



April 22, 2025

Cara Bourdin

CADENCE INSURANCE INC
2909 13TH ST 4TH FL
GULFPORT, MS 39501

Morgan C Sirmon
PO Box 64094
St. Paul, MN 55102-0094
(601) 936-8227
MSIRMON@travelers.com

This is an Agency Billed Policy.

This is a Policy Extension for

CITY OF VICKSBURG

**1401 WALNUT STREET
VICKSBURG, MS 39180**

Brand Type: Wrap+ CyberRisk
Policy Number: 106936551

Commission: 15.00%

Policy Period: June 4, 2024 to December 31, 2025
Billing Period: June 4, 2024 to December 31, 2025

Transaction Effective Date: June 1, 2025

<u>Coverage</u>	<u>Limit</u>	<u>Retention</u>	<u>Previous Policy Number</u>
CyberRisk	\$1,000,000	\$5,000	N/A

	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>
Surcharge:	\$0.00	\$0.00	\$0.00
Tax:	\$0.00	\$0.00	\$0.00
Additional Premium:	\$12,692.00	N/A	N/A

Thank you for placing your business with us.

This endorsement changes the following:

CyberRisk

Policy Period Extension Endorsement

The Policy Period shown in the Declarations is extended as shown below.

Policy Period Inception: June 04, 2024
Expiration: December 31, 2025

12:01 A.M. local time both dates at Principal Address.

Such extension does not provide a new or additional Limit of Coverage.

A large, solid blue graphic that curves from the top left towards the bottom right, creating a sense of motion and depth.

Proposal of Insurance

Prepared for:
City of Vicksburg
1401 Walnut St
Vicksburg MS 39180

6/1/2025

**CADENCE
Insurance**

A Gallagher Company

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PROPOSAL DISCLOSURES

The following disclosures are hereby made a part of this proposal. Please review these disclosures prior to signing the Client Authorization to Bind or e-mail confirmation.

Proposal Disclaimer

IMPORTANT: The proposal and/or any executive summaries outline certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. The insurance policies themselves must be read to fully understand the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract of insurance. Policy forms will be made available upon request. We make no warranties with respect to policy limits or coverage considerations of the carrier.

Compensation Disclosure

1. Gallagher Companies are primarily compensated from the usual and customary commissions, fees or, where permitted, a combination of both, for brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary based on market conditions and the insurance product placed for the client.

2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies that provide for additional compensation if certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. If you do not wish to have your commercial insurance placement included in consideration for additional compensation, contact your producer or service team for an Opt-out form.

3. Gallagher Companies may receive investment income on fiduciary funds temporarily held by them, or from obtaining or generating premium finance quotes, unless prohibited by law.

4. Gallagher Companies may also access or have an ownership interest in other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace some of which may earn and retain customary brokerage commission and fees for their work.

If you have specific questions about any compensation received by Gallagher and its affiliates in relation to your insurance placement, please contact your Gallagher representative for more details.

Terms and Conditions

It is important that we clearly outline the nature of our mutual relationship. The following terms and conditions (these "Terms") govern your relationship with Gallagher unless you have separately entered into a written services agreement with Gallagher relative to the policies and services outlined in the Proposal, in which case that services agreement will govern and control with respect to any conflicts with these Terms. These Terms will become effective upon your execution of the Client Authorization to Bind Coverage (the "CAB") included in this Proposal and shall survive for the duration of your relationship with Gallagher relative to the policies placed pursuant to the CAB or otherwise at your request.

Services

Gallagher will represent and assist you in all discussions and transactions with insurance companies relating to the lines of insurance coverage set forth in the CAB and any other lines of insurance coverage with which you request Gallagher's assistance. Gallagher will consult with you regarding any matters involving these or

other coverages for which you have engaged Gallagher. You have the sole discretion for approving any insurance policies placed, as well as all other material decisions involving your risk management, risk transfer and/or loss prevention needs.

Although you are responsible for notifying applicable insurance companies directly in connection with any claims, demands, suits, notices of potential claims or any other matters as required by the terms and conditions of your policies, Gallagher will assist you in determining applicable claim reporting requirements.

Treatment of Information

Gallagher understands the need to protect the confidentiality and security of your confidential and sensitive information and strives to comply with applicable data privacy and security laws. Your confidential and sensitive information will be protected by Gallagher and only used to perform services for you; provided that Gallagher may disclose and transfer your information to our affiliates, agents or vendors that have a need to know such information in connection with the provision of such services (including insurance markets, as necessary, for marketing, quoting, placing and/or servicing insurance coverages). We may also disclose such information as required by applicable data protection laws or the order of any court or tribunal, subject to our providing you with prior notice as permitted by law.

We will (i) implement appropriate administrative, physical and technical safeguards to protect personal information; (ii) timely report security incidents involving personal information to affected parties and/or regulatory bodies; (iii) create and maintain required policies and procedures; and (iv) comply with data subjects' rights, as applicable. To the extent applicable under associated data protection laws, you are a "business" or "controller" and Gallagher is a "service provider" or "data processor." You will ensure that any information provided to Gallagher has been provided with any required notices and that you have obtained all required consents, if any and where required, or are otherwise authorized to transfer all information to Gallagher and enable Gallagher to process the information for the purposes described in this Proposal and as set forth in Gallagher's Privacy Policy located at <https://www.ajg.com/privacy-policy/>. Gallagher may update its Privacy Policy from time to time and any updates will be posted to such site.

GENERAL LIABILITY (Tulip)

Issuing Company: Scottsdale Insurance Co

Policy Term: June 1, 2025 to June 1, 2026

Named Insured

NAMED INSURED	FEIN #
Permittees & Lessees of The City of Vicksburg	

Limits

COVERAGE DESCRIPTION	LIMIT
General Aggregate Limit	\$1,000,000
Products/Completed Operations	\$1,000,000
Personal/Advertising Injury Limit	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Premises Rented to You Limit	\$100,000
Medical Expense Limit	\$5,000
Bodily Injury & Property Damage Combined Deductible	\$0 BI/PD/PA Per Claimant

Location Schedule

LOC #	ADDRESS	LOC #	ADDRESS
1	Lee St. Vicksburg, MS 39180	6	923 Walnut St. Vicksburg, MS 39183
2	900 Lee St. Vicksburg, MS 39180	7	903 Monroe St. Vicksburg, MS 39183
3	Army-Navy Drive. Vicksburg, MS 39180	8	1001 Washington St. Vicksburg, MS 39183
4	1280 S. Frontage Rd. Vicksburg, MS 39180	9	2308 Confederate Ave. Vicksburg, MS 39180
5	90 Union Ave. Vicksburg, MS 39183		

Hazard Schedule

LOC #	CLASS CODE	CLASSIFICATION	RATING BASIS	ANNUAL EXPOSURE	RENEWAL RATE	EXPIRING RATE
1,6,7	63217	Exhibition - Inside	Per Person / Each	100	.23	.23
2,3,4,5,8,9	43424	Exhibition - Outside	Per Person / Each	100	.23	.23

* **Area** – per 1,000 sq. ft.; **Sales** – per \$1,000; **Cost** – per \$1,000; **Payroll** – per \$1,000

Additional Interests

LOC #	NAME	INTEREST
ALL	City of Vicksburg - PO Drawer 150 Vicksburg , MS 39181	Additional Insured – Managers or Lessors of Premises

COVERAGE FORMS/ENDORSEMENTS/EXCLUSIONS

Contractors Special Conditions: *Form #GLS-570 05-23*

- \$1,000,000 - Each Occurrence
- \$1,000,000 - Personal and Advertising Injury
- \$1,000,000 - General Aggregate
- \$1,000,000 - Products Completed Aggregate

Guide Rates and Minimum Premium Per Day:

- **LOW HAZARDS:** AUCTIONS, AUTO OR RV SHOWS, BINGO GAMES, CRAFT SHOW EXHIBITIONS-EDUCATIONAL, EXHIBITIONS-OUTSIDE, MEETINGS, SEMINARS, MUSICALS, THEATRICAL PERFORMANCES, SPEAKING ENGAGEMENTS OR SPECIAL GATHERINGS.

ATTENDANCE PER DAY	MINIMUM PREMIUM
A. 0-100	\$50
B. 101-500	\$100
C. 501-1,000	\$150
D. 1,001-2,500	\$200
E. 2,501-10,000	\$250
F. 10,000+	Submit for Approval

- **MODERATE HAZARDS:** BASEBALL/GOLF, CONCERTS (NON-ROCK), DANCES (NO HEAVY ROCK), HORSE SHOWS, PARADES, EXHIBITIONS (OUTSIDE), LESSEE USHERED, EXHIBITIONS (INSIDE), NOT OTHERWISE CLASSIFIED, RUMMAGE SALES AND SPORTING EVENTS (EXCLUDES ICE HOCKEY).

ATTENDANCE PER DAY	MINIMUM PREMIUM
A. 0-100	\$50
B. 101-500	\$100
C. 501-1,000	\$150
D. 1,001-2,500	\$200
E. 2,501-10,000	\$250
F. 10,000+	Submit for Approval

- **SPECIAL HAZARDS:** SUBMIT FOR RATING CARNIVALS, CIRCUSES, FIREWORKS, ROCK CONCERTS, POLITICAL RALLIES, RODEOS, VEHICLE/ANIMAL RACING AND WRESTLING.

Terms & Conditions

- 100% Annual Minimum & Deposit
- Subject to Acceptable Physical Inspection
- Limits are "Per Schedule" – Specific NOT Blanket
- No Flat Cancellations

Policy Forms

Forms and Endorsements

Commercial Liability

CLS-SD-1L 08-01 COMMERCIAL GENERAL LIABILITY COVERAGE PART SUPPLEMENTAL DECLARATIONS

CLS-SP-1L 10-93 COMMERCIAL GENERAL LIABILITY COVERAGE PART EXTENSION OF SUPPLEMENTAL DECLARATIONS

CG 00 01 04-13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM

CG 20 11 12-19 ADDITIONAL INSURED-MANAGERS OR LESSORS OF PREMISES

CG 21 06 12-23 EXCLUSION-ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL MATERIAL OR INFORMATION

CG 21 16 04-13 EXCLUSION-DESIGNATED PROFESSIONAL SERVICES

Description Of Professional Services

Any and all professional exposures

CG 21 44 04-17 LIMITATION OF COVERAGE TO DESIGNATED PREMISES, PROJECT OR OPERATION

Premises See Schedule of Locations

Project Or Operation SPECIAL EVENTS / EXHIBITIONS

CG 21 47 12-07 EMPLOYMENT-RELATED PRACTICES EXCLUSION

CG 21 67 12-04 FUNGI OR BACTERIA EXCLUSION

CG 21 73 01-15 EXCLUSION OF CERTIFIED ACTS OF TERRORISM

CG 24 26 04-13 AMENDMENT OF INSURED CONTRACT DEFINITION

CG 40 12 12-19 EXCLUSION - ALL HAZARDS IN CONNECTION WITH AN ELECTRONIC SMOKING DEVICE, ITS VAPOR, COMPONENT PARTS, EQUIPMENT AND ACCESSORIES

CG 40 15 12-20 CANNABIS EXCLUSION WITH HEMP EXCEPTION

GLS-106s 12-13 TOTAL LIQUOR LIABILITY EXCLUSION

GLS-152s 08-16 AMENDMENT TO OTHER INSURANCE CONDITION

GLS-278s 01-06 INJURY TO WORKER EXCLUSION

GLS-289s 11-07 KNOWN INJURY OR DAMAGE EXCLUSION-PERSONAL AND ADVERTISING INJURY

GLS-341s 08-12 HYDRAULIC FRACTURING EXCLUSION

GLS-457s 10-14 AIRCRAFT EXCLUSION

GLS-47s 10-07 MINIMUM AND ADVANCE PREMIUM ENDORSEMENT

GLS-570 05-23 CONTRACTORS SPECIAL CONDITIONS

GLS-5s 04-08 SPECIAL EVENT PARTICIPANT EXCLUSION

GLS-623 10-21 TOTAL ASSAULT AND/OR BATTERY EXCLUSION

GLS-666 06-22 PFC/PFAS EXCLUSION

GLS-690 03-23 EXCLUSION-TOTAL AIRCRAFT, AUTO OR WATERCRAFT WITH LIMITED EXCEPTIONS

GLS-74s 09-05 AMENDMENT OF CONDITIONS

UTS-180g 07-23 COMMUNICABLE DISEASE EXCLUSION

UTS-365s 02-09 AMENDMENT OF NONPAYMENT CANCELLATION CONDITION

UTS-428g 11-12 PREMIUM AUDIT

UTS-611 07-22 EXCLUSION-BIOMETRIC INFORMATION

UTS-632 03-23 EXCLUSION-DESIGNATED CHEMICALS, COMPOUNDS, ENERGY, MATERIAL OR SUBSTANCES

UTS-650 09-23 ABSOLUTE FIREARMS EXCLUSION

UTS-74g 08-95 PUNITIVE OR EXEMPLARY DAMAGE EXCLUSION

Subject to Audit

The proposed premium is based on the above estimates of annual exposures. This policy will be audited on the following basis: **Monthly**

PREMIUM SUMMARY

COVERAGE	COMPANY	25/26 RENEWAL PREMIUM	24/25 EXPIRING PREMIUM
Liability	Scottsdale Insurance Company	\$12,000 Taxes and fees: \$1,057.69	\$12,000 Taxes and fees: \$1,057.69
TOTAL ANNUAL PREMIUM		\$13,057.69	\$13,057.69

PAYMENT PLANS

CARRIER / PAYABLE CARRIER	LINE OF COVERAGE	PAYMENT SCHEDULE	PAYMENT METHOD
Scottsdale Insurance Company/Gallagher Ins	Liability	Full Pay	ACH/Check/CC

*Option: Policy Billed by: Cadence Insurance, A Gallagher Company
Pay Online – <https://cadenceinsurance.epaypolicy.com/>
Credit Card – 3.50%

PREMIUM FINANCING

Arthur J. Gallagher is pleased to offer Premium Financing for our client.

What is Premium Financing?

Premium financing is a short-term loan that provides premium payment flexibility. By financing, you have the option to spread out your premium payments instead of paying in full at the time of policy purchase or renewal.

Why Premium Financing May be Good for Your Business?

- May improve **capital and cash flow management** by spreading out premium payments over the policy period.
- Allows for **consolidation of** multiple policies into one premium financing agreement with a single monthly or quarterly payment.
- Provides automated **ACH options and flexible payment** terms.

Want to Learn More?

If you are interested in learning more or obtaining a quote, contact your Client Services Manager.

CARRIER RATINGS AND ADMITTED STATUS

PROPOSED INSURANCE COMPANIES	A.M. BEST'S RATING & FINANCIAL SIZE CATEGORY*	ADMITTED/NON-ADMITTED**
Scottsdale Insurance Company	A XV	Non-Admitted

*Gallagher companies use A.M. Best rated insurers and the rating listed above was verified on the date the proposal document was created.

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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. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. Best's Credit Ratings™ are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings™ and Guide to Best's Credit Ratings, visit the A.M. Best website at <http://www.ambest.com/ratings>.

**If coverage placed with a non-admitted carrier, it is doing business in the state as a surplus lines or non-admitted carrier, and is neither subject to the same regulations as an admitted carrier nor do they participate in any state insurance guarantee fund.

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.

COVERAGE DISCUSSION CHECKLIST

These items are for discussion only and do not represent all of your potential exposures. This is only a brief summary, not a contract. Please see policy for full details, limitations and exclusions.

PROPERTY

- ✓ Accounts Receivable / Valuable Papers
- ✓ Equipment Breakdown
- ✓ Electronic Data Processing Equipment
- ✓ Equipment Floaters
- ✓ Flood / Earthquake / Wind
- ✓ Ordinance or Law
- ✓ Business Income / Extra Expense / Loss of Rents
- ✓ Signs / Glass
- ✓ Off-Premises Power Failure
- ✓ Cargo
- ✓ Riot & Commotion
- ✓ Certified and Non-Certified Terrorism
- ✓ Dependent Property

CRIME

- ✓ Employee Dishonesty
- ✓ ERISA
- ✓ Forgery or Alteration
- ✓ Money and Securities
- ✓ In-Transit
- ✓ Money Orders / Counterfeit Money
- ✓ Computer Crime
- ✓ Computer Fraud
- ✓ Funds Transfer Fraud
- ✓ Claims Expense

OTHER

- ✓ Foreign Coverage
- ✓ Kidnap and Ransom
- ✓ Travel Accident
- ✓ Aviation

LIABILITY

- ✓ Employee Benefits
- ✓ Directors and Officers
- ✓ Employment Practices
- ✓ Fiduciary
- ✓ Cyber
- ✓ Liquor
- ✓ Pollution
- ✓ Product Recall
- ✓ Professional / Errors and Omissions
- ✓ Stop-Gap Workers' Compensation
- ✓ Garage
- ✓ Railroad Protective
- ✓ Terrorism
- ✓ MCS-90
- ✓ Employees As Insureds

AUTOMOBILE

- ✓ Drive Other Car
- ✓ Hired / Non-Owned Auto Liability
- ✓ Hired Car Physical Damage

WORKERS' COMPENSATION

- ✓ U.S. Longshoremen's and Harbor Workers
- ✓ Jones Act
- ✓ Maritime
- ✓ Stop-Gap
- ✓ Foreign

EXCESS LIABILITY

- ✓ Terrorism

CLIENT AUTHORIZATION TO BIND COVERAGE

City of Vicksburg

After careful consideration of Gallagher’s proposal dated 6/1/2025, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

COVERAGE/CARRIER		TRIA	DESCRIPTION/MAJOR DIFFERENCES
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Liability/ Scottsdale Insurance Co	<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Additional Premium of \$600.00 if coverage is wanted

Please note the recommendations and considerations summarized in this section are not intended to identify all potential exposures. Gallagher is not an expert in all aspects of your business and assumes no responsibility to independently investigate the risks your business faces. Gallagher has relied upon the information you provided in making our Insurance Proposals. If you are interested in pursuing additional coverage other than those listed above, please list the additional coverages in the Client Authorization to Bind.

If you are interested in pursuing additional coverages, please list below:

COVERAGE AMENDMENTS AND NOTES:

City of Vicksburg

Exposures and Values

You confirm the payroll, values, schedules, and any other information pertaining to your operations, and submitted to the underwriters, were compiled from information provided by you. If no updates were provided to Gallagher, the values, exposures and operations used were based on the expiring policies. You acknowledge it is your responsibility to notify Gallagher of any material change in your operations or exposures.

Additional Terms and Disclosures

Gallagher is not an expert in all aspects of your business. Gallagher’s Proposals for insurance are based upon the information concerning your business that was provided to Gallagher by you. Gallagher expects the information you provide is true, correct and complete in all material respects. Gallagher assumes no responsibility to independently investigate the risks that may be facing your business, but rather have relied upon the information you provide to Gallagher in making our insurance Proposals.

Gallagher’s liability to you arising from any of Gallagher’s acts or omissions will not exceed \$20 million in the aggregate. The parties each will only be liable for actual damages incurred by the other party, and will not be liable for any indirect, special, exemplary, consequential, reliance or punitive damages. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise), arising out of, relating to or in any way connected with the Proposal, any of Gallagher’s services or your relationship with Gallagher may be brought by either party any later than two (2) years after the accrual of the claim or cause of action.

Gallagher has established security controls to protect Client confidential information from unauthorized use or disclosure. For additional information, please review Gallagher's Privacy Policy located at <https://www.aig.com/privacy-policy/>.

You have read, understand and agree that the information contained in the Proposal and all documents attached to and incorporated into the Proposal, is correct and has been disclosed to you prior to authorizing Gallagher to bind coverage and/or provide services to you. By signing below, or authorizing Gallagher to bind your coverage through email when allowed, you acknowledge you have reviewed and agree with terms, conditions and disclosures contained in the Proposal.

By:

Print Name (Specify Title)

City of Vicksburg

Company

Signature

Date:

BINDING REQUIREMENTS

COVERAGE (ISSUING CARRIER)	BINDING REQUIREMENTS
Liability Scottsdale Insurance Company	Payment Written Request to Bind

BINDABLE QUOTATIONS & COMPENSATION DISCLOSURE SCHEDULE

Client Name: City of Vicksburg

COVERAGE	INSURANCE COMPANY	WHOLESALE, MGA, OR INTERMEDIARY NAME ¹	EST. ANNUAL PREMIUM ²	COMM.% OR FEE ³	GALLAGHER U.S. OWNED WHOLESALE, MGA, OR INTERMEDIARY % AND/OR FEE
Liability	Scottsdale Insurance Company	CRC	\$12,000	10%	

1 We were able to obtain more advantageous terms and conditions for you through an intermediary wholesaler.

2 If the premium is shown as an indication. The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.
*A verbal quotation was received from this carrier. We are awaiting a quotation in writing.

3 The commissionable rate is a percentage of annual premium excluding taxes & fees.

*Gallagher is receiving ____% commission on this policy. The fee due Gallagher will be reduced by the amount of the commissions received.

CITY OF VICKSBURG'S SERVICE TEAM

Frank Bordeaux has primary service responsibility for your company. We operate using a team approach. Your Service Team consists of:

NAME / TITLE	PHONE / ALT. PHONE	EMAIL	ROLE
Frank Bordeaux	(228) 223-2223	Frank_Bordeaux@ajg.com	Producer
Lani Lenhoff	(228) 563-6135	Lani_Lenhoff@ajg.com	Executive Client Service Manager
Morgan Haden	(228) 863-5362	Morgan_Haden@ajg.com	Client Service Manager
Linda Webb	(228) 563-6163	Linda_Webb@ajg.com	Back-Up Client Service Manager
Donald McDowell	(228) 563-6364	Donald_Mcdowell@ajg.com	Loss Control Representative
Renee King	(228) 563-6110	Renee_King@ajg.com	Claims Specialist

Service Commitment

Account Service

At Arthur J. Gallagher & Co., we strive for long-term relationships. Insurance Relationships begin with solid, cost-effective insurance programs, but endure because of excellent service. We will address the day-to-day needs of your type of organization in a timely manner, and by being proactive regarding your insurance program throughout each insurance term and market cycle. In these ways, we can address your changing insurance needs.

Renewals

At each renewal, we will meet with you establish a renewal game plan, determining how many markets should be approached, how pricing is in the insurance marketplace, and what specific needs must be addressed. We will then approach markets we feel will present the best alternatives, and present each alternative at renewal as an option, even if we still feel the incumbent program is strongest. We will demonstrate how we have created competition within the marketplace to ensure that you receive the best renewal term.

We make ourselves accountable by working with you to develop a written service schedule that meets your needs. You can track our service by referring to our written service commitment. Service becomes especially important as your type of organization continues to change and prosper.

As a top national broker, we have access to over 150 insurance companies and wholesalers. This maximizes your insurance options in any given policy year situation. In addition, the relationships we have cultivated with our markets are excellent. Our integrity and influence in the marketplace gives us an edge over other brokers. These factors are especially important to consider as the insurance needs of your organization become more complex, requiring more sophisticated solutions.

Automobile Identification Cards

ID cards will be issued upon binding coverage.

Phone Calls

Phone calls will be returned within one working day of receipt.

Certificates of Insurance



Reporting a Claim

At Cadence Insurance our mission is to provide the highest standard of customer service in your time of need. Knowing what to do after an incident occurs is the key to avoiding further loss and getting your claim handled smoothly. The information in this document serves as a guideline for responding to and reporting various types of incidents or claims. It is not a confirmation of coverage.

If your local agent's office is temporarily closed due to a weather related event, call any of our other offices or your insurance company directly. We're here to accept your claim both online and over the phone. To find a location near you, visit us at CadenceInsurance.com

Report a claim 24/7



Connect with us

Contact your Cadence Insurance agent during our normal business hours Monday - Friday 8:00 am to 4:30 pm (CT) or visit us at CadenceInsurance.com



Submit a claim online

Click [here](#) to submit a claim online, or visit us at CadenceInsurance.com to report a claim. Online claims are handled during our normal business hours Monday - Friday 8:00 am to 4:30 pm (CT). Claims received outside of our normal business hours will be handled the following business day.



After-Hours claim reporting service

If you have a severe loss event that requires immediate reporting outside of our normal business hours, call (877) 897 9312. Once you have reported your claim, a member of our claims team will contact you if they have questions or need additional information.

CADENCE Insurance

A Gallagher Company



About Us

Cadence Insurance, A Gallagher Company, delivers the highest standard in brokerage services nationally and globally to individuals, small companies and organizations with more than 10,000 employees. We are an industry leader in commercial insurance, surety, employee benefits and private client brokerage services that invests in technology and human capital to expand service offerings and create a competitive advantage for clients.

Licensed in
all 50 states

Global footprint
to service
all size clients

140+ years
of exceptional
client service

Average
employee tenure
of 11+ years

20+ years of
investment in
analytics and
data-driven
solutions

Property and casualty

PRODUCT EXPERTISE

- Captives
- Cyber liability
- Difference in conditions
- Executive risk
- Malpractice liability
- Representations and warranties
- Stock throughput

IN-HOUSE CAPABILITIES

- Claims analysis and updates
- Claims management and advocacy
- Contract reviews
- Experience Mod (E-Mod) analysis
- Exposure analytics
- Loss control
- Predictive catastrophe analytics
- Stewardship reporting

RESOURCES AND SERVICES

- Certificate issuance
- Certificate tracking
- Cyber security protection
- Disaster recovery/business continuity
- DOT expertise
- Online client portal
- Online risk management center
- Pre-build consultations
- Personal insurance premier client group
- Property/ISO reviews
- Safety audits
- Workers' compensation injury triage

PERSONAL LINES

- Auto
- Home
- Flood
- Life
- Long-term care
- Accident
- Medical
- Dental
- Vision
- Travel
- Umbrella
- Personal inland marine
- Watercraft
- Personal builder's risk
- Valuable items



Employee benefits

COST CONTROL

- Custom plan development
- Data and claim analytics
- Actuarial services
- Benchmarking

ENROLLMENT SUPPORT

- Employee education
- Online benefits enrollment
- Call center
- Customized communication

HR AND TECHNOLOGY

- Payroll and tech consulting
- On-site support and training
- Employee handbooks
- Compensation design
- HR audits
- Job descriptions
- Classification tools

ACA TOOLS

- ACA compliance review and strategy
- ACA reporting tool

COMPLIANCE

- In-house counsel
- Healthcare reform counseling
- Employer notices review
- ERISA compliance (SPD and 5500 filing)
- Employment practices and policies consulting
- Government filings and audits support
- Educational seminars and newsletters

EMPLOYER EDUCATION

- Live seminars and online webinars
- Legislative updates

CADENCE Insurance

A Gallagher Company

CadenceInsurance.com

The information contained herein is intended to provide a general overview of the services and products offered by Cadence Insurance Company, Inc. ("Cadence") and its subsidiaries. It is not intended to constitute an offer of insurance or any other financial product. Insurance coverage is provided by Cadence Insurance Company, Inc. and its subsidiaries. The information contained herein is not intended to constitute an offer of insurance or any other financial product. Insurance coverage is provided by Cadence Insurance Company, Inc. and its subsidiaries. The information contained herein is not intended to constitute an offer of insurance or any other financial product. Insurance coverage is provided by Cadence Insurance Company, Inc. and its subsidiaries.

Cadence Insurance Company, Inc.

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RESOURCES AND SERVICES OVERVIEW

LOSS ANALYTICS/STEWARDSHIP | *No Additional Cost*

Data alone is not enough – data must be analyzed and correlated to the client’s operation. Cadence Insurance, A Gallagher Company “Cadence Insurance” data analysis of exposures and claim history provides valuable insight for loss prevention and marketability. Key components include:

- Executive Summary with performance evaluations for 5-10 years
- Claims Analysis including frequency and severity trends, loss ratio, multiple claimants, etc.
- Experience Modifier Analysis
- Recommendations for Safety Improvements and Claim Strategies

CLAIMS MANAGEMENT | *No Additional Cost*

The claims experience is a critical “moment of truth” for clients. Our priority is ensuring our clients have the best claim expertise available. We have strong claim advocates that will lead you through the claim process. Our claim advocates will assist with all aspects of the claim, including:

- Establish customized claim processes on specialty lines of coverage
- Reporting claims on your behalf
- Claim follow-up and tracking
- Assist with coverage interpretations and disputes
- Settlement negotiations
- 24/7 claim reporting

CLIENT PORTAL | *No Additional Cost*

Allows expanded client communication channels. Port access will provide your organization functionally for:

- Issuing certificates
- Printing auto ID cards, if applicable
- Access to documents such as policies, applications and endorsements
- Make payments
- Report a claim

CARE (Claims Analysis Reviewing Experience Mod Program) | *No Additional Cost*

Cadence Insurance CARE Team carefully reviews your experience modifier two critical times a year, once at the unit stat date when your mod is promulgated and again at renewal time. Claims are a major contributing cost driver for businesses, specifically workers’ compensation claims. Understanding our clients’ experience modifiers (E-Mods) and making necessary changes can significantly reduce workers’ compensation costs while improving employee safety. By reducing E-Mod just 0.01, a company can reduce its workers’ compensation premiums by up to 1%. Cadence Insurance employs experienced work comp adjusters that advocate on your behalf, ensuring that our CARE program audits every workers’ compensation claim with reserves above \$5,000, any claim with indemnity (lost time) reserves, or any claim open longer than 180 days. We will make certain your E-Mod is properly calculated and is at its lowest possible point.

WORKERS’ COMPENSATION INJURY TRIAGE | *Fee-Based on Work Comp Claim Count*

Cadence Insurance offers a work comp injury triage service to help mitigate and control workers’ compensation loss costs and free supervisors from making medical decisions. This triage service provides immediate access to a registered nurse 24/7 for workplace injuries, promotes efficient claim reporting, immediate treatment recommendations, and reduces unnecessary claims and claim costs. It also may decrease E-Mods, reduce paperwork, and lower administrative expenses.

CATASTROPHE ANALYTICS | *Property Limit Intelligence* | *No Additional Cost*

The practice of using computer algorithms to estimate your Probable Maximum Loss (PML) and Average Annual Loss (AAL) as it pertains to your specific risk regarding natural catastrophes and terrorism. Valuable information which is used for purchasing appropriate insurance limits and negotiating preferential pricing with carriers.

LOSS FORECASTER | Underwriting | *No Additional Cost*

Loss Forecaster provides actuarial computations for loss development and reserve analysis based on variables of your industry and specific exposures. The data trending can be applied to workers' compensation, general liability, products liability, and automobile liability lines of coverage to provide better pricing guidance to carriers.

LOSS CONTROL | *No Additional Cost | Special Projects: Fee-Based*

Our extensive Loss Control Team has unique qualities and skills across many types of industries. Our consultants bring overlapping and complementary experience to the team. Having a strong network allows us to be adaptable to your needs. Whether you're a CEO looking for business success at a strategic level, a CFO looking to optimize the bottom line, or a safety manager trying to improve employee safety, we've got you covered.

LOSS CONTROL | Transportation Cab Analysis | *No Additional Cost*

Cadence Insurance understands the challenges presented to our insureds when underwriting DOT regulated fleets. FMCSA scores have become a focal point in negotiating rates and market placement. Enhancement of these scores is our number one priority for our insureds. Utilizing innovative tools, we promote score improvement while demonstrating the best possible results to insurance carriers. Ultimately, our customers obtain financial benefit from fewer DOT inspections.

SUCCEED | Risk Management Center | *\$500 Annual Fee*

A web-based learning management system with safety and risk management tools designed to create efficiencies for your organization. Features include an Online Training Library, Incident Track/Trending, Claim Reporting, SDS Management, COI Contract Comparison and Tracking, and Job Description Tracking. Succeed is designed to improve risk management, loss control prevention, and OSHA compliance. This service is a good fit for any organization that wants to proactively manage its risk and develop effective workplace safety programs to reduce claims, losses, and associated costs. Succeed is accessible from any form of technology.

SAFERHUB | Risk Management Center | *Fee-Based by User*

A web-based learning management system with safety training management, compliance, and certification solutions focused on Driver Training, DOT Compliance, and Safety. The Learning Management System (LMS) provides access to courses from any computer or mobile device. Organizations can easily schedule, track and manage training. The training solutions are flexible, customizable, and interactive. Employees can access assigned documents including but not limited to Training Completion Certificates, Safety Data Sheets, Manuals, Policies, Certificates, Evaluation Forms, and more that can be available with a click.

PEOPLE RISK MANAGEMENT | Human Resources | *No Additional Cost in Most States*

A cloud-based platform of integrated HR resources and training supported by live HR experts. Zywave provides training solutions that develop employees, a team of HR experts available to answer any questions and provide advice, and an award-winning resource center.

ALTERNATIVE RISK STRATEGIES | Program Design | *No Additional Cost*

Through pricing verification, deductible analysis, and captive feasibility, our risk strategies team provides alternatives to the traditional insurance marketplace in order for our clients to achieve optimal program design.

ADVANTAGEHR | Employee Training | *Tier-Based Fee*

Our comprehensive talent management and development platform includes human resources support, staff and management training, and a wide variety of programs and customized solutions for each client's business strategy.

