Huntsville, Alabama

Cover Memo

305 Fountain Circle
Huntsville, AL 35801

Meeting Type: City Council Regular Meeting **Meeting Date:** 9/25/2025 **File ID:** TMP-6013

Department: Human Resources

Subject: **Type of Action:** Approval/Action

Resolution authorizing the Mayor to execute the application for excess workers compensation insurance with Safety National Casualty Corporation.

Choose an item.

Finance Information:

Account Number: N/A

City Cost Amount: $358,845

Total Cost: $358,845

Special Circumstances:

Grant Funded: N/A

Grant Title - CFDA or granting Agency: N/A

Resolution #: N/A

Location: (list below)

Address:
District: District 1 ☐ District 2 ☐ District 3 ☐ District 4 ☐ District 5 ☐

Additional Comments:

RESOLUTION NO. 25-____

WHEREAS the City of Huntsville, wishes to renew an agreement for excess workers compensation insurance coverage with Safety National Casualty Corporation; and

WHEREAS, the City desires to commence the agreement with Safety National Casualty Corporation on October 1, 2025.

NOW, THEREFORE, BE IT RESOLVED, by the City Council of the City of Huntsville, Alabama, that the Mayor be, and he is hereby authorized to execute the application for excess workers compensation insurance with Safety National Casualty Corporation, on behalf of the City of Huntsville, a municipal corporation in the State of Alabama, which said agreement is substantially in words and figures similar to the certain document attached hereto and identified as "Application for Excess Worker's Compensation" and related documents consisting of consisting of twenty-seven (27) pages and together with the signature of the President or President Pro Tem of the City Council, an executed copy of said document being permanently kept on file in the Office of the City Clerk-Treasurer of the City of Huntsville, Alabama.

ADOPTED this the 15th day of September, 2025.

President of the City Council of
the City of Huntsville, Alabama

APPROVED this the 15th day of September, 2025.

Mayor of the City of
Huntsville, Alabama

MARSH & McLENNAN AGENCY

LOCALLY KNOWN AS | SMITH LANIER & CO

Marsh & McLennan Agency LLC
206 Exchange Place
Huntsville, AL 35806-2300
256-890-9000
www.marshmma.com

CONFIRMATION OF COVERAGE

NAMED INSURED EMPLOYER:	CITY OF HUNTSVILLE, AL
ADDRESS:	P.O. BOX 305 HUNTSVILLE, AL 35804
POLICY NUMBER:	To Be Determined
TYPE OF INSURANCE:	Specific Excess Workers' Compensation and Employers Liability Insurance
LOCATION:	ALABAMA
POLICY LIABILITY PERIOD:	October 1, 2025 through October 1, 2026
REPORTING PERIOD:	October 1, 2025 through October 1, 2026

This Confirmation of Coverage is issued with the authority of the Markel Insurance Company. This confirmation of Coverage is effective October 01, 2025 to policy issuance and is subject to all the terms and conditions of, and shall be automatically terminated and superseded by, the Specific Excess Workers' Compensation and Employers Liability Insurance Policy Agreement when issued by Safety National Casualty Corporation.

Self-Insured Retention per Occurrence for Police Officers:	$750,000
Self-Insured Retention per Occurrence for Firefighters:	$750,000
Self-Insured Retention per Occurrence for All Others:	$750,000
Maximum Limit of Idemnity per Occurrence:	Statutory
Employers' Liability Maximum Limit of Indemnity per Occurrence:	$1,000,000
Premium Rate:	per $100 of Payroll
Deposit Premium for the Payroll Reporting Period:	$377,732
Minimum Premium for Liability Period:	$358,845

ISSUED AT ST. LOUIS, MO

SIGNED: James D. Thornton DATE: 8/27/25

James D Thornton, CIC
Vice President

ACCEPTED ON BEHALF OF:
CITY OF HUNTSVILLE

SIGNED: ______________________ DATE: ____________

Tommy Battle, Mayor

Client Authorization to Bind Coverage

LINES OF COVERAGE TO BIND

Coverage Description	Effective Dates
Excess Wokers' Compensatiom	10/01/25
Blanket Accident Policy	10/01/25

(Please initial)

__________ Bind as Proposed

__________ Bind with the following changes

____

____

____

____

Authorized Signature ____________________

Title/Position ____________________

Date ____________________

No coverage is provided by this summary. Coverage conditions are highlights only and are subject to exclusions and additional terms as stated within the policy. Not all exclusions, terms and conditions are shown. If there are any differences between the policy and the proposal, the policy prevails. For details of coverage, refer to policy forms, terms and conditions.

APPLICATION FOR EXCESS WORKERS COMPENSATION

CORVEL

APPLICANT'S NAME: City of Huntsville, Alabama
(Exact name(s) to appear on contract)
Address: P.O. Box 308 Huntsville, AL 35804-0308

FEIN# 63-6001296 Quote need by date: ____________
States in which the applicant has qualified for self insurance: Alabama
How long has applicant been self insured: Since April 1, 1981
Description of Operations: Municipality
Describe any changes in operations that have occurred or are planned: N/A

PRESENT PROGRAM:

Carrier: Safety National Casualty Corporation Expiration: October 1, 2025
Specific Limits: Statutory Retention: $750,000 Employers' Liability Limit: $1,000,000
Aggregate Limit: N/A Aggregate Retention: N/A
Endorsements: Voluntary Compensation Endorsement – Premium Delineation, Broad Form All States for Employee Travel, AL Notice Requirements, Policyholder Disclosure Notice of Terrorism Insurance Coverage

DESIRED PROGRAM:

Specific Limits: ____________ Retention: ____________ Employers' Liability Limit: ____________
Aggregate Limit: ____________ Aggregate Retention: ____________
Options: ____________
Endorsements: ____________

INSURED'S CLAIM MANAGEMENT:

Name of Insured Claims Contact: Kimon Washington
Address: 2227 Drake Avenue, Suite 26 Huntsville, AL 35805 Telephone: 256-883-3726

CLAIMS ADMINISTRATION:

Name of Claims Provider: CorVel Corporation
Name of Claims Manager: Christine McKenzie
Address: 1 Chase Corporate Drive, Suite 215, Birmingham, AL 35244 Telephone: 205-352-6899
Services Provided: Claims Administration
How long has Company held contract: Since 10/1/17

APPLICANT'S NAME: City of Huntsville, Alabama

ADDITIONAL EXPOSURE INFORMATION:

If there are any "YES" responses to the following, please provide a detailed description of exposure.

YES	NO	
X		Are there any occupational disease exposures involved in the applicant's operation?
	X	Are there any exposures to Human Immunodeficiency Virus (HIV) or have any cases of AIDS related complex (ARC) been diagnosed within the past five years?
	X	Has the applicant had any OSHA or State OSHA violations within the past 5 years?
	X	Have there been any Employers Liability Claims against the Applicant?
	X	Are any employees subject to the Longshoremen and Harborworker's Act?
	X	Are any employees subject to the Jones Act?
	X	Are any employees subject to the Federal Employers Liability Act?
X		Do the operations of the applicant involve volunteer labor or leased employee?
X		Does the applicant have any foreign operations or employees who travel to foreign Countries?
X		Does the applicant perform any underground, subaqueous or tunneling operations?
X		Do the operations of the applicant involve exposure to heights?
X		Is the applicant engaged in the production, refining, distribution or storage of explosives or explosive substances?
X		Do the operations of the applicant involve exposure to toxic chemicals?
	X	Is the applicant engaged in manufacture, production, refining, storage, distribution or transportation of gasses, gasoline, or flammables?
	X	Has any plant or facility closed in the past 5 years?
X		Does the applicant have any exposure to burns?
	X	Has the applicant been cancelled or non-renewed in the past 5 years?
X		Does the applicant own or lease commercial autos? (If yes, complete the Supplemental Application)
	X	Does the applicant own, lease or charter aircraft? (If yes, complete the Supplemental Application)
	X	Does the applicant own, lease or charter watercraft? (If yes, complete the Supplemental Application)

APPLICANT'S NAME: City of Huntsville, Alabama

INTERNAL CLAIMS CONTROL:

1. Explain your claim reporting guidelines to the TPA and how claims are reported (i.e. timeframe, reporting mechanism). We report accidents and injuries according to Alabama Workers' Compensation Law within five (5) days of the accident. Reporting is done by e-mail.

2. Describe your staffing for internal claims administration. What are the related responsibilities and duties? Claims Technician: Receives First Reports of Injury; liaison between treating physician and injured employee; consults with TPA on management of claims; directs injured employee to treating physician; communicates with physician on treatment recommendations, submits narrative, doctor's notes, and invoices for treatment to TPA; distributes temporary total disability checks to employees on loss time; follows established protocols and works with authorized treating physicians and facilities to coordinate referrals.

3. Explain what PPO, Pharmacy Management, Medical Bill Review, Nurse Case Management etc. services you utilize.
   - CorVel utilizes their own PPO network of providers. They have over 750,000 providers in their network nationwide and are growing.
   - Their CorVel Pharmacy Solutions Team partners with CareMark to manage prescriptions and payments.
   - Medical Bill Review—CorVel has its own in-house Bill Review
   - Nurse Case Management—CorVel hires nurses with the medical expertise required to get an injured worker back to work as soon as possible.
   - Utilization Review- Their offices are URAC certified for quality reviews.
   - They provide Medicare Set Aside services as well as Medicare Conditional Payment services. These nurses are experts in dealing with Medicare and their timetables as well as staying on top of any rule changes.
   - Medication Review Team—these doctors and pharmacists interface with the injured workers providers to bring about healthy changes in prescription practices for those claimants who have high morphine equivalency scores or exhibit other high-risk behaviors.
   - Claims Management—Claims teams in every state handle claims for that state.

4. Explain how initial medical attention and direction is given to the injured worker. Injured employees are instructed to contact the 24/7 nurse via telephone call. The 24/7 nurse either directs Employee to Occupational Health Group, Huntsville Hospital ER, or directs them on self-care and first aid Depending on the severity of the injury. The physicians at OHG specialize in occupational health medicine.

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5. Describe your frequency of communication with your TPA and what issues are covered. The City's claims technician communicates with the TPA daily. Issues that are covered include temporary total disability payments, medical bills, physician brief reports, medical referrals, and any other concerns that need to be addressed.

6. Describe the return-to-work program from a departmental and organizational standpoint. Based on the authorized treating physician's opinion, employees who have been out of work on workers' compensation may return to work either full duty with no restrictions or be placed on restricted duty. If the department has work that can accommodate the employee's restrictions, that employee can work within those Guidelines. If there is no work within the department that can accommodate the employee's restrictions, and the Employee has reached maximum medical improvement (MMI), the employee may be sent home and can

use Accrued leave until a determination can be made about the employee's work status.

LOSS CONTROL INFORMATION:

Yes	No	
X		Pre-employment physical performed?
X		Documentation of pre-existing injuries and/or medical conditions?
X		Substance abuse testing performed?
X		Return to work programs in place?
X		Is there a Formal Safety Program and Safety Manual in place?

LOSS PREVENTION INFORMATION CONTINUED:

1. Do you have a dedicated staff (including safety committees) to handle safety initiatives, and if so, what are their responsibilities. Department heads have the responsibility of ensuring compliance with all safety policies and procedures pursuant to the respective departments.

2. Describe your safety program, including employee involvement and management commitment. It is the policy of The City of Huntsville to provide employees with a safe working environment. All employees should maintain an attitude toward safety and take precautions to prevent accidents.

3. Explain your accident reporting and investigative procedures. Accidents are reported to the State of Alabama within the five-day reporting period, and investigate procedures are done by individual departments if it appears a safety issue was violated and suspicious claims are investigated by our TPA, CorVel

4. Describe your employee safety-training program. Each City department is responsible for safety indoctrination, and may provide additional training if necessary. Additionally, CorVel provides a Safety Officer who visits the different departments quarterly offering advice for noted safety issues and for preventitive measures.

5. Over the last 5 years, what major loss prevention initiatives have you instituted that you feel have had a significant effect on reducing loss exposure or safety culture. (Please indicate when these initiatives were incorporated into your existing processes.) In 2008, The City's Employee Health Clinic began giving classes on weight loss, smoking cessation classes, they began a program for cardiac screenings, blood pressure screening, cholesterol screenings, and glucose monitoring believing that a healthy employee is less likely to injure themselves and, when injured, recovers at a faster pace.

6. Do you have any incentive programs for management and employees incorporating safety and program results? We have a Safety Incentive Awards Program.

Eligibility Criteria

Low Risk:

Employee does not have an at-fault "Loss of Time" injury for the timeframe established for the quarterly and/or safety incentive awards.

Employee must not have a positive drug or alcohol test.

Medium Risk:

Employee does not have an at-fault "Loss of Time" injury for the timeframe established for the quarterly and/or annual safety incentive awards.

Employee does not have or cause a preventable accident, either equipment damage or bodily injury, through their own negligence or carelessness.

Employee eligibility for safety incentive awards shall be determined at the discretion of the Department Head.

Employee must not have a positive drug or alcohol test.

High Risk:

Employee does not have an at-fault "Loss of Time" injury for the timeframe established for the quarterly and/or annual safety incentive awards.

Employee does not have or cause a preventable accident, either equipment damage or bodily injury, through their own negligence or carelessness.

Employee eligibility for safety incentive awards shall be determined at the discretion of the Department Head.

Employee must not have a positive drug or alcohol test.

CITY OF HUNTSVILLE
Human Resources Department
308 Fountain Circle
Huntsville, AL 35801

Telephone: 256 427 5240
Fax: 256 427 5245

Safety Incentive Awards Program

Tommy Battle,
Mayor

HUNTSVILLE
The Star of Alabama

Telephone: 256 427 5240

Fax: 256 427 5245

Safety Incentive Awards Program

Objective

The Safety Incentive Awards Program is established for the purpose of promoting safety awareness, injury/accident prevention, and safety recognition within the workforce on a city-wide and departmental basis, annually and quarterly respectively.

Goals

The goals of this program are to instill within each employee the responsibility of safety within the work environment and reward employees who perform their job tasks in a safe manner. In addition, the program shall serve a public purpose in that it is expected to significantly reduce costs or improve public services.

Definitions

(A) Low Risk Classification

An employee whose position requires minimal or no exposure to potential hazardous environments or substances;

(B) Medium Risk Classification

An employee whose position requires intermittent or occasional work in potentially hazardous environments or with hazardous substances; and

(C) High Risk Classification

An employee whose position requires direct work in potentially hazardous environments or with hazardous substances on a routine basis.

Annual Recognition Programs

(A) The annual Employee Safety Recognition and Incentive Program shall provide monetary awards to regular, full-time and regular, part-time employees based upon their high, medium or low risk classification. Eligible regular, full-time employees shall receive the following annual monetary awards based upon their risk classification:

$100 – High Risk Classification
$75 – Medium Risk Classification
$50 – Low Risk Classification

Eligible regular, part-time employees shall receive one-half of the above annual monetary awards based upon their designated risk classification.

(B) The "SAFE" Recognition Program shall recognize regular, full-time and regular, part-time employees who remain injury and/or accident free for the entire fiscal year. Eligible employees, who remain injury and/or accident free at the conclusion of each quarter of the fiscal year, shall be eligible for participation in the program.

The letter "S" will be awarded for the 1st fiscal quarter, the letter "A" for the 2nd fiscal quarter, the letter "F" for the 3rd fiscal quarter and the letter "E" for the 4th fiscal quarter to those employees that meet the eligibility criteria. The fiscal quarters shall be defined as follows:

October – December	"S"
January – March	"A"
April – June	"F"
July – September	"E"

Employees receiving all of the letters for each fiscal quarter shall be eligible for grand prize drawings, as determined by the Administration. Employees must be employed by the City of Huntsville for the entire fiscal year to be eligible for participation in the "SAFE" Recognition Program.

Program Criteria

All employees, whether full-time or part-time, excluding Elected Officials, Appointed Officials and Department Heads, will be eligible for participation in the Safety Incentive Awards Program.

Participation in the annual awards is restricted to employees, other than temporary employees, who have been employed the preceding full year and who have worked at least fifty (50%) of the work hours in the preceding year.

For quarterly awards, employees must have been employed for the entire quarter and must have performed normal work duties for at least fifty (50%) of the work hours during the quarter. Temporary employees are only eligible for quarterly awards.

No Safety Incentive Awards will be given if Actual Losses exceed total Projected (Budgetary) Losses for the fiscal year.

City of Huntsville Workmans Compensation
10/1/2024 - 9/30/2025 Estimated Payroll

Run Date: 7/1/2025

Comp. Code		No. Employee	Estimated Payroll
0042 - LANDSCAPE GARDEN & DRIVERS		234	$9,274,274.65
3064 - SIGN MANUFACTURING - METAL		1	$12,607.41
5506 - STREET OR ROAD CONSTRUCTION		118	$4,841,529.02
5606 - CONTRACTOR - EXEC SUPERVISOR		1	$82,413.75
6306 - SEWER CONSTRUCTION & DRIVERS		49	$2,409,404.00
6325 - CONDUIT CONSTRUCTION FOR CABLE		20	$1,080,882.11
7382 - BUS COMPANY ALL OTHER & DRIVER		108	$3,291,054.08
7580 - SEWAGE DISPOSAL PLANT OPER		90	$6,632,838.04
7590 - GARBAGE WORKS.		146	$6,200,446.29
7704 - FIREFIGHTERS & DRIVERS		459	$28,437,644.89
7710 - FIREFIGHTERS & DRIVERS		2	$48,405.80
7720 - POLICE OFFICERS & DRIVERS		614	$42,805,135.37
8380 - AUTOMOBILE SERVICE OR REPAIR C		49	$3,274,872.74
8392 - AUTO STORAGE GARAGE OR PARKING		12	$516,069.80
8742 - SALES, COLLECTORS, MSSGRS		32	$350,123.49
8810 - CLERICAL OFFICE EMP NOC		708	$38,592,129.52
8820 - ATTORNEY - ALL EES, & DRIVERS		14	$1,503,273.32
8831 - HOSPITAL - VETERINARY & DRIVER		47	$2,010,265.48
9015 - BUILDING - OPERATION BY OWNER		55	$2,480,492.11
9101 - COLLEGE OR SCHOOL - ALL		24	$344,749.12
9102 - PARK NOC - ALL EMPS & DRIVERS		215	$6,449,722.37
9220 - CEMETARY OPERATION & DRIVERS		16	$558,850.59
9402 - STREET CLEANING & DRIVERS		15	$617,764.02
9403 - GARBAGE COLLECTION & DRIVERS		48	$1,329,163.11
9410 - MUNICIPAL, TOWNSHIP EMPS NOC		66	$4,717,740.92
9554 - SIGN INSTALLATION, REPAIR		18	$768,340.31
	Total	**3005**	**$168,630,192.30**

VEHICLE SUPPLEMENTAL APPLICATION

1.

Number of owned or leased vehicles	1499
Passenger Cars	512
Extended Vans	60
Buses	26
Med to Heavy Trucks	403
Truck Tractors	3
Police Cars	411
Ambulances	0
Fire Trucks	44
Golf Carts and ATV's	40

2. Each department has their own vehicle, and it is up to each department to determine who in that department is allowed access to their vehicle.

Number of Police Department Drivers	483
Number of Fire Department Drivers	164

3. The city does not have any Owner-Operators.

4. On call staff and police officers who live within Madison County can drive their vehicles home.

5. The City of Huntsville is a municipality and the operations here are those to ensure the upkeep of the city. Landscaping, paving, sewer, water pollution control, garbage pick-up, fire and rescue, police, traffic engineering, and the support staff to help carry out these functions.

6. The average radius of travel is 20 miles with a maximum radius of 100 miles. Trips are confined to the State of Alabama. Throughout the city there is daily travel and the number of people per unit varies by department with a maximum of 4-6.

7. The city does not hold intrastate and/or interstate licenses to haul for others.

8. The city does not backhaul any goods for others.

Employee Concentration Worksheet

Name of Applicant: City of Huntsville, Alabama
Policy Effective Date: 10/1/2025 - 09/30/2026
Valuation Date:

Building Construction Code

1= Wood Frame	4= Reinforced Concrete
2= All Metal	5= Concrete Brick/Block
3= Steel Frame	6= Earthquake Resistant

Please provide COMPLETE PHYSICAL ADDRESS along with employee count, # of shifts, floors occupied and # of stories per location. For any location with over 100 employees, complete columns K through R

Please use the building construction code list above to complete column O

LIST OF ALL LOCATIONS

					F	G	H	I	J	K	L	M	N	O	P	Q	R
Location Name	Location Address	City	State	Zip Code	# of Emps	# of Shifts	Floors Occupied (2nd, 5th, etc)	# of Stories	Hours of Operation	# Emps Per Floor	# Emps on Shift 1	# Emps on Shift 2	# Emps on Shift 3	Building Construction Code (See list Above)	Year Built	Year of Upgrade	Building retro-fitted for EQ? Yes/No
City Hall	305 Fountain Circle	Huntsville	AL	35801	54	1	1st Floor	7	0800 -1700		24			5	2024		
City Hall	305 Fountain Circle	Huntsville	AL	35801	17	1	2nd Floor	7	0800 -1700		17			5	2024		
City Hall	305 Fountain Circle	Huntsville	AL	35801	83	1	3rd Floor	7	0800 -1700		82			5	2024		
City Hall	305 Fountain Circle	Huntsville	AL	35801	80	2	4th Floor	7	0800 -1700		46	34		5	2024		
City Hall	305 Fountain Circle	Huntsville	AL	35801	58	1	5th Floor	7	0800 -1700		37			5	2024		
City Hall	305 Fountain Circle	Huntsville	AL	35801	3	1	6th Floor	7	0800 -1700		3			5	2024		
City Hall	305 Fountain Circle	Huntsville	AL	35801	16	1	7th Floor	7	0800 -1700		16			5	2024		
Public Works Oper Admin	4209 East Schrimsher	Huntsville	AL	35805	18	1	1	1	0600 - 1600	18	18	0	0	2			
Public Works North Mtce.	2834 Jordan Lane	Huntsville	AL	35805	36	1	1	1	0600 - 1600	36	36	0	0	2			
Public Works	4240 East Schrimsher	Huntsville	AL	35805	50	1	1	1	0600 - 1600	50	50	0	0	2			
Sanitation Headquarters	4205 East Schrimsher	Huntsville	AL	35805	125	1	1	1	0600 - 1600	125	125	0	0	2			
Cemetery Main Office	203 Maple Hill Drive	Huntsville	AL	35801	4	1	1	1	0700-1600	4	4	0	0				
Cemetery Maintenance Building	203 Maple Hill Drive	Huntsville	AL	35801	14	1	1	1	0630-1630	14	14	0	0				
Traffic Engineering	2100 Clinton Avenue	Huntsville	AL	35805	40	1	1	1	0630 - 1700	40	1	0	0	2			No
DOT Main Office	500 B Church Street	Huntsville	AL	35801	28	2	1 & 2	2	0545 - 2130	15 on 1st 13 on 2nd	22	6	N/A	5	2003	N/A	No
WPC Administration	1800 Vermont Road	Huntsville	AL	35802	18												
WPC Maintenance	1800 Vermont Road	Huntsville	AL	35802	1												
WPC Plants 1 & 3	1800 Vermont Road	Huntsville	AL	35802	2												
WPC Plant 2	13331 S Memorial Pkwy	Huntsville	AL	35803	1												
WPC Plant 4	733 Landers Circle	Madison	AL	35758	1												
WPC Plant 5	909 Wes Taylor Road	Ryland	AL	35767	1												
WPC Plant 6	260 Roundbar Drive	Brownsboro	AL	35741	1												
Monte Sano Sewer Maintenance	1008 Monte Sano Bouleva	Huntsville	AL	35801	2												
WPC New Construction	1800 Vermont Road	Huntsville	AL	35802	2												
WPC Inventory	1420 Jake Drive	Huntsville	AL	35802	3												
Facilities Projects	305 Fountain Circle	Huntsville	AL	35801	10	1	5	7	0700 - 1700		10			4	2024		No
General Services Admin	305 Fountain Circle	Huntsville	AL	35801	4	1	5	7	0700 - 1700		4			4	2024		No
General Services Janitorial	615 Washington St (C)	Huntsville	AL	35801	15	2	1	1	0700 - 0000		9	6		2			No
General Services Maintenance	615 Washington St (B)	Huntsville	AL	35801	25	2	1	1	0700 - 2330		23	2		2			No
General Services Maintenance Admin	615 Washington St (A)	Huntsville	AL	35801	7	1	1	1	0700 - 1600		7			1			
Fire Station #1	2110 Clinton Avenue	Huntsville	AL	35801	51	3	2	2			17	17	17				
Fire Station #2	2002 Lee High Drive	Huntsville	AL	35811	24	3	1	1			8	8	8				
Fire Station #3	2309 Jordan Lane	Huntsville	AL	35805	15	3	1	1			5	5	5				
Fire Station #4	911 Monte Sano Blvd	Huntsville	AL	35801	12	3	1	1			4	4	4				
Fire Station #5	2503 University Drive	Huntsville	AL	35816	27	3	1	1			9	9	9				
Fire Station #6	2810 Drake Ave SW	Huntsville	AL	35801	27	3	1	1			9	9	9				
Fire Station #7	2920 SW Green Cove Rd	Huntsville	AL	35802	12	3	1	1			4	4	4				
Fire Station #8	4012 North Parkway	Huntsville	AL	35810	24	3	1	1			8	8	8				
Fire Station #9	7200 Hickory Hill Lane	Huntsville	AL	35803	15	3	1	1			5	5	5				
Fire Station #10	5006 Pulaski Pike	Huntsville	AL	35810	15	3	1	1			5	5	5				
Fire Station #11	530 Martin Road	Huntsville	AL	35809	24	3	1	1			8	8	8				
Fire Station #12	305 Wynn Drive	Huntsville	AL	35805	30	3	1	1			10	10	10				
Fire Station #14	817 Mountain Gap Road	Huntsville	AL	35803	15	3	1	1			5	5	5				
Fire Station #15	4801 Sparkman Drive	Huntsville	AL	35810	24	3	1	1			8	8	8				
Fire Station #16	150 Jeff Road	Huntsville	AL	35758	15	3	1	1			5	5	5				
Fire Station #17	295 Old Highway 431	Huntsville	AL	35810	12	3	1	1			4	4	4				

Location Name	Location Address	City	State	Zip Code	# of Emps	# of Shifts	Floors Occupied (2nd, 5th, etc)	# of Stories	Hours of Operation	# Emps Per Floor	# Emps on Shift 1	# Emps on Shift 2	# Emps on Shift 3	Building Construction Code (See list Above)	Year Built	Year of Upgrade	Building retro-fitted for EQ? Yes/No
Fire Station #18	6535 Greenbriar Road	Madison	AL	35758	24	3	1	1			8	8	8				
Fire Station #19	2455 Old Big Cove Rd	Owens Cross	AL	35763	12	3	1	1			4	4	4				
Fire Station #20	13175 Burgreen RD	Madison	Al	35756	15	3	1	1			5	5	5				
Fire Academy	5365 Triana Blvd	Huntsville	AL	35805	10	1	1	1									
Fire Administration	2110 Clinton Avenue	Huntsville	AL	35801	8	1	1	1									
Fire Supply	2218 Hall Ave NW	Huntsville	AL	35756	15	3	1	1									
911 Center	1570 Old Monrovia Rd	Huntsville	AL	35806	21	3	1	1	---	21	9	6	6				
Public Safety Complex / ITS	815 Wheeler Avenue	Huntsville	AL	35801	57	3	1		24/7	57	varies	varies	varies	- -	-	-	
Animal Control Facility	4950 Triana Boulevard	Huntsville	AL	35801	50	2	1	1	M, W, Th, F: 0800 - 1700 TUE: 0800 - 1800 SAT, SUN: 0630 - 1530								
Health and Wellness Center	2227 Drake Ave Ste 26	Huntsville	AL	35805	5	1	1	1	Mon - Fri								
Academy Firing Range	325 Wall Triana Hwy	Madison	AL	35756	2	1	1st	1	Mon - Fri								
Communications 911 Call Center	5827 Oakwood Road	Huntsville	AL	35806	38	3	1st	1	24/7								
Criminal Investigations Division	2820 Holmes Ave	Huntsville	AL	35816	62	1	1st, 2nd	2	varies								
Internal Affairs	820 N Memorial Pkwy	Huntsville	AL	35801	7	1	1st	1	varies								
North Precinct	4014 N Memorial Pkwy	Huntsville	AL	35810	14	3	1st	1	24/7								
Police Child Advocacy	210 Pratt Avenue, Ste B	Huntsville	AL	35801	10	1	1st	1	Mon - Fri								
Police Supply / ITS	707 Fiber Street	Huntsville	AL	35801	12	1	1st	1	Mon - Fri								
Public Safety Academy	5365 Triana Blvd	Huntsville	AL	35801	13	1	1st	1	Mon - Fri								
Public Safety Complex / ITS	815 Wheeler Avenue	Huntsville	AL	35801	82	3	1st, 2nd	2	24/7								
SORNA	715 B Wheeler Ave	Huntsville	AL	35801	1	1	1st	1	Mon - Fri								
South Precinct / Special Ops	7900 Bailey Cove Road Suite 9	Huntsville	AL	35802	12	3	1st	1	24/7								
Special Ops	2320 1st St SW	Huntsville	AL	35805	12	1	1st	1	Mon - Fri								
Special Ops K-9 Range	5365 Triana Blvd	Huntsville	AL	35801	2	3	1st	1	varies								
STAC/Narcotics	807 Shoney Drive	Huntsville	AL	35801	21	3	1st	1	varies								
TN Valley Regional Computer Forensic Library	3334 G Wells Road	Huntsville	AL	35808	0												
West Police Precinct/Fire Ad	2110 Clinton Avenue	Huntsville	AL	35801	13	3	1st	1	24/7								
Landscape Management West Mtn.	3143-D Lodge Road	Huntsville	AL	35805	25	1	1	0	0600 - 1600	25	25	0	0				
Landscape Management North Mtce.	3143-C Lodge Road	Huntsville	AL	35805	32	1	1	0	0600 - 1600	32	32	0	0				
Landscape Admin/ Green Team/ Work Release	2405 9th Avenue	Huntsville	AL	35805	7	1	1	0	0600 - 1600	7	7	0	0				
Landscape (Special Events/Horticulture)	2405 9th Avenue	Huntsville	AL	35801	23	1	1	2	0600 - 1600	23	23	0	0				
Landscape South Mtn.	3242-F Leeman Ferry	Huntsville	AL	35810	33	1	1	2	0600 - 1600	33	33	0	0				
Landscape Sports District	3242-C Leeman Ferry	Hsv	AL	35801	23	1	1	2	0600 - 1600	23	23	0	0				
Landscape John Hunt Park	1921 Golf Rd	Hsv	AL	35802	17	1	1	2	0600 - 1600	17	17	0	0				
Hays Nature Preserve	7161 US-431	Owens Cross	AL	35763	6	1	1	0	0600 - 1600	6	6	0	0				
Brahan Spring Rec Center	3770 Ivy Avenue	Huntsville	AL	35805	6	2	2	2	M-F 0800 - 2000 Sat 0900 - 1300 Sun1300 - 1700								
Calvary Hill Center	2900 Fairbanks Avenue	Huntsville	AL	35810	8	2	1	1	M-F 0800 - 2100 Sat 0900 - 1400								
Challenger Gym	13555 Chaney Thompson	Huntsville	AL	35803	3	1	1	1	Summer 0900 - 1800 School Year 1130 - 2000								
Dr. Richard Showers Center	4600 Blue Spring Road	Huntsville	AL	35810	11	2	2	2	M-F 0800 -2000 Sat 0800 - 1700 Sun 1300 - 1700								
Dr. Richard Showers Pool	4600 Blue Spring Road	Huntsville	AL	35810	11	2	2	2	M-F 0700 -1800 Sat 1000 - 1400								
Fern Bell Rec Center	107-A Sanders Drive	Huntsville	AL	35802	7	2	1	1	M-F 0800 - 2100 Sat 0900 - 1300 Sun 1300 - 1700								
Goldsmith - Schiffman Gym	1210 Taylor Road	Huntsville	AL	35763	2	1	1	1	Basketball Season 1530 - 2100								
Huntsville Aquatic Center	2213 Drake Avenue	Huntsville	AL	35805	29	2	2	2	M-F 0730 - 1900 Sat 1000 - 1800 Sun 1200 - 1600								
Jaycee Building	2180 Airport Road	Huntsville	AL	35801	3	1	1	1	Varies								

Location Name	Location Address	City	State	Zip Code	# of Emps	# of Shifts	Floors Occupied (2nd, 5th, etc)	# of Stories	Hours of Operation	# Emps Per Floor	# Emps on Shift 1	# Emps on Shift 2	# Emps on Shift 3	Building Construction Code (See list Above)	Year Built	Year of Upgrade	Building retro-fitted for EQ? Yes/No
Johnson Legacy Center	6000 Cecil Fain Drive	Huntsville	AL	35810	14	2	1	1	M-F 0700 - 2000 Sat 0800 - 1400 Sun 1300 - 1700								
Max Luther	207 Max Luther Drive	Huntsville	AL	35811	7	1	2	2	M-F 0800 - 1800								
Merrimack Soccer Complex	3501 Triana Blvd	Huntsville	AL	35805	5	2	1	1	M-F 0900 - 2100 Sat & Sun 1000 - 1800								
Metro Kiwanis Sportsplex	3590 Patton Road	Huntsville	AL	35805	5	1	2	2	Varies								
Optimist Recreation Center	709 Oakwood Ave.	Huntsville	AL	35811	6	2	1	1	M-F 0800 - 2100 Sat 0900 - 1300								
Parks & Recreation Admin	2411 9th Ave SW	Huntsville	AL	35805	16	1	2	2	M-F 0800 - 1700								
Raymond Jones	2020 Steve Hettinger Dr	Huntsville	AL	35805	23	1	1	1	0800 - 1630 Security until Midnight								
Burritt Museum/ Mansion	3101 Burritt Drive	Huntsville	AL	35801	3	1	1st	2	0900 - 1700	2				1	1938		
Burritt Museum/Baron Bluff	3101 Burritt Drive	Huntsville	AL	35801	8	2	1st	1	0900 - 2200	2	2	1		1	2012		
Burritt Museum/Josies	3101 Burritt Drive	Huntsville	AL	35801	6	1	1st	1	0900 - 1700	2	2			1	1985	2005	
Burritt Museum/Office	3101 Burritt Drive	Huntsville	AL	35801	6	1	1st	1	0900 - 1700	6	6			1	1994		
Burritt Museum/Maint Bldge	3101 Burritt Drive	Huntsville	AL	35801	1	1	2nd	2	0900 - 1700	1	1			1	1995		
Burritt Museum/Schoolhouse	3101 Burritt Drive	Huntsville	AL	35801	5	1	1st	1	0900 - 1700	5	5			1	2017		
Burritt Museum/Historic Park Bldg	3101 Burritt Drive	Huntsville	AL	35801	1	1	1st	1	0800 - 1700	1	1			1	2023		
Alabama Constitution Village	109 Gates Avenue	Huntsville	AL	35801	5	1st, 2nd	1st, 2nd	2	Mon-Sat 0800 - 1600 *occasional evening hours for holiday programs and special events								
Early Works Museum	404 Madison Street	Huntsville	AL	35801	40	1st, 2nd	1st, 2nd	2	Mon-Sat 0800 - 1700 Sun 1000 - 1600 *occasional evening hours for holiday programs and special events								
Historic Huntsville Depot.	320 Church Street	Huntsville	AL	35801	0	0	NA	2	N/A								
Fleet Services	2739 Johnson Road	Huntsville	AL	35804	40	1		1	0630 - 1530								
Fleet Services	3242 Leeman Ferry Rd D	Huntsville	AL	35805	6	1		1	0630 - 1530								

APPLICANT'S NAME: City of Huntsville, Alabama

Completion of this application creates no obligation upon the applicant to accept insurance or upon the company to offer such insurance; however, in the event that such is accepted by the applicant or that it is issued by the company, this application will form the basis for that acceptance and issuance.

Florida	*Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.*
Louisiana	*Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.*
Maryland	*Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.*
New Jersey	*Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.*
New York	*Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.*
Washington	*It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.*
Other States	*Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing false or deceptive statement is guilty of insurance fraud.*

Applicant:	City of Huntsville, Alabama	Name:	Kimon Washington
Address:	P.O. Box 308 Huntsville, AL 35804	Title:	Health Center Resource and Program Manager
Date:	9/12/25	Signature:	K Kimon Washington

Form WCSI–3
Rev. 6–78

STATE OF ALABAMA
DEPARTMENT OF INDUSTRIAL RELATIONS
Workmen's Compensation Division
Montgomery, Alabama 36130

Certificate No. 1340 Issued: April 1, 19 81

CERTIFICATE AUTHORIZING EMPLOYER TO OPERATE AS A SELF-INSURER UNDER THE ALABAMA WORKMEN'S COMPENSATION LAW, AS AMENDED

This is to certify that CITY OF HUNTSVILLE
(Name of Employer)

of P. O. Box 308, Huntsville, Alabama 35804
(Address)

engaged in the business of a municipal corporation

located in Madison County
(Place of Business)

being subject to the provisions of the Alabama Workmen's Compensation Law, has complied with Section 25-5-8 of said Law, and has made proof to the satisfaction of the Director of Industrial Relations that said employer has the financial ability to pay compensation direct in the amount and manner and when due, as provided in said Law. Further, at the close of each operating year, the employer agrees to mail to the Director of Industrial Relations a copy of the employer's annual report, statement of assets and liabilities. or other acceptable evidence of the employer's ability to continue self-insurance under the Workmen's Compensation Law.

This certificate is issued under the provisions of Section 25-5-8 of said Law, as amended, and shall run continuously until revoked by the Director of Industrial Relations, as provided in said Section.

DEPARTMENT OF INDUSTRIAL RELATIONS

By [signature]
William J. Davis
Director

Attest: [signature]
Marcus A. Davis (Workmen's Compensation Division)

MarshMcLennan Agency

Proposal for Insurance Services

City of Huntsville

Effective:

10/01/2025

Presented By:

Jimmy Thornton, CIC

Your future is limitless.™

Marsh & McLennan Agency Client Service Team

Marsh & McLennan Agency LLC

206 Exchange Place
Huntsville, AL 35806
Phone: 256-890-9000
Fax: 256-890-9070

Insurance Placement Administration	
Producer: Jimmy Thornton, CIC Vice President	Phone: 256-890-9061 - Email: Jimmy.Thornton@MarshMMA.com Mobile: 256-656-1108
Account Manager: Susan B Kerr, AAI Client Manager	Phone: 256-890-9050 Email: Susan.Kerr@MarshMMA.com
Consultative Claims Services	
MMA Southeast Claims Advocacy Team	Phone: 800-295-8179 Email: mmaseclaims@marshmma.com After Hours Claims #: 800-295-8179
Claims Representative: Jennifer Goodwin Connie Gean	Jennifer.Goodwin@MarshMMA.com Connie.Gean@MarshMMA.com Phone: 256-890-9000

Premium Summary and Comparison

Policy	Expiring Premium	Proposed Premium
Excess Workers' Compensation	$362,787	$358,845
Blanket Accident	$350 (Min Earned)	$350 (Min. Earned)
Premium Total	**$363,137**	**$359,195**

No coverage is provided by this summary. Coverage conditions are highlights only and are subject to exclusions and additional terms as stated within the policy. Not all exclusions, terms and conditions are shown. If there are any differences between the policy and the proposal, the policy prevails. For details of coverage, refer to policy forms, terms and conditions.

Excess Workers' Compensation

Policy Period: 10/01/2025 to 10/01/2026
Insurer: Safety National Casualty Corporation
AM Best Rating: A++

Workers' Compensation Limits

CONTRACT TERMS		OPTION 19169138022
Liability Period		10/01/2025 - 10/01/2026
Payroll Reporting Period		10/01/2025 - 10/01/2026
Payroll		$ 168,630,191
Manual Premium		$ 3,046,222
Experience Modification Factor		1.000
Standard Premium		$ 3,046,222
Self-Insured Retention		$ 750,000
Specific Limit		Statutory
Employers Liability Limit	Per Occ	$ 1,000,000
Premium Rate	Rate $100 Payroll	$ 0.224
Deposit Premium		$ 377,732
Minimum Premium		$ 358,845
Commission	Adjustable	20.00 %
Pay Plan		ANNUAL PAYMENT
Audit Type		Voluntary

MarshMcLennan Agency

Workers' Compensation Estimated Exposures

Comp. Code	No. Employee	Estimated Payroll
0042 - LANDSCAPE GARDEN & DRIVERS	234	$9,274,274.65
3064 - SIGN MANUFACTURING - METAL	1	$12,607.41
5506 - STREET OR ROAD CONSTRUCTION	118	$4,841,529.02
5606 - CONTRACTOR - EXEC SUPERVISOR	1	$82,413.75
6306 - SEWER CONSTRUCTION & DRIVERS	49	$2,409,404.00
6325 - CONDUIT CONSTRUCTION FOR CABLE	20	$1,080,882.11
7382 - BUS COMPANY ALL OTHER & DRIVER	108	$3,291,054.08
7580 - SEWAGE DISPOSAL PLANT OPER	90	$6,632,838.04
7590 - GARBAGE WORKS.	146	$6,200,446.29
7704 - FIREFIGHTERS & DRIVERS	459	$28,437,644.89
7710 - FIREFIGHTERS & DRIVERS	2	$48,405.80
7720 - POLICE OFFICERS & DRIVERS	614	$42,805,135.37
8380 - AUTOMOBILE SERVICE OR REPAIR C	49	$3,274,872.74
8392 - AUTO STORAGE GARAGE OR PARKING	12	$516,069.80
8742 - SALES, COLLECTORS, MSSGRS	32	$350,123.49
8810 - CLERICAL OFFICE EMP NOC	708	$38,592,129.52
8820 - ATTORNEY - ALL EES, & DRIVERS	14	$1,503,273.32
8831 - HOSPITAL - VETERINARY & DRIVER	47	$2,010,265.48
9015 - BUILDING - OPERATION BY OWNER	55	$2,480,492.11
9101 - COLLEGE OR SCHOOL - ALL	24	$344,749.12
9102 - PARK NOC - ALL EMPS & DRIVERS	215	$6,449,722.37
9220 - CEMETARY OPERATION & DRIVERS	16	$558,850.59
9402 - STREET CLEANING & DRIVERS	15	$617,764.02
9403 - GARBAGE COLLECTION & DRIVERS	48	$1,329,163.11
9410 - MUNICIPAL, TOWNSHIP EMPS NOC	66	$4,717,740.92
9554 - SIGN INSTALLATION, REPAIR	18	$768,340.31
Total	3005	$168,630,192.30

Blanket Accident

Policy Term: 10/01/2025 To 10/01/2026
Insurer: Markel Insurance Company
AM Best Rating: A XV

Limits

Description	Limit
Aggregate Indemnity	$250,000
Principal Sum – Accidental Death And Dismemberment	$10,000
Accident Medical Expense	$2,500

AM Best Rating Scale

GUIDE TO BEST'S FINANCIAL STRENGTH RATINGS – (FSR)

A Best's Financial Strength Rating (FSR) is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. An FSR is not assigned to specific insurance policies or contracts and does not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. An FSR is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. In addition, an FSR may be displayed with a rating identifier, modifier or affiliation code that denotes a unique aspect of the opinion.

Best's Financial Strength Rating (FSR) Scale

Rating Categories	Rating Symbols	Rating Notches*	Category Definitions
Superior	A+	A++	Assigned to insurance companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
Excellent	A	A-	Assigned to insurance companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
Good	B+	B++	Assigned to insurance companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.
Fair	B	B-	Assigned to insurance companies that have, in our opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
Marginal	C+	C++	Assigned to insurance companies that have, in our opinion, a marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
Weak	C	C-	Assigned to insurance companies that have, in our opinion, a weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
Poor	D	-	Assigned to insurance companies that have, in our opinion, a poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.

* Each Best's Financial Strength Rating Category from "A+" to "C" includes a Rating Notch to reflect a gradation of financial strength within the category. A Rating Notch is expressed with either a second plus "+" or a minus "-".

Financial Strength Non-Rating Designations

Designation Symbols	Designation Definitions
E	Status assigned to insurers that are publicly placed, via court order into conservation or rehabilitation, or the international equivalent, or in the absence of a court order, clear regulatory action has been taken to delay or otherwise limit policyholder payments.
F	Status assigned to insurers that are publicly placed via court order into liquidation after a finding of insolvency, or the international equivalent.
S	Status assigned to rated insurance companies to suspend the outstanding FSR when sudden and significant events impact operations and rating implications cannot be evaluated due to a lack of timely or adequate information; or in cases where continued maintenance of the previously published rating opinion is in violation of evolving regulatory requirements.
NR	Status assigned to insurance companies that are not rated; may include previously rated insurance companies or insurance companies that have never been rated by AM Best.

Rating Disclosure – Use and Limitations

A Best's Credit Rating (BCR) is a forward-looking independent and objective opinion regarding an insurer's, issuer's or financial obligation's relative creditworthiness. The opinion represents a comprehensive analysis consisting of a quantitative and qualitative evaluation of balance sheet strength, operating performance, business profile and enterprise risk management or, where appropriate, the specific nature and details of a security. Because a BCR is a forward-looking opinion as of the date it is released, it cannot be considered as a fact or guarantee of future credit quality and therefore cannot be described as accurate or inaccurate. A BCR is a relative measure of risk that implies credit quality and is assigned using a scale with a defined population of categories and notches. Entities or obligations assigned the same BCR symbol developed using the same scale, should not be viewed as completely identical in terms of credit quality. Alternatively, they are alike in category (or notches within a category), but given there is a prescribed progression of categories (and notches) used in assigning the ratings of a much larger population of entities or obligations, the categories (notches) cannot mirror the precise subtleties of risk that are inherent within similarly rated entities or obligations. While a BCR reflects the opinion of A.M. Best Rating Services, Inc. (AM Best) of relative creditworthiness, it is not an indicator or predictor of defined impairment or default probability with respect to any specific insurer, issuer or financial obligation. A BCR is not investment advice, nor should it be construed as a consulting or advisory service, as such; it is not intended to be utilized as a recommendation to purchase, hold or terminate any insurance policy, contract, security or any other financial obligation, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. Users of a BCR should not rely on it in making any investment decision; however, if used, the BCR must be considered as only one factor. Users must make their own evaluation of each investment decision. A BCR opinion is provided on an "as is" basis without any expressed or implied warranty. In addition, a BCR may be changed, suspended or withdrawn at any time for any reason at the sole discretion of AM Best.

For the most current version, visit www.ambest.com/ratings/index.html. BCRs are distributed via the AM Best website at *www.ambest.com*. For additional information regarding the development of a BCR and other rating-related information and definitions, including outlooks, modifiers, identifiers and affiliation codes, please refer to the report titled "Guide to Best's Credit Ratings" available at no charge on the AM Best website. BCRs are proprietary and may not be reproduced without permission.

 Version 121719

Compensation Disclosure

Marsh & McLennan Agency LLC ("MMA") prides itself on being an industry leader in the area of transparency and compensation disclosure. We believe you should understand how we are paid for the services we are providing to you. We are committed to compensation transparency and to disclosing to you information that will assist you in evaluating potential conflicts of interest.

As a professional insurance producer, MMA and its subsidiaries facilitate the placement of insurance coverage on behalf of our clients. As an independent insurance agent, MMA may have authority to obligate an insurance company on behalf of our clients and as a result, we may be required to act within the scope of the authority granted to us under our contract with the insurer. In accordance with industry custom, we are compensated either through commissions that are calculated as a percentage of the insurance premiums charged by insurers, or fees agreed to with our clients.

MMA engages with clients on behalf of itself and in some cases as agent on behalf of its non-US affiliates with respect to the services we may provide. For a list of our non-US affiliates, please visit: **Leading the Way in Transparency | Marsh.** In those instances, MMA will bill and collect on behalf of the non-US Affiliates amounts payable to them for placements made by them on your behalf and remit to them any such amounts collected on their behalf.

MMA receives compensation through one or a combination of the following methods:

- **Retail Commissions** – A retail commission is paid to MMA by the insurer (or wholesale broker) as a percentage of the premium charged to the insured for the policy. The amount of commission may vary depending on several factors, including the type of insurance product sold and the insurer selected by the client. If MMA places business through an affiliated wholesale broker or managing general agent, MMA will advise the client of this at or prior to placement.
- **Client Fees** – Some clients may negotiate a fee for MMA's services in lieu of, or in addition to, retail commissions paid by insurance companies. Fee agreements are in writing, typically pursuant to a Client Service Agreement, which sets forth the services to be provided by MMA, the compensation to be paid to MMA, and the terms of MMA's engagement. The fee may be collected in whole, or in part, through the crediting of retail commissions collected by MMA for the client's placements.
- **Contingent Commissions** – Many insurers agree to pay contingent commissions to insurance producers who meet set goals for all or some of the policies the insurance producers place with the insurer during the current year. The set goals may include volume, profitability, retention and/or growth thresholds. Because the amount of contingent commission earned may vary depending on factors relating to an entire book of business over the course of a year, the amount of contingent commission attributable to any given policy typically will not be known at the time of placement.
- **Supplemental Commissions** – Certain insurers and wholesalers agree to pay supplemental commissions, which are based on an insurance producer's performance during the prior year. Supplemental commissions are paid as a percentage of premium that is set at the beginning of the calendar year. This percentage remains fixed for all eligible policies written by the insurer during the ensuing year. Unlike contingent commissions, the amount of supplemental commission is known at the time of insurance placement. Like contingent commissions, they may be based on volume, profitability, retention and/or growth.
- **Wholesale Broking Commissions** – Sometimes MMA acts as a wholesale insurance broker. In these placements, MMA is engaged by a retail agent that has the direct relationship with the insured. As the wholesaler, MMA may have specialized expertise, access to surplus lines markets, or access to specialized insurance facilities that the retail agent does not have. In these transactions, the insurer typically pays a commission that is divided between the retail and wholesale broker pursuant to arrangements made between them.
- **Medallion Program and Sponsorships** – Pursuant to MMA's Medallion Program, participating carriers sponsor educational programs, MMA events and other initiatives. Depending on their sponsorship levels, participating carriers are invited to attend meetings and events with MMA executives, have the opportunity to provide education and training to MMA colleagues and receive data reports from MMA. Insurers may also sponsor other national and regional programs and events.
- **Other Compensation & Sponsorships** – From time to time, MMA may be compensated by insurers for providing administrative services on behalf of those insurers. Such amounts are typically calculated as a percentage of premium or are based on the number of insureds. Additionally, insurers may sponsor MMA training programs and events. MMA may also have arrangements with vendors who compensate

MMA for referring clients for vendor services. We will be pleased to provide you additional information about our compensation and information about alternative quotes upon your request. For more detailed information about the forms of compensation we receive please refer to our Marsh & McLennan Agency Compensation Guide at **https://www.marshmma.com/us/compensation-guide.html.**

MMA's aggregate liability arising out of or relating to any services on your account shall not exceed ten million dollars ($10,000,000), and in no event shall we be liable for any indirect, special, incidental, consequential or punitive damages or for any lost profits or other economic loss arising out of or relating to such services. In addition, you agree to waive your right to a jury trial in any action or legal proceeding arising out of or relating to such services. The foregoing limitation of liability and jury waiver shall apply to the fullest extent permitted by law.

Rev May 18, 2025

Payments

MINIMUM EARNED PREMIUMS

A minimum earned premium endorsement can be attached to either a flat charge policy or an adjustable policy. In either case, this amount is the least that will be retained by the carrier once the policy goes into effect. The amount retained would be the greater of the actual earned premium whether calculated on a pro-rate or short-rate basis, or the minimum earned premium. Surplus lines carriers almost never allow flat cancellations. Once the policy is in effect, some premium will be earned.

PAYMENT POLICY

Marsh McLennan Agency strives to offer the highest quality of service. Accordingly, we have the following payment policy in place to assure that your coverage is not interrupted during the policy term.

- For agency bill policies: All premiums are due on the invoice date or effective date of the insurance, whichever is later. Always submit the remittance copy with your payment. If a remittance copy is not submitted, we will apply the cash to the oldest item on the account. Also, credit memos that cannot be applied against the original invoice will be applied to the oldest items on the account unless you direct us otherwise. Your Service Team maintains the on-line access to all of your coverage, premium and accounting detail and will be able to answer most billing questions. Any other questions will be referred directly to our accounting department for immediate response.

- For direct bill policies: You will receive notices from your insurer regarding past due premiums or cancellations due to non-payment of premium. As a matter of general practice, MMA does not provide notice of potential lapse of coverage due to non-payment of premium to clients where coverage is written on a direct bill basis.

- If installment payments are available and provided under insurance policy terms, you will receive an invoice for each installment. Installments are due on the effective date of the invoice. Marsh & McLennan Agency does not finance annual or installment premiums. However, should you wish to finance your premium, we can place your financing with an approved insurance premium finance company.

We thank you for your support and business.

Pay Your Bill Online

Direct Link to Payment via Checking/Savings Account: https://serviceapi.securfee.com/marshmma

Direct Link to Payment via Credit Card: https://serviceapi.securfee.com/marshmma

Frequently Asked Questions

- You can pay any invoice using a valid Checking or Savings account or Credit Card.
- Both payment gateways seamlessly integrate with our existing website and can securely accept multiple payment options.
- Credit Card payments require a Policy Number, Invoice Number, First & Last Name, Email Address, Named Insured on Policy & Address
- There will be a 3.5% fee charged to the cardholder by SecureFee for Credit Card Payments.
- Checking/Savings payments require a Policy Number, Invoice Number, First & Last Name, Email Address, Named Insured on Policy & Address.
- There will be a non-refundable $4.00 security and delivery fee charged by SecurFee for ACH/Checking payment transactions.

Proposal Disclaimer

Marsh & McLennan Agency LLC ("MMA") thanks you for the opportunity to discuss your insurance and risk management program. No coverage is provided by this summary. Coverage conditions are highlights only and are subject to exclusions and additional terms as stated within the policy. Not all exclusions, terms and conditions are shown. If there are any differences between the policy and the proposal, the policy prevails. For details of coverage, refer to policy forms, terms and conditions.

We have evaluated your exposures to loss and developed this proposal based upon the information that you have provided to us. If you are aware of other areas of potential exposure that need to be evaluated or of additional information of which we should be aware prior to binding of coverage, please bring the other areas or additional information to our attention as soon as possible. Should any of your exposures change after coverage is bound, please notify us immediately.

Client Contracts

In the event that you enter into a contract that has specific insurance requirements, MMA will review your contract, but only in regards to the insurance requirements of the contract. The scope of our review will be to determine if the current insurance program which you have placed through our agency addresses the types and amounts of insurance coverage referenced by the contract. We will identify the significant insurance obligations and will provide a summary of the changes required in your current insurance program to meet the requirements of the contract. Upon your authorization, we will make the necessary changes in your insurance program. We will also be available to discuss any insurance requirements of the contract with your attorney, if desired.

In performing a contract review, MMA is not providing legal advice or a legal opinion concerning any portion of the contract. In addition, MMA is not undertaking to identify all potential liabilities that may arise under any such contracts. A contract review is provided solely for your information and should not be relied upon by third parties. Any descriptions of the insurance coverages are subject to the terms, conditions, exclusions, and other provisions of the contract and of the insurance policies and applicable regulations, rating rules or plans.