



UNICO

COPY

Insurance Proposal for:



Presentation by:

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September 6, 2016

- ▶ UNICO Group
- ▶ 1128 Lincoln Mall, Suite 200
- ▶ Lincoln, NE 68508

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This presentation is designed to give you an overview of the insurance coverages we are offering for your company. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you. Please refer to your specific insurance contracts for details on coverages, conditions and exclusions.

Where Connections Make a Difference.

unicogroup.com

COVERAGE/COST COMPARISON

UNICO Group, Inc.

Insured: Lancaster County - OVERVIEW

A/M: Megan Unvert

Effective Date: September 30, 2016

Date Provided: _____

Coverage	Renewal	Expiring	Difference
Building(s) PROPERTY	145,627.00	143,458.00	+ 2,169.00
Content(s) CONT. WESTERN			
Business Income			
Property Enhancement			
EDP/Computer			
Public Building Commission Cont. Western	29,302.00	29,245.00	+ 57.00
Mental Health Crisis Center	23,146.16	23,146.16	---
Type -			
Commercial General Liability			
Incl. Public Officials & Excess Law Enforcement	206,000.00	196,215.00	+ 9,785.00
Auto (Master) – Continental Western	84,914.00	82,193.00	+ 2,721.00
Auto – Sheriff’s Dept.	30,424.00	29,619.00	+ 805.00
Crime – Hartford	13,325.00	13,007.00	+ 318.00
Subtotal			
Workers’ Compensation – Excess	100,947.00	98,968.00	+ 1,979.00
Boiler/Machinery - Cincinnati	6,982.00	7,180.00	- 198.00
SUBTOTAL			
Pay Plan Charge			
GRAND TOTAL	\$640,667.16	\$623,031.16	+ \$17,636.00 (+2.8%)

Comments:

① Will need authorization to bind coverage for Carriers signed.

Mark as to whether Terrorism is Accepted or Rejected. Terrorism rejected last year.

② See attached Marketing efforts.

Board of Commissioners of Lancaster County

Marketplace Review

We approached the following carriers in an effort to provide the most comprehensive and cost effective insurance program.

INSURANCE COMPANY	LINE OF COVERAGE	RESPONSE	PREMIUM
Gemini Insurance Company	General Liability	Recommended Quote	\$200,000.00
Midwest Employers Casualty Company	Excess Workers Comp	Recommended Quote	\$100,947.00

Board of Commissioners of Lancaster County

Insurance Company Ratings and Admitted Status

PROPOSED INSURANCE COMPANIES	A.M. BEST'S RATING	ADMITTED / NON-ADMITTED
Gemini Insurance Company	A+ XV	Non-Admitted
Midwest Employers Casualty Company	A+ XV	Admitted

If the above indicated coverage is placed with a Non-Admitted Carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. As such, this carrier is not subject to the same regulations which apply to an admitted carrier nor do they participate in any insurance guarantee fund applicable in that state.

*The above A.M. Best Rating was verified on the date the proposal document was created.

Guide to Best Ratings Rating Levels and Categories

LEVEL	CATEGORY	Financial Size Categories <i>(In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)</i>			
A++, A+	Superior				
A, A-	Excellent	FSC I	Up to 1,000	FSC IX	250,000 to 500,000
B++, B+	Good	FSC II	1,000 to 2,000	FSC X	500,000 to 750,000
B, B-	Fair	FSC III	2,000 to 5,000	FSC XI	750,000 to 1,000,000
C++, C+	Marginal	FSC IV	5,000 to 10,000	FSC XII	1,000,000 to 1,250,000
C, C-	Weak	FSC V	10,000 to 25,000	FSC XIII	1,250,000 to 1,500,000
D	Poor	FSC VI	25,000 to 50,000	FSC XIV	1,500,000 to 2,000,000
E	Under Regulatory Supervision	FSC VII	50,000 to 100,000	FSC XV	2,000,000 or more
F	In Liquidation	FSC VIII	100,000 to 250,000		
S	Suspended				

Best's Insurance Reports, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View the A.M. Best Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Best's Credit Ratings are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings and Best Credit Reports (which include Best Ratings), visit the A.M. Best website at <http://www.ambest.com>. See Guide to Best's Credit Ratings for explanation of use and charges. Copies of the Best's Insurance Reports for carriers listed above are also available upon request of your Gallagher representative.

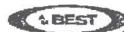
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Gallagher companies use A.M. Best Company's rating services to evaluate the financial condition of insurers whose policies we propose to deliver. Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Board of Commissioners of Lancaster County

Insurance Company Ratings and Admitted Status (Cont.)

GUIDE TO BEST'S FINANCIAL STRENGTH RATINGS			
A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. The rating is based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.			
Best's Financial Strength Ratings			
	Rating	Descriptor	Definition
Secure	A++, A+	Superior	Assigned to companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
	A, A-	Excellent	Assigned to companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
	B++, B+	Good	Assigned to companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.
Vulnerable	B, B-	Fair	Assigned to 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.
	C++, C+	Marginal	Assigned to 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.
	C, C-	Weak	Assigned to 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.
	D	Poor	Assigned to 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.
	E	Under Regulatory Supervision	Assigned to companies (and possibly their subsidiaries/affiliates) placed under a significant form of regulatory supervision, control or restraint - including cease and desist orders, conservatorship or rehabilitation, but not liquidation - that prevents conduct of normal, ongoing insurance operations.
	F	In Liquidation	Assigned to companies placed in liquidation by a court of law or by a forced liquidation.
	S	Suspended	Assigned to rated companies 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.
Rating Modifiers			
Modifier	Descriptor	Definition	
u	Under Review	Indicates the rating may change in the near term, typically within six months. Generally is event driven, with positive, negative or developing implications.	
pd	Public Data	Indicates rating assigned to insurer that chose not to participate in A.M. Best's interactive rating process. (Discontinued in 2010)	
s	Syndicate	Indicates rating assigned to a Lloyd's syndicate.	
Rating Outlooks			
Indicates potential direction of a Best's Financial Strength Rating over an intermediate term, generally defined as 12 to 36 months.			
Positive	Indicates possible rating upgrade due to favorable financial/market trends relative to the current rating level.		
Negative	Indicates possible rating downgrade due to unfavorable financial/market trends relative to the current rating level.		
Stable	Indicates low likelihood of a rating change due to stable financial/market trends.		
Under Review Implications			
Indicates the potential direction of a Best's Financial Strength Rating that is in Under Review status based on information currently available.			
Positive	Indicates there is a reasonable likelihood the company's rating will be raised as a result of A.M. Best's analysis of a recent event.		
Negative	Indicates there is a reasonable likelihood the company's rating will be lowered as a result of A.M. Best's analysis of a recent event.		
Developing	Indicates there is uncertainty as to the final rating outcome, but there is a reasonable likelihood the company's rating will change as a result of A.M. Best's analysis of a recent event.		
Not Rated Designation			
NR: Assigned to companies that are not rated by A.M. Best.			
Rating Disclosure			
A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. The ratings are not assigned to specific insurance policies or contracts and do 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. A Best's Financial Strength Rating 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 arriving at a rating decision, A.M. Best relies on third-party audited financial data and/or other information provided to it. While this information is believed to be reliable, A.M. Best does not independently verify the accuracy or reliability of the information. For additional details, see A.M. Best's <i>Terms of Use</i> at www.ambest.com .			
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Board of Commissioners of Lancaster County

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 8/18/2016, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	LINE OF COVERAGE	CARRIER
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	General Liability	Gemini Insurance Company (W. R. Berkley Group)
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	TRIA Coverage	
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Excess Workers Comp - \$900,000 SIR	Midwest Employers Casualty Company (W. R. Berkley Group)
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Excess Workers Comp - \$1,000,000 SIR	
TRIA Cannot be rejected	TRIA Coverage	

Producer/ Insured Coverage Amendments and Notes:

Client Initials

Board of Commissioners of Lancaster County

Client Authorization to Bind Coverage

Provide Quotations or Additional Information on the Following Coverage Considerations:

Other Coverage Considerations

- Yes No Cyber Risk
 Yes No Environmental Pollution Liability

Note: Selecting the "Reject All or Accept All" option will override any selections that you have made above

- Reject All Accept All - Coverages for Consideration

It is understood this proposal provides only a summary of the details; the policies will contain the actual coverages.

We confirm the values, schedules, and other data contained in the proposal are from our records and acknowledge it is our responsibility to see that they are maintained accurately.

We agree that your liability to us arising from your negligent acts or omissions, whether related to the insurance or surety placed pursuant to these binding instructions or not, shall not exceed \$20 million, in the aggregate. Further, without limiting the foregoing, we agree that in the event you breach your obligations, you shall only be liable for actual damages we incur and that you shall not be liable for any indirect, consequential or punitive damages.

By:

Specify: owner, partner or corporate officer

Print Name

Date:

POLICYHOLDER DISCLOSURE

NOTICE OF TERRORISM

INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, (the "Act"), you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act. The term "act of terrorism" means any act 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 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.

Coverage under your policy may be affected as follows:

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. However, your policy may contain other exclusions which might affect your 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 PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE ACT, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage

	I hereby elect to purchase terrorism coverage, subject to the limitations of the Act, for acts of terrorism as defined in the Act, for a prospective premium of \$5,000.00.
	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant's Signature

Insurance Company

Print Name

Policy Number

COVERAGE/COST COMPARISON

UNICO Group, Inc.

Insured: Lancaster County – Property/Inland Marine
 Effective Date: September 30, 2016

A/M: Megan Unvert
 Date Provided: _____

Coverage	Union Renewal	Union Expiring		Difference
Building(s)				
Content(s) PROPERTY	145,627.00	143,458.00		+ 2,169.00
Business Income				
Property Enhancement				
EDP/Computer				
Signs/Glass				
Inland Marine				
Type -				
Type -				
Type -				
Type -				
Commercial General Liability				
EBL				
EPLI				
Professional/E&O				
Auto				
Garage				
Crime				
Fiduciary Liability				
GRAND TOTAL	① 145,627.00	\$143,458.00		+ \$2,169.00

Comments:

① Property Values decreased by \$113,541 from \$124,075,136 to \$123,961,595

COVERAGE/COST COMPARISON

Insured: Lancaster County – Law Enforcement/
Public Officials/Excess Liability
Effective Date: September 30, 2016

UNICO Group, Inc.
A/M: Megan Unvert
Date Provided: _____

Coverage	Gemini Renewal	Gemini Expiring	Difference
Building(s)			
Content(s)			
Business Income			
Property Enhancement			
EDP/Computer			
Signs/Glass			
Inland Marine			
Type -			
Commercial General Liability			
Incl. Public Officials & Excess Law Enforcement	200,000.00	190,500.00	+ 9,500.00
Public Officials	Included	Included	
Auto Liability – Emergency Vehicles	Included	Included	
Crime			
Surplus Lines Tax	6,000.00	5,715.00	+ 285.00
Subtotal			
Workers' Compensation-Excess			
Boiler/Machinery			
Umbrella			
SUBTOTAL			
Pay Plan Charge			
GRAND TOTAL	\$206,000.00	\$196,215.00	+ \$9,785.00 (+5%)

Comments:

① Premium increase due to increase in County Budget from \$141M to \$178M (26% increase).

COVERAGE/COST COMPARISON

Insured: Lancaster County – Business Auto
 Effective Date: September 30, 2016

UNICO Group, Inc.
 A/M: Megan Unvert
 Date Provided: _____

Coverage	Continental Western Renewal	Continental Western Expiring	Difference
Building(s)			
Content(s)			
Business Income			
Property Enhancement			
EDP/Computer			
Signs/Glass			
Inland Marine			
Type -			
Commercial General Liability			
EBL			
EPLI			
Professional/E&O			
Auto – Master	① 84,914.00	82,193.00	+ 2,721.00
Sheriff's Department	② 30,424.00	29,619.00	+ 805.00
Crime			
Fiduciary Liability			
Subtotal			
Workers' Compensation			
Boiler/Machinery			
Umbrella			
SUBTOTAL			
Pay Plan Charge			
GRAND TOTAL	\$115,338.00	\$111,812.00	+ \$3,526.00 (+3.2%)

Comments:

See Business Auto Comments Page

COVERAGE/COST COMPARISON COMMENTS

Insured: Lancaster County – Business Auto
Effective Date: September 30, 2016

UNICO Group, Inc.
A/M: Megan Unvert
Date Provided: _____

Comments:

- ① 283 units Renewal – 286 Expiring
Per Unit Cost: \$300.00

-
- ② 76 units Renewal – 83 Expiring
Sheriff's Auto Premium increase due to Loss Experience
Per Unit Cost: \$400.00
Loss Ratio: 1 yr – 137% 3 yr – 146% 5 yr – 104%
Experience credit/debit maxed out at 25% debit.
See attached Loss History

-
- ③ Continental Western does not require the addition of units to the policy when acquired. Lancaster County benefits from "free insurance" as long as these units are not involved in an accident – at which time they must be added to the policy.
-

Summary Loss History

Continental Western Insurance Company

Losses as of prior day, premium as of prior month-end

Insured Name: Lancaster County

Evaluated Date: 8/17/2016

Line of Business: CAA

Agency name: UNICO GROUP, INC

Policy Number	Effective Dates	Claim Status	# of Claims	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
2650205-30	09/30/2015 - 09/30/2016	0 Open, 5 Closed	5	39,048.96	527.36	0.00	39,576.32	5,320.00	0.00	34,256.32
2650205-29	09/30/2014 - 09/30/2015	0 Open, 7 Closed	7	22,595.85	149.00	0.00	22,744.85	610.00	0.00	22,134.85
2650205-28	09/30/2013 - 09/30/2014	0 Open, 10 Closed	10	60,954.72	251.00	0.00	61,205.72	4,166.00	0.00	57,039.72
2650205-27	09/30/2012 - 09/30/2013	0 Open, 4 Closed	4	46,546.73	66.00	0.00	46,612.73	15,623.84	0.00	30,988.89
2650205-26	09/30/2011 - 09/30/2012	0 Open, 2 Closed	2	6,132.99	66.00	0.00	6,198.99	0.00	0.00	6,198.99
2650205-25	09/30/2010 - 09/30/2011	0 Open, 1 Closed	1	2,190.55	8.00	0.00	2,198.55	0.00	0.00	2,198.55
Totals		0 Open, 29 Closed	29	177,469.80	1,067.36	0.00	178,537.16	25,719.84	0.00	152,817.32

Loss Cause	# of Features	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
COLLISION	13	\$98,022.03	\$663.36	\$0.00	\$98,685.39	\$23,923.84	\$0.00	\$74,761.55
FIRE	2	\$14,647.97	\$33.00	\$0.00	\$14,680.97	\$0.00	\$0.00	\$14,680.97
GLASS	1	\$1,197.15	\$0.00	\$0.00	\$1,197.15	\$0.00	\$0.00	\$1,197.15
HAIL	5	\$21,909.79	\$99.00	\$0.00	\$22,008.79	\$0.00	\$0.00	\$22,008.79
OTHER PHYSICAL DAMAGE	10	\$34,132.44	\$272.00	\$0.00	\$34,404.44	\$0.00	\$0.00	\$34,404.44
WIND	1	\$7,560.42	\$0.00	\$0.00	\$7,560.42	\$1,796.00	\$0.00	\$5,764.42
Totals	32	\$177,469.80	\$1,067.36	\$0.00	\$178,537.16	\$25,719.84	\$0.00	\$152,817.32

Coverage Type	# of Occur	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
COLL	13	\$98,022.03	\$663.36	\$0.00	\$98,685.39	\$23,923.84	\$0.00	\$74,761.55
COMP	14	\$65,832.30	\$264.00	\$0.00	\$66,096.30	\$1,796.00	\$0.00	\$64,300.30
OTC	5	\$13,615.47	\$140.00	\$0.00	\$13,755.47	\$0.00	\$0.00	\$13,755.47
Totals	32	\$177,469.80	\$1,067.36	\$0.00	\$178,537.16	\$25,719.84	\$0.00	\$152,817.32

LOB Loss Summary

Continental Western Insurance Company

Policy Number: 2650205

Insured Name: Lancaster County

Evaluated Date: 8/17/2016

Line of Business: CAA

Agency name: UNICO GROUP, INC

Eff Dates	Line of Business	# of Occur	Gross Paid Losses	Gross Expenses	Outstanding Reserve	Gross Incurred	Recoveries	Deduct Reimb	Net Incurred
09/30/2015 - 09/30/2016	AutoPD	5	\$39,048.96	\$527.36	\$0.00	\$39,576.32	\$-5,320.00	\$0.00	\$34,256.32
	Policy	5	\$39,048.96	\$527.36	\$0.00	\$39,576.32	\$-5,320.00	\$0.00	\$34,256.32
09/30/2014 - 09/30/2015	AutoPD	7	\$22,595.85	\$149.00	\$0.00	\$22,744.85	\$-610.00	\$0.00	\$22,134.85
	Policy	7	\$22,595.85	\$149.00	\$0.00	\$22,744.85	\$-610.00	\$0.00	\$22,134.85
09/30/2013 - 09/30/2014	AutoPD	10	\$60,954.72	\$251.00	\$0.00	\$61,205.72	\$-4,166.00	\$0.00	\$57,039.72
	Policy	10	\$60,954.72	\$251.00	\$0.00	\$61,205.72	\$-4,166.00	\$0.00	\$57,039.72
09/30/2012 - 09/30/2013	AutoPD	4	\$46,546.73	\$66.00	\$0.00	\$46,612.73	\$-15,623.84	\$0.00	\$30,988.89
	Policy	4	\$46,546.73	\$66.00	\$0.00	\$46,612.73	\$-15,623.84	\$0.00	\$30,988.89
09/30/2011 - 09/30/2012	AutoPD	2	\$6,132.99	\$66.00	\$0.00	\$6,198.99	\$0.00	\$0.00	\$6,198.99
	Policy	2	\$6,132.99	\$66.00	\$0.00	\$6,198.99	\$0.00	\$0.00	\$6,198.99
09/30/2010 - 09/30/2011	AutoPD	1	\$2,190.55	\$8.00	\$0.00	\$2,198.55	\$0.00	\$0.00	\$2,198.55
	Policy	1	\$2,190.55	\$8.00	\$0.00	\$2,198.55	\$0.00	\$0.00	\$2,198.55
All Terms (curr yr + 5 yrs)	AutoPD	29	\$177,469.80	\$1,067.36	\$0.00	\$178,537.16	\$-25,719.84	\$0.00	\$152,817.32
	Policy	29	\$177,469.80	\$1,067.36	\$0.00	\$178,537.16	\$-25,719.84	\$0.00	\$152,817.32

Detailed Loss History

Policy: 2650205 **30** **Effective:** 09-30-2015 - 09-30-2016

Claim #: 40110447 **Status:** CLOSED **Loss Date:** 7/6/2016 **Driver:** Amy Lesan

Loss Description: 13 Ford 0722-IV struck deer. CSR

Loss Location: County Road 175 LINCOLN, NE

Date Reported: 07-08-2016

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	OTHER PHYSICAL DAMAGE	Comp	07-13-2016	739800	62	\$2,417.33	\$33.00	\$0.00	\$2,450.33	\$0.00	0.00	\$2,450.33
Totals						\$2,417.33	\$33.00	\$0.00	\$2,450.33	\$0.00	\$0.00	\$2,450.33

Claim #: 40108431 **Status:** CLOSED **Loss Date:** 5/9/2016

Loss Description: 11 Ford 4343 - hail damage

Loss Location: 7100 S 91st St LINCOLN, NE

Date Reported: 05-18-2016

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	HAIL	Comp	06-20-2016	791100	46	\$900.00	\$0.00	\$0.00	\$900.00	\$0.00	0.00	\$900.00
Lancaster County	HAIL	Comp	N/A	791100	53	\$6,531.85	\$33.00	\$0.00	\$6,564.85	\$0.00	0.00	\$6,564.85
Totals						\$7,431.85	\$33.00	\$0.00	\$7,464.85	\$0.00	\$0.00	\$7,464.85

Claim #: 40103021 **Status:** CLOSED **Loss Date:** 11/30/2015 **Driver:** John Brady

Loss Description: 10 Ford 1644 / Insured lost control on black ice and struck cement bridge.

Loss Location: LINCOLN, NE

Date Reported: 12-01-2015

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	COLLISION	Coll	12-22-2015	791100	40	\$4,086.44	\$0.00	\$0.00	\$4,086.44	-\$210.00	0.00	\$3,876.44
Totals						\$4,086.44	\$0.00	\$0.00	\$4,086.44	-\$210.00	\$0.00	\$3,876.44

Claim #: 40102895 **Status:** CLOSED **Loss Date:** 11/19/2015 **Driver:** Ryan Schmuecker
Loss Description: 13 Ford 6811/IV was completing U-turn w/emergency lights on and pulled out in front of OV-Semi Trk
Loss Location: LINCOLN, NE
Date Reported: 11-24-2015
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	COLLISION	Coll	12-14-2015	739800	59	\$18,450.00	\$428.36	\$0.00	\$18,878.36	-\$5,110.00	0.00	\$13,768.36
Totals						\$18,450.00	\$428.36	\$0.00	\$18,878.36	-\$5,110.00	\$0.00	\$13,768.36

Claim #: 40102549 **Status:** CLOSED **Loss Date:** 11/9/2015 **Driver:** Julie Hoffman
Loss Description: 14 Ford vin#4414-struck deer
Loss Location: LINCOLN, NE
Date Reported: 11-16-2015
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	GLASS	Comp	N/A	739800	71	\$1,197.15	\$0.00	\$0.00	\$1,197.15	\$0.00	0.00	\$1,197.15
Lancaster County	OTHER PHYSICAL DAMAGE	Comp	11-30-2015	739800	71	\$5,466.19	\$33.00	\$0.00	\$5,499.19	\$0.00	0.00	\$5,499.19
Totals						\$6,663.34	\$33.00	\$0.00	\$6,696.34	\$0.00	\$0.00	\$6,696.34

Policy: 2650205 29 **Effective:** 09-30-2014 - 09-30-2015

Claim #: 40097774 **Status:** CLOSED **Loss Date:** 6/13/2015 **Driver:** Zachary Meyer
Loss Description: 2012 Chev Caprice 2284 / IV attempted to stop to avoid CV but could not stop, striking OV
Loss Location: UNKNOWN, NE
Date Reported: 07-01-2015
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	COLLISION	Coll	07-15-2015	739800	60	\$532.15	\$33.00	\$0.00	\$565.15	\$0.00	0.00	\$565.15
Totals						\$532.15	\$33.00	\$0.00	\$565.15	\$0.00	\$0.00	\$565.15

Claim #: 40096135 **Status:** CLOSED **Loss Date:** 5/3/2015
Loss Description: 10 Ford 1645 - hail damage
Loss Location: 25066 Ironhorse Ct LINCOLN, NE
Date Reported: 05-15-2015
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	HAIL	Comp	06-12-2015	791100	46	\$4,905.38	\$0.00	\$0.00	\$4,905.38	\$0.00	0.00	\$4,905.38
Totals						\$4,905.38	\$0.00	\$0.00	\$4,905.38	\$0.00	\$0.00	\$4,905.38

Claim #: 40094971 **Status:** CLOSED **Loss Date:** 4/5/2015 **Driver:** Casey Dahlke
Loss Description: 14 Ford 4419- IV hit deer
Loss Location: SW 14th St SPRAGUE, NE
Date Reported: 04-13-2015
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	OTHER PHYSICAL DAMAGE	Comp	04-16-2015	739800	77	\$3,638.51	\$33.00	\$0.00	\$3,671.51	\$0.00	0.00	\$3,671.51
Totals						\$3,638.51	\$33.00	\$0.00	\$3,671.51	\$0.00	\$0.00	\$3,671.51

Claim #: 40094875 **Status:** CLOSED **Loss Date:** 4/5/2015 **Driver:** Kory Lehr
Loss Description: 13 Ford 0723- IV hit deer
Loss Location: SW 14th St SPRAGUE, NE
Date Reported: 04-09-2015
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	OTHER PHYSICAL DAMAGE	Comp	05-21-2015	739800	65	\$6,878.46	\$0.00	\$0.00	\$6,878.46	\$0.00	0.00	\$6,878.46
Totals						\$6,878.46	\$0.00	\$0.00	\$6,878.46	\$0.00	\$0.00	\$6,878.46

Claim #: 40092838 **Status:** CLOSED **Loss Date:** 1/31/2015
Loss Description: IV 2008 Ford#2463 was parked on side of road when struck by OV 2001 Nissan Frontier#6705 when slid on snow.
Loss Location: Hwy 33 DENTON, NE
Date Reported: 02-06-2015
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimh	Net Incurred
Lancaster County	COLLISION	Coll	02-10-2015	791100	54	\$1,141.35	\$8.00	\$0.00	\$1,149.35	\$0.00	0.00	\$1,149.35
Totals						\$1,141.35	\$8.00	\$0.00	\$1,149.35	\$0.00	\$0.00	\$1,149.35

Claim #: 40089677 **Status:** CLOSED **Loss Date:** 10/29/2014 **Driver:** Jarod Brabec
Loss Description: Insured pulled into intersection on a red light to follow another veh. Had light on only. Claimant proceeded into intersection or
Loss Location: S 14th & Hwy 2 LINCOLN, NE
Date Reported: 10-31-2014
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimh	Net Incurred
Lancaster County	COLLISION	Coll	11-19-2014	791100	48	\$5,500.00	\$75.00	\$0.00	\$5,575.00	-\$610.00	0.00	\$4,965.00
Totals						\$5,500.00	\$75.00	\$0.00	\$5,575.00	-\$610.00	\$0.00	\$4,965.00

Claim #: 40088999 **Status:** CLOSED **Loss Date:** 10/3/2014 **Driver:** Jason Mayo
Loss Description: Vehicle stopped & wiring started on fire
Loss Location: Near Lincoln, NE LINCOLN, NE
Date Reported: 10-10-2014
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimh	Net Incurred
Lancaster County	FIRE	Comp	10-23-2014	739800	57	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	\$0.00
Totals						\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Policy: 2650205 28 **Effective:** 09-30-2013 - 09-30-2014

Claim #: 40089386 Status: CLOSED Loss Date: 9/27/2014 Driver: Jason Mayo

Loss Description: While stopped on the side of the road vehicle wiring started on fire.

Loss Location: Near Lincoln, NE LINCOLN, NE

Date Reported: 10-23-2014

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	FIRE	Comp	12-30-2014	739800	62	\$14,647.97	\$33.00	\$0.00	\$14,680.97	\$0.00	0.00	\$14,680.97
Totals						\$14,647.97	\$33.00	\$0.00	\$14,680.97	\$0.00	\$0.00	\$14,680.97

Claim #: 40088000 Status: CLOSED Loss Date: 9/10/2014

Loss Description: IV backed into fire hydrant.

Loss Location: 800 Prairie Ct. HICKMAN, NE

Date Reported: 09-12-2014

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	COLLISION	Coll	09-12-2014	739800	75	\$723.52	\$0.00	\$0.00	\$723.52	\$0.00	0.00	\$723.52
Totals						\$723.52	\$0.00	\$0.00	\$723.52	\$0.00	\$0.00	\$723.52

Claim #: 40087655 Status: CLOSED Loss Date: 8/28/2014 Driver: Jared Brabec

Loss Description: 11 Ford 9270 / Insured collided with stalled vehicle.

Loss Location: LINCOLN, NE

Date Reported: 09-03-2014

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	COLLISION	Coll	09-15-2014	739800	27	\$10,225.00	\$0.00	\$0.00	\$10,225.00	-\$760.00	0.00	\$9,465.00
Totals						\$10,225.00	\$0.00	\$0.00	\$10,225.00	-\$760.00	\$0.00	\$9,465.00

Claim #: 40085473 Status: CLOSED Loss Date: 6/25/2014 Driver: Ryan Schmuecker

Loss Description: IV rear ended OV after OV stopped to avoid collision with OV2 that turned against the green light.

Loss Location: 27th & Randolph LINCOLN, NE

Date Reported: 07-02-2014

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	COLLISION	Coll	07-14-2014	739800	66	\$341.15	\$53.00	\$0.00	\$394.15	\$0.00	0.00	\$394.15
Totals						\$341.15	\$53.00	\$0.00	\$394.15	\$0.00	\$0.00	\$394.15

Claim #: 40084928 Status: CLOSED Loss Date: 6/16/2014 Driver: Lancaster County Sheriff

Loss Description: Hail damage to autos.

Loss Location: LINCOLN, NE

Date Reported: 06-23-2014

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	HAIL	Comp	07-03-2014	739800	62	\$2,848.58	\$33.00	\$0.00	\$2,881.58	\$0.00	0.00	\$2,881.58
Lancaster County	HAIL	Comp	07-03-2014	739800	68	\$6,723.98	\$33.00	\$0.00	\$6,756.98	\$0.00	0.00	\$6,756.98
Totals						\$9,572.56	\$66.00	\$0.00	\$9,638.56	\$0.00	\$0.00	\$9,638.56

Claim #: 40083962 Status: CLOSED Loss Date: 5/29/2014 Driver: Christina Worster

Loss Description: Insd lost control and went into ditch

Loss Location: 110th St LINCOLN, NE

Date Reported: 06-03-2014

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	COLLISION	Coll	07-01-2014	791100	12	\$3,585.75	\$33.00	\$0.00	\$3,618.75	\$0.00	0.00	\$3,618.75
Totals						\$3,585.75	\$33.00	\$0.00	\$3,618.75	\$0.00	\$0.00	\$3,618.75

Claim #: 40083511 Status: CLOSED Loss Date: 5/17/2014

Loss Description: Insured driver hit a deer

Loss Location: LINCOLN, NE

Date Reported: 05-21-2014

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	OTHER PHYSICAL DAMAGE	Comp	05-22-2014	739800	72	\$2,116.48	\$33.00	\$0.00	\$2,149.48	\$0.00	0.00	\$2,149.48
Totals						\$2,116.48	\$33.00	\$0.00	\$2,149.48	\$0.00	\$0.00	\$2,149.48

Claim #: 40083297 Status: CLOSED Loss Date: 5/11/2014

Loss Description: 09 Dodge 5713 / Tornado damage to vehicle.

Loss Location: Malcom, NE MALCOLM, NE

Date Reported: 05-14-2014

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	WIND	Comp	10-20-2014	791100	19	\$7,560.42	\$0.00	\$0.00	\$7,560.42	-\$1,796.00	0.00	\$5,764.42
Totals						\$7,560.42	\$0.00	\$0.00	\$7,560.42	-\$1,796.00	\$0.00	\$5,764.42

Claim #: 40078664 Status: CLOSED Loss Date: 12/13/2013

Loss Description: 07 Ford 2304 - IV was parked when struck by other party that has no insurance.

Loss Location: Kessler Blvd Lincoln, NE LINCOLN, NE

Date Reported: 12-18-2013

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	COLLISION	Coll	12-23-2013	791100	38	\$2,031.87	\$33.00	\$0.00	\$2,064.87	\$0.00	0.00	\$2,064.87
Totals						\$2,031.87	\$33.00	\$0.00	\$2,064.87	\$0.00	\$0.00	\$2,064.87

Claim #: 40076904 Status: CLOSED Loss Date: 10/12/2013 Driver: Alison Evans

Loss Description: IV was responding to call when she lost control and collided with OV.

Loss Location: Hwy 77 & Pioneers LINCOLN, NE

Date Reported: 10-16-2013

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County Sheriffs Departn	COLLISION	Coll	11-25-2013	791100	14	\$10,150.00	\$0.00	\$0.00	\$10,150.00	-\$1,610.00	0.00	\$8,540.00
Totals						\$10,150.00	\$0.00	\$0.00	\$10,150.00	-\$1,610.00	\$0.00	\$8,540.00

Policy: 2650205 27 Effective: 09-30-2012 - 09-30-2013

Claim #: 40074396 Status: CLOSED Loss Date: 7/25/2013 Driver: Allison Evens

Loss Description: Deer hit

Loss Location: Near Lincoln, NE LINCOLN, NE

Date Reported: 07-30-2013

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	OTHER PHYSICAL DAMAGE	OTC	09-06-2013	791100	15	\$4,403.13	\$33.00	\$0.00	\$4,436.13	\$0.00	0.00	\$4,436.13
Totals						\$4,403.13	\$33.00	\$0.00	\$4,436.13	\$0.00	\$0.00	\$4,436.13

Claim #: 40073194 Status: CLOSED Loss Date: 6/22/2013 Driver: Michael Hipps

Loss Description: 08 Ford 1468 / Deer hit.

Loss Location: LINCOLN, NE

Date Reported: 06-25-2013

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	OTHER PHYSICAL DAMAGE	OTC	06-26-2013	791100	52	\$888.80	\$33.00	\$0.00	\$921.80	\$0.00	0.00	\$921.80
Totals						\$888.80	\$33.00	\$0.00	\$921.80	\$0.00	\$0.00	\$921.80

Claim #: 40070983 Status: CLOSED Loss Date: 4/10/2013 Driver: Jeremy Schwarz

Loss Description: 12 Chevy 3433 / Insd chasing down suspect, lost control on icy bridge and struck other vehicle. (No liability coverage)

Loss Location: MM 405 LINCOLN, NE

Date Reported: 04-16-2013

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	COLLISION	COLL	04-29-2013	739800	73	\$27,000.00	\$0.00	\$0.00	\$27,000.00	-\$4,060.00	0.00	\$22,940.00
Totals						\$27,000.00	\$0.00	\$0.00	\$27,000.00	-\$4,060.00	\$0.00	\$22,940.00

Claim #: 40067003 Status: CLOSED Loss Date: 11/11/2012 Driver: Curtis Reha

Loss Description: IV struck OV in front of driver door

Loss Location: Westgate Blvd & Okl Creek Rd LINCOLN, NE

Date Reported: 11-21-2012

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	COLLISION	COLL	01-17-2013	739800	72	\$14,254.80	\$0.00	\$0.00	\$14,254.80	-\$11,563.84	0.00	\$2,690.96
Totals						\$14,254.80	\$0.00	\$0.00	\$14,254.80	-\$11,563.84	\$0.00	\$2,690.96

Policy: 2650205 26 Effective: 09-30-2011 - 09-30-2012

Claim #: 40062959 Status: CLOSED Loss Date: 7/8/2012

Loss Description: IV struck a deer.

Loss Location: LINCOLN, NE

Date Reported: 07-12-2012

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	OTHER PHYSICAL DAMAGE	OTC	07-16-2012	791100	71	\$4,180.39	\$33.00	\$0.00	\$4,213.39	\$0.00	0.00	\$4,213.39
Totals						\$4,180.39	\$33.00	\$0.00	\$4,213.39	\$0.00	\$0.00	\$4,213.39

Claim #: 40060686 **Status:** CLOSED **Loss Date:** 5/10/2012 **Driver:** Eric Schilmoeller
Loss Description: deer hit
Loss Location: LINCOLN, NE
Date Reported: 05-14-2012
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	OTHER PHYSICAL DAMAGE	OTC	05-16-2012	791100	14	\$1,952.60	\$33.00	\$0.00	\$1,985.60	\$0.00	0.00	\$1,985.60
Totals						\$1,952.60	\$33.00	\$0.00	\$1,985.60	\$0.00	\$0.00	\$1,985.60

Policy: 2650205 **25** **Effective:** 09-30-2010 - 09-30-2011

Claim #: 40040288 **Status:** CLOSED **Loss Date:** 12/15/2010 **Driver:** Jason Henkel
Loss Description: Deer Hit.
Loss Location: 5000 W Van Dorn LINCOLN, NE
Date Reported: 12-20-2010
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	OTHER PHYSICAL DAMAGE	OTC	12-22-2010	791100	50	\$2,190.55	\$8.00	\$0.00	\$2,198.55	\$0.00	0.00	\$2,198.55
Totals						\$2,190.55	\$8.00	\$0.00	\$2,198.55	\$0.00	\$0.00	\$2,198.55

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COVERAGE/COST COMPARISON

Insured: Lancaster County – Work Comp
 Effective Date: September 30, 2016

UNICO Group, Inc.
 A/M: Megan Unvert
 Date Provided: _____

Coverage	Midwest Employers Casualty Renewal	Midwest Employers Casualty Expiring		Difference
Building(s)				
Content(s)				
Business Income				
Property Enhancement				
EDP/Computer				
Signs/Glass				
Inland Marine				
Type -				
Commercial General Liability				
EBL				
EPLI				
Professional/E&O				
Auto				
Garage				
Crime				
Fiduciary Liability				
Subtotal				
Workers' Compensation-Excess	100,947.00	98,968.00		+ 1,979.00
Boiler/Machinery				
Umbrella				
SUBTOTAL				
Pay Plan Charge				
GRAND TOTAL	\$100,947.00	\$98,968.00		+ \$1,979.00 (+2.0%)

Comments:

- ① \$900,000 Retention
- ② \$1,000,000 Retention - \$97,756 Rate - .1869

2016 Payrolls - \$52,304,136	Rate - .193
2015 Payrolls - \$51,278,565	Rate - .193
Difference	+\$ 1,025,571 (+2%)

COVERAGE/COST COMPARISON

Insured: Lancaster County – Crime
 Effective Date: September 30, 2016

UNICO Group, Inc.
 A/M: Megan Unvert
 Date Provided: _____

Coverage	Hartford Renewal	Hartford Expiring	Difference	
Building(s)				
Content(s)				
Business Income				
Property Enhancement				
EDP/Computer				
Signs/Glass				
Inland Marine				
Type -				
Type -				
Commercial General Liability				
EBL				
Law Enforcement				
Public Officials				
Auto				
Garage				
Crime	① 13,325.00	13,007.00	+	318.00
Fiduciary Liability				
Subtotal				
Workers' Compensation- Excess				
Boiler/Machinery				
Umbrella				
SUBTOTAL				
Pay Plan Charge				
GRAND TOTAL	\$13,325.00	\$13,007.00	+	\$318.00 (+2.4%)

Comments:

① Increase in premium due to revenues being up by 6% from prior year.

COVERAGE/COST COMPARISON

UNICO Group, Inc.

Insured: Lancaster County – Boiler & Machinery
 Effective Date: September 30, 2016

A/M: Megan Unvert
 Date Provided: _____

Coverage	Cincinnati Renewal	Cincinnati Expiring	Difference
Building(s)			
Content(s)			
Business Income			
Property Enhancement			
EDP/Computer			
Signs/Glass			
Inland Marine			
Type -			
Type -			
Type -			
Type -			
Commercial General Liability			
EBL			
EPLI			
Professional/E&O			
Auto			
Garage			
Crime			
Fiduciary Liability			
Subtotal			
Boiler/Machinery - All Locations	6,982.00	7,180.00	- 198.00
SUBTOTAL			
Pay Plan Charge			
GRAND TOTAL	\$6,982.00	\$7,180.00	- \$198.00

Comments:

- ① New 3-year term with guaranteed rates.
 - ② Excludes terrorism premium of \$64.00. If you elect to purchase renewal premium will be increased by that amount.
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COVERAGE/COST COMPARISON

Insured: Mental Health Crisis Center of Lancaster County
Effective Date: September 30, 2016

A/M: UNICO Group, Inc. Megan Unvert
Date Provided: _____

Coverage	Landmark American Renewal	Landmark American Expiring	Difference
Building(s)			
Content(s)			
Business Income			
Property Enhancement			
EDP/Computer			
Signs/Glass			
Inland Marine			
Type -			
Commercial General Liability	Included	Included	Included
EBL	Included		Included
EPLI			
Professional/E&O	22,222.000	22,222.00	---
Broker Fee	250.00	250.00	---
Surplus Lines Tax	674.16	674.16	---
Fiduciary Liability			
Subtotal			
Workers' Compensation			
Boiler/Machinery			
Umbrella			
Subtotal			
Pay Plan Charge			
GRAND TOTAL	\$23,146.16	\$23,146.16	---

Comments:

COVERAGE/COST COMPARISON

Insured: **Lincoln/Lancaster County Public Building Commission**

A/M: **UNICO Group, Inc.**
Megan Unvert

Effective Date: September 30, 2016

Date Provided: _____

Coverage	Continental Western Renewal	Continental Western Expiring	Difference
Building(s)			
Content(s)			
Business Income			
Property Enhancement			
EDP/Computer			
Signs/Glass			
Other Property			
Inland Marine			
Type -			
Type -			
Type -			
Type -			
Commercial General Liability	① 23,128.00	23,085.00	+ 43.00
EBL			
EPLI			
Professional/E&O			
Auto			
Garage			
Crime			
Fiduciary Liability			
Package – Subtotal			
Workers' Compensation			
Boiler/Machinery			
Umbrella	6,174.00	6,160.00	+ 14.00
SUBTOTAL			
Pay Plan Charge			
GRAND TOTAL	\$29,302.00	\$29,245.00	+ \$57.00

Comments:
