



PROPOSAL FOR INSURANCE SERVICES

Presented for
City Of Rochelle

Client Address
420 N 6th Street,
Rochelle, IL

Policy Term
04/01/2026 - 04/01/2029

Date Presented
03/05/2026

Producer
Junior Pierre

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The power of one

It's often said that two is better than one. However, when it comes to working with an insurance broker that can handle property and casualty coverage, employee benefits, and retirement and wealth services, that's not necessarily the case.



So why is one broker better?

There are three very important reasons:

1

A single broker will ultimately translate into more comprehensive coverage at a lower price.

2

A single broker will gain a greater understanding of your organization's evolving risks and how to best manage them.

3

A single broker means eliminating wasted time on redundant work and allows you to focus on what's important—helping your business succeed.

Example of the power of one broker: Workers' Health 360® Where business insurance risk meets employee health and safety

Integrating data from multiple sources, Workers' Health 360® is a digital platform with a holistic, easy-to-digest view of an organization's employee population. With these insights, our specialists help our clients with data-driven decisions related to both the health and the safety of their most important asset—their team.



Marsh McLennan Agency Service Team

Broker / Consultant

Responsible for the overall handling of your insurance and risk management needs including program analysis, marketing negotiations, coverage placement and service deliverance.

Junior Pierre

jpierre@cynasure.com

708.439.7192

Senior Account Manager

Responsible for the day-to-day management of your account; answering coverage questions, negotiating with markets, checking policies and reviewing audits.

Meghan Carroll

Meghan.Carroll@MarshMMA.com 847.247.3049

Senior Client Service Representative

Responsible for issuing certificates of insurance, updating and maintaining your automobile and equipment schedules and requesting endorsements.

Emily Ramirez

Emily.Ramirez@MarshMMA.com 847.908.8745

Discussion Topics

Subjectivities

Coverage	Subjectivity
Aviation	<ul style="list-style-type: none">• 30 Days Notice of Cancellation, Non-Renewal or Reduction in Coverage by Insurer, but• 10 Day Notice of Cancellation for Non-Payment of Premium• Termination Review or Cancellation Provisions of Endorsements AAP 203 and AAP 237


Conditions and Exclusions

Description
War, Hi-Jacking and Other Perils Exclusion Clause
Noise, Pollution and Other Perils Exclusion Clause

Named Insured And Locations

Schedule

Please verify that this is accurate as proposed, and that all owned subsidiaries, partnerships, trade names, etc. are listed. This is a vitally important part of your insurance program and must be completely accurate to ensure proper coverage in the event of loss.

	Property	Casualty	Automobile	Management Liability	Workers' Compensation	Umbrella	Aviation
Named Insured							
City of Rochelle							X
Locations							
420 N 6 th Street, Rochelle, IL 61068							
 Executive Risk Coverages – please refer to the coverage section of the proposal.							

Aviation

Policy Term: 04/01/2026 to 04/01/2029

Insurer: Ace Property and Casualty Insurance through Chubb

Aircraft Hanger

F.A.A. ID	State	Name
RPJ	IL	Rochelle Municipal Airport-Koritz Field, Rochelle, IL

Sum Insured

Description	Limit
Each Occurrence/Offense – CSL	\$3,000,000
Products-Completed Operations Annual Aggregate	\$1,000,000
Personal Injury and Advertising Injury Annual Aggregate	\$3,000,000
Malpractice Annual Aggregate	\$3,000,000
Extended Coverage – War, Hi-jacking and Other Perils Annual Aggregate	Excluded
Fire Damage Limit – Any One Fire	\$50,000
Medical Expense Limit – Any One Person	\$1,000
Hangarkeepers no “in flight” Limit Any One Occurrence	\$300,000
Hangarkeepers not “in flight” Limit Any One Aircraft	\$100,000
Non-Owned Aircraft Liability Limit – Any One Occurrence	Excluded

Deductibles

Description	Amount
Hangarkeepers Liability Any One Aircraft	\$1,000
Hangarkeepers Liability Any One Occurrence	\$1,000

Minimum Premium / Minimum Earned: \$ 29,898 Each Year



Highlighted Extensions and Conditions

Extensions and conditions include but are not limited to the following. Please refer to your policy for a complete list of extensions and conditions.

Please refer to your policy for a complete list.

- 30 days' Notice of Cancellation/Nonrenewal as required by a Written Contract
- 10 days' Notice of Cancellation for Non-Payment of Premium



Highlighted Exclusions and Limitations

Exclusions and limitations include but are not limited to the following. Please refer to your policy for a complete list of exclusions and limitations.

For a complete list of common Aviation exclusions, please visit:

<https://mma.marshmma.com/aviation-exclusions>.

AAP 200 (10-24)	Airport Owners and Operators General Liability Policy - Jacket
AAP 201 (11/99)	Airport Owners and Operators General Liability Policy - Declarations
AAP 201S (11/99)	Airport Owners and Operators General Liability Policy - Schedule of Endorsements
AAP 202-IL (09/07)	Airport Owners and Operators General Liability Policy - Policy Provisions
AAP 203 (02/08)	Extended Coverage - War, Hi-jacking and Other Perils Endorsement
AAP 204 (11/03)	Amendment of Noise and Pollution and Other Perils Exclusion
AAP 210-IL (11/99)	Amendment of Deductible Amounts and Conditions Endorsement
AAP 220 (11/99)	Immunity Waiver Endorsement
AAP 234-IL (03/10)	Airport Limited Enhanced Coverage Endorsement
AAP 242 (11/99)	Personal Injury Limitation Endorsement
AAP 248 (11/99)	Volunteers Endorsement
AAP 255 (03/08)	Date Recognition Limited Coverage Endorsement
AAP 256 (11/99)	Date Recognition Exclusion Endorsement
AAP 270 (01/15)	Amendment to Include Coverage for Certified Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism
AAP 273 (11/03)	Pollution Endorsement
AAP 275 (01/15)	Limited Terrorism Coverage Endorsement
AAP 277-IL (01/06)	Dust And Particulate Matter Exclusion - Hostile Fire Exception
AAP 289 (06/06)	Parachuting and Skydiving Exclusion Endorsement
AAP 306 (03/08)	Infringement of Copyright, Patent, Trademark or Trade Secret Endorsement
AAP 307 (03/08)	Amendment to Supplementary Payments (Court Cost) Endorsement
AAP 316 (02/21)	Exclusion - Access or Disclosure of Confidential or Personal Information - Advertising Injury or Personal Injury
AAP 317 (01/22)	Exclusion - Perfluorinated Chemicals
AAP 340 (03/24)	Information Laws and Data Privacy Exclusion
ALL-18653d (07/14)	Questions About Your Insurance
ALL-20887 (10/06)	ACE Producer Compensation Practices & Policies
ALL-21101 (11/06)	Trade or Economic Sanctions Endorsement
ALL-34772 (11/11)	Illinois Notice To Policyholders
IL P 001 (01/04)	U.S. Treasury Departments' Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
TR-19604e (08/20)	Notice Of Terrorism Insurance Coverage

SUMMARY



Premium and Exposure Comparison

Coverage	Expiring	Proposed
Aviation Liability	Ace	Ace
Aggregate	\$3,000,000	\$3,000,000
Products-Completed	\$1,000,000	\$1,000,000
Personal Injury	\$3,000,000	\$3,000,000
Malpractice Annual Aggregate	\$3,000,000	\$3,000,000
Premium	\$27,813	\$29,898
Program Total	\$27,813	\$29,898

Premium Payment

Policy	Payment Terms
Aviation Liability	Annual Pay

Premium Summary

Policy	Expiring	Proposed
Aviation	\$27,813	\$29,898

Premium Payment

Policy	Payment Terms
Aviation	Annual pay

Premium Finance Quotes may be available upon request

Wholesalers and Managing General Agents (MGAs) offer products and solutions that Marsh & McLennan Agency LLC (MMA) as a retail agent and broker cannot access or offer directly to its clients. Some MMA affiliates act as managing general agents, in which capacity they work solely on behalf of insurers to bind coverage, service policies and, in some cases, settle claims. Our affiliated wholesale brokers are also able to access excess and surplus lines insurers that do not work with retail agents and brokers. Like other MGA's and wholesalers, our affiliates are compensated by commissions received from insurers. These commissions are separate and apart from any commissions received by MMA.

Authorization to Bind

After careful review of your proposal, we accept the insurance program as outlined, subject to the following changes:

Policy Options:

Yes	No	Description
		Aviation Liability

NOTE: Policy options may result in changes to premiums

Authorized signature: _____

Title/position: _____

Date: _____

It is understood this proposal provides only a summary of the policies and that the policies are the sole source for coverage, conditions and exclusions.

CHUBB®

**POLICYHOLDER
DISCLOSURE NOTICE OF
TERRORISM INSURANCE
COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury---in consultation with the Secretary of Homeland Security, and the Attorney General of the United States---to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and 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.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% , OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage

_____ I hereby elect to purchase terrorism coverage for a prospective premium of \$997_____

_____ I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant's Signature

City of Rochelle

Print Name

Date

ACE Property and Casualty Insurance Company

Insurance Company

No2207047 010

Policy Number

Coverages to Consider

In addition to the coverages which have been formally quoted for you in the Premium Summary section, we would also like to call your attention to additional coverages which could help you more completely round out the financial protection of your business interests. These additional coverages include, but are not limited to, the types of insurance described on the following pages. At your direction, we will proceed with soliciting a premium quotation for your consideration, and such a quote will be submitted for you under separate cover.

Accounts Receivable Insurance

Coverage that protects businesses against their inability to collect their accounts receivable because of the loss of supporting records that have been destroyed by a covered cause of loss. Also covered are the extra collection expenses that are incurred because of such loss or damage and other reasonable expenses incurred to re-establish records of accounts receivable after loss or damage.

Builders Risk Coverage

Provides building coverage from start of the building project to the day the building is complete and ready for occupancy (and sometimes longer). Coverage may be purchased by the purchaser/owner of the building for the single project or may be purchased by a contractor for single or multiple projects.

Builders risk

- 1) A building or a ship in the course of construction.
- 2) A special form dealing with the unique loss exposure of property under construction.

Cargo Insurance

A generic term used in both inland marine and ocean marine insurance to designate the types of insurance available to provide coverage for cargo that is being transported by truck, railway, air, ship or boat.

Privacy/Security/Cyber Liability

Provides coverage for various Cyber related liabilities: data breaches, failure to adequately protect private information: Social Security numbers, banking information, financial data, internet Liability etc.

Commercial Articles Coverage

An inland marine policy providing coverage on an "all-risk" basis for loss or damage to cameras, fine arts, and musical instruments of a business insured.

Directors & Officers Liability

Insures corporate directors and officers against claims, most often by stockholders and employees, alleging financial loss arising from mismanagement or "wrongful acts". The first coverage part reimburses the insured organization when it is legally obligated (typically by corporate charter or state statute) to indemnify corporate directors and officers for their acts. The second provides direct coverage to directors and officers when the organization is not legally obligated to indemnify them.

Earthquake Coverage

Depending on your location in proximity to Earthquake zones, coverage is often excluded or provided on a very limited basis. Additional limits are available. Please review your policy or contact your MMA Consultant to determine the extent of any coverage provided for this peril.

Employment Practices Liability

Typically covers allegations involving Sexual Harassment, Wrongful termination, Discrimination and other “Employment” type claims. Coverage often written in conjunction with Directors & Officers Liability..

Equipment Breakdown

Provides coverage for the sudden and accidental “breakdown” of machinery and equipment used to supply services to the buildings’; Heating and Air Conditioning, Refrigeration systems, Electrical Control Panels, Boilers, Off-Premises Power failures, Loss of Business Income, etc. Newer version of the Boiler & Machinery Policy, also known as machinery breakdown.

Fidelity (Employee Dishonesty) & Other Crime Coverages

Coverages to consider are: Money & Securities, Burglary, Robbery, Safe Burglary, Forgery, Computer Fraud, Electronic Funds Transfer, and Employee Dishonesty. These coverages are usually excluded by most property forms and require the purchase of a special policy(s) to address specific exposures.

Fiduciary Liability

The responsibility on trustees, employers, fiduciaries, professional administrators, and the plan itself with respect to errors and omissions in the administration of employee benefit programs as imposed by Employee Retirement Income Security Act (ERISA). Under ERISA of 1974, fiduciaries can be held personally liable, and the ERISA statute instituted a fidelity bond requirement for plan trustees and defined the coverage requirements. Separately, an ERISA Bond is required and must equal 10% of the funds handled by a Trustee or Fiduciary. Plans holding employer securities are required to carry the maximum \$500,000 limit per plan.

Flood Coverage

Provides coverage for direct physical loss caused by “flood”. In simple terms, a flood is an excess of water on land that is normally dry. A general or temporary condition from unusual and rapid accumulation or runoff of surface waters from any source. Depending on your proximity to any flood zone coverage may be obtained through the National Flood Insurance Program. Please review your policy or contact your MMA Consultant to determine the extent of any coverage provided for these perils.

Foreign Exposures

Provides coverage for the exposures created by Foreign Sales, Transportation, Operations, or Travel. Most Liability policies only cover suits brought in the U.S. Foreign Coverage usually require special handling and/or separate policies.

Installation Floater

Provides coverage from the time the items to be installed are transported to the customer premises and remains in place until the interest of the contractor ceases or the owner accepts, whichever comes first. Coverage may be for the legal liability of the contractor or may be for the owned property of the insured. This is not a substitute for a builders risk policy. Contractors who regularly install items off premises should consider this coverage.

Intellectual Property (IP) Abatement Insurance

“Enforcement” Insurance provides for the litigation expenses necessary to enforce your patents, trademarks, or copyrights against alleged infringers. The insurance provides funds and services to enable policy holders to more effectively negotiate, protect, and enforce their IP rights.

Loss of Business Income/Extra Expense/Loss of Rental Income

Insurance covering loss of income suffered by a business as a result of not being able to use property damaged by a covered cause of loss during the time required to repair or replace it. Extra Expense covers expenses in excess of normal operating expenses that are incurred to continue operations after a direct

damage loss. This coverage is more appropriate for businesses whose property is not essentially income producing and for businesses that would find it imperative to continue operating regardless of cost. Loss of Rental Income coverage provides for the loss of Rental Income in the event of a covered loss on a building owned and leased or rented to a third party. Please review your loss exposure in these areas, to make sure you have adequate limits if you currently have this coverage.

Ocean Cargo Insurance

A type of marine insurance that provides property protection for cargo that is being shipped by sea or over water.

Peak Season Endorsement

A property endorsement that allows an insured to purchase additional property damage insurance for specified cyclical periods occurring on a regular basis. The insured purchases an underlying limit that remains constant throughout the entire year. Additional limits are purchased to increase the underlying limits for specified periods of time. Both the amounts and the dates of the increase are indicated in the endorsement. This type of endorsement provides protection for risks that are seasonal or have significantly higher inventories at set times each year, such as the holidays.

Personal Articles Floater

Worldwide coverage on an "all-risk" basis for scheduled, valuable personal property.

Pollution Coverage

Pollution Losses are a SEVERITY issue not a frequency issue. ALL Tanks will eventually leak. Policy covers pollution type claims and can be expanded to include coverage for claims arising out of bodily injury or property damage resulting from: "Mold", transportation, environmental damage or arising from hostile fire to surrounding or adjacent properties, green lands, or environmental impairments. May also be able to include Business Interruption as a result of such incidents. Coverage may be available on a per project basis.

Professional Liability

A class of insurance policies that indemnifies the insured for third-party liability claims due to negligence in the performance of professional services. Professionals include doctors, lawyers, engineers, insurance agents, and others.

Railroad Protective Liability

The standard commercial general liability policy excludes liability for construction or demolition operations on or near railroad property. In order to provide coverage, the railroad protective liability policy is available to provide protective liability coverage for railroad owners, property owners, or contracts from the vicarious acts of contractors or subcontractors who are working on their behalf. The policy is purchased by the subcontractor or contractor in the name of the party needing protection.

Rental Reimbursement Coverage

An optional personal auto coverage endorsement to provide reimbursement for the expenses incurred by an insured when a temporary replacement vehicle is needed following a covered accident to the insured's vehicle.

Trade Credit Insurance

Provides your business with protection against your customer's failure to pay trade debts because your customer becomes insolvent or if your customer fails to pay within the set timeframe. Trade Credit Insurance typically costs less than ½ of one percent of your Annual Sales.

Umbrella/Excess Liability

Coverage designed to provide protection against catastrophic losses. It generally is written over various primary liability policies, such as auto, general liability, watercraft, aircraft, and employers' liability coverage. The Umbrella policy serves three purposes: it provides excess limits when the limits of underlying liability policies are exhausted by the payment of claims; it drops down and picks up where the underlying policy leaves off and it provides protection against some claims not covered by the underlying policies, sometimes subject to a self-insured retention. The Excess policy is used to provide limits in excess of an underlying liability policy. An excess liability policy is no broader than the underlying policy(ies); its sole purpose is to provide additional limits of insurance.

Valuable Papers and Records Insurance

Provides coverage for the replacement of a commercial operation's valuable papers, records and forms, including electronic media. Typically, coverage is limited to the cost of recreating or restoring the lost or damaged documentation.

This list is not meant to be all-inclusive nor is it specific to your operations. There are many types of insurance coverage available that may or may not apply to your particular situation.

APPENDIX



Payments

Minimum Earned Premiums

A minimum earned premium endorsement can be attached to either a flat charge policy or an adjustable policy. In either case, this amount is the least that will be retained by the carrier once the policy goes into effect. The amount retained would be the greater of the actual earned premium whether calculated on a pro-rate or short-rate basis, or the minimum earned premium. Surplus lines carriers almost never allow flat cancellations. Once the policy is in effect, some premium will be earned.

Payment Policy

Marsh McLennan Agency strives to offer the highest quality of service. Accordingly, we have the following payment policy in place to assure that your coverage is not interrupted during the policy term.

- For agency bill policies: All premiums are due on the invoice date or effective date of the insurance, whichever is later. Always submit the remittance copy with your payment. If a remittance copy is not submitted, we will apply the cash to the oldest item on the account. Also, credit memos that cannot be applied against the original invoice will be applied to the oldest items on the account unless you direct us otherwise. Your Service Team maintains the on-line access to all of your coverage, premium and accounting detail and will be able to answer most billing questions. Any other questions will be referred directly to our accounting department for immediate response.
- For direct bill policies: You will receive notices from your insurer regarding past due premiums or cancellations due to non-payment of premium. As a matter of general practice, MMA does not provide notice of potential lapse of coverage due to non-payment of premium to clients where coverage is written on a direct bill basis.
- If installment payments are available and provided under insurance policy terms, you will receive an invoice for each installment. Installments are due on the effective date of the invoice. Marsh & McLennan Agency does not finance annual or installment premiums. However, should you wish to finance your premium, we can place your financing with an approved insurance premium finance company.

We thank you for your support and business.

Compensation Guide for Clients

Marsh & McLennan Agency: Compensation Guide for Clients

Marsh & McLennan Agency LLC (“MMA”) prides itself on being an industry leader in the area of transparency and compensation disclosure. We believe you should understand how we are paid for the services we are providing to you. We are committed to compensation transparency and to disclosing to you information that will assist you in evaluating potential conflicts of interest.

As a professional insurance producer, MMA and its subsidiaries facilitate the placement of insurance coverage on behalf of our clients. As an independent insurance agent, MMA may have authority to obligate an insurance company on behalf of our clients and as a result, we may be required to act within the scope of the authority granted to us under our contract with the insurer. In accordance with industry custom, we are compensated either through commissions that are calculated as a percentage of the insurance premiums charged by insurers, or fees agreed to with our clients.

MMA engages with clients on behalf of itself and in some cases as agent on behalf of its non-US affiliates with respect to the services we may provide. For a list of our non-US affiliates, please visit: <https://mma.marshmma.com/non-us-affiliates>. In those instances, MMA will bill and collect on behalf of the non-US Affiliates amounts payable to them for placements made by them on your behalf and remit to them any such amounts collected on their behalf.

Wholesalers and Managing General Agents (MGAs) offer products and solutions that Marsh & McLennan Agency LLC (MMA) as a retail agent and broker cannot access or offer directly to its clients. Some MMA affiliates act as managing general agents, in which capacity they work solely on behalf of insurers to bind coverage, service policies and, in some cases, settle claims. Our affiliated wholesale brokers are also able to access excess and surplus lines insurers that do not work with retail agents and brokers.

MMA receives compensation through one or a combination of the following methods:

- **Retail Commissions** – A retail commission is paid to MMA by the insurer (or wholesale broker) as a percentage of the premium charged to the insured for the policy. The amount of commission may vary depending on several factors, including the type of insurance product sold and the insurer selected by the client. If MMA places business through an affiliated wholesale broker or managing general agent, MMA will advise the client of this at or prior to placement.
- **Client Fees** – Some clients may negotiate a fee for MMA’s services in lieu of, or in addition to, retail commissions paid by insurance companies. Fee agreements are in writing, typically pursuant to a Client Service Agreement, which sets forth the services to be provided by MMA, the compensation to be paid to MMA, and the terms of MMA’s engagement. The fee may be collected in whole, or in part, through the crediting of retail commissions collected by MMA for the client’s placements.
- **Contingent Commissions** – Many insurers agree to pay contingent commissions to insurance producers who meet set goals for all or some of the policies the insurance producers place with the insurer during the current year. The set goals may include volume, profitability, retention and/or growth thresholds. Because the amount of contingent commission earned may vary depending on factors relating to an entire book of business over the course of a year, the amount of contingent commission attributable to any given policy typically will not be known at the time of placement.
- **Supplemental Commissions** – Certain insurers and wholesalers agree to pay supplemental commissions, which are based on an insurance producer’s performance during the prior year. Supplemental commissions are paid as a percentage of premium that is set at the beginning of the calendar year. This percentage remains fixed for all eligible policies written by the insurer during the ensuing year. Unlike contingent commissions, the amount of supplemental commission is known at the

time of insurance placement. Like contingent commissions, they may be based on volume, profitability, retention and/or growth.

- **Wholesale Broking Commissions** – Sometimes MMA acts as a wholesale insurance broker for some transactions (which may include MMA's retail broking operations). In these placements, MMA is engaged by a retail broker that has the direct relationship with the insured. MMA may have specialized expertise, access to surplus lines markets, or access to specialized insurance facilities that the retail broker does not have. In these transactions, the insurer typically pays a commission that is divided between the retail and wholesale broker pursuant to arrangements made between them.
- In addition, some MMA affiliates act as managing general agents, in which capacity they work solely on behalf of insurers to bind coverage, service policies and, in some cases, settle claims. Our affiliated wholesale brokers are also able to access excess and surplus lines insurers that do not work with retail agents and brokers. Like other MGA's and wholesalers, our affiliates may also be compensated by commissions received from insurers. These commissions are separate and apart from any commissions received by MMA. When MMA places business through affiliated wholesalers, the insurer pays a commission that may be divided between our affiliated wholesaler and MMA. Compensation earned by wholesalers may be shared with MMA as described in the Contingent and Supplemental Commissions sections above.
- **Medallion Program and Sponsorships** – Pursuant to MMA's Medallion Program, participating carriers sponsor educational programs, MMA events and other initiatives. Depending on their sponsorship levels, participating carriers are invited to attend meetings and events with MMA executives, have the opportunity to provide education and training to MMA colleagues and receive data reports from MMA. Insurers may also sponsor other national and regional programs and events.
- **Other Compensation & Sponsorships** – From time to time, MMA may be compensated by insurers for providing administrative services on behalf of those insurers. Such amounts are typically calculated as a percentage of premium or are based on the number of insureds. Additionally, insurers may sponsor MMA training programs and events. MMA may also have arrangements with vendors who compensate MMA for referring clients for vendor services.

We will be pleased to provide you with additional information about our compensation and information about alternative quotes upon your request. For more detailed information about the forms of compensation we receive please refer to our Marsh & McLennan Agency Compensation Guide at <https://www.marshmma.com/us/compensation-guide.html>.

Unless otherwise provided for in our agreement with you, MMA's aggregate liability arising out of or relating to any services on your account shall not exceed ten million dollars (\$10,000,000), and in no event shall we be liable for any indirect, special, incidental, consequential or punitive damages or for any lost profits or other economic loss arising out of or relating to such services. In addition, you agree to waive your right to a jury trial in any action or legal proceeding arising out of or relating to such services. The foregoing limitation of liability and jury waiver shall apply to the fullest extent permitted by law.

Best Financial Rating

Marsh McLennan Agency has minimum financial guidelines for the insurers we work with to place coverage. Those guidelines require both an A.M. Best rating of A- or better and unencumbered surplus of \$100 million or more. Should you direct us to place your business with a market that does not meet those standards, your MMA client service team will notify you.

NOTE: “Best’s Credit Ratings™ are under continuous review and subject to change and/or affirmation. For the latest Best’s Credit Ratings™ and Best’s Credit Reports (which include Best’s Credit Ratings™), visit the AM Best website at ambest.com. The ratings below are as of 03/05/2026.

A.M. Best Rating Review of companies used in this proposal

Coverage	Insurer	Best’s Rating	Financial Size Category
Aviation Liability	Ace Property & Casualty	A++	XV

A.M. 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 based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.

Financial strength rating

A++ and A+Superior
 A and A-Excellent
 B++ and B+ Very Good
 B and B- Fair
 C++ and C+ Marginal
 C and C- Weak

Financial size category

Class	Adj. policy holder surplus (\$ millions)	Class	Adj. policy holder surplus (\$ millions)
I	Less than 1	IX	250 to 500
II	1 to 2	X	500 to 750
III	2 to 5	XI	750 to 1,000
IV	5 to 10	XII	1,000 to 1,250
V	10 to 25	XIII	1,250 to 1,500
VI	25 to 50	XIV	1,500 to 2,000
VII	50 to 100	XV	2,000 or greater
VIII	100 to 250		

Insurance Terminology

These are most common terms, but may not include all. Definitions of coverage are for your reference only and do not constitute what may be included in your insurance program.

Property

Property insurance indemnifies an insured party who suffers a financial loss because property has been damaged or destroyed at a premise described in the policy when caused by or resulting from a covered cause of loss. Property can be classified as real property or personal property.

Term	Definition
Actual Cash Value	The basis of loss settlement in property insurance policies, which takes into consideration factors such as: replacement value less depreciation, market value, rental value, the use of the building, the area in which it is located, obsolescence, assessed valuation, and any other factor that would have an effect upon the value. A working rule-of-thumb definition, however, is "replacement cost new at the time of loss, less depreciation."
Agreed Value Clause	A condition of a policy stating that the insurer agrees to waive the coinsurance requirement in consideration of the insured's maintaining insurance for the scheduled item, equal to the value agreed upon at the inception of the policy.
All-Risk Policy	A policy that covers loss caused by any cause of loss which is not excluded, as contrasted to "named peril" policies which protect against certain perils named in the policies. Usual to certain types of property and marine insurance contracts, the term "all risk" frequently appears in quotes, since such coverage includes "almost" all risks (i.e., all but those excluded).
Blanket coverage	In property insurance, a single limit of insurance that covers a number of items, such as one amount of insurance to cover two buildings or a single building and its contents. A blanket policy usually contains certain restrictions, which may be absent in "specific" or "itemized" policies, such as the use of a 90% coinsurance clause.
Buildings and Business Personal Property	Coverage for the building includes: the building and structures, completed additions to covered buildings, outdoor fixtures, permanently installed fixtures, machinery, and equipment. The building material used to maintain and service the insured's premises is also insured. Business Personal Property owned by the insured and used in the insured's business is covered for direct loss or damage. The coverage includes furniture, fixtures, stock, and several other similar business property items when not specifically excluded from coverage.
Business Income insurance	A time element coverage which pays for loss of earnings or income when business operations are interrupted curtailed or suspended due to property loss as a result of an insured cause of loss. Also covered are loss of rents and rental value. Extra expenses incurred to continue operations at another location are included as long as they reduce the total amount of loss.
Business Income – Monthly Limit of Indemnity	Suspends the coinsurance and will pay the business income for the number of months selected. Each month, a fraction of the total limit is available to pay for the business income of that month. For example, if the ¼ option is chosen, with an \$80,000 limit, \$20,000 is available each month.

Term	Definition
Business Income – Maximum Period of Indemnity	Suspends the coinsurance and will pay the business income for the 120 Days following the date of the loss. Coverage ceases after the 120th day, even if the limits are not exhausted.
Causes of Loss	Previously called "peril," this is the actual type of event that causes the loss. Examples are: theft, collision, earthquake, flood, fire, or mischief.
Coinsurance clause	In property insurance, a condition of the policy requiring the insured to maintain insurance at least equal to a stipulated percentage of value in order to collect partial losses in full. If the insurance is less than the minimum required, a penalty is applied to the amount of loss based on a proportionate formula of the amount of insurance carried divided by the amount of loss required to be carried.
Earthquake coverage	This coverage extends your causes of loss to include damage that results directly from an earthquake. All earthquakes shocks that occur within a 168 hour period (one week), are considered to be a single occurrence. A separate deductible applies and is determined by the value of the insured property.
Inflation Guard	Inflation guard is put in place so the policy limit increases gradually during the policy term so that the total increase amounts to the desired percentage increase at the end of the policy term.
Off-Premises Utility Services Interruption, Direct Damages	Extends coverage to protect against losses due to interruption of services that provide your business with water, power, or communications.
Protective Safeguards	<p>This endorsement is a warranty in the policy that all specified protective safeguards will be operational at all times unless you notify your carrier of the impairment. Failure to do so will suspend coverage until the protection is restored. This endorsement does allow shut-down in specific emergency circumstances. Protective devices are classified by symbols as per the following:</p> <ul style="list-style-type: none"> P-1: Automatic Sprinkler P-2: Automatic Fire Alarm P-3: Security Service P-4: Service Contract P-9: Protective System Described in Schedule
Replacement Cost	When used in property insurance contracts, this is the amount it would take to replace the property with like property, of the same quality, and construction. No deduction is made for depreciation or obsolescence.
Vacancy	This property policy provision activates when buildings you own are vacant for more than 60 days. Vacant buildings with loss to insured property resulting from vandalism, sprinkler leakage, glass breakage, water damage, and theft may not have coverage. For losses resulting from other losses, payments may be reduced. For building owners, a building is vacant unless at least 31% of its total square footage is occupied. This percentage may vary by carrier – please refer to the form attached to your policy for verification.

Inland Marine / Contractors' Equipment

Term	Definition
Contractors' Equipment Floater	<p>A form of inland marine insurance, often on an "all-risk" basis, covering various kinds of equipment. The property covered on the contractor's equipment floater includes:</p> <ul style="list-style-type: none"> - Machinery, equipment, and tools of a mobile nature that you use in your contracting, installation, erection, repair or moving operations, or projects including accessories and spare parts used in conjunction with the covered equipment - Self-propelled vehicles designed and used primarily to carry mounted equipment - Vehicles designed for highway use that are unlicensed and not operated on public roads <p>The equipment covered can be used in a wide variety of operations from home improvements to strip mining. The coverage provided is for direct physical loss to the equipment. Rental reimbursement coverage can be added by endorsement to cover the cost of renting substitute equipment if covered property is out of service by a covered cause of loss.</p>
Installation Floater	<p>Protection for the installer of equipment against loss by specified perils or on an "all-risk" basis to property in the course of installation.</p>
Electronic Data Processing	<p>An "all-risk" policy that provides protection on equipment, software, and extra expenses incurred as a result of failure of such equipment caused by an insured loss and loss of earnings. Also known as an EDP policy. Coverage may be extended to include liability claims alleging errors and omissions by data processing companies.</p>

Crime

Term	Definition
Computer Fraud	<p>Computer fraud is a specialized kind of theft where a computer is used to steal property from its rightful owner.</p>
Employee Theft	<p>This insuring agreement protects the named insured against "theft" of "money," "securities," and "other property" committed by an employee (or employees) within the described territory or while an employee is temporarily out of the territory for up to 90 days. An employee includes temporary employees, leased employees, former employees retained as consultants, and student interns. In addition, an employee will continue to be covered for 30 days after his or her termination. Employees who are known to have committed a dishonest act are not covered.</p>
ERISA (Employee Retirement Income Security Act of 1974)	<p>This act is sometimes called the "pension reform act." One of the purposes of this act is to force employers to protect the assets of the business that have been designated as employee pension benefits.</p>
Forgery or Alteration	<p>False or fraudulent making or altering of a written instrument. Also, the illegal signing of another's name to a document such as a check. Alteration is changing a document in a manner that is neither authorized nor intended.</p>
Inside the Premises Theft of Money and Securities	<p>This insuring agreement protects the named insured against "theft," disappearance and destruction of "money" and "securities" while located inside the insured's premises or bank within the defined territory. In addition, damages</p>

Term	Definition
	caused by a thief to the exterior of the building (but not fire or vandalism) and to a locked safe inside the premises (but not vandalism) are covered.
Inside the Premises Robbery or Safe Burglary of Other Property	This insuring agreement protects the named insured against loss to "other property" due to "robbery" of a custodian, (someone having the custody of the property) and "safe burglary" inside the premises within the defined territory. In addition, damages caused by a thief to the exterior of the building, (but not fire or vandalism) and to a locked safe inside the premises, (but not vandalism) are covered.
Outside the Premises	This insuring agreement protects the named insured against "theft," disappearance and destruction of "money" and "securities" while in the custody of a messenger or an armored vehicle company away from the premises, but within the defined territory.

General Liability

The Commercial General Liability policy provides the insurance protection needed to pay damages for bodily injury or property damages for which the insured is legally responsible. Coverage is provided for injury or damages arising out of goods or products made or sold by the named insured and for accidents occurring on the premises or away from the premises. In addition to the limits, the policy may provide supplemental payments for attorney fees, court costs and other expenses associated with a claim or the defense of a liability suit.

There are two commercial general liability coverage forms available, the occurrence form and the claims-made form. The main difference is in the way the claims are handled under the two forms. The occurrence form covers bodily injury or property damage claims that occur during the policy term, regardless of when the claim is reported. The claims-made policy form only covers claims made against the insured during the policy term. A claim made after the policy expires is not covered by a claims-made policy unless the claim is covered by an extended reporting period.

Term	Definition
General Aggregate	The General Aggregate Limit is the sum or total amount that will be paid in any one policy period, regardless of how many claims, losses, suits, or insureds may be involved. Some policies allow the aggregate limit to be reinstated after it has been exhausted, by endorsement and for additional premium.
Premises/Operations	The building or section of a building, insured, or containing the insured property. Depending on policy conditions, it may also include an adjacent area.
Products/Completed Operations	Products coverage is provided for damages arising out of products manufactured, sold, handled, or distributed by the insured. Completed Operations covers damages occurring after operations have been completed, or abandoned, or after an item is installed or built and released for its intended purpose.
Medical Expense limit	Medical payments coverage pays medical expenses resulting from bodily injury caused by an accident on premises owned or rented by the insured, or locations next to such property, or when caused by the insured's operations. These payments are made without regard to the liability of the insured.
Fire Damage limit	The fire damage limit provides coverage for fire damage caused by negligence on the part of the insured on premises rented to the named insured. If a fire occurs because of negligence of the insured and causes damage to property

Term	Definition
	not rented to the insured, coverage would be provided under the occurrence limit.
Personal Injury	Injury (other than bodily injury), resulting from: false arrest, false detention, false imprisonment, malicious prosecution, wrongful eviction, wrongful entry, or the invasion of privacy of premises. It also includes injury caused by oral or written material that slanders: a person, goods, products, services, or which violates the right of privacy.
Advertising Injury	Damages or injury sustained by a claimant in the course of the advertising activities of the insured which included such injury as libel, slander, violation of the right to privacy, misappropriation of advertising ideas, or the infringement of copyright.
Each Occurrence	Each occurrence is considered to be an accident, which could include continuous or repeated exposure to the same harmful conditions. An occurrence can also be a sudden event, or a result of a long term series of events.

Claims Made

Term	Definition
Basic Extended Reporting Period (Basic Tail)	In "claims-made" liability policies, only those claims that occur after the retroactive date and are reported or filed against the insured during the policy period are covered by the policy.
Supplemental Extended Reporting Period (Supplemental Tail)	The supplemental extended reporting period is available under the same circumstances as the basic. However, it becomes effective only if the named insured makes a written request within the specified number of days after the termination of the policy period and the additional premium is paid. The supplemental extended reporting period begins when the basic one ends, and it continues for the time specified in the policy. It cannot be cancelled by the insured or the insurer. The supplemental tail endorsement would provide coverage for claims reported to the insurer within the specified timeframe after the end of the policy period but did not result in a claim being made against the insured until after the end of the specified period.
Retroactive Date	Date on a "claims made" liability policy that triggers the beginning period of insurance coverage. A retroactive date is not required. If one is shown on the policy, any claim made during the policy period will not be covered if the loss occurred before the retroactive date.

Automobile

Term	Definition
Automobile Liability insurance	Protection for loss incurred through legal liability for bodily injury and damage to property of others caused by accidents arising out of ownership, maintenance, or use of an automobile.
Bobtail coverage	Auto liability coverage that protects against losses involving trucks while being operated without a trailer (typically occurs after a trailer has been delivered or for cabs traveling to pick up a trailer, prior to its delivery).
Collision insurance	Coverage for the loss resulting from the striking of another object by a moving vehicle.

Term	Definition
Non-Owned Automobile Liability insurance	Coverage for the policyholder against liability incurred while driving an automobile not owned or hired by the policyholder or resulting from the use of someone else's automobile on the insured's behalf, such as an employee using a personal car for the employer's business purposes. This coverage is automatically included in personal and most commercial automobile policies.
Personal Injury Protection (PIP)	Also known as no-fault insurance, PIP provides insurance for medical costs, loss of earnings, additional living expenses, and funeral costs for occupants of the insured automobile and pedestrians other than those insured under other policies.
Underinsured Motorists coverage	Coverage an insured may purchase to protect his or her own self from damage or injury caused by a negligent party who does not have adequate limits of insurance to cover the loss.
Uninsured Motorist coverage	Under an auto policy, protection for the insured against bodily injury or property damage (in some states) caused by the negligence of an uninsured or underinsured motorist.

Workers' Compensation

This coverage agreement obligates the insurer to pay all compensation and other benefits required of the insured by the workers' compensation law or occupational disease law of any state listed in the policy. The coverage applies to bodily injury by accident and by disease. Coverage (A) shows no dollar limit for the benefits provided since any applicable limits would be those established within the law. Benefits under coverage (A) are paid to the employee without regard to fault.

Term	Definition
Employers Liability	Coverage against the common law liability of an employer for injuries sustained by employees, as distinguished from liability imposed by a workers' compensation law.
Bodily Injury by Accident	This amount is the most an insurer will pay under coverage (B) for all claims arising from any one accident, regardless of how many employees are involved in the accident.
Bodily Injury by Disease (Policy Limit)	This is the aggregate limit the insurer will pay under coverage (B) for all claims sustaining bodily injury by disease during the policy period.
Bodily Injury by Disease (Each Employee)	This amount is the most an insurer will pay under coverage (B) for damages due to bodily injury by disease to any one employee.
Other States insurance	This provides workers' compensation coverages if the insured expands operations into other states not declared at the time the policy is issued or renewed. If the insured elects this coverage and operations begin in a state listed in other states, the insurer provides the same coverage as if the state was declared in the policy at the time of policy issuance.
Voluntary Compensation endorsement	Workers' compensation laws of most states exempt some type of employment from workers' compensation benefits. This endorsement amends the standard policy to provide coverage for employees with exempted occupations from the workers' compensation act. When the endorsement is added it does not make employees subject to the workers' compensation law.
United States Longshore & Harbor Workers Act Endorsement (USL&HWA)	This is a federal act which is similar to the state workers' compensation act. The federal act was designed to provide workers' compensation benefits to employees who work in maritime employment upon the navigable waters of the

Term	Definition
	United States and who are usually considered outside the scope of state workers' compensation laws. When the USL&HWA endorsement is added to the standard policy it applies to work done in the states scheduled on the policy and extends the definition of the workers' compensation law to include the USL&HWCA.
Executive Officers, Partners Exclusion endorsement	In some states, workers' compensation law allows an insured to include or exclude Executive Officers and Partners, or both, from coverage. Adding this endorsement can designate the individuals not covered under the policy.
Experience Modification	This is a factor that deals with the rating of the policy. The Experience Modification figure is insured's loss experience. The factor is used to increase or decrease the manual rates of insurance.
Monopolistic States	As used in workers' compensation contracts, monopolistic refers to those states that do not allow competition within the workers' compensation insurance arena. Only a single state fund is available and all insurance is placed with or through that state fund.

Umbrella

Umbrella liability insurance provides excess liability coverage over several of the insured's primary liability policies. An excess liability policy may be on a following form, which means it is subject to the same term as the underlying policies; it may be a self-contained policy, which means it is subject to its own terms only; or it may be a combination of these two types of excess policies. Umbrella policies have three functions: (1) To provide additional limits above the each occurrence limit of the insured's primary policies. (2) To take the place of primary insurance when primary aggregate limits are reduced or exhausted. (3) To provide broader coverage for some claims that would not be covered by the insured's primary insurance policies, which would be subject to the policy retention.

Term	Definition
Pay on Behalf	This is an insuring agreement used in some umbrella policies. The agreement promises to make direct payment on behalf of the insured for those sums of money the insured becomes legally obligated to pay because of liability imposed upon the insured by law, or assumed under contract.
Indemnity	Indemnity is when the person or party suffering a loss is paid or reimbursed for that loss, the purpose being to restore that party to the condition that was present prior to the loss. In a life insurance contract, the payment made to a beneficiary is called indemnity.
Self-Insured Retention	The portion of each loss that an insured retains by setting aside funds or by possibly using alternative types of financing to meet losses. It acts very similar to a deductible although normally, on a much larger scale. It is also considered to be a form of self-insurance.
Required Underlying Limits	Required Underlying Limits is a requirement of the insurer. It requires the insured to have certain types and amounts of primary insurance before the umbrella policy can be written.

Management Liability

Term	Definition
Claims Made	A liability insurance method covering losses from claims asserted against the insured during the policy period, regardless of whether the liability-imposing causes occurred during or prior to the policy period. (However, many underwriters may not cover liability-imposing causes occurring prior to the policy period.) The coverage trigger is based on the retroactive date stated in the Declarations.
Continuity Date	If the insured knows of a wrongful act or a circumstance likely to arise in a claim prior to this date, the wrongful act or circumstance will not be covered. This can be interpreted as a "knowledge" date.
Duty to Defend	A provision in commercial and personal liability insurance policies where the insurer has the right and duty to defend lawsuits against the insured, even when those suits are considered false, groundless or fraudulent.
Duty to Pay	The Insurer has the duty to defend any claim and seek reimbursement from the Insurer; Insured has the right to choose defense counsel.
Hammer Clause	An informal title for a provision that is a modification of a consent-to-settle clause. It requires the insurance company to secure the insured's permission to settle a claim or lawsuit. It allows the insured to have control over an action that could affect his or her reputation. However, if permission is not given, the typical clause usually caps any subsequent settlement at the amount the insurer originally sought to pay and/or it may limit or eliminate an insurer's obligation to continue to defend a lawsuit.
Pending and Prior Litigation	If litigation is filed or pending before this date, the claim will not be eligible for coverage.
Retroactive Date	The date after which a wrongful act must be committed to be eligible for coverage.
Self-Insured	
Retention	The portion of each loss that an insured retains by setting aside funds or by possibly using alternative types of financing to meet losses. It acts very similar to a deductible although normally, on a much larger scale. It is also considered to be a form of self-insurance.
Funds Transfer Fraud	This insuring agreement protects the named insured against loss resulting from a "fraudulent instruction" directing a financial institution within the defined territory to transfer "money" and "securities" out of the insured's transfer account.
Money Orders and Counterfeit Paper Currency	This insuring agreement protects the named insured against loss resulting from the acceptance in good faith within the defined territory of unpaid money orders issued by a post office, express company or bank and of counterfeit paper currency acquired in the course



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