

Nickel & Saph

Question:

1. What has been the percentage of rate increases for government clients for each of the last five years (2005, 2006, 2007, 2008, 2009)?

Answer:

Since 2005, Trident has not demanded rate increases in any single year or combination of years; the rates afforded by Trident have consistently **decreased** every year or remained the same as the expiring year.

Question:

2. What percentage of Trident's total client base are public sector (government) clients?

Answer:

One-Hundred (100%) percent.

Question:

3. What percentage of Nickel & Saph total client base are public sector (government) clients?

Answer:

Approximately seventy (70%) percent.

Question:

4. Of the total municipal customers you insure, how many did you or Trident choose to not renew?

Answer:

None

Question:

Please include the total municipal customers and the number from that total you or Trident did not offer a renewal.

Answer:

N/A

Question:

The list should be presented by year for each of the last five years. (Please have the

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insurance company respond to this question on their letterhead and signed by an officer.)

Answer:

Email response from Tim Breadon, Sales Manager, Trident Insurance to Bob Webber:
Over the last five years, Trident has offered renewals to all of your clients. Furthermore, Trident has offered renewals to all of our Michigan Clients over the last five years.

Question:

5. Please list educational programs you conducted in 2010.
Group Programs _____ How large were the groups?
Individual Programs _____

Answer:

See attached copies of our brochures/announcements for the two (2) "group" programs we held in 2010. Attendance for the Playground Safety Seminar – approximately fifty (50). Attendance for the Employment Related Practices Seminar – approximately twenty-five (25).

In 2010, no specific individual programs were held. We are in the planning stages of an individual program for a public entity client that had requested an on-site Employment Related Practice Seminar for approximately forty (40) of the client's employees. This event will be held within the next sixty (60) to ninety (90) days.

As a normal, daily business practice, we are in constant communication with our clients offering responses to a variety of insurance, risk transfer, loss prevention, etc. questions. We are always available to respond to questions as they arise and as demonstrated by the events described above, we are dedicated to the public entity marketplace and are willing to offer general or customized events which reflect the added value of our services. (We do not charge any fee to clients that attend our seminars and there is no limit on the number of employees or elected/appointed officials that an insured can send.)

We have our next event scheduled for March 22, 2011. The topic will be MIOSHA requirements and issues. A certified Industrial Hygienist will be presenting. Finally, Trident maintains a website that is dedicated to loss control and loss prevention. A variety of topics are addressed and can be utilized by members of the City's Administration at anytime.

Question:

Include any workshops, conference or other presentations to public sector (government) professional organizations. Please list date, location, topic, names or organization, number of attendees.

Answer:

See attached.

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Question:

6. If the City chose to purchase Excess Insurance or Umbrella coverage, what would be the premium for \$5 million, \$10, million or \$15 million of this type of insurance?

Answer:

The proposal offered by our agency reflects limits of \$16,000,000 per occurrence and \$16,000,000 in the annual aggregate. Aggregate limits are offered per line of liability coverage (payment of a claim from one line of coverage will not reduce the limits available to pay claims for other lines of coverage). Aggregate limits are re-stated every policy year.

Question:

7. The Purchasing Division currently uses the City's current provider to:
 - Review and validate bonds (security, payment, performance, maintenance)
 - Assist in determining levels of insurance coverage for vendors for special or unique projects or circumstances
 - Provide a manual of current information relative to risk transfer for contractors. Please respond to each bullet relative to the level of service that Nickel and Saph would provide in each.

Answer:

- As an independent insurance agency, we have had experience with private sector clients that have been required to provide bid and performance bonds to public entities. We are familiar with bonding from the provider's (vendor/contractor) perspective and obviously we understand the need for bonding as required by public entities. Permit and Notary bonds are other forms of surety instrument that we have had experience. We are confident that we can "review and validate" any manner of bonding/surety presented in favor of the City.
- Many of our public entity clients have events that involve the participation of third party vendors and contractors. Not only have we had experience with the liability insurance requirements for vendors (commercial general liability, automobile liability, liquor liability, pyrotechnics liability, special event liability, etc.) we can also provide assistance on Hold Harmless and Indemnification language. Additional Insured requirements and other insurance coverages that may be required from third parties (workers' compensation, third-party crime bonding, etc.). Based upon the hazard, Low, Medium or High – that an event exposes the City, we can offer suggestions as to the appropriate level of insurance.
- Our agency offers a printed risk transfer manual to our clients that address a variety of issues related to contractor insurance requirements, etc.