HUB

Town of East Greenwich

Property and Casualty Brokerage and Consulting Services

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HUB

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Firm Information

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HUB Qualifications: Leading Full-Service Brokerage

HUB International New England is a leading full-service insurance brokerage firm that insures a large number of municipalities, school districts, housing authorities, and water districts throughout New England. For over 20 years we have been the insurance broker for the Town of East Greenwich. We know the exposures in the town and have addressed them through insurance or risk transfer mechanisms such as leases and indemnification contracts. We are experienced working with the Town's Administrators and different department heads. HUB is staffed with municipality specialist that handle underwriting, risk assessment, and claims. We represent the majority of municipal insurance programs that are licensed , financially rated, and capable of insuring the town of East Greenwich exposures.

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HUB Qualifications: Leading Full-Service Brokerage

- We currently work with **over 35 Municipality clients in** our New England office alone. The majority of these municipalities are serviced out of our Fall River office.
- We have a **dedicated Municipality team** in New England that meets regularly to discuss updates in the industry and strategize both on client renewals and carrier intelligence .
- We have **in-house Risk Control services** providing a national overlay for experience available to our local clients as a value added benefit. Our team works closely with our clients on a variety of issues to supplement the carrier services on important issues like OSHA, DOT, Contractual Risk Transfer, Training and Safety.
- We represent the majority of insurance carriers and municipality insurance programs in New England.
- We have **a local, experienced claim team** .Our team handles numerous complex, $1MM+ claims each year and has experience with complex claims including catastrophic property claims, permanent injuries and fatalities.
- We have **certified risk management specialist** on staff as well as an employment attorney.
- We have a **specialized pollution team** to tailor coverage as needed for site specific or master policy covering multiple locations.
- In conjunction with the **tailored insurance program to suit your contractual risk**, our team employs **contract specialists** who review our client's contracts and subcontracts to ensure that proper risk transfer language is negotiated to properly protect our client's interest.
- We have **over 20,000 clients in New England** and are proud of our continued achievement of over a **92% client retention rate**. We believe this high rate of client retention is a reflection of our commitment in high level service to our clients along with our industry expertise and strong carrier relationships.

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HUB History

HUB International started with the merger of 11 independent, privately held insurance brokers in Canada in 1998. Today, we continue to grow the business both organically and through acquisition.

1998
- 11 Canadian brokerages merge to form HUB International Limited.

1999
- Begins trading on the TSX
- Acquires and integrates 42 brokerages
- Expands operations to the U.S. and Western Canada

2000
- Acquires and integrates 18 brokerages
- Establishes new regional operations in New England.
- Earnings increase to $6.1 million on $95.2 million of revenue.

2001
- Moves corporate headquarters to Chicago
- Acquires and integrates 14 brokerages
- Establishes new regional operations in Northeast U.S.

2002-2003
- U.S. IPO raises 88.1M on the NYSE
- Acquires and Integrates 20 brokerages
- Grows revenue $286.4M

2004-2005
- Acquires and integrates 22 brokerages
- Expands presence across Western U.S.

2006-2007
- Surpasses $1B in market capitalization
- Enters into agreement to be acquired by Apax Partners and Morgan Stanley
- Acquires and integrates 45 brokerages

2008-2010
- Acquires and integrates 56 brokerages
- Acquires renewal rights to Liberty Mutual's mid-market commercial property and casualty business in 11 states

2011-2012
- Acquires and integrates 66 brokerages
- Establishes to new regional operations in the Carolinas, Manitoba, the Maritimes, Oklahoma, Puerto Rico, and the Caribbean

2013-2016
- Enters into agreement to be acquired by funds advised by Hellman & Friedman, LLC.
- Acquires and integrates 146 brokerages

Entrepreneurship remains at the foundation today.

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HUB Overview

HUB

SCOPE & SCALE

400+
locations in North America

Top 8
Global Broker based on revenue

10,000+
employees

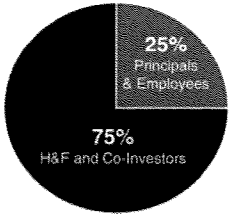
1 million+
clients

92%
client retention

$12 billion+
in premium

FOOTPRINT

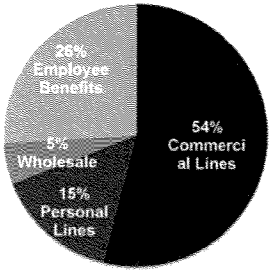
OWNERSHIP

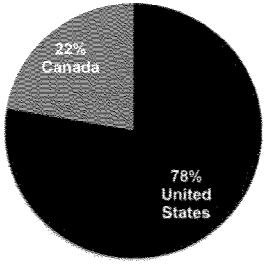


Hellman & Friedman: Our Private Equity Partner

- Partners since October 2013
- One of the most experienced and successful investment organizations in the private equity industry
- Strong track record for investors in H&F's portfolio companies
- Extensive investment experience in the insurance industry and related verticals

CONSOLIDATED REVENUE BASE





TOTAL HUB NEW ENGLAND REVENUE:
$123,000,000

HUB PRESIDENT:
Charley Brophy

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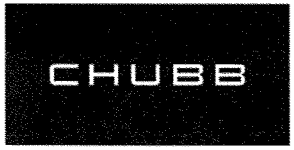
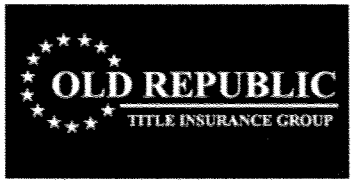
HUB Carrier Relationships

This is a short list of HUB's 200+ carrier relationships.





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Service Capabilities

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Examples of **HUB's** Services to East Greenwich

Hub International (previously Feitelberg Company) has been the insurance broker for the Town of East Greenwich for over 20 years. Here is a sample of our past and ongoing services

- Exposure review and collection of underwriting data by working with various department heads
- Risk analysis and coverage design to properly cover or manage the risk for the town
- Completion of insurance applications along with coverage and premium negotiations with insurance carriers
- Attendance at property inspections with insurance carriers and collaboration with Public Works department to meet compliance
- Annual review at department head meeting to review insurance program, coverages , loss control, and requirements
- Ongoing review of leases of rental or usage agreements for town property such as Swift Gym, playgrounds , and farm
- Review of town owned building 's replacement costs and flood map determinations
- Review with administration of proposals and coverages
- Claims reporting and administration including follow up on carrier reserves
- On going coverage changes such as adding and deleting vehicles
- Workers Compensation claim reviews and Experience Modification management and projections
- Free legal advice from our on staff attorney for town employee handbook and other employment issues
- Communicate and resolution with Kent County Hospital regarding their policy of billing the town for all trip and fall claims on Main St.

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HUB's Marketing and Placement of the East Greenwich Insurance Program

The Town of East Greenwich is serviced by a team of professionals with extensive insurance experience. This team meets together as part of HUB's Critical Path Service process to review your exposures, service needs, claims trends, open claims, and to evaluate and measure how the insurance carrier is servicing the needs of the town.

Approximately 60 days prior to renewal HUB contacts the Town Administrator and department heads to update the rating and underwriting information and discuss any new exposures.

Once the agent completes the applications they are packaged together with the loss runs and claims adjuster notes and reviewed by the HUB Marketing Department.

The Marketing Department contacts the current insurance carrier as well as potential alternate insurers and submits the underwriting materials.

The Marketing Department and agent then review the proposals form the insurance carriers comparing coverage forms, conditions, and pricing and then makes final pricing negotiations.

The proposal is presented to the Town Administrator and accounting team. The proposal highlights any changes in coverages , exposure s, and rates and also includes coverage recommendations.

Once coverage pricing and terms are agreed upon, HUB binds the insurance with the carrier of choice, issues binders and auto ID cards.

Within 2 months from implementation a meeting is scheduled with department heads and a coverage summary is reviewed and they have an opportunity to ask questions and discuss concerns.

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HUB's Critical Path Service Process

- HUB's marketing team follows a "Critical Path Service Process" throughout the marketing and placement process. A designated core team is assigned to each client in advance of the formal review process and includes the account executive, account manager, members of loss control, claims and risk management. This team works closely together with the client to develop the initial strategy as well as the method of measuring success of the proposed plan. This "Critical Path Service Process" contains the disciplines of strategic program review, critique of existing program structure and services, claims history and trends, outstanding issues, a review of the 12 to 24 month client business plan, market conditions, and financial strength, with the goal of mapping out the most cost-effective and comprehensive marketing strategy. The strategic outcomes and results are communicated to the client.

- HUB strongly advocates the participation of our client's personnel in the renewal process. Experience has shown us that the involvement of risk management personnel, financial, human resource and operational executives, and safety/loss control/ environmental professionals can all be critical to the process.

- HUB utilizes a centralized marketing team headed by Amanda Keaveney as our Chief Marketing Officer. This offers the most beneficial broker to carrier relationship with the primary benefit to our clients. HUB's executive officers sit on the boards of all of the major carriers in the marketplace which provides HUB with a critical voice with insurance carrier players in all industry sectors. The marketing team is comprised of industry specialists so that your policies are negotiated by the most knowledgeable and influential marketers within each coverage type.

- Organization and Submission Management – Within the centralized marketing department are marketing specialists who focus solely on their area of expertise. This provides HUB with the most knowledgeable and effective marketing professionals to negotiate the best terms and conditions at the most competitive rates in the industry. Our marketing specialists have created detailed bid specifications within their discipline and tailor the specifications to the client's specific risk and exposure.

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Critical Path Process

Annual internal stewardship dedicated to T200 clients

Meeting Includes team members from all disciplines

360° review – relationship, coverage, service, cross sell opportunities, market conditions and renewal strategy

Kicks off renewal process

Sets expectations and timeline leading to renewal and beyond

Drives team member accountability, customer service and client retention

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Risk Identification Process

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This is achieved through a 5 step process:

1. Identify Exposures, Hazards and Losses
2. Evaluate current controls
3. Develop solutions
4. Implement solutions
5. Ongoing Measurement and Evaluation

1. Identify Exposures, Hazards and Losses

Our process would include review of:

- All premises for physical exposure
- Contractual review
- Financial
- Loss Analysis

2. Evaluate Current Controls:

- Meet with Department Heads to discuss programs that are currently in place.
- Develop and review information such as copy of Safety Program, Employee Handbook and Fleet Safety Policy.

3. Develop Solutions:

- Meet with Town of East Greenwich to discuss solutions on any items which may have come up in our review.
- Help Town of East Greenwich develop their plan.

4. Implement Solutions

- Work with East Greenwich to implement agreed upon solutions.
- James Burke along with Dan Abraham will be part of the team in all phases of exposure analysis, evaluation, development and implementation.

5. Implement Solutions

- Our Quarterly Service plan meetings will be the vehicle to keep track of how the above steps are progressing and their effectiveness.

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HUB Risk Services Specific Deliverables

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Specific deliverables could include the following:

Safety and Risk Management Gap Analysis – Evaluation and written safety management protocols and onsite activities. Formal identification of opportunities where management changes will drive cost improvement performance management.

Contract Risk Transfer - Assist in identifying risk transfer issues between the town and anyone regarding contract agreements. Risk Services will work with your designated department heads in reviewing the proper indemnification, hold harmless agreements as well as proper coverage and insurance limits.

Corporate Audit System Development – Develop auditing/inspection systems and tracking processes to track results across multiple operations to identify trends and common issues.

Manager/Department Head Development – Development of safety management and leadership to provide leaders with the technical safety knowledge and skills to ensure site safety.

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Claims Management

Claims Reporting and Handling Assistance:

- The Fall River office is staffed with 5 claims representatives that assist the town with reporting claims to carriers.
- In our Wilmington office Jennifer Wilson is our claims specialist for Public Officials and Administrative claims.

• Communication with Management:

We would recommend 4 quarter "Service Plan" meetings to review:

- Open Claims
- Service items
- Safety &Training requirements
- Any Changes in operations

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HUB Claims Management Added Services

This list is not all-inclusive. Your designated HUB Claims Services team member(s) will meet with you to confirm goals and develop a customized service plan, deliverables and timelines that will address your needs and exceed expectations.

Client Advocacy / Carrier Oversight

- Oversight/Coordination of carrier claims handling activities
- Regular communication between clients and claims service provider

Claims Reviews

- Facilitated between the HUB Claim Consultant, Insurance Carrier, and Client Representative(s)
- Establish claim file expectations and action plans

Reserve Analysis

- Review of claim providers reserving practices
- Ensures that excess funds are not tied up in reserves
- Ensure that financial liabilities are divulged clearly and accurately

Coverage Disputes

- Advocating and providing assistance with evaluating and challenging insurance carrier coverage denials on your behalf

Claim Audits

- Strategic audit of client's claim files to uncover opportunities to improve quality and reduce claim costs
- Ensures that claims service providers are performing properly for the client

Pre-loss Planning

- Strategic planning based on past results
- Provide training in identifying information key to the defense of a claim & incident response
- Create incident reports for insured as a tool for incident response
- Ensures a fair understanding of claims process in advance of the loss and helps mitigate downtime

Third Party Administrator (TPA) Selection

- Assistance with selecting a Third-Party Administrator (TPA)
- Development of the best in class program/process to manage claims

Claim Data Analysis

- Review of claim data to identify trends and primary cost drivers
- Results in action plans that can be implemented with the designated HUB Risk Consultant

Settlement Evaluation

- Assistance in analyzing and structuring settlements, executing early resolutions, and exploring alternative dispute resolution options

Litigation Management

- Assistance with managing and minimizing legal defense costs during claim resolution
- Executing communication, developing accepted activities, and creating a litigation plan
- Review leases and contracts to identify risk transfer opportunities

Employer Claim Management Practices

- Best Practice benchmarking of client's claims practices
- Development of internal claims practices to reduce costs

Medical Case Management Program Design

- Assistance with developing Medical Case Management Programs, including aggressive treatment plans that incorporate cost control techniques

Dispute Resolution Options

- Guidance with options necessary to bring matter to ultimate resolution

Subrogation/Second Injury Fund Recoveries

- Ensuring the claims service provider has a process for identifying opportunities and maximizing recovery of expenses when a third party is negligent or when the state provides second injury funds

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Risk Services

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Overview

The HUB Risk Services Division is comprised of approximately 75 consultants located throughout the United States and Canada and partnerships around the globe. Our structure provides a standardized approach and creates a number of core services, but allows our local team members to be responsive to your needs, creating solutions to address your specific risk issues. This industry leading model enables our subject matter experts, locally, and from around our enterprise to provide our clients the most skilled personnel to tackle the most complex risk management issues.

HUB Risk Services Specialty Areas

HUB Risk Services has a number of specialty areas that can be leveraged to complement your internal capabilities, and provide niche expertise for specific issues. Our specialty areas include:

Risk Control for Municipalities

- Regulatory compliance / Best practices
- Global safety / environmental management
- Enterprise risk management
- Construction safety management
- Property risk engineering
- Security assessments / planning
- Fire/Life Safety Assessments
- Crisis management
- Emergency response planning
- Business continuity / disaster recovery planning
- Training (management / employee)
- Replacement Cost Valuations
- CAT Modeling
- General Liability/Contract Risk Transfer

This variety of disciplines enables HUB to respond to your specific needs and objectives. Results are achieved through reduction in your Total Cost of Risk (TCOR).

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HUB Other Services

HUB International Newsletters

East Greenwich will be set up to receive HUB International's various P&C, Employee Benefits and Risk Control newsletters. Below are a few examples of our newsletters:

- Best Practices to Maintain OSHA Reporting Compliance
- Reduce Costs by Preventing Slips, Trips, and Falls
- We're All Paying the Price of Employee-perpetuated Worker's Compensation Fraud

HUB International Webinars

To help share best practices, and keep our clients informed of the ever changing industry, HUB International hosts webinars throughout the year. Below are a few of our 2017 webinars.

- Slips, Trips & Falls – Reducing Costs and Liability
- Active Shooter and Workplace Violence
- ACA Repeal, Replace or Remodel? What Lies Ahead for ACA and Your Health Plan

HUB International Seminars

HUB International organizes educational seminars for our clients on various topics throughout the year. A few of our most popular topics include:

- Workplace Violence and Active Shooter
- Fleet Safety and OSHA for Construction
- Cyber Exposure: The Costs and Causes of a Data Breach

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HUB Qualifications of Servicing Team

Daniel J. Abraham – Senior Vice President. Dan has been with HUB for 30 years and services mid to large commercial accounts. He has been servicing agent for the Town of East Greenwich since 2003. Prior to that time his father Anthony Abraham was the agent for East Greenwich going back to the early 1990's.

Cynthia Harrington Vice President. Is the current account manager on the Town of East Greenwich. Cindy will be responsible for all day to day management of the town's account. Cindy has been with HUB for 14 years and has serviced East Greenwich for this entire period.

James e Burke CSB, CHMM,ABCP,ARM,CHSP,CFPS– Vice President-Risk Consultant Jim brings over 30 years of industry and risk control experience. He will be assigned specifically to the East Greenwich account to coordinate all of your risk services.

Stephanie Sousa – Account Manager. Stephanie provides additional support to Cindy and the Team in all areas of account management. She has been in the insurance business for 15 years.

Michael P. Kelley, AIC, ARM – Senior Vice President, Director of Claim Operations. Mike has over 33 years of claims experience on both the broker and insurance company sides of the house. He will be responsible for the overall management of East Greenwich claims.

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Team Resumes

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Daniel J. Abraham

Senior Vice President, Leader Risk Management Team

Daniel Abraham serves as Senior Vice President at HUB International New England LLC, one of North America's largest insurance brokerage organizations. An employee of the firm since 1986, he is licensed as a Property & Casualty and Life & Health Broker. He holds a bachelors degree in marketing from Boston College's Carroll School of Management, is a CPCU candidate, and attends various continuing education courses in insurance each year.

Mr. Abraham works with various business clients including Construction, Schools and Municipalities, Real Estate, Hospitality, Healthcare, Manufacturing and Marine. Since 1986 he has worked with these businesses to identify and mitigate their exposures by arranging comprehensive and competitive insurance programs. His years of experience and work with various types of business clients give him the ability to handle all of his client's insurance needs.

He is currently an active member in many community and professional groups including: United Way Board of Directors and 2011 Campaign Chairman, Greater Fall River Development Corporation Officer, Saint Anne's Hospital Board Member, Greater Fall River Development Corp., Steppingstone Inc., Boston College Alumni Association and Boston College Football Alumni.

Mr. Abraham resides with his wife Lauren and has two sons, Bryan and Matthew in Portsmouth, RI.

Phone: 508-235-2249
Daniel.abraham@hubinternational.com

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Michael P. Kelley, AIC, ARM

Senior Vice President, Director of Claim Operations

HUB

Michael P. Kelley currently serves as Senior Vice President and Director of Claims Operations at HUB International New England, a leading insurance brokerage firm, in a position held since May 2014.

HUB's dedicated claim staff advocates for their policyholders when claim complications occur; Michael and the team of claim professionals guide HUB's clients through the entire onerous and sometimes challenging claim process to efficiently manage the process to troubleshoot, as needed, to make it easier for their clients. Michael is based in HUB's Wilmington, MA, office. As the leader of the Claims Management Department, his duties include: claim advocacy, meetings with clients, adjusters, and loss inspectors; claims management; and settlement strategies. Michael assists, as needed, in the settlement negotiations at all levels with adjusters and carriers, ensuring that clients receive maximum payments on all first party claims as well as full benefits of all coverages provided under their policies.

Michael holds over 32 years of insurance industry experience, beginning his career with the American Mutual Insurance Companies in 1982. He was trained in all lines of claim investigation with a focus on both commercial and personal lines claims. He held various positions including Field Investigator, Claim Supervisor, Assistant Claim Manager and Regional Claim Manager. He became the Operations Manager for an independent consulting firm in 1993. He spent the next 20 years as the Vice President of Claims at the A.I.M. Mutual Insurance Companies. He is considered an expert in the area of workers' compensation claim handling, and is a frequent speaker on the worker's compensation claim process.

Michael holds both an Associate in Risk Management (ARM) and an Associate in Claims (AIC) designation from the Insurance Institute of America. He has been an instructor at the Insurance Library Association of Boston for the last ten years. He is a former member of the Workers' Compensation Rating and Inspection Bureau (WCRIB) Claim Committee, as well as the Board of Governors of the Insurance Fraud Bureau of Massachusetts. He has dedicated his career to improving the workers compensation system and reducing the impact of claims on both the employer and employee community.

Michael holds a Bachelor of Science degree in Business Management from Merrimack College where he majored in accounting.

Phone: 978-661-6819
Michael.P.Kelley@hubinternational.com

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James Burke, CSP, CHMM, CFPS, CHSP, ARM, ABCP

VP/Sr. Risk Consultant, Risk Services Division

Overview

Jim Burke is a Vice President/Sr. Risk Consultant on the Risk Services team. He has over 30 years' experience in professional safety and risk control consulting with direct, practical experience in Manufacturing, Construction, Utilities (Gas), Technology, Motor Vehicle Fleets, Warehousing, Broadcast & Cable Television, Newspaper, Financial, Education & Cultural Institutions, Social Service Institutions, Healthcare, Property Management & Real Estate, and other diversified business operations. He specializes in safety management process development, risk minimization and mitigation strategies and development of best practices across the broad range of risk considerations. Prior to joining HUB, Mr. Burke served clients at insurance carriers such as OneBeacon Insurance, and the (old) Aetna Life & Casualty; as well as the brokerage operations of the (old) Frank B. Hall of RI, Inc. For half of his career, Jim managed and directed the EHS, worker's compensation, accident prevention, environmental & fleet safety programs for a number of diversified industrial and business operations.

Education

B.S., Cleveland State University

Certifications/Licenses

Certified Safety Professional (CSP), Certified Hazardous Materials Manager (CHMM), Certified Fire Protection Specialist (CFPS), Certified Healthcare Safety Professional (CHSP), Associate in Risk Management (ARM), Associate Business Continuity Professional (ABCP).

Professional Memberships

American Society of Safety Engineers (ASSE/Boston Chapter), Alliance of Hazardous Materials Professionals (AHMP), Association of Contingency Planners (ACP).

Direct: 781.635.9242
Email: jim.burke@hubinternational.com

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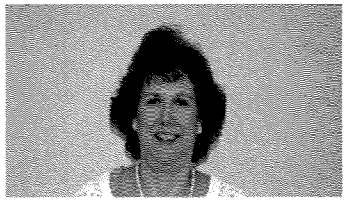
Cynthia Harrington

Vice President- Account Manager



Cynthia Harrington is Vice President and Account Manager in the Commercial Department of HUB International New England, LLC in the Fall River office.

With over 35 years of experience in the insurance industry, Cynthia works with all aspects of commercial insurance. Cynthia has been an employee with the firm since 2004 and is responsible for the day to day servicing and marketing for commercial clients. She works with Daniel Abraham on all of his insurance accounts.

As the day-to-day service contact for Dan's clients, Cynthia assists account executives, marketers and the firm's coverage "experts/specialists" in all aspects of servicing the clients including but not limited to document processing, review of policies to ensure accuracy, confirming renewal information and updating policies as changes occur.

Ms. Harrington has her CIC, AIS, AU, and CPIW designations and holds her insurance brokers license in Massachusetts. She holds an associate degree from Bristol Community College. She has held several positions in the insurance industry since 1975 before beginning her commercial insurance career in 1985. She has also worked at Lapointe Insurance Agency and FX Perron Insurance Agency.

Ms. Harrington resides in Fall River, Massachusetts

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Stephanie Sousa

Account Manager

Stephanie Sousa is an Account Manager in the Commercial Department at HUB International New England, LLC in our Fall River, MA office.

Stephanie has 16 years of experience in the insurance industry, with her insurance career beginning right here at HUB. Stephanie works with all aspects of commercial insurance and is responsible for the day to day servicing of accounts as well as marketing.

Stephanie is the day-to-day service contact for Daniel Abraham's clients. She assists account executives, marketers and the agency's experts/specialists in all aspects of servicing the clients. Including but not limited to document processing, review of policies to ensure accuracy, confirming renewal information and updating policies as changes occur.

Stephanie has the CISR designation and holds her insurance broker license in Massachusetts. She is also a member of the Bristol Chapter of the Massachusetts Association of Insurance Women.

Phone: **508.235.2247**
Email: **stephanie.sousa@hubinternational.com**

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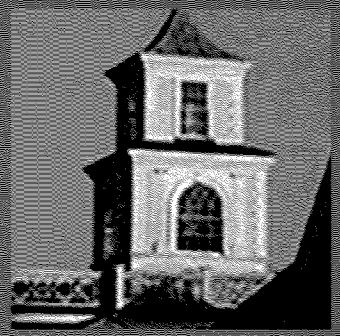

Attachments

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Attachments

Sample Municipality RFP

Communication with department heads

Premium History

Boston Business Journal 2017 HUB #1

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SPECIFICATIONS FOR PROPERTY/LIABILITY/ WORKERS COMPENSATION INSURANCE

HUB INTERNATIONAL NEW ENGLAND LLC
INSURANCE & BONDING
P.O. BOX 3220
222 MILLIKEN BLVD.
FALL RIVER, MA 02722

TOWN OF

Anytown USA

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HUB INTERNATIONAL NEW ENGLAND LLC
INSURANCE & BONDING
P.O. BOX 3220
222 MILLIKEN BLVD.
FALL RIVER, MA 02722

FORWARD

The Town of _____ is interested in obtaining a limited number of proposals for its insurance program effective July 1, 20__.

The Town of _____ is seeking quotes for the following lines of coverage:

- Workers Compensation
- General Liability
- Automobile
- Umbrella
- Property/Boiler
- Public Officials Liability
- School Board Liability
- Police Professional Liability
- Public Employees Blanket Bond/Crime
- Police Fire Accident Insurance

HUB INTERNATIONAL NEW ENGLAND LLC
P.O. BOX 3220
222 MILLIKEN BLVD.
FALL RIVER, MA 02722

The guidelines which we have prepared for the presentation of proposals are relatively broad. The information contained in these specifications is designed to be a minimum guideline for the presentation of proposals. These specifications are not intended to limit the scope of coverages to be offered, but rather to outline key items which we wish you to address in your proposals. Proposals which include additional and alternative methods of handling risks will be welcomed and encouraged, but ***any deviations from these specifications must be clearly indicated***.

Decisions concerning the acceptance of proposals will be based on coverage content and costs. Services to be provided and immediate cost and cash flow advantages will also be taken into consideration. The Town of _____ reserves the right to accept or reject any or all proposals. It is expected that there may be some further negotiation relative to modification of coverage or cost after a particular proposal has been accepted based on general merits. The Town of _____ is open to using multiple agent or brokers should the Town determine that having multiple agents or brokers would provide superior coverage content, cost, or other advantages to the Town.

The Town of _____ may cancel this informal RFP, in whole or in part, at any time whenever such an act is deemed in its best interest.

HUB INTERNATIONAL NEW ENGLAND LLC
INSURANCE & BONDING
P.O. BOX 3220
222 MILLIKEN BLVD.
FALL RIVER, MA 02722

GENERAL INFORMATION

1. Additional Information

Any questions concerning exposures, coverages or insurance technicalities should be addressed to:

Town Administrator
Main Street
Anytown, RI
Tel:
Fax:

HUB INTERNATIONAL NEW ENGLAND LLC
INSURANCE & BONDING
P.O. BOX 3220
222 MILLIKEN BLVD.
FALL RIVER, MA 02722

Information concerning questions which, in the opinion of the Town of _____ would be valuable to all proposers, will be distributed accordingly.

Failure of any proposer to receive any addenda shall not relieve such proposer from any obligation under the proposal as submitted. All addenda issued shall become part of these specifications. It is presumed that all proposers will have read and are thoroughly familiar with these specifications and addenda. The failure or omission of any proposer to examine any form, instrument, or document shall in no way relieve the proposer from any obligation with respect to the proposal.

2. Inspections

If it is necessary to inspect any locations for underwriting purposes or develop further information from within the Town of _____, permission for such must be obtained in advance from:

Town Administrator
Main Street
Anytown, RI
Tel:
Fax:

3. Applications

It is the responsibility of each proposer to complete all necessary applications. Since the majority of information necessary to prepare a quotation has been provided in these specifications, no insurer-specific applications will be completed as part of the marketing process. At the time of the award, it is the responsibility of the successful proposer to complete any such applications. Arrangements may be made with _____ at that time.

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P.O. BOX 3220
222 MILLIKEN BLVD.
FALL RIVER, MA 02722

AWARD & REQUIREMENTS FOR SUCCESSFUL PROPOSER

1. Delivery

Each proposal should be submitted no later than _____ at 12:00 Noon, and must remain valid through the anticipated inception date. Please deliver one copy of the proposals to:

Town Administrator
Main Street
Anytown, RI
Tel:
Fax:

HUB INTERNATIONAL NEW ENGLAND LLC
INSURANCE & BONDING
P.O. BOX 3220
222 MILLIKEN BLVD.
FALL RIVER, MA 02722

Since this is an informal RFP process, proposals may be e-mailed as an alternative to actual hard copy. Proposals received after this time may not be accepted and recognized. Postmarks do not determine actual receipt.

Information contained in the proposals will be held in strictest confidence until coverage has been placed.

2. Coverages and Forms

Proposals must indicate the insurance companies and service organizations to be used and include specimens of all non-bureau policy forms and endorsements. All insurers must be licensed in the state of Rhode Island.

Unless explicitly noted to the contrary, all companies, brokers, agents, and service providers submitting proposals agree to all of the conditions set forth in these specifications. ***In each proposal, you are required to specifically note any deviations from these specifications. Also, you must clearly note any limitations of coverage, restrictive conditions, and the like.*** Phrases such as "see policy" and "refer to the accompanying policy form" are not acceptable and may disqualify the proposal.

3. Alternatives

Alternatives to the purchase of conventional insurance may also be offered. Such alternatives should be aimed at providing the Town of _____ with a more cost-effective and better-arranged risk management/funding program. Proposals of this type should include a conceptual presentation and may utilize a retention program, first loss plan, or other non-standard approach. The breadth of coverage and basis of costs contained in these alternatives, however, must incorporate all of the coverage and enhancements embodied in these specifications.

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FALL RIVER, MA 02722

4. Statement of Good Faith and Non-Collusion

Each proposal submitted must include the following statement properly signed by an authorized official of the firm:

> *The undersigned certifies under penalties of perjury that this proposal has been made and submitted in good faith and without collusion or fraud with any other person as used in the certification, the word "person" shall mean any natural person, business, partnership, corporation, union, committee, club or other organization, entity or group of individuals.*

5. Recommendations

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222 MIDDLE ST
FALL RIVER, MA 02722

Unless engineering recommendations are submitted along with the company proposal, it is understood that all proposals are issued without such conditions. All mandatory engineering recommendations must be clearly identified. Insurance proposals provided on a "subject to inspection" basis will not be accepted.

6. Pricing and Payment Plan

a. For each line of coverage, pricing portions of proposals should indicate the unit costs, discounts, dividends, audit rates, and like. All proposers shall clearly identify any fees to be charged beyond premium costs in their proposals. Although not mandatory, it is requested that the underwriter's worksheets also be included as part of your submission.

b. Wherever possible, all combinable policies should be quoted using a "Package" policy concept.

c. Any minimum earned premiums must be identified. If minimum earned premiums are not identified, it will be presumed that coverage is without a minimum earned premium provision.

d. Methods of payment and cash flow are important considerations. While interest-free payments are preferred, other plans will be considered. Please indicate plans available and cost differentials.

e. It is requested that all policies be issued subject to fixed rates for a one year term, with a possible option to renew at fixed rates for two additional years.

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FALL RIVER, MA 02722

f. All commissions and other fees not included must be specifically and clearly identified. Any additional credits available to the Town must also be identified.

AWARD & REQUIREMENTS FOR SUCCESSFUL PROPOSER

7. Agent and Company Qualifications and Services

In your proposal please outline the services to be provided by agency and company representatives. You should include the following information:

a. Background information regarding the specific individuals who will be responsible for these services.

b. A description of the specific loss control, claims, certificate issuance, and all similar services which the insurance company and agency will provide. This should be a defined program for the Town of _____ rather than a general statement of policy.

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FALL RIVER, MA 02722

c. We request at a list of references, including at least two municipal references, if the proposer has not previously done business with the Town in the area of coverages for which quotes are provided in the last 3 years.

d. Communicating the financial stability of proposed insurers to the Town of _____ is the responsibility of the agent or broker submitting the proposal. ***The agent or broker accepts full responsibility for informing the insured of any change in the financial standing of its insurers***. Please address this specifically in your proposal.

e. The account representative must be available for meetings with town officials during the day or night as required and must be experienced in making oral presentations to boards, commissions, and at public meetings.

f. If any part of the work under this informal RFP is to be performed by a subcontractor, the proposer must provide a complete description of services to be subcontracted along with a complete description of qualifications and capabilities of the subcontractor.

8. Underwriting and Loss Information

Underwriting, valuation, and loss data provided have been compiled with attention to accuracy and are for the purpose of establishing a fair rating basis. We, however, cannot warrant the accuracy of all information.

All quotations must be based on the information in these specifications unless you are advised otherwise. The successful insurance vendor will be permitted to make reasonable adjustments necessitated by basing their quotation on information that was incorrect or has changed.

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AWARD & REQUIREMENTS FOR SUCCESSFUL PROPOSER

1. Award

The awarding authority for the Town of _____ is _____. Awards will be made on the basis of scope of coverage, overall costs (including immediate costs, anticipated net premiums, and cash flow advantages), insurance company's ability to provide underwriting, loss prevention and claim services, the service capability of the agent, broker, or company representatives, and such other factors as the Town of _____in its sole judgment consider relevant.

The Town of _____reserves the right to accept or reject any or all proposals, in whole and in part and to waive minor discrepancies or permit a proposer to clarify such discrepancies. It is expected that there may be some further negotiation relative to modification of coverage or cost after a particular proposal has been accepted based on its general merits.

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FALL RIVER, MA 02722

While it is preferred and intended that all related lines of insurance will be purchased from one source, unless noted, costs and coverages by line of insurance will be considered severable. Any proposed coverage that is dependent upon purchase of other coverage proposed must be specifically identified.

It is intended that insurance will be purchased and continued with the same agent or broker and company for a minimum of one year, with negotiation of renewal premiums consistent with changes in risk or exposure. The Town of _____encourages bidders to provide an option to renew at fixed rates for two additional years. The Town of _____, however, reserves the right to cancel or not renew its insurance during that period at its sole discretion and in accordance with the terms and conditions of the contracts.

2. Distribution of Policies and Other Data

The successful provider will be required to send originals of all binders, policies, endorsements, loss prevention reports, loss and claims information, audits, workers' compensation experience rating data, and correspondence to the Town Administrator at the Town of _____.

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Binders evidencing coverage must be issued by the successful proposer for all policies at the inception date and maintained in effect until such time as the policies are issued and in the possession of the Town of _____. We expect that new/renewal policies will be produced within a reasonable amount of time (60 days) after expiration.

3. Statistical Data

Please note that itemized loss reports must be furnished quarterly with annual updates of previous policy years until all cases are closed. Claims reports should include reserve and

paid amounts, description of losses, dates of incidents, names of claimants, and all other information deemed appropriate.

4. Renewals

If the Town of _____ does not notify the incumbent vendor by May 1that it is going out to bid, the Town requests that all ***renewal*** proposals be available at least 60 days prior to expiration or anniversary and indicate ***any changes*** in coverage as well as costs. It is the responsibility of the successful provider to obtain all information necessary to meet this requirement.

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GENERAL POLICY DATA

1. **Named Insured**

   The named insured on all policies should read:

   "Town of _____ and all appointed or elected members of boards, commissions, departments, or committees, or elected officials, volunteer workers, and employees and all affiliated, associated, or allied entities as may now or hereinafter be constituted or established."

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   Rights of subrogation against all subsidiary and affiliated organizations must be waived.

2. **Additional Insureds**

   Additional insureds are to be included in policies as required by contract, agreement, or permit.

3. **Cancellation/Non-Renewal and Material Change Provisions**

   The Cancellation provisions of all policies should be amended to provide 75 days advance written notice of cancellation, non-renewal, reduction, or restriction of coverage by the insurer, addressed to:

   Town Administrator
   Main Street
   Anytown, RI

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P.O. BOX 3220
222 MILLIKEN BLVD.
FALL RIVER, MA 02722

4. **Knowledge of Occurrence**

   The following clause is to be included in all policies:

   "It is agreed that knowledge of occurrence by any agent, servant, or employee of the Insured shall not constitute knowledge of the Insured unless notice has been received by_____, Town Administrator, Town of _____."

5. **Unintentional Errors and Omissions**

   The following clause is to be included on all policies:

   "It is agreed that failure of the insured to disclose all hazards at the inception of this policy, or to comply with any provisions of this policy, or errors or omissions in applications, declarations, schedules, endorsements, or other documents shall not prejudice the insured with respect to the coverage afforded by this policy, provided such failure, error, or omission is unintentional and is corrected or complied with as soon as practicable after it has been brought to the attention of _____, Town Administrator, Town of _____."

6. Settlement (for non-property policies)

The following endorsement should be included in all non-property/non-inland marine policies:

"It is understood and agreed that the company shall not settle any suit without the consent of the Town Administrator at the Town of _____. If, however, the Town of _____ refuses to consent in writing to any settlement received by the company and shall elect to contest the claim or continue any legal proceedings in connection with such claim, the company's liability shall not exceed the amount for which the claim could have been settled plus claims expense incurred up to the date of refusal by the Town of _____."

ACE INTERNATIONAL NEW ENGLAND LLC
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PO BOX 5220
232 MILLIKEN BLVD
FALL RIVER, MA 02722

WORKERS' COMPENSATION

1. **Policy Information Page**

   Policy Period: July 1, 20__ to July 1, 20__.

   A. Statutory Coverage: Rhode Island

   B. Employer's Liability Limits
   Bodily Injury by Accident: $500,000 each accident
   Bodily Injury by Disease: $500,000 each employee
   Bodily Injury to Disease: $500,000 policy limit

   or sufficient to meet Umbrella Liability underlying insurance requirements.

   C. Other States - All states except those indicated in Item A and the following: NV, ND, OH, WA, WV, WY.

2. **Additional Endorsements**

   In addition to the amendments listed in the "General Policy Data" section of these Coverage Requirements, the following extensions of coverage are required:

   a. Voluntary Compensation - Covering "All Employees" in "All States" with the "State of Hire" as the designated Workers' Compensation law.

   b. U.S. Longshoremen's and Harbor Workers' Compensation Act - "All States" - no known exposure.

   c. Maritime (Jones Act)

3. **Experience Modification**

4. All Risk Adjustment Program Surcharge

5. **Classifications and Estimated Payrolls**

   See separate schedule.

6. **Premium Development**

   All proposers are required to include a copy of the calculation of Workers' Compensation premium. This calculation worksheet must include: codes; payrolls; rates; deviations; experience modifications; premium discount; standard premium; deposit premium; and payment plan.

7. Rating Plans

Cash flow is of importance. All factors relating to calculation of plan premiums must be included.

8. Losses

See Loss Section.

9. Unit Reports

Reserves on all open cases are to be reviewed with the Town of _____ approximately two months prior to valuation date. All Unit Reports are to be reviewed with the Town of _____before filing with appropriate bureaus.

10. Employee Assistance Program

An Employee Assistance Program (EAP) is currently provided in association with the Workers' Compensation Insurance. If included, your proposal should indicate details of your proposed EAP and any associated costs.

ESTIMATED WORKERS' COMPENSATION PAYROLLS
20__ - 20__

CLASSIFICATION	CODE	EST. PAYROLL
Tree Pruning & Drivers	0106	
Street/Road Maintenance	5509	
Drivers Noc - Commercial	7380	
Bus-All Other	7382	
Firefighters & Drivers	7704	
Police Officers & Drivers	7729	
Clerical Office	8810	
Hospital: Veterinary	8831	
Physician & Clerical	8832	
School: Professional	8868	
Building Maintenance	9015	
School: All Other	9101	
Parks N.O.C. - All Employees	9102	
Municipal, Employees N.O.C.	9410	
Paramedics / EMT	7370	
	TOTAL	

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& BONDING
120
BLVD.
MA 02722

GENERAL LIABILITY

1. **Policy Period**

   July 1, 20__ to July 1, 20__

2. **Limits of Liability**

   Minimum limits sufficient for Umbrella Liability underlying insurance requirements are to be provided.

   Current limits are as follows:

Each Occurrence Limit	$1,000,000
Personal and Advertising Limit	$1,000,000
Medical Expense Limit - Any One Person	$ 10,000
Fire and Explosion Damage Limit - Any One Occurrence	$300,000
Products - Completed Operations Aggregate	$1,000,000
General Aggregate Limit (other than Products-Products - Completed Operations)	$3,000,000

3. **Governmental Immunity**

   Governmental Tort Liability Act.
   R.I.G.L. § 9-31-1 (1970).

4. **Form and Coverage Required**

   a. Commercial General Liability Occurrence Coverage

      I.S.O. Form CG 00 01 07 98 or broader; general aggregate to apply separately to each location or each project.

   b. Please refer to the "General Policy Data" section of these coverage requirements for those endorsements required for all policies.

   c. Additional Requirements

      The following additional provisions are to be included:

      i. Personal Injury and Advertising Injury Liability to include discrimination, mental anguish and humiliation, injury to feelings and reputation of a person. (Delete any Contractual Liability Exclusion.)

      ii. Employee Benefits Liability: $1,000,000 each claim/$1,000,000 aggregate with a $1,000 maximum. No retroactive date.

      iii. Cemetery Liability: main cemetery and historic cemeteries

      iv. Employees and Volunteers as additional insureds.

      v. Delete the Fellow Employee exclusion.

vi. Additional insureds - Coverage to be afforded for any person or organization for which the named insured has agreed in writing to provide this type of insurance for operations performed or facilities used by the named insured.

Current Additional Insureds:

Advance notice of cancellation, non-renewal, and/or material change shall be provided to all additional insureds as required by contract. Coverage for defense costs should be in addition to the policy limit when agreed to prior to a loss.

vii. Coverage for bodily injury and property damage caused by pollution from building heating or cooling equipment is to be included.

viii. Prejudgment Interest coverage.

ix. Local, State, and Federal Programs & Co-Ventures: It is requested that coverage includes the Insured's interest arising out of its participation in any local, state, or federal programs or co-ventures (incl. mutual aid agreements), whether they be joint ventures or otherwise.

x. Automatic coverage for newly acquired locations and newly acquired and formed entities to be amended so that there is no time limitation.

xi. Coverage for "Punitive" and "Exemplary" damages to the extent not prohibited by Law.

xii. Incidental Medical Malpractice Coverage for all officials, employees and volunteers who are not medical professionals including operations unusual or common to a municipal board of health.

xiii. Amendment of "Other Insurance" Clause - policy will apply excess over any other valid and collectible insurance available to the insured.

xiv. No gymnastic equipment exclusion should be attached to the policy.

xv. No athletic participation exclusion should be attached to the policy.

xvi. No molestation exclusion should be attached to the policy. Include College or School Endorsement (ISO CG 22 71 00 93).

xvii. Teacher's Liability - all teachers, guidance counselors, and staff - Include corporal punishment to the extent allowed by law. Remove any incidental malpractice exclusions.

xviii. Cross Liability, any insured shall be deemed a member of the public in any action which concerns any other insureds. It is agreed that the aforesaid relationship shall be considered as applying to all the insureds.

xix. Lessors and others as Additional Insureds as required by contract.

xx. Include coverage for "pollution" resulting from Pesticide and Herbicide application, sewage overflow and fire department emergency operations.

xxi. Owned Watercraft - Coverage at full policy limits to be afforded for owned watercraft and any similar additions or replacements; Exposure:

xxii. Include coverage for streets, roads, bridges, and sidewalks.

xxiii. Nurse's Liability - There are __school nurses and __ part-time public health nurse.

xxiv. EMT & Paramedic Liability - There are ___ volunteer firefighters, of which roughly __ have EMT certification. The Fire Department does not operate at a paramedic (ALS) level. Note: Ambulance services are covered by a non-profit volunteer ambulance company independent from the Town.

xxv. The policy should not include a failure to supply exclusion.

xxvi. Full coverage for all locations which are assumed through tax title foreclosure must be included.

xxvii. Apply the Reasonable Force coverage to Property Damage as well as bodily injury.

xxviii. Redefine products to accommodate any cafeteria exposure (ISO CG 24 07).

5. Rating and Underwriting Information

See Annual Town Report. Please include municipal expenditure worksheet. Copy included with Coverage Requirements.

6. Losses

See Attachments.

AUTO LIABILITY AND PHYSICAL DAMAGE

1. **Policy Period**

   July 1, 20__ to July 1, 20__

2. **Form**

   Business Auto Policy I.S.O. Form CA 00 01 Use the following symbols for covered autos:

   Liability
   Symbol 1 - any auto

   Uninsured/Underinsured Motorists
   Symbol 2 - any owned auto

   Personal Injury Protection
   Symbol 2 - any owned auto

   Comprehensive
   Symbol 2 and 8 - any owned auto (See options below)

   Collision
   Symbol 2 and 8 - any owned auto (See options below)

3. **Limits of Liability**

   Minimum limits sufficient for Umbrella Liability underlying insurance requirements are to be provided. Current limits are as follows:

Bodily Injury/Liability:	$1,000,000 per person/$1,000,000 per accident
Property Damage Liability	$500,000
Uninsured/Underinsured Motorists:	$ 20,000 each person
	$ 40,000 each accident
Personal Injury	$ 8,000 each person

4. **Physical Damage**

   a. Comprehensive

      i. Quote all vehicles.

      ii. Provide a second proposal—all emergency vehicles and all other vehicles except those with a model year prior to ____ and cost new of less than $10,000.

iii. Deductible: $500; additional proposals with higher deductible options will be considered. The Comprehensive deductible should be subject to an "aggregate per occurrence" of no more than three times the selected deductible to account for vehicles being stored overnight.

iv. Settlement Basis: replacement cost.

v. Amend coverage to include accessories to vehicles assigned to the police and fire departments and other emergency vehicles. Such items include, but are not limited to, spot lights, light racks, and cages.

b. Collision

i. Quote all vehicles.

ii. Provide a second proposal-all emergency vehicles and all other vehicles except those with a model year prior to ____ and cost new of less than $10,000.

iii. Deductible: $500; additional proposals with higher deductible options will be considered.

iv. Settlement Basis: replacement cost.

v. Amend coverage to include accessories to vehicle assigned to the police and fire departments and other emergency vehicles. Such items include, but are not limited to spot lights, light racks, and cages.

vi. Provide a separate quotation for Waiver of Collision deductible.

c. Glass

Glass coverage should be included at no deductible.

d. Sound Transmitting and Receiving Equipment

Endorsement CA 20 02 or equivalent is to be included to extend the Physical Damage coverage to sound transmitting and receiving equipment. This endorsement is to apply to all town vehicles. Also include any special equipment and accessories, such as wheelchair lifts, etc. (RC) / Extend coverage to permanently installed EDP Equipment.

5. Additional Requirements

In addition to the amendments listed in the "General Policy Data" section of these coverage requirements, the following extensions of coverage are required:

c. Include Lessor as Additional Insured whenever required by contract or agreement. Definition of owned automobiles to be extended to include long-term leased vehicles.

d. Include punitive damages, unless prohibited by law.

e. Eliminate Fellow Employee exclusion.

f. Eliminate Contractual exclusion or include I.S.O. Form CA 00 29.

g. Include employees and volunteers as Additional Insureds while operating their own auto on the named insured's behalf.

h. Include Pollution Liability Broadened coverage Form CA 99 48 or MM 99 55.

i. Include short-term Rental Physical Damage coverage - Quote separately.

6. Underwriting Information

See Vehicle Schedule.

7. Loss Information

See Attachments.

8. Rating Basis

Composite rated per power unit.

9. Services

Please describe the scope of Motor Vehicle Registry services. The Town requests that the agent, broker, or direct writer handle motor vehicle registration and title transfer for Town vehicles.

In addition, please describe any specific services offered.

UMBRELLA LIABILITY

1. **Policy Period**

   July 1, 20__ to July 1, 20__

2. **General**

   We are pursuing an umbrella policy as a possible new option for the Town. Therefore, make sure to show the premium breakdown separate.

3. **Limit**

   $1,000,000

4. **Retention**

   $10,000 maximum.

5. **Coverage Requirements**

   In addition to the amendments listed in the "General Policy Data" section of these coverage requirements, the following inclusions or extensions are desired:

   a. Include Personal Injury, Property Damage and Advertising Liability for all operations of the Named Insured not otherwise specifically insured including all co-ventures or joint ventures to the extent of the Insured's liability.

   b. Defense should be provided in addition to the limits of liability and for claims not otherwise insured that fall within the retention level.

   c. The form should provide an insuring agreement to "pay on behalf of the insured," rather than "indemnify the insured".

   d. A Terms and Conditions endorsement should be included stating that the Umbrella Liability policy will be no less broad than an Underlying policy. Sample language is as follows:

      "It is understood and agreed that in the event of loss for which the insured has coverage under the underlying insurance set out in the attached schedule, the excess of which would be recoverable hereunder except for terms and conditions of this policy which are not consistent with the underlying, then notwithstanding anything contained herein to the contrary, this policy shall be amended to follow the terms and conditions of the applicable underlying insurance in respect of such loss."

   e. The conditions relative to the "Maintenance of Underlying Insurance" and any "drop down" provisions should be triggered by claims paid and aggregates

reduced by payments, etc. made during the term of the "Underlying" Insurers policy.

f. Any requirement for the insured to reinstate an impaired aggregate must be specifically indicated in your proposal.

g. Pre-judgment Interest is to be included as part of the form and in addition to the limit of liability.

h. Include excess limits over Public Officials, Law Enforcement, Nurse's and EMT Liability.

i. Coverage should include (but not be limited to) the following:

i. "Insured" to include any insured in underlying insurance

ii. "Insured" to include any insured required by contract

iii. Cross Liability or Severability of Interest coverage

iv. No joint venture exclusion

v. Owned Watercraft

vi. No malpractice limitation

vii. No fellow employee exclusion

viii. Employers liability

6. Cost Plan

A fixed cost is preferred.

7. Underwriting Information

See Workers Compensation, General Liability, and Auto sections.

8. Losses

None.

PUBLIC OFFICIALS LIABILITY

1. **Policy Period**

   July 1, 20__ to July 1, 20__

2. **Minimum Requirements**

   a. Limit of Liability: $1,000,000 per loss/$1,000,000 aggregate
   b. Deductible: $ 5,000 each loss
      Other deductible options will also be considered.
   c. You must provide a copy of the form and all endorsements with your proposal.

3. **Additional Proposals**

   Equal consideration will be given to additional proposals with various limits and deductibles or no deductible.

4. **Additional Terms and Conditions Requested**

   The following inclusions or extensions are desired:

   a. Include all full and part-time employees, appointed or elected officials, and volunteer workers as Additional Insureds.
   b. Coverage to include attorneys, architects, engineers, or accountants while acting within the scope of his or her duties on behalf of the Town of _____.
   c. Include coverage for Civil Rights violations to the extent allowed by law (including discrimination).
   d. Please amend the "Settlement Basis" clause to read as follows:

      SETTLEMENT. The company shall not settle any suit without the FIRST NAMED INSURED's consent. If, however, the FIRST NAMED INSURED refuses to consent to any settlement received by the Company and shall elect to contest the claim or continue any legal proceedings in connection with such claim, the Company's liability shall not exceed the amount for which the claim could have been so settled plus claims expense incurred up to the date of such refusal.

   e. Employment related activities of the insured are to be included for coverage (Employment Practices Liability).
   a. Coverage should be included for administrative type actions.
   b. The exclusion(s) pertaining to emotional distress and mental anguish are to be deleted.
   c. The exclusion pertaining to "back wages" is to be deleted.

d. Coverage is to be included for the hazards of "mental anguish and humiliation".

e. The term "claim" is to include any administrative proceeding.

f. The definition of "Wrongful Act" should Include:

Any actual or alleged error or misstatement, or misleading statement or act or omission (including misfeasance, malfeasance and nonfeasance) by any insured as a public official or employee of the Town.

g. Define "damages" to include punitive or exemplary damages, unless prohibited by law.

h. The coverage form should contain a **"severability of interest"** provision. This provision should state that; except for the limits of liability and the Insured's deductible assumption, the terms and conditions of the policy apply separately to each insured.

i. Include **defense coverage** for any suit or action brought about or contributed by the fraud, dishonesty, or bad faith of an Insured until the case has been adjudicated and the allegations proven.

j. **Defense of claims** seeking non-money damages should be included.

k. Delete the exclusion pertaining to the purchase and **maintenance of insurance**. A schedule of the insurance purchased by the Town will be submitted to the underwriter.

l. Provided an exception to any Inverse Condemnation Exclusion for proceedings associated with physical injury to tangible property not owned by, rented or loaned to the insured.

5. Underwriting Data

a. See "General Liability Underwriting Data" section of these coverage requirements.

6. Losses

See Attachments.

SCHOOL BOARD LIABILITY

1. **Policy Period**

   July 1, 20__ to July 1, 20__

2. **General**

   Please show the premium breakdown separate.

3. **Minimum Requirements**

   a. Limits of Liability: $1,000,000 each loss/$1,000,000 aggregate
      $ 50,000 Non-Monetary Defense
   b. Deductible: $ 5,000 each loss
   c. Form: You must provide a copy of the form and all endorsements with your proposal.
   d. Other deductible options will also be considered.

4. **Additional Proposals**

   Equal consideration will be given to additional proposals with various limits and deductibles or no deductible.

5. **Additional Terms and Conditions Requested**

   The following inclusions or extensions are desired:

   a. Include all past, present and future full and part-time teachers, employees (including those under contract), student teachers, teacher aides, appointed or elected officials, and volunteer workers as Additional Insureds.

   b. Include coverage for Civil Rights violations to the extent allowed by law including discrimination (not unlawful).

   c. Include Prior Acts coverage.

   d. Please amend the "Settlement Basis" clause to read as follows:
      SETTLEMENT. The company shall not settle any suit without the FIRST NAMED INSURED's consent. If, however, the FIRST NAMED INSURED refuses to consent to any settlement received by the Company and shall elect to contest the claim or continue any legal proceedings in connection with such claim, the Company's liability shall not exceed the amount for which the claim could have been so settled plus claims expense incurred up to the date of such refusal.

   f. Include corporal punishment.

   g. Employment related activities of the insured are to be included for coverage (Employment Practices Liability).

h. Coverage should be included for administrative type actions, such as, but not limited to, MCAD complaints.

i. The exclusion(s) pertaining to emotional distress and mental anguish are to be deleted.

j. The exclusion pertaining to "back wages" is to be deleted.

k. The term "claim" is to include any administrative proceeding.

l. Define "damages" to include punitive or exemplary damages, unless prohibited by law.

m. Include **defense coverage** for any suit or action brought about or contributed by the fraud, dishonesty, or bad faith of an Insured until the case has been adjudicated and the allegations proven.

n. **Defense of claims** seeking non-money damages should be included.

o. Delete the exclusion pertaining to the purchase and **maintenance of insurance.** A schedule of the insurance purchased by the Town will be submitted to the underwriter.

6. Underwriting Data

See "General Liability Underwriting Data" section and Property schedule of these specifications.

7. Losses

See Attachments.

POLICE PROFESSIONAL LIABILITY

1. **Policy Period**

   July 1, 20__ to July 1, 20__

2. **Minimum Requirements**

   a. Limits of Liability: $1,000,000 each occurrence/$1,000,000 aggregate
   b. Deductible: $ 5,000 each incident
   c. Form: You must provide a copy of the form and all endorsements with your proposal.

3. **Additional Proposals**

   Equal consideration will be given to additional proposals with various limits and deductibles or no deductible.

4. **Additional Terms and Conditions Requested**

   The following inclusions or extensions are desired:

   a. Include all past, present, and future (including those under contract) full and part time employees, appointed or elected officials, and volunteer workers as Additional Insureds.
   b. Include coverage for Civil Rights violations to the extent allowed by law.
   c. Include Prior Acts or Occurrence coverage.
   d. Include coverage for fellow employee suits.
   e. Include coverage for all work details outside of normal duties, including coverage for approved "moonlighting/extra duty details" and off-duty emergency situations.
   f. Amend the "Settlement" clause to read as follows:

      SETTLEMENT. The company shall not settle any suit without the FIRST NAMED INSURED's content. If, however, the FIRST NAMED INSURED refuses to consent to any settlement received by the Company and shall elect to contest the claim or continue any legal proceedings in connection with such claim, the Company's liability shall not exceed the amount for which the claim could have been so settled plus claims expense incurred up to the date of such refusal.
   h. Delete any AIDS Exclusions.
   i. Include coverage for detention or lock up facilities.
   j. Coverage is to include mutual aid agreements.

k. Any exclusion for limiting coverage from time of arrest or any exclusions relating to Police Professional coverage on the Insured's premises are not to be included or attached.

l. We expect that this policy will dovetail in with the GL and Public Officials Forms.

m. The term "Insured" must include all past, present, and future lawfully elected or appointed officials, employees or volunteers of the Police Department, the heirs and estates of deceased persons who were insured at the time of the "wrongful act".

n. Coverage definition should include, but not be limited to:

(a) Assault and battery (including wrongful detention)

(b) Discrimination and other Civil Rights Violations

(c) Violation of property rights (including wrongful eviction)

(d) Lack of training/supervision

o. The term "wrongful act" (as it relates to the discharge of duties for a Named Insured, individual or collective) is to include violation of civil rights, including employment. (No sub-limits).

p. The term "claim" is to include any administrative proceeding.

q. Define "damages" to include punitive or exemplary damages, unless prohibited by law.

r. Department approved "moonlighting/extra duty details"; include off-duty emergency situations.

s. The premises/operations coverage for the policy department facility must be included within the scope of the policy. This coverage must also extend to the lock-up or detention facility and injuries to arrestee/detainee(s) while in the custody of the Insured. If this element of coverage is included as part of the General Liability policy, a separate aggregate must apply to this coverage.

5. Underwriting Data

See "General Liability Underwriting Data" for information.

6. Losses

See Attachments.

PROPERTY

1. **Policy Period**

   July 1, 20__ to July 1, 20__

2. **Description of Property Covered**

   This Property program is to cover the interest of the insured in all real property, personal property, or equipment of the insured or of others for which the insured may be liable. This includes interest in buildings in the course of construction, alterations and repairs, and improvements and betterment's in buildings owned, leased, or occupied by the insured as well as property below ground, trees, shrubs, parks, golf courses, bridges, roadways, patios or other paved surfaces, foundations, piping, drains, flues, underground machinery/boilers, tanks, swimming pools, cost of excavation, fences, towers (water or otherwise), light poles, all property of similar nature, patio walls, reservoirs, dams, glass, and signs.

   Coverage is to be extended to the interest of the insured in and the insured's legal liability for real and personal property of others in the insured's custody, actual or constructive.

   The definition of property is to include "outdoor property". "Outdoor Property" is to include equipment usually found on athletic fields, such as backstops, goal posts, soccer nets, field hockey nets, lighting, scoreboard, as well as equipment usually found on playgrounds such as slides, swings, and jungle gyms.

3. **Direct Damage/Real and Personal Property**

   a. Values: $_____. See Property Schedule.

   b. Perils Insured

      i. "Special Form" of loss or damage including theft, and water damage extension for sewers, drain backup, surface water and seepage.

      ii. Earthquake - Quote separately

      Limits: $10,000,000 Earthquake $10,000,000 Flood

      $50,000 Deductible

   c. Settlement Basis

      i. Buildings: Replacement Cost, including Architect fees

      ii. Personal Property: Replacement Cost

      iii. Electronic Data Processing Equipment: Upgraded Value Cost

      iv. Contractors' Equipment: Replacement Cost

   d. Coverage Requirements

i. Blanket Building and Contents, including Property of Others in the insured's care, custody and control (including "personal effects").

ii. Include Joint Loss Agreement to coordinate coverage with Boiler and Machinery coverage if not written with same insurer.

iii. Waiver of subrogation permitted prior to loss

iv. Agreed Amount endorsement (no co-insurance) on all forms

v. Presently, the Town of _____ is purchasing this coverage with a $1,000 combined deductible. Please provide your quotation on this basis. In addition, other options will be considered.

vi. No protective safeguards warranty.

vii. Permission granted for unlimited vacancy and unoccupancy.

viii. Unnamed Location Limit $100,000.

ix. Debris Removal Limitation: Coverage is to be included for $250,000 or 25% of the loss, whichever is greater.

4. Additional Coverages - Direct Damage

Please refer to the "General Policy Data" section of these coverage requirements for those endorsements required on all policies.

a. Building Law Coverage
Locations: See Property Schedule.
Contingent Liability: $
Demolition: $
Increased Cost of Construction: $

b. New Locations/Acquisitions
The program is to be arranged with full automatic coverage at full replacement cost for all real and personal property, including Inland Marine, exposures to loss or damage.

c. Electronic Data Processing Equipment, Media and Extra Expense
i. Limits: $_____
ii. Deductible: $1,000
iii. Quote Breakdown separately; to include mechanical failure, electrical disturbance, malfunction, or magnetic injury.

d. Audio Visual Aides
i. Limits: $_____
ii. Deductible:

e. Musical Instruments

i. Limits: $_____
ii. Deductible:

f. Contractors Equipment
   i. Property Insured: $_____ limit
   ii. Miscellaneous Equipment & Tools: $
   iii. Deductible: $250

g. Off Premises/Transit
   i. Perils: Special Form
   ii. Limits: $15,000 per occurrence, owned vehicles
   iii. Property Covered: Personal Property consisting principally of, but not limited to, all property usual and incidental to a municipality.
   iv. Deductible: $
   Other options will be considered.
   v. Settlement Basis: Replacement Cost

h. Valuable Papers
   i. Limit: $_____
   ii. Deductible: $
   iii. Property Insured: Not specified.
   iv. Valuation Clause to be amended to include labor to transcribe or copy records, even if a duplicate does not exist.

i. Fine Arts
   i. Limit: $_____ (include breakage)
   ii. Deductible: $
   iii. Property Insured If Any.

j. Hull Coverage
   i.
   ii.
   iv. Deductible: $

iii. Indirect Damage

All coverage is to be similarly arranged with Special Form, Blanket coverage with no co-insurance or monthly limitation.

a. Extra Expense: $_____
   i. Deductible: $1,000 per occurrence, combined
   ii. Property Insured: All locations

iv. Pollution Clean Up and Removal

i. Limit: $250,000 with no aggregate; if an aggregate is required, coverage should be quoted at $1,000,000.

ii. Coverage: Include "off premises" pollution if the cause of the pollution emanated from an on-premises, insured peril.

iii. Deductible: $

7. Additional Insureds, Loss Payees, and Mortgagees

Obtain schedule from the Town Administrator upon binding coverage. All Certificates to be sent out prior to inception.

8. Underwriting Data

See Attachments – Statement of Values, Listing of Contractor Equipment, computer equipment, musical instruments, etc.

9. Losses

See Attachments.

BOILER & MACHINERY

1. **Policy Period**

   July 1, 20__ to July 1, 20__

2. **Objects Insured**

   Comprehensive form covering all objects at all locations, excluding production machines, and extending automatic coverage for newly acquired and additional objects and locations; broad form or occurrence accident definition.

3. **Direct Damage**

   a. Location Insured: See Property Schedule

   b. Limits of Liability

Direct Damage:	$25,000,000
Expediting Expense:	$ 100,000
Water Damage:	$ 100,000
Hazardous Substance:	$ 100,000
Ammonia Contamination:	$ 100,000
Extra Expense	$ 100,000

4. **Settlement Basis**

   Repair or replacement.

5. **Deductible**

   Presently, the Town of _____ is purchasing this coverage with a $5,000 combined deductible. Please provide a quotation on this basis. In addition, other options will be considered.

6. **Exception to Policy Form**

   In addition to the amendments listed in the "General Policy Data" section of these coverage requirements, please include the following coverages:

   a. Include Joint Loss agreement to coordinate coverage with Property coverage if not written by the same insurer.

   b. Any clean-up and repairs initiated by the insured prior to company inspection after loss shall not prejudice coverage.

   c. Eliminate exclusion or provide specific coverage for any increase in loss caused by or resulting from any ordinance, law or regulation relating to building repair or construction.

d. Include coverage for costs of CFC's lost due to an equipment breakdown or, if less costly, the expense to convert or replace damaged equipment with CFC-free equipment.

e. The definition of mechanical or electrical machine or apparatus, etc. is to be modified to include:

   i. Fiber Optic Cable

   ii. Robotics Equipment

f. The lightning exclusion should be deleted.

g. The "Suspension" provision of the policy should be modified to require that notice must be given to the Town Administrator.

7. Indirect Damage

Form: Extra Expense
Covered Locations: See Property Schedule
Limit of Liability: $
Deductible: $

8. Losses

See Attachments.

CRIME SECTION

1. **Policy Period**

   July 1, 20__ to July 1, 20__

2. **Coverage**

	Limit	***Deductible***
Employee Dishonesty	$250,000	
Faithful Performance-all employees		
Loss Inside Premises	$25,000	
Loss Outside Premises	$25,000	
Depositor's Forgery	$250,000	
Computer Fraud	$250,000	
Funds Transfer Fraud	$250,000	

3. **Terms and Conditions**

   In addition to the amendments listed in the "General Policy Data" section of these coverage requirements, please include the following coverages:

   a. The exclusion relating to: Any Treasurer or Tax Collector by whatever title known, should be amended to apply solely to the TREASURER OF THE TOWN OF _____, and the TAX COLLECTOR OF THE TOWN OF _____ exclusively.

   b. The Insured's locations under the policy should be defined as: *any location owned, operated, or used by the insured.*

   c. The valuation of the Insured's property should be on the replacement cost basis of recovery.

   d. "Faithful Performance" protection exclusive of "Employee Dishonesty" coverage should be afforded for the activities of the Town Treasurer, or the Town Tax Collector.

   e. The Named Insured should include all Employee Welfare and Pension Benefit Plans sponsored by the Town of _____ (ERISA requirements).

   f. The definition of the term employee is to include persons engaged by the Town temporarily from an independent firm or agency offering such services, and non-compensated employees and volunteers. Include students who handle property or funds associated with the Town's school sanctioned student activities.

   g. The cancellation provisions of the policy should be modified to apply: (1) only when the Town Administrator is aware of an incident, and (2) upon the expiration of ninety (90) days subsequent to the resignation or the termination of an employee.

4. **Underwriting Information**

Successful bidder will be expected to complete the application for company writing the policy, for signature of _____, Town Administrator at the Town of _____.

a. CPA performs an independent audit for the Town of _____ on an annual basis.

5. Losses

See Attachments.

HUB International

HUB International New England, LLC

222 Milliken Boulevard
Fall River, MA 02721
Office 508/676-1971
Toll Free 800/242-3862
Fax 866/415-5835

www.hubinternational.com

August 4, 2017

Town of East Greenwich

Insurance Review 2017

The town's insurance is through the Glatfelter Public Practice Program. The insurance carrier is American Alternative and they are rated A+ (Superior) XV by AM Bests. HUB International is the Broker and handles all services on the policies.

This summary is to provide an easy overview of the insurance policies the town has. In case of a claim the limits and policy wording of the actual policy will apply.

1) The town owned buildings with the exception of the schools are covered under this program. The Buildings and Contents are insured for their Replacement Cost subject to a $5,000 Deductible. This applies to all perils including Wind and Hurricane with the Exception of Earthquake ($25,000 Deductible) and Flood ($50,000 Deductible) Buildings located in Flood Zones A and E are excluded for flood and require a policy through National Flood. 78 Crompton is insured with National Flood. The total Property limit for all the Buildings and Contents is $72,829,546 and the limit for Loss of Business Income due to a covered loss is $1,405,000 and Extra Expense is $440,000.Outdoor property like playgrounds is covered for up to $50,000.Employee Property is covered up to $5,000.

2) The Town Dock is insured on a Marine Policy with a Replacement Value of $528,000. The deductible is 1% of the insured value. Damage by ice is not covered. The Marine liability is covered under this policy. The Police boat is insured on this policy for $49,190 subject to a 1% deductible ($492). The 2007 Maycraft FD Boat is insured for $65,000 and the 1997 11 foot Artigiana Inflatable is insured for $7,000. Borrowed Boat is covered. The liability for the boats and crew is $1,000,000. The insurer is Acadia. Glatfelter does not offer marine insurance.

3) The Highway and Playground equipment that is not registered for road use totaling $344,753 is insured on an Equipment Floater Policy. The deductible is $1,000. Rented and Borrowed Equipment is covered up to $100,000.There is also an additional $186,720 for miscellaneous tools (not exceeding $10,000) and $5,000 for ee tools.

4) Mechanical and Electrical Equipment like pumps, generators, and transformers are insured for mechanical and electrical breakdown on an Equipment Breakdown Policy. Normal wear and tear is excluded. The deductible is $5,000 with exception to the Rotating Biological Contactors in the Wastewater Plant which is $25,000.

5) The automobiles including Highway Trucks, Senior Vans, Fire and Rescue Trucks, Police Cruisers, and 22 pieces of registered mobile equipment are insured with a $1,000,000 Liability limit and $1,000 deductible for Comprehensive and Collision. There are approximately 120 vehicles. Additional coverages include Employees as insureds, fire and police accessories and rental. Vehicles are covered for Actual Cash Value with exception to Fire and Ambulances which are at Agreed Amount. Hired and Non Owned Liability is included which protects the town if an employee is liable for property damage or bodily injury while driving their personal vehicle for town business. The employee is still responsible for damage to their own car and their personal liability. The Umbrella provides additional limits.

6) The General Liability limit is $1,000,000 per Occurrence and $3,000,000 is the Annual Aggregate. The Aggregate applies to each location. There is no deductible. Volunteers are Additional Insureds. Defense Costs are payable in addition to the policy limits. Sexual Molestation is covered subject to policy terms. Sudden and Accidental Pollution is included with the exception of underground or above ground tanks. The Umbrella provides additional liability limits of insurance.

7) Crime includes $100,000 Employee Dishonesty. Depositors Forgery, and Money and Securities. Computer Fraud is $50,000, Funds Transfer Fraud is $50,000 and Counterfeit Money Orders are $50,000. The deductible is $500. There are separate limits of $150,000 each for Finance Dept. Staff, Accounting Mgr., Fire Dept. Marshall, Chief Clerk, Treasurer/tax collector.

8) The Police Department has a $1,000,000 limit per claim and $3,000,000 aggregate subject to a $5,000 deductible for Professional Liability. This covers things like illegal search and seizure and wrongful arrest. The Umbrella provides additional limits of coverage. There is also a $50,000 death benefit if an officer dies in the line of duty.

9) Public Officials working on behalf of the town are covered by Professional Liability Policy with a $1,000,000 Per Occurrence/ $3,000,000 aggregate. The deductible is $5,000. Defense Expense is the responsibility of the insurance company and will not erode the limit. Coverage applies to wrongful acts, omission, neglect, misfeasance, nonfeasance, and breach of duty including violation of civil rights. The policy also includes the towns Employment Practice Liability which protects the town for claims from potential, present, or past employees for things such as discrimination and harassment. The Umbrella provides additional limits of coverage.

10) Cyber Liability is included in the Public Officials Policy. The limit is $1,000,000 and there is no deductible. This protects the town when claims are made against you for a breach of security of electronic information. The policy will reimburse you for expenses you incur in a privacy crisis which is an unauthorized disclosure of personally identifiable information. Cyber Extortion is excluded up to $20,000 and there is a separate limit of $50,000 for Privacy Crisis Management.

11) Workers Compensation is insured with Beacon Mutual. Beacon has been visiting different departments throughout the year to provide safety training and inspections. The rates are set by the state and the premium is modified depending on claims experience. The Experience Modification for the 2017 policy year is .73 which is an excellent sign that the towns employees are working safely. The premium is based off payroll so adding or deleting employees will affect the actual premium. The schools and public safety personnel are excluded from this policy.

12) The Commercial Umbrella limit is $5,000,000. This limit of insurance applies over the General Liability, Auto Liability, Public Officials including Employment Practice Liability, Law Enforcement Liability and the Employers Liability. It does not apply over the Pollution Policy in place covering the underground and above ground tanks insured with ACE.

13) The pollution policy is with ACE. It covers two underground storage tanks (UST) and also three above ground tanks (AST). The tanks are:

1) 4 Bear Swamp Rd (UST) 10,000 gallons fuel

2)7 Crompton Ave (UST) 5,000 gallons fuel

3)7 Crompton Ave (UST) 10,000 gallons fuel

4)21 Crompton Ave (AST) 2,500 gallons Sodium Hydro chlorite

5)21 Crompton Ave (AST) 900 gallons Magnesium Hydroxide

6)21 Crompton Ave (AST) 1800 gallons Magnesium Hydroxide

7)21 Crompton Ave (AST) 6,000 gallons Methanol

Recommendations for Dept. Heads:

1)Property- frequently inspect your location and note items needing maintenance such as broken windows or gutters, broken locks, excessive use of extension cords, housekeeping, large stacks of flammable products like cardboard or pallets, blocked fire exits. Check for current inspections of fire safety equipment like alarms, sprinklers and extinguishers. Notify HUB of any new purchases over $10,000 so they can be properly insured in the policy.

2)General Liability- frequently inspect location for unsafe conditions such as uneven walking surface or steps, accumulation of water or ice in walkways and entrances, broken hand rails or door hardware, keep aisles and exits clear, look for sharp protruding objects along fences or interior areas, and have an evacuation plan in place for fires as well as unwelcome intruders.

3) Equipment- Contact HUB when new equipment is purchased so it can be properly added to the insurance. Inspect all safety equipment on vehicle prior to each use. If item is broken do not use it until it is fixed. Train all operators prior to allowing use.

4) Crime- Background checks and call references for any employee that will handle money for the town.

5) Automobile- Request all potential employees submit their driver record prior to hiring. If they do any driving on behalf of the town they need to have less than 3 moving violations in the last 5 years and no dui record. Employees driving their personal vehicles should consider upping their personal limit to a minimum of $100,000 or $300,000.The cost is $100-$300 depending on their vehicle, garaging, and driving record.

6) Workers Compensation- look for unsafe conditions around workplace or jobsite. Inspect tools and equipment and properly train employees how to do their job.

7) Any outside organization renting or utilizing town property should provide proof of $1,000,000 General Liability insurance and include the town as named insured on their policy.

8) Any outside contractors performing services at or on behalf of the town should provide proof of General Liability and Workers Compensation Insurance. Larger projects should include a contract naming the town as insured, waiving subrogation, and

HUB Insurance Contacts:

Producer: Daniel J Abraham

Direct 508 235 2249

Cell 508 965 1569

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Senior Acct Representative: Cynthia Harrington

Direct 508 235 2280

Email: cynthia.harrington@hubinternational.com

Acct Representative: Stephanie Sousa

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Claims: Renee Johnson

Direct 508 235 2212

Email: renee.johnson@hubinternational.com

Claims: Julie Vieira

Claims Specialist

Tel#: 508-235-2279 - direct dial
Fax#: 508-730-6448 – direct fax
Julie.vieira@hubinternational.com

Claim email: NEEClaims-FallRiver@hubinternational.com

Town of East Greenwich
Five Year Premium History

Policy	Carrier	2017-18	2016-17	2015-16	2014-15	2013-14
Property	Amer Alternative	$ 80,435	$ 78,348	$ 75,419	$ 68,374	$ 68,726
Liability	Amer Alternative	$ 48,273	$ 49,104	$ 49,219	$ 43,557	$ 42,517
Umbrella	Amer Alternative	$ 47,540	$ 42,095	$ 41,126	$ 38,649	$ 35,655
C/Auto	Amer Alternative	$ 101,017	$ 108,384	$ 101,067	$ 94,400	$ 83,788
Hull/P&I	Acadia Ins.	$ 10,014	$ 9,917	$ 9,755	$ 9,221	$ 9,133
Work Comp	Beacon Mutual	$ 77,827	$ 85,675	$ 82,703	$ 86,146	$ 77,984
Public Officials	Amer Alternative	$ 15,058	$ 15,429	$ 15,885	$ 16,256	$ 14,274
Pollution (storage tank)	Ace Ins. Co.	$ 3,708	$ 3,583	$ 3,408	$ 2,977	$ 2,895
Total Premium		$ 383,872	$ 392,535	$ 378,582	$ 359,580	$ 334,972
Beacon Mutual Dividends			***$ 634***	***$ 10,074***	***$ 7,539***	***$ 9,348***

116 Vehicles in 2015-16 vs 112 Vehicles in 2014-2015
120 Vehicles in 2016-2017 vs 116 Vehicles in 2015-2016

BOSTON BUSINESS JOURNAL

THE LARGEST INSURANCE BROKERS IN MASSACHUSETTS

RANKED BY 2016 PREMIUM-DOLLAR VOLUME IN MASSACHUSETTS

Firm/Prior Rank (*unranked in 2016)/ URL	Address Phone	Mass. 2016 premium-dollar volume	Mass. employees	% of business that is commercial	% of business that is personal	% of business that is life	Major brands carried	Top local executive(s)
1 HUB International ① **hubinternational.com**	**199 Ballardvale St., Wilmington, MA 01887 800-892-0642**	**$1.3 billion**	**550**	**57.2%**	**17.3%**	**25.5%**	**All major carriers**	**Charles Brophy, President & CEO, U.S. East regional president**
2 USI Insurance Services LLC ② usi.com	12 Gill St., Woburn, MA 01801 855-874-0123	$1.1 billion	130	43%	10%	47%	All major carriers	Joseph Fico, Regional CEO
3 Marsh & McLennan Agency ③ MMA-NE.com	101 Huntington Ave, Boston, MA 02199 617-587-2300	$1 billion	172	30%	6%	64%	All major carriers	James Blue, CEO
4 Eastern Insurance Group LLC ④ easterninsurance.com	233 West Central St., Natick, MA 01760 508-651-7700	$718 million	383	41%	35%	24%	All major brands	Hope Aldrich, President, CEO
5 Risk Strategies Co. ⑤ risk-strategies.com	160 Federal St., Boston, MA 02110 617-330-5700	$605 million	130	63%	13%	24%	All major brands	Michael Christian, CEO
6 Arthur J. Gallagher & Co. ⑥ ajg.com	470 Atlantic Ave., Boston, MA 02210 617-261-6700	$571 million	359	62%	3%	35%	All major brands	Patrick Veale, Area president
7 Cross Insurance ⑦ crossagency.com	287 Linden St., Wellesley, MA 02482 781-235-3100	$397.5 million	220	62%	19%	19%	All major carriers	Royce Cross, President, CEO
8 EBS Insurance Brokers Inc. ⑧ selectebs.com	1 Gateway Center, Newton, MA 02458 617-244-3737	$375 million	23	0%	0%	100%	Blue Cross, Tufts, Harvard Pilgrim, Delta Dental, Symetra	Paul Rooney, Managing partner
9 Sullivan Group ⑨ sullivangroup.com	1 Mercantile St., Worcester, MA 01608 800-649-1553	$225.6 million	57	61%	10%	29%	All major insurance carriers	John Andreoli, President, CEO
10 Rogers & Gray Insurance ⑩ rogersgray.com	434 Route 134, South Dennis, MA 02660 508-746-3311	$212.4 million	153	45%	44%	11%	All major carriers	David Robinson, President
11 Benemax Inc. ⑪ benemax.com	7 West Mill St., Medfield, MA 02052 800-528-1530	$160 million	40	0%	0%	100%	Blue Cross Blue Shield, Harvard Pilgrim, Neighborhood Health Plan	William Garnett, President
12 Starkweather & Shepley Insurance Corp. of MA ⑫ starkweathershepley.com	1 University Ave., Westwood, MA 02090 781-320-9660	$106 million	69	63%	24%	9%	All major carriers	Andrew Fotopulos, President
13 FBinsure ⑬ fbinsure.com	128 Dean St., Taunton, MA 02780 800-734-6604	$100.1 million	89	35%	60%	5%	All major brands	Russel Martorana, President, CEO
14 Alliant Insurance Services Inc. ⑭ alliant.com	131 Oliver St., Boston, MA 02110 617-535-7200	$98.1 million	46	100%	0%	0%	All major carriers	Michael Cusack, Executive vice president
15 Sentinel Benefits & Financial Group ⑮ sentinelgroup.com	100 Quannapowitt Parkway, Wakefield, MA 01880 888-762-6088	$92 million	140	0%	0%	100%	All major brands	Samuel Mitchell, President, CEO
16 Eastern States Insurance Agency Inc. ⑯ esia.com	50 Prospect St., Waltham, MA 02453 781-642-9000	$82 million	35	95%	3%	2%	All major brands	Newton Johnson Oscar Johnson, Principals
17 Wells Fargo Insurance Services USA Inc. ⑰ wfis.wellsfargo.com	200 Berkeley St., Boston, MA 02116 617-330-2567	$80 million	35	70%	0%	30%	All major brands	Walter Wilk, Managing director
18 Rodman Insurance Agency Inc. ⑱ rodmanins.com	145 Rosemary St., Needham, MA 02494 781-247-7800	$73 million	44	76%	16%	8%	Travelers, Chubb, Zurich, Arbella, Commerce	Andrew Altman, President
19 Kaplansky Insurance ⑲ kaplansky.com	10 Kearney Rd, Needham, MA 02494 781-453-2552	$68 million	67	25%	74%	1%	Most major brands	Ely Kaplansky, President
20 NorthStar Insurance Services Inc. ⑳ nsins.com	300 First Ave., Needham, MA 02494 781-431-2500	$63.3 million	30	60%	17%	23%	All major brands	Edward Pierce Jr., President
21 Salem Five Insurance Services LLC ㉑ salemfive.com	445 Main St., Woburn, MA 01801 781-933-3100	$62 million	42	50%	50%	0%	All major carriers	Brian Boyle, SVP
22 Cleary Insurance Inc. ㉒ clearyinsurance.com	226 Causeway St., Boston, MA 02114 617-723-0700	$62 million	30	56%	26%	18%	All major carriers	William Cleary III, President
23 Roblin Insurance Agency ㉓ rablininsurance.com	144 Gould St., Needham, MA 02494 781-455-0700	$60 million	33	70%	5%	25%	All major brands	Peter Roblin James Roblin, Principals
24 H.J. Knight International Insurance Agency Inc. ㉔ knightint.com	30 Braintree Hill Office Park, Braintree, MA 02184 781-966-3700	$56.3 million	15	70%	1%	29%	Old Republic, Zurich, Hartford, Travelers, Chubb, AIG	Jeannette Lanza, President
25 DeSanctis Insurance Agency Inc. ㉕ desanctisins.com	100 Unicorn Park Drive, Woburn, MA 01801 781-933-8480	$55.2 million	32	96%	4%	0%	All major brands	Adam DeSanctis, Owner, president

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