking tort damages pursuant to federal law or state law for which immunity or limitation of damages is not provided by the provisions of the Maine Tort Claims Act (14 M.R.S.A. 8101, et seq.).

V. EMPLOYMENT PRACTICES LIABILITY

Aggregate Limit $ 3,000,000
Each Wrongful Act $ 1,000,000
Deductible: $ 2,500

Claims Made Policy
Retro Date 07/01/2008

$400,000 Each Wrongful Act, $1,000,000 Aggregate Limit of Liability for causes of action seeking tort damages pursuant to the provisions of the Maine Tort Claims Act (14 M.R.S.A. 8101, et seq.). Coverage is limited to those areas for which governmental immunity has been expressly waived by 14 M.R.S.A. 8104-A, as limited by 14 M.R.S.A. 8104-B and 14 M.R.S.A. 8111. Coverage amount for causes of action seeking tort damages pursuant to the provisions of the Maine Tort Claims Act are limited to those specified in 14 M.R.S.A. 8105 and 8104-D. Liability coverage shall not be deemed a waiver of any immunities or limitation of damages available under the Maine Tort Claims Act, other Maine statutory law, judicial precedent or common law.

$1,000,000 Each Wrongful Act, $1,000,000 Aggregate Limit of Liability for all causes of action seeking tort damages pursuant to federal law or state law for which immunity or limitation of damages is not provided by the provisions of the Maine Tort Claims Act (14 M.R.S.A. 8101, et seq.).
VI. **EXCESS LIABILITY**

Aggregate Limit $1,000,000  
Occurrence Limit $1,000,000

**Companies:** Trident Insurance Services of New England, LLC  
(Argonaut Insurance Company/Hartford Steam Boiler/Travelers Insurance Company(bond))

**Proposed Effective Date:** 07/01/2017 – 07/01/2018  
**Total Package Premium:** **$33,942.00**

**OPTIONAL QUOTES:**

**Data Compromise Coverage**

<table>
<thead>
<tr>
<th>Description</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aggregate Limit – Defense Liability</td>
<td>$50,000</td>
</tr>
<tr>
<td>Aggregate Limit - Response Expense</td>
<td>$50,000</td>
</tr>
<tr>
<td>Deductible Each Personal Data Compromise</td>
<td>$2,500</td>
</tr>
<tr>
<td>Deductible Each Data Compromise Suit</td>
<td>$2,500</td>
</tr>
</tbody>
</table>

**Annual Premium of $581.00**

**Data Compromise Coverage**

<table>
<thead>
<tr>
<th>Description</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aggregate Limit – Defense Liability</td>
<td>$100,000</td>
</tr>
<tr>
<td>Aggregate Limit - Response Expense</td>
<td>$100,000</td>
</tr>
<tr>
<td>Deductible Each Personal Data Compromise</td>
<td>$2,500</td>
</tr>
<tr>
<td>Deductible Each Data Compromise Suit</td>
<td>$2,500</td>
</tr>
</tbody>
</table>

**Annual Premium of $1,009.00**

**$1,000 Quote Options for Public Official Liability & Employment Practices Liability**

Public Official Liability - $1,000 Deductible Option – **Additional Premium of $59.00**

Employment Practices Liability - $1,000 Deductible Option – **Additional Premium of $173.00**

**Replacement Cost for 5 of the 6 Fire Trucks w/$1,000 Deductible**
(The 6th fire truck is over 20 years of age, unable to offer Replacement Cost)

Premium of $4,955.00 - If we do this option than we would remove $1,715 from the Auto policy for a total of $3,240.00 Additional Premium
**Cyber Coverage**

Breach of Liability:

- Network Security & Privacy Liability: $1,000,000
- Internet Media Liability: $1,000,000
- Regulatory Proceedings & Fines: $250,000
- Payment Card Industry/Loss (PCI): $250,000

Breach Rectification:

- Data Breach Team Expense: $1,000,000
- Business interruption Coverage: $250,000
- Digital Property Replacement: $1,000,000

Digital Crime:

- Cyber Extortion: $1,000,000
- Electronic Transfer Fraud: $100,000
- Deceptive Transfer: $100,000
- Telephone Toll Fraud: $100,000

**AGGREGATE LIMIT**

- $1,000,000

Retention:

- Deceptive Transfer Retention: $5,000
- RETRO-ACTIVE DATE: 07/01/2016

**Annual Premium of $2,529.00**
### Statement of Values: Town of Raymond

#### 7/1/2017 to 7/1/2018

<table>
<thead>
<tr>
<th>Building</th>
<th>Contents</th>
<th>Construction</th>
<th>Location</th>
<th>Address</th>
<th>City/Town</th>
<th>ST</th>
<th>Zip</th>
<th>Area</th>
<th>Year</th>
<th>#</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,705,549</td>
<td>$143,876</td>
<td>Masonry</td>
<td>Public Safety Building</td>
<td>1443 Roosevelt Trail</td>
<td>Raymond</td>
<td>ME</td>
<td>04071</td>
<td>15848</td>
<td>2002</td>
<td>1</td>
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<tr>
<td>$761,963</td>
<td>$35,075</td>
<td>Masonry</td>
<td>Dist. II Fire Station, Public Wo</td>
<td>387 Webb Mills Road</td>
<td>Raymond</td>
<td>ME</td>
<td>04071</td>
<td>6807</td>
<td>1980</td>
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<tr>
<td>$557,885</td>
<td>$229,973</td>
<td>Frame</td>
<td>Town Hall</td>
<td>401 Webbs Mills Road</td>
<td>Raymond</td>
<td>ME</td>
<td>04071</td>
<td>3480</td>
<td>1940</td>
<td>1</td>
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<tr>
<td>$381,747</td>
<td>$44,100</td>
<td>Masonry</td>
<td>Public Works</td>
<td>47 Main Street</td>
<td>Raymond</td>
<td>ME</td>
<td>04071</td>
<td>3000</td>
<td>1970</td>
<td>1</td>
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<tr>
<td>$209,588</td>
<td>$22,050</td>
<td>Steel</td>
<td>Salt/Sand Shed</td>
<td>170 Plains Road</td>
<td>Raymond</td>
<td>ME</td>
<td>04071</td>
<td>6240</td>
<td>1970</td>
<td>1</td>
</tr>
<tr>
<td>$49,613</td>
<td>$55,125</td>
<td>Steel</td>
<td>Broadcast Studio</td>
<td>423 Webbs Mill Road</td>
<td>Raymond</td>
<td>ME</td>
<td>04071</td>
<td>1736</td>
<td>1990</td>
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<tr>
<td>$64,476</td>
<td>$5,513</td>
<td>Frame</td>
<td>Tassel Top Main Cabin</td>
<td>1234 R Roosevelt Trail</td>
<td>Raymond</td>
<td>ME</td>
<td>04071</td>
<td>680</td>
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<tr>
<td>$61,520</td>
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<td>Light Metal</td>
<td>Tassel Top Main Cabin</td>
<td>Mill Street</td>
<td>Raymond</td>
<td>ME</td>
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<td>0</td>
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<tr>
<td>$22,361</td>
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<td>Tassel Top Bath</td>
<td>1234 R Roosevelt Trail</td>
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<td>416</td>
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<td>$15,484</td>
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<td>$14,603</td>
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<td>ME</td>
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<td>$5,513</td>
<td>$5,513</td>
<td>Frame</td>
<td>Tassel Top Snack Bar</td>
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<td>$6,342</td>
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</tr>
<tr>
<td>$3,500</td>
<td>$0</td>
<td>Frame</td>
<td>Veterans Memorial Park Boat</td>
<td>Route 302 Corner of 85</td>
<td>Raymond</td>
<td>ME</td>
<td>04071</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>$3,308</td>
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<td>Frame</td>
<td>Tassel Top Changing Booth</td>
<td>1234 R Roosevelt Trail</td>
<td>Raymond</td>
<td>ME</td>
<td>04071</td>
<td>220</td>
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<td>0</td>
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<tr>
<td>$3,308</td>
<td>$0</td>
<td>Frame</td>
<td>Tassel Top Changing Booth</td>
<td>1234 R Roosevelt Trail</td>
<td>Raymond</td>
<td>ME</td>
<td>04071</td>
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<tr>
<td>$2,000</td>
<td>$0</td>
<td>Frame</td>
<td>Sections Floating Dock</td>
<td>Route 302 Beach</td>
<td>Raymond</td>
<td>ME</td>
<td>04071</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>$2,000</td>
<td>$0</td>
<td>Frame</td>
<td>Veterans Memorial Park Sign</td>
<td>Route 302 Corner of 85</td>
<td>Raymond</td>
<td>ME</td>
<td>04071</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>$4,868,760</strong></td>
<td><strong>$548,047</strong></td>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$5,416,807</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Insured Signature**

**Date**

---

**Key:**
- **Building** + **Building Value**
- **Contents** + **Contents Value**
- **Location** + **Location Name**
- **Address** + **Location address**
- **Year** + **Location construction year**
- **# of Number of stories for location**

**Page 1 of 1**
### Property Coverage Details

**Insured:** Town of Raymond  
**Effective Date:** 7/1/2017  
**Expiration Date:** 7/1/2018  
**Carrier:** Argonaut Insurance Company

<table>
<thead>
<tr>
<th>Property</th>
<th>Limit</th>
<th>Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Building</td>
<td>$4,868,760</td>
<td>$2,500</td>
</tr>
<tr>
<td>Contents</td>
<td>$548,047</td>
<td>$2,500</td>
</tr>
<tr>
<td>Wind Deductible:</td>
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<td></td>
</tr>
<tr>
<td>Business Income:</td>
<td>$250,000</td>
<td>72 hours</td>
</tr>
<tr>
<td>Ordinance of Law - Coverage C:</td>
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<td>$2,500</td>
</tr>
<tr>
<td>Newly Acquired Location:</td>
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<tr>
<td>Newly Acquired Personal:</td>
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<td>$2,500</td>
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<tr>
<td>Appurtenant Structures:</td>
<td>$25,000</td>
<td>$2,500</td>
</tr>
<tr>
<td>Debris Removal:</td>
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<td>$2,500</td>
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<tr>
<td>Fire Dept. Service Charge:</td>
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</tr>
<tr>
<td>Fire Protection Device Recharge:</td>
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<tr>
<td>Additional Spoilage:</td>
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<tr>
<td>Lock Replacement:</td>
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<tr>
<td>Personal Effects &amp; Prop of Others:</td>
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<tr>
<td>Pollutant Cleanup:</td>
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<tr>
<td>Surface Water:</td>
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<tr>
<td>Off Premises Utility Failure - Prop</td>
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<td>$2,500</td>
</tr>
<tr>
<td>Dependent Prop Business Income</td>
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<td>72 hours</td>
</tr>
<tr>
<td>In Transit - Personal Property:</td>
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<td>$2,500</td>
</tr>
<tr>
<td>Property Off-Premises:</td>
<td>$50,000</td>
<td>$2,500</td>
</tr>
<tr>
<td>Your Outdoor Property:</td>
<td>$100,000</td>
<td>$2,500</td>
</tr>
<tr>
<td>Retaining Walls:</td>
<td>$5,000</td>
<td>$2,500</td>
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<tr>
<td>Newly Acquired/Constructed Bld:</td>
<td>$500,000</td>
<td>72 hours</td>
</tr>
<tr>
<td>Off Premises Utility Failure - Bl:</td>
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<td>24 hours</td>
</tr>
<tr>
<td>Backup of Sewers or Drains:</td>
<td>$50,000</td>
<td>$2,500</td>
</tr>
<tr>
<td>Fungus, Wet Rot, Dry Rot, Bacteria:</td>
<td>$15,000</td>
<td>$2,500</td>
</tr>
<tr>
<td>Virus and Hacking:</td>
<td>$25,000</td>
<td>$2,500</td>
</tr>
<tr>
<td>Commandeered Property:</td>
<td>$100,000</td>
<td>$2,500</td>
</tr>
<tr>
<td>Laptop Eq Away from Premises:</td>
<td>$10,000</td>
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</tr>
<tr>
<td>Alternative Key Card Cov:</td>
<td>$25,000</td>
<td>$2,500</td>
</tr>
<tr>
<td>Waterborne Mobile Equipment:</td>
<td>$50,000</td>
<td>$2,500</td>
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<tr>
<td>Accidental Classroom Chem Spills:</td>
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<tr>
<td>Tee to Green Cov:</td>
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<td>Accounts Receivable:</td>
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<td>Animals (per animal)</td>
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<td>Police Dogs:</td>
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<td>Police Horses:</td>
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<td>Other Service Animals:</td>
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<td>Annual Cov Aggregate:</td>
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**Flood and Earthquake**

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<td>Earthquake</td>
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*Flood Coverage does not include any Location(s) wholly or partially within Special Hazard Flood Areas (SFHA), areas of 100 year flooding, as defined by the Federal Emergency Management Agency (FEMA).*

**Crime**

<table>
<thead>
<tr>
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<td>Money and Securities Outside</td>
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<td>Forgery</td>
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**Inland Marine**

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<tr>
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**Boiler**

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**Notice to Maine Applicants:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

**Signature**

**Date**
## TRIDENT INSURANCE SERVICES: Automobile Schedule for:

**Town of Raymond**

*Instructions: Submit complete information for all autos, save file and e-mail with Trident application to underwriting@tridentpublicrisk.com.*

*Refer to Auto Class Codes Worksheet*

---

**Information for the Columns below (in bold red) is required for quotation.**

<table>
<thead>
<tr>
<th>Veh #</th>
<th>Year</th>
<th>Make</th>
<th>Model</th>
<th>VIN (17 digits)</th>
<th>Class Codes*</th>
<th>Cost New</th>
<th>Valuation</th>
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<th>Coll</th>
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</tbody>
</table>
Risk Control Services Proposal

Town of Raymond

May 10, 2017
Risk Control Services Proposal
For
Town of Raymond
May 10, 2017

Trident Public Risk Solutions' Risk Control division works to provide our customers with cost-effective, Risk-Management-driven solutions to minimize exposure to losses. Since our business focus is on the public sector, we have the unique background to work with our customers, bringing in a wealth of experience in risk control for public entities throughout the country.

Our staff has extensive expertise in providing Risk Control services to our public entity customers. In addition, we have also assembled a network of industry experts and partners to assist in the delivery of services and specialized consulting. Coordinated through our corporate offices, this broad-based team can deliver timely world-class Risk Control services that are targeted to achieve effective results.

Trident Risk Control Website

Trident Risk Control offers an easy-to-navigate, fully searchable website with an array of resources to assist you in your program development and implementation. Resources available on the site include:

- **White papers** on topics such as:
  - Law Enforcement Liability
  - Playground Safety
  - Self-Inspection Check Lists
  - Management Operational Guides
  - Catastrophe Planning
  - Many others

- **Important links** to web resources

- Information on our **FREE web-based training** classes, with over 200 courses available

- **Partner resources**

- **Ask-the-Risk -Manager** portal with 24-hour turnaround time for risk control questions

- **E-Newsletter** archive

Visit the website at [https://www.argolimited.com/trident/](https://www.argolimited.com/trident/)
Risk Control Services

Trident Risk Control also makes a wide variety of services available to you to assist in the development of your risk management program. The following services can be accessed by a request to your agent or through contacting us at: asktheriskmanager@tridentpublicrisk.com.

Risk Management Consultation
If you have risk management questions, Trident’s Risk Control Group has the answers, tools, or resources that you need. Sending us a question through our Ask-the-Risk Manager portal on our website or emailing us directly at asktheriskmanager@tridentpublicrisk.com. Our 24-Hour pledge to you is to provide you help within one business day – but it is usually a lot faster. We are here to help!

Risk Control e-Newsletters and Special Bulletins
Trident Risk Control produces monthly newsletters with topics of interest and timely special bulletins for the many diverse departments at your organization. Subscribe and pass on to others, or supply us with a list of employee emails and we’ll add everyone on your list to the distribution.

Model Law Enforcement and Detention Center Policies and Procedures
Trident partners with world-class law enforcement consultant OSS Law Enforcement Advisors to provide free model policies for use by law enforcement and detention center representatives. When the Supreme Court provides new rulings that affect law enforcement and detention center operations, your policies will need to be altered to comply with the new rulings—and Trident can provide them.

Discounted Property Appraisals
Having correct property valuations is important to any risk management program to ensure that, if disaster strikes, a structure to be replaced is valued properly. We offer discounted property appraisals for the locations that you select through our partner, HCA Asset Management. We will coordinate with HCA to ensure that the appraisal services are delivered in a timely manner.

Systems Optimization and Maintenance
Saving money, reducing maintenance, and reducing equipment risk factors are important considerations for any organization. Through our partner, Hartford Steam Boiler, we make available a number of tools, including maintenance suggestions and optimization calculators, to your maintenance and engineering staff. The tools can be accessed through our Partner Resources Portal on our website.

Online Training
Sometimes it is difficult to locate the specialized training that you need for your organization’s staff. Trident Risk Control Services has over 200 training courses available online to help you meet that need. Our partner, LocalGovU, has worked with us to develop topics specifically for governmental entities.