Premium Summary

Coverage	Expiring		Renewal - Recommended	
	Carrier	Premium	Carrier	Premium
General Liability and Pollution Extension	25 years Colorado Special Districts Property and Liability Pool	$15,237	25 years Colorado Special Districts Property and Liability Pool	$16,115
Public Officials Liability	25 years Colorado Special Districts Property and Liability Pool	$6,714	25 years Colorado Special Districts Property and Liability Pool	$6,266
Business Auto	25 years Colorado Special Districts Property and Liability Pool	$2,145	25 years Colorado Special Districts Property and Liability Pool	$2,174
Umbrella Liability	25 years Colorado Special Districts Property and Liability Pool	$2,802	25 years Colorado Special Districts Property and Liability Pool	$2,557
Property	25 years Colorado Special Districts Property and Liability Pool	$30,922	25 years Colorado Special Districts Property and Liability Pool	$34,699
Equipment Breakdown	25 years Colorado Special Districts Property and Liability Pool	Declined	25 years Colorado Special Districts Property and Liability Pool	$6,192
Crime	25 years Colorado Special Districts Property and Liability Pool	$495	25 years Colorado Special Districts Property and Liability Pool	$461
Workers' Compensation	25 years Colorado Special Districts Property and Liability Pool	$28,688	25 years Colorado Special Districts Property and Liability Pool	$12,976*
Total Premium	$87,003		$81,440	

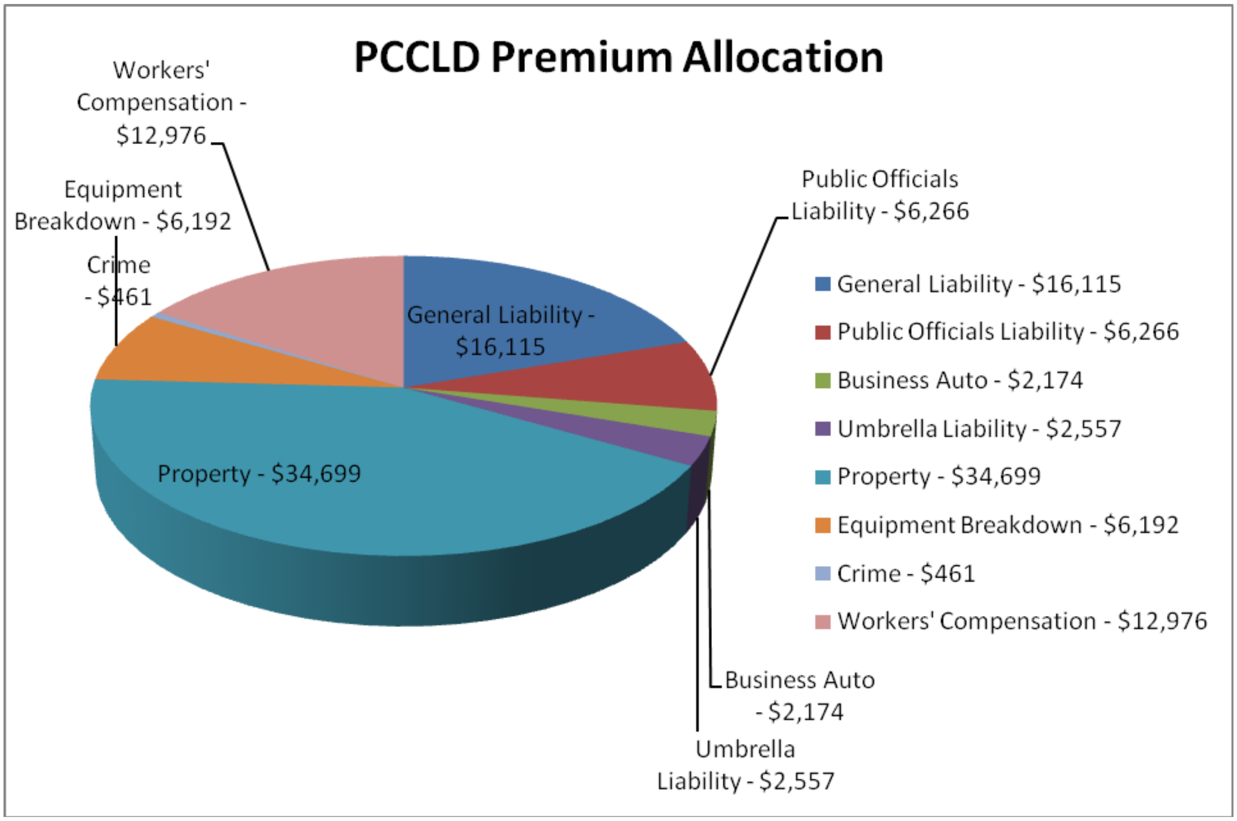
*Discounted premium available if payment made by January 9, 2015 - $12,457

Marketing Results

Carrier	AM Best Rating	Admitted / Surplus Lines	Property inc. Equip	Inland Marine	Public Officials & EPL	General Liability	Business Auto	Workers Comp	Umbrella Liability
Colorado Special Districts Property and Liability Pool (25 years)	--	Admitted	$40,891	Included	$6,266	$16,115	$2,174	$12,976	$2,557
CNA	A	Admitted	$36,907	Included	Declined	$8,272	$4,477	Declined	$1,940
Fireman's Fund	A	Admitted	$32,632	Included	Declined	$11,250	$6,349	$24,217	$2,093
Allied World Assurance Company	A	Admitted	Declined	Declined	$10,723	Declined	Declined	Declined	Declined
Philadelphia Insurance Companies	A++	Admitted	$53,392	$4,000	Declined	$9,647	$4,135	Declined	$1,718
The Hartford	A	Admitted	$37,616	Included	Declined	$8,417	$3,215	$51,244	$1,104
The Hanover Insurance Group	A	Admitted	$39,165		Declined	Included	$3,643	Declined	$1,781
Travelers	A+	Admitted	$58,863	$5,000	$12,823	$3,529	$9,103	$22,779	$3,458
CWG	A+	Admitted	Declined due to not being able to be competitive.						
EMC Insurance Companies	AXII	Admitted	Declined due to not being able to be competitive.						
Liberty Mutual Insurance	AXV	Admitted	Declined due to wind/hail deductible.						

Admitted: Insurance companies that are admitted follow guidelines that are set by the Department of Insurance (DOI) of the state they conduct business in. The admitted insurance company's rates as well as their practices, advertisements and cash reserves are regulated by the DOI and are prohibited from deviating or modifying any business decisions without their approval. Also, admitted companies are part of their states insurance guaranty program, which will pay the claims of clients belonging to an admitted company that becomes insolvent.

Premium Allocation



Client Authorization to Bind Coverage

Effective _____________, we have decided to accept your proposal and authorize HUB International Insurance Services to bind coverage as follows and understand that our instructions constitute acceptance of the policy terms, conditions, exclusions and proposal disclosures. It is understood that this document contains only a summary of our insurance coverages. It is our (client) responsibility to carefully and completely review the actual policies for actual terms, limits and conditions. In the event of any inconsistency between the terms of the policies and the provisions of this document, the terms of the policies will govern and control. Furthermore, we confirm the values, schedules, and other data contained in the proposal are from our (client) records and acknowledge that it is our (client) responsibility to see that they are accurately maintained.

Coverage	Carrier	Accept / Reject (Please Check Box)		Premium Charge including Taxes & Fees
Property	Colorado Special Districts Property and Liability Pool	Yes ☐	No ☐	$34,699.26
Public Officials Liability	Colorado Special Districts Property and Liability Pool	Yes ☐	No ☐	$6,266.29
General Liability	Colorado Special Districts Property and Liability Pool	Yes ☐	No ☐	$16,114.68
Business Automobile	Colorado Special Districts Property and Liability Pool	Yes ☐	No ☐	$2,173.50
Umbrella Liability	Colorado Special Districts Property and Liability Pool	Yes ☐	No ☐	$2,556.84
Equipment Breakdown	Colorado Special Districts Property and Liability Pool	Yes ☐	No ☐	$6,191.62
Crime	Colorado Special Districts Property and Liability Pool	Yes ☐	No ☐	$460.80
Workers' Compensation	Colorado Special Districts Property and Liability Pool	Yes ☐	No ☐	$12,976.76*

*If payment received prior to January 9, 2015 premium discounted at $12,457.69

Print Name ______________________________ Signature ______________________________

Title ______________________________ Date ______________________________

Consent to Receive Electronic Documents

Pueblo City – County Library District ("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 ("HUB"). In addition to traditional manners of delivery, HUB may transmit documents to Client through electronic means, such as electronic mail and facsimile. 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.

Print Name ______________________________ Signature ______________________________

Title ______________________________ Date ______________________________

Public Entity Liability

	Expiring		Renewal	
	Occurrence	Aggregate	Occurrence	Aggregate
Public Entity Liability Coverage	$1,000,000	None	$1,000,000	None
General Liability	Included	None	Included	None
Medical Payments - Premises	$10,000	$10,000	$10,000	None
Employee Benefits Admin. Liability	Included	None	Included	None
Public Officials Liability	Included	None	Included	None
Employment Practices Liability	Included	None	Included	None
Pre Loss Legal Assistance	$2,000	$4,000	$2,000	$4,000
No Fault Water & Sewage Backup	No Coverage	No Coverage	No Coverage	No Coverage
Cyber Liability	$200,000	**$1,000,000	$200,000	**$1,000,000
Fiduciary Liability	$200,000	**$1,000,000	$200,000	**$1,000,000
Excess Liability	$2,000,000	None	$2,000,000	None
Auto Liability	Included	None	Included	None
Medical Payments - Auto	$10,000	$10,000	$10,000	None
Non-Owned/Hired Auto Liability	Included	None	Included	None
Uninsured/Underinsured Motorist	$1,000,000	None	$1,000,000	None
Auto Physical Damage	Per Schedule	Per Schedule	Per Schedule	Per Schedule
Hired Auto Physical Damage	$50,000	N/A	$50,000	N/A
Auto Physical Damage – Employee Deductible Reimbursement	$2,500	N/A	$2,500	N/A
Deductible				
Public Officials Liability	$1,000		$1,000	
Employment Practices Liability	$10,000*		$10,000*	
Cyber Liability	None		$1,000	
Fiduciary Liability	None		$1,000	
Hired Auto Physical Damage	$500/$500		$500/$500	

*Employment Practices Deductible: 50% of loss/max of $10,000
**Cyber & Fiduciary Liability each have a $1,000,000 All Member annual aggregate limit.

Workers' Compensation & Employer's Liability

Workers' Compensation & Employer's Liability	Expiring	Renewal
Limits of Liability		
Workers' Compensation	Statutory	Statutory
Employer's Liability		
Bodily Injury by Accident – Each Accident	$2,000,000	$2,000,000
Bodily Injury by Disease – Policy Limit	$2,000,000	$2,000,000
Bodily Injury by Disease – Each Employee	$2,000,000	$2,000,000
Deductibles		
Each Occurrence	$500	$500
NCCI		
Experience Modification	1.86	0.75
Payroll		
Clerical Office Employees	$3,633,091	$3,643,426
Board Member Coverage	$8,400	$8,400
College, Library – All Other Employees	$216,807	$225,602