

INSURANCE PROPOSAL

PREPARED FOR

City of Sidney

PRESENTED BY

David Seitz, CIC
Cami Skinner, CIC
Jessica Price

May 2025



This document summarizes the proposal for your insurance. This is not a contract. The terms of the policy forms will control the insurance contract without regard to any statement made in this proposal.

WELCOME

May 3, 2025

Mayor Rick Norby
City of Sidney
115 Second Street SE
Sidney, Montana 59270

Dear Mayor Norby:

We are pleased to present the enclosed proposal for the City of Sidney's worker's compensation insurance coverage with Montana State Fund, effective July 1, 2025.

For over 25 years, our agency has proudly partnered with Montana State Fund to provide worker's compensation coverage to businesses, agricultural operations, non-profit organizations, and government entities. As the state's largest provider of worker's compensation insurance, Montana State Fund delivers comprehensive risk management services -- including training, education, and on-site safety support -- all designed to foster a strong culture of workplace safety. These services are provided by Montana-based teams of safety consultants, auditors, claims examiners, and medical professionals.

Montana State Fund has a strong track record of delivering value to its policyholders. Over the past 20 years, it has maintained stable rates, with no increases and even net reductions. Today, its rates are the lowest in the organization's history, including a 19% decrease over the last three years. In addition to this consistent rate environment, Montana State Fund has issued dividends for 26 consecutive years -- returning a total of \$476 million to policyholders since 1999. The rate environment and dividends are a reflection of the organization's sound financial management, efficient claims handling, and the ongoing safety efforts of its policyholders. When these elements align, policyholders benefit directly from the company's financial strength.

Again, thank you for the opportunity to present a proposal for your worker's compensation coverage. Our agency has proudly served Sidney and Richland County since 1961, and we remain committed to being a trusted advisor to our clients and a partner in strengthening the well-being of our local communities. We look forward to working with the City of Sidney to promote a safe and healthy workplace and community.

Sincerely,



David Seitz

SERVICE TEAM

CONTACT INFORMATION

Agent	David Seitz, CIC	Email	david@seitzinsure.com
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Operations Manager	Cami Skinner, CIC	Email	camila@seitzinsure.com

Address	114 Second Avenue SE/ PO Box 326 Sidney, MT 59270
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PROPOSAL

COMPANY	EFF DATE	EXP DATE
Montana State Fund	7/1/2025	7/1/2026

COVERAGE DETAILS

DESCRIPTION	LIMITS
Employers Liability: Each Accident	\$1,000,000
Employers Liability: Disease – Policy Limit	\$1,000,000
Employers Liability: Disease – Each Employee	\$1,000,000
Workers Compensation: Statutory Benefit	Included

LOCATION & CLASS CODES

ST	CODE	DESCRIPTION	EST. ANNUAL PAYROLL
Loc #: 1		115 2nd Street SE • Sidney, MT 59270	
MT	7704	Volunteer Firefighters & Drivers (Basic Election Only)	\$15,000.00
MT	7720	Municipal Police Officers & Drivers	\$1,048,018.00
MT	8810	Clerical Office Employees NOC	\$0.00
MT	8743	Municipal: Professional Or Administrative	\$395,416.00
MT	9410	Municipal: Administrative Or Non-Professional	\$122,363.00
MT	9420	Municipal-All Other Employees & Drivers	\$1,104,464.00
Total Estimated Premium			\$72,466.57