



CITY COUNCIL AGENDA ITEM

Date: October 22, 2020

To: Members of the Troy City Council

From: Mark F. Miller, City Manager
Lori Grigg Bluhm, City Attorney
Robert C. Maleszyk, Chief Financial Officer
Lisa Burnham, Controller
MaryBeth Murz, Purchasing Manager

Subject: Standard Purchasing Resolution 3 - Two (2) Year Renewal with Michigan Municipal Risk Management Authority (MMRMA)

History

The Michigan Municipal Risk Management Authority (MMRMA) is a public entity self-insurance pool that provides liability and property coverage to municipal governmental entities across Michigan.

MMRMA was created by member municipalities as a joint purchasing arrangement in the 1980's as a response to a marketplace that was becoming increasingly unfriendly to public entities. The MMRMA Board of Directors are comprised of local government officials and serves over 389 Michigan governmental entities including 56 entities in Oakland County.

The City of Troy recognized the advantages of becoming a member of the consortium early and became a member in 1990. Among the advantage of leveraging the City's buying power with other governmental entities, the City also enjoys the benefits of:

- **Net Asset Refund Distributions.** Because MMRMA is a non-profit entity and membership is much like being a shareholder, any accumulated capital above expected liabilities and required capital reserves are refunded back to the members. In fact, should the City elect to continue membership, the anticipated refund for the 2020/2021 plan year is \$367,235. Total net asset distributions to the City since inception of the program in 2006 are \$3,157,429.
- **Risk Avoidance Program/Certification and Accreditation (RAP/CAP) Grants.** Risk control and avoidance is at the heart of any risk management program. To that end, MMRMA has offered local communities RAP/CAP grants to help fund capital and other local program initiatives that address risk control and avoidance. To date, the City has received over \$136,429 in RAP/CAP Grant contributions to assist in funding such projects as police in-car cameras, tasers and back-up cameras along with reimbursements for many educational programs.



CITY COUNCIL AGENDA ITEM

History (continued)

- **Other Services.** At no direct cost to the City, MMRMA provides claims handling services, notary bonds, loss control services, risk management counseling and educational seminars. The City has enjoyed the use of all these services as well as access to exceptional MMRMA contract attorneys when necessary, at a significantly reduced hourly rate.

Finally, it should be noted that this is a self-insured risk pool strategy and accordingly, the City does retain a portion of claims risk. In most cases this is up to \$500,000 per occurrence. However historically, the City has benefited from this type of strategy and has employed it in other aspects of the City's operations including healthcare. It should also be noted that the City has assigned \$3,000,000 in General Fund balance as a safeguard to hedge any financial disruptions due to a catastrophic event in any of the City's self-insured strategies.

Purchasing

The City of Troy is a member of MMRMA and has participated in its property and casualty insurance coverage since 1990. Since 1990 the City has competitively bid property and liability insurance on four separate occasions; and MMRMA was by far the successful respondent and best value for the City.

The current agreement with MMRMA expires on November 7, 2020, and City Administration has therefore negotiated the attached two year renewal proposal, which would be effective until November 7, 2022.

The quoted contribution for the plan year of November 8, 2020 thru November 7, 2021 is \$676,787 (The net cost to the City after the proposed net asset distribution to the City would be \$309,552).

The contribution amount for the renewal of the additional plan year includes an increase limit of 5% or less for the November 8, 2019 thru November 7, 2020 plan year.

The Net asset distributions to the City for these plan years is undetermined at this time.

Based on the excellent working relationship with the City and the competitiveness of the MMRMA proposal, City Administration did not pursue the competitive bid process, which is not required for professional services. It is in the best interest of the City to waive the bid process and renew the two (2) year agreement with MMRMA. Note that the current contract with MMRMA can be terminated with a 90-day written notice and additionally city administration will continue to monitor the market.



CITY COUNCIL AGENDA ITEM

Financial

Funds have been budgeted and are available in the City's 2020/21 thru 2021/22 two-year budget.

Recommendation

Administration recommends approval of a two year renewal with MMRMA, as detailed in the attached proposal.



MICHIGAN MUNICIPAL
RISK MANAGEMENT
A U T H O R I T Y

Property & Liability Coverage
E-Proposal

Questions about your proposal?

Please contact Katie Schoening

kschoening@mmrma.org

800-243-1324



MICHIGAN MUNICIPAL
RISK MANAGEMENT
A U T H O R I T Y

City of Troy

Contact Sheet

Member Number: M0001080 Individual Member

Member Representative: Lori Bluhm, City Attorney

Liability Limit: \$15,000,000

Self-Insured Retention: \$500,000 per occurrence

Renewal-Anniversary Date: November 8

MMRMA CONTACTS

14001 Merriman
Livonia, MI 48154
Phone: (734) 513-0300 Fax: (734) 513-0318

Tim McClorey, Regional Risk Manager Direct Dial: (734) 245-7755
tmcclorey@mmrma.org

Katie Schoening, Risk Management Coordinator
kschoening@mmrma.org

Soncia Salter, Senior Property Adjuster
ssalter@mmrma.org

Bill Kelley, Senior Claims Adjuster
bkelly@mmrma.org

Mike Berthá, Senior Risk Consultant
mbertha@mmrma.org



RISK

MICHIGAN MUNICIPAL
RISK MANAGEMENT
A U T H O R I T Y

RENEWAL FOR PROPERTY AND LIABILITY COVERAGE

City of Troy

November 8, 2020 through November 8, 2021

Dear Lori,

On behalf of everyone at Michigan Municipal Risk Management Authority, we would like to thank you for continuing your Property and Liability coverage with MMRMA.

The renewal summary below is provided for your convenience. Complete information is enclosed regarding coverage terms, conditions and services.

Property & Casualty Coverage	\$495,145
Stop Loss Coverage	\$31,642
Retention Fund Allocation	\$150,000
Total Contribution for Coverage Period	\$676,787


Unless other arrangements have been made, payment terms for coverage are 50% due at time coverage is bound, 25% after 90 days and the remaining 25% due after 180 days.

Below is a summary of funds you have received or been approved to receive through various MMRMA programs. Net Asset Distributions and RAP Grants for the period are subject to continued membership and eligibility criteria.

<u>Member Account Summary</u>	<u>Period</u>	<u>Program Total</u>
Net Asset Distribution	\$367,235	\$3,157,429
RAP Grants	\$0	\$136,429

Please do not hesitate to contact me or Katie Schoening if you have any questions or need additional information.

Thank you for your continued dedication to risk management.

DocuSigned by:

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Tim McClorey, AIC, ARM
Risk Manager, MMRMA



MICHIGAN MUNICIPAL
RISK MANAGEMENT
A U T H O R I T Y

Net Asset Distribution Payment Options

Dear Member,

You are eligible for a Net Asset Distribution if you renew your membership with MMRMA at your next renewal. There are several options for how you can receive your distribution as long as you are in compliance with the Member Financial Responsibilities Policy. You may choose to (1) deposit the entire amount into your member funds held on deposit account, (2) receive the entire amount in the form of a check, (3) apply the entire amount toward your annual General or Retention Fund contribution, or (4) some combination thereof. Please refer to the Member Financial Responsibilities Policy for your distribution options if you are not in compliance.

Please indicate your preference below; sign this form and mail, fax, or email it back to our office.

Member Name:	City of Troy
Total Net Asset Distribution amount you are eligible:	367,235
Amount you wish to deposit into your member funds held on deposit account:	0
Amount you wish to receive in the form of a check:	0
Amount you wish to apply to your annual General Fund contribution:	0
Amount you wish to apply to your annual Retention Fund contribution:	0

Net Asset Distributions will be made within 30 days *after* we have received your signed coverage proposal and this form.

You can mail this form to: MMRMA Attention: Katie Schoening, 14001 Merriman, Livonia, MI 48154, fax it to 734-513-0318, or email it to kschoening@mmrma.org.

Member Representative Signature

Date

City of Troy
Member Award History

Date	Description	RAP Grants	Distributions
	(leave this space blank)		
11/8/2020	Reported at Renewal		
11/8/2020	Net Asset Distribution		367,235
11/8/2019	Reported at Renewal		
6/27/2019	MACP New Chiefs School	971	
11/8/2019	Net Asset Distribution		277,345
1/18/2019	MACP New Chiefs School	896	
11/8/2018	Reported at Renewal		
11/8/2018	Net Asset Distribution		327,574
11/8/2017	Reported at Renewal		
8/15/2017	Tasers	3,000	
11/8/2017	Net Asset Distribution		281,317
11/8/2016	Reported at Renewal		
11/8/2016	Net Asset Distribution		330,367
4/28/2016	Taser Master Instructor School	674	
4/28/2016	Police Staff and Command School	5,850	
3/28/2016	Tasers	26,000	
2/17/2016	Back-up Camera Project - Fire	4,795	
1/25/2016	Back-up Camera Project - City vehicles	1,385	
11/8/2015	Reported at Renewal		
7/31/2015	Emergency Generator Project	15,000	
5/26/2015	LiveScan Fingerprinting Project	2,795	
11/8/2015	Net Asset Distribution		400,440
2/26/2015	Canine Unit Project	2,000	
2/24/2015	Stop Sticks	2,101	
2/26/2015	Tasers	20,400	
11/8/2014	Reported at Renewal		
11/8/2014	Net Asset Distribution		302,779
11/8/2013	Reported at Renewal		
11/8/2013	Net Asset Distribution		177,136
11/21/2012	FOG Prevention Program	7,000	
11/8/2012	Reported at Renewal		
11/8/2012	Net Asset Distribution		302,271
12/6/2011	In Car Cameras	30,000	
11/8/2011	Reported at Renewal		
11/8/2011	Net Asset Distribution		136,855
4/14/2011	Taser Training Suit Project	12,212	
11/8/2010	Reported at Renewal		
11/8/2010	Net Asset Distribution		72,205
	Reported Prior to 2010		
2008	Net Asset Distribution		112,902
2007	Net Asset Distribution		44,683
2006	Net Asset Distribution		24,320
2005	Police Staff and Command School	1,350	
Totals		136,429	3,157,429

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY COVERAGE PROPOSAL

Member:	City of Troy	Proposal No: Q000012759
Date of Original Membership:	November 8, 1990	
Proposal Effective Dates:	November 08, 2020 To November 08, 2021	
Member Representative:	Lori Bluhm	Telephone #: (248) 524-3323
Regional Risk Manager:	Michigan Municipal Risk Management Authority	Telephone #: (734) 513-0300

A. Introduction

The Michigan Municipal Risk Management Authority (hereinafter "MMRMA") is created by authority granted by the laws of the State of Michigan to provide risk financing and risk management services to eligible Michigan local governments. MMRMA is a separate legal and administrative entity as permitted by Michigan laws. **City of Troy** (hereinafter "Member") is eligible to be a Member of MMRMA. **City of Troy** agrees to be a Member of MMRMA and to avail itself of the benefits of membership.

City of Troy is aware of and agrees that it will be bound by all of the provisions of the Joint Powers Agreement, Coverage Documents, MMRMA rules, regulations, and administrative procedures.

This Coverage Proposal summarizes certain obligations of MMRMA and the Member. Except for specific coverage limits, attached addenda, and the Member's Self Insured Retention (SIR) and deductibles contained in this Coverage Proposal, the provisions of the Joint Powers Agreement, Coverage Documents, reinsurance agreements, MMRMA rules, regulations, and administrative procedures shall prevail in any dispute. The Member agrees that any dispute between the Member and MMRMA will be resolved in the manner stated in the Joint Powers Agreement and MMRMA rules.

B. Member Obligation - Deductibles and Self Insured Retentions

City of Troy is responsible to pay all costs, including damages, indemnification, and allocated loss adjustment expenses for each occurrence that is within the Member's Self Insured Retention (hereinafter the "SIR"). **City of Troy's** SIR and deductibles are as follows:

Table I
Member Deductibles and Self Insured Retentions

COVERAGE	DEDUCTIBLE	SELF INSURED RETENTION
Liability	N/A	\$500,000 Per Occurrence
Vehicle Physical Damage	\$1,000 Per Vehicle	\$15,000 Per Vehicle \$30,000 Per Occurrence
Fire/EMS Replacement Cost	\$1,000 Per Occurrence	N/A
Property and Crime	\$1,000 Per Occurrence	N/A
Sewage System Overflow	N/A	\$500,000 Per Occurrence

The member must satisfy all deductibles before any payments are made from the Member's SIR or by MMRMA.

Member's Motor Vehicle Physical Damage deductible applies, unless the amount of the loss exceeds the deductible. If the amount of loss exceeds the deductible, the loss including deductible amount, will be paid by MMRMA, subject to the Member's SIR.

The **City of Troy** is afforded all coverages provided by MMRMA, except as listed below:

1. Specialized Emergency Response Expense Recovery Coverage
- 2.
- 3.
- 4.

All costs including damages and allocated loss adjustment expenses are on an occurrence basis and must be paid first from the Member's SIR. The Member's SIR and deductibles must be satisfied fully before MMRMA will be responsible for any payments. The most MMRMA will pay is the difference between the Member's SIR and the Limits of Coverage stated in the Coverage Overview.

City of Troy agrees to maintain the Required Minimum Balance as defined in the Member Financial Responsibilities section of the MMRMA Governance Manual. The Member agrees to abide by all MMRMA rules, regulations, and administrative procedures pertaining to the Member's SIR.

C. MMRMA Obligations - Payments and Limits of Coverage

After the Member's SIR and deductibles have been satisfied, MMRMA will be responsible for paying all remaining costs, including damages, indemnification, and allocated loss adjustment expenses to the Limits of Coverage stated in Table II. The Limits of Coverage include the Member's SIR payments.

The most MMRMA will pay, under any circumstances, which includes payments from the Member's SIR, per occurrence, is shown in the Limits of Coverage column in Table II. The Limits of Coverage includes allocated loss adjustment expenses.

Table II
Limits of Coverage

Liability and Motor Vehicle Physical Damage		Limits of Coverage Per Occurrence		Annual Aggregate	
		Member	All Members	Member	All Members
1	Liability	15,000,000	N/A	N/A	N/A
2	Judicial Tenure	N/A	N/A	N/A	N/A
3	Sewage System Overflows	1,000,000	N/A	1,000,000	N/A
4	Volunteer Medical Payments	25,000	N/A	N/A	N/A
5	First Aid	2,000	N/A	N/A	N/A
6	Vehicle Physical Damage	1,500,000	N/A	N/A	N/A
7	Uninsured/Underinsured Motorist Coverage (per person)	100,000	N/A	N/A	N/A
	Uninsured/Underinsured Motorist Coverage (per occurrence)	250,000	N/A	N/A	N/A
8	Michigan No-Fault	Per Statute	N/A	N/A	N/A
9	Terrorism	5,000,000	N/A	N/A	5,000,000

Property and Crime		Limits of Coverage Per Occurrence		Annual Aggregate	
		Member	All Members	Member	All Members
1	Buildings and Personal Property	119,258,699	350,000,000	N/A	N/A
2	Personal Property in Transit	2,000,000	N/A	N/A	N/A
3	Unreported Property	5,000,000	N/A	N/A	N/A
4	Member's Newly Acquired or Constructed Property	10,000,000	N/A	N/A	N/A
5	Fine Arts	2,000,000	N/A	N/A	N/A
6	Debris Removal (25% of Insured direct loss plus)	25,000	N/A	N/A	N/A
7	Money and Securities	1,000,000	N/A	N/A	N/A
8	Accounts Receivable	2,000,000	N/A	N/A	N/A
9	Fire Protection Vehicles, Emergency Vehicles, and Mobile Equipment (Per Unit)	5,000,000	10,000,000	N/A	N/A
10	Fire and Emergency Vehicle Rental (12 week limit)	1,000 per week	N/A	N/A	N/A
11	Structures Other Than a Building	15,000,000	N/A	N/A	N/A
12	Storm or Sanitary Sewer Back-Up	1,000,000	N/A	N/A	N/A
13	Marine Property	1,000,000	N/A	N/A	N/A
14	Other Covered Property	10,000	N/A	N/A	N/A
15	Income and Extra Expense	5,000,000	N/A	N/A	N/A
16	Blanket Employee Fidelity	1,000,000	N/A	N/A	N/A
17	Faithful Performance	Per Statute	N/A	N/A	N/A
18	Earthquake	5,000,000	N/A	5,000,000	100,000,000
19	Flood	5,000,000	N/A	5,000,000	100,000,000
20	Terrorism	50,000,000	50,000,000	N/A	N/A

Table III

Network and Information Security Liability, Media Injury Liability, Network Security Loss, Breach Mitigation Expense, PCI Assessments, Social Engineering Loss, Reward Coverage, Telecommunications Fraud Reimbursement.			
	Limits of Coverage Per Occurrence/Claim	Deductible Per Occurrence/Claim	Retroactive Date
	\$5,000,000		
Coverage A Network and Information Security Liability: Regulatory Fines:	Each Claim Included in limit above Each Claim Included in limit above	\$25,000 Each Claim	7/1/2013
Coverage B Media Injury Liability	Each Claim Included in limit above	\$25,000 Each Claim	7/1/2013
Coverage C Network Security Loss Network Security Business Interruption Loss:	Each Unauthorized Access Included in limit above Each Business Interruption Loss Included in limit above	\$25,000 Each Unauthorized Access Retention Period of 72 hours of Business Interruption Loss	Occurrence
Coverage D Breach Mitigation Expense:	Each Unintentional Data Compromise Included in limit above	\$25,000 Each Unintentional Data Compromise	Occurrence
Coverage E PCI Assessments:	Each Payment Card Breach \$1,000,000 Occ./\$1,000,000 Agg. Included in limit above	\$25,000 Each Payment Card Breach	Occurrence
Coverage F Social Engineering Loss:	Each Social Engineering Incident \$100,000 Occ./\$100,000 Agg. Included in limit above	\$25,000 Each Social Engineering Incident	Occurrence
Coverage G Reward Coverage	Maximum of 50% of the Covered Claim or Loss; up to \$25,000 Included in Limit above	Not Applicable	Occurrence
Coverage H Telecommunications Fraud Reimbursement	\$25,000 Included in limit above	Not Applicable	Occurrence

Annual Aggregate Limit of Liability

Member Aggregate	All Members Aggregate
\$5,000,000	\$25,000,000

The total liability of MMRMA shall not exceed \$5,000,000 per Member Aggregate Limit of Liability for coverages A, B, C, D, E, F, G, and H, in any Coverage Period.

The total Liability of MMRMA and MCCRMA shall not exceed \$25,000,000 for All Members Combined Aggregate Limit of Liability for coverages A, B, C, D, E, F, G, and H, in any Coverage Period.

It is the intent of MMRMA that the coverage afforded under the Subjects of Coverage be mutually exclusive. If however, it is determined that more than one Subject of Coverage applies to one coverage event ensuing from a common nexus of fact, circumstance, situation, event, transaction, or cause, then the largest of the applicable Deductibles for the Subjects of Coverage will apply.

Table IV**Specialized Emergency Response Expense Recovery Coverage****Limits of Coverage**

Specialized Emergency Response Expense Recovery	Limits of Coverage per Occurrence		Annual Aggregate	
	Member	All Members	Member	All Members
	N/A	N/A	N/A	N/A

Table V**Specialized Emergency Response Expense Recovery Coverage****Deductibles**

Specialized Emergency Response Expense Recovery	Deductible per Occurrence
	Member
	N/A

D. Contribution for MMRMA Participation

City of Troy

Period: November 08, 2020 To November 08, 2021

Coverages per Member Coverage Overview:	\$495,145
Stop Loss Coverage:	\$31,642
Member Loss Fund Deposit:	\$150,000
TOTAL ANNUAL CONTRIBUTIONS:	\$676,787

E. List of Addenda

1. Limited Liability Coverage For Use or Operations of Unmanned Aircraft
2. Stop Loss Program Participation Agreement
3. Two Year Contribution Agreement

This document is for the purpose of quotation only and does not bind coverage in the Michigan Municipal Risk Management Authority, unless accepted and signed by both the authorized Member Representative and MMRMA Representative below.


Accepted By:

City of Troy

Proposal No:

Q000012759

MMRMA

DocuSigned by:

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Member Representative

MMRMA Representative

10/12/2020 | 12:05 PM EDT

Date

Date

ADDENDUM
STOP LOSS PROGRAM
PARTICIPATION AGREEMENT

Optional

The Stop Loss Program limits the Member's cash payments during a July 1 - June 30 year for those costs falling within the Member's SIR. The Stop Loss Program responds only to cumulative Member SIR payments, including damages, indemnification, and allocated loss adjustment expenses, within a July 1 - June 30 calendar year. The paid costs include payments for any coverage provided to the Member by MMRMA provided that the costs are actually paid within the July 1 - June 30 period. On July 1 of each year, the Member's paid costs accumulate from zero.

If the Member has chosen to participate in the Stop Loss Program, and if the Member's paid costs exceed the member's entry point, the Stop Loss Program will pay, until July 1, all costs that would, in the absence of the Stop Loss Program, be paid from the Member's SIR. **City of Troy's** entry point is **\$875,000**. Withdrawing Members do not participate in the Stop Loss Program after the date of withdrawal.


The Member agrees to be bound by MMRMA rules relating to the Stop Loss Program.

Accepted by:

Member Representative

Date: _____

MMRMA

DocuSigned by:

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Authorized Representative

Date: 10/12/2020 | 12:05 PM EDT

TWO YEAR CONTRIBUTION AGREEMENT

In consideration of the items below, Michigan Municipal Risk Management Authority (MMRMA) and the **Member** (City of Troy) agree:

1. This contribution agreement shall extend for a two (2) year period starting November 8, 2020 and ending. November 8, 2022.
2. For the second year of this Agreement, the contribution level may be increased, but not more than five percent (5%). "Contribution level" shall mean the Member's total annual contribution to MMRMA less that portion of the contribution for the Michigan Catastrophic Claims Association and other state mandated charges and also less that portion of the contribution which funds the payment of losses and expenses falling within the Member's self-insured retention.
3. Substantial exposure increases such as an addition of a new building or major increase in departmental size or operations shall be exempted from the above limitation.
4. This agreement excludes any coverage change in the MMRMA Coverage Document, Joint Powers Agreement, Reinsurance Treaties, MMRMA rules and MMRMA administrative procedures.

ADDENDUM

LIMITED LIABILITY COVERAGE FOR USE OR OPERATIONS OF UNMANNED AIRCRAFT (Optional)

This addendum modifies the Liability and Motor Vehicle Physical Damage Coverage Document

A. LIMITATIONS OF COVERAGE, PROCEDURES, EXCLUSIONS, DEFINITIONS.

1. MMRMA will pay for any loss as defined in Sections 1 and 2 of the Liability and Motor Vehicle Physical Damage Coverage Document, caused by the use or operation of an Unmanned Aircraft, the actual loss up to a \$1,000,000 limit per occurrence and subject to a \$2,000,000 annual member aggregate.
2. The Member Duties, Responsibilities, Other Conditions stated in Section 7 of the Liability and Motor Vehicle Physical Damage Coverage Document shall apply to Limited Liability Coverage for use or operations of Unmanned Aircraft.
3. As respects this Limited Liability Coverage for Use or Operations of Unmanned Aircraft Addendum, Section 7; Member Duties, Responsibilities, Other Conditions, of the Liability and Motor Vehicle Physical Damage Coverage Document is amended to include the following:

P. FAA COMPLIANCE

The terms of this Addendum apply only if the Member is in compliance with all FAA rules and regulations governing the use or operation of an unmanned aircraft, at time of occurrence.

4. The Liability and Motor Vehicle Physical Damage Coverage Document Section 4, Definitions, shall apply to this Limited Liability Coverage For Use Or Operation Of An Unmanned Aircraft Addendum.
5. As respects this Limited Liability Coverage For Use Or Operations Of Unmanned Aircraft Addendum, Section 2; Exclusion C, of the Liability and Motor Vehicle Physical Damage Coverage Document is deleted in its entirety and replaced by the following:

EXCLUSIONS

- C. Ownership, maintenance, loading or unloading, use or operation of any aircraft (other than unmanned aircraft), airfields, or runways; watercraft over 75 feet in length;

Period: 11/08/2020 to 11/08/2021

LIMITED LIABILITY COVERAGE FOR USE OR OPERATIONS OF UNMANNED AIRCRAFT
(Optional)

Accepted By:
City of Troy

Member ID:
1080

MMRMA

Member Representative

Date

DocuSigned by:



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MMRMA Representative
10/12/2020 | 12:05 PM EDT

Date

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MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

City of Troy
QUOTE NUMBER Q000012759
SUMMARY OF MOTOR VEHICLE TYPES
EFFECTIVE 11/8/2020 - 11/8/2021

<u>Type of Vehicle</u>	<u>Liability Coverage Renewal Exposure</u>		<u>Physical Damage Coverage Renewal Exposure Data</u>			<u>Total</u>
	<u>Units</u>	<u>Contribution</u>	<u>ACV</u>	<u>Replacement</u>	<u>Contribution</u>	
All Other Vehicles	0	0	0	0	0	0
Buses	7	4,752	280,000	0	322	5,074
Commercial - Historical	0	0	0	0	0	0
EMS/Ambulance	0	0	0	0	0	0
Fire Vehicles - Large	22	8,693	20,000	12,460,000	53,782	62,475
Fire Vehicles - Other	5	1,728	0	350,000	1,510	3,238
Garbage Trucks	0	0	0	0	0	0
Motorcycles	0	0	0	0	0	0
Motorcycles - Historical	0	0	0	0	0	0
Police - All Other	38	10,791	950,000	0	1,093	11,884
Police PPT	46	13,063	1,150,000	0	4,072	17,135
Private Passenger	22	5,434	550,000	0	2,095	7,529
Private Passenger - Historical	0	0	0	0	0	0
Service Trucks	111	24,680	3,330,000	0	3,830	28,510
Vans	20	6,665	600,000	0	690	7,355
Totals	271	75,807	6,880,000	12,810,000	67,394	143,200

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MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

City of Troy
QUOTE NUMBER Q000012759
SUMMARY
EFFECTIVE 11/8/2020 - 11/8/2021

<u>Coverage</u>	<u>Expiring Annual Exposure</u>	<u>Proposed Annual Exposure</u>	<u>Limits of Liability</u>	<u>SIR/ Deductible</u>	<u>Expiring Contribution</u>	<u>Proposed Contribution</u>
Automobile Liability	246 Total Vehicles	271 Total Vehicles	15,000,000	500,000	65,081	75,807
Automobile Physical Damage	\$6,195,000 ACV	\$6,880,000 ACV		15,000	10,914	12,124
Fire/EMS Replacement Cost	\$12,810,000 Replacement Cost	\$12,810,000 Replacement Cost		1,000	55,269	55,269
General Liability	\$99,042,182 Exposure Equivalents	\$103,434,472 Exposure Equivalents	15,000,000	500,000	60,974	59,498
Law Enforcement Liability	120 Employee Equivalents	119 Employee Equivalents	15,000,000	500,000	163,601	151,006
Public Officials' Liability	\$99,042,182 Exposure Equivalents	\$103,434,472 Exposure Equivalents	15,000,000	500,000	67,262	78,211
Property	\$117,388,472	\$117,858,699		1,000	58,738	57,036
Data Breach and Privacy Liability			5,000,000	25,000 See Table IV	0	0
Specialized Emergency Response Expense Recovery Coverage	N/A	N/A	N/A	N/A	0	0
Sewers	85,584 Population	85,584 Population	1,000,000	500,000	6,194	6,194
Subtotal					488,033	495,145
MCCA Assessment	246 Total Vehicles	271 Total Vehicles			0	59,620
MCCA Assessment Discount					0	-59,620
Total					488,033	495,145
Stop Loss Charge	\$875,000 Stop Loss entry point	\$875,000 Stop Loss entry point			31,642	31,642
Total Contribution without Retention Fund Allocation					519,675	526,787
Retention Fund Allocation					150,000	150,000
Total Contribution including Retention Fund Allocation					669,675	676,787

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MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

Member: City of Troy
QUOTE NUMBER Q000012759
QUOTE PROPERTY LIST REPORT
EFFECTIVE DATES 11/8/2020 To 11/8/2021

Location Address		Location Description		
1.	500 W. Big Beaver, Troy, MI 48084	City Hall/Police		
	Building Description	Building Value	Contents Value	Total Value
	City Hall/Police	\$25,646,496	\$2,137,160	\$27,783,656
	Carport 1	\$17,728	\$0	\$17,728
	Carport 2	\$80,991	\$0	\$80,991
	Carport 3	\$137,895	\$0	\$137,895
	Carport 4	\$103,873	\$0	\$103,873
	Carport 5	\$90,023	\$0	\$90,023
	Control Building	\$41,367	\$1,130	\$42,497
	Library	\$8,403,143	\$1,283,710	\$9,686,853
Location Totals		\$34,521,516	\$3,422,000	\$37,943,516

Location Address		Location Description		
3.	520 W. Big Beaver, Troy, MI 48084	District Court		
	Building Description	Building Value	Contents Value	Total Value
	District Court	\$7,372,145	\$742,350	\$8,114,495
Location Totals		\$7,372,145	\$742,350	\$8,114,495

Location Address		Location Description		
4.	3179 Livernois Ave., Troy, MI 48084	Community Center		
	Building Description	Building Value	Contents Value	Total Value
	Community Center	\$29,124,472	\$264,620	\$29,389,092
Location Totals		\$29,124,472	\$264,620	\$29,389,092

Location Address		Location Description		
5.	500 W. Big Beaver, Troy, MI 48084	Aquatic Center		
	Building Description	Building Value	Contents Value	Total Value
	Aquatic Center/Bath	\$695,194	\$89,890	\$785,084
	Restrooms/Concession	\$129,464	\$11,110	\$140,574
	Slide Building	\$280,707	\$53,530	\$334,237
Location Totals		\$1,105,365	\$154,530	\$1,259,895

Location Address		Location Description		
6.	1442-1450 E. South Blvd., Troy, MI 48084	Sanctuary		
	Building Description	Building Value	Contents Value	Total Value
	Clubhouse	\$610,992	\$0	\$610,992
	Golf Cart Storage	\$227,014	\$0	\$227,014
	Maintenance Building	\$259,631	\$31,310	\$290,941
	Pump Station	\$132,475	\$0	\$132,475
Location Totals		\$1,230,112	\$31,310	\$1,261,422

Location Address		Location Description		
7.	60 W. Wattles, Troy, MI 48084	Museum		
	Building Description	Building Value	Contents Value	Total Value
	Museum	\$627,651	\$0	\$627,651
	Log Cabin	\$72,159	\$0	\$72,159
	Residence	\$181,953	\$0	\$181,953
	Poppleton School	\$129,565	\$0	\$129,565
	General Store	\$245,681	\$0	\$245,681
	Print Shop	\$46,118	\$0	\$46,118
	Carriage House	\$57,807	\$0	\$57,807
	Parsonage	\$226,412	\$0	\$226,412
	Church	\$627,049	\$0	\$627,049
	Town Hall	\$62,022	\$0	\$62,022
	Barnard House	\$361,095	\$0	\$361,095
Location Totals		\$2,637,512	\$0	\$2,637,512

Location Address		Location Description		
8.	1170 E. South Blvd., Troy, MI 48084	Flynn Park		
	Building Description	Building Value	Contents Value	Total Value
	Concessions/Restrooms	\$165,895	\$8,080	\$173,975
Location Totals		\$165,895	\$8,080	\$173,975

Location Address		Location Description		
9.	1755 E. Long Lake, Troy, MI 48084	Jaycee Park		
	Building Description	Building Value	Contents Value	Total Value
	Restroom 1	\$65,134	\$0	\$65,134
	Restroom 2	\$135,486	\$0	\$135,486
Location Totals		\$200,620	\$0	\$200,620

Location Address		Location Description		
10.	1810 W. Square Lake, Troy, MI 48084	Firefighters Park		
	Building Description	Building Value	Contents Value	Total Value
	Storage	\$5,561	\$0	\$5,561
	Concessions/Restrooms	\$131,171	\$8,080	\$139,251
Location Totals		\$136,732	\$8,080	\$144,812

Location Address		Location Description		
11.	3671 Crooks Rd., Troy, MI 48084	Boulan Park		
	Building Description	Building Value	Contents Value	Total Value
	Storage/Restrooms	\$160,476	\$4,040	\$164,516
	Concessions/Restrooms	\$182,454	\$8,080	\$190,534
	TBB Building	\$200,519	\$6,060	\$206,579
Location Totals		\$543,449	\$18,180	\$561,629

Location Address		Location Description		
12.	3755 John R., Troy, MI 48084	Raintree Park		
	Building Description	Building Value	Contents Value	Total Value
	Restrooms	\$116,317	\$0	\$116,317
Location Totals		\$116,317	\$0	\$116,317

Location Address		Location Description		
13.	3305 W. South Blvd., Troy, MI 48084	Troy Farm		
	Building Description	Building Value	Contents Value	Total Value
	House	\$191,085	\$0	\$191,085
	Ranch	\$100,059	\$1,010	\$101,069
	Garage	\$22,480	\$0	\$22,480
	Barn	\$149,536	\$3,030	\$152,566
	Garage/Shed	\$22,131	\$0	\$22,131
	Restrooms	\$49,827	\$0	\$49,827
	Modular	\$95,141	\$6,060	\$101,201
Location Totals		\$630,259	\$10,100	\$640,359

Location Address		Location Description		
14.	6685 Coolidge Hwy., Troy, MI 48084	Outdoor Education Center		
	Building Description	Building Value	Contents Value	Total Value
	Nature Center	\$1,476,998	\$333,300	\$1,810,298
	Maple Syrup Shed	\$29,664	\$1,130	\$30,794
Location Totals		\$1,506,662	\$334,430	\$1,841,092

Location Address		Location Description		
15.	2400 Big Beaver Rd., Troy, MI 48084	Fire Station 3		
	Building Description	Building Value	Contents Value	Total Value
	Fire Station	\$1,637,072	\$185,840	\$1,822,912
Location Totals		\$1,637,072	\$185,840	\$1,822,912

Location Address		Location Description		
16.	5901 Coolidge, Troy, MI 48084	Fire Station 6		
	Building Description	Building Value	Contents Value	Total Value
	Fire Station	\$1,122,125	\$85,850	\$1,207,975
Location Totals		\$1,122,125	\$85,850	\$1,207,975

Location Address		Location Description		
17.	5600 Livernois, Troy, MI 48084	Fire Station 2		
	Building Description	Building Value	Contents Value	Total Value
	Fire Station	\$1,128,950	\$119,180	\$1,248,130
Location Totals		\$1,128,950	\$119,180	\$1,248,130
Location Address		Location Description		
18.	6399 John R., Troy, MI 48084	Fire Station 5		
	Building Description	Building Value	Contents Value	Total Value
	Fire Station	\$1,212,650	\$109,080	\$1,321,730
Location Totals		\$1,212,650	\$109,080	\$1,321,730
Location Address		Location Description		
19.	4850 John R., Troy, MI 48084	Fire/Police Training Ctr.		
	Building Description	Building Value	Contents Value	Total Value
	Training Center	\$4,086,057	\$436,320	\$4,522,377
Location Totals		\$4,086,057	\$436,320	\$4,522,377
Location Address		Location Description		
20.	2217 Maple Rd., Troy, MI 48084	Fire Station 4		
	Building Description	Building Value	Contents Value	Total Value
	Fire Station	\$3,212,423	\$117,160	\$3,329,583
Location Totals		\$3,212,423	\$117,160	\$3,329,583
Location Address		Location Description		
21.	1019 Big Beaver, Troy, MI 48084	Fire Station 1		
	Building Description	Building Value	Contents Value	Total Value
	Fire Station	\$1,215,962	\$110,090	\$1,326,052
Location Totals		\$1,215,962	\$110,090	\$1,326,052
Location Address		Location Description		
22.	4693 Rochester Rd., Troy, MI 48084	Department of Public Works		
	Building Description	Building Value	Contents Value	Total Value
	Office/Garage	\$7,097,760	\$817,090	\$7,914,850
	Garage	\$971,384	\$69,690	\$1,041,074
	Storage Shed	\$481,527	\$122,210	\$603,737
	Storage FD	\$751,696	\$163,620	\$915,316
	Salt Storage	\$337,511	\$0	\$337,511
	Storage 1	\$187,673	\$37,370	\$225,043
	Storage 2	\$138,798	\$26,260	\$165,058
	Storage 3	\$62,625	\$11,110	\$73,735
	Storage 4	\$429,541	\$42,420	\$471,961
Location Totals		\$10,458,515	\$1,289,770	\$11,748,285

Location Address		Location Description		
23.	5705 Rochester Rd., Troy, MI 48084	Sylvan Glen G.C.		
	Building Description	Building Value	Contents Value	Total Value
	Storage 1	\$323,661	\$0	\$323,661
	Storage 2	\$343,231	\$6,060	\$349,291
	Pumphouse	\$61,721	\$0	\$61,721
	Restaurant	\$1,603,452	\$0	\$1,603,452
	Pro Shop	\$329,382	\$0	\$329,382
	Golf Cart Storage	\$107,486	\$0	\$107,486
Location Totals		\$2,768,933	\$6,060	\$2,774,993

Location Address		Location Description		
24.	2262 Brinston, Troy, MI 48084	Brinston Park		
	Building Description	Building Value	Contents Value	Total Value
	Restrooms	\$97,048	\$0	\$97,048
Location Totals		\$97,048	\$0	\$97,048

Location Address		Location Description		
25.	3500 John R., Troy, MI 48084	Storage Building		
	Building Description	Building Value	Contents Value	Total Value
	Storage Building	\$88,618	\$42,420	\$131,038
Location Totals		\$88,618	\$42,420	\$131,038

Location Address		Location Description		
26.	1201 Doyle Drive, Troy, MI 48084	Transit Center		
	Building Description	Building Value	Contents Value	Total Value
	Transit Center	\$2,109,467	\$21,210	\$2,130,677
	Enclosed Walkway	\$405,153	\$0	\$405,153
Location Totals		\$2,514,620	\$21,210	\$2,535,830

Location Address		Location Description		
27.	6769 John R. Road, Troy, MI 48084	Residential Home		
	Building Description	Building Value	Contents Value	Total Value
	Residential Home	\$392,006	\$0	\$392,006
Location Totals		\$392,006	\$0	\$392,006

Location Address		Location Description		
28.	Maple Road, Troy, MI 48084	Milverton Park		
	Building Description	Building Value	Contents Value	Total Value
	Restroom Building	\$70,955	\$0	\$70,955
Location Totals		\$70,955	\$0	\$70,955

Location Address		Location Description		
29.	3400 Civic Center, Troy, MI 48084--____	Troy Racquet Club		
	Building Description	Building Value	Contents Value	Total Value
	Troy Racquet Club	\$588,912	\$0	\$588,912
Location Totals		\$588,912	\$0	\$588,912

Location Address		Location Description		
30.	3410 Livernois, Troy, MI 48084--____	Daisy Knight Dog Park Restroom Building		
	Building Description	Building Value	Contents Value	Total Value
	Daisy Knight Dog Park Restroom Building	\$70,955	\$0	\$70,955
Location Totals		\$70,955	\$0	\$70,955

Location Address		Location Description		
31.	4695 Beach Road, Troy, MI 48084--____	Beach Road Park Restroom Building		
	Building Description	Building Value	Contents Value	Total Value
	Beach Road Restroom Building	\$70,955	\$0	\$70,955
Location Totals		\$70,955	\$0	\$70,955

Location Address		Location Description		
32.	109 Lange Avenue, Troy, MI 48084--____	Residence - Lange Avenue		
	Building Description	Building Value	Contents Value	Total Value
	Residence - Lange Avenue	\$314,227	\$0	\$314,227
Location Totals		\$314,227	\$0	\$314,227

Grand Totals			
Building Value	Contents Value	Total Value	
\$110,342,039	\$7,516,660	\$117,858,699	

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

QUOTE NUMBER Q000012759 QUOTE AUTO SCHEDULE REPORT EFFECTIVE DATES 11/8/2020 To 11/8/2021

Scheduled Vehicles						
Year	Make	Model	VIN	License Plate	Type	Department
2018	CMC	23' Challenger	1FD4E4FSXJDC38536	110x633	Buses	Transportation
2018	CMC	23' Challenger	1FD4E4FS8JDC38535	110x747	Buses	Transportation
2015	CMC	23' Challenger	1GB6G5BL6G1133735	103X008	Buses	Transportation
2011	CHEVROLE	12 PASS VAN	1GB6G5BL7B1157651	098X302	Buses	Transportation
2018	Ford	Smart Bus	1FD4E4FS7JDC38560	110x066	Buses	Transportation
2018	Ford	Smart Bus	1FD4E4FS9JDC41413	110x664	Buses	Transportation
2018	Ford	Smart Bus	1FD4E4FS9JDC38561	110x665	Buses	Transportation
2019	Sutphen	75ft Ladder	1S9A3LNE7K2003011	053x720	Fire Vehicles Large	N/A
2019	Sutphen	75ft Ladder	1S9A3LNE5K2003010	053x748	Fire Vehicles Large	N/A
2003	Scotty	HD-35-	1SSTT35T1311SS685	053x775	Fire Vehicles Large	N/A
1940	Ford	Antique	99F240782	053x771	Fire Vehicles Large	N/A
2001	Central States	Pumper	44KFT42891WZ19547	053x759	Fire Vehicles Large	N/A
2001	Central States	Pumper	44KFT42891WZ19548	053x749	Fire Vehicles Large	N/A
2003	Central States	65 FT. Ladder	44KFT42872WZ20049	053x764	Fire Vehicles Large	N/A
2005	HME	Pumper	44KFT42895WZ20624	053x763	Fire Vehicles Large	N/A
2005	Spencer	Haz-Mat	4S7RT2D965C051814	053x758	Fire Vehicles Large	N/A
2007	Sutphen	100	1S9A3JLEX71003024	053x761	Fire Vehicles Large	N/A
2010	Pierce	PUC Pumper	4P1CS01A9AA010852	053x785	Fire Vehicles Large	N/A
2010	Pierce	PUC Pumper	4P1CS01A0AA010853	053x786	Fire Vehicles Large	N/A
2012	Pierce	PUC Pumper	4P1CS01A4CA012656	053x766	Fire Vehicles Large	N/A
2012	Pierce	PUC Pumper	4P1CS01A4CA012655	053x762	Fire Vehicles Large	N/A
1986	GMC	Haz-Mat	1GDM7D1FGV509028	053x754	Fire Vehicles Large	N/A
2013	Pierce	PUC Pumper	4P1CS01A0DA013501	053x746	Fire Vehicles Large	N/A
1994	Sutphen	100	1S9A3JLE3R1003026	053x772	Fire Vehicles Large	N/A
2015	Pierce	Heavy rescue	4P1BBHFF3FA014756	053x781	Fire Vehicles Large	N/A
1998	Sutphen	100	AS9A3JLE9W1003093	053x765	Fire Vehicles Large	N/A
1998	Spencer	65 FT. Ladder	44KFT4282WWZ18666	053x751	Fire Vehicles Large	N/A
2008	Freightliner	Sprinter/Gerlin	WDYPF445885252124	053x784	Fire Vehicles Large	N/A
2016	Pierce	Pumper	\$P1BAAFF6HA016840	053x767	Fire Vehicles Large	N/A
1986	Chevrolet	Grass Truck	1GGHK34J9GJ138738	053x750	Fire Vehicles - Other	N/A
2008	Chevrolet	Pickup	1GCHK24K78E202949	053x669	Fire Vehicles - Other	N/A
2008	Chevrolet	3500 Pickup	1GCHC23K48F217983	053x478	Fire Vehicles - Other	N/A
2002	Ford Van	E350	1FDWE35L02HB19019	053x574	Fire Vehicles - Other	N/A
2002	Dodge /Eagle	Air Tender	3B6MC36642M308850	053x760	Fire Vehicles - Other	N/A
2018	CHEVY	IMPALA	2G11X5S38K9124605	ECL4614	Police - All Other	Police
2018	FORD	EXPLORER	1FM5K8AT3JGC74644	111x085	Police - All Other	Police
2018	GMC	SIERRA	3GTU2LEC4JG228287	111x073	Police - All Other	Police
2016	GMC	TERRAIN	2GKFLTE36G6329958	EBZ5675	Police - All Other	Police
2016	GMC	ACADIA	1GKKVNED1GJ338888	DXT2671	Police - All Other	Police
2016	CHEVY	MALIBU	1G1ZB5ST5GF291357	DXT2689	Police - All Other	Police

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

QUOTE NUMBER Q000012759 QUOTE AUTO SCHEDULE REPORT EFFECTIVE DATES 11/8/2020 To 11/8/2021

2007	CHEV	VAN 12PSG	1GAHG39U271252013	053X664	Police - All Other	Police
2008	PONTIAC	G-6	1G2ZG57N084256178	DMY6033	Police - All Other	Police
2010	FORD	EXPLORER	1FMEU5BE6AUF00797	DMQ8560	Police - All Other	Police
2010	FORD	FUSION	3FAHP0HG7AR417607	DSQ1147	Police - All Other	Police
2013	FORD	TAURUS	1FAHP2D88DG130492	DWV0744	Police - All Other	Police
2012	FORD	FUSION	3FAHP0HG2CR445690	ECE6266	Police - All Other	Police
2012	FORD	FUSION	3FAHP0HG4CR445691	ECP3882	Police - All Other	Police
2013	GMC	TERRAIN	2GKFLSE38D6312097	DXT2650	Police - All Other	Police
2014	FORD	EXPLORER	1FM5K8AR9EGA14436	ECE6251	Police - All Other	Police
2013	DODGE	CARAVAN	2C4RDGBG2DR765558	DXT2670	Police - All Other	Police
2014	FORD	1/2 TON	1FTFX1EF6EFB62938	DWT6634	Police - All Other	Police
2014	JEEP	GRAND	1C4RJFAGXEC510509	EBZ5661	Police - All Other	Police
2015	FORD	EDGE	2FMTK3G8XFBB52665	DWZ0735	Police - All Other	Police
2015	GMC	CANYON	1GTG6BE36F1229331	DVY8094	Police - All Other	Police
2014	FORD	TAURUS	1FAHP2E85EG178791	DVY8076	Police - All Other	Police
2015	FORD	ESCAPE 4WD	1FMCU9G90FUB14278	053X618	Police - All Other	Police
2018	CHEVROLE	TRAVERSE	1GNEVLKW4JJ141473	ESL4642	Police - All Other	Police
2017	FORD	EXPLORER	1FM5K8AR1HGC57379	053X766	Police - All Other	Police
2019	CHEVY	TRAVERSE	1GNEVLKW0KJ231253	ECM4222	Police - All Other	Police
2018	FORD	Explorer	1FM5K8AT5JGC74645	111x088	Police - All Other	Police
2014	FORD	EXPLORER	1FM5K8AR7EGA14435	053X652	Police - All Other	Police
2014	DODGE	CHARGER	2C3CDXAT8EH281250	053X493	Police - All Other	Police
2014	DODGE	CHARGER	2C3CDXAT3EH281253	053X646	Police - All Other	Police
2014	DODGE	CHARGER	2C3CDXAT5EH281254	053x718	Police - All Other	Police
2018	FORD	EXPLORER	1FM5K8AR4JGB67882	111x090	Police - All Other	Police
2018	FORD	EXPLORER	1FM5K8AR6JGB67883	111x083	Police - All Other	Police
2018	FORD	EXPLORER	1FM5K8AR8JGB67884	ECN4822	Police - All Other	Police
1997	CHEVROLE	VAN 2P CRG	1GBKP32R6V3301268	053X679	Police - All Other	Police
2012	FORD	F350	1FT8W3BT7CEB95371	EB51736	Police - All Other	Police
2018	GMC	SIERRA 4WD	3GTU2LEC6JG228646	111x072	Police - All Other	Police
2020	Chevrolet	Impala	1G11Z5S38LU103624	EXB8914	Police - All Other	Police
2020	Chevrolet	Impala	1G11Z5S39LU104572	DXA9264	Police - All Other	Police
2019	FORD	EXPLORER	1FM5K8AR0JGC75545	111x110	Police PPT	Police
2019	FORD	EXPLORER	1FM5K8AR9JGC75544	111x108	Police PPT	Police
2019	FORD	EXPLORER	1FM5K8AR3JGC75541	111x104	Police PPT	Police
2019	FORD	EXPLORER	1FM5K8AR5JGC75542	111x105	Police PPT	Police
2019	DODGE	CHARGER	2C3DXKT0JH319482	111X111	Police PPT	Police
2019	DODGE	CHARGER	2C3CDXKT7JH319480	111x081	Police PPT	Police
2018	FORD	EXPLORER	1FM5K8AT1JGC74643	111x087	Police PPT	Police
2019	FORD	EXPLORER	1FM5K8AT7JGC74646	111X086	Police PPT	Police
2019	DODGE	CHARGER	2C3CDXKT9JH319481	111x082	Police PPT	Police
2019	FORD	Explorer	1FM5K8AR2KGA79415	ECP3856	Police PPT	Police
2019	DODGE	CHARGER	2C3CDXKT6KH600641	111x114	Police PPT	Police

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2019	DODGE	CHARGER	2C3CDXKT8KH600642	111x106	Police PPT	Police
2016	DODGE	CHARGER	2C3CDXKT8GH189252	053X598	Police PPT	Police
2016	DODGE	CHARGER	2C3CDXKT8GH189251	053X688	Police PPT	Police
2016	DODGE	CHARGER	2C3CDXKT3GH189254	053X676	Police PPT	Police
2016	DODGE	CHARGER	2C3CDXKT1GH189253	053X647	Police PPT	Police
2017	FORD	EXPLORER	1FM5K8D8HGC78607	ECR0067	Police PPT	Police
2016	FORD	EXPLORER	1FM5K8ARXGGC14955	053X768	Police PPT	Police
2017	FORD	EXPLORER	1FM5K8AROHGA13227	053X682	Police PPT	Police
2017	FORD	EXPLORER	1FM5K8AR9HGC57376	111X119	Police PPT	Police
2017	FORD	EXPLORER	1FM5K8AR5HGC57374	053X590	Police PPT	Police
2017	FORD	EXPLORER	1FM5K8AR3HGC57373	111x080	Police PPT	Police
2017	FORD	EXPLORER	1FM5K8AR2HGC57378	053x680	Police PPT	Police
2017	FORD	EXPLORER	1FM5K8AR2HGA13228	053X484	Police PPT	Police
2017	FORD	EXPLORER	1FM5K8AR1HGC57372	053X650	Police PPT	Police
2016	FORD	EXPLORER	1FM5K8AR1GGC14956	053X731	Police PPT	Police
2017	FORD	EXPLORER	1FM5K8AR0HGC57380	111X071	Police PPT	Police
2017	FORD	EXPLORER	1FM5K8AR0HGC57377	111x070	Police PPT	Police
2017	FORD	Taurus	1FAHP2E82HG119038	EBX8904	Police PPT	Police
2017	DODGE	SUV	1C4RDJAGXHC830332	DVY8065	Police PPT	Police
2016	FORD	EXPLORER	1FM5K8AR9GGC92319	053X559	Police PPT	Police
2013	DODGE	CHARGER	2C3CDXAT7DH693402	053X551	Police PPT	Police
2015	FORD	EXPLORER	1FM5K8AR6FGC67294	053X615	Police PPT	Police
2015	FORD	EXPLORER	1FM5K8AR2FGC67292	053X662	Police PPT	Police
2018	CHEVROLE	IMPALA	2G11X5S33J9165044	DWJ3764	Police PPT	Police
2018	FORD	TAURUS	1FAHP2E89JG104266	DWQ2427	Police PPT	Police
2017	FORD	EXPLORER	1FM5K8AR1HGC57375	053x655	Police PPT	Police
2020	Ford	Explorer 4WD	1FM5K8AB8LGB12941	111X121	Police PPT	Police
2020	Ford	Explorer 4WD	1FM5K8AB1LGB85682	111X122	Police PPT	Police
2020	Chevrolet	Tahoe	1GNSKDEC7LR300977	XXXXXXX	Police PPT	Police
2020	Chevrolet	Tahoe	1GNSKDEC7LR300994	XXXXXXX	Police PPT	Police
2020	Ford	Explorer 4WD	1FM5K8AB5LGC01107	XXXXXXX	Police PPT	Police
2020	FORD	FORD	1FM5K8AB3LGC01106	NEW	Police PPT	Police
2020	FORD	EXPLORER	1FM5K8AB5LGC01110	NEW	Police PPT	Police
2020	FORD	EXPLORER	1FM5K8AB9LGC01109	NEW	Police PPT	Police
2020	FORD	EXPLORER	1FM5K8AB7LGC01108	NEW	Police PPT	Police
2017	FORD	EQUINOX	2GNALBEKOH1557936	053X654	Private Passenger	DPW
2017	CHEVROLE	EQUINOX	2GNALBEK7H1557383	053X487	Private Passenger	DPW
2016	FORD	EXPLORER	1FM5K8AR8GGC26408	053x608	Private Passenger	Fire
2016	FORD	EXPLORER	1FM5K8AR3GGC72972	ECR0056	Private Passenger	Fire
2015	JEEP	GRAND	1C4RJFBG7FC182949	053x736	Private Passenger	DPW
2017	CHEVROLE	SUV	1GNKVFE7HJ246601	053X737	Private Passenger	DPW
2010	FORD	EXPEDITION	1FMJU1G57AEB62546	053X719	Private Passenger	Fire
2011	FORD	EXPEDITION	1FMJU1G57BEF48952	053X685	Private Passenger	Fire

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

QUOTE NUMBER Q000012759 QUOTE AUTO SCHEDULE REPORT EFFECTIVE DATES 11/8/2020 To 11/8/2021

2013	FORD	EXPEDITION	1FMJU1G55DEF51870	053x713	Private Passenger	Fire
2013	FORD	EXPEDITION	1FMJU1G57DEF51871	053X605	Private Passenger	Fire
2015	FORD	EXPEDITION	1FMJU1G54EEF47780	053X482	Private Passenger	Fire
2015	FORD	EXPEDITION	1FMJU1G58EEF47779	053x639	Private Passenger	Fire
2008	CHEV	MALIBU	1G1ZG57B584253660	053X571	Private Passenger	Administration
2009	CHEV	MALIBU	1G1ZG57BX94262470	053X475	Private Passenger	Administration
2006	CHEV	MALIBU	1G1ZT51F26F259487	053X469	Private Passenger	Water/Sewer
2015	FORD	EXPEDITION	1FMJU1GT1FEF13375	053X715	Private Passenger	Fire
2015	FORD	EXPEDITION	1FMJU1GT3FEF13376	053-599	Private Passenger	Fire
2018	GMC	VAN CARGO	1GTZ7HFG6J1166783	111X076	Private Passenger	Parks/Recs
2018	CHEVROLE	MALIBU	1G1ZC5ST4JF162370	111X096	Private Passenger	Building & Grounds
2018	GMC	SIERRA 4WD	1GT02REGXJZ188172	053X626	Private Passenger	Parks/Recs
2018	CHEVROLE	MALIBU	1G1ZC5ST7JF163125	111x095	Private Passenger	Administration
2019	GMC	ACADIA	1GKKNRLS5KZ266239	EBZ5661	Private Passenger	DPW
2008	CHEV	COLORADO	1GCCS19E388211234	111X084	Service Trucks	DPW
2019	CHEVY	SILVERADO	1GC1KREG8KF177789	111x099	Service Trucks	DPW
2019	FREIGHTLI	108SD	1FVHG5FE3KHKL8920	111x097	Service Trucks	DPW
2019	FREIGHTLI	108SD	1FVHG5FE3KHKL8921	111x092	Service Trucks	DPW
2019	GMC	SIERRA	2GTR1LEC4K1120853	111x094	Service Trucks	Administration
2019	GMC	SIERRA	2GTR1LEC9K1121612	111x103	Service Trucks	Administration
2018	FORD	F450	1FDUF4GYXJED06447	111x100	Service Trucks	DPW
2018	CHEVY	3/4 Ton PU	1GC0KUEGXJZ350241	111x113	Service Trucks	Administration
2018	GMC	SIERRA	1GTV2LEC2JZ193186	111x078	Service Trucks	Fire
2019	FORD	EXPLORER	1FM5K8AR6KGB44167	111x109	Service Trucks	Fire
2019	CHEVY	2.5- YD	1GB3KVG9KF172528	111x107	Service Trucks	Streets Roads
2019	FREIGHTLI	VACTOR	1FVHG3FE5KHKT3822	111x098	Service Trucks	Water/Sewer
2017	GMC	SIERRA 1/2	1GTV2LEC9HZ210091	053X678	Service Trucks	Building & Grounds
2017	GMC	SIERRA 1/2	1GTV2LEC9HZ20758	053X470	Service Trucks	Parks/Recs
2017	GMC	SIERRA 1/2	1GTV2LEC4HZ207826	053X683	Service Trucks	Water/Sewer
2017	GMC	SIERRA 1/2	1GTV2LEC1HZ210795	111x079	Service Trucks	Administration
2017	GMC	SIERRA	1GTN1LEH2HZ207645	053x741	Service Trucks	DPW
2017	GMC	SIERRA	1GTN1LEH1HZ212609	053X739	Service Trucks	DPW
2017	GMC	SIERRA	1GTN1LEH1HZ206924	053x738	Service Trucks	Water/Sewer
2017	GMC	SIERRA	1GTN1LEH0HZ209703	053X742	Service Trucks	DPW
2015	FREIGHTLI	12-YD.DUMP	1FVHG5CY8FHGS2554	053X681	Service Trucks	Streets Roads
2016	FREIGHTLI	12-YD.DUMP	1FVHG5CY6GHHG0607	053X640	Service Trucks	Streets Roads
2016	FREIGHTLI	12-YD.DUMP	1FVHG5CY4GHHG0606	053X653	Service Trucks	Streets Roads
2017	FREIGHTLI	VACTOR	1FVHG3CY1HHHZ7753	053X668	Service Trucks	Water/Sewer
2008	CHEV	COLORADO	1GCCS19E988212209	053X712	Service Trucks	Administration
2006	CHEV	1/2 TON	1GCEC19V46Z261220	053X670	Service Trucks	Administration
2007	CHEV	1/2 TON	1GCEC19C37Z587204	053X671	Service Trucks	Administration
2008	CHEV	1/2 TON	1GCEC19CX8Z252247	053X732	Service Trucks	Administration
2006	CHEV	1/2 TON	1GCEC19V86Z262015	053X472	Service Trucks	Administration

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

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1999	DODGE	3/4 TON PU	3B7KF26Z8XM586785	053X496	Service Trucks	DPW
2007	CHEV	1/2 TON	1GCEC14C87E541446	053X488	Service Trucks	DPW
2007	CHEV	1/2 TON	1GCEC14C07E541313	053X476	Service Trucks	DPW
2014	GMC	1/2 TON	1GTN1TECXEZ334112	053x638	Service Trucks	DPW
2014	GMC	1/2 TON	1GTN1TEC8EZ334805	053X576	Service Trucks	Administration
2014	GMC	1/2 TON	1GTN1TEC0EZ335432	053X769	Service Trucks	Parks/Recs
2014	GMC	1/2 TON	1GTN1TEC1EZ337870	053X774	Service Trucks	DPW
2010	CHEV	1/2 TON	1GCPCEPX9AZ245588	053X572	Service Trucks	DPW
2013	GMC	3/4 TON PU	1GT02ZCG2DF201439	053X577	Service Trucks	Streets Roads
2011	CHEV	2.5-YD.DUMP	1GB3KZCG2BF246363	053X649	Service Trucks	DPW
1994	INTERNATI	FLAT BED	1HTSCABLXSH637224	053X523	Service Trucks	DPW
2007	CHEV	3/4 TON PU	1GCHK24K37E560015	053X480	Service Trucks	Streets Roads
2011	CHEV	2.5-YD.DUMP	1GB3KZCG9BF246361	053X721	Service Trucks	Parks/Recs
2005	GMC	CHIPPER	1GDP8C1C15F509919	053X534	Service Trucks	Parks/Recs
2007	CHEV	1-TON	1GCHC23K27F523742	053X691	Service Trucks	Parks/Recs
2010	CHEV	1/2 TON	1GCPCEPXXAZ245633	053X692	Service Trucks	Water/Sewer
2005	CHEV	1/2 TON	1GCEC14V15Z276151	053X538	Service Trucks	Water/Sewer
2005	CHEV	1/2 TON	1GCEC14V15Z276487	053X499	Service Trucks	Transportation
2006	CHEV	1/2 TON	1GCEC19V36Z261175	053X673	Service Trucks	DPW
2008	CHEV	1/2 TON	1GCEC19C78Z253310	053X619	Service Trucks	DPW
2008	CHEV	3/4 TON PU	1GCHK24K58E204165	053X549	Service Trucks	Parks/Recs
2007	CHEV	3/4 TON PU	1GCHK24K87E560981	053X477	Service Trucks	Parks/Recs
2006	FORD	2.5-YD.DUMP	1FDXW46Y16EA28849	053X520	Service Trucks	Streets Roads
2006	FORD	2.5-YD.DUMP	1FDXW46Y86EA28850	053X521	Service Trucks	Streets Roads
2006	CHEV	2.5-YD.DUMP	1GBJK34U96E235848	053X711	Service Trucks	Streets Roads
2008	FORD	2.5-YD.DUMP	1FDXW46Y68EA76589	053X555	Service Trucks	Streets Roads
2001	CHEV	STAKE	1GBP7H1C71J500979	053X501	Service Trucks	Streets Roads
2006	STERLING	12-YD.DUMP	2FZHAZDL16AW46334	053X548	Service Trucks	Streets Roads
2006	STERLING	12-YD.DUMP	2FZHAZDL96AW13243	053X643	Service Trucks	Streets Roads
2006	STERLING	12-YD.DUMP	2FZHAZDL26AW13245	053X685	Service Trucks	Streets Roads
2006	STERLING	12-YD.DUMP	2FZHAZDL46AW13246	053X694	Service Trucks	Streets Roads
2015	FREIGHTLI	12-YD.DUMP	1FVHG5CY3FHGD0010	053x651	Service Trucks	Streets Roads
1997	GMC	5-7-YD.DUMP	1GDP7H1J4VJ509280	053X502	Service Trucks	Streets Roads
1997	GMC	5-7-YD.DUMP	1GDP7H1J4VJ509411	053X549	Service Trucks	Streets Roads
2015	FREIGHTLI	5-7-YD.DUMP	1FVAG5CY8FHGD0005	053X489	Service Trucks	Streets Roads
2009	STERLING	5-7-YD.DUMP	2FZAAWDJ39AAH8847	053X570	Service Trucks	Streets Roads
2003	STERLING	12-YD.DUMP	2FZHAZAN43AK91984	053X513	Service Trucks	Streets Roads
2003	STERLING	12-YD.DUMP	2FZHAZAN63AK91985	053X511	Service Trucks	Streets Roads
2005	STERLING	16-YD.DUMP	2FZMAZDL65AU19881	053X588	Service Trucks	Streets Roads
2005	STERLING	16-YD.DUMP	2FZMAZDL85AU19882	053X510	Service Trucks	Streets Roads
2003	STERLING	16-YD.DUMP	2FZHAZAN03AK91982	053X504	Service Trucks	Streets Roads
2003	STERLING	16-YD.DUMP	2FZMAZAN23AK91983	053X714	Service Trucks	Streets Roads
2014	INT	TYMCO	1HTJTSKN9FH018865	053X561	Service Trucks	Streets Roads

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

QUOTE NUMBER Q000012759 QUOTE AUTO SCHEDULE REPORT EFFECTIVE DATES 11/8/2020 To 11/8/2021

2007	CHEV	1/2 TON	1GCEC14C27E539174	053X497	Service Trucks	Water/Sewer
2006	CHEV	1/2 TON	1GCEC19V56Z258407	053X693	Service Trucks	DPW
2013	GMC	1/2 TON	1GTN1TE02DZ309905	053X591	Service Trucks	Water/Sewer
2013	GMC	1/2 TON	1GTN1TE00DZ311314	053X611	Service Trucks	Water/Sewer
2004	CHEV	2.5-YD.DUMP	1GBJK34U04E269190	053X584	Service Trucks	Water/Sewer
2011	CHEV	2.5-YD.DUMP	1GB3KZCG6BF246365	053x563	Service Trucks	Water/Sewer
2006	CHEV	2.5-YD.DUMP	1GBJK34U36E233593	053X621	Service Trucks	Water/Sewer
2013	FREIGHTLI	VACTOR	1FVHG5BS6DHFG0769	053X606	Service Trucks	Water/Sewer
2007	STERLING	ACTERRA	2FZACHDC27AY33203	053X690	Service Trucks	Water/Sewer
1998	GMC	TRUCK	1GDP7H1J5WJ511072	053X567	Service Trucks	Water/Sewer
2008	STERLING	5-7-YD.DUMP	2FZAAWDJX8AAB4495	053X725	Service Trucks	Water/Sewer
2006	STERLING	12-YD.DUMP	2FZHAZDL06AW13244	053X667	Service Trucks	Water/Sewer
2015	GMC	Sierra	1GT02XEG0FZ137145	053X726	Service Trucks	Parks/Recs
2015	GMC	Sierra	1GT02XEG8FZ137393	053X660	Service Trucks	Streets Roads
2015	GMC	Sierra	1GT02XEG4FZ136712	053X592	Service Trucks	Streets Roads
2015	FREIGHTLI	12 YD DUMP	1FVHG5CY3FHGS2557	053X579	Service Trucks	Water/Sewer
2015	FORD	3/4 TON PU	1FT7X2B65FEC46710	053X494	Service Trucks	Streets Roads
2015	FORD	3/4 TON PU	1FT7X2B67FEC46711	053X674	Service Trucks	Streets Roads
2015	FREIGHTLI	ACTERRA	1FVACYCY9FHGS2755	053x524	Service Trucks	Water/Sewer
2018	GMC	SIERRA 2WD	1GT11REG4JF157606	111X077	Service Trucks	Streets Roads
2018	GMC	SIERRA 4WD	1GT02REG6JZ189772	053X743	Service Trucks	Parks/Recs
2017	FREIGHTLI	SCHWARZE	1FVACXDT9HHJD6097	111x069	Service Trucks	Streets Roads
2020	FREIGHTLI	108SD	1FVHG5FE6LHLR1194	111x116	Service Trucks	DPW
2020	FREIGHTLI	108SD	1FVHG5FE4LHLR1193	111x115	Service Trucks	DPW
2020	Chevrolet	Silverado	1GCUYAEF2LZ167649	EB51705	Service Trucks	DPW
2020	CHEVROLE	SILVERADO	1GC3YLE76LF232617	111X120	Service Trucks	Administration
2020	CHEVROLE	SILVERADO	1GCRWAEF5LZ235339	XXXXXX	Service Trucks	Administration
2020	Chevrolet	Silverado 4WD	1GC3YLE70LF232810	XXXXXX	Service Trucks	Administration
2020	CHEV	SILVERADO	3GCNWAHEH5LG348417	111X125	Service Trucks	Building & Grounds
2020	CHEV	SILVERADO	3GCNWAHEH2LG345877	111X126	Service Trucks	Building & Grounds
2020	CHEV	SILVERADO	3GCNWAHEH9LG347027	111X127	Service Trucks	Building & Grounds
2020	CHEV	SILVERADO	3GCNWAHEHXLG347523	111X128	Service Trucks	Building & Grounds
2020	CHEV	SILVERADO	3GCNWAHEH2LG344972	111X129	Service Trucks	Building & Grounds
2020	CHEVY	SILVERADO	1GB3YSE70LF296960	NO PLATE	Service Trucks	DPW
2020	Chevy	Silverado	1GB3YSE72LF297124	no plate	Service Trucks	DPW
2021	Freightliner	108SD	1FVAG5FE5MHMH1052	XXXXXX	Service Trucks	DPW
2021	Freightliner	108SD	1FVHG5FE5MHMH104	XXXXXX	Service Trucks	DPW
2021	Freightliner	108SD	1FVHG5FE7MHMH104	XXXXXX	Service Trucks	DPW
2021	Freightliner	108SD	1FVHG5FE3MHMH105	XXXXXX	Service Trucks	DPW
2016	FORD	Transit 350	1FBZX2CM9GKA32557	070x821	Vans	Transportation
2019	FORD	TRANSIT	1FBZX2CMXKKA25917	111x093	Vans	Administration
2018	GM	VAN CARGO	1GTZ7HFGXJ1163840	111x075	Vans	Building & Grounds
2019	FORD	TRANSIT	1FTBW2CM5KKA29020	111x101	Vans	Building & Grounds

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

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2019	FORD	TRANSIT	1FTBW2CM9KKA29019	111x102	Vans	Building & Grounds
2017	GMC	CARGO VAN	1GTZ7HFG7H1172019	053X740	Vans	Building & Grounds
2017	GMC	CARGO VAN	1GTZ7HFG0H1173819	111X074	Vans	Water/Sewer
2017	GMC	CARGO VAN	1GTZ7HFG0H1171780	053X601	Vans	Water/Sewer
2008	CHEV	VAN CARGO	1GCHG39K681222584	053X558	Vans	Building & Grounds
2013	GMC	VAN CARGO	1GTZ7UBG4D1164873	053x596	Vans	Building & Grounds
2013	GMC	VAN CARGO	1GTZ7UBG9D1165601	053X603	Vans	Building & Grounds
2007	CHEV	VAN CARGO	1GCHG35V271244659	053X729	Vans	Streets Roads
2008	CHEV	VAN 2P CRG	1GNNG25K881228082	053X716	Vans	Administration
1997	CHEV	CUBEVAN	1GBJG31R2V1094483	053X566	Vans	Water/Sewer
2010	CHEV	VAN CARGO	1GC2GUBAXA1166751	053X553	Vans	Water/Sewer
2014	GMC	VAN CARGO	1GTZ7UCG0E1191343	053X557	Vans	Water/Sewer
2015	GMC	VAN CARGO	1GTZ7UCG5F1142611	053X666	Vans	Building & Grounds
2015	GMC	VAN CARGO	1GTZ7UCG7F1143789	053x697	Vans	Water/Sewer
2020	CHEVY	EXPRESS	1GCZGHFG2L1253180	111x130	Vans	Building & Grounds
2020	FORD	TRANSIT	1FTBW9C85LKA83463	111x132	Vans	Building & Grounds

Summary

Vehicle Group	Vehicles
All Other Vehicles	0 Vehicles
Buses	7 Vehicles
Commercial - Historical	0 Vehicles
EMS/Ambulance	0 Vehicles
Fire Vehicles Large	22 Vehicles
Fire Vehicles - Other	5 Vehicles
Garbage Trucks	0 Vehicles
Motorcycles	0 Vehicles
Motorcycles - Historical	0 Vehicles
Police - All Other	38 Vehicles
Police PPT	46 Vehicles
Private Passenger	22 Vehicles
Private Passenger - Historical	0 Vehicles
Service Trucks	111 Vehicles
Vans	20 Vehicles

Grand Totals

Vehicles
271 Vehicles

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ADDENDUM

LIMITED LIABILITY COVERAGE FOR USE OR OPERATIONS OF UNMANNED AIRCRAFT (Optional)

This addendum modifies the Liability and Motor Vehicle Physical Damage Coverage Document

A. LIMITATIONS OF COVERAGE, PROCEDURES, EXCLUSIONS, DEFINITIONS.

1. MMRMA will pay for any loss as defined in Sections 1 and 2 of the Liability and Motor Vehicle Physical Damage Coverage Document, caused by the use or operation of an Unmanned Aircraft, the actual loss up to a \$1,000,000 limit per occurrence and subject to a \$2,000,000 annual member aggregate.
2. The Member Duties, Responsibilities, Other Conditions stated in Section 7 of the Liability and Motor Vehicle Physical Damage Coverage Document shall apply to Limited Liability Coverage for use or operations of Unmanned Aircraft.
3. As respects this Limited Liability Coverage for Use or Operations of Unmanned Aircraft Addendum, Section 7; Member Duties, Responsibilities, Other Conditions, of the Liability and Motor Vehicle Physical Damage Coverage Document is amended to include the following:

P. FAA COMPLIANCE

The terms of this Addendum apply only if the Member is in compliance with all FAA rules and regulations governing the use or operation of an unmanned aircraft, at time of occurrence.

4. The Liability and Motor Vehicle Physical Damage Coverage Document Section 4, Definitions, shall apply to this Limited Liability Coverage For Use Or Operation Of An Unmanned Aircraft Addendum.
5. As respects this Limited Liability Coverage For Use Or Operations Of Unmanned Aircraft Addendum, Section 2; Exclusion C, of the Liability and Motor Vehicle Physical Damage Coverage Document is deleted in its entirety and replaced by the following:

EXCLUSIONS

- C. Ownership, maintenance, loading or unloading, use or operation of any aircraft (other than unmanned aircraft), airfields, or runways; watercraft over 75 feet in length;

Period: 11/08/2020 to 11/08/2021

LIMITED LIABILITY COVERAGE FOR USE OR OPERATIONS OF UNMANNED AIRCRAFT
(Optional)

Accepted By:
City of Troy

Member ID:
1080

MMRMA

Member Representative

Date

MMRMA Representative

Date

Year	Make	Model	Complete VIN #	License Plate Number	Replacement Cost	Agreed Amount	Type
2003	Scotty	HD-35-2CLRMFCT	1SSTT35T1311SS685	053x775	\$40,000		0 Fire Vehicles Large
1940	Ford	Antique Pumper	99F240782	053x771	\$0	\$20,000	Fire Vehicles Large
2001	Central States	Pumper	44KFT42891WZ19547	053x759	\$575,000		0 Fire Vehicles Large
2001	Central States	Pumper	44KFT42891WZ19548	053x749	\$575,000		0 Fire Vehicles Large
2003	Central States	65 FT. Ladder	44KFT42872WZ20049	053x764	\$700,000		0 Fire Vehicles Large
2005	HME	Pumper	44KFT42895WZ20624	053x763	\$575,000		0 Fire Vehicles Large
2005	Spencer	Haz-Mat	4S7RT2D965C051814	053x758	\$350,000		0 Fire Vehicles Large
2007	Sutphen	100 FT.Platform	1S9A3JLEX71003024	053x761	\$1,000,000		0 Fire Vehicles Large
2010	Pierce	PUC Pumper	4P1CS01A9AA010852	053x785	\$575,000		0 Fire Vehicles Large
2010	Pierce	PUC Pumper	4P1CS01A0AA010853	053x786	\$575,000		0 Fire Vehicles Large
2012	Pierce	PUC Pumper	4P1CS01A4CA012656	053x766	\$575,000		0 Fire Vehicles Large
2012	Pierce	PUC Pumper	4P1CS01A4CA012655	053x762	\$575,000		0 Fire Vehicles Large
1986	GMC	Haz-Mat	1GDM7D1FGV509028	053x754	\$100,000		0 Fire Vehicles Large
2013	Pierce	PUC Pumper	4P1CS01A0DA013501	053x746	\$575,000		0 Fire Vehicles Large
1994	Sutphen	100 FT.Platform	1S9A3JLE3R1003026	053x772	\$1,000,000		0 Fire Vehicles Large
2015	Pierce	Heavy rescue	4P1BBHFF3FA014756	053x781	\$550,000		0 Fire Vehicles Large
1998	Sutphen	100 FT.Platform	AS9A3JLE9W1003093	053x765	\$1,000,000		0 Fire Vehicles Large
1998	Spencer	65 FT. Ladder	44KFT4282WWZ18666	053x751	\$700,000		0 Fire Vehicles Large
2008	Freightliner	Sprinter/Gerling	WDYPF445885252124	053x784	\$185,000		0 Fire Vehicles Large
2016	Pierce	Pumper	\$P1BAAFF6HA016840	053x767	\$585,000		0 Fire Vehicles Large
1986	Chevrolet	Grass Truck	1GGHK34J9GJ138738	053x750	\$45,000		0 Fire Vehicles - Other
2008	Chevrolet	Pickup	1GCHK24K78E202949	053x669	\$30,000		0 Fire Vehicles - Other
2008	Chevrolet	3500 Pickup	1GCHC23K48F217983	053x478	\$30,000		0 Fire Vehicles - Other
2002	Ford Van	E350	1FDWE35L02HB19019	053x574	\$160,000		0 Fire Vehicles - Other
2002	Dodge /Eagle	Air Tender	3B6MC36642M308850	053x760	\$85,000		0 Fire Vehicles - Other
2019	Sutphen	75ft Ladder	1S9A3LNE5K2003010	no plate yet	\$825,000		0 Fire Vehicles Large
2019	Sutphen	75ft Ladder	1S9A3LNE7K2003011	no plate yet	\$825,000		0 Fire Vehicles Large
Total Replacement Cost Value					\$12,810,000		

STATE OF MICHIGAN

CERTIFICATE OF NO FAULT SECURITY

-NAME AND ADDRESS OF ORGANIZATION

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

14001 Merriman, Livonia, Michigan 48154

An authorized Michigan Self-Insurance Association, certifies that it has accepted as a member pursuant to Act 138 P.A., 1982 the following Governmental entity.

The City of Troy

NAME OF MEMBER

Covers all vehicles owned/leased by Member

PENALTY FOR OPERATION WITHOUT INSURANCE

Michigan Law (MCLA 500.3101) requires that the owner or registrant of a motor vehicle registered in this state must have insurance or other approved security for the payment of no-fault benefits on the vehicle at all times. An owner or registrant who drives or permits a vehicle to be driven upon a public highway without proper insurance or other security is guilty of a misdemeanor.

An owner or registrant convicted of such a misdemeanor shall be fined not less than \$200.00 nor more than \$500.00, or imprisoned for not more than 1 year, or both.

A PERSON WHO SUPPLIES FALSE INFORMATION TO THE SECRETARY OF STATE OR WHO ISSUES OR USES AN INVALID CERTIFICATE OF INSURANCE IS GUILTY OF A MISDEMEANOR PUNISHABLE BY IMPRISONMENT FOR NOT MORE THAN 1 YEAR, OR A FINE OF NOT MORE THAN \$1,000, OR BOTH.

7/01

STATE OF MICHIGAN

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An owner or registrant convicted of such a misdemeanor shall be fined not less than \$200.00 nor more than \$500.00, or imprisoned for not more than 1 year, or both.

A PERSON WHO SUPPLIES FALSE INFORMATION TO THE SECRETARY OF STATE OR WHO ISSUES OR USES AN INVALID CERTIFICATE OF INSURANCE IS GUILTY OF A MISDEMEANOR PUNISHABLE BY IMPRISONMENT FOR NOT MORE THAN 1 YEAR, OR A FINE OF NOT MORE THAN \$1,000, OR BOTH.

7/01

STATE OF MICHIGAN

CERTIFICATE OF NO FAULT SECURITY

-NAME AND ADDRESS OF ORGANIZATION

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

14001 Merriman, Livonia, Michigan 48154

An authorized Michigan Self-Insurance Association, certifies that it has accepted as a member pursuant to Act 138 P.A., 1982 the following Governmental entity.

The City of Troy

NAME OF MEMBER

Covers all vehicles owned/leased by Member

PENALTY FOR OPERATION WITHOUT INSURANCE

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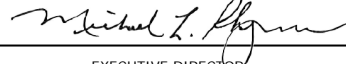
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7/01

Member No. **M0001080**Expiration Date **11/8/2021****MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY**

By



EXECUTIVE DIRECTOR

on this

8**November****2020**

- Day

Month

Year

WARNING: KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES. If you fail to produce it upon a police officer's request, you will be responsible for a civil infraction.

Member No. **M0001080**Expiration Date **11/8/2021****MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY**

By



EXECUTIVE DIRECTOR

on this

8**November****2020**

- Day

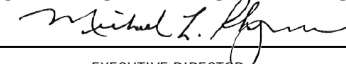
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By



EXECUTIVE DIRECTOR

on this

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Month

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MICHIGAN MUNICIPAL
RISK MANAGEMENT
A U T H O R I T Y

CERTIFICATE OF COVERAGE

This certificate is issued as a matter of information only and confers no rights upon the certificate holder except to the extent shown below. This certificate does not amend, extend or alter the coverage contained in the Authority's Joint Powers Agreement and coverage attachments thereto.

This is to certify that a Self-Insured Program has been undertaken by the member listed below through the Authority pursuant to Act 138 P.A. 1982.

The coverage provided by the Authority is as follows:

1. Liability coverage for general liability, automobile (including Michigan no-fault) law enforcement and public officials liability; in the sum of \$ 15,000,000 each occurrence inclusive of loss adjustment and defense costs.
2. Property Coverage including loss to real & personal property, to amounts stipulated in coverage documents and overview for this member.
3. Motor Vehicle Physical Damage Coverage for the vehicles stipulated in the Coverage Document.
4. ☐ Information only: **Coverage Effective Dates: 11/8/2020 - 11/8/2021**
5. ☒ The entity named below is included in the scope of protection as respects claims arising from a **COVERED CONTRACT** as defined in the MMRMA Liability and Motor Vehicle Physical Damage Coverage Document.
Per the 2020-2021 Winter Maintenance Agreement between the City of Troy and the Road Commission for Oakland County.
6. ☐ Other (as described here):

This certificate is issued in accordance with and is subject to all provisions of the Joint Powers Agreement, Coverage Documents, reinsurance agreements, MMRMA rules, regulations and administrative procedures. Should the member identified below withdraw from the Authority, or its Authority Membership be otherwise terminated, the Authority will endeavor to notify the certificate holder in writing thirty (30) days in advance thereof, but failure to furnish such notice will impose no obligation or liability of any kind upon the Authority, or its representatives.

Certificate Holder:

Road Commission for Oakland County
2420 Pontiac Lake Road
Waterford, MI 48328

Member:

City of Troy
500 West Big Beaver
Troy, MI 48084

Certificate Expiration Date: 11/08/2021

Member Number: # M0001080

Effective Date of Membership: 11/08/1990

Date Issued: 9/29/2020

Distribution:

MMRMA Underwriting

Authorized Representative

RISK

**MICHIGAN MUNICIPAL
RISK MANAGEMENT
A U T H O R I T Y**

BLANKET FAITHFUL PERFORMANCE BOND

KNOW ALL MEN BY THESE PRESENTS:

That, Employees, Elected and Appointed Officials of The City of Troy, as Principal, and the Michigan Municipal Risk Management Authority of the State of Michigan, and having its principal office in the city of Livonia, Michigan, as Surety, are held and firmly bound unto,

The City of Troy and the People of the State of Michigan

in the penal sum of One Million and 00/100***** Dollars, (\$1,000,000.00) lawful money of the United States of America, for which payment, well and truly to be made, we jointly and severally bind ourselves, our successors and assigns, firmly by these presents.

Blanket Faithful Performance

Fidelity

- (1) The Scope of Loss Fund Protection includes loss caused to the member by conversion to personal use or through the failure of any of the employees, acting alone or in collusion with others, to perform faithfully his duties or to account properly for all monies and property received by virtue of his position or employment during the period of membership in the Authority, the amount of indemnity of each of such employees being the amount indicated on the Limits of Liability.

Section 2

General Agreement-Loss Under Prior Bond

- (1) If the protection of this provision is substituted for any prior coverage carried by the member which prior bond is terminated, cancelled or allowed to expire as of the time of such substitution, the member- agrees that such agreement applies to loss sustained by, or caused to, the member, as the case may be, prior to or during the bond period, provided that such loss is discovered after the beginning of the period of membership and that such loss would have been recoverable by the member under such prior bond except for the fact that the time within which to bring suit, action or proceeding of any kind thereunder had expired, and provided further:
 - (a) The indemnity afforded by this agreement shall be a part of and not in addition to the limit afforded above;
 - (b) Such loss would have been covered under such insuring agreement had such insuring agreement with its agreements, conditions and limitations as of the time of such substitutions been in force when the acts or defaults causing such loss were committed;
 - (c) Recovery under this agreement on account of such loss shall in no event exceed the amount which would have been recoverable under such insuring agreement in the amount for which it is written as of the time of such substitution, had such insuring agreement been in force when such acts or defaults were committed, or the amount which would have been recoverable under such prior bond had such prior bond continued in force until the discovery of such loss if the latter amount be smaller.

Section 3

Definitions

- (1) "Employee" means a person while in the employ of the member during the period of membership.

Section 4

Conditions

- (1) In case a loss is alleged to have been caused to the member through acts or defaults by an employee and the member shall be unable to designate the specific employee causing such loss, the member shall nevertheless have the benefit of this provision provided that the evidence submitted reasonably establishes that the loss was in fact caused by an employee through such acts or defaults and provided, further, that regardless of the number of such employees concerned or implicated in such loss, the aggregate liability for any such loss shall not exceed the limit of liability.
- (2) The limit of liability shall not be cumulative from year to year.
- (3) This provision shall be deemed to be cancelled as to any employee:
- (a) Immediately upon discovery by the member of any act on the part of such employee which would constitute a liability under this provision covering such employee; or
 - (b) Upon the death, resignation or removal of such employee; or
 - (c) Upon termination of membership in the Authority.

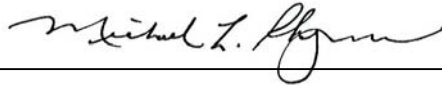
SIGNED, SEALED, and DATED this 8th day of November 2020
(Month) (Year)

WHEREAS the aforesaid Principal has been duly elected or appointed to a position within
The City of Troy.

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, That of the aforesaid Principal shall faithfully perform the duties of said office then this obligation shall be void, otherwise to remain in full force and effect.

(Principal)

Michigan Municipal Risk Management Authority

By 
Michael L. Rhyner (Attorney-in-Fact)

RISK

MICHIGAN MUNICIPAL
RISK MANAGEMENT
A U T H O R I T Y

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

This Power of Attorney authorizes the execution of one instrument to which it should be attached.

That the Michigan Municipal Risk Management Authority, a self-insurance entity, does hereby make, constitute and appoint the following Attorney in Fact, with full power and authority conferred upon him or her to sign, execute, acknowledge and deliver for and on its behalf as Surety and its act and deed, any one bond, indemnity or undertaking, consent or agreement which this Authority may be authorized to write.

MICHAEL L. RHYNER, Executive Director

The Michigan Municipal Risk-Management Authority certifies that the following is a true and correct copy of the part of the minutes of the Board of Directors meeting of September 26, 1991, Action #92-18, moved by Robert Smith supported by Daniel Cullen, that:

“All bonds, policies, undertakings or other obligations of the Authority shall be executed in the name of the Authority by the Executive Director, or by such other officers as the Board of Directors May authorize from time to time. The corporate seal is not necessary for the validity of any bonds issued by the Authority.”

In Witness Whereof, the said Michigan Municipal Risk Management Authority has caused these presents to be executed by its Secretary and Executive Director this 8th day of November 2020.

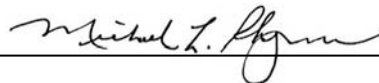
MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

ATTEST



Secretary

By



Executive Director

Phase 9 Coverage Document Edits

Liability and Motor Vehicle Physical Damage

Page 2

Before:

4. Medical malpractice for nurses; public and mental health operations and facilities; and paramedics, emergency medical service technicians, police or fire personnel only for immediate medical assistance or treatment in an emergency situation;

Proposed:

4. Medical malpractice for nurses; public and mental health operations and facilities; and paramedics, emergency medical service technicians, police or fire personnel only for immediate medical assistance or treatment in an emergency situation, or while participating in scheduled training as required to perform within the scope of their official duties.

Page 3

FORMAT CHANGE ONLY

1. Submit to an examination under oath, provide a statement under oath, or do both as often as MMRMA may reasonably require. The examinee must answer questions under oath asked by anyone named by MMRMA and sign copies of the answers.