

City of Franklin
City of Franklin
April 5, 2022 5:30 PM City Hall

A Copy of the "Open Meetings Act" is posted in the Council Room
This Agenda can be changed up to 24 hours prior to meeting time per open meeting law.

The Board may enter into closed session to discuss any matter on this agenda when it is determined by the council that it is clearly necessary for protection of the public interest or the prevention of needless injury to the reputation of an individual and if such an individual has not requested a public meeting, or as otherwise allowed by law. A closed session shall be limited to the subject matter for which the closed session was called. If the motion to close passes, the presiding officer immediately prior to the closed session shall restate on the record the limitation of the subject matter of the closed session.

It is the intention of the Board to take up the items on the agenda in sequential order. However, the Board reserve the right to take up matters in a different order to accommodate the schedules of the board members, persons having items on the agenda, and the public.

1. Call Meeting to Order Roll Call
2. Verification of Open Meetings Notice
3. **Discussion and Action Items**
 - 3.a. Discussion and action on minutes from previous meetings
 - 3.b. Discussion and action on property & vehicle insurance renewal deadline is May 1, 2022.
 - **GTA Insurance Group - Matt Jarvis/Riley Tonkin**
 - **LARM (League Association of Risk Management) and agency of the League of Nebraska Municipalities- Nate Fox**
 - 3.c. Discussion and action on Interlocal Agreement with LARM (League Association of Risk Management)
 - 3.d. Discussion and action on Resolution 2022-05 - League of Association of Risk Management
 - 3.e. Discussion and action hiring of Pool Manager for 2022
 - 3.f. Discussion and action on pool employee wages for Summer 2022
 - 3.g. Discussion and action on fence materials purchased at Menards
 - Bill due 4/13/22 \$6383.84
 - Bill due 5/13/22 will be approximately \$6,400.00.
4. Adjourn



City of Franklin Nebraska

Commercial Proposal & Presentation of Solutions

Prepared by: **Matt Jarvis – Account Executive**

628 15th Avenue
Franklin, NE 68939

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GTAGroup.com

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EXECUTIVE SUMMARY

Here at, GTA Insurance Group, we have a reputation for excellence in the products and services we offer. We provide a full range of risk management solutions including commercial and personal insurance programs along with employee benefits.

In addition to our own professional staff and value-added services, our agency is able to provide a wealth of resources to our clients through prestigious national affiliations. We are committed to delivering risk management solutions with thoughtful strategic planning, valuable professional services and technology-based solutions that result in sustained customer and employee satisfaction. Through initiative and follow-through, we help our customers find answers, implement solutions and anticipate consequences.

ABOUT US

GTA Insurance Group is a company founded on midwestern values and ethical practices. We began in small town Red Cloud, Nebraska, and have now grown to over 36 convenient locations across the state.

We have close working relationships with some of the nation's top insurance affiliations and have a long-standing history of providing insurance solutions and programs for a wide variety of clients throughout the Midwest region. A few important facts about us follow:

- Staff of 160+ professionals
- Full range of Risk Management Services including:
 - Property and Casualty
 - Employee Benefits
 - Ag and Crop
- Provide access to virtually all insurance and administration markets
- Excel locally through community involvement and position of leadership
- Possess national presence and exposure through a variety of prestigious memberships and affiliations

Our licensed insurance advisors have years of experience and a thorough knowledge of the insurance industry and products available. We have a longstanding connection to our midwestern roots and allow those values to carry us into every interaction and customer experience.

CONTACT

GTA Insurance Group

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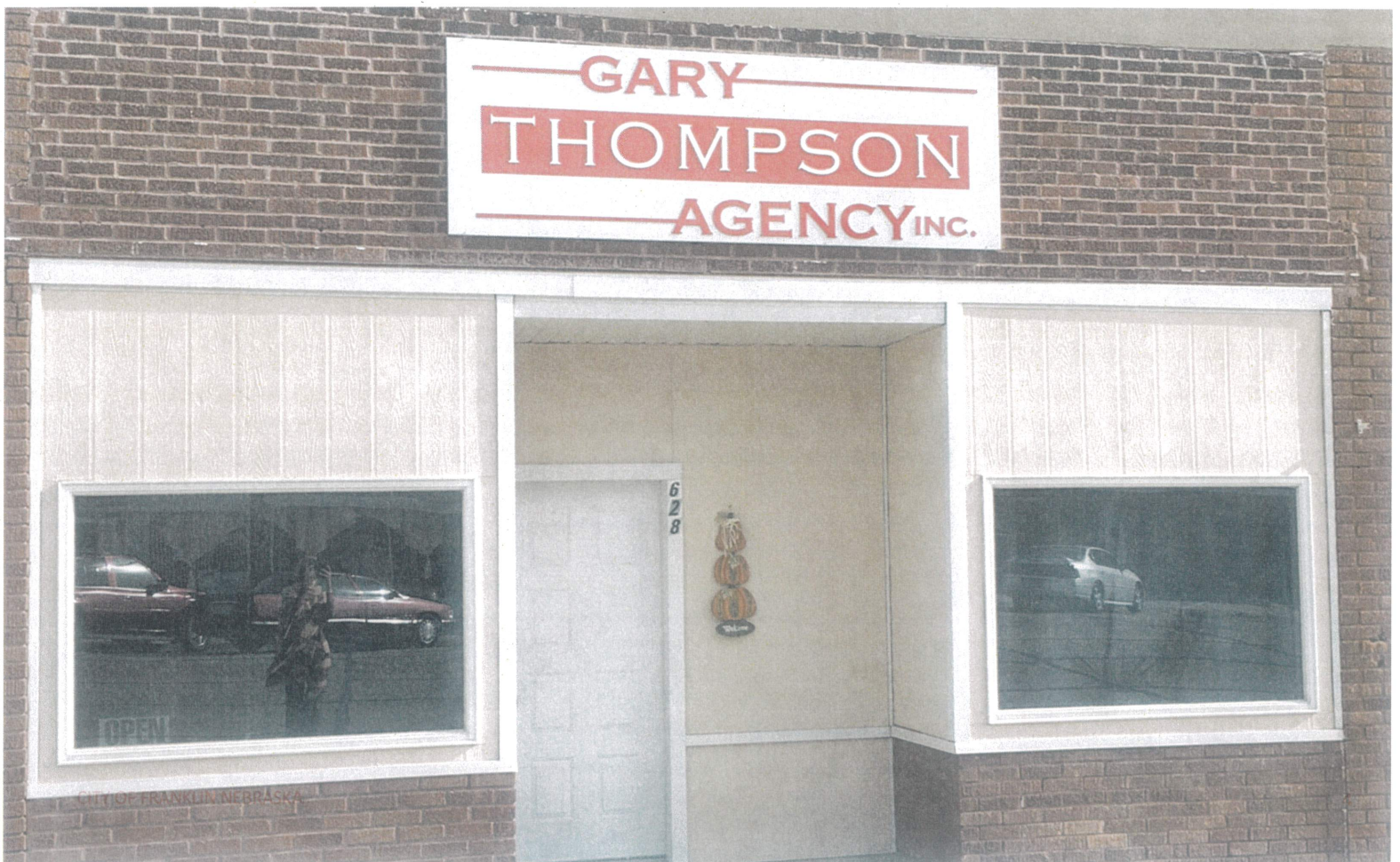
Account Executive

Riley Tonkin

rileyt@gtagroup.com

Office: 402.475.2609

Cell: 402.658.8399



ACCOUNT SERVICES TEAM

Account Services Department

All services would be handled by our Account Services team listed below. GTA prides itself on providing top notch customer service. All requests, claims, and regular requirements regarding your policy will be handled with prompt and courteous service.



Matt Jarvis | Account Executive | mattj@gtagroup.com

Matt joined GTA in August 2020 as a Location Manager and Account Executive in the Franklin office. He grew up on a ranch and has farmed his whole life. Matt specializes in Property & Casualty and Crop Insurance in Nebraska, Kansas, and Colorado.



Riley Tonkin | Account Executive | rileytonkin@gtagroup.com

Riley Tonkin, MBA, CPCU, CIC, AIM, AU-M, CPIA has been in the insurance industry for 20 years. Riley graduated cum laude from Dana College with a Business degree and an emphasis in Management, Marketing, and International Business. In college, Riley was also a two-time Academic All-American in wrestling. Riley started his insurance career as a Property Claims Adjuster and then became a Work Comp Claims Adjuster. After that, he gained valuable experience as a Sr. Commercial Lines Underwriter. Riley then took on a role for 12 years in Marketing, Management, and Leadership for a local \$115M branch at EMC Insurance, one of the leading public entity insurers in the state of Nebraska. Just a few of Riley's roles during that time included working with the public entity program as well as supervising the loss control and risk improvement department. In his company tenure, Riley also earned the Marketing Representative of the Year Award by a vote of the agents. He received this award three times from the Professional Insurance Agents of NE/IA (PIA) and one time from the IIAN/Big I of Nebraska. Riley has been with GTA Insurance Group for 2 years as an Account Executive as well as the Location Manager for the Lincoln office. Riley is also a shareholder with GTA. Through his career, Riley also completed his Master's in Business Administration (MBA) as well as his Chartered Property and Casualty Underwriter (CPCU), Certified Insurance Counselor (CIC), Associate in Management (AIM), Associate in Commercial Underwriting with Management emphasis (AU-M) and Certified Professional Insurance Agent (CPIA) designations.

PROFESSIONAL SERVICES

GTA Insurance Group uses core principles to service and manage your insurance program. We provide our clients with professional value-added services that are based on strategic planning, five-star service and cutting-edge technology.

Policy Services

+ **Audit of Current Insurance Program** – A complete and thorough review of all existing insurance policies; includes reviewing all perils currently covered, where gaps in coverage may occur, amount of coverages, as well as a complete review of current insurance budget. (Includes Premium & unpaid claims etc.)

+ **Complete Program Design** – This includes reviewing all insurable risks and analyzing carrier's coverage strengths to build a complete and unique insurance program tailored to you specifically.

+ **Loss Control/Safety Services** – The carrier can provide onsite loss control and safety support. If additional training or reviews are needed or requested a subcontracted firm may be brought in for hands on training.

+ **Claims Review** – We will review claim status and updates either quarterly or monthly depending on the preference of the client. This will help the county understand where the claim stands, help push the carrier to close the claim in a timely manner and to lower any outstanding reserve if possible, to maintain the best loss ratios.

+ **Workers Compensation Audit Support** – Analysis of employee's classifications, payroll and premiums during the annual work comp audit. We can guide you through the steps along with help consolidate information to provide the audit team the complete information.

+ **MOD Master** – In-depth review of any claims or potential claims and the impact they will have on your work comp premiums over the lifetime of the claim. This information will be reviewed to provide safety training and safety manuals for claims that show a trend.

+ **Return to Work Program** – GTA Insurance Group along with the carrier chosen can help establish or strengthen a return to work program which greatly reduces the cost of work comp claims, lowering the overall premium the client pays.

+ **Safety Newsletter** – Industry or accident specific safety newsletters to help reduce claims or to reinforce the safety training provided to the city.

+ **Property Evaluation and Appraisals** – Detailed evaluation of real and personal property to establish market and/or insurable values.

+ **Loss Analysis** - We review why a loss happened, how often it might occur in the future, how much it costs, and how to plan for it.

In addition to the services provided by GTA Insurance Group, the following services, along with a variety of other programs, can be provided by the carriers (not all services are provided by every carrier).

+ **On Call Nurse Program** – On Call Nurse program allows injured employees and their supervisors to immediately speak with a registered nurse following a workplace injury. The nurse will help determine what level of medical attention is necessary in any injury situation. EMC has partnered with Medcor to offer this 24/7 work injury triage service.

+ **Web Based Safety Training** – Online courses on ergonomic hazards for supervisors, back/lifting safety for all employees, office workstation setup training and other videos are available.

+ **Evaluate Reconstruction Costs** – Specialized software and details about your building to evaluate its reconstruction cost, allowing a more accurate estimation of how much coverage is necessary to protect your investment.

EMC DIVIDEND PROGRAM

EMC has a strong track record of paying dividends to the cities in Nebraska. Franklin's historical dividends have been:

2022 - \$17,638

2021 - \$16,177

2020 - \$14,809

2019 - \$14,481

2018 - \$9,527

5 Year total = \$72,632

PREMIUM SUMMARY

Coverage	Premium
Commercial Property	\$ 16,152
Commercial Output	\$ 20,244
General Liability	\$ 1,897
Linebacker	\$ 3,177
Law Enforcement Liability	\$ 915
CyberSolutions	\$ 922
Crime	\$ 135
Inland Marine	\$ 6,265
Business Auto	\$ 11,682
Workers Compensation	\$ 15,910
Commercial Umbrella	\$ 6,459
Total Annual Estimated Premium:	\$ 83,828

A LETTER FROM OUR PRESIDENT

"I am excited to introduce you to the talented and experienced group of professionals who represent GTA Insurance Group."

GTA Insurance Group is built upon the same principles that make up the small towns we are located in. This Midwest mentality is what carries us and solidifies the relationships we have built in towns and cities across the state! We are a reputable and trusted agency with close working relationships with our carrier partners. Our expertise, drive, and motivation to always deliver the highest quality product to our customers is what sets us apart. Our shareholders and executives take pride in our growing reputation which we credit to our hard-working employees, community relationships, and small town mentality.

GTA carries some of the highest honors in the industry:

- Numerous awards recognizing growth and excellence
- High benchmarks with Farmers Mutual Insurance
- Recognized as one of Nationwide's Elite Farm Certified Agencies
- Multiple producers served/serving on the Big I and PIA boards
- Several 30 Under 30 Recipients
- Presidential Recipient of 2019 Young Gun Nomination

By partnering with GTA Insurance Group, you'll be guaranteed to receive a product that is cultivated with your best interests in mind. Our goal is to protect your legacy, whatever that might be.

We look forward to assisting you with your risk management solutions!

Krae Dutoit -- President, GTA Insurance Group



Krae Dutoit, GTA Insurance Group

ADDITIONAL INFORMATION

In today's constantly changing environment, the question isn't **if** you should review your insurance program, but rather **how** to ensure that your business has explored all opportunities for correct coverages, efficiencies and cost control. We are confident that GTA has all the tools to do just that for the City of Franklin.

Our local presence gives us the edge to be there for you at the drop of a hat. We have built a team full of trustworthy and dependable individuals who get the job done. Our transparent approach assures you there are no hidden costs or fees. We work hard for you with integrity and ethical values.

We plan to come in and review your existing insurance coverages and look for ways to better the current structure for The City of Franklin. Upon review, we would provide the necessary recommendations based on what we felt would be best for you now and in the future.

We personally hope you will allow us to extend our (put our expertise to work) expertise and prove our value in risk management. We look forward to working with you in the near future.

Thank you for your consideration,

Matt Jarvis

Account Executive
GTA Insurance Group

This proposal was prepared and submitted by Matt Jarvis on April 5, 2022. GTA Insurance Group is a privately held organization and considers all information contained herein to be proprietary. Information contained in this proposal is intended to provide you with a brief overview of the coverages provided for reference purposes only. It is not intended to provide you with all policy exclusions, limitations and conditions. The precise coverage afforded is subject to the terms, conditions, and exclusions of the policies issued.



City of Franklin				
EMC				
Effective 5.1.2022- 5.1.2023				
ITEM	DEDUCTIBLE	2021 PREMIUM	2022 Premium	INC/DEC
Property (Building & Contents)	\$1,000	*\$19,099/\$20,328	\$16,152	\$2,947
Replacement Cost, Agreed Value				
Limitation on Coverage for Roof Surfacing*				
Liability (Additional Insured: Franklin County Comm. Found)	\$0	\$1,734	\$1,897	\$163
General Aggregate \$2,000,000				
Products/Completed Operations Aggregate \$2,000,000				
Personal & Advertising Injury limit \$1,000,000				
Each occurrence limit \$1,000,000				
Damage to premises rented \$300,000				
Medical Expense \$5,000 (PER PERSON)				
Law Enforcement	\$1,000	\$915	\$915	\$0
\$1,000,000 per Occurrence				
\$2,000,000 Annual Aggregate				
Cybersolutions	\$1,000	\$992	\$992	\$0
\$100,000 Annual Aggregate				
Government Crime	\$1,000	\$135	\$135	\$0
Work Comp (Employer Limit \$500,000)	\$0	\$16,356	\$15,910	\$446
Commercial Auto**	\$50 Comp/\$500 C	\$10,624	\$11,682	\$1,058
Inland Marine*** (rented or leased deductible \$250)	\$500	\$5,750	\$6,265	\$515
Umbrella (up to \$4,000,000)	\$10,000	\$6,368	\$6,459	\$91
Errors & Omissions (Linebacker)	\$5,000	\$3,177	\$3,177	\$0
\$1,000,000 Each Loss				
\$2,000,000 Annual Aggregate				
Electric Generating Plant (Commercial Output)	\$5,000	\$20,244	\$20,244	\$0
Equipment Breakdown Electric Generating Plant	Varies			

TOTAL PREMIUM		*\$85,394/\$86,623	\$83,828
VALUATIONS			
PROPERTY	Location	2021 Coverage	2022 Coverage
FIRE STATION & SHOP		\$613,983	\$656,962
FIRE STATION & SHOP CONTENTS		\$6,180	\$6,365
ELECTRIC DEPARTMENT SHED	By Fire Station	\$11,124	\$11,903
CITY HALL		\$475,963	\$509,280
CITY HALL CONTENTS		\$51,397	\$52,939
CITY HALL AWNING		\$3,321	\$3,421
PARK SHELTER w/ RESTROOMS	14th and Q	\$19,364	\$19,945
WATER TOWER		\$707,816	\$729,050
CEMETERY BUILDING	Hwy 10 & H Rd	\$43,672	\$46,729
CEMETERY BUILDING CONTENTS	Hwy 10 & H Rd	\$3,193	\$3,289
CEMETERY DIRECTORY	Hwy 10 & H Rd	\$11,330	\$11,670
MEMORIAL STONE AT CEMETERY		\$18,025	\$18,556
RECYCLING BUILDING		\$190,550	\$203,889
RECYCLING BUILDING CONTENTS		\$64,272	\$66,200
CITY SHOP - Loc 013, Bld 001 (Stover Bld)	801 15th Ave	\$350,303	\$374,824
SHOP CONTENTS		\$51,500	\$53,045
EQUIPMENT STORAGE BUILDING - Loc 013, Bld 002	801 15th Ave	\$111,549	\$119,357
LIBRARY	1502 P St	\$467,414	\$500,133
LIBRARY CONTENTS	1503 P St	\$101,352	\$104,393
BATH HOUSE	205 16th Ave	\$309,000	\$330,630
BATH HOUSE CONTENTS		\$12,875	\$13,261
VETERAN'S MEMORIAL		\$39,449	\$40,632
SHELTER HOUSE		\$55,105	\$58,962
RESTROOMS - Loc 015, Bld 004		\$29,458	\$31,520
SWIMMING POOL		\$648,797	\$668,261
PLAYGROUND EQUIPMENT and PICNIC TABLES		\$20,394	\$21,006
SHOP - Loc 016, Bld 001	14th & L ST	\$35,947	\$38,463
SHOP CONTENTS	14th & L ST	\$6,386	\$6,578
RECYCLING STORAGE BUILDING	Hwy 136 & 10th A	\$129,059	\$138,093
RECYCLING STORAGE CONTENTS	Hwy 136 & 10th A	\$5,150	\$5,305
CONCESSION STAND CONTENTS AT BALL PARK	1001 M St	\$5,150	\$5,305

MEMORIAL SCOREBOARD AT BALL PARK	1002 M St	\$4,120	\$4,244	
FLYERS SCOREBOARD AT BALL PARK		\$4,120	\$4,244	
RESTROOMS AT SOUTH PARK ON HIGHWAY	16th & J St	\$9,270	\$9,919	
BRICK PUMP HOUSE w/VFD - Loc 007	FLATHERS 19th & I	\$140,698	\$150,547	
BRICK PUMP HOUSE - Loc 018	NORTH Hwy 10 @	\$250,496	\$268,031	
BRICK PUMP HOUSE - Loc 008, Bld 002	NORTH Hwy 10 @	\$228,660	\$236,952	
BRICK PUMP HOUSE - Loc 008, Bld 001	NORTH Hwy 10 @	\$221,450	\$244,666	
BRICK PUMP HOUSE - Loc 009	SOUTH - Hwy 10 @	\$174,894	\$187,137	
PUMPHOUSE w/ VFD	15th & M ST	\$199,202	\$213,146	
TRANSFORMER S/N TVB813801 750 KVA	14 TH & Q ST	\$18,437	\$18,990	
TRANSFORMER S/N 746004705 2500 KVA	14th & M Street	\$58,298	\$60,047	
TRANSFORMER S/N M587738TMPA	13 TH & P ST	\$13,184	\$13,580	
TRANSFORMER S/N 71982-SE1 500 KVA	205 16th AVE	\$12,800		
TRANSFORMER - Loc 021, Bld 001 S/N 08102121 3-Phase 300K	1406 Q ST	\$9,785	\$10,079	
TRANSFORMER - Loc 021, Bld 002 S/N 2169842194 300 KVA	1406 Q ST	\$9,785	\$10,079	
TRANSFORMER - Loc 021, Bld 003 S/N 62536 500 KVA	1406 Q ST	\$13,184	\$13,580	
TRANSFORMER S/N F3369 500 KVA	106 16TH AVE	\$13,184	\$13,580	
TRANSFORMER S/N FS132 750 KVA CPI Main Elevator	1705 G ST	\$18,437	\$18,990	
TRANSFORMER S/N 82401-8 112 KVA	1705 G ST	\$6,283	\$6,471	
TRANSFORMER S/N 91898-5 500 KVA Fertilizer Plant	1705 G ST	\$13,184	\$13,580	
TRANSFORMER S/N 786004465 1500 KVA	1705 G ST	\$23,278	\$23,976	
TRANSFORMER S/N 040512-4 112 112 KVA	1007 WEST HWY #	\$6,283	\$6,471	
TRANSFORMER S/N 040713-18 112 KVA	1007 WEST HWY #	\$6,283	\$6,471	
TRANSFORMER - Loc 019 S/N 51081 3-Phase 750 KVA	1001 M STREET	\$18,437	\$18,990	
ROTATING SIREN	14 TH & L ST	\$10,918	\$11,246	
SIREN	19th & L ST	\$9,476	\$9,760	
SIREN	HWY 136 & 10th A	\$9,476	\$9,760	
SIREN	14 TH & L ST	\$9,682	\$9,972	
SIREN	18 TH & P ST	\$9,682	\$9,972	
SIREN	15 TH & I ST	\$9,682	\$9,972	
SIREN	1001 M ST	\$9,682	\$9,972	
OLD MUSUEM			\$51,500	
Total Property		\$6,141,428	\$6,525,890	\$384,462

		2021 Coverage	2022 Coverage	
COMMERCIAL AUTO				
Liability		\$1,000,000	\$1,000,000	
Medical Payments		\$5,000	\$5,000	
Uninsured/Underinsured		\$1,000,000	\$1,000,000	
Comprehensive Deductible		\$50	\$50	
Collision Deductible		\$500	\$500	
Covered Vehicles		Premium		
1979 Ford Dump Truck	Liability Only	\$149	\$160	
1979 International Truck	Liability Only	\$153	\$164	
1998 John Deere 770 B Motor Grader	Liability Only	\$218	\$218	
1995 Chevy Pickup GMT400 1/2 Ton	Liability Only	\$154	\$165	
2000 Chevrolet Silverado Pickup		\$246	265	
2000 GMC Truck w/ Snow Plow		\$297	315	
2006 International 4200 Sweeper	Liability Only	\$218	218	
1995 Ford F800 Digger Truck		\$436	471	
2002 Chevy 2500 Silverado w/ Utility Box		\$274	294	
2004 Chevy K2500 Silverado Pickup		\$297	316	
2011 Ford Crown Victoria Patrol Car		\$649	697	
2009 Ford Crown Victoria Patrol Car		\$628	675	
2014 Chevy Silverado w/ Utility Box		\$437	456	
2016 Kenworth Garbage Truck	*Loss Payee	\$2,249	2414	
2006 Freightliner Bucket Truck		\$417	446	
2012 Chevy Tahoe Police SUV		\$681	712	
2018 Chevy Silverado		\$576	608	
2018 Chevy Silverado Flatbed		\$576	608	
2001 GMC/Chevy C7HO42 Heavy Truck		\$297	314	
2019 John Deere XUV590M	Liability Only	\$218	218	
2016 Ford Explorer Patrol Car (new)		\$852	903	
2021 DITCH WITCH			118	
2021 DITCH WITCH			323	
TOTAL PREMIUM Commercial Auto		\$10,022	\$11,078	\$1,056
INLAND MARINE				
	DEDUCTIBLE \$250	2021 COVERAGE	2022 Coverage	

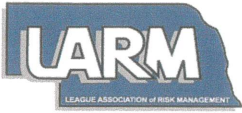
Contractor's Equipment - Total Limit for all		\$421,550	\$493,646	
1988 IH Case Tractor w/ Loader		\$3,000	\$3,000	
1978 Sullair Air Compressor 125		\$2,000	\$2,000	
John Deere Tractor w/ Loader		\$4,500	\$4,500	
1992 John Deere Backhoe w/ Loader		\$20,000	\$20,000	
Crafco, Pintle, 20 ft Hose, Engine and Blower Heater Gravity Feed, 2 Engine Parts				
2 Engine Workshop. Used to lay tar.		\$4,000	\$4,000	
John Deere 770B Motor Grader		\$25,000	\$25,000	
Horizontal Baler - Recycling Cardboard ?		\$3,000	\$3,000	
4x4 Fairbanks Scale		\$800	\$800	
S.E.C.A. 747-FR2000 Trailer Jet Sewer Cleaner		\$25,000	\$25,000	
2006 International 4200 Conv. Chassis - Tymco Mudet				
600 Air Sweeper		\$65,000	\$65,000	
2012 XMARK Riding Lawn Mower		\$6,000	\$6,000	
2013 XMARK Riding Lawn Mower		\$7,000	\$7,000	
Vertical Baler - Recycling Cardboard ?		\$4,500	\$4,500	
Vertical Baler - Recycling Cardboard ?		\$4,500	\$4,500	
2014 Hyster Forklift Model H50FT S/N L177V16053M		\$25,000	\$25,000	
2014 John Deere 524K Payloader w/ loader and grapple		\$125,000	\$125,000	
Pavement Breaker		\$7,350	\$7,350	
Anbo 6 ft GRS Rock & Tree Grapple/Fork for Skidsteer		\$3,000	\$3,000	
2016 Gravely Model 992274 Riding Lawn Mower		\$12,000	\$12,000	
2018 Mosquito Sprayer ULV Grizzly w/ GPS Radar		\$12,000	\$12,000	
2019 John Deere SUV590M		\$12,000	\$12,000	
2018 John Deere 66 Straight Blade		\$900	\$900	
2019 Bobcat S740 Skid Steer w/ 74 in bucket		\$50,000	\$50,000	
Marathon Verticle Baler V6030HD S/N 51590645	Additional	\$14,423	\$14,423	
Marathon Verticle Baler V6030HD S/N 51590806	Insured: NE	\$14,423	\$14,423	
Kubota MX6000HSTC			\$37,290	
Kubata LA1065			\$5,500	
Land Pride QH15			\$460	
Contractor's Equipment:			\$987,292	
Leased or Rented from others	\$250	\$25,000	\$25,000	
Scheduled Property Floater				

2021-22 Pool Year

LARM

City of Franklin

New Business Proposal



2021-22 Pool Year

New Business Proposal

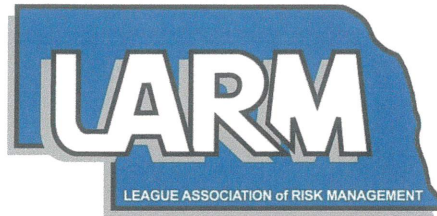
City of Franklin

COVERAGE	LIMITS AND APPLICABLE DEDUCTIBLES	ESTIMATED / ANNUAL CONTRIBUTION
Workers' Compensation	<p><i>PART ONE</i> Statutory Limits <i>PART TWO</i></p> <p>\$ 500,000 Bodily Injury by Accident (each accident) \$ 500,000 Bodily Injury by Disease (each employee) \$ 500,000 Bodily Injury by Disease (policy limit)</p>	\$ 11,165
General Liability	<p>\$ 5,000,000 Per Occurrence Cyber included \$ 5,000,000 Annual Aggregate \$0 Standard Deductible</p>	\$ 6,948
Errors & Omissions Liability	<p>\$ 5,000,000 Per Occurrence Retro Date Included 5/1/1986 \$ 5,000,000 Annual Aggregate \$ 5,000 Deductible</p>	\$ 2,857
Law Enforcement Liability	<p>\$ 5,000,000 Per Occurrence \$ 5,000,000 Annual Aggregate \$ 1,000 Deductible</p>	\$ 2,229
Automobile Liability	<p>\$ 5,000,000 Combined Single Limit \$ 1,000,000 UM / UIM \$0 Standard Deductible</p>	\$ 3,088
Automobile Physical Damage	<p>Scheduled Per Occurrence \$ 500 Comprehensive Deductible \$ 500 Collision Deductible</p>	\$ 3,668
Commercial Property	<p>\$ 17,039,473 Total Insured Values Crime Included \$ 1,000 Standard Deductible</p>	\$ 46,311
* TOTAL ESTIMATED ANNUAL CONTRIBUTION:		\$ 76,266

ESTIMATED CONTRIBUTION CREDIT OPTIONS

90 Day Notice Only Commitment	90 Day Notice, 2-Year Commitment	90 Day Notice, 3-Year Commitment	180 Day Notice Only Commitment	180 Day Notice, 2-Year Commitment	180 Day Notice, 3-Year Commitment
0%	1%	2%	2%	4%	5%
\$ 76,266	\$ 75,503	\$ 74,741	\$ 74,741	\$ 73,215	\$ 72,453

Notes



LARM PROPERTY COVERAGE DOCUMENT

League Association of Risk Management

City of Franklin

Effective Date: 10/01/2021

SUBJECT TO THE TERMS AND CONDITIONS OF THE LARM
PROPERTY COVERAGE DOCUMENT

SECTION	COVERAGE LIMIT	DEDUCTIBLE
SECTION II - PROPERTY DAMAGE		
Buildings*	\$15,020,127	\$1,000
Personal Property*	\$313,205	\$1,000
Accounts Receivable	\$500,000	\$0
Animals	\$25,000	\$0
Arson or Theft Reward	\$10,000	\$0
Computer Virus	\$25,000	\$0
Consequential Loss	\$50,000	\$0
Data, Programs, or Software	\$500,000	\$0
Debris Removal	\$500,000	\$0
Decontamination Cost	\$25,000	\$0
Demolition & Increased Cost of Construction	\$500,000	\$0
Errors and Omissions	\$100,000	\$0
Expediting Expenses	\$500,000	\$0
Extra Expense	\$500,000	\$0
Fire Department Service Charge	\$25,000	\$0
Fire Extinguishing Systems	\$25,000	\$0
Flood-Zone B - \$100,000 Deductible	\$1,000,000	\$100,000
Flood-Zone C - Standard Deductible	\$1,000,000	\$1,000
Green Coverage	\$100,000	\$0
Inventory and Appraisal Expenses	\$50,000	\$0
Land and Water Cleanup Expense	\$25,000	\$0
Locks and Keys	\$10,000	\$0
Miscellaneous Unnamed Locations	\$100,000	\$0
Money and Securities	\$10,000	\$0
Newly Acquired Property	\$1,500,000	\$0
Off Premises Service Interruption	\$250,000	\$0

LARM PROPERTY COVERAGE DOCUMENT

League Association of Risk Management

City of Franklin

Effective Date: 10/01/2021

SUBJECT TO THE TERMS AND CONDITIONS OF THE LARM
PROPERTY COVERAGE DOCUMENT

SECTION	COVERAGE LIMIT	DEDUCTIBLE
Off Premises Storage for Property Under Construction	\$250,000	\$0
Outdoor Trees and Shrubs	\$25,000	\$0
Personal Auto	\$500	\$0
Personal Property not at a Covered Location	\$10,000	\$0
Pollutant Cleanup and Removal	\$20,000	\$0
Professional Fees	\$25,000	\$0
Property in the Course of Construction	\$500,000	\$0
Property Removed from a Covered Location	\$50,000	\$0
Protection and Preservation of Property	\$250,000	\$0
Rental Coverage	\$50,000	\$0
Rented/Leased Equipment	\$250,000	\$0
Soft Costs	\$100,000	\$0
Terrorism	\$10,000,000	\$0
Transit	\$50,000	\$0
Unscheduled Miscellaneous Property	\$50,000	\$1,000
Unscheduled Playground Equipment	\$25,000	\$1,000
Vacant Buildings	\$25,000	\$0
Valuable Papers and Records	\$250,000	\$0
Gross Earnings	\$500,000	\$0
Leasehold Interest	\$50,000	\$0

SECTION III - TIME ELEMENT

Gross Earnings	\$500,000	\$0
Leasehold Interest	\$50,000	\$0

SECTION IV - BOILER AND EQUIPMENT BREAKDOWN

Total Limit per one Breakdown*	\$5,132,432	
Power Generating Equipment	Excluded	
BM Ammonia Contamination	\$100,000	\$0
BM Business Interruption	\$500,000	\$0
BM Consequential Damage	\$100,000	\$0
BM EDP Media Coverage	\$100,000	\$0
BM Extra Expense	\$500,000	\$0
BM Hazardous Substance	\$20,000	\$0
BM Ordinance or Law	\$500,000	\$0
BM Utility Interruption	\$100,000	\$0
BM Water Damage	\$100,000	\$0

LARM PROPERTY COVERAGE DOCUMENT

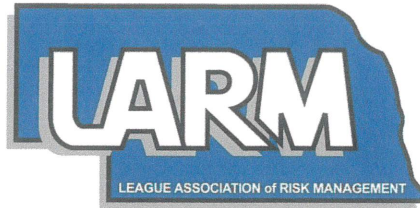
League Association of Risk Management

City of Franklin

Effective Date: 10/01/2021

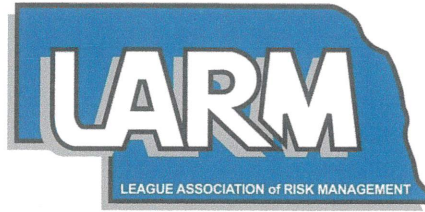
SUBJECT TO THE TERMS AND CONDITIONS OF THE LARM
PROPERTY COVERAGE DOCUMENT

SECTION	COVERAGE LIMIT	DEDUCTIBLE
SECTION V - CRIME		
Crime	\$50,000	\$1,000
SECTION VI - AUTOMOBILE PHYSICAL DAMAGE		
Commandeered Property	\$250,000	
Freezing of Equipment Coverage	\$25,000	
Hired Automobile Physical Damage	\$50,000	
Lease Gap	\$10,000	
Property in an Unattended Vehicle	\$1,000	
Recertification	\$1,000,000	
Rental Reimbursement Aggregate	\$25,000	
Rental Reimbursement Per Day	\$1,000	
Rental Vehicle Agreement	\$2,500	
Roadside Assistance	\$1,000	



**LARM Liability Coverage Document – Schedule of Coverages
City of Franklin**

<u>Coverage</u>	<u>Effective Date</u>	<u>Retroactive Date</u>	<u>Limit</u>	<u>Deductible</u>
Legal Liability for Automobile Claims	10/1/2021	10/1/2021	\$5,000,000	\$0
Covered Pollution Cost or Expense for Automobiles Coverage	10/1/2021	10/1/2021	\$0	\$0
Uninsured and Underinsured Motorist Per Person	10/1/2021	10/1/2021	\$1,000,000	\$0
Uninsured and Underinsured Motorist Per Occurrence	10/1/2021	10/1/2021	\$1,000,000	\$0
Hired & Non-Owned Auto Liability	10/1/2021	10/1/2021	\$5,000,000	\$0
Medical Expenses - Automobile	10/1/2021	10/1/2021	\$5,000	\$0
Legal Liability for General Liability Claims	10/1/2021	10/1/2021	\$5,000,000/ \$5,000,000	\$0
Cemetery Professional Liability	10/1/2021	10/1/2021	\$1,000,000	\$0
Fire Legal Liability	10/1/2021	10/1/2021	\$100,000	\$0
Good Samaritan	10/1/2021	10/1/2021	\$0	\$0
Medical Expenses - Other than Automobile	10/1/2021	10/1/2021	\$5,000	\$0
Medical Malpractice	10/1/2021	10/1/2021	\$0	\$0
Non-Monetary Relief Defense Expense	10/1/2021	10/1/2021	\$50,000	\$0
Reimbursement of Criminal Defense Expense	10/1/2021	10/1/2021	\$10,000	\$0
Sanitary Sewer Backup Liability Per Building	10/1/2021	10/1/2021	\$15,000	\$5,000
Sanitary Sewer Backup Liability Per Occurrence	10/1/2021	10/1/2021	\$75,000	\$25,000
Pollution Liability Coverage - Pesticides	10/1/2021	10/1/2021	\$300,000	\$0
Public Officials Wrongful Acts	10/1/2021	5/1/1986	\$5,000,000/ \$5,000,000	\$5,000
Employment Expense	10/1/2021	10/1/2021	\$25,000	\$0
Employee Benefit Liability	10/1/2021	10/1/2021	\$1,000,000	\$0
Employment Practices Wrongful Acts	10/1/2021	5/1/1986	\$5,000,000/ \$5,000,000	\$5,000
Legal Liability for Law Enforcement Claims	10/1/2021	10/1/2021	\$5,000,000/ \$5,000,000	\$1,000



Statement of Values

City of Franklin

Effective Date: 10/01/2021

Printed on: 02/25/2022

Location Description	Area	# of Firs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
1 - 1 14th & L Street Franklin, NE 68939 Fire Station & Shop	0	1				3	5	Y	Y	N	Y

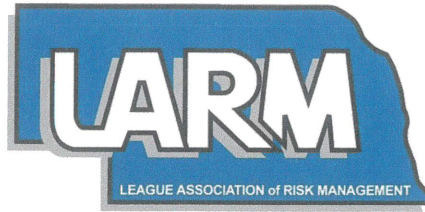
	Value	Valuation	Deductible
Building	\$613,983	RC	\$1,000
Personal Property	\$6,180	RC	\$1,000
Total Location TIV	\$620,163		

1 - 2 14th & L Street Franklin, NE 68939 Electric Department	0	1				1	5	Y	Y	N	Y
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	Value	Valuation	Deductible
Building	\$11,124	RC	\$1,000
Total Location TIV	\$11,124		

3 - 1 619 15th Avenue Franklin, NE 68939 City Hall & Awning	0	1				2	5	Y	Y	N	Y
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	Value	Valuation	Deductible
Building	\$475,963	RC	\$1,000
Personal Property	\$51,397	RC	\$1,000
Total Location TIV	\$527,360		



Statement of Values

City of Franklin

Effective Date: 10/01/2021

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Location Description	Area	# of Firs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
4 - 1 14th Avenue & Q Street Franklin, NE 68939 Park Shelter/Restrooms	0	1				1	5	Y	Y	N	Y

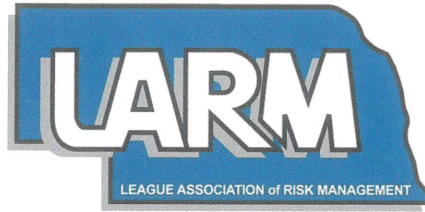
	Value	Valuation	Deductible
Building	\$19,364	RC	\$1,000
Total Location TIV	\$19,364		

Location Description	Area	# of Firs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
4 - 3 14th Avenue & Q Street Franklin, NE 68939 Steel Water Tower	0	1				1	5	Y	Y	N	Y

	Value	Valuation	Deductible
Building	\$707,816	RC	\$1,000
Total Location TIV	\$707,816		

Location Description	Area	# of Firs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
4 - 4 14th Avenue & Q Street Franklin, NE 68939 Old Museum	0	1				1	5	Y	Y	N	Y

	Value	Valuation	Deductible
Building	\$50,000	ACV	\$1,000
Total Location TIV	\$50,000		



Statement of Values

City of Franklin

Effective Date: 10/01/2021

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Location Description	Area	# of Flrs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
6 - 1 H Road & State Highway 10 Franklin, NE 68939 Cemetery Storage	0	1				3	5	Y	Y	N	Y

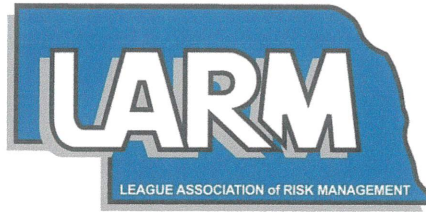
	Value	Valuation	Deductible
Building	\$43,672	RC	\$1,000
Personal Property	\$3,193	RC	\$1,000
Total Location TIV	\$46,865		

7 - 1 19th Avenue & L Street Franklin, NE 68939 Pump House with VFD	0	1				2	5	Y	Y	N	Y
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	Value	Valuation	Deductible
Building	\$140,698	RC	\$1,000
Total Location TIV	\$140,698		

8 - 1 State Highway 10 & K Road Franklin, NE 68939 Pump House	0	1				2	5	Y	Y	N	Y
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	Value	Valuation	Deductible
Building	\$221,450	RC	\$1,000
Total Location TIV	\$221,450		



Statement of Values

City of Franklin

Effective Date: 10/01/2021

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Location Description	Area	# of Flrs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
8 - 2 State Highway 10 & K Road Franklin, NE 68939 Pump House	0	1				2	5	Y	Y	N	Y

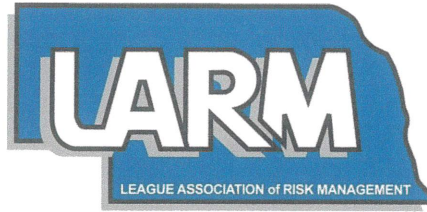
	Value	Valuation	Deductible
Building	\$228,660	RC	\$1,000
Total Location TIV	\$228,660		

9 - 1 State Highway 10 & F Road Franklin, NE 68939 Pump House	0	1				2	5	Y	Y	N	Y
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	Value	Valuation	Deductible
Building	\$174,894	RC	\$1,000
Total Location TIV	\$174,894		

12 - 1 Highway 136 & 10th Avenue Franklin, NE 68939 Recycling Building	0	1				3	5	Y	Y	N	Y
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	Value	Valuation	Deductible
Building	\$190,550	RC	\$1,000
Personal Property	\$64,272	RC	\$1,000
Total Location TIV	\$254,822		



Statement of Values

City of Franklin

Effective Date: 10/01/2021

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Location Description	Area	# of Firs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
13 - 1 801 15th Avenue Franklin, NE 68939 City Shop	0	1				3	5	Y	Y	N	Y

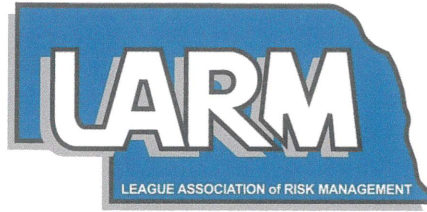
	Value	Valuation	Deductible
Building	\$350,303	RC	\$1,000
Personal Property	\$51,500	RC	\$1,000
Total Location TIV	\$401,803		

Location Description	Area	# of Firs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
13 - 2 801 15th Avenue Franklin, NE 68939 Equipment Storage	0	1				1	5	Y	Y	N	Y

	Value	Valuation	Deductible
Building	\$111,549	RC	\$1,000
Total Location TIV	\$111,549		

Location Description	Area	# of Firs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
14 - 1 1502 P Street Franklin, NE 68939 Library	0	1				2	5	Y	Y	N	Y

	Value	Valuation	Deductible
Building	\$467,414	RC	\$1,000
Personal Property	\$101,352	RC	\$1,000
Total Location TIV	\$568,766		



Statement of Values

City of Franklin

Effective Date: 10/01/2021

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Location Description	Area	# of Flrs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
15 - 1 205 16th Avenue Franklin, NE 68939 Bath House	0	1				2	5	Y	Y	N	Y

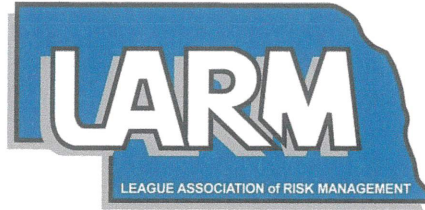
	Value	Valuation	Deductible
Building	\$309,000	RC	\$1,000
Personal Property	\$12,875	RC	\$1,000
Total Location TIV	\$321,875		

15 - 3 205 16th Avenue Franklin, NE 68939 Shelter House	0	1				1	5	Y	Y	N	Y
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	Value	Valuation	Deductible
Building	\$55,105	RC	\$1,000
Total Location TIV	\$55,105		

15 - 4 205 16th Avenue Franklin, NE 68939 Restrooms	0	1				2	5	Y	Y	N	Y
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	Value	Valuation	Deductible
Building	\$29,458	RC	\$1,000
Total Location TIV	\$29,458		



Statement of Values

City of Franklin

Effective Date: 10/01/2021

Printed on: 02/25/2022

Location Description	Area	# of Flrs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
16 - 1 14th Avenue & L Street Franklin, NE 68939 Shop	0	1				3	5	Y	Y	N	Y

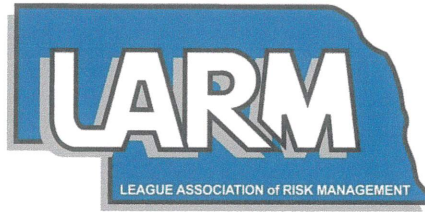
	Value	Valuation	Deductible
Building	\$35,947	RC	\$1,000
Personal Property	\$6,386	RC	\$1,000
Total Location TIV	\$42,333		

17 - 1 Highway 136 & 10th Avenue Franklin, NE 68939 Recycling Storage	0	1				3	5	Y	Y	N	Y
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	Value	Valuation	Deductible
Building	\$129,059	RC	\$1,000
Personal Property	\$5,150	RC	\$1,000
Total Location TIV	\$134,209		

18 - 1 State Highway 10 & K Road Franklin, NE 68939 Well House	0	1				1	5	Y	Y	N	Y
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	Value	Valuation	Deductible
Building	\$250,496	RC	\$1,000
Total Location TIV	\$250,496		



Statement of Values

City of Franklin

Effective Date: 10/01/2021

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Location Description	Area	# of Firs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
19 - 2 1001 M Street Franklin, NE 68939 Concession Stand	0	1				1	5	Y	Y	N	Y

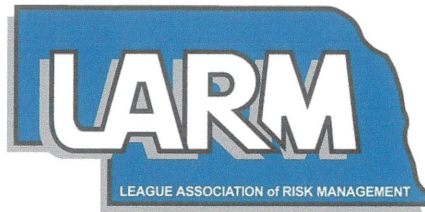
	Value	Valuation	Deductible
Building	\$5,150	RC	\$1,000
Total Location TIV	\$5,150		

Location Description	Area	# of Firs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
20 - 1 15th Avenue & M Street Franklin, NE 68939 Pump House with Variable Frequency Drive	0	1				2	5	Y	Y	N	Y

	Value	Valuation	Deductible
Building	\$199,202	RC	\$1,000
Total Location TIV	\$199,202		

Location Description	Area	# of Firs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
28 - 1 16th Avenue & J Street Franklin, NE 68939 Restrooms at South Park	0	1				2	5	Y	Y	N	Y

	Value	Valuation	Deductible
Building	\$9,270	RC	\$1,000
Total Location TIV	\$9,270		



Statement of Values

City of Franklin

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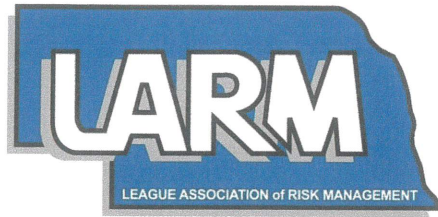
Location Description	Area	# of Firs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
29 - 1 619 15th Avenue Franklin, NE 68939 Power Plant	0	1				6	5	Y	Y	N	N

	Value	Valuation	Deductible
Building	\$10,190,000	SA	\$5,000
Personal Property	\$10,900	RC	\$5,000
Total Location TIV	\$10,200,900		

Total Blanket TIV	\$5,132,432
Building	\$15,020,127
Personal Property	\$313,205
Camera Equipment	\$16,500
Contractor Equipment	\$522,196
Data, Programs or Software	\$29,225
EDP - Hardware	\$19,525
EDP - Software	\$10,000
Fire Equipment	\$7,935
Miscellaneous Property Scheduled	\$15,330
Property in the Open	\$1,084,380
Radio Equipment	\$1,050
Total TIV	\$17,039,473

Member Signature

Date



LARM - Additional Property Statement of Values

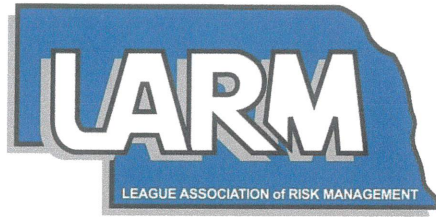
City of Franklin

Effective Date: 10/01/2021

Printed on: 02/25/2022

Location Information N/A

Line	Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
3	Fire Equipment	Portable Breather Testers (3) @ \$285/each		\$855	ACV	\$500
4	Miscellaneous Property Scheduled	Drug Test Kits (3) @ \$100/each		\$300	ACV	\$500
6	Miscellaneous Property Scheduled	Tac Lights (3) @ \$100/each		\$300	ACV	\$500
7	Property in the Open	Airplane in Park		\$15,000	ACV	\$500
8	Miscellaneous Property Scheduled	Glock 19 Gen 5 w/silencer		\$1,500	ACV	\$500
11	Miscellaneous Property Scheduled	Magnum Spice Stop Stick		\$575	ACV	\$500
12	Miscellaneous Property Scheduled	Molle Outer Carrier Bullet Proof Vest		\$900	ACV	\$500
13	Miscellaneous Property Scheduled	Glock 21 .40 caliber pistol		\$500	ACV	\$500
14	Contractor Equipment	Fairbanks Scale 4x4		\$800	ACV	\$500
15	Contractor Equipment	ANBO 6ft GRS Rock & Tree Grapple/Fork for skidsteer		\$3,000	ACV	\$500
17	Contractor Equipment	2012 XMARK Riding Lawn Mower 9771692	LZX29EKC60677	\$6,000	ACV	\$500
18	Miscellaneous Property Scheduled	Intoximeter BPT (3) @ \$285/each		\$855	ACV	\$500
19	Miscellaneous Property Scheduled	AR15 Pistol		\$700	ACV	\$500
20	Contractor Equipment	Baler Vertical Recycling Cardboard		\$4,500	ACV	\$500
21	Contractor Equipment	Crafco 100D 2-1/2 Pintle, 20ft Hose, Engine & Blower heater Gravity Feed 2 engine parts, 2 engine workshop man unit	1C93K091XT14193 200769 13	\$4,000	ACV	\$500
23	Data, Programs or Software	Electronic Data Processing		\$29,225	RC	\$500
24	Camera Equipment	Sony Cyber Shot Digital Cameras (3) @ \$100/each		\$300	ACV	\$500
25	Contractor Equipment	2013 XMARK Riding Lawn Mower 312624430	LZX749EKC606	\$7,000	ACV	\$500
27	Miscellaneous Property Scheduled	Glock 21 .40 caliber pistol		\$600	ACV	\$500



LARM - Additional Property Statement of Values

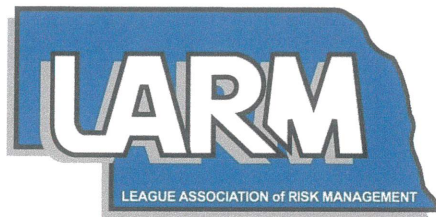
City of Franklin

Effective Date: 10/01/2021

Printed on: 02/25/2022

Location Information N/A

Line	Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
29	Contractor Equipment	2014 Hyster 50ft Pheumatic Tire Forklift	L177V16053M	\$25,000	ACV	\$500
30	Camera Equipment	Holux GPS Units (3) @ \$200/each		\$600	RC	\$1,000
32	Camera Equipment	Body Cameras (3) @ \$300/each		\$900	ACV	\$500
34	Contractor Equipment	Pavement Breaker		\$7,350	ACV	\$500
35	Contractor Equipment	Grizzley Mosquito Sprayer ULV w/GPS radar		\$12,000	ACV	\$500
36	EDP - Hardware	Verizon Jet Packs (3) @ \$100/each		\$300	ACV	\$500
37	Contractor Equipment	2006 International 4200 Sweeper	1HTAMPFN06H29 3577	\$65,000	ACV	\$500
38	Contractor Equipment	S.E.C.A. Trailer Jet Sewer Cleaner	747-FR2000	\$25,000	ACV	\$500
40	Contractor Equipment	2019 Bobcat S740 with accessories	B35T14544	\$50,000	ACV	\$500
41	Contractor Equipment	Misc. Contractor Equip. Leased or Rented from others		\$25,000	ACV	\$250
42	Contractor Equipment	2019 John Deere XUV590M UTV Crossover Gator	1M0590MAPKM02 0811	\$12,000	ACV	\$500
44	EDP - Software	Software		\$10,000	RC	\$500
45	EDP - Hardware	Equipment		\$19,225	RC	\$500
46	Contractor Equipment	Kubota Tractor	MX6000HSTC	\$37,290	ACV	\$500
47	Camera Equipment	In-Car Camera Watchguard 4RE (3) @ \$4,900/each		\$14,700	ACV	\$500
48	Fire Equipment	Patriot Portable Lift & Cover		\$6,000	ACV	\$500
49	Contractor Equipment	Marathon V6030HD Vertical Baler	55191806	\$14,423	ACV	\$500
51	Contractor Equipment	1992 John Deere Backhoe w/Loader	T0300DA783510	\$20,000	ACV	\$500
52	Miscellaneous Property Scheduled	Kutstom Signal Pro Laser II Handheld Lidar		\$3,500	ACV	\$500
55	Miscellaneous Property Scheduled	Glock 21 .40 caliber pictor		\$500	ACV	\$500
56	Property in the Open	Baseball Equipment		\$10,000	ACV	\$500



LARM - Additional Property Statement of Values

City of Franklin

Effective Date:

10/01/2021

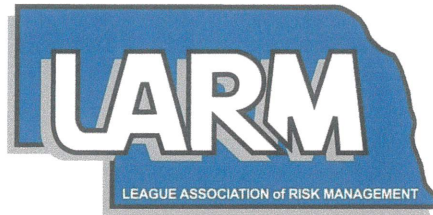
Printed on:

02/25/2022

Location Information N/A

Line	Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
57	Contractor Equipment	1998 John Deere 770B Motor Grader	DW770BX512764	\$25,000	ACV	\$500
58	Fire Equipment	Electronic Flares		\$1,080	ACV	\$500
59	Radio Equipment	Motorola UHF & VHF Radio		\$700	ACV	\$500
60	Miscellaneous Property Scheduled	X26P Tasers (3) @ \$900/each		\$2,700	ACV	\$500
61	Miscellaneous Property Scheduled	Remington 870		\$600	ACV	\$500
63	Contractor Equipment	Baler Horizontal cardboard baler		\$3,000	ACV	\$500
64	Contractor Equipment	Baler Vertical Recycling Cardboard		\$4,500	ACV	\$500
66	Contractor Equipment	Kubota Loader	LA1065	\$5,500	ACV	\$500
69	Contractor Equipment	2018 John Deere 66 straight blade	1M066FBXCJ0050 070	\$900	ACV	\$500
70	Contractor Equipment	Land Pride Claw Grapple w/ss mount	SGC1060-71	\$3,550	ACV	\$500
73	Contractor Equipment	John Deere Tractor w/loader		\$4,500	ACV	\$500
75	Contractor Equipment	1988 IH Tractor w/loader		\$3,000	ACV	\$500
77	Radio Equipment	Motorola Handheld Radio		\$350	ACV	\$500
79	Contractor Equipment	John Deere 524K Payloader w/loader & Grapple	1DW524KZCEE66 5696	\$125,000	ACV	\$500
81	Miscellaneous Property Scheduled	AR10 w/scope		\$800	ACV	\$500
82	Contractor Equipment	Marathon V6030HD Vertical Baler	51590645	\$14,423	ACV	\$500
85	Miscellaneous Property Scheduled	Smith & Wesson AR15		\$1,000	ACV	\$500
88	Contractor Equipment	2016 Gravely 460 Riding Lawn Mower Pro-Turn w/35 hp kawasaki motor	15353	\$12,000	ACV	\$500
89	Contractor Equipment	Land Pride Quick Hitch	QH15	\$460	ACV	\$500
90	Contractor Equipment	1978 Sullair aircompressor		\$2,000	ACV	\$500

Total Camera Equipment	\$16,500
Total Contractor Equipment	\$522,196
Total Data, Programs or Software	\$29,225



LARM - Additional Property Statement of Values

City of Franklin

Effective Date: 10/01/2021

Printed on: 02/25/2022

Total EDP - Hardware	\$19,525
Total EDP - Software	\$10,000
Total Fire Equipment	\$7,935
Total Miscellaneous Property Scheduled	\$15,330
Total Property in the Open	\$25,000
Total Radio Equipment	\$1,050
Total Location Additional Property Scheduled Value	\$646,761

2 - - 19th & L Street, Franklin, 68939

Line Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
5	Property in the Open	Siren	\$9,476	RC	\$1,000
Total Property in the Open					\$9,476
Total Location Additional Property Scheduled Value					\$9,476

3 - - 619 15th Avenue, Franklin, 68939

Line Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
67	Property in the Open	Awning	\$3,321	RC	\$1,000
Total Property in the Open					\$3,321
Total Location Additional Property Scheduled Value					\$3,321

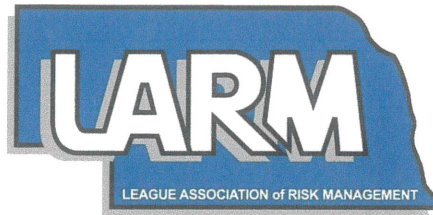
4 - - 14th Avenue & Q Street, Franklin, 68939

Line Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
22	Property in the Open	Transformer 750 KVA	\$18,437	RC	\$1,000
Total Property in the Open					\$18,437
Total Location Additional Property Scheduled Value					\$18,437

5 - - Highway 136 & 10th Avenue, Franklin, 68939

Line Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
84	Property in the Open	Siren	\$9,476	RC	\$1,000
Total Property in the Open					\$9,476
Total Location Additional Property Scheduled Value					\$9,476

6 - - H Road & State Highway 10, Franklin, 68939



LARM - Additional Property Statement of Values

City of Franklin

Effective Date: 10/01/2021

Printed on: 02/25/2022

Line Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
72	Property in the Open	Memorial Stone & Cemetery	\$18,025	RC	\$1,000
80	Property in the Open	Cemetery Directory	\$11,330	RC	\$1,000
Total Property in the Open					\$29,355
Total Location Additional Property Scheduled Value					\$29,355

10 - - 14th Avenue & M Street, Franklin, 68939

Line Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
53	Property in the Open	Transformer 2500 KVA	746004705	\$58,298	RC \$1,000
Total Property in the Open					\$58,298
Total Location Additional Property Scheduled Value					\$58,298

11 - - 13th Avenue & P Street, Franklin, 68939

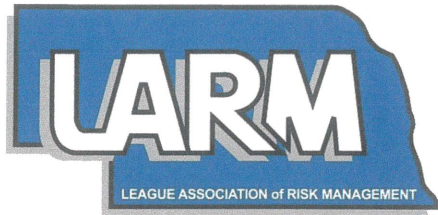
Line Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
76	Property in the Open	Transformer	M587738TMPA	\$13,184	RC \$1,000
Total Property in the Open					\$13,184
Total Location Additional Property Scheduled Value					\$13,184

15 - - 205 16th Avenue, Franklin, 68939

Line Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
2	Property in the Open	Swimming Pool		\$648,797	RC \$1,000
33	Property in the Open	Transformer KVA CPI West Bins	71982-SE1	\$13,184	RC \$1,000
68	Property in the Open	Veteran's Memorial		\$39,449	RC \$1,000
86	Property in the Open	Playground Equipment & Picnic Tables		\$20,394	RC \$1,000
Total Property in the Open					\$721,824
Total Location Additional Property Scheduled Value					\$721,824

16 - - 14th Avenue & L Street, Franklin, 68939

Line Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
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LARM - Additional Property Statement of Values

City of Franklin

Effective Date: 10/01/2021

Printed on: 02/25/2022

16 - - 14th Avenue & L Street, Franklin, 68939

Line Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
26 Property in the Open	Siren		\$9,682	RC	\$1,000
28 Property in the Open	Rotating Siren		\$10,918	RC	\$1,000
Total Property in the Open					\$20,600
Total Location Additional Property Scheduled Value					\$20,600

19 - - 1001 M Street, Franklin, 68939

Line Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
16 Property in the Open	Flyers Scoreboard		\$4,120	RC	\$1,000
43 Property in the Open	Memorial Scoreboard		\$4,120	RC	\$1,000
83 Property in the Open	Transformer 750 KVA & Phase Con Padmount 750 KVA	51081	\$18,437	RC	\$1,000
Total Property in the Open					\$26,677
Total Location Additional Property Scheduled Value					\$26,677

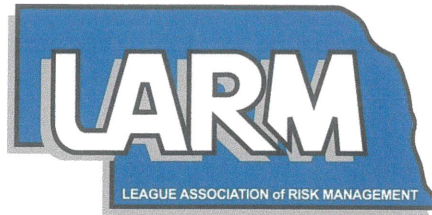
21 - - 1406 Q Street, Franklin, 68939

Line Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
39 Property in the Open	Delta Three Fase Transformer 300 KVA	08102121	\$9,785	RC	\$1,000
65 Property in the Open	Transformer 500 KVA	62536	\$13,184	RC	\$1,000
71 Property in the Open	Transformer 300 KVA	2169842194	\$9,785	RC	\$1,000
Total Property in the Open					\$32,754
Total Location Additional Property Scheduled Value					\$32,754

22 - - 106 16th Avenue, Franklin, 68939

Line Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
74 Property in the Open	Transformer 500 KVA	F3369	\$13,184	RC	\$1,000
Total Property in the Open					\$13,184
Total Location Additional Property Scheduled Value					\$13,184

23 - - 1705 G Street, Franklin, 68939



LARM - Additional Property Statement of Values

City of Franklin

Effective Date: 10/01/2021

Printed on: 02/25/2022

Line Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
1 Property in the Open	Transformer 112 KVA	82401-8	\$6,283	RC	\$1,000
10 Property in the Open	Transformer 1500 KVA	786004465	\$23,278	RC	\$1,000
31 Property in the Open	Transformer 750 KVA CPI Main Elevator	FS132	\$18,437	RC	\$1,000
62 Property in the Open	Transformer 500 KVA Fertilizer Plant	91898-5	\$13,184	RC	\$1,000
Total Property in the Open					\$61,182
Total Location Additional Property Scheduled Value					\$61,182

24 - - 1007 W US Highway 136, Franklin, 68939

Line Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
9 Property in the Open	Transformer 112 KVA	040512-4	\$6,283	RC	\$1,000
87 Property in the Open	Transformer 112 KVA	040713-18	\$6,283	RC	\$1,000
Total Property in the Open					\$12,566
Total Location Additional Property Scheduled Value					\$12,566

25 - - 15th Avenue & P Street, Franklin, 68939

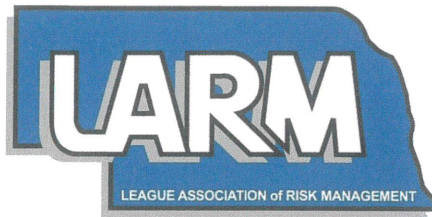
Line Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
78 Property in the Open	Siren		\$9,682	RC	\$1,000
Total Property in the Open					\$9,682
Total Location Additional Property Scheduled Value					\$9,682

26 - - 15th Avenue & I Street, Franklin, 68939

Line Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
54 Property in the Open	Siren		\$9,682	RC	\$1,000
Total Property in the Open					\$9,682
Total Location Additional Property Scheduled Value					\$9,682

27 - - 1001 M Street, Franklin, 68939

Line Classification	Description	Serial No	Coverage Limit	Valuation	Deductible



LARM - Additional Property Statement of Values

City of Franklin

Effective Date: 10/01/2021

Printed on: 02/25/2022

27 - - 1001 M Street, Franklin, 68939

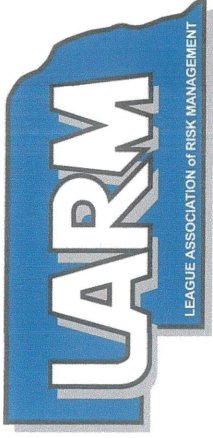
Line Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
50	Property in the Open	Siren	\$9,682	RC	\$1,000

Total Property in the Open	\$9,682
Total Location Additional Property Scheduled Value	\$9,682

Grand Total Camera Equipment	\$16,500
Grand Total Contractor Equipment	\$522,196
Grand Total Data, Programs or Software	\$29,225
Grand Total EDP - Hardware	\$19,525
Grand Total EDP - Software	\$10,000
Grand Total Fire Equipment	\$7,935
Grand Total Miscellaneous Property Scheduled	\$15,330
Grand Total Property in the Open	\$1,084,380
Grand Total Radio Equipment	\$1,050
Grand Total Additional Property Scheduled Value	\$1,706,141

Member Signature

Date



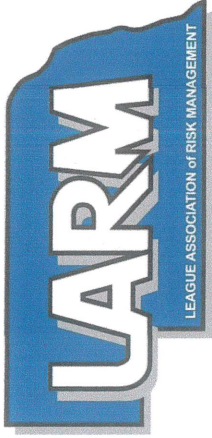
Schedule of Covered Vehicles

City of Franklin

Effective Date: 10/01/2021

Printed on: 02/25/2022

#	Year	Make	Model	VIN	Type	Value	Valuation Comp	Ded	Coll	Ded
1	1979	Ford	Dump Truck	F82TZDE 9399	Heavy Truck-Local 21- 45K GVW	2,500	Liability Only	N	N	
2	1979	International	Truck	AA172JH B31148	Med Truck-Local 10- 20K GVW	2,500	Liability Only	N	N	
3	1995	Chevrolet	Pickup 1/2 Ton GMT400	1GCEC14 K3SZ2289 92	Passenger Car/Vans/Pickups	2,000	Liability Only	N	N	
4	2000	Chevrolet	Silverado Pickup 1/2 Ton	1GCEC14 V0YE425 788	Passenger Car/Vans/Pickups	5,000	ACV	Y	Y	\$500
5	2000	GMC	Pickup with Snowplow	1GDJ7H1 C4YJ5037 51	Heavy Truck-Local 21- 45K GVW	25,000	ACV	Y	Y	\$500
6	1995	Ford	F800 Digger Truck	1FDXF80 EXSVA67 181	Heavy Truck-Local 21- 45K GVW	20,000	ACV	Y	Y	\$500
7	2002	Chevrolet	Silverado C2500 Pickup with Utility Box	1GCGC24 U2Z22793 21	Light Truck-Local 0-10K GVW	5,000	ACV	Y	Y	\$500
8	2004	Chevrolet	Silverado K2500 Pickup with Utility Box	1GCHK24 U94E2477 43	Light Truck-Local 0-10K GVW	9,000	ACV	Y	Y	\$500



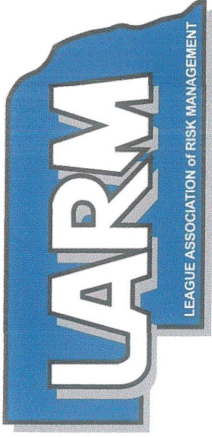
Schedule of Covered Vehicles

City of Franklin

Effective Date: 10/01/2021

Printed on: 02/25/2022

9	2011	Ford	Crown Victoria Patrol Car	2FABP7B V9BX180 949	Police	10,000	ACV	Y	\$500	Y	\$500
10	2009	Ford	Crown Victoria Patrol Car	2FAHP71 VX9X146 587	Police	1,500	ACV	Y	\$500	Y	\$500
11	2014	Chevrolet	Silverado Pickup with Flatbed	1GC0KVC G0EF145 883	Light Truck-Local 0-10K GVV	32,765	ACV	Y	\$500	Y	\$500
12	2016	Kenworth	Garbage Truck T370	3BKHLJ9 X4GF109 952	Heavy Truck-Local 21-45K GVV	205,407	ACV	Y	\$500	Y	\$500
13	2006	Freightliner	Bucket Truck	1FVACYD C36HW20 855	Med Truck-Local 10-20K GVV	30,000	ACV	Y	\$500	Y	\$500
14	2012	Chevrolet	Tahoe Police Cruiser	1GNLC2E 04CR300 527	Police	20,000	ACV	Y	\$500	Y	\$500
15	2018	Chevrolet	Silverado Pickup with Utility Box	1GC0KUE G7JZ1612 38	Light Truck-Local 0-10K GVV	40,000	ACV	Y	\$500	Y	\$500
16	2018	Chevrolet	Silverado Pickup with Flatbed	1GC0KUE GXJZ212 733	Light Truck-Local 0-10K GVV	40,000	ACV	Y	\$500	Y	\$500



Schedule of Covered Vehicles

City of Franklin

Effective Date: 10/01/2021

Printed on: 02/25/2022

17	2001	GMC	Pickup C7H042	1GDK7H1 CX1J5103 88	Heavy Truck-Local 21- 45K GVW	25,000	ACV	Y	\$500	Y	\$500
18	2016	Ford	Explorer Police Cruiser	1FM5K8A R9GGC36 316	Police	35,000	ACV	Y	\$500	Y	\$500
19	2021	Trailer	Ditch Witch HX30-1 Trailer	DWPHX3 OXTM000 1415	Trailers	49,500	ACV	Y	\$500	Y	\$500
20	2021	Trailer	Ditch Witch VT12 Trailer	1DST522 DOM1703 054	Trailers	11,000	ACV	Y	\$500	Y	\$500

Total Location Vehicle Value: 571,172

Total ACV Value: 564,172

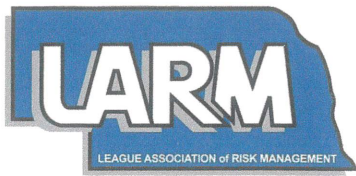
Total RC Value: 0

Total SA Value: 0

Grand Total Vehicle Value: 571,172

Member Signature

Date



League Association of Risk Management Nebraska Workers' Compensation Coverage Contribution Worksheet

Entity: City of Franklin

Effective Date: 10/01/2021

Expiration Date: 10/01/2022

Code	Classification	Estimated Pro Rata Payroll	Rate	Estimated Pro Rata Contribution
5506	Street or Road Construction - All Operations	\$143,147	6.5569	\$9,386
7520	Waterworks Operations & Drivers	\$38,329	3.9203	\$1,503
7539	Electrical Power or Light Co. NOC & Drivers	\$34,067	2.0154	\$687
7720	Police Officers & Drivers	\$97,781	5.7208	\$5,594
8264	Aluminum Can or Bottle Recycling/Shredding	\$6,972	4.5277	\$316
8810	Clerical-Office Employees NOC	\$33,855	0.1518	\$51
8810	Clerical-Office Employees NOC	\$80,979	0.1518	\$123
9015	Buildings-Operations by Owner (Lifeguard)	\$1,034	3.0093	\$31
9015	Buildings-Operations by Owner (Lifeguard)	\$20,752	3.0093	\$624
9102	Park NOC-All Empl & Drivers	\$47,764	3.0093	\$1,437
Total		\$504,680		\$19,752
Total Manual Contribution				\$19,752
Employer Liability Increased Limits				
	Bodily Injury by Accident (per Accident)	\$500,000		
	Bodily Injury by Disease (per Employee)	\$500,000		
	Bodily Injury by Disease (Policy Limit)	\$500,000		
	+ Applicable Increased Limits Factor Min.			\$336
Contribution				
	- Deductible Credit			\$0
= Subject Contribution				\$20,088
	x Experience Modification Factor	0.84		(\$3,214)
= Modified Contribution				\$16,874
	+ Contribution Volume Discount			\$624
	+ Expense Constant			\$180
	+/- Schedule Rating Factor			(\$6,513)
= Estimated Annual Contribution				\$10,607
	x Participation Discount	1.00		\$0
= Total Estimated Pro Rata Contribution				\$11,165

About LARM

The late 1980s were a critical time for public entities throughout the country. Although the insurance market had been cyclical for many years previously, alternating between periods of low pricing and abundant coverage options (a soft market), to high pricing and limited accessibility (a hard market); the "insurance crisis" of the 1980s was the most severe hard market ever. During that period, insured's premiums increased severely and rapidly, with harsh coverage limitations instituted; for many insured, adequate coverage was scarce and, in many cases, simply unavailable.

This situation was critical in Nebraska. In fact, a study initiated by the League of Nebraska Municipalities (LONM) determined that [1] insurance carriers and products were inadequate or unavailable for Nebraska municipalities, and [2] Nebraska municipalities were unable to control insurance costs, coverage and/or services. As a response and in an effort to provide a valid solution to the crisis, LONM resolved to create the League Association of Risk Management (LARM).

LARM began operations in late 1989 by offering an endorsed insurance program for municipalities that included risk management services. In 1995, with 13 participating municipalities, LARM received its pooling certificate from the Nebraska Department of Insurance and began operating the Property and Liability Group Self-insurance Pool. The Workers' Compensation division was introduced in 1997.

It has been well over twenty years since that "insurance crisis" and the lack of availability and reasonable pricing might appear to be a thing of the past; however, unforeseen events are always present, and the insurance landscape can turn suddenly and without warning.

LARM OFFERS MORE THAN INSURANCE

LARM is not impacted by market cycles in the same way traditional insurance companies are. LARM was created in response to the hard market, succeeds in offering membership a more predictable and stable rating platform during past and through future market fluctuations, and is faithfully committed to sustaining LARM's pledge to provide its membership with broad coverage at a fair price and outstanding member services. LARM has delivered on that dedication for the past 30 plus years.

VISION

The League Association of Risk Management will provide our members, who own the program, reliable and continuous service that effectively manages their financial risks and promotes rate and coverage stability.

MISSION

To proactively identify, prevent or economically resolve liability exposures in a professional manner while supporting an environment of education, integrity and consistency that results in the mitigation of risk.

The LARM Commitment

LARM is dedicated to its long-standing commitment to provide broad coverage and exceptional member services at a fair and stable price. LARM would like to expand on these program fundamentals.

COVERAGE

Unlike traditional insurance providers, LARM's members own the pool. As owners, LARM members help shape the coverage provided through the Board of Directors that consists of elected or appointed officials selected by the LARM membership. Who can understand better the coverage needs of Nebraska municipalities than Nebraska municipalities themselves? The LARM Board regularly evaluates member coverage and works with industry experts to implement new coverage and enhance existing protection to assure effective and relevant coverage for the sole benefit of the membership.

**AGREEMENT FOR THE ESTABLISHMENT AND OPERATION
OF THE
LEAGUE ASSOCIATION OF RISK MANAGEMENT**

**UNDER THE
INTERGOVERNMENTAL RISK MANAGEMENT ACT
AND THE INTERLOCAL COOPERATION ACT
STATE OF NEBRASKA**

1. Parties. The parties to this Agreement are the Nebraska public agencies that are signatories hereto.
2. Recitals. This Agreement is based upon certain understandings and in furtherance of certain purposes, as follows:
 - 2.1. Nebraska law permits two or more public agencies to make and execute an agreement providing for joint and cooperative action in accordance with the Intergovernmental Risk Management Act to form, become members of, and operate a risk management pool for the purpose of providing to members risk management services and insurance coverages in the form of group self-insurance or standard insurance, including any combination of group self-insurance and standard insurance, to protect members against losses arising from any of the following:
 - a. General liability
 - b. Damage, destruction, or loss of real or personal property, including, but not limited to, loss of use or occupancy, and loss of income or extra expense resulting from loss of use or occupancy;
 - c. Errors and omissions liability; and
 - d. Workers' compensation liability.
 - 2.2. The signatories hereto have determined that there is a need to establish and operate a risk management pool to provide some or all the types of service and coverages identified in Section 2.1.
3. Definitions.
 - 3.1. Act shall mean the Intergovernmental Risk Management Act, *Neb. Rev. Stat.* Sections 44-4301 et seq., and all amendments thereto.
 - 3.2. Administrator shall mean the Executive Director of the League of Nebraska Municipalities.
 - 3.3. Agreement shall mean this agreement for the establishment and operation of LARM and any addenda, extensions or amendments hereto.
 - 3.4. Board shall mean the Board of Directors of the League Association of Risk Management.
 - 3.5. Bylaws shall mean the bylaws established and approved under this agreement governing the operation of LARM.
 - 3.6. Director shall mean the State of Nebraska Director of Insurance.
 - 3.7. Errors and omissions liability shall mean liability to which a member of a governing body of a public agency may be subject in an individual capacity by reason of any error, misstatement,

- misleading statement, act, omission, neglect of duty, or breach of duty, including misfeasance or nonfeasance in the performance of duties of the public agency.
- 3.8. Former member shall mean a member of LARM after its participation has terminated either voluntarily or involuntarily. A member is only a former member with regard to any terminated period of participation. A member may be a participating member for one period of participation, and a former member for a previous or subsequent period of participation.
- 3.9. General liability shall mean any liability other than workers' compensation liability, to which a public agency may be subject (a) directly, (b) by reason of liability arising out of an act or omission of its employee, agent or officer in the course and scope of employment, (c) by reason of liability arising out of an act or omission of its student in the course and scope of education or training, or (d) by reason of liability it has assumed by contract. It includes, but is not limited to, liability commonly protected against by casualty insurance, general liability insurance, professional liability insurance, automobile insurance, motor vehicle insurance, and surety and fidelity insurance.
- 3.10. Group self-insurance shall mean the pooling of public money by a risk management pool from contributions by its members for the purpose of payment of losses incurred by members which are protected against by the pool.
- 3.11. League shall mean the League of Nebraska Municipalities.
- 3.12. League Association of Risk Management or LARM shall mean the risk management pool established and operated under this agreement
- 3.13. Member, in the context of a member of LARM, shall mean any municipality or other public agency whose application for membership has been approved by the Board and that has lawfully entered into this agreement.
- 3.14. Coverage Document shall mean the extension to this agreement, provided for in Section 7.1.
- 3.15. Participating member or participant shall mean a member of LARM for that period of time from its admittance into this agreement until that member's participation is terminated either voluntarily or involuntarily.
- 3.16. Public agency shall mean any county, city, village, school district, public power district, rural fire district, or other political subdivision of the State of Nebraska, the State of Nebraska, the University of Nebraska, and any corporation whose primary function is to act as an instrumentality or agency of the State of Nebraska.
- 3.17. Risk management pool shall mean an association formed by two or more public agencies by an agreement pursuant to the Intergovernmental Risk Management Act providing for joint and cooperative action in the use of their financial or administrative resources in order to accomplish any of the public and governmental purposes authorized by the Act.

- 3.18. Standard insurance shall mean any policy of insurance issued by a company licensed to transact insurance business in the State of Nebraska for any policy of insurance issued in accordance with the requirements for a lawful surplus lines insurance transaction.
- 3.19. Workers' compensation liability shall mean liability to which a public agency may be subject as an employer under the Nebraska Workers' Compensation Act.
4. Establishment. The undersigned public agencies hereby jointly and cooperatively establish a risk management pool under the provisions of the Act with all the rights, powers and privileges vested in and conferred upon such a pool under the laws of the State of Nebraska. The name of the pool shall be the League Association of Risk Management.
5. Purpose. The purpose of this agreement is to establish and operate a pool as provided in Section 2.1.
6. Powers. In order to carry out this purpose, LARM shall exercise and enjoy all the powers, privileges and authority exercised or capable of exercise by a pool created pursuant to the Act, including, but not limited to, the power to issue bonds or other obligations on behalf of public agencies or to otherwise assist in the issuance by such public agencies of such obligations; provided, however, that nothing herein shall prevent any of the parties hereto from separately exercising any such powers, privileges or authority.
7. Financial Plan. The Board shall establish and maintain a Financial Plan in accordance with the Act, including each of the following.
- 7.1. Coverage Document. The Board shall establish and maintain a Coverage Document which shall set forth:
- 7.1.1. the types of coverage to be offered by LARM in the form of group self-insurance;
 - 7.1.2. applicable deductible levels;
 - 7.1.3. maximum levels of claims which LARM will self-insure; and
 - 7.1.4. guidelines to assist members in identifying what losses are covered, what losses are excluded from coverage, and any other terms and conditions under which group self-insurance coverage is provided, limited or excluded.
- Any change to the Coverage Document shall be adopted by a majority vote of the Board and such change shall be filed with the Director at least thirty (30) days in advance of the effective date of change.
- 7.2. Cash Reserves. The Board shall review appropriate actuarial analyses and shall establish and maintain an amount of cash reserves to be set aside for the payment of claims.
- 7.3. Standard Insurance. The Board shall establish and approve the amount of standard insurance to be purchased by LARM to provide coverage over and above the claims which are not to be satisfied directly from LARM's resources.
- 7.4. Excess Insurance. The Board shall establish and approve the amount of aggregate excess insurance coverage and specific excess insurance coverage to be purchased in a given fiscal period.

8. Plan of Management. The Board shall establish and maintain a Plan of Management in accordance with the Act, including each of the following.
 - 8.1. Board of Directors. The governing authority of LARM shall be a Board of Directors consisting of elected or appointed officials or employees of participating members. The initial Board shall consist of nine persons, but the number may be increased by the Board up to fifteen persons to maintain appropriate size and geographic representation as the number of LARM members increases. A vacancy on the Board shall be filled by a majority vote of the Board upon recommendation made by the Administrator. The person appointed to fill a vacancy shall serve for the remainder of the term of the vacating director.
 - 8.1.1. The President of the League and the Administrator shall be non-voting ex officio members of the Board of Directors.
 - 8.1.2. The ex officio members of the Board shall be in addition to the elected and appointed members of the Board, and shall not be counted for purposes of a quorum.
 - 8.1.3. Each elected or appointed Board member shall be entitled to one vote in all matters that come before the Board.
 - 8.1.4. Board election procedures shall be as follows;
 - 8.1.4.1. A nominating committee shall recommend candidates for the Board to the members. The nominating committee shall consist of the chairperson of the Board, an individual from a participating member selected by the Board and the Administrator. Additional nominations shall be requested from participating members at the meeting.
 - 8.1.4.2. Each participating member may cast one vote for each of the open Board positions.
 - 8.1.5. Members of the Board of Directors shall serve staggered terms of three years to promote stability and continuity.
 - 8.1.6. The terms of office of the members of the Board of Directors shall commence January 1st of the first year of the term and conclude on December 31st of the last year of the term.
 - 8.1.7. Term Limit. The Board of Directors service shall be restricted to two consecutive three-year terms to assure that all LARM members have opportunity for representation as Board members. Any LARM member that has previously been represented on the LARM Board of Directors may be eligible again for future service following at least one three-year interval of non-Board service following the term limit restriction when the member is not represented on the Board.
 - 8.2. Group Self-Insurance Funding. Costs associated with the group self-insurance operations of LARM shall be financed through the annual and supplementary contributions paid by the participating members, through the income earned from the investment of LARM funds by the Board, and through any other monies which may be lawfully received by LARM and made part of LARM's assets.
 - 8.2.1. All annual contributions shall be computed and established by the Board based on actuarial evaluations, rating plans, and other analyses of the amounts necessary for the payment of

claims and losses, the payment of premiums for insurance and excess insurance or reinsurance, the establishment and maintenance of reasonable reserves and the payment of any and all expenses of LARM reasonably and lawfully incurred.

- 8.2.2. The amount of the annual contribution to be paid by each participating member shall be established by the Board to ensure the equitable distribution of costs among participating members based on each member's proportionate risk of loss, limit of coverage, loss experience and loss control efforts. Participating members may elect, by resolution: a) a 3 year commitment, to provide written notice of termination at least 180 days prior to the desired termination date for a 5% discount; b) a 2 year commitment, to provide written notice of termination at least 180 days prior to the desired termination date for a 4% discount; c) to provide written notice of termination at least 180 days prior to the desired termination date for a 2% discount; d) a 3 year commitment, to provide written notice of termination at least 90 days prior to the desired termination date for a 2% discount; e) a 2 year commitment, to provide written notice of termination at least 90 days prior to the desired termination date for a 1% discount; f) to provide written notice of termination at least 90 days prior to the desired termination date.
- 8.2.3. The Board shall file with the Director and certify to each participating member the amount of any annual contribution at least thirty (30) days in advance of the due date. Each participating member shall timely pay all annual and supplementary contributions established by the Board.
- 8.2.4. Supplemental contributions based on changes to a member's exposure during a fiscal year for which such member's annual contribution has already been calculated shall be charged at the same rate used to calculate the annual contribution for that fiscal year.
- 8.2.5. All contributions paid by the participating members shall be deemed earned by LARM when received, and any refund or return of contributions shall be subject to minimum contribution amounts, penalties, fees or other limitations established by the Board.
- 8.3. Loss Reserves. LARM shall maintain funds adequate to pay claims, establish cash reserves and establish reserves for claims that have been incurred but not yet reported.
- 8.4. Surplus. LARM shall also maintain surplus deemed appropriate by the Board, which shall meet any minimum surplus level required under the Act or regulations adopted thereunder.
- 8.5. Assessments for Deficiencies. If in the opinion of the Board or the Director the assets of LARM are at any time insufficient to enable LARM to discharge its liabilities and other obligations and to maintain adequate reserves and surpluses in accordance with reasonable determinations by the Director, LARM shall make up the deficiency or the Director shall order LARM to levy an assessment upon its members in an amount necessary to make up the deficiency to be paid by each member which participated in LARM during any part of the fiscal year to which the deficit is assignable.

- 8.5.1. Assessments shall be computed and established by the Board in the same proportion that the annual contribution of the individual member bears to the total annual contributions of all members in the year in which such deficit occurs.
- 8.5.2. All assessments shall be due and payable by each member when notice of the assessment is received and shall be delinquent thirty (30) days thereafter.
- 8.6. Calculation and Distribution of LARM Surplus Assets. Subject to the limitations imposed in this section and elsewhere in this Agreement, the Board may make periodic distributions of surplus assets.
- 8.6.1. The Board shall have the authority to decide when the distribution of surplus assets is to be made, the fiscal year(s) to which the distribution is applicable, the amount to be distributed, and the basis for the distribution.
- 8.6.2. Participating members shall be eligible to receive distributions of surplus assets during the period(s) for which they were participating members, but only in accordance with the provisions of the Agreement and the formula for the distribution of surplus assets adopted by the Board.
- 8.6.3. No distribution of surplus assets shall be made sooner than three (3) years from the inception of LARM. No surplus assets attributable to any fiscal year shall be distributed sooner than twelve (12) months after the end of that fiscal year. No distribution of surplus assets shall be distributed without prior approval of the Director, as set forth in the Act.
- 8.6.4. The distributable surplus assets for any fiscal year shall be those assets remaining after:
- a. Payment has been made for all claims, losses and expenses due and payable;
 - b. Reasonable reserves have been established for claims previously occurring and reported and expenses associated therewith;
 - c. Reasonable reserves have been established for claims incurred, but not reported, and expenses associated therewith; and
 - d. Reasonable reserves have been established for future adverse loss deviation and expenses associated therewith.
- 8.6.5. The Board shall calculate each participating member's proportionate share of surplus assets in accordance with a formula adopted by the Board. The formula shall be structured so as to support and foster the purposes and objectives for which LARM was created, including, but not limited to: individual loss experiences; individual member contributions relative to total contributions; the duration of LARM participation; and the overall loss experience of LARM. The formula adopted by the Board may provide that a failure to comply with risk management standards or recommendations, or that the existence of a specified loss-to-contributions ratio, shall disqualify a member from receiving all or a specified portion of the member's proportionate share of surplus assets.

- 8.6.6. A former member may be entitled to receive a share of a distribution of surplus assets calculated for the period for which they were a participating member under the formula and criteria adopted by the Board.
- 8.6.7. Any participating member may elect to have the distribution of its proportionate share of surplus assets applied as a credit against future annual or supplementary contributions or assessments.
- 8.7. Dissolution of LARM. LARM shall be dissolved upon the first to occur of the following:
- a. When less than two public agencies are participating in LARM; or
 - b. such time as the Board determines that the number of participating members and/or the size of the annual contribution is too small to adequately indemnify against the risks specified in the Memorandum of Coverage.
- 8.7.1. Any dissolution pursuant to Section 8.7(b) shall not be effective until the Board has given each participating member at least ninety (90) days written notice of such dissolution.
- 8.7.2. Upon dissolution of LARM, adequate provision shall be made for all pending and anticipated claims.
- 8.7.3. The Board shall submit a written request to the Director for approval of the plan to dissolve LARM as provided by the Act. After the Director approves the application for voluntary dissolution, LARM shall, within thirty (30) days after such approval, place the matter before the members for a vote.
- 8.8. Distribution of Surplus at Dissolution. At the dissolution of LARM's existence, any surplus funds over and above those necessary to pay or reserve against the expenses and liabilities of LARM shall vest in and be distributed among the participating and former members. Such distribution shall be allocated among participating and former members in proportion to the contributions made by each member.
- 8.9. New Members. All public agencies are eligible to make application and become members of LARM in the following manner:
- 8.9.1. The applicant public agency must provide such loss history, exposure information, and other information as is required by the Board;
 - 8.9.2. Public agencies making application after the initial effective date of this Agreement may be required by the Board to pay an application fee;
 - 8.9.3. The public agency must enter into this Agreement by resolution passed by its governing body;
 - 8.9.4. An applicant that is a municipality, sanitary and improvement districts, public power agencies, and such other public agencies of the State of Nebraska must be approved by the League; and
 - 8.9.5. The Board, in its sole discretion, shall accept or reject each application. The Board may authorize the Administrator to accept applications.

8.9.6. A public agency shall become a member of LARM on the later to occur of the following:

- a) The approval of the application of the such public agency by the Board; and
- b) The due execution of this Agreement.

8.10. Voluntary Termination of a Member. A member may voluntarily terminate its participation in LARM by written notice of termination given to LARM and to the Director at least ninety (90) days prior to the desired termination date. Members may agree to extend the required termination notice beyond ninety (90) days in order to realize reduced excess coverage costs, stability of contribution rates and efficiency in operation of LARM. The Board may approve of a plan to provide contribution credits for members extending their required termination notice beyond ninety (90) days. Such termination shall not be effective until approved by the Director as provided by the Act.

8.11. Involuntary Termination of a Member. A member may be involuntarily terminated as a participating member of LARM if the Director finds, after due notice and hearing, that:

- a) The member has failed to pay any contribution or assessment to LARM;
- b) The member has failed to discharge any other obligation it owes to LARM; or
- c) The member has failed to comply with the laws of the state, rules of the Department of Insurance or bylaws of LARM.

Such hearing may be initiated by the Director on his or her own initiative, or at the request of the Board.

8.12. Effect of Termination on Obligations to LARM. A former member shall remain liable for any costs and obligations incurred by LARM while the public agency was a participant, and for any contractual obligation the public agency has entered into with LARM on or before the date of termination, as provided by the Act.

8.13. Funds and Reserves by Exposure Area. The Board shall review appropriate actuarial analyses to identify appropriate funds and reserves by exposure area.

8.14. Payment of Claims. The Board shall ensure that all claims covered by the Memorandum of Coverage are paid promptly.

8.15. No Private Benefit. No part of the net earnings or assets of LARM shall inure to the benefit of any private person.

8.16. Loss Control Program. The Board shall approve a system or program of controlling member losses.

8.17. Powers of the Board. In addition to other powers granted under this agreement, the Board shall have the power to:

- 8.17.1. Sit as a quasi-judicial body to hear and make determinations regarding any members dispute regarding the interpretation, intent, coverage, limitations, or exclusions of the Memorandum of Coverage;

- 8.17.2. Take all necessary precautions to safeguard the assets of LARM; and exercise fiduciary duties concerning those assets and the overall operations of LARM
 - 8.17.3. Make and enter into any and all contracts, leases, and agreements necessary or desirable to carry out any of the powers granted or duties imposed under this Agreement or any applicable law or regulation;
 - 8.17.4. Establish the duties and responsibilities of the Administrator;
 - 8.17.5. Sue and be sued, make contracts, hold and dispose of real and personal property, borrow money, contract debt, and pledge LARM assets in the name of LARM; and
 - 8.17.6. Exercise such other powers as are necessary for the proper operation of LARM to carry out the terms of this Agreement and to comply with the Act, rules and regulations adopted under the Act, and any other State or Federal laws, rules or regulations, and the LARM Bylaws.
- 8.18. Bylaws and Rules of Operation. The Board may make bylaws pertaining to the exercise of its purpose and powers. The Board may, from time to time, revise the bylaws. The Board may also from time to time adopt policies, rules and procedures for the administration and operation of LARM, by majority vote of the Board, so long as such policies, rules, and procedures are not inconsistent with this Agreement or the bylaws. No provisions of the bylaws, policies, rules or procedures shall be inconsistent with the Agreement or the Act.
9. Financial Reports. Financial reports shall be prepared on a statutory basis as required by the Department of Insurance.
 10. Banking Relationships. LARM shall establish bank accounts necessary to carry out the terms and meet the operational needs of this Agreement. Controls shall be established and funds shall be invested so that LARM is managed in a conservative and prudent manner.
 11. Financial Records. The Board shall maintain complete financial records for each type of coverage as required by the Act.
 12. Inspections. LARM and its representatives shall be permitted, but shall not be obligated, to inspect a member's properties and operations at any time. Neither LARM's right to make inspections nor the making thereof shall constitute an undertaking on behalf of or for the benefit of a public agency or others to determine or warrant that such property or operations are safe or are in compliance with any law, rule or regulation.
 13. Member Examinations and Audits. LARM may examine and audit the member's records at any time during the period this Agreement is in effect, and during any extensions hereof, and within three years after such member is no longer a participating member of LARM, insofar as the records may relate to the subject matter of this Agreement.
 14. LARM Financial Audit. LARM shall be audited periodically at the expense of LARM by a certified public accountant. A copy of the report shall be submitted to the governing body of each participating member for the period audited.

15. Professional Services. The Administrator may retain the services of such legal counsel, actuaries, auditors, engineers, service providers, consultants and other advisors as it deems necessary to carry out the business and purpose of LARM.
16. Place of Business. The principal place of business for LARM shall be 1335 L Street, Lincoln, Nebraska 68508. Notice provided via United States Postal Service by a member to LARM at this address shall be considered proper notice to LARM and all participating members of LARM. The Administrator may employ necessary staff and may purchase, lease, or rent real or personal property in order to carry out the business and purpose of LARM.
17. Conformity with Law. In the event any term or provision of this Agreement is in conflict with the laws and statutes of the State of Nebraska as they now exist or are hereafter amended, this Agreement shall be automatically deemed amended to conform to such laws and statutes.
18. Fiscal Year. LARM's fiscal year shall begin on October 1 of each year and end on September 30 of the following year.
19. Liability. No member in LARM shall, by reason of this Agreement, have any liability for claims brought by third parties against any other member other than the obligation to contribute certain funds to LARM as expressly provided herein. The liability for any claim against a member shall remain the sole and exclusive liability of the member. The obligation of LARM is to indemnify the member against such loss as provided in the Coverage Document to the extent and under the conditions contained therein.
20. Termination of the Agreement. This Agreement shall terminate upon the occurrence of all of the following events:
 - a. LARM has dissolved pursuant to Section 8.7;
 - b. All amounts owed by the members have been paid in full; and
 - c. All amounts owed for claims and other expenses have been paid in full.
21. Execution in Counterpart. This Agreement may be executed in several counterparts, each of which shall be regarded as an original and all of which shall constitute one and the same document.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement on the dates set forth in the attached Resolutions and acknowledged below.

Signature: _____

Title: _____

Name of Public Agency: City of Franklín

Date: 4/05/2022

League Association of Risk Management
2022-23 New Resolution

RESOLUTION NO. 2022-

WHEREAS, The City of Franklin is a member of the League Association of Risk Management (LARM);

WHEREAS, section 8.10 of the Interlocal Agreement for the Establishment and Operation of the League Association of Risk Management provides that a member may voluntarily terminate its participation in LARM by written notice of termination given to LARM and the Nebraska Director of Insurance at least 90 days prior to the desired termination given to and that members may agree to extend the required termination notice beyond 90 days in order to realize reduced excess coverage costs, stability of contribution rates and efficiency in operation of LARM; and

WHEREAS, the Board of Directors of LARM has adopted a plan to provide contribution credits in consideration of certain agreements by members of LARM as provided in the attached letter.

BE IT RESOLVED that the governing body of The City of Franklin, Nebraska, in consideration of the contribution credits provided under the LARM Board's plan, agrees to:

- Provide written notice of termination at least 180 days prior to the desired termination date, which date shall be no sooner than September 30, 2025. **(180 day and 3 year commitment; 5% discount)**
- Provide written notice of termination at least 180 days prior to the desired termination date, which date shall be no sooner than September 30, 2024. **(180 day and 2 year commitment; 4% discount)**
- Provide written notice of termination at least 180 days prior to the desired termination date, which date shall be no sooner than September 30, 2023. **(180 day notice only; 2% discount)**
- Provide written notice of termination at least 90 days prior to the desired termination date, which date shall be no sooner than September 30, 2025. **(90 day notice and 3 year commitment only; 2% discount)**
- Provide written notice of termination at least 90 days prior to the desired termination date, which date shall be no sooner than September 30, 2024. **(2 year commitment only; 1%)**
- Provide written notice of termination at least 90 days prior to the desired termination date, which date shall be no sooner than September 30, 2023. **(90 day Notice only)**

Adopted this 5 day of April 2022

Signature: _____
Title: _____
ATTEST: _____
Title: _____

City Name	wage range for Manager	wage range for Lifeguards
City of Franklin	Manager \$10-\$16.00 Asst. Manager \$9-\$14.00	\$7.00 - \$10.00
City of Alma (1153)	Manager \$16. Asst. Manager \$11.00	\$8.25 - \$9.25
Red Cloud (1020)	Manager \$14 Asst. Manager \$10.50	\$8.00
City of Ravenna (1371)	Manager \$10.50 Asst. Manager \$9.35	\$8.35
Village of Morrill (921)	Manager \$15.00 Asst. Manager \$13.00	1st year \$9.00 2nd year \$10.00 3rd year \$11.00 4th year \$12.00
City of Newman Grove (721)	Manager \$12.67	\$11.33
City of Oshkosh (884)	Manager \$14.50 - 4th year	\$12.50
Village of Trenton (570)	Manager \$10.25 Asst. Manager \$9.75	\$9.00

Bigger Cities		
City of Beatrice (12669)	\$9-9.25	\$12.90
City of Fairbury (3942)	Manager \$16. Asst. Manager \$12.50	\$10 new and .25 cents raise each yr returning
City of Nebraska City (7289)	\$10.-\$12.85	\$11.25-\$16.75
City of Broken Bow (3559)	Manager \$12-\$20 Asst. Manager \$9-\$15.00	\$9.00-\$11.00

RESOLUTION NO. 2021-01

WHEREAS, the Mayor and Council of the City of Franklin, Nebraska intend to provide adequate salaries for its appointed officials and employees within the salary range provided by Sec. 1-218 of the Municipal Code;

NOW THEREFORE BE IT RESOLVED by the Mayor and Council of the City of Franklin, Nebraska that the following salaries are hereby filed for the following named appointed officials and employees:

Linda Herrick, Swimming Pool Manager	\$ 14.00 per hour;
Emily Cleveland, Asst. Swimming Pool Mgr. Swim Team Coach	\$ 11.75 per hour;
Logan Wentworth, Asst. Swimming Pool Mgr.	\$ 9.00 per hour;
Abby Cleveland, Lifeguard/Swim Team Coach	\$ 8.75 per hour;
Bailey Lennemann, Lifeguard	\$ 7.75 per hour;
Ella Carraher, Lifeguard	\$ 7.75 per hour;
Mika Baker, Lifeguard	\$ 7.25 per hour;
Lola Loschen, Lifeguard	\$ 7.25 per hour;
Jaycob McNiff, Lifeguard	\$ 7.00 per hour;
Kyler Carraher, Lifeguard	\$ 7.00 per hour;
Miles Cleveland, Lifeguard	\$ 7.00 per hour;
Ali Wilson, Lifeguard	\$ 7.00 per hour;
Ashley Lecher, Lifeguard	\$ 7.00 per hour;
Emma Goosic, Ball Park Manager	\$ 2,500. Per year;

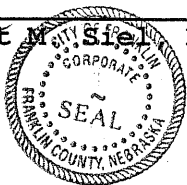
FURTHER RESOLVED, that said salaries shall be effective as of May 1st, 2021, unless otherwise noted.

Passed and approved this 13th, day of April 2021

ATTEST:


Margaret M. Stiel, Mayor


Raquel Felzien, City Clerk



LIBRARY DIRECTOR
\$9.00 to \$15.00 per hour

ASSISTANT LIBRARIAN
\$9.00 to \$12.50 per hour

STREET COMMISSIONER
\$12.50 to \$25.00 per hour

RECYCLING AND SANITATION
\$9.00 to \$25.00 per hour

PARK AND CEMETERY
\$9.00 TO \$20.00 per hour

TEMPORARY RECYCLING EMPLOYEE
\$9.00 to \$15.00 per hour

SWIMMING POOL MANAGER
\$10.00 to \$16.00 per hour

ASSISTANT SWIMMING POOL MANAGER
\$9.00 to \$14.00 per hour

LIFEGUARDS
\$7.00 to \$10.00 per hour

The exact salary of the above-named Appointed Officials within the salary ranges set forth above shall be established from time to time by resolution of the City Council, and this ordinance and the resolutions adopted pursuant hereto shall be available for public inspection in the office of the City Clerk. All salaries of elected and appointed officials of the City of Franklin shall be published as provided by law.

Section 2. That this ordinance shall be published in pamphlet form as part of the Municipal Code of the City of Franklin, Nebraska.

Section 3. That this ordinance shall be in full force and effect from and after its passage, approval, and publication according to law.

PASSED AND APPROVED this 13th day of April, 2021.

APPROVED:



Margaret Siel, Mayor

ATTEST:


Raquel Felzien, City Clerk

Transactions

CORPORATE CARD xxxx186

PO #	Invoice #	Trans Date	Post Date	Description	Purchase Location	Amount
	320007022076198	03/11/22	03/11/22	Sale	MENARDS 3200 KEARNEY NE	\$1,072.20
	320007022076199	03/11/22	03/11/22	Sale	MENARDS 3200 KEARNEY NE	\$2,040.53
	320007022076204	03/11/22	03/11/22	Sale	MENARDS 3200 KEARNEY NE	\$3,271.11
CORPORATE CARD Total Transactions						\$6,383.84
Total Transactions						\$6,383.84

Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
Total Payments, Credits and Adjustments			\$0.00

Fees and Interest

Fees

Post Date	Description	Amount
Total Fees for This Period		\$0.00

Interest Charged

Post Date	Description	Amount
Total Interest for This Period		\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Rate Type	Balance Subject to Interest Rate	Interest Charge
Purchases	20.24%	Variable	\$0.00	\$0.00

