



Town of Raymond

Board of Selectmen ePacket

Special Meeting May 18, 2017

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RFP Opening Document



Cathy Ricker
Finance Director
401 Webbs Mills Road
Raymond, Maine 04071
207 655 4742 ext 132

Insurance RFP Opening

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

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

RFPs Packets Received:

Date Received	Time Received	Company name	Address	Gross Proposal
05/10/2017	4:32 PM	Maine Municipal	60 Community Drive PO Box 9109 Augusta, ME 04332-9109	\$54,257 ●
05/12/2017	10:57 AM	Cross	745 Roosevelt Trail, PO Box 1383 Windham, ME 04062	\$72,280 *
05/12/2017	12:18 PM	Kyes	171 Maine Street PO Box 311 Farmington, ME 04938-0311	\$33,942.1 ▲

Witnessed by:

Don Willard
Don Willard, Town Manager

Cathy Ricker
Cathy Ricker, Finance Director

(includes)
* \$23,956 = Workmans
Comp

▲ no workmans comp

● no workmans comp

Note: USI Insurance Services LLC emailed to say they would not be bidding (on 4/18/2017),

RFP Opening Memo



Susan L Look
Raymond Town Clerk
401 Webbs Mills Road
Raymond, Maine 04071
207.655.4742 x121

May 12, 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:

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

USI Insurance Services LLC eMail

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.

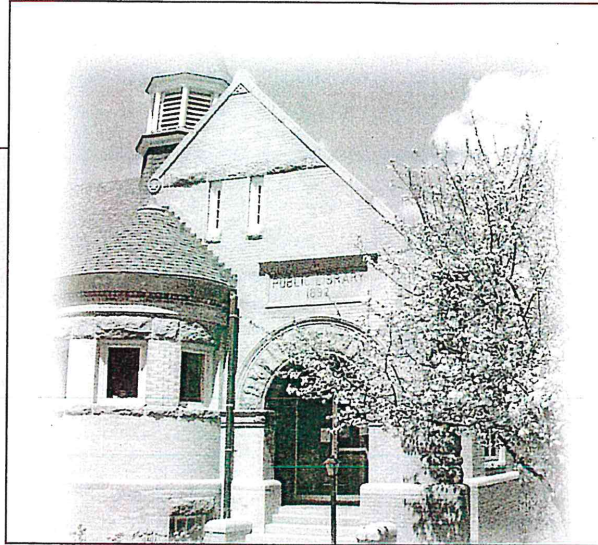
Once again thank you for the opportunity.

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





MMA Risk Management Services

Town of Raymond Proposal

Maine Municipal Association

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MAINE MUNICIPAL ASSOCIATION

Risk Management Services

60 Community Drive
P.O. Box 9109
Augusta, Maine 04332-9109

Telephone No.

(207) 626-5583
(800) 590-5583 Maine Only
Fax No. (207) 626-0513

May 9, 2017

Town of Raymond
Don Willard, Town Manager
401 Webb's 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 **Colette 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,


 Marcus J. Ballou
 Member Services Supervisor
 Risk Management Services



**MAINE MUNICIPAL ASSOCIATION
PROPERTY & CASUALTY POOL**

Date: 05/08/2017

Provided by: Marcus Ballou, Member Services Supervisor

PROPOSAL FOR: Town of Raymond

Quotation is valid for 30 days

<u>Coverages</u>	<u>Limits</u>	<u>Deductible</u>	<u>Contributions</u>
Property	\$5,437,294	\$10,000	INCLUDED
Mobile Equipment	\$959,644	\$250	INCLUDED
EDP (Computers)	\$213,000	\$1,000	INCLUDED
Equipment Breakdown	\$5,437,294	\$1,000	INCLUDED
Crime (includes all employees)	\$250,000	\$1,000	INCLUDED
General Liability	*\$2,000,000	\$0	INCLUDED
Auto Liability - "Non-owned & Hired Auto"	*\$2,000,000	\$0	INCLUDED
Auto Physical Damage - Comprehensive - Collision	ACV	\$250/\$1000	INCLUDED
Ambulance Malpractice	*\$2,000,000	\$1,000	INCLUDED
Public Officials & Employment Practices Liability	**\$2,000,000	\$5,000	INCLUDED

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.

***Flood Limit \$101,000,000. Special Flood Hazard Areas: Flood Zones A, AO, AE, AH, A1-30, A99, AR, V, VE and V1-30 are \$51,000,000.

**** Cyber Liability Coverage A(1) \$1,000,000 Aggregate, Data Breach Expenses Coverage A(2) \$50,000 Aggregate, Claims Made Coverage.



Maine Municipal Association
RISK MANAGEMENT SERVICES

Property & Casualty Pool Building & Personal Property Schedule

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

Loc #	Bldg #	Building Name/Occupancy	Street Address	Organization	Valuation Type	Constr. Type	Year Built	Flood Zone	Appraisal Date	Square Footage	Nat'l/Loc Hist.Reg	Deductible	Building Value	Contents Value	Total Value
3	3	District II Fire Station	387 Webbs Mills Road	Fire/Rescue	RC	Frame					N	\$10,000	\$761,963	\$33,075	\$795,038
2	2	Public Safety Building	1443 Roosevelt Trail	Fire/Rescue	RC	Frame					N	\$10,000	\$2,718,549	\$143,876	\$2,862,425
9	15	Broadcast Studio	423 Webbs Mills Road	Municipal	RC	Frame					N	\$10,000	\$49,613	\$55,125	\$104,738
8	14	Monument Park Picnic Area	Route 302, Corner of 85	Municipal	RC	Frame					N	\$10,000	\$3,500		\$3,500
7	13	Playground	15 Mill Street	Municipal	RC	Frame					N	\$10,000	\$61,520		\$61,520
10	16	Public Works	47 Main Street	Municipal	RC	Frame					N	\$10,000	\$381,747	\$44,100	\$425,847
5	12	Sand / Salt Shed	170 Plains Road	Municipal	RC	Frame					N	\$10,000	\$209,588	\$22,050	\$231,638
4	5	Tassel Top - Bath House	1234R Roosevelt Trail	Municipal	RC	Frame					N	\$10,000	\$22,361		\$22,361
4	6	Tassel Top - Changing Booth	1234R Roosevelt Trail	Municipal	RC	Frame					N	\$10,000	\$3,308		\$3,308
4	7	Tassel Top - Changing Booth	1234R Roosevelt Trail	Municipal	RC	Frame					N	\$10,000	\$3,308		\$3,308
4	8	Tassel Top - Gate House	1234R Roosevelt Trail	Municipal	RC	Frame					N	\$10,000	\$6,342	\$1,103	\$7,445
4	4	Tassel Top - Main Cabin	1234R Roosevelt Trail	Municipal	RC	Frame					N	\$10,000	\$64,476	\$5,513	\$69,989
4	9	Tassel Top - Sleeping Cabin I	1234R Roosevelt Trail	Municipal	RC	Frame					N	\$10,000	\$14,603	\$1,103	\$15,706
4	10	Tassel Top - Sleeping Cabin II	1234R Roosevelt Trail	Municipal	RC	Frame					N	\$10,000	\$15,484	\$1,103	\$16,587
4	11	Tassel Top - Snack Bar	1234R Roosevelt Trail	Municipal	RC	Frame					N	\$10,000	\$5,513	\$5,513	\$11,026
1	1	Town Hall	401 Webbs Mills Road	Municipal	RC	Frame					N	\$10,000	\$572,885	\$229,973	\$802,858
Total													\$4,894,760	\$542,534	\$5,437,294



Maine Municipal Association
RISK MANAGEMENT SERVICES

Property & Casualty Pool
Automobile Schedule

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

Year	Make	Model	Vin#	Organization	Cost New	Valuation	Comp Deductible	Collision Deductible
1989	Freightliner	Fire Truck	62393	Fire Department	\$225,000	Actual Cash Value	\$250	\$1,000
1997	International	Fire Truck	03519	Fire Department	\$225,000	Actual Cash Value	\$250	\$1,000
1999	Freightliner	EVI Rescue Truck	86055	Fire Department	\$60,000	Actual Cash Value	\$250	\$1,000
2002	Unknown Manufacturer	E-1/Teleboom Fire Apparatus	05752	Fire Department	\$375,000	Actual Cash Value	\$250	\$1,000
2003	Unknown Manufacturer	E-1/Super Lynx Pumper	72325	Fire Department	\$141,626	Actual Cash Value	\$250	\$1,000
2014	Ford	E450 Ambulance	04240	Fire Department	\$158,069	Actual Cash Value	\$250	\$1,000
2016	Pierce	Sabre Pumper	15949	Fire Department	\$424,999	Actual Cash Value	\$250	\$1,000
1990	John Deere	670B (road reg)	28773	Municipal	\$45,000	Actual Cash Value	\$250	Not Covered
1999	Johnston	3000 (road reg)	72022	Municipal	\$40,000	Actual Cash Value	\$250	Not Covered
2000	Ford	F250	69288	Municipal	\$22,000	Actual Cash Value	\$250	\$1,000
2001	Chevrolet	Tahoe	70856	Municipal	\$23,000	Actual Cash Value	\$250	Not Covered
2001	Unknown Manufacturer	Custom/Equipment (road reg)	02777	Municipal	\$8,000	Actual Cash Value	\$250	\$1,000
2003	Ford	F350	07359	Municipal	\$35,565	Actual Cash Value	\$250	\$1,000
2004	Chevrolet	Silverado	76332	Municipal	\$43,710	Actual Cash Value	\$250	\$1,000
2004	John Deere	Backhoe (road reg)	41937	Municipal	\$89,834	Actual Cash Value	\$250	Not Covered
2005	Ford	F150	43885	Municipal	\$35,000	Actual Cash Value	\$250	\$1,000
2006	Ford	Crown Victoria	65400	Municipal	\$28,000	Actual Cash Value	\$250	\$1,000
2006	GMC	Sierra	60469	Municipal	\$28,000	Actual Cash Value	\$250	\$1,000
2006	International	7400 Dump Truck	00260	Municipal	\$108,229	Actual Cash Value	\$250	\$1,000
2006	Volvo	VHD64F Dump Truck	12143	Municipal	\$120,000	Actual Cash Value	\$250	Not Covered
2008	Carry-On	Trailer w/equipment	64511	Municipal	\$12,700	Actual Cash Value	\$250	\$1,000
2008	GMC	Sierra	61249	Municipal	\$26,000	Actual Cash Value	\$250	Not Covered
2009	Ford	Crown Victoria	35113	Municipal	\$23,000	Actual Cash Value	\$250	Not Covered
2012	Chevrolet	G4500	21500	Municipal	\$28,000	Actual Cash Value	\$250	Not Covered
2012	Unknown Manufacturer	Trailwin Cargo trailer	09108	Municipal	\$7,000	Actual Cash Value	\$250	\$1,000
2014	Ford	F550	40332	Municipal	\$79,900	Actual Cash Value	\$250	\$1,000
2015	Chevrolet	Tahoe	13148	Municipal	\$33,926	Actual Cash Value	\$250	\$1,000
2015	Ford	F250	29476	Municipal	\$32,000	Actual Cash Value	\$250	Not Covered
2015	International	Dump Truck w/plow	16986	Municipal	\$179,145	Actual Cash Value	\$250	\$1,000
2016	Chevrolet	Silverado	60819	Municipal	\$28,900	Actual Cash Value	\$250	\$1,000
2016	Chevrolet	Silverado	47323	Municipal	\$28,900	Actual Cash Value	\$250	\$1,000



Maine Municipal Association
RISK MANAGEMENT SERVICES

Property & Casualty Pool
Automobile Schedule

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

Year	Make	Model	Vin#	Organization	Cost New	Valuation	Comp Deductible	Collision Deductible
2003	Big Tex	utility trailer	04975	Public Works	\$1,099	Actual Cash Value	\$250	\$1,000
2006	Big Tex	utility trailer	00380	Public Works	\$1,250	Actual Cash Value	\$250	\$1,000
2008	CAM Superline	Utility/dump trailer 13,800 lbs	019836	Public Works	\$8,000	Actual Cash Value	\$250	\$1,000



Maine Municipal Association
RISK MANAGEMENT SERVICES

Property & Casualty Pool
Inland Marine Schedule

Member Name: Raymond

Certificate Number: Q05190PC2017-01

Coverage Period: 07/01/2017 to 07/01/2018

Mobile Equipment

Year	Make	Model/Description	Vin/Serial#	Organization	Deductible	Value
		Thermal Imaging Camera		Fire Department	\$250	\$20,000.00
		(2) Defibrillator @ \$19,000ea		Fire/Rescue	\$250	\$38,000.00
		(2) Voter-Receiver		Fire/Rescue	\$250	\$20,000.00
		(20) Pagers @ \$450ea		Fire/Rescue	\$250	\$9,000.00
		(20) SCBA @ \$5,600ea		Fire/Rescue	\$250	\$112,000.00
		(28) Mobiles @ \$650ea		Fire/Rescue	\$250	\$18,200.00
		(3) AED @ \$3,000ea		Fire/Rescue	\$250	\$9,000.00
		(30) EMS Gear @ \$700ea		Fire/Rescue	\$250	\$14,000.00
		(30) Turnout Gear @ \$1,400ea		Fire/Rescue	\$250	\$42,000.00
		(4) Portable Pumps		Fire/Rescue	\$250	\$8,000.00
		(40) Portable Radios @ \$600ea		Fire/Rescue	\$250	\$24,000.00
		Compressor/Air fill station		Fire/Rescue	\$250	\$30,000.00
		Gas Meter		Fire/Rescue	\$250	\$1,200.00
		Portable Generator		Fire/Rescue	\$250	\$9,000.00
		Recorder		Fire/Rescue	\$250	\$30,000.00
		Snowblower		Fire/Rescue	\$250	\$1,600.00
		Stretchers, stair chairs, hoses, nozzles		Fire/Rescue	\$250	\$92,300.00
	AMKUS	Hydraulic Extrication Tool		Fire/Rescue	\$250	\$25,000.00
1993	Boston Whaler	19' fiberglass boat		Fire/Rescue	\$250	\$25,000.00
	GE	Master Base Radio		Fire/Rescue	\$250	\$4,500.00
2002	Honda	(2) Outboard Motor - 130hp		Fire/Rescue	\$250	\$12,400.00
2002	Loadmaster	Boat Trailer	27477	Fire/Rescue	\$250	\$10,000.00
	Paratech	Air bag		Fire/Rescue	\$250	\$5,000.00
2004	Surrey	Travel Trailer - Fire Training Trailer	17505	Fire/Rescue	\$250	\$22,347.00



Maine Municipal Association
RISK MANAGEMENT SERVICES

Property & Casualty Pool
Inland Marine Schedule

Member Name: Raymond

Certificate Number: Q05190PC2017-01

Coverage Period: 07/01/2017 to 07/01/2018

Year	Make	Model/Description	Vin/Serial#	Organization	Deductible	Value
	Zetron	Console		Fire/Rescue	\$250	\$4,500.00
		(2) Shoulder Box @ \$4,500ea		Municipal	\$250	\$9,000.00
		Misc. Tools - Nathan White		Municipal	\$250	\$20,000.00
1990		Sweeper		Municipal	\$250	\$2,000.00
2004	Bobcat	Skidsteer	16066	Municipal	\$250	\$15,000.00
2013	Caterpillar	Excavator	00380	Municipal	\$250	\$110,000.00
	John Deere	Lawn/Garden Tractor		Municipal	\$250	\$3,000.00
2014	John Deere	650K	56240	Municipal	\$250	\$144,000.00
2006	Kawasaki	Mule	15215	Municipal	\$250	\$6,397.00
	Mobark	Chipper	22200	Municipal	\$250	\$22,200.00
	Simmons	Scissor lift		Municipal	\$250	\$2,500.00
	Simons	Scissor Lift		Municipal	\$250	\$2,500.00
2000	Whisperwatt	Generator (on trailer)		Municipal	\$250	\$36,000.00
Total						\$959,644.00

Electronic Data Processing

Description	Organization	Deductible	Value
Electronic Data Processing	Municipal	\$1,000	\$213,000.00
Total			\$213,000.00

Miscellaneous Property - None



PROPERTY & CASUALTY POOL MMA Risk Management Services

MAINE PEOPLE WORKING FOR MAINE COMMUNITIES

Membership is the difference

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 Counsel.

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

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MAINE MUNICIPAL ASSOCIATION
Workers' Compensation Fund Members
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Town of Freeport	Hancock County Planning Commission	Kittery Water District	Maine Municipal Bond Bank
Freeport Economic Dev. Corp.	Town of Hanover	Town of Knox	Maine Public Employees Retirement
Freeport Sewer District	Town of Harmony	Knox County Commissioners	Town of Manchester
Town of Frenchboro	Town of Harpswell	Lake George Corporation	Manchester Sanitary District
Town of Frenchville	Town of Harrison	Town of Lakeville	Town of Mapleton- Castle Hill-Chapman
Town of Friendship	Harrison Water District	Town of Lamoine	Town of Mariaville
Town of Fryeburg	Town of Hartford	Town of Leeds	Marion Transfer Station Inc
Fryeburg Rescue Association	Town of Haynesville	Town of Levant	Town of Mars Hill
City of Gardiner	Town of Hermon	Town of Liberty	Mars Hill Utility District
Garfield Plantation	Hermon Volunteer Rescue Squad	Town of Limerick	Matinicus Isle Plantation
Town of Garland	Town of Hersey	Town of Limestone	Town of Mattawamkeag
Town of Georgetown	Town of Hiram	Limestone Water & Sewer District	Town of Maxfield
Town of Glenburn	Town of Hodgdon	Town of Lincoln	Town of Mechanic Falls
Glenwood Plantation	Holbrook Joint Recreation	Lincoln County Commissioners	Mechanic Falls Sanitary District
Town of Gorham	Town of Holden	Lincoln Plantation	Town of Meddybemps
Gorham School Dept	Town of Hollis	Lincoln Sagadahoc	Town of Medford
Town of Gouldsboro	Town of Hope	Multicounty Jail	Town of Medway
Town of Grand Isle	Town of Houlton	Lincoln Sanitary District	Town of Mexico
Grand Lake Stream Plantation	Houlton Water District	Lincoln Water District	Mexico Water District
Town of Gray	Town of Howland	Town of Lincolnville	Mid Coast Solid Waste Corporation
Town of Great Pond	Town of Hudson	Town of Linneus	Mid-Coast Regional Planning Commission
Great Salt Bay Sanitary & Water District	Town of Industry	Town of Litchfield	Mid-Maine Solid Waste Association Inc
Greater Augusta Utility District	Town of Island Falls	Town of Littleton	Midcoast Council of Governments
Greater Portland COG	Town of Islesboro	Town of Livermore	Midcoast Regional Redevelopment
Town of Greenbush	Town of Jackman	Town of Livermore Falls	Town of Milbridge
Town of Greenville	Town of Jackson	Town of Long Island	Town of Milford
Town of Greenwood	Town of Jay	Town of Lovell	Town of Millinocket
Town of Guilford	Town of Jefferson	Town of Lowell	Town of Milo
Guilford-Sangerville Sanitary District	Town of Jonesboro	Lower Kennebec Regional School Unit 1	Milo Water District
Guilford-Sangerville Water District	Town of Kenduskeag	Town of Lubec	Town of Minot
City of Hallowell	Kennebec County Commissioners	Lubec Water & Electric District	Monhegan Plantation
Hallowell Water District	Kennebec Regional Development	Lucerne-in-Maine Village Corporation	Monhegan Plantation Power District
Town of Hamlin	Kennebec Sanitary Treatment District	Town of Ludlow	Town of Monmouth
Town of Hammond	Kennebec Valley CAP	Town of Machias	Town of Monroe
Town of Hampden	Kennebec Water District	Town of Machiasport	Town of Monson
Hampden Water District	Town of Kennebunk	Macwahoc Plantation	Monson Utilities District
Town of Hancock	Town of Kennebunkport	Town of Madison	
Hancock County Commissioners	Town of Kingfield	Magalloway Plantation	
	Kingfield Water District	Maine Community College System	
	Kingsbury Plantation		
	Town of Kittery		

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

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MAINE MUNICIPAL ASSOCIATION
Workers' Compensation Fund Members
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Southwest Harbor Water/Sewer Dist.	Town of Vassalboro	Town of Whitefield
Town of Springfield	Town of Veazie	Town of Whiting
Town of Stacyville	Veazie Sewer District	Town of Whitneyville
Town of Standish	Town of Verona Island	Town of Willimantic
Town of Starks	Town of Vienna	Town of Wilton
Town of Stetson	Town of Vinalhaven	Town of Windham
Town of Steuben	Town of Waldo	Town of Windsor
Town of Stockholm	Waldo County Commissioners	Town of Winn
Town of Stockton Springs	Town of Waldoboro	Town of Winslow
Town of Stoneham	Waldoboro Utility District	Town of Winter Harbor
Town of Stonington	Town of Wales	Winter Harbor Utilities District
Stonington Water Company	Town of Wallagrass	Town of Winterport
Town of Stow	Town of Warren	Winterville Plantation
Town of Strong	Warren Sanitary District	Town of Winthrop
Town of Sullivan	Town of Washburn	Winthrop Utilities District
Town of Sumner	Washburn Water and Sewer District	Town of Wiscasset
Town of Surry	Town of Washington	Wiscasset Water District
Town of Swanville	Washington County Commissioners	Town of Woodland
Town of Temple	Town of Waterboro	Town of Woodstock
Tenants Harbor Water District	Town of Waterford	Town of Woodville
The Forks Plantation	City of Waterville	Town of Woolwich
Town of Thomaston	Waterville Housing Authority	Town of Yarmouth
Town of Thorndike	Town of Wayne	Yarmouth School Department
Town of Topsfield	Webster Plantation	Yarmouth Water District
Town of Topsham	Town of Weld	Town of York
Topsham Sewer District	Town of Wellington	York County Commissioners
Town of Tremont	Town of Wells	York School Department
Town of Trenton	Wells Emergency Medical Services	York Sewer District
Tri-Community Recycling and Sanitary Landfill	Wells Reserve	
Tri-County Solid Waste Management	Wells Sanitary District	
Town of Troy	Town of Wesley	
Town of Turner	Town of West Bath	
Town of Union	West Forks Plantation	
Town of Unity	Town of West Gardiner	
Town of Upton	Town of West Paris	
Valley Recycling Facility Inc	West Paris Water District	
Town of Van Buren	City of Westbrook	
Van Buren Housing Authority	Town of Westfield	
Van Buren Light & Power	Town of Westmanland	
Van Buren Water District	Town of Weston	
	Town of Westport Island	

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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

jvermette@crossagency.com

bjensen@crossagency.com

207-892-7996

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- I. Company History & Market Resources
- II. Company Experience
- III. Professional Staff
- IV. Evidence of Insurance/General Information
- V. Coverage Summary
- VI. Services to be Provided
- VII. Sample Service Plan

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 insurers 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 peers. 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 Manchester NH
City of Brewer Maine	Town of Berwick Maine
City of Biddeford Maine	Town of Hollis Maine
City of Bath Maine	Town of Salem NH
City of South Portland Maine	Town of Norridgewock Maine
City of Sanford Maine	Town of Islesboro Maine
City of Augusta Maine	Town of Belmont NH
City of Auburn Maine	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 inquiries
- Binders, Insurance Certificates
- Claims history
- Claims Servicing
- Coverage summaries and annual review documents
- Evidence of Property Insurance
- Experience rating, test modifications & verification
- Mortgagee/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	\$ 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	\$1,641,067	\$ 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
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Commercial Auto:

Liability	\$1,000,000	\$11,278
Medical Payments	\$ 5,000	
Uninsured/Underinsured Motorist	\$, 1000,000	
Physical Damage Per Schedule		\$ 8,016
Comp Deductible: \$250		
Collision Deductible: \$1,000		
Statutory Caps Limit Endorsement		

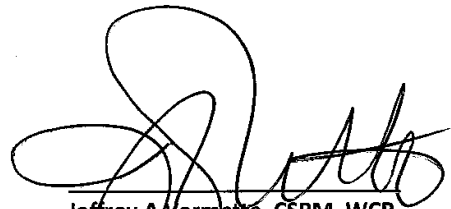
Cyber Liability/Data Breach:	\$1,000,000	\$ 3,069
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Workers Compensation/Employers Liability:	\$1,000,000/\$1,000,000/\$1,000,000	\$23,456
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Total Insurance Package:		<u>\$72,280</u>
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- Detail Schedule of Coverage in Attached Addendum
- All pricing subject to current underlying rating basis

May 12, 2017


Jeffrey A. Vermette, CSR, 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:

A.M. Best	A++	(A++ is the highest of 16)
Standard & Poor's	AA	(AA is the 3rd highest of 21)
Moody's	'Aa2	(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.

Consult Policy for Actual Terms and Conditions

TRAVELERS 

Page 5

Date of Proposal:

Print Date: 05/10/17

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>
- 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](mailto:AskRisk-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



KYES

INSURANCE

Farmington : Skowhegan : Rumford : Livermore Falls

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, CSRM
President

PO Box 311
171 Main Street
Farmington, ME 04938
207-778-9861 or 800-244-5937
Fax: 207-778-5970

PO Box 100
98 Water Street
Skowhegan, ME 04976
207-474-9561 or 800-287-5557
Fax: 207-474-3813

26 Congress Street
Rumford, ME 04276
207-369-0171
Fax: 207-364-2549

PO Box 1
1 Depot Street
Livermore Falls, ME 04254
207-897-3602 or 800-479-5760
Fax: 207-897-2824

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: **\$10,000,000** Per CLAIM
\$10,000,000 Aggregate for the POLICY PERIOD

Sublimit of Liability for
BREACH OF PERSONAL DATA: **NO COVERAGE** Per CLAIM
NO COVERAGE Aggregate for the POLICY PERIOD

- D. DEDUCTIBLE: **\$ 10,000** Per CLAIM
N/A Aggregate for the POLICY PERIOD

- E. Premium: **\$**
*Experience Credit Applied
*Loss Control Credit Applied

- F. RETROACTIVE DATE: **Full Prior Acts**

Total Premium: **\$**

\$

SP 4 604 O 0610

Page 1 of 2

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Insured Copy

Policy Number: WED4ME007206910
Renewal of Policy: WED4ME007206909

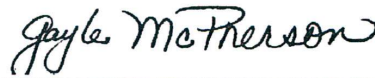
These Declarations, together with the application and supplements and attachments hereto, POLICY forms and any endorsements, shall constitute the contract between the NAMED INSURED and the Company. The following forms and endorsements are made a part of this POLICY.

Forms / Endorsements

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

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



Countersignature

Date

Authorized Representative

SP 4 604 O 0610

Page 2 of 2

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MUNICIPALITY INSURANCE BID FORMS

INSURANCE PROGRAM BID FORM

Program Carrier: Trident Insurance Services of New England

Policy Period: 07/01/2017-07/01/2018

COVERAGE

**PREMIUM

Property		
Limit	\$ <u>5,416,807</u>	
Deductible	\$ <u>1,000</u>	\$ <u>15,408.00</u>
General Liability		
Limit per Occurrence	\$ <u>1,000,000</u>	\$ <u>2,875.00</u>
Aggregate Limit	\$ <u>3,000,000</u>	
Deductible	\$ _____	
Excess Liability		
Limit per Occurrence	\$ <u>1,000,000</u>	\$ <u>1,115.00</u>
Aggregate Limit	\$ <u>1,000,000</u>	
Deductible	\$ <u>0</u>	
Automobile Liability		
Limit	\$ <u>1,000,000</u>	
Deductible (comprehensive)	\$ <u>250</u>	\$ <u>8,992.00</u>
Deductible (collision)	\$ <u>1,000</u>	
Excess Automobile Liability		
Limit per Occurrence	\$ <u>1,000,000</u>	\$ <u>INCLUDED(excess above)</u>
Aggregate Limit	\$ <u>1,000,000</u>	
Deductible	\$ <u>0</u>	
Crime Insurance		
Limit	\$ <u>250,000</u>	
Deductible	\$ <u>1,000</u>	\$ <u>INCLUDED(property)</u>
Boiler & Machinery		
Limit	\$ <u>INCLUDED</u>	
Deductible	\$ <u>2,500</u>	\$ <u>INCLUDED(property)</u>
Public Official Liability		
Limit	\$ <u>1,000,000/3,000,000</u>	
Deductible	\$ <u>2,500</u>	\$ <u>1,407.00</u>

COVERAGE**PREMIUM**

Other Coverages/Limits Proposed

1. Employment Practices Liability
(type)

Limit	\$ <u>1,000,000/3,000,000</u>	
Deductible	\$ <u>2,500</u>	\$ <u>4,145.00</u>

2.
(type)

Limit	\$ _	
Deductible	\$ <u>0</u>	\$ _

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.

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

MUNICIPALITY INSURANCE BID FORM

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

MUNICIPALITY INSURANCE BID FORMS

General Liability Insurance

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

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

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

Coverage or Feature	Limit
Physical damage to automobiles and mobile equipment	<u>YES</u>
Mobile equipment & licensed automobile	
Actual Cash Value or Replacement Cost	<u>ACV</u>
Comprehensive automobile liability	<u>YES</u>
Uninsured/underinsured motorist coverage	<u>YES</u>
Hired & Non-Owned Liability	<u>YES</u>
Auto medical payments	<u>YES</u>

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

Coverage or Feature	Limit
Property Damage	<u>INCLUDED</u>
Off Premises Property Damage	<u>\$1,000,000</u>
Business Income	<u>INCLUDED</u>
Extra Expense	<u>INCLUDED</u>
Service Interruption	<u>INCLUDED</u>
Contingent Business Income	<u>\$50,000</u>
Perishable Goods	<u>INCLUDED</u>
Data Restoration	<u>\$100,000</u>
Demolition	<u>\$1,000,000</u>
Ordinance or law	<u>\$1,000,000</u>
Expediting Expenses	<u>INCLUDED</u>
Hazardous Substance	<u>\$1,000,000</u>
Newly Acquired Locations	<u>INCLUDED</u>
Ammonia Contamination	<u>INCLUDED</u>
CFC	<u>INCLUDED</u>

MUNICIPALITY INSURANCE BID FORM

Public Official Liability

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

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

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
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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

<i>Employee Dishonesty</i>	\$ 250,000
<i>Deductible:</i>	\$ 1,000
<i>Money & Securities Inside</i>	\$ 250,000
<i>Deductible:</i>	\$ 1,000
<i>Money & Securities Outside</i>	\$ 250,000
<i>Deductible:</i>	\$ 1,000
<i>Forgery</i>	\$ 250,000
<i>Deductible:</i>	\$ 1,000
<i>Computer & Fund Transfer Fraud</i>	\$ 250,000
<i>Deductible:</i>	\$ 1,000

INLAND MARINE

<i>Equipment</i>	\$ 1,191,427
<i>Deductible:</i>	\$ 1,000
<i>Audio Visual Equipment</i>	\$ 113,050
<i>Deductible:</i>	\$ 1,000
<i>Valuable Papers</i>	\$ 100,000
<i>Deductible:</i>	\$ 2,500
<i>Accounts Receivable</i>	\$ 100,000
<i>Deductible:</i>	\$ 2,500
<i>Fine Arts</i>	\$ 25,000
<i>Deductible:</i>	\$ 2,500
<i>Computer Equipment</i>	\$ 495,640
<i>Deductible:</i>	\$ 250
<i>Computer Media (Software)</i>	\$ 100,000
<i>Deductible:</i>	\$ 2,500

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	\$1,000,000/1,000,000
Deductible:	\$ 1,000
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

Aggregate Limit – Defense Liability	\$ 50,000
Aggregate Limit - Response Expense	\$ 50,000
Deductible Each Personal Data Compromise	\$ 2,500
Deductible Each Data Compromise Suit	\$ 2,500

Annual Premium of \$581.00

Data Compromise Coverage

Aggregate Limit – Defense Liability	\$ 100,000
Aggregate Limit - Response Expense	\$ 100,000
Deductible Each Personal Data Compromise	\$ 2,500
Deductible Each Data Compromise Suit	\$ 2,500

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:

<i>Network Security & Privacy Liability</i>	<i>\$1,000,000</i>
<i>Internet Media Liability</i>	<i>\$1,000,000</i>
<i>Regulatory Proceedings & Fines</i>	<i>\$250,000</i>
<i>Payment Card Industry/Loss (PCI)</i>	<i>\$250,000</i>

Breach Rectification:

<i>Data Breach Team Expense</i>	<i>\$1,000,000</i>
<i>Business interruption Coverage</i>	<i>\$250,000</i>
<i>Digital Property Replacement</i>	<i>\$1,000,000</i>

Digital Crime:

<i>Cyber Extortion</i>	<i>\$1,000,000</i>
<i>Electronic Transfer Fraud</i>	<i>\$100,000</i>
<i>Deceptive Transfer</i>	<i>\$100,000</i>
<i>Telephone Toll Fraud</i>	<i>\$100,000</i>

AGGREGATE LIMIT	\$1,000,000
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<i>RETENTION</i>	<i>\$5,000</i>
<i>Deceptive Transfer Retention:</i>	<i>\$25,000</i>
<i>RETRO-ACTIVE DATE</i>	<i>07/01/2016</i>

Annual Premium of \$2,529.00

Statement of Values: Town of Raymond

7/1/2017 to 7/1/2018

Building	Contents	Construction	Location	Address	City/Town	ST	Zip	Area	Year	#
\$2,703,549	\$143,876	Masonry	Public Safety Building	1443 Roosevelt Trail	Raymond	ME	04071	15848	2002	1
\$761,963	\$33,075	Masonry	Dist. II Fire Station, Public Wo	387 Webb Mills Road	Raymond	ME	04071	6807	1980	1
\$557,885	\$229,973	Frame	Town Hall	401 Webbs Mills Road	Raymond	ME	04071	3480	1940	1
\$381,747	\$44,100	Masonry	Public Works	47 Main Street	Raymond	ME	04071	3000	1970	1
\$209,588	\$22,050	Steel	Salt/Sand Shed	170 Plains Road	Raymond	ME	04071	6240	1970	1
\$49,613	\$55,125	Steel	Broadcast Studio	423 Webbs Mill Road	Raymond	ME	04071	1736	1990	1
\$64,476	\$5,513	Frame	Tassel Top Main Cabin	1234 R Roosevelt Trail	Raymond	ME	04071	680	1960	1
\$61,520	\$5,513	Light Metal	Playground Structure	Mill Street	Raymond	ME	04071	0	0	0
\$22,361	\$0	Frame	Tassel Top Bath	1234 R Roosevelt Trail	Raymond	ME	04071	416	0	0
\$15,484	\$1,103	Frame	Tassel Top Sleeping Cabin #2	1234 R Roosevelt Trail	Raymond	ME	04071	200	0	0
\$14,603	\$1,103	Frame	Tassel Top Sleeping Cabin #1	1234 R Roosevelt Trail	Raymond	ME	04071	512	0	0
\$5,513	\$5,513	Frame	Tassel Top Snack Bar	1234 R Roosevelt Trail	Raymond	ME	04071	200	1960	1
\$6,342	\$1,103	Frame	Tassel Top Gate House	1234 R Roosevelt Trail	Raymond	ME	04071	240	1960	1
\$3,500	\$0	Frame	Veterans Memorial Park Boat	Route 302 Corner of 85	Raymond	ME	04071	0	0	0
\$3,308	\$0	Frame	Tassel Top Changing Booth	1234 R Roosevelt Trail	Raymond	ME	04071	220	0	0
\$3,308	\$0	Frame	Tassel Top Changing Booth	1234 R Roosevelt Trail	Raymond	ME	04071	185	0	0
\$2,000	\$0	Frame	6 Sections Floating Dock	Route 302 Beach	Raymond	ME	04071	0	0	0
\$2,000	\$0	Frame	Veterans Memorial Park Sign	Route 302 Corner of 85	Raymond	ME	04071	0	0	0
\$4,868,760	\$548,047	Total	\$5,416,807							

Insured Signature _____

Date _____

Key: Building=Building Value
Contents=Contents Value

Location=Location Name
Construction=Construction type

Address=Location address
Area=Location square footage

Year=Location construction year
#=Number of stories for location

Wednesday, May 10, 2017

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Property Coverage Details

Insured: Town of Raymond

Effective Date: 7/1/2017

Expiration Date: 7/1/2018

Policy #:

Carrier: Argonaut Insurance Company

Property

	Limit	Deductible
Building:	\$4,868,760	\$2,500
Contents:	\$548,047	\$2,500
Wind Deductible:		
Business Income:	\$250,000	72 hours
Ordinance of Law - Coverage C:	\$250,000	\$2,500
Newly Acquired Location:	\$1,000,000	\$2,500
Newly Acquired Personal:	\$1,000,000	\$2,500
Appurtenant Structures:	\$25,000	\$2,500
Debris Removal:	\$25,000	\$2,500
Fire Dept. Service Charge:	\$25,000	\$2,500
Fire Protection Device Recharge:	\$10,000	\$2,500
Additional Spoilage:	\$25,000	\$1,000
Lock Replacement:	\$10,000	\$1,000
Personal Effects & Prop of Others:	\$25,000	\$2,500
Pollutant Cleanup:	\$500,000	\$2,500
Surface Water:	\$25,000	\$2,500
Off Premises Utility Failure--Prop	\$100,000	\$2,500
Dependent Prop Business Income	\$100,000	72 hours
In Transit - Personal Property:	\$50,000	\$2,500
Property Off-Premises:	\$50,000	\$2,500
Your Outdoor Property:	\$100,000	\$2,500
Retaining Walls:	\$5,000	\$2,500
Newly Acquired/Constructed BI:	\$500,000	72 hours
Off Premises Utility Failure - BI:	\$50,000	24 hours
Backup of Sewers or Drains:	\$50,000	\$2,500
Fungus, Wet Rot, Dry Rot, Bacteria:	\$15,000	\$2,500
Virus and Hacking:	\$25,000	\$2,500
Commandeered Property:	\$100,000	\$2,500
Laptop Eq Away from Premises:	\$10,000	\$2,500
Alternative Key Card Cov:	\$25,000	\$2,500
Waterborne Mobile Equipment:	\$50,000	\$2,500
Accidental Classroom Chem Spills:	\$50,000	\$2,500
Tee to Green Cov:	\$0	\$0
Small Boats:	\$0	\$1,000
Valuable Papers:	\$100,000	2500
Accounts Receivable:	\$100,000	2500
Animals (per animal)	Police Dogs: \$7,500	\$2,500
	Police Horses: \$10,000	\$2,500
	Other Service Animals: \$2,500	\$2,500
	Annual Cov Aggregate: \$50,000	\$2,500

Wednesday, May 10, 2017

Page 1 of 2

Insured: Town of Raymond

Effective Date: 7/1/2017

Expiration Date: 7/1/2018

Policy #:

Carrier: Argonaut Insurance Company

Flood and Earthquake

	Limit	Deductible
Flood:	\$1,000,000	\$25,000
Earthquake:	\$5,000,000	\$50,000

*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

	Limit	Deductible
Employee Dishonesty:	\$250,000	\$1,000
Money and Securities Inside:	\$250,000	\$1,000
Money and Securities Outside:	\$250,000	\$1,000
Forgery:	\$250,000	\$1,000
Computer & Fund Transfer Fraud	\$250,000	\$1,000
Money Orders and Counterfeit:	\$0	\$0

Inland Marine

	Limit	Deductible
Contractors Equipment:	\$1,191,427	\$1,000
Employee Tools:	\$0	Property
Special Floater:	\$0	\$250
Audio Visual:	\$113,050	\$1,000
Fire Equipment:	\$0	\$250
Fire Truck:	\$0	\$250
Musical Instruments:	\$0	Property
Band Uniforms:	\$0	Property
Police Equipment:	\$0	\$250
Fine Arts:	\$25,000	Property
Computer Equipment:	\$495,640	\$250
Media:	\$100,000	Property

Boiler

	Limit	Deductible
Total:	INCL	\$2,500

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

Town of Raymond

*** Refer to Auto Class Codes Worksheet**

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



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/>

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.