

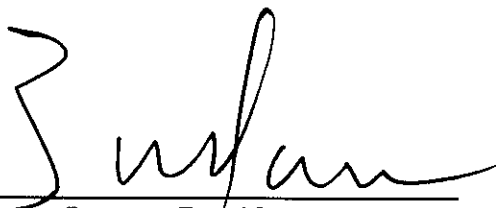
**ORDER: ACCEPT LAW ENFORCEMENT LIABILITY RENEWAL PROPOSAL**

Motion was made by Tim Gordon, duly seconded by Greg Bynum, to accept Law Enforcement Liability Renewal proposal.

The vote on the motion was as follows:

Supervisor Brent Larson, voted yes  
Supervisor John Morgan, voted yes  
Supervisor Tim Gordon, voted yes  
Supervisor Scott Allen, voted yes  
Supervisor Greg Bynum, voted yes

After the vote, President Larson, declared the motion carried, this the 19<sup>th</sup> day of August, 2024.



**Brent Larson, President  
Board of Supervisors**



**Mike Roberts, Chancery Clerk**



## Commercial Insurance Proposal

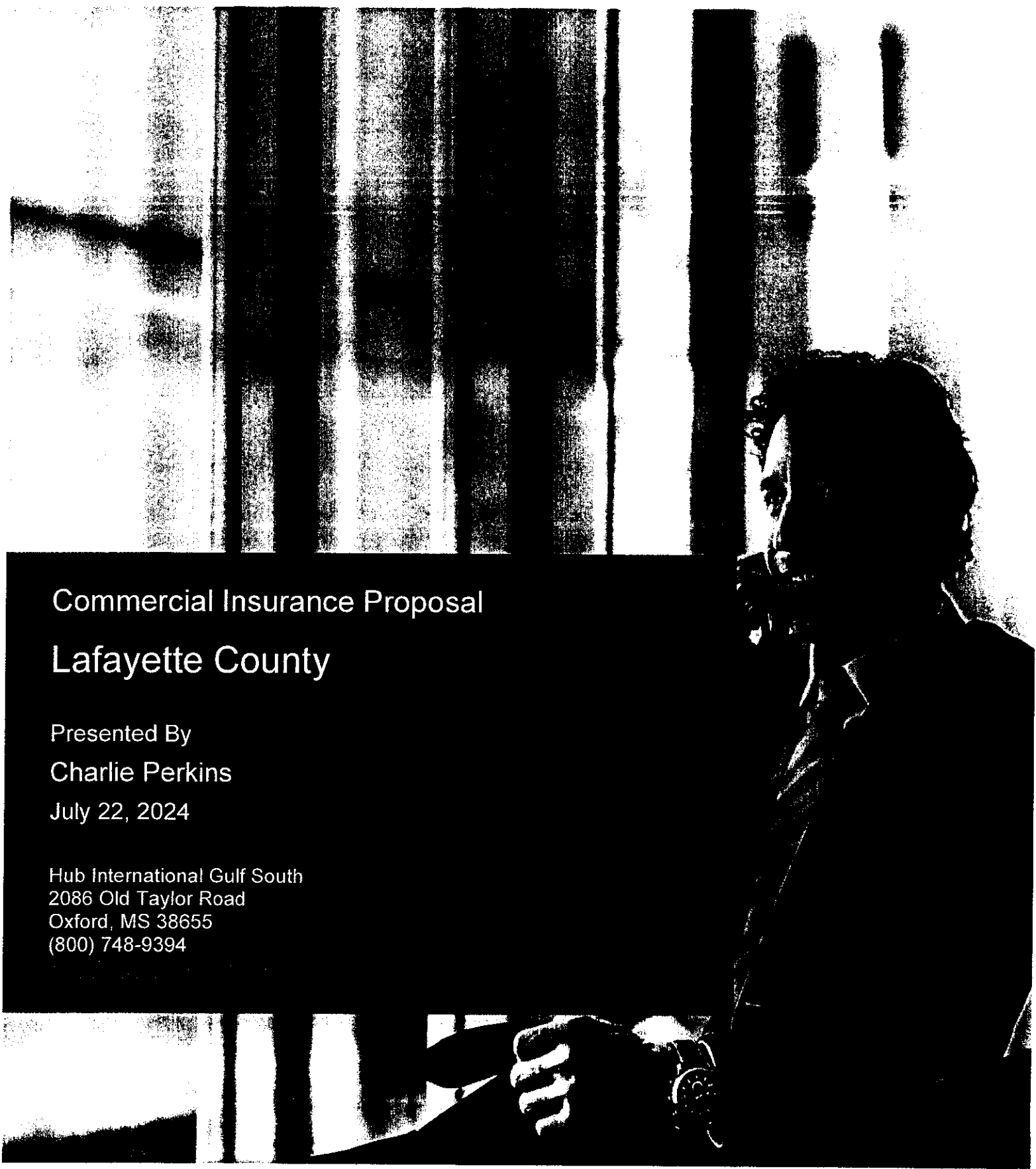
### Lafayette County

Presented By

Charlie Perkins

July 22, 2024

Hub International Gulf South  
2086 Old Taylor Road  
Oxford, MS 38655  
(800) 748-9394



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# Service Team

Our ability to provide superior service starts with quality people.

The key individuals assisting you with your account are:

<b>Account Executive</b>	
<b>Charlie Perkins</b>	
p (662) 259-6026	f 662.234.0592
charlie.perkins@hubinternational.com	
<b>Account Manager</b>	
<b>Ladonna Burt</b>	
p (662) 259-6034	f 662.234.0592
ladonna.burt@hubinternational.com	
<b>Claims</b>	
Ellis V. Piscioti, Jr.	Bridget Weysham
p 800.789.7635	

# Executive Summary

# Claims Loss Summary



# Professional Liability

Client: Lafayette County  
Carrier: Indian Harbor Insurance Company  
A.M. Best Rating: A+ XV  
Policy Term: 9/1/2024 to 9/1/2025

Professional liability insurance, is a form of liability insurance which helps protect professional advice- and service-providing individuals and companies from bearing the full cost of defending against a negligence claim made by a client, and damages awarded in such a civil lawsuit.

## Named Insureds

Lafayette County (First Named Insured)

## Coverages/Limits

Aggregate Limit: X \$4,000,000  
Ea Claim/Occurrence Limit: X \$2,000,000

## Additional Professional Liability Services:

Entity Cover:

## Terms and Conditions

Description	
Minimum Earned Premium	Greater of \$1,500 or 25% of annual premium
Retention	\$25,000

## Additional Coverages

Description	Limit	Deductible
Line of Duty Death Coverage	\$50,000	

## Endorsements

Description	Premium
Police Professional Liability Declarations Page-Occurrence	
In Witness	
Schedule Of Policy Forms and Endorsements	
Police Professional Liability Occurrence Policy	
Specific Claims Exclusion-Claims Brought by Specific Party	
Minimum Earned Premium	
Punitive Damages-Full coverage Most Favorable Venue	
Line Of Duty-Death coverage-Family Expenses and Crisis Management Expe	
Sexual Abuse and Molestation-Defense Only Reimbursement Coverage, Upon	
US Professional Indemnity-Cyber Exclusion	
Service Of Process	
Notice to Policyholders-Fraud Notice	
Notice to Policyholders-Privacy Policy	
Notice to Policyholders-U.S. Treasury Department's Office of Foreign A	



# Premium Summary

Description Of Coverage	Expiring Premium	Proposed Premium
Law Enforcement Liability-Renewal Premium	\$ 73,875.00	\$ 77,357.00
Company Fee	\$ 295.00	\$ 295.00
Stamp Fee	\$ 185.43	\$ 194.13
Surplus Lines Tax	\$ 2,966.80	\$ 3,106.08
Windstorm	\$ 2,225.10	\$ 2,329.56
<b>Total Estimated Annual Premium*</b>	<b>\$ 79,547.33</b>	<b>\$ 83,281.77</b>

\*All quoted premiums are annual estimates and may change due to year end audits or mid-term policy changes.

\*\*Carrier may apply a short-rate penalty should you request a policy be cancelled mid-term.

Premium Finance	
Total Estimated Premium	\$ 0
Required Down Payment	\$ 0
Monthly Installment	\$ 0
Number of Equal Installments	0

# Confirmation to Bind

## CONFIRMATION TO BIND AGREEMENT

I, Lafayette County, acknowledge that we have reviewed the enclosed proposal and confirm HUB's acknowledgment to bind the programs described within:

**As Proposed:** \_\_\_\_\_

**Changes as Follows:**

**Binding Subjectivities:**

•  
•

**Accepted By:** \_\_\_\_\_  
Name & Title

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

# Electronic Documents

## CONSENT TO RECEIVE ELECTRONIC DOCUMENTS

Lafayette County (Client) hereby consents and agrees to receive electronic documents related to insurance coverage procured or quoted by, or Client's business relationship with, Hub International Gulf South (HUB). In addition to traditional manners of delivery, Hub may transmit documents to Client through electronic means, such as electronic mail, facsimile and client portal. The documents that may be transmitted electronically include, but are not limited to, the following: insurance policies; policy information pages; coverage forms; endorsements; applications; binders; certificates and evidence of insurance; invoices; premium finance agreements; audit statements; loss control reports; claim reports; correspondences; notices of cancellation and non-renewal; and policies related to the operation of HUB's business.

Please provide e-mail address of proper recipient below.

---

I approve of receiving policies and other documentation, when available, via electronic mail or through client portal.

 Please consider the Environment

---

Signature

---

Date

# Marketing Summary

Market	Status / Quotes	Response / Comments
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-

# Carrier Rating

**A.M. Best Company** is the leading provider of ratings, news and financial data for the insurance industry worldwide. Their Best Financial strength rating is an independent opinion of the insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. The rating is based on a comprehensive and qualitative evaluation of a company's balance sheet, strength, operating performance and business profile.

As professional agents it has long been our established policy to make every effort to deal only with companies having a Best's Rating of A++, A+, A or A-, which are the four highest ratings available, and a minimum of \$50 million in Policyholders' Surplus. **It must be noted that neither HUB International nor any affiliated company guarantees the financial solvency of any insurance carrier.** The following list outlines the A. M. Best Company rating scale and associated descriptions.

**Financial Strength Ratings:** An A.M. Best's Financial Strength Rating is an opinion of an insurer's ability to meet its obligation to policyholders.

A.M. Best Rating			
A++, A+	Superior	C, C-	Weak
A, A-	Excellent	D	Poor
B++, B+	Very Good	E	Under Regulatory Supervision
B, B-	Good	F	In Liquidation
C++, C+	Marginal		

**Financial Size Categories:** A.M. Best assigns each letter rated insurance company a Financial Size Category. This is designed to provide a convenient indicator of the size of a company in terms of its statutory surplus and related accounts.

Financial Size Categories (In millions of U.S. dollars)			
Class I	Up to 1	Class IX	250 to 500
Class II	1 to 2	Class X	500 to 750
Class III	2 to 5	Class XI	750 to 1,000
Class IV	5 to 10	Class XII	1,000 to 1,250
Class V	10 to 25	Class XIII	1,250 to 1,500
Class VI	25 to 50	Class XIV	1,500 to 2,000
Class VII	50 to 100	Class XV	Greater than 2,000
Class VIII	100 to 250		

# General Statement

## Coverage and Limits

This exhibit describes coverage, amounts, limits, etc., but it does not take the place of the actual insurance policies. While we have made every effort to remove inaccuracies from this report, some may exist. For definitive coverage provisions and exclusions, refer to the policies, endorsements and amendments.

For property quotes, we have used values that you provided. Please carefully examine these values and/or secure an outside appraisal to ensure their accuracy and adequacy.

This proposal is based upon exposures to loss that currently exist and were made known to the agency. All changes and new exposures need to be reported by you, so that proper coverage may be offered.

Higher limits of liability may be available for additional premium.

## Insurer Solvency

Hub International is not technically qualified to comment on the solvency or claims-paying ability of any insurer. In an effort to help you assess the quality of the carrier(s), we have provided rating information from the A.M. Best rating organization. A more detailed report is available on request.

We caution you that catastrophic occurrences or other business matters can quickly have a negative impact on any insurer's financial condition. State "guarantee" funds created for the protection of policyholders may limit or preclude access to reimbursement for certain types of claims and/or to companies with significant net worth.

## Non-Admitted Insurer

If a non-admitted insurer is providing coverage there is no protection by the state guaranty fund in the event of the insurer's insolvency.

## Premium Payment

Regardless of the payment method you choose, it is important to note that **carriers are not obligated to reinstate cancelled policies.**

**Agency Bill Items:** If your premium is billed by Hub International, payment is due on the effective date of the coverage or installment. Endorsement and audit premium adjustments are due on the date billed. Failure to promptly remit may result in cancellation of your coverage.

**Company Bill Items:** If your policy is a "company bill" contract, you must remit your payment directly to the insurance company on a timely basis. Unfortunately, insurers do not always notify us about the status of a "company bill" payment, so you can't rely on us to remind you about overdue premiums or policy cancellations. If you encounter any billing problem or have a billing concern, please call us immediately, so that we can investigate for you.

**Premium Financing:** You may ask us to "finance" your premium through an independent finance company. This is an unforgiving payment system. Please carefully review the finance agreement for full details on the late payment and finance charges that apply. Your insurance policy is collateral for the loan. If you miss a payment, coverage will be cancelled. Because we may not always receive late notices, Hub International cannot accept responsibility for following up on late payments or threatened "non-payment" cancellations. Please do not count on us to remind you to make the payment.

This proposal contains only a summary of your insurance coverage and policy. It is your responsibility to carefully and completely review the entire policy for its actual terms, limits and conditions. In the event of any inconsistency between the terms of the policy and the provisions of this proposal, the terms of the policy will govern and control.

# How We Get Paid

HUB International takes pride in the services our brokerages provide to you, our client, for insurance and risk management programs. For our efforts we are compensated in a variety of ways, primarily in the form of commissions and contingency amounts paid by insurance companies and, in some cases, fees paid by clients or third parties. The means by which we are compensated are described below.

**Commission Income** – Commission, normally calculated as a percentage of the premium paid to the insurer for the specific policy, is paid to us by the insurer to distribute and service your insurance policy. Our commission is included in the premium paid by you. The individuals at HUB International who place and service your insurance may be paid compensation that varies directly with the commissions we receive.

**Contingency income** – We also receive income through contingency arrangements with most insurers. They are called “contingent” because to qualify for payment we normally need to meet certain criteria, usually measured on an annual basis. Contingency arrangements vary, but payment under these agreements is normally the result of growing the business by attracting new customers, helping the insurance company gather and assess underwriting information and/or working to renew the policies of existing insureds. There is currently no meaningful method to determine the exact impact that any particular insurance policy has on contingency arrangements. However, brokers tend to receive higher contingency payments when they grow their business and retain clients through better service. In other words, the amount of earned contingency income depends on the overall size and/or profitability of all of a group of accounts, as opposed to the placement or profitability of any particular insurance policy. For this reason, the individuals involved in placing or servicing insurance are rarely, if ever, compensated directly for the contingent income that we receive.

**Supplemental Commissions** – Some insurance companies have recently replaced contingent commissions with supplemental commissions. These commissions, in fixed amounts, are established annually in advance based on historical performance measured by criteria comparable to those by which contingent commissions are calculated. We refer to these commissions as guaranteed supplemental commissions, or “GSCs”.

**Fees paid by clients** – On occasion, with more complex business insurance programs and where additional resources, products or services are appropriate, a fee may be negotiated for placement of insurance coverage or additional services. Fees charged for the placement of insurance will be outlined in a proposal and approved, usually in writing, prior to the insurer binding coverage. On occasion, we may receive both commissions and client-paid fees for placing insurance, which generally will be disclosed in writing to you in advance. In certain circumstances clients pay us mutually agreed upon fees for additional services, such as third party administration of employee benefits or workers’ compensation programs.

**Wholesale Operations** – We own wholesale insurance brokerages in both the U.S and Canada. These are intermediaries through which other brokers, typically retail brokers that have a relationship and deal directly with their clients, place coverage. Our own retail brokers may place client policies through HUB-owned wholesale brokers. In such cases, both the HUB retail broker and the HUB wholesale broker will earn commissions, and they are included in the client’s premium payment. Ordinarily wholesale brokers, whether owned by HUB International or not, are included in the transaction because they offer products that are particularly suitable to a client’s needs that are not available through normal insurance brokerage retail channels.

**Other Compensation and Benefits** – We may receive revenue or further benefits from our insurance brokerage activities in other ways, including, but not limited to, from insurance company promotional events, payments from insurers for promotional marketing and/or employee training and development, fees or a percentage of the interest paid to us for the administration of premium finance contracts, interest paid to us by financial institutions earned on fiduciary or trust accounts in which we hold your premium payments pending remittance to the insurance company, and fees paid to us for policy and/or claims administration and/or loss control services that we provide.

**Related Party Transactions** – In limited circumstances, our subsidiaries or employees may have interests in insurers and reinsurers with whom policies are placed. We own a reinsurance broker that arranges reinsurance for carriers. It is possible that coverage placed by our retail brokers could be reinsured pursuant to placements made by our reinsurance subsidiary. Ownership of a reinsurance broker also creates an additional, mutually beneficial dimension to our relationships with insurance companies.

**Customer Centric Carriers** – We have access to the products and services of hundreds of insurers. However, we believe our ability to provide the best combination of products, service, value and ongoing access to capacity is enhanced by focusing on a manageable number of carrier relationships. These strategic relationships include many of the most respected national and regional insurance companies in the insurance industry (the “Strategic Carriers”). Although we will continue to access our other insurance company relationships where appropriate, we expect that many of our clients’ insurance needs may be met through the Strategic Carriers. The Strategic Carriers may pay us enhanced compensation, which we intend to use in part to invest in initiatives to improve our ability to serve our customers’ and to optimize their insurance buying experience. A portion of any enhanced compensation from our Strategic Carriers may be used to incentivize our employees to prioritize, investigate and access the products and services of our Strategic Carriers for the purpose of consolidating the number of insurance markets we deal with, while at the same time addressing the needs of our clients. More information regarding our Strategic Carrier relationships is available upon request from your HUB International insurance advisor or by visiting our website at [www.hubinternational.com](http://www.hubinternational.com).

Our goal is to be your insurance brokerage of choice. We know you have many brokerages to choose from, so to earn your confidence, we hold ourselves to the highest standard of service, a standard reflected in our written Client Commitment – we call it the “The HUB Advantage”. We hope you will review the principles embodied in “The HUB Advantage”, a copy of which is attached for your convenience. Feel free to visit our website at [www.hubinternational.com](http://www.hubinternational.com) for more information regarding HUB International and how we do business.

Please also feel free to ask any questions about our compensation generally, or as to your specific insurance proposal or placement, by contacting your HUB broker or customer service representative directly, or by calling our client hotline at 1-866-857-4073.

We want you to choose a HUB International broker to be your insurance advisor – and we intend to make your decision an educated one.

## Privacy Policy

To view our privacy policy, please visit: [www.hubinternational.com/about-us/privacy-policy/](http://www.hubinternational.com/about-us/privacy-policy/)



# The HUB Advantage

## Our Commitment - The HUB Advantage

HUB International is dedicated to maintaining and upholding the highest standards of ethical conduct and integrity in all of our dealings with you, our client. We want to be your trusted risk advisor, and as such, we need to earn your confidence. So we are making a promise. We call it The HUB Advantage. Our mission is to make the advantage yours - and this is our commitment.

- We strive to secure the most favorable terms from insurers, taking into account all of the circumstances – the risk you need to insure, the cost of insurance, the financial condition of the insurer, the insurer's reputation for service, and any other factors that are specific to your situation.
- We are open and honest as to how we are paid for placing your insurance. Our answers to your questions will be forthright and understandable. When we intend to seek a fixed fee for our efforts, we will disclose it to you in writing and obtain your approval prior to coverage being bound.
- You make the ultimate decision as to both the terms of insurance and the company providing your coverage. Our objective is to provide you with choices that meet your insurance needs, and to educate you so your decision is fully informed and best suited to your circumstances.
- We comply with the laws of every jurisdiction in which we operate, including those that apply to how insurance brokerages and agencies are paid. If the laws change, we will respond in a timely and appropriate manner.

We take our responsibility to our customers very seriously. If at any time you feel that we are not fulfilling your expectations – that we are not meeting our Client Commitment – please contact your account executive or call our toll free client hotline at 1-866-857-4073, and your concerns will be addressed as soon as possible.

## The HUB Advantage

The privilege is ours, but the advantage is yours.



# Retirement Plans

Our passion is assisting you with the design of a retirement plan that best suits the needs of both your company and your workforce. We adhere to a high fiduciary standard of care while seeking to help you offer an appropriate mix of investment options, education and personalized counseling to your employees as they pursue their retirement goals. Best of all, we are able to instill the confidence you seek, knowing your interests and those of your employees always come first.

FIDUCIARY INVESTMENT REVIEW	PROVIDER ANALYSIS
<ul style="list-style-type: none"> <li>• Investment Policy Statement Review</li> <li>• Investment Selection</li> <li>• Performance Monitoring and Reporting</li> <li>• Selection and Monitoring of QDIAs</li> </ul>	<ul style="list-style-type: none"> <li>• Fee and Service Review</li> <li>• Benchmarking of Fees and Services</li> <li>• Review ERISA Spending Accounts or PERAs</li> <li>• Generate/Evaluate Service Provider RFPs</li> <li>• Service Provider Transition or Plan Conversion</li> </ul>
EMPLOYEE ENGAGEMENT	PLAN GOVERNANCE CONSULTING
<ul style="list-style-type: none"> <li>• Group Education Meetings</li> <li>• Support Individual Employee Questions</li> <li>• Quarterly Newsletter / Learning Webinars</li> <li>• One-on-one meetings</li> <li>• Financial Wellness</li> </ul>	<ul style="list-style-type: none"> <li>• Guidance Regarding Plan Objectives/Options</li> <li>• Retirement Plan Committee Structure and Governance Best Practices</li> <li>• ERISA Rule 404(a) Support</li> <li>• Fiduciary Audit File Guidance</li> <li>• Retirement Plan Committee Meeting Support</li> </ul>



# Best Practices Approach

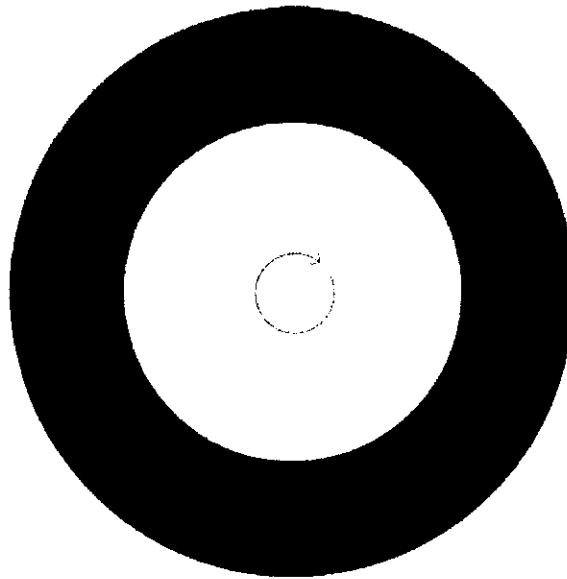
We work with retirement plan committees to deliver an integrated, best practices approach that puts in place tools, processes, and organizational structures leading to well-informed decision-making, risk management and, potentially, a higher probability of successful outcomes for your plan.

## **FIDUCIARY INVESTMENT REVIEW**

*appropriate investment opportunities*  
**Investment Due Diligence**

## **EMPLOYEE ENGAGEMENT**

*preparing employees*  
**High-Touch Education**



## **PROVIDER ANALYSIS**

*best-match service providers*  
**RFP Vendor Analysis & Benchmarking**

## **PLAN GOVERNANCE CONSULTING**

*fiduciary risk management*  
**Fiduciary Fitness Program**



# Employee Benefits

You have a lot on your plate. Acquiring and keeping the talent needed to run your organization. Complying with constant regulatory changes. Supporting a changing workforce that wants more from their benefits. It all requires a comprehensive, strategic approach with an employee benefits partner who can help you proactively address the challenges and complexity you face every day.

Together, we can develop a multi-year strategy that helps your organization prepare for, adapt to and get ahead of workforce challenges. From optimizing your spend to supporting your employees at every stage of their careers, we'll help you power forward with the right strategy for your organization.

Rely on HUB for the expertise, capabilities and analytic tools you need to achieve your short- and long- term goals.



## Manage Costs

Avoid the annual renewal fire drill when you partner with us. We'll help you understand your cost drivers and develop a multi-year plan to achieve sustainable results and optimize every dollar spent.



## Personalize Benefits

The era of one-size-fits-all benefits is over. We'll help you craft affordable employee benefit options that meet the unique needs of your workforce, wherever they are in their life and career journey.



## Engage Your People

Delivering a positive experience is key to retaining talent, and that means ensuring your team understands its employee benefits. We'll bring the right tools and resources to help your people achieve their health and financial goals.



# Multi-Year Strategy To Achieve Your Goals

CLIENT ADVOCACY	COST MANAGEMENT
<ul style="list-style-type: none"> <li>• Human Resources Consulting</li> <li>• Compensation Consulting</li> <li>• Employee Advocacy</li> <li>• Online Training Resources</li> </ul>	<ul style="list-style-type: none"> <li>• Underwriting and Actuarial Support</li> <li>• Funding &amp; Contribution Analysis</li> <li>• Claims &amp; Eligibility Audits</li> <li>• Pharmacy &amp; Medical Cost Analysis</li> <li>• Carrier Renewal Negotiation</li> </ul>
COMPLIANCE CONSULTING	EMPLOYEE ENGAGEMENT
<ul style="list-style-type: none"> <li>• In-house ERISA attorneys</li> <li>• Compliance Audits</li> <li>• Form 5500 Management</li> <li>• Plan Documents</li> <li>• Health Care Reform Guidance</li> </ul>	<ul style="list-style-type: none"> <li>• Communication &amp; Design Team</li> <li>• Multi-channel open enrollment support</li> <li>• Employee portals</li> <li>• Individual, voluntary, and executive benefits</li> </ul>
HEALTH & PERFORMANCE	HR TECHNOLOGY SOLUTIONS
<ul style="list-style-type: none"> <li>• Certified Health &amp; Performance Consultants</li> <li>• Wellness Consulting</li> <li>• Vendor Management</li> <li>• Financial Wellness</li> <li>• Absence Management</li> </ul>	<ul style="list-style-type: none"> <li>• Technology Practice Leaders</li> <li>• HRIS analysis &amp; system selection</li> <li>• Benefit Administration evaluation</li> <li>• Preferred Partner solutions</li> </ul>



# Claims Management

## Claims Management Overview

In many organizations the cost of claims and resulting premiums is significant, including direct and indirect costs. Litigation, employee injuries and property losses can be devastating to any corporation, operation, and their employees. Whether it's general liability, workers compensation, or property claims, a poorly designed claims management program can be as detrimental as having no program, and claims that are not continually reviewed or managed can result in unintended outcomes.

HUB's Claim Consultants partner with our clients to understand their goals, objectives, and challenges. We work with our clients to develop and implement claims management solutions that minimize their Total Cost of Risk. One of HUB's many strengths is our collaborative approach amongst our Claims, Risk Services Team, the producer and account manager and our colleagues throughout HUB worldwide. Our Teams regularly work together, across regions and countries to continue to bring the depth of our expertise to every corner of the globe.

## Claims Management Services Available To Our Clients

HUB is committed to providing a wide range of services to our clients. We work to implement best practice claims management processes, claims analysis, serving as an advocate, and addressing specific issues before and as they occur.

- **Client Advocacy / Carrier Oversight**
  - Oversight/Coordination of carrier claims handling activities
  - Regular communication between clients and claims service providers
  - Providing outsourced expertise for complex & challenging claims
- **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
- **Preloss 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
  - Identifies issues before they arise
- **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
  - Tender claims on behalf of clients as necessary
- **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

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.

# Risk Services

## Risk Services Overview

Risks emerge and evolve, and the exposures always have the potential for high frequency and high costs. Injuries/illnesses, downtime, reputational issues, and losses can result in significant direct and indirect costs that can devastate any corporation, operation, and its employees. Additionally, monitoring and following regulatory requirements and industry best practices requires significant knowledge and a wide range of expertise, and a partner that stays focused on protecting your organization.

As a leading provider for risk management services, HUB International partners with our clients to work towards common goals, reducing their Total Cost of Risk (TCOR) and making our client's organizations more resilient. With experts in all functional areas and over 100 industries, our team has the proven knowledge and experience to assist our clients in identifying current/ potential risks and implementing controls to reduce exposure to loss. Our team members include:

- Board-Certified Safety Professionals
- Certified Risk Managers
- Certified Occupational Health Nurses
- Certified Construction Risk Specialists
- Environmental Risk Managers
- Property Protection Specialists
- Certified Hazardous Materials Managers
- Certified Industrial Hygienists
- Security Professionals
- Toxicologists
- Risk Technology Experts
- Workers Compensation Experts
- Professional Engineers
- Business Continuity Planning Experts
- Emergency Response Professionals
- Cyber Risk Management Experts
- Absence Management Professionals
- Product Liability Professionals
- General Liability Experts
- Tribometrists (Slip/Fall Experts)
- Travel Risk Management Professionals

Our team has the proven knowledge and experience to assist our clients in identifying current / potential risks and implementing controls to reduce exposure to loss.

## Consulting Methodology & Approach

Our consulting approach is designed to be timely, result-oriented, and focused where it counts - minimizing hazardous exposures and claims. Our five-step consulting approach:

1. Identify exposures, hazards, and losses
2. Evaluate current controls
3. Develop solutions
4. Implement solutions
5. Ongoing Measurement and Evaluation

This partnership approach builds the framework to create and implement effective, long-range solutions.

## Risk Services Available to Our Clients

HUB International specializes in a wide variety of risk services products and consultancy services. The specific services to be provided by the HUB Risk Services Division will be based on your goals as well as the application of our consulting approach and methodology.

### Risk Control Services:

- Regulatory Compliance
- Ergonomics Improvement
- Client Advocacy / Carrier Oversight
- Property Risk Engineering
- Safety & Environmental Management
- Fleet Risk Management
- Construction Safety Management
- Environmental Management
- OSHA 10/30hr Courses
- Management/Employee Training
- Audit and Inspections
- Safety Project Review / New Facility Protection Reviews
- Product Liability Assessments
- Hazard Assessments

### Specialty Risk Services:

- Cyber Risk Management
- Enterprise Risk Management
- Workforce Productivity
- Crisis Management
- Business Continuity Management
- Emergency Management
- Security Management
- High Net Worth/Family Office Risk Management
- Clinical Risk Management
- Entertainment Risk Management
- Travel Risk Management
- Industrial Hygiene
- Environmental Compliance
- Risk Management Information System (HUB RMIS)

### Strategic Partnerships:

- Online Training Providers/Developers
- Property/Process Engineering Firms
- Web-Based Continuity Planning Systems
- Environmental Testing Firms
- Art Preservation/Recovery Firms
- High - Risk Claims Identification Tools
- Pre-Hire Screening Tools
- Actuarial / Forensic Accounting Firms
- Telematics Providers
- Cyber Risk Assessment Firms
- Disaster Recovery Firms
- Outsourced Health Services Providers

This variety of disciplines enables HUB to respond to your specific risk control needs and objectives. Because we serve clients of all sizes, we can offer solutions that are properly scaled to meet the needs of your business.



# Recommendations

## BUILDING AND PERSONAL PROPERTY FORM

**Coinsurance.** Buildings and Business Personal Property limits should be reviewed to determine if they are adequate and in compliance with the coinsurance requirements under your policy.

**Off-Premises Services – Direct Damage.** Coverage for damage resulting from an off-premises interruption of power or other utility service is excluded. This coverage can be added by endorsement and is recommended if your property is subject to this exposure. Coverage is available with and without spoilage.

**Replacement Cost.** Loss settlement under the form is on an actual cash value basis which is defined as current replacement cost less physical depreciation. Replacement cost coverage would eliminate depreciation if property is actually repaired or replaced. We recommend this coverage enhancement.

**Signs and Glass.** Coverage applying to outdoor signs and building glass is extremely limited under the form. Separate coverage is available for this property and is recommended if there is an exposure.

**Incidental Property.** Coverage on outdoor fences, radio and television antennas, trees, shrubs and plants, including debris removal expense is covered only for fire, lightning, explosion, riot or civil commotion or aircraft. The maximum which will be paid is \$1,000 with a limit of \$250 for any one tree, shrub or plant. Coverage is available by endorsement and is recommended if there is an exposure.

**Debris Removal.** The cost to remove debris of covered property under the form is extremely limited. Coverage is available by endorsement and is recommended.

**Ordinance or Law.** The form excludes any loss, or increase of loss, caused by the enforcement of any ordinance or law regulating the construction, use, or repair of any property. Coverage for loss to the undamaged portion of the building, demolition cost and increased cost of construction arising out of ordinances or laws can be provided by endorsement and is recommended.

## BUSINESS INCOME AND/OR EXTRA EXPENSE COVERAGE FORM

This coverage is designed to provide protection against loss of income, payment of necessary continuing expenses, and extra expenses from a covered cause of loss. Flood is a standard exclusion on these form.

It may be possible to purchase higher limits as well as Flood Coverage for Business Income and Extra Expense on a limited basis.

**Business Income.** Business Income coverage is recommended to provide protection against loss of income and payment of necessary continuing expenses arising from suspension of your operations due to physical damage to your property by an insured cause of loss.

**Extra Expense.** Extra Expense is recommended to pay for costs in excess of normal operating expenses which you incur to continue operations without interruption after a direct property damage loss.

**Rental Income.** Coverage for loss of rental income resulting from untenability of all, or a portion, of the insured building due to damage or destruction of real or personal property by an insured peril is available and is recommended if your operations include this exposure.

**Coinsurance.** Limits under these forms should be reviewed to determine if they are adequate and in compliance with any coinsurance requirements under your policy.

**Off-Premises Services – Time Element.** Coverage for damage resulting from an off-premises interruption of power or other utility service is excluded. Coverage is available by endorsement and is recommended if your operations are subject to this exposure.



## COMMERCIAL GENERAL LIABILITY FORM

**Pollution.** Pollution is an excluded peril under the Commercial General Liability and Garage Liability policies. Oil and other waste storage on your premises may subject you to potential pollution liability. Coverage is available subject to high minimum premiums.

**Underground Storage Tanks Liability.** If you have underground storage tanks subject to 1988 EPA regulations, insurance covering this exposure should be pursued.

**Liquor Liability.** This form excludes liquor liability exposures of insured whose business is the manufacture, sale, or serving of alcoholic beverages. Separate liquor liability coverage is available and recommended if your operations include these exposures.

**Care, Custody and Control.** This form excludes coverage for property damage to property in your care, custody or control. If your operations include these exposures, separate coverage is available and recommended.

**Watercraft.** This form excludes coverage on owned watercraft and non-owned watercraft over 25 feet. If your operations include these exposures, separate coverage is available and recommended.

**Aircraft.** This form excludes coverage on owned and non-owned aircraft. If your operations include these exposures, separate coverage is available and recommended.

## EMPLOYEE BENEFIT LIABILITY

Provides coverage for negligent acts, errors or omissions in management of employee benefit plans.

## FIDUCIARY LIABILITY

Provides coverage for ERISA (Employee Retirement Income Security Act) exposures of fiduciaries for specifically designated plans to the extent that they are caused by a "wrongful act".

## COMMERCIAL CRIME FORM

**Employee Dishonesty.** Employee Dishonesty is recommended to provide coverage for the loss of money, securities and other property arising out of dishonest acts of your employees. Coverage is required by law for your pension plan.

**Depositor's Forgery.** Forgery or alteration coverage is recommended to protect you against loss due to the forgery or alteration of checks, bank draft, promissory notes, and similar financial instruments drawn on your bank account.

**Theft, Disappearance and Destruction.** Theft, Disappearance and Destruction including coverage for loss inside and outside premises is recommended to protect your money and securities from loss while within your premises and while outside the premises while in the care and custody of a messenger.

## BOILER AND MACHINERY COVERAGE FORM

Property coverage excludes explosion of steam boilers, steam pipes, steam turbines, or steam engines; loss caused by mechanical breakdown, including rupture or bursting caused by centrifugal force including loss to refrigeration equipment and damage to electrical and electronic equipment due to electrical arcing and power surges. The Boiler and Machinery policy is designed to cover these losses to your property and loss to property of others.

## COMMERCIAL INLAND MARINE FORM

**Accounts Receivable.** Accounts Receivable coverage is recommended to protect against loss arising out of destruction to your accounts receivable records. Coverages include amounts due from customers that the insured cannot collect, collection expenses in excess of normal, expenses incurred in reconstructing accounts receivable records and interest charges on loans to offset uncollectible amounts pending loss settlement.

**Valuable Papers and Records.** Valuable Papers and Records coverage is recommended to protect you against accidental loss or damage from a covered cause of loss to valuable papers and records that belong to you or are in your care, custody, and control.

**Electronic Data Processing (EDP) Form.** EDP coverage is recommended to provide specialized insurance on your computer equipment, information storage media and expenses or income loss related to EDP losses.

**Motor Truck Cargo Form.** Motor Truck Cargo coverage is recommended if you carry property of others for a fee. Coverage can also be provided on an owners form motor truck cargo policy insuring your goods being transported by your trucks.

**Annual Transportation Form.** This form is recommended if you ship goods by common (or contract) carrier. Most forms cover your property and property of others for which you are liable, including property that has been sold but not delivered.

**Fuel Plus Endorsement.** This endorsement is available for fuel wholesalers and provides coverage for Terminal Access Cards, Erroneous Delivery or Mis-delivery and Gas or Oil Contamination.

## **COMMERCIAL UMBRELLA COVERAGE**

Umbrella coverage is recommended to provide catastrophic coverage for liability claims which exceed your underlying liability insurance or to provide replacement coverage for underlying liability policies which are reduced or exhausted by loss. Minimum limits of \$5,000,000 are recommended.

## **FLOOD INSURANCE**

Coverage for Flood, whether from rising water or wind-driven water, is a standard exclusion on Buildings, Business Personal Property and Business Income and Extra Expense coverages. Limited coverage can be obtained from the National Flood Program for Buildings and Business Personal Property but not Business Income or Extra Expense.

Primary Flood coverage, as well as Excess Flood coverage, may be available on a limited basis.

## **DIRECTORS & OFFICERS LIABILITY**

Directors and officers can be held personally liable if their negligent acts result in loss to the company or its shareholders. Claims can be initiated by shareholders, employees (wrongful termination, discrimination, defamation), customers (restraint of trade, deceptive trade practices), competitors (copyright, patent or business interference), and government regulators. Coverage is available and should be considered.

## **CYBER LIABILITY**

This coverage provides protection against loss due most notably, but not exclusively, to a business' liability for a data breach. Several types of exposures can exist which require consideration when analyzing your cyber protection insurance.

## **EMPLOYMENT PRACTICES ERRORS & OMISSIONS**

Commercial General Liability and Garage Liability policies generally do not provide coverage for employment-related injury to employees arising out of wrongful termination, discrimination and sexual harassment. The Employment Practices E&O policy provides this coverage. It is written specifically to provide coverage for indemnification and/or legal expense reimbursement arising out of wrongful discharge, discrimination and sexual harassment. Coverage can be provided for legal expenses only or indemnification for damages awarded.

## **GARAGE LIABILITY COVERAGE FORM**

**Broad Form Drive Other Car Coverage.** This endorsement is used to afford liability, auto medical payments, uninsured/underinsured motorist, and physical damage coverage for specifically named individuals (and those individuals' spouses) while they are using a non-owned auto for their own personal use. If your owners, executive officers, partners, or employees are furnished company autos and have no personally owned autos, this coverage is recommended.

**Pollution.** Your Garage Liability policy includes what constitutes an almost total exclusion of coverage for incidents involving pollutants. Coverage is available subject to high minimum premiums.

**Dealers Physical Damage.** Provides Collision, Comprehensive or Specified Peril coverage on owned, floor planned or non-floor planned vehicles.

**False Pretense.** Your Garage Liability policy excludes coverage for theft of your vehicles if someone causes you to voluntarily part with the auto by trick, scheme or under false pretense or if you acquire an auto from a seller who did not have legal title. False Pretense provides this coverage.

**Dealers' Drive Away Collision.** This endorsement deletes the exclusion applying to collision loss to autos driven or transported more than fifty road miles from the point of purchase or distribution to their destination.

**Broad Form Products Coverage.** This deletes the defective products exclusion which excludes property damage to any of your products if caused by a defect existing in the product at the time it was transferred to another. It is subject to a \$250 deductible.

**Broadened Coverage – Garages.** This endorsement provides Personal Injury and Advertising Injury Liability, Host Liquor Liability, Fire Legal Liability, Incidental Medical Malpractice Liability, Non-Owned Watercraft or Aircraft, Additional Persons Insured Coverage, Automatic Liability Coverage-Newly Acquired Garage Businesses (90 days) and Limited Worldwide Liability.

**Hired Auto Liability.** Provides liability coverage on autos you lease, hire, rent or borrow (except from employee or partners).

**Hired Auto Physical Damage.** Provides physical damage coverage on autos you lease, hire, rent or borrow (except from employee or partners).

**Non-Owned Auto Liability.** Provides liability coverage for your business on autos owned by your employees' or partners while used in your business or your personal affairs.

## **WORKERS COMPENSATION & EMPLOYERS LIABILITY COVERAGE**

Workers Compensation coverage may be mandatory under your State statutes.

## **BUSINESS AUTO COVERAGE**

**Hired Auto Liability.** Provides liability coverage on autos you lease, hire, rent or borrow (except from employee or partners).

**Hired Auto Physical Damage.** Provides physical damage coverage on autos you lease, hire, rent or borrow (except from employee or partners).

**Non-Owned Auto Liability.** Provides liability coverage for your business on autos owned by your employees or partners while used in your business or your personal affairs.

**Broad Form Drive Other Car Coverage.** This endorsement is used to afford liability, auto medical payments, uninsured/underinsured motorist, and physical damage coverage for specifically named individuals (and those individuals' spouses) while they are using a non-owned auto for their own personal use. If your owners, executive officers, partners, or employees are furnished company autos and have no personally owned autos, this coverage is recommended.

**Collision.** Pays for loss of or damage to your owned automobiles from collision with another object or upset.

**Comprehensive.** Pays for loss of or damage to owned automobiles from perils other than collision.

**Specified Perils.** Pays for loss caused by fire, theft, wind, hail, earthquake, explosion, flood, vandalism, and the sinking, burning, collision or derailment of any conveyance transporting the covered auto.

**Pollution.** Your Business Auto policy includes what constitutes an almost total exclusion of coverage for incidents involving pollutants. Coverage is available subject to high minimum premiums.

**Rental Reimbursement.** For specified autos and coverages, pays rental cost of substitute auto after covered loss to scheduled auto.

## **TERRORISM**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2015, the definition of act of terrorism has changed. As defined in Section 102 (1) of the Act: The term "act of terrorism" means any act or acts that is certified by the Secretary of the Treasury – in consultation with the Secretary of Homeland Security, and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as a part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under the coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect the coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and; 80% beginning on January 1, 2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits United States government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceed \$100 billion in any one calendar year. If the aggregate insured losses for all insured exceed \$100 billion, your coverage may be reduced. The portion of the annual premium that is attributable to coverage for acts of terrorism is \$0.00 per \$100. Of payroll and does not include any charges for the portion of losses covered by the United States government under the Act.