

MML Liability & Property Pool 2026 Renewal Proposal

From Troy Feltman < Troy.Feltman@Meadowbrook.com>

Date Mon 11/10/2025 10:24 AM

To Sandra Cazel <scazel@newhavenmi.org>

1 attachment (12 MB)

Village of New Haven 2026 Renewal Proposal.doc;

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Hi Sandra,

Attached is the renewal proposal for the Village of New Haven. Please review and advise how the Village would like to proceed. The premium for the MML Liability and Property Pool insurance renewal effective January 1, 2026, is \$51,915 compared to the expiring premium of \$47,063. This is a premium increase of \$4,852.

There are a few reasons for the change in premium:

- a. The City's property value increased \$762,040 due to 4% inflation factor applied by the underwriter
- b. There was a slight increase in the property and liability rates

Also, the Board of Directors of the MML Liability & Property Pool voted to return another dividend in 2024 to renewing Members. The Village's portion of the dividend return is about \$3,681. The Village will receive the dividend after paying your renewal premium.

All I need is for you to respond to this message allowing me to process the Invoice, Certificates and Binder.

Please let me know if you have any questions. I am happy to meet with you to discuss this renewal proposal.

Thank you,

Troy

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liability & property pool

workers' compensation fund

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