



# City of Sparks / Sparks Redevelopment Agency

## *Proposal of Insurance*

*Line(s) of Coverage: Excess Self-Insured Workers' Compensation and Employer's Liability*

*Policy Term: July 1, 2019 to July 1, 2020*

Presented by:

Brandon Lewis, CPCU, ARM | Vice President | NV Lic #188024 | CA Lic #0F20957

Jennifer Fryer, CIC | Account Executive, Service Team Lead | NV Lic #60585, CA Lic #0I48696

USI Insurance Services LLC  
5355 Kietzke Lane, Suite 101  
Reno, NV 89511

Direct: (775) 335-2120  
Fax: (610) 537-2335

[www.usi.com](http://www.usi.com)

May 8, 2019

Products and services are offered through USI Insurance Services LLC.

This is a coverage summary, not a legal contract. This summary is provided to assist in your understanding of your insurance program. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss. Specimen copies of all policies are available for review prior to the binding of coverage. Higher limits and additional coverage may be available. Please contact us if you are interested in additional quotes

THE USI  ONE ADVANTAGE<sup>®</sup>

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May 8, 2019

## Service Team

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### **Sales Executive**

*Manages your overall account and brings all of our resources together for your benefit.*

### **Brandon Lewis, CPCU, ARM**

Direct: (775) 335-2113  
Mobile: (775) 453-4297  
[brandon.lewis@usi.com](mailto:brandon.lewis@usi.com)

### **Account Executive**

*Responsible for completing all technical transactions regarding the delivery and maintenance of insurance and underwriting services.*

### **Jennifer Fryer, CIC**

Direct: (775) 335-2107  
[jennifer.fryer@usi.com](mailto:jennifer.fryer@usi.com)

### **Workers Compensation Claims Consulting**

*Advocates on claims to troubleshoot servicing issues, answer questions about the claims process and assist with optimizing claims outcomes.*

### **Angela Babb**

Direct: (702) 680-1561  
[angela.babb@usi.com](mailto:angela.babb@usi.com)

### **Risk Control**

*Conducts site inspections, provides loss control insights, and acts as your advocate in relation to carrier loss control representatives.*

### **Chris Gorham, CFPS, CEAS**

Direct: (916) 883-0570  
[chris.gorham@usi.com](mailto:chris.gorham@usi.com)

### **Certificates of insurance**

*Please contact your account team for any certificate needs.*

### **Office Telephone Numbers**

Main office: (775) 335-2120  
Fax: (610) 537-2335

### **Office hours (unless noted above)**

8 a.m. to 5 p.m. Pacific Time Zone M-F

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# Premium Summary

Coverage	Expiring premium 2018/2019	Renewal Term 2019/2020	Renewal Term 2019/2020
		Option #1	Option # 2
<b>Insurance Carrier:</b>	Safety National	Safety National	Safety National
	Annual Term	Annual Term	2-year rate stabilization option
Excess Workers Compensation and Employers Liability	\$108,565.00	\$116,978.00	\$233,956.00
Premium rate per \$100 of payroll	\$0.5585	\$0.5585	\$0.5585
<b>Total Estimated Premium</b>	<b>\$108,565.00</b>	<b>\$116,978.00</b>	<b>\$233,956.00</b>
			Carrier will bill premium in annual installments
USI Insurance Services – Broker Commission	12%	12%	12%

- Agency Bill
- Carrier will audit exposures at expiration

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## Premium Overview - Agency Bill Payment Options

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We sincerely appreciate the opportunity to service your insurance needs. We believe good credit relationships are established by making our clients aware in advance of the terms of our payment procedures.

There are three methods of payment available:

- Cash on effective date
- Premium financing by a premium finance company
- Insurance company payment plan, if available

Please note that USI Insurance Services LLC and its subsidiaries and affiliates do not provide customer financing.

In some instances, you will receive invoices covering additions or changes to your coverage, endorsements. These invoices are payable upon receipt. You will receive a monthly statement of your account as a reminder as we realize that it is occasionally possible to miss a payment through oversight. Accounts with payments past due are subject to cancellation for non-payment. This is a serious situation as your insurer may refuse to reinstate coverage even if payment is made later. Accounts are subject, but not limited to, reasonable attorney fees, interest, collection fees and/or court costs incurred in connection with collection of past due balances.

**PAYMENTS:** Please remember to return the remittance copy of the invoice with your payment in the provided envelope. Otherwise, all payments will be applied to your oldest balance or left as unapplied if we cannot identify the applicable invoice being paid.

**CREDITS:** Credit invoices may be applied against other invoices due us. Please indicate in your remittance or contact us as to where to apply credit invoices on your account.

These payment procedures will apply for any and all policy renewals or future business written.

If you have any questions concerning our payment procedures or any other matters pertaining to account payments, please contact your insurance representative.

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## Direct Bill and Premium Finance Notification

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If coverage is issued on a direct bill basis, i.e. billed to you directly by your insurance company, or if you select to have your premium financed through a premium finance company, please note the following information.

If your premium payment does not reach the carrier by the due date, they may send out a notice of late payment, or intent to cancel. Copies of these notices may not be received by USI Insurance until after the policy has been cancelled. In the event that you receive such a notice, please contact our office immediately.

## Payment Information

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**Payment address:** USI Insurance Services, LLC  
P.O. Box 66119  
Virginia Beach, VA 23466

**Mailing and parcel delivery:** USI Insurance Services, LLC  
5355 Kietzke Lane, Suite 101  
Reno, NV 89511

**Wiring Instructions:** If you wish to wire your payment, please contact your service team member for wiring instructions.

**Premium due:** Policy Effective Date or Invoicing Date – whichever is later. Prompt payment is required. If you would like more information on payment options, please contact your sales executive.

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# Subjectivities

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The proposed coverage is subject to the following:

1. Sign and date renewal application attached

For the Two (2) rate stabilization option Safety National advised at the 7/1/2020 renewal the following subject to underwriting the carrier would require the following information:

- Renewal application
- Employee concentration
- Updated loss runs

## Notes:

In evaluating your exposure to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as your beginning new operation, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed.

Higher limits may be available. Please contact us if you would like a quote for higher limits.

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## Named Insureds

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**Note:** Any entity not named as an insured may not be covered under this policy. This includes partnerships, joint ventures and newly formed entities of any type.

Named Insured
City of Sparks / Sparks Redevelopment Agency

Only the Named Insureds shown above are included in this proposal. If any Named Insureds are not shown above and should be included for coverage, please notify us immediately.

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# Excess Workers' Compensation

COVERAGE DESCRIPTION	Expiring Term: 2018/2019	Renewal Term: 2019/2020
<b>Excess Work Comp</b>		Option #1
<b>Insurance Carrier</b>	<b>Safety National Casualty Corporation</b>	<b>Safety National Casualty Corporation</b>
Employer's Liability	Statutory WC \$1,000,000	Statutory WC \$1,000,000
Estimated Payroll <i>Capped at \$36,000 per employee</i>	\$19,438,662	\$20,944,944
<b>Retentions</b>		
Police/ Fire / First Responders	<b>\$3,000,000</b>	<b>\$3,000,000</b>
All other employees	\$1,500,000	\$1,500,000
<b>Excess Rate (per \$100 of Payroll)</b>	\$0.5585	\$0.5585
Blanket Waiver of Subrogation	Included	Included
Voluntary Compensation Endorsement	Included	Included
Notice of Cancellation	60 day notice	60-day notice
<b>Total Estimated Premium</b>	<b>\$108,565</b>	<b>\$116,978</b>
<i>Variance</i>		+ 8%
<i>Policy Minimum Premium</i>	\$108,565	\$116,978

	Option #2
<b>Two (2) Year Rate Lock</b>	Quoted – 2-year rate stabilization option
	Carrier confirmed they could offer a 2-year rate guarantee / subject to underwriting review at renewal.
<b>Total Estimated Premium</b>	<b>\$233,956.00</b>
	Premium will be billed in annual installments of \$116,978
<i>Policy Minimum Premium</i>	\$223,956

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## Excess Workers' Compensation

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### Safety National terms and conditions:

#### General Endorsements applicable:

- 0291 00 0708 (XWC) VOLUNTARY COMPENSATION ENDORSEMENT-PREMIUM DELINEATION
- 0339 01 0908 (XWC) SAME COMMUNICABLE DISEASE-SPECIFIC EXCESS
- 0428 01 0307 (XWC) FOREIGN VOLUNTARY WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY -INCLUDING ENDEMIC DISEASE
- 0456 00 0113 (XWC) BLANKET WAIVER OF SUBROGATION

#### NEVADA MANDATORY ENDORSEMENT(S):

- 0288 00 0908 (XWC) EMPLOYERS' LIABILITY PER OCCURRENCE & AGGREGATE MAXIMUM LIMITS OF LIABILITY
- 0467 02 1105 (XWC) EMPLOYERS' LIABILITY MAXIMUM LIMIT AND AGGREGATE MAXIMUM LIMIT OF INDEMNITY
- 0554 00 0495 (XWC) SELF-INSURED RETENTION PER OCCURRENCE - POLICE OFFICER, FIREFIGHTER AND CORRECTIONS OFFICER
- 1061 14 0419 (XWC) POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE

This Agreement will include coverage for Workers' Compensation loss caused by acts of terrorism as defined in the Agreement. Coverage for such losses will still be subject to all terms, definitions, exclusions, and conditions in the Agreement, & any applicable federal and/or state laws, rules, or regulations. Be advised that, under the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization of 2015 (collectively, the Act), terrorism losses would be partially reimbursed by the U.S. Government under a formula established by the Act. Under this formula, the U.S. Government would generally reimburse 80% to 85% of covered terrorism losses exceeding a deductible paid by us. The Act contains \$100 billion cap that limits the reimbursement from the U.S. Government as well as from all insurers. If aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced. The portion of the EMPLOYER's annual premium attributable to coverage for losses caused by a certified act of terrorism is: 0.5%

#### Comments:

1. Endorsements mandated by the coverage state(s) will automatically be added to your policy regardless of whether they are shown in the above schedule. In addition, a change in an endorsement form number may occur as a result of state filing requirements/updates arising subsequent to this quote.
2. Included in our quote: MAP Client Services. These resources consist of both risk control and claim services, including resources like Safety Essentials Online, Workers' Comp Kit, and Safety Training Source. Medical Management Program. These services help facilitate complicated claims towards the best-possible outcome. Available services include Catastrophic Claims Consulting, Impartial Medical Review, Long-Term Claims Evaluation, and Chronic Pain & Opioid Dependency Programs.

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## Attachments

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- Client authorization to bind coverage
- Evaluating financial strength and capacity of insurance markets
- Insurance company financial information
- USI Disclosures
- When to notify USI Insurance Services
- Terrorism Risk and Insurance Act 2015 (TRIA) coverage options
- Selection or Rejection of Terrorism Insurance Coverage
- General Provisions
- Who We Are
- The USI ONE Advantage
- Property and Casualty Resources

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# Client Authorization to Bind Coverage

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TO: USI Insurance Services, LLC  
 5355 Kietzke Lane, Suite 101  
 Reno, NV, 89511

RE: Insurance Proposal

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This proposal contains proprietary or confidential information concerning USI Insurance Services USA, Inc. (“USI”) and our Client. It may not be distributed or reproduced without the express prior written consent of USI Insurance Services. No disclosure concerning this proposal shall be made without the express prior written consent of USI Insurance Services.

The intent of this proposal is to provide a highlight of the coverage offered in the proposed insurance program and is not meant to be all-inclusive. Please read your actual policy(ies) for complete details including terms, conditions, limitations, and exclusions. Exposure information, including but not limited to property values, auto schedules, payroll, and revenues, used in the proposal were those presented by you and should be carefully reviewed and/or appraised for adequacy.

I have read and understand the terms and conditions of this proposal and the compensation USI Insurance Services may receive in connection with the services described in this proposal. All questions and concerns I had regarding any of the terms outlined above have been discussed and addressed with USI Insurance Services.

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*After careful review of your proposal dated **May 8, 2019** we have decided to accept the following proposal option (please check one):*

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- Option #1- Annual Premium: \$116,978

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- Option # 2 – 2 year rate lock - Premium: 233,956

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**Policy delivery (please select your preferred options)**

- Electronically via email
- Electronically posted on CyberSure
- Paper copy in 3-ring binder
- Via CD

Please have binders and your invoice prepared for the agreed-upon coverage.

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Customer Signature	Name	Date

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Company	Title

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## Evaluating Financial Strength and Capacity of Insurance Markets

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USI Insurance Services' objective is to place Clients risks with insurers that are financially sound. In assessing the financial strength of insurers, USI Insurance Services relies upon statutory financial statements as well as the opinions and assessments of recognized rating agencies and other carrier review companies. USI Insurance Services authorizes insurers that it believes, at the time of placement, have the financial ability to fulfill their claim payment obligations to our clients. USI Insurance Services is not a guarantor of the solvency of insurers with which its brokers place business. However, our goal is to use reasonable measures to do business with financially healthy insurers. Our recommendations are based on financial and other relevant information that is available at the time of placement.

USI Insurance Services has appointed a group of experienced insurance professionals to serve on a Market Security Committee. This Committee is responsible for establishing and utilizing guidelines for the selection of insurers and supporting employees in their efforts to utilize financially sound insurers. In assessing the financial strength of insurers, the Committee relies upon the opinions and assessments of recognized rating agencies and other carrier review companies.

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# Insurance Company Financial Information

## Objective assessments help insurance buyers make informed decisions

As your insurance broker, one of our objectives is to provide you with information and assessments published by rating agencies on the financial stability of the insurers currently underwriting your coverage's, or of those insurers we recommend you consider.

**The A.M. Best rating for the insurance companies represented in this proposal are as follows:**

Insurance Carrier	A.M. Best Rating
Safety National Casualty Corporation	A + XV

## Financial strength ratings

A.M. Best rating	S&P rating	Rating agency assessment
A++, A+	AAA	Superior
A, A-	AAA, AA, AA-	Excellent
B++, B+	A+, A, A-	Good
B, B-	BBB+, BBB, BBB-	Fair, vulnerable to adverse conditions
C++, C+	BB+, BB, BB-	Marginal, financial security may be adequate
C, C-	B+, B, B-	Weak, vulnerable
D, E, F	CCC, CC, C	Poor, extremely vulnerable or failed

## Financial size ratings

A.M. Best also assigns categories to insurance companies to indicate levels of statutory surplus and related funds.

A.M. Best financial size category	Adjusted policyholder surplus (in millions)	A.M. Best financial size category	Adjusted policyholder surplus (in millions)
I	Less than \$1	IX	\$250 - \$500
II	\$1- \$2	X	\$500 - \$750
III	\$2 - 5	XI	\$750 - \$1,000
IV	\$5 - \$10	XII	\$1,000 - \$1,250
V	\$10 - \$25	XIII	\$1,250 - \$1,500
VI	\$25 - \$50	XIV	\$1,500 - \$2,000
VII	\$50 - \$100	XV	Above \$2,000
VIII	\$100 - \$250		

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## When to Notify USI Insurance Services

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It is important that you advise USI Insurance Services of any material changes in your operations which may have a bearing on your insurance program. Your insurers have evaluated and accepted the risks on the basis of the information given. Any variation of these details could lead to complication in the event of a loss.

These changes may include, but are not limited to:

- Changes of personnel affecting responsibility for insurance decisions.
- Personnel traveling overseas/on temporary assignment overseas/working on military bases.
- Acquisition or creation of new companies or subsidiaries and/or mergers in which you are involved or any legal change in the corporate structure.
- Purchase, sale, lease, construction, or occupancy of new premises; real estate alteration, vacating the premises, or temporary unoccupancy; extension or demolition of existing premises. This applies for both domestic and foreign locations.
- Increase in values of building, business personal property, or inventory for both scheduled and unnamed locations.
- Removal of business personal property or stock to new or temporary locations.
- Addition of new locations, equipment, or vehicles, whether hired, purchased, leased, or borrowed.
- Changes in processes, occupancy, products, revenue, sales, or business operations.
- Addition, alteration, or temporary disconnection of fire or burglary protection systems.
- Use of owned or non-owned aircraft or watercraft.
- Major changes in value or nature of goods being shipped.
- Employment of personnel in states in which you were previously not doing business.
- Election or appointment of a new C.E.O. or C.O.O., or change in control of either the Board of Directors or the stock ownership of the company.
- Changes in ERISA Plan Assets.
- Any written contracts executed with contractor, subcontractors, suppliers, or others.

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## Terrorism Risk and Insurance Act 2015 (TRIA) coverage options

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The Terrorism Risk Insurance Act establishes a program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. The Act provides that, to be certified, an act of terrorism must cause losses of at least 5 million dollars and must have been committed by an individual or individuals, as part of an effort to coerce the government or population of the United States.

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. This will decrease to 80% by 2020.

The Terrorism Risk Insurance Act, as amended in 2007, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced. If insured losses are less than \$27.5 billion (\$37.5 billion by 2020), the government is required to recoup 140% of government outlays. There are instances in which the level of loss would not require the government to recoup outlays, but it would retain the authority to do so.

In accordance with the Terrorism Risk Insurance Act, we are required to offer you coverage for losses resulting from an act of terrorism **that is certified under the federal program** as an act of terrorism. The policy's other provisions will still apply to such an act.

See the section of this notice titled **Selection or rejection of terrorism insurance coverage**. If you choose to accept this offer of coverage, your premium will include the additional premium for terrorism as stated in this disclosure

Failure to pay the premium by the due date will constitute rejection of the offer and your policy will be written to exclude the described coverage.

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## Selection or Rejection of Terrorism Insurance Coverage

Line of Coverage	Annual Premium	Accept	Reject
Property			
General Liability			
Automobile Liability			
Workers' Compensation	Included	X	
Umbrella or Excess Liability			
Crime			
Fiduciary			
K&R			
E&O			
Cargo			
D&O			
Other (specify)			
<b>Total Cost</b>			

\_\_\_\_\_ Please check here if you **do** wish to include this coverage and specify above which lines of coverage. Please sign and date below.

\_\_\_\_\_ Check here if you **do not** wish to include Terrorism coverage. Please sign and date below.

Signature: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

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## General Provisions

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Please read this document carefully, and advise if any provisions contained herein are unclear or incorrect, and advise your USI (“USI Insurance Services”) team immediately if any coverage is not reflected correctly or if any risks or potential risks have not been identified.

This document states the A. M. Best Company rating for each listed insurance company. Ratings are based on overall performance and financial strength. Performance ratings range from a low of “C-” to the highest rating assigned, “A+.” Some insurance companies are subject to “Not-Assigned” categories. Financial size categories range from “I” (up to \$1,000,000 in surplus) to “XV” (\$2,000,000,000 or more in surplus).

Admitted insurance companies afford certain regulatory protection not extended to non-admitted insurance companies. For example, your state’s Insurance Guarantee Association does not offer its loss protection to non-admitted insurance companies in the event of insolvency.

When, in USI’s judgment, it is necessary or beneficial to do so, we will utilize the services of other intermediaries, sometimes referred to as Wholesalers or Managing General Agents (MGA’s), to assist in accessing coverage for insureds or prospects. Such wholesale intermediaries may or may not be affiliated with USI, and would be compensated by the insurance company out of insured-paid premiums.

In some instances, insurance coverage placements made by USI require the payment of state surplus lines tax and fees, in addition to the insurance premium itself. USI will attempt to identify any such applicable tax and fees in advance of requesting coverage bound. In all instances, however, payment of any surplus lines tax and fees is the sole responsibility of the insured.

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## Who we are

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USI is a leading local, national and global insurance brokerage and consulting firm delivering property and casualty, employee benefits, personal risk, program and retirement solutions to large risk management clients, middle market companies, smaller firms and individuals. Headquartered in Valhalla, New York, USI connects together over 6,000 industry leading professionals across more than 150 offices. USI has become a premier insurance brokerage and consulting firm approaching \$2 billion in revenue by leveraging the USI ONE Advantage®, an interactive platform that integrates proprietary and innovative client solutions, networked local resources and expertise, and enterprise-wide collaboration to deliver customized results with positive, bottom line impact. USI attracts best-in-class industry talent with a long history of deep and continuing investment in our local communities. For more information, visit [usi.com](http://usi.com).

USI products and services include:

- **Commercial Property & Casualty:** including workers' compensation, property coverage, general liability, auto liability, umbrella/excess, management professional services (MPS), cyber risk, environmental, product liability, international, claims and risk control, and more.
- **Employee Benefits:** including underwriting and analytics, HR services, population health management, compliance/healthcare reform, healthcare cost management, pharmacy benefit consulting, ancillary benefit consulting.
- **Personal Risk:** including property, homeowners, farm and ranch, automobile, umbrella, recreational, workers' compensation for household staff, directors & officers/executive risk, and such specialized products as family office group excess, kidnap and ransom, identity theft and private collections.
- **Retirement Consulting:** including defined benefit, defined contribution, investment advisory, health and welfare administration, regulatory and compliance, employee communications and church plan solutions.
- **Affinity Programs:** providing a single source of comprehensive insurance and financial services products, member service and advocacy, persona-based strategic marketing, risk management and financial wellness tools for associations, affinity groups and select industries.

While USI is a full-service brokerage operation, we have developed specialty operations within each region based upon local niche demographics.

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# The USI ONE Advantage®

What truly distinguishes USI as a leading middle market insurance brokerage and consulting firm is the USI ONE Advantage, a game-changing value proposition that delivers clients a robust set of risk management and benefit solutions and exclusive resources with financial impact. USI ONE® represents **Omni, Network, Enterprise**—the three key elements that create the USI ONE Advantage and set us apart from the competition.

## **Omni Knowledge Engine™ – USI’s Proprietary Analytics**

Omni, which means “all,” is USI’s one-of-a-kind solutions platform—real time, interactive, dynamic and evolving, and customized for each client. Built in-house by USI subject matter experts, Omni captures the experience of more than 150,000 clients, more than 6,000 professionals and over 100 years of business activity through our acquired agencies into targeted, actionable solutions.

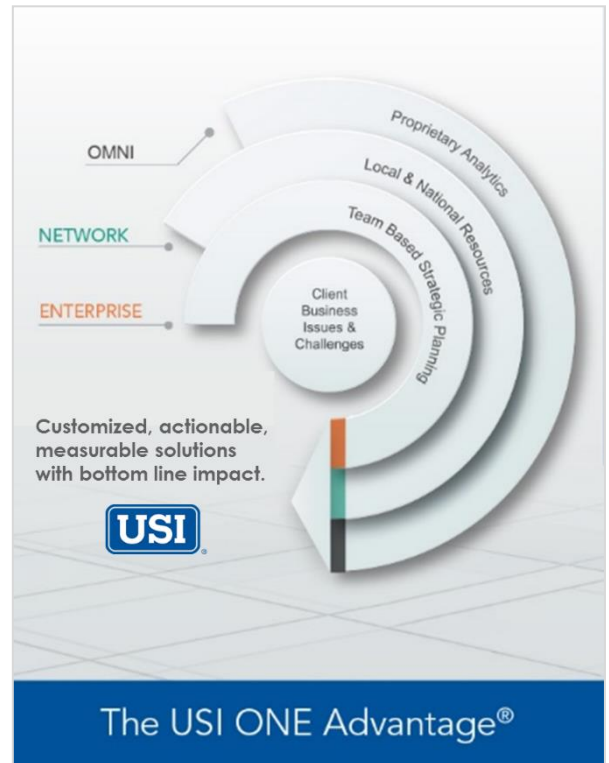
## **Network – USI’s Local and National Resources**

USI has made a very large investment in local resources and technical expertise, with more than 4,400 professionals networked nationally to build strong vertical capabilities and integrated account teams. Our local and regional experts ensure account team availability, hands-on service, and ongoing diligent follow-through so we can deliver on the solutions we customize for our clients.

## **Enterprise – USI’s Team Based Strategic Planning**

USI’s enterprise planning is a disciplined, focused, analysis centered on our client’s issues and challenges. Highly consultative meetings integrate USI’s Omni analytics with our broad resource network to build a risk management strategy aligned with client business needs. Our enterprise process is a proven method for identifying, quantifying and minimizing client risk exposures.

The USI ONE Advantage—our **Omni** knowledge engine, with our **Network** of local and national resources, delivered to our clients through our **Enterprise** planning process gives USI fundamentally different solutions, the resources to deliver, and a process to bring superior results to our clients



This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only. This is a quotation of coverage only. It is not a binder. This proposal does not amend or alter the insurance contract.

Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.  
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May 8, 2019

# Property and Casualty Resources

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## Risk Management Center

Web-based, enhanced safety resource providing access to safety policies and programs, online training resources, streaming safety videos, Learning Management System (LMS), audits and safety observations, certificate of insurance tracking, incident/accident reporting, safety data sheet (SDS) tracking, OSHA recordkeeping, HR and benefits resources and “Ask the Expert”.

## Workers’ Compensation Experience Modification Management

To help our clients reduce costs, USI may utilize a variety of tools to analyze the current workers comp mod and project changes in mod based on a variety of factors. This opens our clients' eyes to the impact of the workers' compensation mod. Seeing the cost drivers and trends allows for the creation of money saving strategies.

## Risk Management

Insurance premiums represent only one component within your Total Cost of Risk. The risks that you retain in the form of deductibles or retentions represent significant opportunities for risk control and expense management.

USI will tailor a service plan to meet your needs. The following is a sample of additional services that we provide.

- Risk control and engineering
  - Risk evaluation and assessment
  - Environmental, health, and safety training advisors
  - Consulting on property protection and engineering
  - Regulatory review and compliance services
  - Fleets and transportation risk
- Claims consulting and solutions
  - Claims program best practices
  - Claims services administrator marketing and selection
  - Claims services provider auditing and quality measurement
  - Claims program analytics and metrics
- Financial analytics
  - Loss forecast and accrual analysis
  - Risk retention analysis
  - Program comparison and cash flow modeling
  - Cost of risk allocation
  - Risk bearing capacity analysis
  - Benchmarking

*\*Some services require additional fees and may be offered directly through third-party providers.*

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