## City of Valdez, Valdez, City School District

#### BROKERAGE SERVICES PROPOSAL

Effective From: 07/01/2025 To: 07/01/2026

Presented by:

David R. Hale, President &

JoAnna Lewis, Account Executive



100 Cushman Street, Suite 200 Fairbanks, AK 99701

Phone: (907) 456-6671 Fax: (907)452-5214 This quote has been based on the information you provided to us and on which we have relied and is subject to the terms and conditions of the policy forms. In the event the information provided to the underwriters/(re)insurers is not complete and accurate, it may allow the underwriters/(re)insurers to avoid liability for a particular claim or to void the policy entirely. If any material information has been excluded or if any of the information provided is now inaccurate please advise us immediately in order that we can seek revalidation of terms with underwriters/(re)insurers.

This quote is valid until 07/01/2025 after which the pricing, terms, and conditions are subject to change. It does not constitute confirmation of full or further support of the placement at these terms; it is recommended, therefore, that you respond to us as soon as possible. We will not be responsible for any consequences that may arise from any delay or failure by you to respond to us by 06/24/2025.

You are requested to review this indication to confirm that it accurately reflects the coverage conditions, limits and other terms that you require. If the indication of coverage and terms does not accord with your instructions please kindly advise us immediately by contacting David Hale at (907) 456-6671.

#### City of Valdez/Valdez City School District

#### Client Service Team

Hale & Associates is committed to not only meeting your unique business demands, but to exceeding your expectations as a first class insurance broker and risk management partner. We know your value:

- a personal relationship with an increased access to your account team
- state-of-the-art market knowledge and expertise
- enhanced claims advocacy
- quicker, more streamlined processes (e.g., claims filing, certificate issuance)

#### The following is your Service Team:

Hale & Associates Phone: (907) 456-6671 Fax: (907) 452-5214

David Hale President <u>david@hale-ins.com</u>

JoAnna Lewis Account Executive joanna@hale-ins.com

Nancy Harcourt Account Executive nancy@hale-ins.com

Tabatha Wilson
Account Executive
tabatha@hale-ins.com

Brittany Hale Sokolow Vice President <u>brittany@hale-ins.com</u>

Michael Hale Account Executive <u>michael@hale-ins.com</u>

Shana Pilkinton Account Executive shana@hale-ins.com

Arianna Nocon
Account Manager
arianna@hale-ins.com

## CITY OF VALDEZ / VALDEZ CITY SCHOOL DISTRICT PREMIUM SUMMARY

		City - APRA	
	2025-26	2024-25	Change
Liability Coverage	APRA	AML/JIA	
GL & Public Officials	\$175,662	\$112,385	\$63,277
Workers' Compensation	\$209,092	\$195,562	\$13,530
Business Auto	\$62,348	\$47,416	\$14,932
Mobile Equipment (Drone)	\$95	\$195	(\$100)
Police Professional	\$36,903	\$69,074	(\$32,171)
Loss Control Discount	TBD	(\$16,291)	\$16,291
APRA Broker Credit	(\$48,374)	\$0	(\$48,374)
Sub Total	\$435,726	\$408,341	\$27,385
Property & Boiler & Machinery			
APRA	\$343,608	\$424,754	(\$81,146)
Marine			
Zurich American	\$100,200	\$100,200	\$0
Public Employee Crime	\$5,418	\$5,418	\$0
Bonds (est.)	\$5,000	\$5,000	\$0
Brokerage Fee	\$36,000	\$36,000	\$0
Grand Total	\$925,953	\$979,713	(\$53,760)

<u>City:</u>	FY26 Renewal:	FY25 Renewal:
Reported Payroll:	\$13,577,753	\$12,713,210
Auto Count:	88	88
Workers' Compensation Experience Mod:	0.72	0.84
Marine: Est Gross Receipts	\$2,396,340	\$2,020,933
Property Values:	\$289,085,483	\$278,349,373
Property Loss Limit:	N/A	\$90,000,000
Property Rate per \$100 values	\$0.167	\$0.196
Total Property Premium (City + S.D.):	\$483,388	\$553,662

#### **Optional Terrorism Insurance Coverage:**

Marine: Premium shown includes additional premium charge of \$1,800

Property: Included

<sup>\*</sup>Property Deductible applies to all coverages, including equipment breakdown, flood, and earthquake

# City of Valdez APRA Package with Alternate APRA Property



To members of the Alaska Public Risk Alliance (APRA):

Enclosed is the summary of the contributions required for your Policy Year 2025-2026 coverage.

We are pleased to quote member contributions that reflect the benefits of bringing AMLJIA and APEI together into APRA. Most members contributions have increased by a smaller amount than they have in recent years, and many members will actually receive a small decrease in their rates.

As part of the Plan for Merger, which was approved by the APEI and AMLJIA membership on November 14, 2024, the APRA Board of Directors committed to a 10% rate guarantee: no member's overall rate change for the 2025-26 policy year would exceed 10%. The quoted contributions reflect this rate cap. Members that have had an increase in their exposures – such as adding vehicles or property, increasing their payroll, or having the replacement cost of their properties increase, may have an overall contribution increase of more than 10%, even if the underlying rate change is less than 10%.

#### Property values and coverage

You may have noticed that the property values on the schedules we sent out in March increased from what you may have listed on the policy for the current year. The APRA property policy provides coverage for the full replacement cost of a destroyed building. This is a significant benefit, but it requires that covered buildings be insured for their full replacement cost. To meet this standard, some building values were increased before this renewal; other buildings will be professionally valued over the next year, and may well see a similar increase in their value next year.

We recognize that increased value translates to increased cost. Members who have a building that they do not want to insure for the full replacement cost may elect to list the building on an "Agreed Amount Endorsement", which limits coverage to a stated amount. It is less expensive than full replacement cost coverage, but also means greater risk for the member, should that building be destroyed.

Buildings to be listed on the Agreed Amount endorsement are marked as such on the Property Coverage Summary attached to this document. If you would like a building so marked to be covered for full replacement coverage, or another building to be limited to an agreed amount, please let us know.

#### **Loss Control Incentives**

Both AMLJIA and APEI have had a loss control refund or incentive program to encourage members to participate in activities that are designed to reduce losses. For the current (2024-25) policy year, APEI and AMLJIA members who have participated in this program will be receiving a refund of a portion of their last year's contribution in the next few weeks. These amounts are unrelated to this contribution quote for the 2025-26 policy year, and will not be used as a direct credit to offset part of this contribution, as it was in the past.

For the 2025-26 policy year, APRA will be offering a loss control incentive program that is similar to the APEI and AMLJIA programs – the specifics are still being finalized, and we will share information about that program over the next couple of months.

#### Factors Influencing Contributions

The contributions quoted here for liability and worker's compensation are based on estimates of what you will pay your employees next year. The final numbers may well be different from these estimates. After the year ends (in the summer of 2026) we will ask you for the actual payroll amounts that you paid your employees, and the liability and workers' compensation contributions will be adjusted accordingly.

The contributions here include a factor to reflect each member's historical loss experience – members that have had few or no losses receive a small credit, while members with poorer loss history will be paying higher contributions. This is done to help ensure fairness among members, and to reward members who avoid losses. The more that members can avoid or reduce losses, the lower the costs are for everyone, and we are here to help you do that.

Alaska Law requires that any public entity wanting to be a member of APRA must sign a Cooperative Participation Agreement (CPA). If you don't sign the Cooperative Participation Agreement, you cannot become a member of APRA – even if you send us a check for the coverage. In addition, APRA requires that you complete, sign, and submit the application providing information about your entity. If you have not already signed and returned the application or CPA, please do so as soon as possible.

Members who are working with a broker receive a "Broker Credit" of 5% of their contribution amount, or \$50,000, whichever is less. If you are working with a broker, you will see this credit at the bottom of your contribution summary.

If you have any questions about the quoted contributions, how to complete the application or CPA, or you need further explanations, please contact your broker if you have one, or the APRA underwriter you have been working with. If you aren't sure which underwriter to talk with, call APRA at 907-258-2625 and we can point you to the right person. You are also welcome to call me with questions about your coverage or contribution.

We at APRA are looking forward to the formal creation of the new pool, and our ability to better serve our members. Information about APRA's services, coverage, and operations will be shared with members over the next few months, and we encourage you to reach out if you have questions or suggestions on how we can better serve you.

Barbara Thurston

Deputy Director for Insurance Services, APRA

bara Thurston

(907) 523-9440

AcctID# 122C Broker: David Hale

Policy Year: July 1, 2025 - July 1, 2026

Broker Firm: Hale & Associates

Quote #2--Added 2025 Chevy Silverado and (2) 2025 Ford Explorers

Property & Mobile Equipment											
PROPERTY - ALL RISK	Aggregate Limit of Insurance	Deductible	Total Stated Value	Net Contribution							
Buildings, Contents, Docks, Other	\$250,000,000	As Scheduled	\$289,085,483	\$483,388.13							
Fine Arts	\$5,000,000	\$5,000	\$0	\$0.00							
Mobile Equipment	\$10,000,000	As Scheduled	\$39,000	\$95.20							
EARTHQUAKE & FLOOD COVERAGE	\$150,000,000	As Scheduled		Included							
EQUIPMENT BREAKDOWN COVERAGE	\$250,000,000	As Scheduled		Included							
TERRORISM COVERAGE	\$250,000,000	\$25,000		Included							
			\$289,124,483								

Net Property Contribution: \$483,483.33
Property Broker Commission: \$0.00

Total Property Contribution: \$483,483.33

	Limit of Insurance	Deductible	Estimated Payroll/ Receipts	Net Contribution
LIABILITY			Receipts	
Comprehensive General Liability	\$15,500,000 *	\$0	\$13,577,753	\$175,662.18
Liquor Liability	No Coverage	No Coverage	No Coverage	No Coverage
Law Enforcement Liability	\$15,500,000	\$10,000	\$1,690,867	\$36,903.17
VOLUNTEER MEDICAL COVERAGE	50,000	\$0		Included

Net Liability Contribution: \$212,565.35 Liability Broker Commission: \$0.00 Total Liability Contribution: \$212,565.35

**Total Vehicle Contribution:** 

\$62,348.15

	Limit of Insurance	Deductible	Vehicle Counts/Insured Values	Ne Ne	t Contribution
Vehicle Liability	\$15,500,000	\$0	88		\$26,150.00
Physical Damage	As Scheduled	As Scheduled	4,535,767		\$36,198.15
UM/UIM Bodily Injury	\$1,000,000	\$0	4,333,707		Included
UM/UIM Physical Damage	\$25,000	\$1,000			Included
Non-Owned Auto Liability	\$15,500,000	\$0			Included
Non-Owned Auto Physical Damage	\$75,000	\$1,000			Included
				Net Vehicle Contribution:	\$62,348.15
				Vehicle Broker Commission:	\$0.00



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Policy Year: July 1, 2025 - July 1, 2026

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Quote #2--Added 2025 Chevy Silverado and (2) 2025 Ford Explorers

Workers' Compensation					
	Limit of Insurance	Deductible	Estimated AK Payroll	Ne	t Contribution
WORKERS' COMPENSATION	Statutory	\$0	\$13,577,753		\$209,092.07
EMPLOYER'S LIABILITY	\$3,000,000	\$0			Included
				Net WC Contribution:	\$209,092.07
				WC Commission:	\$0.00
				<b>Total WC Contribution:</b>	\$209,092.07

Specialty Coverages **	Specialty Coverages **							
	Limit of Insurance	Deductible	Net Contribution					
PUBLIC ENTITY CRIME COVERAGE	\$1,000,000	\$25,000	Included					
POLLUTION COVERAGE	\$2,000,000	\$250,000	Included					
CYBER COVERAGE (Aggregate limit)	\$10,000,000	\$100,000	Included					

Total Net Contribution \$967,488.90

Total Broker Commission \$0.00

Broker Credit <u>-\$48,374.44</u>

Total Contribution \$919,114.46

<sup>\*</sup> Sublimits for Sexual Abuse and Molestation Coverage: \$1,000,000 per victim / \$5,000,000 aggregate per perpetrator

<sup>\*\*</sup> Details of the sublimits by coverage type for the Specialty Coverages will be provided separately



AcctID# 122C

Broker: David Hale

Policy Year: July 1, 2025 - July 1, 2026

Broker Firm: Hale & Associates

APRA Building ID#	Description	Location	City	SqFt	Building Value	Contents & EDP Value	Docks & Other Value	Total Replacement Value	Deductible *	Covg Limited To Agreed Amount	Net Contribution
122C-001	City Hall	212 Chenega	Valdez	6,035	1,773,363	0	0	1,773,363	100,000	N	\$2,625.53
122c-002	Old City Hall	212 Chenega	Valdez	2,475	799,504	0	0	799,504	100,000	N	\$1,139.77
122C-003	Police Station	212 Chenega	Valdez	7,502	2,178,395	0	0	2,178,395	100,000	N	\$3,347.30
122C-004	Fire Station	212 Pioneer	Valdez	1,900	773,699	0	0	773,699	100,000	N	\$1,102.99
122C-005	Old Fire Station	212 Pioneer	Valdez	2,880	925,206	0	0	925,206	100,000	N	\$1,318.97
122C-006	Police Station Parking Garage	212 Tatitlek	Valdez	2,256	558,878	0	0	558,878	100,000	N	\$796.74
122C-007	Council Chambers-Admin Complex	211 Fairbanks Drive	Valdez	2,536	813,957	0	0	813,957	100,000	N	\$1,160.38
122C-008	Library	212 Fairbanks	Valdez	9,300	4,541,757	0	0	4,541,757	100,000	N	\$7,558.81
122C-009	Museum	217 Egan	Valdez	6,130	3,156,525	0	0	3,156,525	100,000	N	\$5,090.33
122C-010	Valdez Civic Center (Theater)	110 Clifton	Valdez	28,658	12,915,061	0	0	12,915,061	100,000	N	\$22,480.04
122C-011	Well House #7 - Pub.W.Bldg & Tank 1- 500,000 gal Tank	311 Dylen Drive	Valdez	800	1,412,058	0	0	1,412,058	100,000	N	\$2,013.03
122C-012	Cliffside Tank - Water Dept 1- 750,000 gal Tank	1246 Mineral Creek Rd	Valdez		685,440	0	0	685,440	100,000	N	\$889.22
122C-013	Wellhouse #11 - 750,000 gal Tank	347 Hanagita	Valdez	570	861,840	0	0	861,840	100,000	N	\$1,105.78



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APRA Building ID#	Description	Location	City	SqFt	Building Value	Contents & EDP Value	Docks & Other Value	Total Replacement Value	Deductible *	Covg Limited To Agreed Amount	Net Contribution
122C-014	Wellhouse #21 - 500,000 gal Tank	428 W Hanagita - South Building	Valdez	225	453,600	0	0	453,600	100,000	N	\$646.65
122C-015	Wellhouse #31 - 100kw Genset	429 W Hanagita - North Building	Valdez	460	695,520	0	0	695,520	100,000	N	\$991.53
122C-016	Maint. Shop #2 - Pub.W.Bld. & Tanks Pub Works Bldg & Tanks	602 W. Egan	Valdez	6,000	1,413,398	0	0	1,413,398	100,000	N	\$1,833.60
122C-017	Maint. Shop #1 - Warehouse/Storage	602 W. Egan	Valdez	4,000	549,055	0	0	549,055	100,000	N	\$782.73
122C-018	Warehouse #1/Museum Annex	436 South Hazelet	Valdez	20,780	1,699,334	0	0	1,699,334	100,000	N	\$2,493.61
122C-019	Airport Term Bldg W/Ctrl Tower	300 Valdez Airport Road	Valdez	25,772	7,982,676	0	0	7,982,676	100,000	N	\$13,690.53
122C-020	Senior Ctr/Housing/Greenshed/Ca rport	1109 Meals	Valdez	16,548	7,094,016	0	0	7,094,016	100,000	N	\$12,106.94
122C-021	Fire Station #4- Volunteer	5040 Richardson Highway	Valdez	2,500	461,015	0	0	461,015	100,000	N	\$657.22
122C-022	Fire Station #3- Volunteer	124 River Drive	Valdez	3,000	484,279	0	0	484,279	100,000	N	\$690.39
122C-023	Recreation Center (Teen Center)	414 W. Hanagita	Valdez	6,272	1,670,758	0	0	1,670,758	100,000	N	\$2,442.69
122C-024	Medical Facility	1001 Meals Ave.	Valdez	6,000	2,228,547	0	0	2,228,547	100,000	N	\$3,436.67
122C-025	High School	319 Robe River Drive	Valdez	91,000	47,971,131	0	0	47,971,131	100,000	N	\$84,949.96



AcctID# 122C

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APRA Building ID#	Description	Location	City	SqFt	Building Value	Contents & EDP Value	Docks & Other Value	Total Replacement Value	Deductible *	Covg Limited To Agreed Amount	Net Contribution
122C-026	Pool		Valdez	25,000	5,911,505	0	0	5,911,505	100,000	N	\$9,999.70
122C-027	High School Generator Building	319 Robe River Drive	Valdez	667	240,470	0	0	240,470	100,000	N	\$342.81
122C-028	Elementary School	1109 W. Klutina Street	Valdez	96,000	44,535,877	0	0	44,535,877	100,000	N	\$78,828.33
122C-029	Elementary Generator Building	1109 W. Klutina Street	Valdez	667	242,433	0	0	242,433	100,000	N	\$345.61
122C-030	School Dist. Admin Building	1112 W. Klutina Street	Valdez	7,056	4,060,876	0	0	4,060,876	100,000	N	\$6,701.88
122C-031	Bus Barn (Contents= Veh in Storage)	613 W. Egan Street	Valdez	8,100	2,982,038	166,377	0	3,148,415	100,000	N	\$5,075.88
122C-032	Gilson Middle School	357 Robe River Dr.	Valdez	56,759	35,750,447	0	0	35,750,447	100,000	N	\$56,855.43
122C-033	Hospital Campus	911 Meals	Valdez	68,948	44,019,842	865,521	0	44,885,363	100,000	N	\$79,451.12
122C-034	Well House #4 1-750,000 gal tank	1104 West Egan	Valdez		725,760	0	0	725,760	100,000	N	\$941.53
122C-035	Well House #6 & WH Storage 1-500,000 gal tank	300 Atigun	Valdez	1,125	1,292,695	0	0	1,292,695	100,000	N	\$1,842.87
122C-036	Baler Building	500 South Sawmill Drive	Valdez	16,560	1,942,863	0	0	1,942,863	100,000	N	\$2,927.58
122C-037	Animal Shelter	276 E. Egan	Valdez	5,068	1,770,784	80,765	0	1,851,549	100,000	N	\$2,488.37
122C-038	Log Cabin at Salmon View	597 East Egan Drive	Valdez		578,486	0	0	578,486	100,000	N	\$824.69



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APRA Building ID#	Description	Location	City	SqFt	Building Value	Contents & EDP Value	Docks & Other Value	Total Replacement Value	Deductible *	Covg Limited To Agreed Amount	Net Contribution
122C-039	Maintenance BuildingCovered Storage	555 W. Egan	Valdez	13,000	5,085,082	0	0	5,085,082	100,000	N	\$7,674.31
122C-040	New Fire Station	407 W. Pioneer	Valdez	18,313	18,077,472	0	0	18,077,472	100,000	N	\$28,511.51
122C-041	VCT Northstar Warehouse	VCT Terminal Dock	Valdez	3,500	1,764,000	0	0	1,764,000	100,000	N	\$2,608.85
122C-042	Small Boat Harbor Office	300 N Harbor Drive	Valdez	2,800	2,116,800	0	0	2,116,800	100,000	N	\$2,913.78
122C-043	New Harbor Warehouse	South Harbor Drive	Valdez	3,000	2,343,911	0	0	2,343,911	100,000	N	\$3,642.25
122C-044	New Harbor Bilge Water Building	South Harbor Drive	Valdez	1,300	1,572,480	0	0	1,572,480	100,000	N	\$2,267.56
122C-045	Kelsey Dock Interpretive Center	460 Ferry Way	Valdez	1,500	1,909,987	0	0	1,909,987	100,000	N	\$2,869.00
122C-046	Blanket City Contents		Valdez		0	2,650,000	0	2,650,000	100,000	N	\$4,187.70
122C-047	Blanket School Contents		Valdez		0	3,200,000	0	3,200,000	100,000	N	\$5,167.80
122C-048	EDP Hardware/Media		Valdez		0	1,100,000	0	1,100,000	100,000	N	\$1,568.16
Building Co	unt: 48				281,022,820	8,062,663	0	289,085,483			\$483,388.13

<sup>\*</sup> Deductible applies to all coverages, including equipment breakdown, flood, and earthquake.



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Serial / Catalog #	Description	Location	Stated Value	Net Contribution	
	None Scheduled		0	\$0.00	
		Total	0	\$0.00	



AcctID# 122C Broker: David Hale

Policy Year: July 1, 2025 - July 1, 2026

Broker Firm: Hale & Associates

Equipment ID#	Serial #	Model Year	Make	Model	Deductible	Stated Value	Net Contribution
	FA3WY4C9XP		DJI	Matrice 210 Drone	5,000	39,000	\$95.20
		1 Item				39,000	\$95.20



Broker: David Hale AcctID# 122C

Broker Firm: Hale & Associates Policy Year: July 1, 2025 - July 1, 2026

Member Vehicle ID	VIN#	Model Year	Make	Model	Insured Value	Phys Damage Coverage?	Phys Damage Deductible	Liability Contribution	Phys Damg Contribution	Net Contribution
2920	42814	1997	Ford	Pickup F350		No		\$275.00	\$0.00	\$275.00
11	64751	2003	North Star	Murv		No		\$275.00	\$0.00	\$275.00
	54058	2006	Ford	F250 Super Duty		No		\$275.00	\$0.00	\$275.00
	1FTWX315X8EC22318	2008	Ford	F350		No		\$275.00	\$0.00	\$275.00
	1FDAX57Y58EE24941	2008	Ford	F550		No		\$275.00	\$0.00	\$275.00
	1FTVX14528KE70902	2008	Ford	Pickup		No		\$275.00	\$0.00	\$275.00
	JNAPC81L79AF75061	2009	Elgin/NISSIAN	Sweeper		No		\$275.00	\$0.00	\$275.00
	1FTVX14V99KC73453	2009	Ford	F150		No		\$275.00	\$0.00	\$275.00
	1NPTLU0X09D777057	2009	Peterbilt	Fire Truck-T3	227,426	Yes	1,000	\$425.00	\$1,811.41	\$2,236.41
	1FDWF3HRXAEB17226	2010	Ford	Ambulance-Ems2	160,290	Yes	1,000	\$425.00	\$1,274.32	\$1,699.32
	4P1CV01H6AA010666	2010	Pierce	Pump Tanker-E2	511,671	Yes	1,000	\$425.00	\$4,085.37	\$4,510.37
	1FTVX1EF9BKD92763	2011	Ford	F150		No		\$275.00	\$0.00	\$275.00
	1FTBF2B6XBEB00519	2011	Ford	F250		No		\$275.00	\$0.00	\$275.00
	1M2AU02C4BM004995	2011	Mack/HEIL	Garbage Truck		No		\$425.00	\$0.00	\$425.00
	1FMJK1J50CEF05697	2012	Ford	Expedition		No		\$275.00	\$0.00	\$275.00



AcctID# 122C Broker: David Hale

Policy Year: July 1, 2025 - July 1, 2026

Broker Firm: Hale & Associates

Member Vehicle ID	VIN#	Model Year	Make	Model	Insured Value	Phys Damage Coverage?	Phys Damage Deductible	Liability Contribution	Phys Damg Contribution	Net Contribution
	1FT7X2B65CEC31698	2012	Ford	F250		No		\$275.00	\$0.00	\$275.00
	1FD8X3G6XCEC98795	2012	Ford	F350		No		\$275.00	\$0.00	\$275.00
	1FDRF3H60CEC56139	2012	Ford	F350		No		\$275.00	\$0.00	\$275.00
	1FT8W3B67CEC31697	2012	Ford	F350		No		\$275.00	\$0.00	\$275.00
	1HTWCAAR4CJ086628	2012	International	Truck W/ STELLAR		No		\$275.00	\$0.00	\$275.00
	4P1CV01D2CA012625	2012	Pierce	Pumper/Velocity Chassis-E4	595,526	Yes	1,000	\$425.00	\$4,756.21	\$5,181.21
	1FMCU9GX5DUC80517	2013	Ford	Escape		No		\$275.00	\$0.00	\$275.00
	1FMCU9GX7DUC80518	2013	Ford	Escape		No		\$275.00	\$0.00	\$275.00
	1FT8W3B68DEB30282	2013	Ford	F350		No		\$275.00	\$0.00	\$275.00
	1HTWNAZT3DJ296200	2013	International	Vactor 2100 Plus		No		\$275.00	\$0.00	\$275.00
	1NPTL4EX1DD201110	2013	Peterbilt	Tanker Truck-T4	399,915	Yes	1,000	\$425.00	\$3,191.32	\$3,616.32
	1GB0G2CG8E1117220	2014	Chevrolet	3500 Express		No		\$275.00	\$0.00	\$275.00
	1FTFX1EF7EKE73902	2014	Ford	F150		No		\$275.00	\$0.00	\$275.00
	1GB3KYCG4FF556594	2015	Chevrolet	Silverado		No		\$275.00	\$0.00	\$275.00
	1GNSK3EC7FR295049	2015	Chevrolet	Tahoe 1500		No		\$275.00	\$0.00	\$275.00



AcctID# 122C Broker: David Hale

Policy Year: July 1, 2025 - July 1, 2026

Broker Firm: Hale & Associates

Member Vehicle ID	VIN#	Model Year	Make	Model	Insured Value	Phys Damage Coverage?	Phys Damage Deductible	Liability Contribution	Phys Damg Contribution	Net Contribution
	1GNSK3EC8FR296386	2015	Chevrolet	Tahoe 1500		No		\$275.00	\$0.00	\$275.00
	1FT8W3B66FED18236	2015	Ford	Crew Cab		No		\$275.00	\$0.00	\$275.00
	1FMCU9GX6FUC13850	2015	Ford	Escape		No		\$275.00	\$0.00	\$275.00
	1FMCU9GX8FUC13851	2015	Ford	Escape		No		\$275.00	\$0.00	\$275.00
	1FT7X2B64FED18237	2015	Ford	F250		No		\$275.00	\$0.00	\$275.00
	1FT7X2B68FEA88556	2015	Ford	F250		No		\$275.00	\$0.00	\$275.00
	1GD421CG2FF511026	2015	GMC	Sierra		No		\$275.00	\$0.00	\$275.00
	1GD521CG0FZ128981	2015	GMC	Sierra 3500		No		\$275.00	\$0.00	\$275.00
	1FDUF5HT3GEC75267	2016	Ford	Ambulance EMS4	177,196	Yes	1,000	\$425.00	\$1,409.57	\$1,834.57
	1GD42VCG9GF169924	2016	GMC	Sierra 3500HD		No		\$275.00	\$0.00	\$275.00
	4P1BAHGF5GA016768	2016	Pierce	Rescue Pumper	758,235	Yes	1,000	\$425.00	\$6,057.88	\$6,482.88
	1GCZGGFG2H1283457	2017	Chevrolet	Express		No		\$275.00	\$0.00	\$275.00
	1HA3GSCG4HN006584	2017	Chevrolet	Express		No		\$275.00	\$0.00	\$275.00
	1GNSKFECXHR330686	2017	Chevrolet	Tahoe		No		\$275.00	\$0.00	\$275.00
	MV41024	2017	Elgin	Vacuum Street Sweeper		No		\$275.00	\$0.00	\$275.00



AcctID# 122C

Broker: David Hale

Policy Year: July 1, 2025 - July 1, 2026

Broker Firm: Hale & Associates

Member Vehicle ID	VIN#	Model Year	Make	Model	Insured Value	Phys Damage Coverage?	Phys Damage Deductible	Liability Contribution	Phys Damg Contribution	Net Contribution
	1GB2KUEG2JZ328537	2018	Chevrolet	2500 D/C W/T		No		\$275.00	\$0.00	\$275.00
	1GB1KUEG2JF257840	2018	Chevrolet	2500 HD Crew		No		\$275.00	\$0.00	\$275.00
	1GB1KUEG5JF259923	2018	Chevrolet	2500 HD Crew		No		\$275.00	\$0.00	\$275.00
	1GC1KUEG8JF284505	2018	Chevrolet	Silverado 2500		No		\$275.00	\$0.00	\$275.00
	1GNSKFECXJR353844	2018	Chevrolet	Tahoe		No		\$275.00	\$0.00	\$275.00
	1FMCU9GD0JU37799	2018	Ford	Escape		No		\$275.00	\$0.00	\$275.00
102	1GD07RFG2J1160540	2018	GMC	3500 Savana		No		\$275.00	\$0.00	\$275.00
	3BPDL70X8JF160774	2018	Peterbilt	520 Truck		No		\$275.00	\$0.00	\$275.00
103	4P1BAAGF0KA019593	2018	Pierce	Velocity Pumper	703,217	Yes	1,000	\$425.00	\$5,617.74	\$6,042.74
	2GB2KREG5K1186773	2019	Chevrolet	Silverado		No		\$275.00	\$0.00	\$275.00
	2GB2KZREG6K1187866	2019	Chevrolet	Silverado		No		\$275.00	\$0.00	\$275.00
	1GCUYAEF7KZ310044	2019	Chevrolet	Silverado 1500		No		\$275.00	\$0.00	\$275.00
	1GCUYAEF9KZ310787	2019	Chevrolet	Silverado 1500		No		\$275.00	\$0.00	\$275.00
	1GNSKFEC2KR355220	2019	Chevrolet	Tahoe SSV		No		\$275.00	\$0.00	\$275.00
	1GNSKFEC6KR347198	2019	Chevrolet	Tahoe SSV		No		\$275.00	\$0.00	\$275.00



AcctID# 122C Broker: David Hale

Policy Year: July 1, 2025 - July 1, 2026

Broker Firm: Hale & Associates

Member Vehicle ID	VIN#	Model Year	Make	Model	Insured Value	Phys Damage Coverage?	Phys Damage Deductible	Liability Contribution	Phys Damg Contribution	Net Contribution
	1GNSKFKC0KR355091	2019	Chevrolet	Tahoe SSV		No		\$275.00	\$0.00	\$275.00
	1FMCU9GD2KUB64579	2019	Ford	Escape SE		No		\$275.00	\$0.00	\$275.00
	1FBZX2YM1KKB26031	2019	Ford	Quigley Pass Van		No		\$275.00	\$0.00	\$275.00
	NM0LE7E2XK1430517	2019	Ford	Transit Connect XL		No		\$275.00	\$0.00	\$275.00
	3BPDL70X9LF106760	2019	Peterbilt	520 Trash Truck		No		\$425.00	\$0.00	\$425.00
	1FM5K8AB8MGB46850	2021	Ford	Explorer		No		\$275.00	\$0.00	\$275.00
	1FTFW1E52MFA54597	2021	Ford	F150		No		\$275.00	\$0.00	\$275.00
	1FTFW1E59MFB63848	2021	Ford	F150		No		\$275.00	\$0.00	\$275.00
	1FTFX1E50MEK06628	2021	Ford	F150		No		\$275.00	\$0.00	\$275.00
	3BPDLK0X1NF112624	2021	Peterbilt	520 Labrie ASL Refuse Body		No		\$275.00	\$0.00	\$275.00
NULL	1NPCL40X0ND780650	2021	Peterbilt	567 w/ Steller Henderson San	289,085	Yes	1,000	\$275.00	\$2,304.68	\$2,579.68
	1FM5K8ABLNGB48098	2022	Ford	Explorer		No		\$275.00	\$0.00	\$275.00
	1FM5K8ABXNGB48200	2022	Ford	Explorer		No		\$275.00	\$0.00	\$275.00
	1FVDCYFE2NHND3602	2022	Freightliner	Fire Truck	419,426	Yes	1,000	\$425.00	\$3,347.41	\$3,772.41



AcctID# 122C Broker: David Hale

Policy Year: July 1, 2025 - July 1, 2026

Broker Firm: Hale & Associates

Member Vehicle ID	VIN#	Model Year	Make	Model	Insured Value	Phys Damage Coverage?	Phys Damage Deductible	Liability Contribution	Phys Damg Contribution	Net Contribution
	1FM5K8AB7PGB37772	2023	Ford	Explorer		No		\$275.00	\$0.00	\$275.00
	1FM5K8ABXPGB37684	2023	Ford	Explorer		No		\$275.00	\$0.00	\$275.00
	1FDUF4HN0PED60613	2023	Ford	F450 Paraliner Ambulance EMS1	293,780	Yes	1,000	\$425.00	\$2,342.24	\$2,767.24
	1GC4YLE75RF378925	2024	Chevrolet	Silverado 2500		No		\$275.00	\$0.00	\$275.00
	1GC5YLE77RF432147	2024	Chevrolet	Silverado 2500		No		\$275.00	\$0.00	\$275.00
	1FTFX1L58RKF38868	2024	Ford	F150		No		\$275.00	\$0.00	\$275.00
	1FTFX1L59RKF41147	2024	Ford	F150		No		\$275.00	\$0.00	\$275.00
	1FT7X2BA3REE78344	2024	Ford	F250		No		\$275.00	\$0.00	\$275.00
	3BPDLK0X9RF118810	2024	Peterbilt	Trash Truck		No		\$425.00	\$0.00	\$425.00
	1GC4KLE74SF281691	2025	Chevrolet	Silverado 2500		No		\$275.00	\$0.00	\$275.00
	1FM5K8AB0SGB87339	2025	Ford	Explorer		No		\$275.00	\$0.00	\$275.00
	1FM5K8AB2SGB96141	2025	Ford	Explorer		No		\$275.00	\$0.00	\$275.00
	1FM5K8AB4SGZ06954	2025	Ford	Explorer		No		\$275.00	\$0.00	\$275.00
	1NPCL40X5SD698389	2025	Peterbilt	Truck Model 567		No		\$275.00	\$0.00	\$275.00



AcctID# 122C Broker: David Hale

Policy Year: July 1, 2025 - July 1, 2026

Broker Firm: Hale & Associates

Member Vehicle ID	VIN#	Model Year	Make	Model	Insured Value	Phys Damage Coverage?	Phys Damage Deductible	Liability Contribution	Phys Damg Contribution	Net Contribution
Tot	al Vehicle Count	t: 88		Total Insured Va	alue: 4.535.767	7		\$26 150 00	\$36.198.15	\$62.348.15



AcctID# 122C Broker: David Hale

Policy Year: July 1, 2025 - July 1, 2026

Broker Firm: Hale & Associates

Class Code	WC State	Class Description	Payroll	Experience Mod	Net Contribution	WC Rate per \$100 of Payroll
5509	AK	Street, Road, Maintenance	769,644	0.720	\$21,009.80	2.7298
6836	AK	Harbor, Marine	647,067	0.720	\$16,671.34	2.5764
7520	AK	Water Works Operators, Drivers	252,200	0.720	\$4,254.51	1.6870
7580	AK	Sewage Treatment Operators, Drivers	252,200	0.720	\$5,608.22	2.2237
7710	AK	Firefighters & Drivers	1,070,087	0.720	\$40,370.70	3.7727
7711	AK	Firefighters & Drivers~Volunteers	22,000	0.720	\$829.98	3.7727
7720	AK	Police Officers	1,690,867	0.720	\$42,008.44	2.4844
8810	AK	Clerical, Professional, Elected Officials	6,526,812	0.720	\$14,013.33	0.2147
8831	AK	Animal Control Officers	239,633	0.720	\$2,866.51	1.1962
9015	AK	Building, Operators, Owners, Lease	659,013	0.720	\$16,170.60	2.4538
9102	AK	Parks and Recreation	567,015	0.720	\$14,695.80	2.5918
9154	AK	Theater Employees	316,378	0.720	\$4,172.70	1.3189
9403	AK	Refuse Collectors	564,837	0.720	\$26,420.14	4.6775
9410	AK	General Municipal Employees, Other	0	0.720	-	1.9170

AcctID# 122C Broker: David Hale

Policy Year: July 1, 2025 - July 1, 2026

Broker Firm: Hale & Associates

Quote #2--Added 2025 Chevy Silverado and (2) 2025 Ford Explorers

Class WC Experience Net WC Rate per Code State Class Description Payroll Mod Contribution \$100 of Payroll

13,577,753 \$209,092.07



#### **Risk Details**

UNIQUE MARKET

Unique Market

B1284QUOTE

**REFERENCE** 

**Placing Broker Unique** 

1284

**Identifier:** 

Reference:

TYPE

Contract Classification: Insurance

**Description:** Cyber Liability Insurance

**INSURED** 

Name:

Alaska Public Risk Alliance (APRA)

Street No. and Street:

2233 Jordon Ave

City: Juneau

Postcode: AK 99801

Country Sub-Division: Alaska

Country:

United States of America

And as further detailed in the Named Insured's endorsement, attached

**PERIOD** 

From: To: 1 July 2025 00:01 Local Standard Time 1 July 2026 00:01 Local Standard Time

at the address of the Insured

**ALASKA SURPLUS LINES NOTICE** 

This is evidence of insurance procured and developed under the Alaska Surplus Lines Law, AS 21.34. It is not covered by the Alaska Insurance Guaranty Association Act, AS 21.80.

**BUSINESS OF THE** 

**INSURED** 

Public Entity Insurance Pool

INTEREST

Primary Cyber Liability Insurance

as defined and detailed in the attached Policy Wording

LIMIT OF LIABILITY

USD 10,000,000 In aggregate across all members

USD 2,000,000 any one claim per member, with insuring clauses as follows:

1. DATA BREACH INCIDENT RESPONSE - USD 2,000,000 sub-limit

2. NETWORK SECURITY, PRIVACY AND DATA LIABILITY - USD 2,000,000 sub-limit

3. REGULATORY LIABILITY - USD 2,000,000 sub-limit

4. PCI FINES AND ASSESSMENTS - USD 2,000,000 sub-limit

5. DATA RESTORATION - USD 2,000,000 sub-limit6. CYBER EXTORTION - USD 2,000,000 sub-limit7. MEDIA LIABILITY - USD 2,000,000 sub-limit

8. SOCIAL ENGINEERING FRAUD EVENT - USD 250,000 sub-limit

9. NETWORK INTERRUPTION AND RECOVERY - USD 2,000,000 sub-limit

10. DEPENDENT NETWORK - USD 2,000,000 sub-limit 11. REPUTATIONAL DAMAGE - USD 2,000,000 sub-limit

Restoration Period with respect to insuring clauses:



NETWORK INTERRUPTION AND RECOVERY - 12 Months

DEPENDENT NETWORK - 12 Months REPUTATIONAL DAMAGE - 12 months.

RETENTION

As per the deductibles detailed per member in the Premium Schedule

Waiting Period: 12 Hours

RETROACTIVE

**DATE** 

Full Prior Acts

TERRITORIAL LIMITS

Worldwide including the USA as defined in the attached Policy Wording

CLAIMS

Broker

**EXPERT(S)** Name: BMS Group

**Street No. and Street:** One America Square

City: London

Postcode: EC3N 2LS

Country: United Kingdom

Contact Name: Anneliese Treadwell

Contact Email Address: Anneliese.Treadwell@bmsgroup.com

**CONDITIONS** 

All terms and conditions as set forth in Policy wording plus the following conditions:

- LMA3100A Sanction Limitation and Exclusion Clause, as attached
- NMA 1256 Nuclear Incident Exclusion Clause, as attached
- NMA 1477 Radioactive Contamination Exclusion Clause, as attached
- LMA5567b War and Cyber War Exclusion, as attached
- LMA9184 Policyholder Disclosure Notice of Terrorism Insurance Coverage, not purchased, as attached
- LMA9025 Alaska Surplus Lines Notice
- · Schedule of Named Insureds, as per Appendix A, as attached

EXPRESS WARRANTIES

None, other than exist in the policy documentation.

CONDITIONS PRECEDENT

None, other than exist in the policy documentation.

**CHOICE OF LAW** 

AND

**JURISDICTION** 

**Choice of Law:** This insurance shall be governed by and construed in accordance with the laws of the Alaska.

**Choice of Jurisdiction:** Subject to the arbitration clause below, the parties shall submit to the jurisdiction of the Courts of United States of America as defined in the Policy Wording.

**Service of Suit Clause:** 

NMA1998a Service of Suit Clause

## City of Valdez Marine



#### Marine Comprehensive Liability Quotation

Renewal: MAR 3545547 24

#### **Insured Name**

Name: City of Valdez Address: Harbor Drive

Valdez, AK 99686

#### **Producer**

Name: Jeanelle Fraser

Agency: Amwins Insurance Brokerage, LLC

Address: 444 S Flower St Ste 4500

Los Angeles, CA 90017

Telephone: (213) 254-2220

Email: <u>jeanelle</u>.fraser@amwins.com

#### **General Conditions**

Policy Period: 07/01/2025 to 07/01/2026 12:01 A.M. Standard Time at the address of the Named Insured

as stated herein.

Forms: Zurich Issued Policy Forms

Base Forms: Zurich Marine Comprehensive Liability Declarations Schedule

Zurich MCL Common Conditions
MCL Commercial General Liability
MCL Wharfinger's Liability Coverage
MCL Marina Operators Liability Coverage
MCL Stevedore's Liability Coverage

MCL Terminal Operators Liability Coverage MCL Protection & Indemnity Coverage

Required: Cyber Exclusion Clause (AIMU)

AIMU: Communicable Disease Exclusion

AIMU: Chemical, Biological, Biochemical, and Electromagnetic Exclusion Clause

AIMU: Extended Radioactive Contamination Exclusion Clause With U.S.A. Endorsement

**Sanctions Endorsement** 

Alaska Dept Of Commerce and Economic Development Division of Insurance Attorney Fees

Combined Notice B & C

General Conditions: MCL Sudden & Accidental Pollution Endorsement

MCL Blanket Additional Insured Endt

MCL In Rem Endorsement

MCL Traveling Workmen Endorsement MCL Action Over Indemnity Buyback

Other Endorsements: Workboat P&I coverage

#### **Marine Comprehensive Liability**

Limit of Liability: \$1,000,000 Each occurrence

\$2,000,000 General Aggregate

\$ Products /Completed Operations Aggregate

\$ Fire Damage Legal Liability

\$ Medical Expense

Deductible: \$5,000 Per occurrence

**Exposures:** 

#### **Premium**

Rate: \$2,396,340 Gross Receipts at \$4.75 per \$100

TRIA included

Flat Premium:

\$100,200

TRIA offered for an additional premium of \$Incl.

Audit Period: No Audit/Waived

#### **Billing**

Payable: n/a

Installments: Annual

Security: 100% Zurich American Insurance Company

#### **Subject To**

### THIS DISCLOSURE DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER ANY POLICY.

## DISCLOSURE OF IMPORTANT INFORMATION RELATING TO TERRORISM RISK INSURANCE ACT

#### **SCHEDULE\***

Premium attributable to risk of loss from certified acts of terrorism for lines of insurance subject to TRIA:
Incl.

#### A. Disclosure of Premium

In accordance with the federal Terrorism Risk Insurance Act ("TRIA"), as amended, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to the risk of loss from terrorist acts certified under that Act for lines subject to TRIA. That portion of premium attributable is shown in the Schedule above. The premium shown in the Schedule above is subject to adjustment upon premium audit, if applicable.

#### B. Disclosure of Federal Participation in Payment of Terrorism Losses

You should know that where coverage is provided by this policy for losses resulting from certified acts of terrorism, the United States Government may pay up to 80% of insured losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

#### C. Disclosure of \$100 Billion Cap on All Insurer and Federal Obligations

If aggregate insured losses attributable to terrorist acts certified under TRIA exceed \$100 billion in a calendar year (January 1 through December 31) and an insurer has met its deductible under the program, that insurer shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of Treasury.

#### D. Availability

As required by TRIA, we have made available to you for lines subject to TRIA coverage for losses resulting from acts of terrorism certified under TRIA with terms, amounts and limitations that do not differ materially from those for losses arising from events other than acts of terrorism.

#### E. Definition of Act of Terrorism under TRIA

TRIA defines "act of terrorism" as any act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act ("TRIA"), to be an act of terrorism. The Terrorism Risk Insurance Act provides that the Secretary of Treasury shall certify an act of terrorism:

- 1. To be an act of terrorism;
- 2. To be a violent act or an act that is dangerous to human life, property or infrastructure;
- 3. To have resulted in damage within the United States, or outside of the United States in the case of an air carrier (as defined in section 40102 of Title 49, United States Code) or a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), or the premises of a United States mission; and
- **4.** 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.

<sup>\*</sup>Any information required to complete this Schedule, if not shown above, will be shown in the quote or proposal.

No act may be certified as an "act of terrorism" if the act is committed as part of the course of a war declared by Congress (except for workers' compensation) or if losses resulting from the act, in the aggregate for insurance subject to TRIA, do not exceed \$5,000,000.

## City of Valdez and Valdez City Schools Crime

Carrier Name: Hartford Fire Insurance Company

**Policy Number:** 52 FA 0233687 25

Effective Date: 7/1/2025 at 12:01 a.m. standard time, at location of property insured Expiration Date: 7/1/2026 at 12:01 a.m. standard time, at location of property insured

**Coverage:** Coverage for employee theft of money, securities, or property.

Option 1 – As Expiring

CrimeSHIELD for Governmental Entities	Limit of Insurance	Deductible
1.A. Employee Theft - Per Loss	\$1,000,000	\$10,000
1.B. Employee Theft - Per Employee	N/A	N/A
2. Depositors Forgery or Alteration	\$1,000,000	\$10,000
3. Theft, Disappearance and Destruction - Money, Securities and Other Property	N/A	N/A
4. Robbery and Safe Burglary - Money and Securities	N/A	N/A
5. Computer and Funds Transfer Fraud	\$1,000,000	\$10,000
6. Money Orders and Counterfeit Currency	N/A	N/A
Total Premium:	\$5,418	

## Computer & Funds Transfer Fraud Insuring Agreement 5:

We will pay for loss of and loss from damage to "money", "securities" and "other property" following and directly related to the use of any computer to fraudulently cause a transfer of that property from inside the "premises" or "banking premises"

- 1. to a person (other than a "messenger") outside those "premises"; or
- 2. to a place outside those "premises".

And, we will pay for loss of "money" or "securities" through "funds transfer fraud" resulting directly from "fraudulent transfer instructions" communicated to a "financial institution" and instructing such institution to pay, deliver, or transfer "money" or "securities" from your "transfer account".

#### Insurance Checklist

Commercial General Liability-coverage for the operations of a business. Damage to property & injuries to persons that the business is legally liable  Business Auto - coverage for driver's liability and physical damage to autos  Equipment Coverage- physical damage to equipment or tools or rented pieces  Workers Compensation- wage replacement and medical benefits to employees injured in the course of employment
Equipment Coverage- physical damage to equipment or tools or rented pieces  Workers Compensation- wage replacement and medical benefits to employees injured in the course of employment
Workers Compensation- wage replacement and medical benefits to employees injured in the course of employment
injured in the course of employment
Commercial Property Coverage - building or structure; business personal property inside the building; personal property of others; Improvements & betterments that have been made for the benefit of the current occupant
Flood/Earthquake - Earth movement & excessive natural water
☐ Umbrella Coverage - extra limits over the scheduled underlying policy's
Professional Liability (Public Officials E&O, Educators Liability) - coverage for professional advice and services
Employment Practices Liability- wrongful termination, sexual harassment, discrimination
Cyber Liability - liability for a data breach involving sensitive customer information or ransom of computer system
Directors & Officers Liability- coverage for claims against board of directors for mismanagements
Fiduciary Liability - legal liability arising from claims for alleged failure to prudently act within the meaning of the Pension Reform Act of 1974
☐ ERISA Bond- protects the plan against losses caused by acts of fraud or dishonesty
Pollution Liability- environmental risk (fuel tanks, waste, etc.)
☐ Life/ Key Persons Coverage - covers costs after deceased person of importance
☐ Other
By: Date: Client: Name/title

#### **Optional Services**

OPTIONAL SERVICES LIST	
Return to Work Program	
Business Continuity Planning	
Experience Mod Reduction & Management	
Employee Manuals & Handbooks	
OSHA Benchmarking, Compliance Guides & Programs	
Toolbox Talks (Safety Meetings)	
Fleet & Driver Safety Policies	
Workplace Visitor Guides	
Ergonomics Policies	
Drug Free Workplace Policies	
Whistleblower Policies	
Industry Specific Risk Insight	
Data Breach Response Policy	
Telecommuting Policy	
Policy & Coverage Review	
SubContract Agreement	
Bonding	
Consulting	

This proposal is not to be construed as an exact or complete analysis of the policies, or as legal evidence of insurance. The provisions of the actual policies in current use by the insurance company(ies) being quoted or proposed will prevail.

We have attempted to identify for your consideration the coverages available, subject to the terms and conditions of the applicable policy in accordance with your instructions. Please review this proposal and its attachments carefully, and if our understanding meets with your approval, please sign and return a copy of this acknowledging your approval.

Very truly yours,
David R. Hale President Hale & Associates
Name:
Title:
Acknowledged and approved on:

Date:

#### IMPORTANT – PREMIUM/COMPENSATION INFORMATION

General Liability premiums are subject to annual audit and adjustment; increases or decreases in annual premium may result. The adjustment will be based upon the rating plan of your policy.

Workers Compensation premiums are subject to annual audit and adjustment; increases or decreases in annual premium may result. The adjustment will be based upon your actual payroll and other variables such as the rules, rates, classification, and experience modification as promulgated by the various state rate bureaus and the Interstate Rate Bureau.

## Signature Pages



Date: July 1, 2025

Policy Reference Number: TBA Policy Period From: July 1, 2025 To July 1, 2026

On your instruction, coverage has been negotiated with the Alaska Public Risk Alliance (APRA), which is an assessable self-insurance fund or risk retention pool for Alaska municipalities and school districts rather than an insurance company.

As a professional insurance broker it has been our established policy to make every effort to place coverages only with insurance companies having, at the time of placing a risk, a Best's rating of A++, A+, A or A-, which are the four highest ratings available, and a minimum of A.M. Best Financial Size Category VII in Policyholders' Surplus.

As APRA is not an insurance company, is not rated by AM Best's, and is not evaluated by Hale & Associates, we will be unable to proceed without your authorization.

Please note that Hale & Associates does not guarantee the financial position and solvency of any insurer, self-funded pool or risk retention pool utilized. Please also note that participants in the APRA risk retention pool are subject to assessment for pool liabilities.

A statement of APRA's latest financial position can be made available to you if you wish to examine it.

If you wish us to proceed to place this coverage with the APRA, please so indicate by signing the authorization below and returning one copy of your authorization for our records.

A new authorization	on will be required for each new placement and for each renewal.		
Best regards,			
David R. Hale President			
AUTHORIZATION	I – TO BE RECEIVED FROM CLIENT		
To: Hale & Associ	ciates		
Policy Reference	Number: TBA		
Policy Period	From July 1, 2025 To July 1, 2026		
	ve request and approve the use of APRA and hereby authorize you to complete the overages with this assessable risk retention pool.		
Signed	<del></del>		
Name	SIGN HERE		
Title	SIGN HERE		
Company	City of Valdez		
Date			



Amwins Insurance Brokerage, LLC

725 S. Figueroa Street 19th Floor Los Angeles, CA 90017

amwins.com

JoAnna Lewis Hale & Associates 100 Cushman Street Suite 200 Fairbanks AK 99701

RE: City of Valdez / The Port of Valdez

Marine General Liability

Proposed Policy Term: 7/1/2025 - 7/1/2026

The captioned placement is presented with the understanding, Marine is considered a Specialty Line due to the unique exposure makeup and limited marketplace. The commission and fees are as quoted, per attached.

Binding these terms and conditions as quoted, excludes the captioned placement from any supplemental agency commission agreements between Hale & Associates and Amwins Insurance Brokerage.

		SIGN HERE
Hale & Associates	Date	

III	JRANCE COVERAGE CHECKLIST	
$\boxtimes$	<b>Commercial General Liability</b> -coverage for the operations of a business. Damage to property & injuries to persons that the business is legally liable	
$\boxtimes$	Business Auto - coverage for driver's liability and physical damage to autos	
$\boxtimes$	Equipment Coverage- physical damage to equipment or tools or rented pieces	
$\boxtimes$	Workers Compensation- wage replacement and medical benefits to employees injured in the course of employment	
$\boxtimes$	Commercial Property Coverage - building or structure; business personal property inside the building; personal property of others; Improvements & betterments that have been made for the benefit of the current occupant	
$\boxtimes$	Flood/Earthquake - Earth movement & excessive natural water	
$\boxtimes$	Umbrella Coverage - extra limits over the scheduled underlying policy's	
	Professional Liability (Public Officials E&O, Educators Liability) - coverage for professional advice and services	
	Employment Practices Liability- wrongful termination, sexual harassment, discrimination	
	<b>Cyber Liability</b> - liability for a data breach involving sensitive customer information or ransom of computer system	
$\boxtimes$	Employee Dishonesty – employee theft	
$\boxtimes$	<b>Directors &amp; Officers Liability</b> - coverage for claims against board of directors for mismanagements	
	<b>Fiduciary Liability -</b> legal liability arising from claims for alleged failure to prudently act within the meaning of the Pension Reform Act of 1974	
	ERISA Bond- protects the plan against losses caused by acts of fraud or dishonesty	
	Pollution Liability- environmental risk (fuel tanks, waste, etc.)	
	Life/ Key Persons Coverage - covers costs after deceased person of importance	
	Other	

This proposal is not to be construed as an exact or complete analysis of the policies, or as legal evidence of insurance. The provisions of the actual policies in current use by the insurance company(ies) being quoted or proposed will prevail.

We have attempted to identify for your consideration the coverages available, subject to the terms and conditions of the applicable policy in accordance with your instructions. Please review this proposal and its attachments carefully, and if our understanding meets with your approval, please sign and return a copy of this acknowledging your approval.

Very truly yours,

David R. Hale President Hale & Associates

Name:

Title:

Acknowledged and approved on:

Date:

**SIGN HERE** 



# COOPERATIVE PARTICIPATION AGREEMENT July 1, 2025

## **Table of Contents**

Pream	ıble1
1.	Definitions1
2.	Purposes2
3.	Parties to Agreement2
4.	Term of Agreement
5.	Powers of the Alliance
6.	Establishment and Administration of the Joint Insurance Fund
7.	Board of Directors
8.	Powers of the Board of Directors4
9.	Coverage Provided4
10.	Claim Reserves and Capital4
11.	Accounts and Records4
12.	Responsibility for Funds5
13.	Method of Apportioning Costs5
14.	Additional Contributions6
15.	Establishing and Promoting an Aggressive Risk Management Program6
16.	Members' Responsibilities6
17.	Member Payments7
18.	New Members7
19.	Member Withdrawal7
20.	Claims Administration and Payment of Losses8
21.	Coverage Determination and Appeal9
22.	Exhaustion of Policy Limits9
23.	Liabilities of the Alliance9
24.	Member Liability10
25.	Termination and Dissolution
26.	Merger or Consolidation
27.	Notices
28.	Amendment11
29.	Prohibition Against Assignment11
30.	Agreement Complete11
31.	Governing Law11
32.	Construction of Contract
33.	Severability11
34.	Conformity to Statute
35.	Signatures12

## COOPERATIVE PARTICIPATION AGREEMENT

#### Preamble

THIS AGREEMENT is made and entered into in the State of Alaska by and among those municipalities and their public corporations, city and borough school districts, and regional education attendance areas organized and existing under the Constitution or laws of the State of Alaska, which have signed this Agreement. Parties signing this Agreement are collectively referred to in this Agreement as "Members" and individually as "Member."

WHEREAS, AS 21.76.010 provides that two or more local governmental entities may enter into Cooperative Agreements for the purpose of establishing joint insurance arrangements; and

WHEREAS, each of the parties to this Agreement desires to join with the other parties to form a Joint Insurance Arrangement (JIA) for the purpose of pooling self-insured losses and administrative services, and jointly purchasing excess insurance, reinsurance, or other loss funding mechanisms; and

WHEREAS, it appears economically feasible and practical for the parties to this Agreement to do so;

NOW, THEREFORE, the parties hereto agree as follows:

#### 1. Definitions

The following definitions will apply to the provisions of the Agreement:

- "Administrator" means the person appointed by the Board of Directors, or as otherwise provided in the Bylaws, to serve as chief executive officer of the Alliance.
- "Alliance" means Alaska Public Risk Alliance, a joint insurance arrangement and a nonprofit corporation organized under the laws of the State of Alaska.
- "Board of Directors" or "Board" means the governing body of the Alliance.
- "Bylaws" means those bylaws of the Alliance that are adopted by the Alliance's Board of
  Directors, and as duly amended thereafter. The bylaws, including without limitation all
  definitions they contain, are incorporated into this Agreement by this reference.

- "Claim" means a demand made against the Alliance arising out of an occurrence that is
  within the scope of coverage of the Alliance's joint insurance arrangement as developed
  by the Board.
- "Claim Reserves" means the total funds set aside for the purpose of adjusting and paying members' claims, which have been certified as adequate by a Casualty Actuary who is a member of the American Academy of Actuaries.
- "Economic Capital" means the amount of funds required to support pool operations and protect the Alliance from such events as unexpectedly high losses or poor investment performance.
- "Fiscal Year" means that period of twelve months that is established as the fiscal year of the Alliance.
- "Insurance" means and includes self-insurance through a funded program and/or any commercial insurance contract. This joint insurance arrangement will not be considered insurance for any other purpose, pursuant to AS 21.76.020(a).
- "Joint Insurance Fund" has the meaning ascribed to that term in AS 21.76.900.
- "Reinsurance" or "Excess Insurance" means insurance coverage purchased by the Alliance
  to protect the funds of the Alliance against catastrophes or an unusual frequency of losses
  during a single year.
- "Unallocated Capital" means funds held by the Alliance in amounts greater than the amounts required for Claim Reserves and Economic Capital.

#### 2. Purposes

This Agreement is entered into by the Members to provide comprehensive and effective coverage and risk management services, as authorized by AS 21.76, with the objective of reducing the amount and frequency of Members' losses and decreasing the cost of claims incurred by Members.

As provided by Section 21.76 of the Alaska Statutes, pooling of losses in this program is not considered insurance.

## 3. Parties to Agreement

Each party to this Agreement certifies that it intends to, and does, contract with all other parties who are signatories to this Agreement as well as other parties that may later be added to and become signatories of this Agreement. Each party to this Agreement also certifies that the deletion of any party from this Agreement will not affect this Agreement or such party's intent as described above with the other parties to the Agreement then remaining. A roster of parties to the Agreement is available on request.

## 4. Term of Agreement

This Agreement will become effective on the date coverage commences for the Members. The Agreement will continue in effect unless coverage is canceled, non-renewed, or otherwise terminated in accordance with this Agreement and the Alliance Bylaws.

#### 5. Powers of the Alliance

The Alliance will have the powers necessary to administer this joint insurance arrangement pursuant to AS 21.76.030(2) and AS 21.76.900(2) as amended, replaced or updated. The Alliance, and to the extent delegated by the Board of Directors the Administrator, are authorized to perform all acts necessary for the exercise of said powers pursuant to the terms hereof and in the manner provided by law, including, but not limited to, any or all the following:

- to make and enter into contracts;
- to incur debts, liabilities, or obligations;
- to acquire, hold and dispose of property, funds, services, and other forms of assistance from persons, firms, corporations, and governmental entities in the name of the Alliance;
- to sue and be sued in the name of the Alliance:
- to exercise all powers necessary and proper to carry out the terms and provisions of this Agreement, or otherwise authorized by law; and
- all other and further powers that may be authorized by the Articles of Incorporation Bylaws, and any other corporate governance documents of the Alliance, and as permitted or not otherwise prohibited by law.

## 6. Establishment and Administration of the Joint Insurance Fund

The Alliance establishes a Joint Insurance Fund as described in AS Sec. 21.76.080 and will administer it as provided by law.

#### 7. Board of Directors

The Alliance will be governed by the Board of Directors, which is hereby established, and which will be composed of 12 Directors according to the Bylaws. Each member of the Board will have one vote. A list of the names of the Board of Directors of the Alliance is available on request.

#### 8. Powers of the Board of Directors

The Board of Directors of the Alliance will have the powers and duties set out in the Bylaws and other powers and functions as are provided for in this Agreement or in law including, but not limited to, the power to authorize contracts in accordance with AS 21.76 upon such terms and conditions as the Board deems appropriate, and to adopt rules for the fair and equitable administration of the Alliance and the Joint Insurance Fund.

## 9. Coverage Provided

The Alliance may provide any kind of coverage for Members required by law or regulation or as the Board will determine, and not otherwise prohibited under AS 21.76.010(b). All applicable coverage memoranda or policy forms, as they may be adopted and amended from time to time by action of the Board, are incorporated herein by this reference.

## 10. Claim Reserves and Capital

The Alliance will set aside funds in sufficient amounts to (1) pay all incurred claims, and (2) provide the capital necessary to support pool operations and protect the Alliance against unexpected events. These Claim Reserves and Economic Capital amounts will be determined by a Casualty Actuary who is a member of the American Academy of Actuaries. The Economic Capital will be based on a target funding level determined by the Board and is intended to protect the Alliance at a high level of confidence.

Funds that exceed the Claim Reserves and Economic Capital amount are Unallocated Capital and may be allotted by the Board to purposes that further the objectives of the Alliance. Such purposes include, but are not limited to, increasing the funds held as Economic Capital, adjusting Member contributions, and refunding amounts to eligible Members.

Any contribution adjustments or refunds will be based upon a formula that considers, but is not limited to, a Member's participation in the Alliance; its loss and risk factors; and the financial needs of the Alliance.

#### 11. Accounts and Records

Annual Budget. The Board will annually adopt an operating budget.

<u>Funds and Accounts</u>. The Administrator will establish and maintain such funds and accounts as may be required by applicable law or regulation or generally accepted accounting practices. Financial books and records of the joint insurance arrangement will be in the hands of the Administrator and will be open to inspection at all reasonable times by representatives of the Members.

<u>Alliance Report</u>. The Board will provide for an annual independent audit of the accounts and records of the joint insurance arrangement. This audit will conform to generally accepted auditing standards, and will include a determination, by a casualty actuary who is a member of the American Academy of Actuaries, that methodologies for establishing reserves for losses are actuarially sound, and that the reserve level is adequate. By October 1 of each year, a report of the financial condition of the Joint Insurance Arrangement, certified by a certified public accountant, will be filed as a public record with the Legislative Budget and Audit Committee and the Director of the Division of Insurance, as required by AS 21.76.020(b), and made available to each Member.

## 12. Responsibility for Funds

The Administrator of the Alliance will have the custody of and disburse the joint insurance arrangement's funds in accordance with this Agreement and Board policy. The Administrator may periodically approve other authorized signatories.

The Alliance will provide all officers and employees authorized to disburse Alliance funds with a fidelity bond or comparable instrument in an amount set by the Board, but not less than \$1,000,000.

## 13. Method of Apportioning Costs

The revenue required by the Alliance to carry out its functions on behalf of Members is established annually by the Board and apportioned among Members though determination of each Member's contributions.

Each Member's contributions will be determined by the Administrator, taking into consideration factors including but not limited to:

- The Member's exposures to risk, such as property location and values, employee classifications and payroll, vehicles, and services provided.
- The Member's loss history, including claim frequency and severity.
- The Member's efforts to identify and mitigate risk through loss control activities.
- The amount of the Member's self-insured retention or deductibles.
- The cost of insurance, reinsurance, excess insurance, or other coverages purchased for or on behalf of Members.
- Any adjustments based on exposure audit provisions in insurance policies or coverage obtained pursuant to this Agreement.

#### 14. Additional Contributions

In the unlikely event that the Board determines that the combined amount of Economic Capital and Unallocated Capital is or is expected to become insufficient to effectively carry out the provisions of this Agreement, the Board may vote to assess additional contributions relating to one or more fiscal years that may apply to Members that are currently, or were formerly, parties to this Agreement

A decision by the Board to assess additional contributions will not take effect unless and until it is ratified at an annual or special meeting by two-thirds of the current Members. At least 30 days prior to that Member meeting, the Administrator will provide to each Member a document describing (1) the Board's rationale for levying the additional contributions, (2) the formula it will use to allocate the additional contributions among Members, and (3) when Members must pay the additional contributions levied.

## 15. Establishing and Promoting an Aggressive Risk Management Program

The Administrator will:

- Assist each Member in identifying and reducing risks.
- Provide loss prevention services to Members as needed, including, as appropriate and available, training, inspections, and consulting services.
- Provide loss information to assist each Member in carrying out its claims management and loss control program.
- Provide to Members, as needed and feasible, a review of their contracts to determine sufficiency of indemnity and insurance provisions.
- Undertake all other responsibilities deemed necessary by the Board to carry out the purposes of this Agreement.

## 16. Members' Responsibilities

Each Member of the Alliance has responsibilities to its fellow Members, and to the Alliance as a whole. Members will in all ways cooperate with and assist the Alliance, and any insurer providing coverage to the Alliance, in all matters relating to this Agreement, and will comply with all Bylaws, rules, regulations, and policies adopted by the Board.

Each Member further agrees to:

Appoint a representative to the Alliance as provided in the Bylaws.

- Comply with recommendations of the Alliance concerning the development and implementation of a loss control program.
- Undertake efforts to mitigate losses, including the prompt reporting of claims or potential claims to the Alliance, and to fully cooperate with the Alliance and any insurer providing coverage to the Alliance or its Members in the adjustment of claims.

## 17. Member Payments

Each Member will pay its contribution promptly when due. The contribution constitutes the Member's financial obligation to the joint insurance arrangement for the coverage period, which may be adjusted by subsequent audit of the Member's exposures or risks, and any additional contributions levied as provided in Section 14 or Section 25 of this Agreement.

The Administrator may impose a finance charge on any account balances that are more than 30 days past due and may, following 30 days' written notice to the Member, cancel a Member's coverage pursuant to applicable law if a contribution for coverage or any insurance policy obtained through this Agreement for that Member remains unpaid.

Cancellation of coverage under this section will not relieve a Member of its financial obligations to the Alliance.

#### 18. New Members

Additional Members may be permitted, at the discretion of the Administrator and after completing an application process established by the Board, to become signatories of this Agreement or a similar agreement.

#### 19. Member Withdrawal

A Member may withdraw as a party to this Agreement pursuant to the requirements of this Section:

- Withdrawing Members must give written notice of intent to withdraw at least 180 days prior to the expiration of coverage.
- A Member that fails to renew its coverage without giving the required 180 days' written notice to the Administrator will be responsible for a penalty equal to 20 percent of its total annual contribution for the most recent coverage year.
- A Member that withdraws during a coverage period, or has its coverage canceled by the Administrator for failure to pay the required contribution, will be responsible for a penalty equal to 20 percent of the total annual contribution for the Member for the current coverage year.

 A member may request a waiver of the penalty imposed under this section by submitting the request in writing to the Administrator. The Board must approve any penalty waivers.

Withdrawal from this Agreement under this section will not relieve a Member of any other financial obligations to the Alliance. The withdrawal of any Member from this Agreement will not terminate the Agreement.

## 20. Claims Administration and Payment of Losses

- Each Member will give prompt notice of any claims to the Alliance. The Member will
  communicate directly with the Alliance and not through third parties unless agreed to by
  the Administrator. Failure to give prompt notice of claims will result in a limitation of
  coverage and penalties as provided in the relevant coverage memorandum.
- Except in circumstances where coverage is provided by an insurance carrier, the
  Administrator will investigate all claims against the Member and will attempt to adjust or
  settle such claims. The Member agrees to provide and make available to the Administrator
  all information and all personnel as may be reasonably required to fully investigate and
  defend each claim.
- Subject to the provisions of this Agreement and all applicable coverage agreements or
  policies, legal counsel selected by the Alliance will defend claims against the Member. A
  Member will have the right to hire, at its own expense, its own co-counsel to work with
  defense counsel employed by the Alliance.
- The Administrator will pay adjudicated claims according to the provisions of this Agreement and all applicable coverage memoranda or policies.
- In the event the Administrator determines it is advisable to settle a claim, the Member, except as provided in the applicable coverage memorandum, will accept the Administrator's recommendation and judgment and enter into such settlements as the Administrator determines to be appropriate.
- With the express written permission of the Alliance, a Member with a self-insured retention may be permitted to administer, defend and adjust claims within its own self-insured retention, in a manner consistent with the Member's coverage memoranda and Alliance-approved policies and procedures. Such written permission does not relieve the Member from notice requirements as defined in this Agreement or in the applicable coverage memorandum. Once the self-insured retention is reached, all outstanding defense and adjustment of the claim will be handled by the Alliance pursuant to the paragraphs above.

Written permission notwithstanding, the Alliance, in its sole judgment and discretion, retains the right to take over handling of claims below the Member's self-insured retention.

## 21. Coverage Determination and Appeal

It will be the duty and responsibility of the Administrator to make the initial determination regarding rights to coverage protections provided under the joint insurance arrangement. This responsibility is limited to amounts of coverage provided by or retained by the Alliance, including amounts within self-insured retentions or deductibles, and amounts where the Alliance is designated as the "Company" or "Insurer" under the applicable policy or coverage memorandum.

The Administrator or designee will timely notify the Member of the determination in writing, advising the Member whether or to what extent the Alliance:

- Is accepting or denying coverage;
- Will defend the claim and/or indemnify the Member; and
- Is reserving any rights to make any subsequent determinations regarding coverage.

A Member that disagrees with a decision by the Administrator to deny coverage may appeal the decision to the Board. The Board will promulgate rules and procedures for the appeal process.

Notwithstanding the foregoing, a Member has the right to petition the Administrator and pursue an appeal with the Board to request the Alliance's assistance in pursuing coverage placed by the Alliance with an insurance carrier.

## 22. Exhaustion of Policy Limits

It is understood and agreed that in the event of a covered loss or accumulation of covered losses affecting multiple Members whereby the amount of loss exceeds the limits of the coverage memorandum or policy, the payments to individual Members will be made on a proportional basis. This proportion will be determined as the ratio of the total limits available divided by the total amount of the loss.

This provision applies to exhaustion of limits on a per occurrence or an annual aggregate basis as appropriate.

#### 23. Liabilities of the Alliance

Pursuant to Alaska law, the debts, liabilities, and obligations of the Alliance will not constitute debts, liabilities, or obligations of any Members, except as expressly set forth in this Agreement. The debts, liabilities and obligations of the Alliance will not constitute debts, liabilities or obligations of its officers, directors, employees, agents, Board of Directors, committees or Administrator.

## 24. Member Liability

Members will not be assessed for costs or expenses in excess of their contribution payment, except as provided in Section 14 or in Section 25 of this Agreement.

#### 25. Termination and Dissolution

This Agreement may be terminated if the Board of Directors, by a two-thirds vote of the Directors, adopts a resolution recommending the Alliance be dissolved and this Agreement be terminated.

- The question of the dissolution and termination will be submitted to a vote at a meeting
  of Members entitled to vote, which may be either an annual or special meeting. A
  resolution to dissolve the Alliance and to terminate this Agreement will be adopted upon
  receiving at least two-thirds of the votes which Members present at the meeting are
  entitled to cast.
  - If there are no Members, or no Members entitled to vote present, the adopted resolution of the Board to dissolve the Alliance and terminate this Agreement will take effect.
- In the event dissolution and termination is approved, this Agreement and the Alliance will continue to exist solely for the purpose of disposing of all liabilities, distribution of assets, and all other functions necessary to close out the affairs of the Alliance. The Board is vested with all powers of the Alliance for the purpose of dissolving affairs of the Alliance.
- Upon dissolution and termination, and following the payment of, or provision for, all debts, claims, and liabilities, all remaining assets and liabilities of the Alliance will be distributed among the Members based on a formula and timing approved by the Board.

## 26. Merger or Consolidation

After completion of an analysis of the Alliance's liabilities and assets by a casualty actuary who is a member of the American Academy of Actuaries, and any other analysis that the Board considers appropriate, the Board may elect to merge or consolidate assets and liabilities of the Alliance with those of another substantially similar organization for the purposes of providing ongoing coverage and risk management for the Members. The Board may, but is not obligated to, approve a distribution of assets among Members as part of the merger or consolidation. Such a merger or consolidation will be made consistent with the requirements in AS 10.20 and will not constitute a termination of the Agreement as described herein.

#### 27. Notices

Notices to Members hereunder will be sufficient if mailed to the address listed on the most recent application form of the respective Members. A Member may change such address or other contact information by providing written notice (which will include notice by fax or email) of such change to the Alliance.

#### 28. Amendment

This Agreement may be amended at any time by the written approval of a majority of the Members signatory to it, or by the Board of Directors of the Alliance following 30 days' written notice to the Members of the proposed change(s). Any amendment to this Agreement will be effective on the subsequent July 1 unless another effective date is otherwise stated therein.

## 29. Prohibition Against Assignment

No Members may assign any right, claim, or interest it may have under this Agreement and no creditor, assignee, or third-party beneficiary of any Member will have any right, claim or title to any part, share, interest, fund, premium, contribution, or asset of the Alliance.

## 30. Agreement Complete

This Agreement, along with any exhibits hereto and documents incorporated by reference herein, constitute the full and complete Agreement of the parties. There are no oral understandings or agreements not set forth in writing herein.

## 31. Governing Law

This Agreement will be interpreted according to the laws of the State of Alaska. A suit brought relating to any dispute hereunder or related hereto will be filed in the Superior Court of Alaska in Anchorage or Juneau, and in no other place.

#### 32. Construction of Contract

Separate agreements will be executed by each Member and all such agreements will be construed as a single collective contract.

## 33. Severability

If a provision of this Agreement is or becomes illegal, invalid, or unenforceable, the remainder of this Agreement will remain valid and enforceable.

## 34. Conformity to Statute

In the event any term or provision of this Agreement is found to be in conflict with the laws, regulation, or applicable statutes of the State of Alaska, such term or provision will be construed so as to conform to such statutes or laws.

## 35. Signatures

The parties hereto, acting through properly authorized officials, hereby execute this Agreement, effective July 1, 2025.

Member:	
Member Name:	
Signature:	
Printed Name:	
Title:	
Date signed:	
Alaska Public Risk All Arrangement	liance, as Administrator for the Joint Insurance
Signature:	
Printed Name:	
Title:	
Date signed:	
EXHIBIT 1: List of Members	
EXHIBIT 2: Board of Directors of	ΔDRΔ

## **Exhibit 1**

## **APRA MEMBER ROSTER**

The following public entities are considered to be Members of the Alaska Public Risk Alliance:

1. City of Adak Water & Sewer Project 2. City of Adak 3. City of Akhiok 4. City of Akutan 5. City of Alakanuk VSW Project 6. City of Alakanuk 7. Alaska Gateway School District 8. City of Aleknagik 9. Aleutians East Borough Aleutians East Borough School District 10. 11. City of Ambler Public Health Facilities Project City of Ambler Infrastructure Improvement 12. **Project** City of Anaktuvuk Pass 13. **Anchorage Community Development** 14. Authority, Easy Park and 716 W 4th Ave, LLC 15. City of Anderson 16. City of Angoon 17. City of Anvik 18. City of Atka City of Atgasuk 19. 20. City of Bettles City of Buckland Bristol Bay Borough School District

City of Chefornak Water Sewer Project

City of Chefornak

City of Chevak

City of Chignik

City of Kasaan

24.

25.

26.

27.

b	bers of the Alaska Public Risk Alliance:		
	28.	City of Thorne Bay	
	29.	City of Clark's Point	
	30.	City of Coffman Cove	
	31.	City of Cold Bay	
	32.	Denali Borough	
	33.	Dillingham City School District	
	34.	City of Diomede CDP	
	35.	Diomede Joint Utility	
	36.	City of Diomede	
	37.	City of Eagle	
	38.	City of Eek	
	39.	City of Egegik	
١	40.	City of Ekwok	
	41.	City of Emmonak Water Sewer Project	
	42.	City of Emmonak	
	43.	City of Fairbanks	
	44.	City of False Pass	
	45.	City of Fort Yukon	
	46.	Frontier Charter School	
	47.	Galena City School District	
	48.	City of Galena	
	49.	City of Gambell	
	50.	City of Golovin CDP	
	51.	City of Golovin	
	52.	Goodnews Bay Water & Sewer Project	
	53.	City of Grayling Public Health Facilities Project	
	54.	Haines Borough School District	

55.

56.

City of Holy Cross

City of Homer

- 57. Hoonah City School District
- 58. City of Hoonah
- 59. City of Hooper Bay Water & Sewer Project
- 60. City of Hooper Bay
- 61. City of Houston
- 62. City of Hughes
- 63. City of Huslia
- 64. Ilisagvik College and Ilisagvik College Foundation
- 65. Ipnatchiaq Electric Company
- 66. City of Kachemak
- 67. City of Kake
- 68. City of Kaktovik
- 69. City of Kaltag
- 70. City of Kaltag Public Health Facilities Project
- 71. Kenai Peninsula Borough
- 72. Kenai Peninsula Borough School District
- 73. City of Kenai
- 74. City of Kiana Public Health Facility Project
- 75. City of Kiana
- 76. City of King Cove
- 77. Kodiak Island Borough
- 78. Kodiak Island Borough School District
- 79. City of Kodiak
- 80. City of Kotlik Public Health Facilities Project
- 81. City of Kotlik
- 82. City of Kotzebue
- 83. City of Koyuk Public Health Facilities Project
- 84. City of Koyuk
- 85. City of Koyukuk
- 86. Lake and Peninsula Borough
- 87. City of Larsen Bay
- 88. City of Manokotak VSW Project
- 89. City of Manokotak
- 90. City of McGrath VSW Project

- 91. City of McGrath
- 92. City of Mekoryuk
- 93. City of Mountain Village Water Sewer Project
- 94. City of Mountain Village
- 95. Napakiak Managed Retreat Project
- 96. City of Napakiak Water Sewer Project
- 97. City of Napakiak
- 98. City of Napaskiak
- 99. Nenana City Public Schools
- 100. City of Nenana
- City of New Stuyahok Public Health Facilities Project
- 102. City of New Stuyahok
- 103. City of Newhalen
- 104. City of Nightmute VSW Project
- 105. City of Nightmute
- 106. City of Nikolai
- 107. Nome Public Schools
- 108. City of Nome
- 109. City of Noorvik
- 110. City of North Pole
- 111. North Slope Borough School District
- 112. Northwest Arctic Borough
- 113. City of Nuiqsut
- 114. City of Nulato
- 115. City of Nunam Iqua
- 116. City of Nunapitchuk Water Sewer Project
- 117. City of Nunapitchuk
- 118. City of Old Harbor Tank Farm
- 119. City of Old Harbor
- 120. City of Ouzinkie Public Health Facilities
  Project
- 121. City of Ouzinkie
- 122. Pelican City School District
- 123. City of Pelican Water Sewer Project

- 124. City of Pelican
- 125. Pilot Point Electrical
- 126. City of Pilot Point
- 127. City of Pilot Station
- 128. City of Platinum
- 129. City of Point Hope
- 130. City of Port Alexander
- 131. City of Port Heiden
- 132. City of Port Lions
- 133. Pribilof Montessori School
- 134. Pribilof School District
- 135. City of Quinhagak VSW Project
- 136. City of Quinhagak
- 137. City of Ruby and Ruby Electric
- 138. City of Russian Mission Gaming
- 139. City of Russian Mission
- 140. City of Saint George
- 141. City of Saint Mary's
- 142. City of Sand Point
- 143. City of Savoonga CDP
- 144. City of Savoonga
- 145. City of Saxman
- 146. City of Scammon Bay
- 147. City of Seldovia Water Sewer Project
- 148. City of Seldovia
- 149. City of Seward
- 150. City of Shaktoolik CDP
- 151. City of Shaktoolik Wind Energy Recovery Project
- 152. City of Shaktoolik VSW Project
- 153. City of Shaktoolik
- 154. City of Shishmaref CDP
- 155. City of Shishmaref Public Health Facilities Project
- 156. City of Shishmaref

- 157. City of Shungnak
- 158. City of Soldotna
- 159. Southeast Island School District
- 160. City of Tanana
- 161. City of Teller VSW Project
- 162. City of Teller
- 163. City of Tenakee Springs
- 164. City of Thorne Bay VSW Project
- 165. City of Togiak
- 166. City of Toksook Bay
- 167. City of Unalakleet VSW Project
- 168. City of Unalakleet
- 169. City of Upper Kalskag
- 170. City of Utgiagvik
- 171. Valdez City School District
- 172. City of Valdez
- 173. City of Wainwright
- 174. City of Wales Water Sewer Project
- 175. City of Wales
- 176. City of White Mountain
- 177. City of Yakutat Public Health Facilities
  Project
- 178. Yakutat School District
- 179. City and Borough of Yakutat
- 180. Yukon Flats School District
- 181. Yukon-Koyukuk School District
- 182. Alaska Association of Conservation Districts
- 183. Alaska Native Cultural Charter School
- 184. Aleutian Region School District
- 185. Anchorage Stream Academy Charter School
- 186. City of Aniak
- 187. Annette Island School District
- 188. Aquarian Charter School
- 189. Bering Strait School District
- 190. City of Bethel

- 191. Boreal Sun Charter School
- 192. Bristol Bay Borough
- 193. Chatham School District
- 194. Chinook Montessori Charter School
- 195. Chugach School District
- 196. Chugiak Volunteer Fire and Rescue Company, Inc.
- 197. Copper River School District
- 198. Cordova Community Medical Center
- 199. Cordova School District
- 200. City of Cordova
- 201. Craig City School District
- 202. City of Craig
- 203. City of Delta Junction
- 204. Delta/Greely School District
- 205. Denali Borough School District
- 206. City of Dillingham
- 207. Discovery Peak Charter School
- 208. Eagle Academy Charter School
- 209. City of Edna Bay
- 210. Effie Kokrine Charter School
- 211. Girdwood Fire & Rescue, Inc.
- 212. City of Gustavus
- 213. Haines Borough
- 214. Highland Academy Charter School
- 215. Hydaburg City School District
- 216. City of Hydaburg
- 217. Iditarod Area School District
- 218. Kake City School District
- 219. Kashunamiut School District
- 220. Ketchikan Gateway Borough
- 221. Ketchikan Gateway Borough School District
- 222. City of Ketchikan
- 223. Klawock City School District
- 224. City of Klawock

- 225. Knik Cultural School
- 226. City of Kupreanof
- 227. Kuspuk School District
- 228. Lake & Peninsula School District
- 229. Lower Kuskokwim School District
- 230. Lower Yukon School District
- 231. Northwest Arctic Borough School District
- 232. City of Palmer
- 233. Petersburg Borough
- 234. Petersburg Medical Center
- 235. Petersburg School District
- 236. Rilke Schule German School of Arts & Sciences
- 237. Sitka School District
- 238. City and Borough of Sitka
- 239. Skagway School District
- 240. Municipality of Skagway
- 241. Southwest Region School District
- 242. City of Saint Paul
- 243. St. Mary's School District
- 244. Unalaska City School District
- 245. City of Unalaska
- 246. City of Wasilla
- 247. Watershed Charter School
- 248. City of Whale Pass
- 249. City of Whittier
- 250. Winterberry Charter School
- 251. Wrangell Public Schools
- 252. City & Borough of Wrangell
- 253. Yupiit School District

## Exhibit 2

# MEMBERS OF THE APRA BOARD OF DIRECTORS

The following are the members of the board of directors of the Alaska Public Risk Alliance

Branzon Anania Kuspuk School District

Kristin Erchinger City of Whittier

Dennis Gray, Jr. City of Hoonah

Melissa Haley City and Borough of Sitka

Bryant Hammond City of Nome

Brandi Harbaugh Kenai Peninsula Borough
Alex Russin Cordova School District

Mark Vink Bering Strait School District

Joe Evans At Large

Brad Thompson At Large

Nils Andreassen Alaska Municipal League

Lon Garrison Alaska Association of School Boards