

**RFP FOR PROPERTY AND LIABILITY
INSURANCE COVERAGE
FOR THE CITY OF OTSEGO**



**DUE THURSDAY JANUARY 23, 2025
AT 5:00 PM**

**SUBMIT SEALED BIDS TO:
CITY OF OTSEGO CLERK'S OFFICE
117 E. ORLEANS ST.
OTSEGO, MI 49078**

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INTRODUCTION

The City of Otsego is accepting sealed proposals to provide commercial property and casualty insurance coverage. The commercial package should include coverage for Property, Inland Marine, Crime, Electronic Data Processing Equipment, General Liability, Employee Benefits Liability, Wrongful Acts/Errors & Omissions, Employment Practices Liability Insurance, Law Enforcement Legal Liability, and Commercial Auto. Proposals may be submitted by licensed and qualified Michigan insurance agents, carriers, or other authorized associations. The current policy for the City of Otsego is up for renewal on February 28, 2025. The contract will be awarded for one (1) year term effective February 28, 2025 with a possible two (2) year extension. Please provide any additional data that may be helpful in the selection process. Current Insured Schedules are attached.

SCHEDULE OF EVENTS

Distribute RFQ	November 18, 2024
Questions due	December 5, 2024
Consolidated Q&A distributed	December 12, 2024
Responses Due (No Exceptions)	January 23, 2025 (5 pm)
Interviews (if needed)	Week of January 27, 2025
Anticipated Decision	February 6, 2025

INFORMATION

Three (3) copies of your proposal shall be provided in a sealed envelope labeled “Property and Liability Insurance Proposal” and submitted to:

The City of Otsego
Attn: Angie Cronen, City Clerk
117 E. Orleans St.
Otsego, MI 49078

The proposals will be reviewed and evaluated by the City Manager. The City Manager will seek approval from the City Commission at the February 3, 2025 Commission Meeting. The final decision will be communicated by February 6, 2025.

The City reserves the right to accept or reject all proposals for any reason and reserves the right to request clarification and the right to accept or reject all or part of the proposals. Interviews may be held.

BACKGROUND

The City of Otsego is a full-service community. The City provides services to its citizens

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including Police and Fire protection, Medical First Responder Services, Planning and Development, Building Inspections, Zoning, Code Enforcement, Parks and Recreation, Grounds Maintenance, Property Assessment, Public Works, Water Distribution Maintenance, Sewer System Maintenance and Treatment, and General Administrative Services.

Any formal requests for clarification, driver lists, questions, or additional information related to this RFP shall be submitted in writing or via email by the date listed in the Schedule of Events.

The City of Otsego
Angie Cronen, City Clerk
117 E Orleans St
Otsego, MI 49078
acronen@cityofotsego.org

For additional information about the City of Otsego, please visit our website at www.cityofotsego.org.

PROPOSAL REQUIREMENTS

1. In order to compare quotes all insurers, agents or associations shall complete the disclosure statement.
2. Include the name of the organization legally responsible for paying the City's claims, and contact person(s) responsible for administering the City's account.
3. Confirmation that the proposed insurance coverage is on an occurrence-date basis, not a claims-made basis.
4. The proposed insurance coverage and limits should be similar in scope to the City's current insurance coverage. The proposer shall provide explanations for each area where the proposed insurance coverage, exclusions, and/or limits are different than the City's current coverage.
5. A description of a proposer's loss control and risk-management service that will service the City.
6. The total annual premium that would be charged to the City.
7. Three (3) references from municipalities or public entities located in Michigan for which the proposer currently provides comprehensive property and liability insurance coverage.
8. One hundred twenty (120) calendar days written notice by the insurer is requested for termination or non-renewal of coverage.
9. One hundred twenty (120) calendar days written notice by the insurer is requested prior to any restriction of limits or modification by the insurer resulting in the restriction of existing policy terms, premium alterations or provisions.
10. All proposers are encouraged to submit additional information that will be instrumental in assisting the City evaluating proposals.

INFORMATION TO BE INCLUDED IN THE RFP

A. AGENCY OVERVIEW

Provide a general overview of your firm including areas such as size, reach, number of locations, and any other additional information that creates an advantage for benefitting

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City of Otsego. In addition to this information, please supply City of Otsego with your agency's:

- Errors and Omissions Certificate of Insurance
- Financial Statements

LEADERSHIP

Describe how your leadership team will interact with City of Otsego and your Agency's Service Team.

B. SERVICE TEAM

Provide an organizational chart of the proposed account team who will be servicing the City of Otsego's risk. Describe their responsibility to our account and include a biographical description that lists their positions and years of experience.

SERVICING

Explain your servicing model including standards.

AREAS OF EXPERTISE

List any divisions of expertise that your agency may have, i.e.; workers compensation, environmental, cyber liability. Also include the individuals within these divisions and the resources that may benefit the City of Otsego.

C. MARKETING

Describe the process by which your firm manages insurance placement. Please include details on the collection of underwriting data, communication to underwriters, the negotiation process, and final presentation to City's team.

How would your agency provide assessments of our program in terms of industry norms, relative size and how these factors affect markets for our program? Please provide specific examples.

Describe your firm's approach on accessing the insurance market and negotiation of terms. What distinguishes your firm's approach from other firms and how are these results measured?

Explain your ability and experience to identify and/or review new exposures abased on developments in the market, and make recommendations as to the types, availability and extent of coverage, including self-insured retention (SIR) that should be considered and assist with analysis of insurance or self-insurance of these exposures, providing the best balance between coverage and cost.

EXCLUSIVE PRODUCTS, PROGRAMS AND SOLUTIONS

List and describe any exclusive products, programs and/or solutions that will make an impact for the City of Otsego, providing examples for how this helped make an impact for other clients.

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CLIENT SERVICE & RENEWAL PROCESS

Describe your agency services that will be provided to the City of Otsego during the course of a year. Please provide an illustrative outline for what the City of Otsego can expect throughout the policy period and at time of renewal.

Provide examples of analysis and reporting typically provided to your clients in preparation for placement and renewal meetings.

D. RISK MANAGEMENT

Provide an example of your risk analysis and include the fee associated with your Risk Management Team.

Explain your agency's ability to assistance in developing emergency, crisis management and contingency plan.

List other risk management related services your agency offers that the City of Otsego may utilize.

Provide detail of your agency's experience and outcomes in proactively managing insurance programs similar to the City of Otsego. Provide description of services to proactively manage financial and physical risk.

Explain your process for delivering results to your clients through your firms Risk Management Team and indicate how this will benefit the City of Otsego.

E. CLAIMS SERVICES

Provide a detailed description for your agency's ability and capability of managing claims for the City of Otsego in the event losses occur, while describing your methods of consultation.

Describe your ability to manage or act as a Third Party Administrator (TPA) on behalf of the City of Otsego. Provide specific examples of this.

Provide examples of your agencies claims reporting, litigation & reserve management.

F. COMMUNICATION

Describe your approach to communicating with the City of Otsego and provide examples of those communications.

Describe how often your staff would be available to meet in person and how often you foresee the need to meet.

Do you publish newsletters and other informative publications that are routinely provided to your clients? Have you prepared reviews of topics related to government risk and regulation that is routinely provided to your clients? Provide sample copies.

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Describe any additional communication services you would provide or that you believe are necessary to the engagement.

G. EDUCATION/TRAINING/ONLINE RESOURCES

Describe any training seminars, or website services your organization provides as a part of your consulting services to your clients. Include the cost associated with these.

Provide a list of trainings your agency has offered to clients in the past 12 months.

Identify any additional enhanced and/or value-added services your firm can provide that may be of interest to the City of Otsego.

H. COMPENSATION/TRANSITION

Describe your philosophy relative to agency compensation. What forms of compensation and/or arrangements are offered to clients? What services/resources can the City of Otsego expect to be included for the compensation received by your agency? Provide key performance indicators that the City of Otsego will be able to use to measure your firm's performance and accountability.

Transition/Implementation Plan- Provide a work plan that describes and identifies, in chronological order, what the transition process would be, as applicable. Include any and all materials and resources which you provide to clients that enhance value for your client services (i.e. reports that you create or use with clients).

I. REFERENCES/OTHER

Please provide names, addresses, telephone numbers and individual contacts of at least 3 current accounts of similar size and complexity handled by the contractor and subcontractor(s) servicing office.

Describe any other facets of your organization and your firm's experience that are relevant to this proposal that have not been previously described and believe warrant consideration.

EVALUATION CRITERIA

Proposals will be evaluated with an emphasis on the following factors:

1. Advantages to City of Otsego with respect to the firm's experience and expertise with handling municipal or public-entity accounts.
2. Cost, however, cost alone will not be the sole factor in recommending approval of accepting the proposal.
3. References from other governmental entities and list of insured clients.
4. Financial stability and assigned rating of carrier.
5. Duplication or enhancement of current coverage.
6. Completeness of proposal.
7. Experience and capacity of Respondent and their staff.

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APPENDIX

- A. Liability & Property Coverage Summary
- B. Current Schedules Vehicle and Equipment
- C. Commercial Property
- D. Loss History – Last 5 Years

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APPENDIX A. GENERAL LIABILITY

GENERAL LIABILITY COVERAGE DETAIL

Limits of Liability	Deductible	Description
\$5,000,000	\$0	Per Occurrence/\$0 Aggregate
\$500,000	\$0	Damage to Premises Rented to you
\$10,000	\$0	Medical Expense Each Claim
Included	\$0	Government Medical
Included	\$0	Cemetery Professional
\$1,000,000	\$0	Employee Benefits Per Occurrence/\$3,000,000 Aggregate
\$100,000	\$0	Sewer Backup Per Occurrence/\$100,000 Aggregate

GENERAL LIABILITY COVERAGE EXPOSURES – R=RETAINED, C=CONTRACTED

Class Code	Premium Basis	Classification	Exposure	Additional Information
C31	R	Cemeteries	1	CO-OWNED W/TWP MANAGES & INSURES
C26	R	Mowing Operation	0	
C22	R	Parks & Playgrounds	4	MEMORIAL; BROOKSIDE & N SIDE; RIVER FRONT
C55	R	Paved Surfaces - Streets/Roads (Miles)	21	
C76	R	Utilities - Water (# of Cust.)	1625	WATER RTS
C73	R	Utilities - Sanitary Sewers (# of Cust.)	1584	SEWER RTS
C35	R	Zoning	1	Zoned Community w/Master Plan, City Manager
C53	R	Paved Surfaces - Bridges (Each)	3	PEDESTRIAN BRIDGE, NORTH ST BRIDGE, FARM
C18	R	Fire Department	1	
C33	R	Police Department	1	
C45	R	Garbage Disposal-Dump	1	TRANSFER STATION
C43	R	Dams & Dikes over 15 feet (Each)	1	
C103	R	Special Events - Other (Each)	1	HOMETOWN CHRISTMAS CELEBRATION (DEC)
C64	R	Special Events - Parade (Each)	1	MEMORIAL DAY-SCHOOL HOMECOMING-CHRISTMAS
C103	R	Special Events - Other (Each)	1	Halloween Candy Stops Downtown COC

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PUBLIC OFFICIALS/WRONGFUL ACTS – OCCURRENCE FORM

Limits of Liability	Deductible	Description
\$5,000,000	\$2,500	Per Occurrence/\$0 Aggregate
\$1,000,000	\$25,000	Zoning Per Occurrence/\$0 Aggregate
\$50,000	\$0	Non-Monetary Damage Per Suit/\$100,000 Per Policy Limit

Please note: Wrongful Acts Deductible and Loss Adjustment Expenses Apply to EPLI.

LAW ENFORCEMENT LEGAL – OCCURRENCE FORM

Limits of Liability	Deductible	Description
\$5,000,000	\$10,000	Per Occurrence/\$0 Aggregate

COMMERCIAL AUTO – COVERAGE DETAILS

Description	Symbol*	Limits
Bodily Injury & Property Damage Liability Combined Single Limit	1	\$5,000,000
Uninsured/Underinsured Motorists Liability	2	\$100,000
Personal Injury Protection Liability	5	Unlimited
Property Protection Insurance	5	Included
Comprehensive Deductible	7,8	\$1,000
Collision Deductible	7,8	\$1,000
Hired / Borrowed Auto Liability		Included
Hired Auto Physical Damage		\$50,000
Mini Tort Liability		Included
Employee Vehicle Endorsement		Included

CRIME COVERAGE DETAILS

Description	Limit	Deductible
Forgery or Alteration	\$100,000	\$0
Theft Disappearance & Destruction – In/Out	\$100,000	\$0
Computer Fraud	\$100,000	\$0
Employee Dishonesty – Per Loss	\$100,000	\$0

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ELECTRONIC DATA PROCESSING – COVERAGE DETAIL

Coverage A – Electronic Data Processing Property	Blanket Limit	Deductible
System Breakdown Coverage	Included	\$1,000
Loss of Business Income	\$100,000	\$1,000
Extra Expense	\$100,000	\$1,000
Media Coverage	\$100,000	\$1,000

ELECTRONIC DATA PROCESSING – SCHEDULED EQUIPMENT

Description	Limit	Deductible
MISCELLANEOUS EDP EQUIPMENT	\$164,000	\$1,000

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APPENDIX B. CURRENT SCHEDULES VEHICLE AND EQUIPMENT

VEHICLE SCHEDULE

Cost New	Comprehensible Deductible	Collision Deductible	Year	Make/Model	VIN#
\$514,602	\$5,000	\$5,000	2014	SPARTAN PUMPER FIRE TRUCK	457CUZD98ECO78889
\$30,980	\$1,000	\$1,000	2012	CHEVY 1 TON TRUCK	1GB3KZCG7CF225400
\$36,491	\$1,000	\$1,000	2012	CHEVY 1 TON 4X4	1GB3KZCG6CF223623
\$30,000	\$1,000	\$1,000	2006	GMC 5YD DUMP/PLOW TRUCK	1GDM7C1C26F402644
\$2,825	\$1,000	\$1,000	2012	18' LANDSCAPING TRAILER	457CA0G90C1022990
\$35,000	\$1,000	\$1,000	2007	CHEVY 1 TON 4X4	1GBJK34U47E182865
\$40,000	\$1,000	\$1,000	1994	INTERNATIONAL BUCKET TRUCK	1HTSCACP7RH573221
\$650,000	\$5,000	\$5,000	1993	SMEAL AERIAL PLATFORM TRUCK	457AT9M00PC010464
\$35,000	\$1,000	\$1,000	2002	GMC 5YD DUMP/PLOW TRUCK	1GDM7H1C42J501227
\$300,000	\$2,500	\$2,500	2001	HME RESCUE UNIT	44KFT42811WZ19364
\$38,913	\$1,000	\$1,000	2015	CHEVY 1 TON DUMP	1GB3KYEG4FF554342
\$50,000	\$1,000	\$1,000	1948	MACK/TRUCK	EN330G4419K
\$16,000	\$2,500	\$2,500	2002	FORD F350 PICKUP	1FTSW31L02EB44171
\$36,376	\$1,000	\$1,000	2016	2016 FORD INTERCEPTOR-POLICE	1FM5K8AR8GGA96923
\$36,376	\$1,000	\$1,000	2016	2016 FORD INTERCEPTOR-POLICE	1FM5K8AR8GGA96924
\$28,412	\$1,000	\$1,000	2016	CHEVY MALIBU LT SEDAN	1G1ZE5ST5GF330312
\$90,239	\$1,000	\$1,000	2017	PETERBILT 5 YD DUMP/PLOW TRUCK	2NP3HJ8X3HM445398
\$1,780	\$1,000	\$1,000	2016	HAUL ALL 5x12 OPEN SIGN TRAILER	1J9B31213G1361419
\$30,940	\$1,000	\$1,000	2017	FORD INTERCEPTOR POLICE	1FM5K8AR3HGD93129
\$29,984	\$2,500	\$2,500	2017	FORD F-350	1FT8W3B65HEE73637
\$4,020	\$1,000	\$1,000	2002	UTILITY TRAILER - OPEN/RADAR	4YMUL06142M005140
\$42,235	\$1,000	\$1,000	2018	GMC SIERRA 3500HD	1GT02VEG6JZ241393
\$3,735	\$1,000	\$1,000	2018	TRAILER-16' MINI EXCAVATOR	5LEB1EF24K1192634
\$32,255	\$1,000	\$1,000	2020	GMC 1 TON DUMP - DPW	1GD39SE75LF319301
\$32,020	\$1,000	\$1,000	2021	FORD F150 PICKUP	1FTFX1E57MFA42538
\$31,912	\$1,000	\$1,000	2021	GMC SIERRA 2500 HD - DPW	1GT39LE77MF234715
\$54,000	\$1,000	\$1,000	2020	FORD EXPLORER - POLICE	1FM5K8AR7HGD58156
\$23,000	\$1,000	\$1,000	2000	GMC PLOW TRUCK	1GDM7H1CXYJ527601
\$63,836	\$1,000	\$1,000	2023	FORD VAN - WATER DEPT	1FDWE3FK6PDD25224
\$19,500	\$2,500	\$2,500	2018	FORD EXPLORER - FIRE	1FM5K8AR7HGD58156
\$58,842	\$1,000	\$1,000	2023	DODGE DURANGO - POLICE	1CHSDJFTPC638108
\$81,854	\$1,000	\$1,000	2023	FORD F-350 - WATER	1FTRF3BA6PED52543
\$69,000	\$1,000	\$1,000	2023	FORD EXPLORER - POLICE	1FM5K8AB1PGC20937

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INLAND MARINE/EQUIPMENT FLOATER – SCHEDULED EQUIPMENT

Serial #/Location	Description	Description Continued	Department	Limit of Insurance
	BOBCAT SKID STEER	S130	WATER AND SEWER	\$35,000
	HURCO SPIN	DOCTOR VAC	DPW	\$42,000
(DPW FARMER)	MISCELLANEOUS TOOLS	& EQUIPMENT	DPW	\$246,300
14367	VOLVO MINI	EXCAVATOR ECR40D	DPW	\$48,000
	BOBCAT SKID STEER	S570	DPW	\$45,000
	HURST JAWS OF LIFE		FIRE	\$28,000
	YALE FORKLIFT		DPW	\$28,000
(MEMORIAL PARK)	PLAYGROUND EQUIPMENT		PARKS AND REC	\$255,000
(NORTHSIDE PARK)	PLAYGROUND EQUIPMENT		PARKS AND REC	\$45,000
	WWTP MAINTENANCE	EQUIPMENT	WATER AND SEWER	\$15,000
	POLICE RADIOS		POLICE	\$55,000
	GUNS AND TASERS		POLICE	\$23,500
	MISCELLANEOUS METERS	& FITTINGS	DPW	\$30,000
	GENERATOR (150KW)		DPW	\$50,000
(BROOKSIDE PARK)	PLAYGROUND EQUIPMENT		PARKS AND REC	\$94,000
	MISCELLANEOUS POLICE	DEPARTMENT EQUIPMENT	POLICE	\$102,000
	ORNAMENTAL	STREET LIGHTS	DPW	\$31,000
	MSA AIR PAKS 19		FIRE	\$142,000
	DRI-PRIME 4" BLACK	WATER DIESEL PUMP	DPW	\$35,000
	FIRE DEPARTMENT	RADIOS AND PAGERS	FIRE	\$251,880
	TURN OUT GEAR		FIRE	\$80,500
416XX4X	CAT LOADER/BACKHOE		DPW	\$85,000
747FR200	DOHENY SEWER JET		DPW	\$50,000
L60H	VOLVO WHEEL	LOADER	DPW	\$157,992
	48 KW STANDBY	GENERATOR	WATER AND SEWER	\$34,127
	24 KW STANDBY	GENERATOR	WATER AND SEWER	\$22,874

- \$1,000 DEDUCTIBLE
- VALUATION = REPLACEMENT COST

INLAND MARINE/EQUIPMENT FLOATER – UNSCHEDULED EQUIPMENT

Description	Amount of Ins
Miscellaneous Property & Equipment - Items over \$25,000 must be specifically scheduled.	\$254,750
Ancillary Equipment	\$201,215
Contractors Equipment Rented from others less than 90 days	\$50,000

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APPENDIX C. COMMERCIAL PROPERTY

Loc#	Bldg#	Address	Building	Personal Property
1	1	117 E. Orleans St. - City Hall	\$2,297,055	\$116,343
2	1	125 S. Farmer St. - Fire Dept.	\$2,213,866	\$96,305
3	1	210 N. North St. - Lift Station	\$221,737	\$0
4	1	542 Washington St. - Lift Station	\$468,631	\$0
10	1	605 E. Allegan St. - Pump House	\$308,850	\$0
10	2	605 E. Allegan St. - Pump House	\$277,175	\$0
10	3	605 E. Allegan St. - Gazebo	\$17,424	\$0
10	4	605 E. Allegan St. - Pump House	\$221,737	\$0
10	5	605 E. Allegan St. - Brookside Park Shelter	\$45,933	\$0
11	1	Memorial Park - Restroom	\$221,737	\$0
11	2	Memorial Park - Storage	\$26,924	\$0
11	4	Memorial Park - Storage	\$11,879	\$0
11	5	Memorial Park - Restroom	\$45,933	\$0
11	6	Memorial Park Pavilion - 751 S. Farmer St.	\$39,072	\$6,600
12	1	Northside Park - Large Pavilion	\$26,133	\$0
12	3	Northside Park - Small Pavilion	\$6,832	\$0
13	1	410 E. Orleans St. - Community Bldg	\$459,318	\$34,968
14	1	210 N. Grant St. - WWTP Trickling Filter	\$886,957	\$0
14	2	210 N. Grant St. - WWTP Trickling Filter	\$752,329	\$0
14	3	210 N. Grant St. - WWTP Digester	\$1,227,482	\$0
14	4	210 N. Grant St. - WWTP Digester	\$601,863	\$0
14	5	210 N. Grant St. - WWTP Secondary Clarifier	\$269,255	\$0
14	6	210 N. Grant St. - WWTP Secondary Clarifier	\$269,255	\$0
14	8	210 N. Grant St. - Storage Tank (Underground)	\$776,084	\$0
14	9	210 N. Grant St. - WWTP Sludge Drying	\$126,710	\$0
14	10	210 N. Grant St. - WWTP Maint Bldg	\$273,537	\$0
14	11	210 N. Grant St. - WWTP Service Bldg	\$2,375,773	\$73,420
14	12	210 N. Grant St. - WWTP Effluent Channel	\$285,094	\$0
14	13	210 N. Grant St. - Headworks Bldg	\$1,099,366	\$0
15	1	Hill Road - Water Tank	\$950,308	\$0
17	1	166 Fairview St. - Police Range	\$41,179	\$0
18	1	Barton St. - Lift Station	\$174,223	\$0
19	1	127 Court St. - Police Station	\$1,742,233	\$93,071
21	1	243 N. Farmer St. - DPW Bldg	\$1,900,617	\$75,361
21	2	243 N. Farmer St. - Storage Bldg	\$791,926	\$0
21	3	243 N. Farmer St. - Transfer Station	\$63,353	\$1,346
21	4	Fuel & Loose Material Bunker Shelter	\$28,341	\$0
22	1	03-54-023-013-00 & 03-54-023-014-00	\$0	\$0
27	1	210 N. Farmer St. - Community Pavilion	\$396,825	\$0

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APPENDIX D. 5-YEAR LOSS HISTORY

HCC Public Risk Claim Service, Inc.

Report Date: 10/23/2024 9:47:58 AM
Individual Loss Run By Policy Period

File No.	Occur Date	Major/Minor Code	DESCRIPTION	LOSS RESERVE	LOSS PAYMENT	EXPENSE RESERVE	EXPENSE PAYMENT	RECOVERY	TOTAL INCURRED
CITY OF OTSEGO - MI13058									
Policy Period: 2/28/2020 to 2/28/2021									
196619	CL	020-103	Windstorm	\$0.00	\$104,117.69	\$0.00	\$2,744.20	\$0.00	\$106,861.89
197500	CL	212-101	Collision	\$0.00	\$2,079.63	\$0.00	\$0.00	\$0.00	\$2,079.63
198221	CL	090-200	Misc - Inland	\$0.00	\$7,400.00	\$0.00	\$0.00	\$7,050.00	\$350.00
201895	OP	171-101	Zoning	\$100,000.00	\$0.00	\$69,705.38	\$135,294.62	\$0.00	\$305,000.00
				Report Totals For Policy Period:	\$100,000.00	\$69,705.38	\$138,038.82	\$7,050.00	\$414,291.52
Policy Period: 2/28/2021 to 2/28/2022									
201769	CL	090-200	Misc - Inland	\$0.00	\$1,029.90	\$0.00	\$0.00	\$1,029.52	\$0.38
201832	CL	270-101	Boiler & Machinery	\$0.00	\$47,700.00	\$0.00	\$0.00	\$0.00	\$47,700.00
				Report Totals For Policy Period:	\$48,729.90	\$0.00	\$0.00	\$1,029.52	\$47,700.38
Policy Period: 2/28/2022 to 2/28/2023									
203856	CL	090-200	Misc - Inland	\$0.00	\$1,345.00	\$0.00	\$0.00	\$0.00	\$1,345.00
203929	CL	020-101	Fire	\$0.00	\$16,455.52	\$0.00	\$643.00	\$0.00	\$17,098.52
204205	CL	020	Fire	\$0.00	\$129,498.59	\$0.00	\$1,939.96	\$0.00	\$131,438.55
				Report Totals For Policy Period:	\$147,299.11	\$0.00	\$2,582.96	\$0.00	\$149,882.07
Policy Period: 2/28/2023 to 2/28/2024									
MTP-23-07854	CL	212	Collision	\$0.00	\$5,898.82	\$0.00	\$548.20	\$1,000.00	\$5,447.02
MTP-23-08506	CL	212-101	Collision	\$0.00	\$4,573.45	\$0.00	\$38.00	\$0.00	\$4,611.45
MTP-23-08891	CL	212-101	Collision	\$0.00	\$4,163.24	\$0.00	\$0.00	\$0.00	\$4,163.24
MTP-23-09428	CL	090-106	Vehicle Physical Damage	\$0.00	\$3,999.35	\$0.00	\$0.00	\$3,999.35	\$0.00
MTP-23-09876	CL	212-101	Collision	\$0.00	\$45,933.83	\$0.00	\$397.70	\$5,445.45	\$40,886.08
				Report Totals For Policy Period:	\$64,568.69	\$0.00	\$983.90	\$10,444.80	\$55,107.79
Grand Totals For Report:				\$100,000.00	\$374,195.02	\$69,705.38	\$141,605.68	\$18,524.32	\$666,981.76