NAME	MML Liability & Property Pool	MMRMA/IBEX Insurance Agency	Nickel & Saph, Inc.	The Alliance
ADDRESS	Southfield MI	Farmington Hills MI	Detroit MI	Auburn Hill MI
Years in Business	28 years	26 years	81 years	Incomplete Proposal
Type of Organization	Self-Insurance Pool	Corporation		
Former firm names	MML Liability & Property Pool is administered			
	by Michigan Municipal League. MML was			
	founded in 1899			
Iome Office Business Address and telephone	Work will be provided by service provider:	30600 Northwestern Hwy, Ste 250	44 Macomb Place	
number where work will be performed	Meadowbrook Insurance Group, 26255	Farmington Hills, MI	Mt. Clemens, MI	
	American Drive, Southfield, MI 48034	248-538-0470	586-463-4573	
	248-358-1100			
Branch Offices if work will be performed	Claims Supervisor, Tom Weed, is located at			
at branch locations	3501 Lake Eastbrook, SE, Ste 150, Grand Rapids,			
	MI 49546-5939. 616-942-0311			
	Tom will assign claims to Southfield staff			
Personnel working in key areas	Rorosian, Acct Exe, 34 yrs, Meadowbrook Ins	Craig Manser, Acct Rep, Chief Exe, Risk Mgr,	Stephen Saph, Acct Rep, Chief Exe, 27 yrs	
	Forster, Pool Admin, 18 yrs, MML	21 years - IBEX	Rita Szumal, Office Mgr, 30 yrs	
	Weed, Claims Supervisor, 31 yrs, Meadowbrk	Florence Nagy, & Guy Des Jardin, Claims	Claims Adjuster- Trident Insurance Services	
	Winn, Liability Adjuster, 31 yrs, Meadowbrook	Adjusters, 15+ yrs - MMRMA	Defense Attorney-TBD by City	
	Amshay, Prop & Auto Adjuster, 11 yrs, Meadow	IBEX Team - various		
	Pearson, Loss Control Super, 16 yrs, Meadow			
	Graczyk, Loss Control Consult, 17 yrs, Meadow			
	Approved Attorneys - Various			
	Peck, Risk Mgr, 31 yrs, MML			
	Skender, Cust Serv Rep, 25 yrs, Meadowbrook			
otal personnel of firm	Professional: MML-5; Meadowbrook-34	Professional - 10	Professional-6	
	Non-Professional: All staff are professional	Non-Professional - 2	Non-Professional - 5	

NAME	MML Liability & Property Pool	IBEX Insurance Agency/MMRMA	Nickel & Saph, Inc.	The Alliance
References	City of Birmingham	City of St. Clair Shores	City of Dearborn	
	City of Traverse City	City of Eastpointe	City of Roseville	
	City of Midland	West Bloomfield Township	Charter Township of Clinton	
aw Firm(s)	Approved Law Firms:	Johnson, Rosati, Labarge, Aseltyne & Field, PC	Willing to engage defense counsel of City's	
	Plunkett & Cooney, Bloomfield Hills	Cummings, McClorey, Davis & Acho, PLC	choosing for defense of covered liability	
	Garan, Lucow & Miller, Ann Arbor		claims. Currently approved law firms:	
	Farr, Oosterhouse & Krissoff, Grand Rapids		Plunkett Cooney, Secrest Wardle, York Dolan &	
	Pedersen, King, Keenan, Commerce Township		Tomlinson, Kirk & Huth, Johnson Rosati,	
	O'Connor, DeGrazia & Tamm, Bloomfield Hills		Alan Bros.	
	Thomas, DeGrod & Wittnoff, Southfield			
	Beier & Howlett, Bloomfield Hills			
	Pear, Sperling, Eggan & Daniels (coverage			
	counsel) Ann Arbor			
	Bensinger, Cotant & Menkes, Grand Rapids			
	Kitch, Drutchas, Wagner, Detroit			
aims services/claims administrator	Meadowbrook Insurance Group	Yes	Insurance company will provide claims	
	Licensed in State of Michigan		services	
	Single point of contact: Thomson-Torosian			
Insurer information/AM Best Rating/ State admitted status	MML works w/ reinsurers w/ AM Best rating of	Michigan Municipal Risk Management	A Rating	
	A-, Class VII or greater. Reinsurance Carriers:	Authority. AM Best currently does not	Licensed in Michigan	
	Munich -A+; Everest Reinsurance Co-A+;	issue ratings on govt pools.	Argonaut Insurance Company	
	Hartford Steam Boiler-A+; Lexington Ins Co-		Argonaut Great Central Insurance Co	
	A+; Lloyds of London-A NLC Mutual-non-rated			
	captive ins co operated by Nat League of			
	Cities; MML Pool is regulated by OFIS & est.			
	loss revenues meet or exeed their guidelines.			

NAME	MML Liability & Property Pool	IBEX Insurance Agency/MMRMA	Nickel & Saph, Inc.	The Alliance
Specimen copies of all insurance policies and		Coverage Documents & Joint Power Agmt	Provided	
endorsements		provided		
		provided		
COST PROPOSAL:				
Types and Limits of Coverages/Deductibles:				
Liability (including licensed vehicles)	\$366,258	\$471,974*	\$153,841	*
\$15,000,000 per occurrence, with no	\$15,000*			
aggregates applicable except for sewer				
liability				
Property (including boiler & machinery)		Included	\$86,090	
Fidelity/Faithful Performance Bond		Included	\$1,524	
\$1,000,000				
Money and Security \$1,000,000		Included	\$2,404	
Deductibles/Self-Insured Retention (SIR):				
Liability Deductible: \$0 SIR: \$150,000	\$55,397**	\$150,000 SIR	\$25,000 per occurrence deductible	
Property & Crime Deductible \$1,000/		\$1,000 Plus	\$1,000 property & crime deductible	
occurrence SIR: 10% of remaining up to				
\$100,000 of loss				
Vehicle Physical Damage Deductible \$1,000		\$1,000	\$1,000 comprehensive & collision deductible	
per occurrence SIR: \$15,000/vehicle				
\$30,000/occurrence				
Sewer Liability (\$500,000 Limit/\$500,000		\$9,307	\$25,000 per occurrence deductible	
Aggregate) Deductible \$0 Sir: \$150,000/		\$31,283		
occurrence				
Aggregate Stop Loss Coverage	No required self-insured retentions or pre-		N/A	
	funded claims; deductible options included,			
	3rd party sewer back-up liability is offered			
	aggregate limit \$100,00/\$0 deductible			
	* Addition to bring Liability coverage to \$15			
	million. ** Additional to bring Deductible to		* Aggregate Cap of \$15 million per each line of	
	\$10,000	**MMRMA offered a 2-yr contribution agmt.	insurance	

Other Coverages Proposed: Exclusions: No inverse Condemnation Claims; Pools provides defense only alledged constitu- tionality: exclusions: damage arising out of the use claims, frework displays, outside proceedings or the taking or property; No owners & contractor's protective liability; owners & contractor's protective liability; owners & contractor's protective liability; web-based on-line services The "deductible" program/stop loss not applicable for pre-funding a loss fund acct. Web Ased On-line Services orverage for special events; property orverage. Special events; property of liability coverage. S1000 deductible for prop & crime & vehicle physical damage. prop & crime & vehicle physical damage. No owners & contractor's protective liability; web-based on-line services. to per occurrence deductible of \$255.000. No owners & contractor's protective liability; web-based on-line services to per occurrence discribed \$255.000. Mailes and the services of the vehicles quoted w/ agreed amount inverse constitution w/ pub officials's interest constitution w/ pub officials's Mailes and all insured must be reviewed by pool & additional insured must be reviewed by pool & the loss; Does not cover vacant property beyond the loss; Does not cover vacant property veraited to the loss; Does not cover vacant property levend the loss; Does not cover vacant property for additional administration; primary ergalead while yrs; No agreers to point contact Efferse costs included in any professional training & review staff, review Base S360,2000 V/S0 (adductible Gor	NAME	MML Liability & Property Pool	IBEX Insurance Agency/MMRMA	Nickel & Saph, Inc.	The Alliance
Pools provides defense only alledged constitu- tionality, exclusions damage arising out of the principles eminent domain, condemnation, condemnation claims; zoning and land applicable for pre-funding a loss fund acct. principles eminent domain, condemnation \$25,000 deductible per occurrence - all lines principles eminent domain, condemnation appraisal services, property of liability coverage owners & contractor's protective liability; web-based on-line services Sever back-ups liab limits \$5,000,000 subject No owners, landlords & tenants coverage; to per occurrence - all lines deductible of \$25,000. Inverse condemnation // pub officials's values rather than actual cash value basis; liability policy \$100,000 per wrongful acts & Inverse condemnation // pub officials's other Services Provided Arch & Eng fees covered if directly related to damages) Defense is unlimited. of days; same site provision-pool limited Grants; consulting, customized Risk Training & fee materials to mitigate loss; RAP Defense costs included in any professional of days; same site provision-pool limited Grants; consulting, customized Risk Training distributing services including onsatter evices the customised Risk Training services includies in any professional other Services Provided Arch & Eng fees cover of fered Grants; consulting, customized Risk Training Kerf materials to mitigate loss; RAP Defense costs included in any professi	Other Coverages Proposed:	Exclusions: No Inverse Condemnation Claims	; Availability of an annual stop loss provision,	True "deductible" program/stop loss not	
tionality: exclusions damage arising out of the principles eminent domain, condemnation owners. & contractor's protective liability: web-based on-line services \$25,000 deductible per occurrence all lines of liability coverage. \$1000 deductible for proceedings or the staking or property. No appraisal services, deutation & training tools; owners. & contractor's protective liability; web-based on-line services of liability coverage. \$1000 deductible for pro & crime & whicle physical damage. No owners, landlords & tenants coverage; For fire vehicles guoted w/ agreed amount values rather than actual cash value basis; additional insured must be reviewed by pool & additional insured must be reviewed by pool & may increase fees ie, contracted (try inspectors; Other Services Provided Inserting ecouver deductible of \$25,000. Other Services Provided the loss; Does not cover vacant property beyond 600 days; Same site provision-pool limited to actual cash value if not repaired, rebuilto or deductible Risk Control-model policies & procedures; for the versice sincluded in any professional 600 days; Same site provision-pool limited to actual cash value if not repaired, rebuilto or deductible Manual; claims administration; primary Risk mgmt consulting services including for adays; Same site provision age offered w/ annual aggregate limit of \$100,000 w/ 50 public entry loss prevention inspections; claims admini, education seminars, appraisal services includes, w/ annual aggregate limit of \$100,000 w/ 50 public entry loss prevention inspections; claims admin, education seminars, appraisal services through Base \$366,258.00 \$31,283 Decrease Liab Deductible Decrease Liab Deductible Coverages \$481,281 Swift Property Valuation Services \$481,281	<u> </u>	Pools provides defense only alledged constitu			
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Recommends Member Loss Fund Deposit of		Increase Per Occurrence to \$15,000 \$15,000.	00		
	Total for all Coverages and Services	\$436,65	5.00 \$512,564	\$243,859	
\$100,000 Can be reduced \$4,715 w/ no terrorism coverage Image: Construction of the second			Recommends Member Loss Fund Deposit of		
			\$100,000	Can be reduced \$4,715 w/ no terrorism coverage	

NAME	MML Liability & Property Pool	IBEX Insurance Agency/MMRMA	Nickel & Saph, Inc.	The Alliance
-				
Coverages:	Pool does not cover any type of inverse	Coverages include Liab & Motor Veh Physical	General Liab: Bodily injury/prop damage -	
	condemntation claims, unless alleged	Damage Liability \$15,000,000; judicial tenure	\$1,000,000, pers injury/adv injury-\$1,000,000,	
	unconstitutional violations.	\$100,000; sewage sys overflows \$500,000; vol	fire damage-\$100,000, empl benefits-\$1,000,000,	
	Zoning & Land Use claims to which other	medical pymts \$25,000; first aid \$2,000; veh phy	gen aggregate-\$1,000,000, products complete	
	claims were made that were covered by the	damage \$1,500,000; uninsured/underinsured	operations aggregate-\$1,000,000 - Each	
	coverage document, defense & indemnification	motorist \$100,000 pp, \$250,000; MI no-fault;	occurrence \$25,000 deductible+ misc: failure to	
	would be provided	terrorism \$5,000,000	supply, cemetery prof, vol firefighters, emt's,	
	No owners & contractor's protective liability	Property & Crime: bldgs & pers prop \$57,445,361;		
	Owners, Lands & Tenants coverage must be	pers prop in transit \$1,000,000; unreported prop	public water utility, sewer system included w/	
	secured separately if City rents property of	\$5,000,000; member's newly acquired and	\$25,000 deductible. Pub Official Liab-wrongful	
	others	const prop \$5,000,000; fine arts \$1,000,000; debris	act \$1,000,000, annual aggregate \$1,000,000 w/	
	Fire vehicles - agreed amt values rather	removal 25% dir loss 425,000; money & securities	\$25,000 deductible ea wrongful act + misc:	
	than cash value basis	\$1,000,000; accts rec 41,000,000; fire protect veh	non-monetary defense limit, inverse condemna-	
	MML contract - members use atty assigned by	emerg veh, mob equipmt per unit \$6,216,499;	tion, emt, fire, firewk, pub water, sewer system.	
	MML to represent member in litigation	fire & emerg veh rental(12 wks) \$1,000 per wk;	Employmt Practices Liab: wrongful emplymt	
	Adding another party-may be added charge	structures other than bld \$5,000,000; storm or	act \$1,000,000, annual aggregate \$1,000,000 w/	
		sanitary back-up \$1,000,000, marine prop \$250,00	\$25,000 deductible ea wrongful act + misc:	
	** MML provides pck policy only. Proposal	other covered prop \$10,000; income & extra	non-monetary defense limit, EEOC hrg. Comm	
	cannot be accepted unless it is accepted as a	expense \$1,000,000; blanket employee fidelity	Auto Liab limit \$1,000,000 w/\$25,000 deductible;	
	pkg. (pg 25)	\$1,000,000; earthquake \$5,000,000; flood	uninsured & underinsured motorist \$250,000;	
		\$5,000,000; terrorism \$50,000,000	Comm Auto Physical Damage-comprehensive-	
		List of Addenda:	\$10,544,499 w/ \$1000 deductible, Collision-	
		Sewer Exclusion	\$10,544,499 with \$1000 deductible, Commercial	
		Limited Liab Coverage for Terrorism	Property bldg & contents \$56,445,391 w/ \$1000	
		Limited Prop Coverage for Terrorism	deductible; equipmt breakdown \$56,445,391 w/	
		Stop Loss Program Participation Agmt	\$1000 deductible; Comm Inland Marine	
		Limited Sewer System Overflow Coverage	\$4,361,317 w/ \$1000 deductible; Comm Crime	
			\$500,000 w/ \$1000 deductible; Comm Excess	
			Liability \$15,000,000 ea occurrence; annual	
			aggregate \$15,000,000 w/ underlying ins:	
<u> </u>			Gen Liab, Pub Officials, comm auto, emplymt	

NAME	MML Liability & Property Pool	IBEX Insurance Agency/MMRMA	Nickel & Saph, Inc.	The Alliance
Policy Provisions			practices	
Waive all coinsurance clauses	No coinsurance	Blanket limit is equal to total values plus		
Property/boiler joint loss agmt	NA incl'd in property blanket limit	\$1,000,000.00	Excluded exposures include, but limited to,	
Vacancy restrictions	Vacant Property-MML no liability after 60 days		airports/aviation activities, medical facilities,	
Automatic coverage new property,	\$500,000 limit; city to notify MML/purchase		medical prof liability, mechanically operated	
construction on City property	builder's risk insurance		amusement devices, injury to volunteers, lead	
Policy restricts solely to scheduled locations	No limitations that require property must be		contamination, pollution liability, etc.	
	within certain distance from scheduled		Mold exclusion may apply	
	property to be covered		Terrorism exclusion may apply	
Restrictions on time period during which	Useless or not replaced, repaired, rebuilt in	MMRMA limits extra expense time period		
extra expense limit may be used	2 yrs, Pool not liable for more than actual cash	to one (1) year		
Eliminate "same site" provision	value			