

PINCKNEY COMMUNITY PUBLIC LIBRARY HYBRID BOARD MEETING

APRIL 18, 2024

9:30 AM

HYBRID ANNUAL BOARD MEETING MIMUTES

CALL TO ORDER @ 9:33 am.

Present: Kate Pratt, President; Kate Robertson, Treasurer; Shelly Wagnitz, Vice-President; Patti Nicholson, Secretary; Judy Wismont, Trustee; Hope Siasoco, Director; Debbie Stewart, Staff Member; Sara Castle, Youth Librarian/Assistant Director; Jennifer Brennan, Note Taker, and Dianne Gonzales, Bookkeeper

Absent: None

President's Announcement regarding Public Comment Section

PUBLIC COMMENT

Note: Public Comment for this hybrid meeting is made available in advance of the meeting through this publicly available Google Document: <https://forms.gle/JbZBfHEmfhJqgp8R7> or email: hsiasoco@pinckneylibrary.org or during the time of the meeting.

Sara Castle, Assistant Director/Youth Librarian, spoke during the Public Comment Section:

There are HRA benefit problems. No deposits into employees' accounts in 2024 for the months of January through April. The Library Director and the Bookkeeper explained that the holdup is coming from the library's HRA administrator, Journey RPS. Dianne, the Bookkeeper and Nicolas Pospiech, President of Journey RPS, have come up with a new system of sending Library Employee Contributions, where Dianne is now responsible for sending reports of monthly contributions to Journey and to the Library Director, as well as monthly invoices for the library's Charles Schwab HRA Brokerage Account. This will ensure that the Library is up-to-date in its monthly Employee Contributions. The issue should be resolved by May 1st.

SPECIAL ISSUES

- Transitioning Operations and General Fund Accounts from PNC Bank to Bank of Ann Arbor
 - Update on transition—Bookkeeper, Dianne Gonzales, and Treasurer, Kate Robertson
 - Bank of Ann Arbor will be set-up like PNC: Checking, Money Market Savings, and CD
 - Sweep account: a bank account that automatically transfers amounts that exceed the FDIC insured level of money into a higher interest-earning investment option at the close of each business day.
 - Savings can be transferred to Sweep account
 - CDs will be part of Sweep
 - Bank of Ann Arbor will be giving a free check deposit machine to the library so we can deposit our own checks in house
 - Progress
 - Checking to remain at PNC until all vendor checks have cleared
 - Lockable deposit bag is coming
 - Close Money Market Savings Account on Thursday, April 18
 - Paylocity has been completely transferred to the new Bank of Ann Arbor Checking Account
 - End of April reconciling of PNC checking
 - Deposit tickets and stamp were ordered by Bookkeeper for new Bank of Ann Arbor checking account
 - Deposit tickets and stamp to be ordered by Bookkeeper for Bank of Ann Arbor savings account
 - General fund still at PNC
 - Treasurer will close PNC Money Market Savings Account on April 18, 2024
 - Treasurer's report to be changed to improve labeling and clarification
 - Operations Fund is Checking
 - General Fund is Money Market Saving Account
 - Hope Siasoco to be added as signatory on Operations Checking Account
 - Hope to be added as someone "authorized to submit through Remote Deposit Capture"
 - Kate Robertson, Treasurer, has emailed all relative papers to the Director to be signed and returned to Bank of Ann Arbor. These will allow her to do banking as needed and required
 - Liz and John Colone Community Foundation Fund for the Pinckney Library—first disbursement check received: \$824 on April 5, 2024 (Not yet deposited.)
 - First check from Community Foundation to be deposited at Bank of Ann Arbor by Treasurer on April 18, 2024

CONSENT AGENDA

✚ CORRECTION/ADDITIONS TO AGENDA

- Add: Under Old Business: Award to the Library
- Add: Under Special Issues: Seed Library

✚ READING OF MINUTES FROM MARCH 21, 2024 BOARD MEETING

- Judy Wismont asked to change wording to the minutes for clarification purposes:
 - Under Special Guest Presentation:
 - First Bullet Point: Kim McCallough, Cash Management Officer at Howell Branch of Bank of Ann Arbor, presented information on the ICS and CDARS products they offer. (See Attached)
 - These Money Market & CD products allow customers to work with one bank but spread money out...
 - Fourth Bullet Point: Bank of Ann Arbor would set up mobile deposits or lend us a scanner to process check deposits.
 - Under Special Issues:
 - Change "Banking Issues" to "Banking Options"
 - First Bullet Point: General Funds Account is a money market account from which the library currently transfers funds to the Operations Checking Account at PNC to pay all vendor invoices....
 - Remove the Fourth Bullet Point because it was added earlier.
- Kate Pratt: The wording in the minutes must be changed from "motions" to "made a motion"

✚ PRESENTATION OF BILLS:

- Shelly Wagnitz asked for clarification on "Equipment Rental"
 - This refers to the rental of the photocopy equipment and printers through Applied Innovation, and their maintenance.
- April 2024 Bills for Review
- Kate Pratt made a motion to accept the "Consent Agenda" as corrected and Shelly Wagnitz seconds. All approved and motion passed.

SPECIAL ISSUES

- Library A/V equipment upgrade project for 2024
 - Assistant Director & Director have met with three vendors and requested quotes to be presented during the May meeting:
 - Sound Planning Communication of Redford—Carrick Secorski: Recommended by TLN
 - Teoma Systems—Chuck Woolaver: Recommended by the "No Reservations" website for Librarians
 - Tel Systems of Ann Arbor—Joel Donlon: Recommended by Hamburg and Dexter libraries
 - Quotes will be coming in the coming weeks
 - The Library Board needs to come up with a budget for the project. "Menu items" for the quotes were requested of all three vendors, so there is a starting point to determining a budget. These menu items are based off the room/area being furnished with A/V equipment
 - This will be a May Board Meeting agenda item
- Library's Building Insurance—email from Lisa Kennedy, Library's Insurance Agent from Brown & Brown of Detroit
 - The library was sent a notice by Hanover Insurance—company providing current liability insurance—that they will be dropping their coverage by the end of contract year. Brown & Brown, our insurance representative, has started the process of finding a new carrier. Change must be completed by May 1, 2024
 - See attached proposal comparisons
 - Once new insurance is acquired the plan is to have all the different types of coverage bundled together to save money and to have all the premiums due on the same date.
 - Two possible carriers: Accuity and Hartford
 - Accuity does not offer all the types of coverage that is required
 - A la cart
 - Deductible increased to \$5,000 due to building limit
 - Newer company

- Hartford is inclusive and offers what is required for the library’s liability and workers compensation and directors and officers insurance
 - Lower deductible of \$2,500, plus includes inland marine policy and \$100,000 Crime policy
 - More established company
 - Shelly Wagnitz made a motion to change the Library’s Building Insurance to Hartford as outlined by the Brown & Brown Insurance Quote of \$12,261 which does not yet include the “Directors and Officers Insurance” coverage, which will be added later and Patti Nicholson seconds. All approved and motion passed.
- Library’s Bond Annual Audit through PFM
 - On April 8th, a letter from PFM was received about starting the Bond Audit
 - Dianne Gonzales, Bookkeeper, answered the tax collection question
 - PFM is still awaiting the 2024 Major taxpayers IFT from Treasury and Equalization Values from the county
 - Proceeding with Bond Audit
- Seed Library Scout project
 - Lauren Estes Eagle Scout Project
 - Proposal:
 - Organize the seed library
 - Construct a shelf unit
 - Must be completed by June 10 for Scout deadline
 - Patti Nicholson will be the Board liaison and Lauren’s advisor

OLD BUSINESS:

- 2024 Michigan Library Advocacy Day – REPORT
 - Board Members who attended: Kate Pratt and Judy Wismont, and Library Director: Hope Siasoco
 - Pinckney Library group shared their experience having attended the 2024 Michigan Library Advocacy Day on Tuesday, April 16 in Lansing
 - Topics highlighted by the Pinckney Library Group to legislators:
 - Increase to FY25 State Aid
 - Passing “Freedom to Read” Legislation
 - Passing Legislation to grant libraries money for Capital Improvement Projects—i.e. tied to Federal Infrastructure Bill
 - Topic that was focused specifically towards Pinckney Library Board’s interest: Amending the Open Meetings Act to include Board Members to attend hybrid meetings and still retain their voting status
 - Judy Wismont is curious to find out: “Does Advocacy Day work and make a difference?”
 - Making contact with legislators is the most important thing to do even if you do not cover all items/topics
 - Attendees are encouraged to do follow-ups with those they connected with during advocacy day
 - Presentations that Board attendees highlighted:
 - PR group works with MLA working to change the perception of Right to Read
 - Kristin Fontichiaro, UM Professor: Function of the Library
 - Innovative ideas: Ice cream cart mobile library
- HVAC RTU damaged by 2023 hailstorms
 - Quotes from Haley Mechanical and D&R Heating and Cooling, Inc.
 - Building Maintenance Coordinator, Scott Mills, works well with D&R
 - A discussion followed
 - Shelly Wagnitz made a motion to accept the quote from D&R for \$30,874.00 and authorize the payment of the deposit and Kate Pratt seconds. All approved and motion passed
- REPORT—Staff Development on Friday, April 12, 2024
 - Short Emergency Response talk from Chief Jeffrey Garrison of the Village Police
 - It was a good lunch presentation. Staff members were engaged and asked questions
 - Chief Garrison agreed to do a more in-depth presentation in November—possible joint staff development day with Hamburg Library—on Active Aggressor in a non-traumatic learning environment
 - Instructions & hints were helpful
 - Lunch provided by the Friends Group
- UPDATE—Miller Canfield Letter from March 1, 2024, regarding Corporate Transparency Act (CTA) requirements – Nothing to update regarding the library

- Child Advocacy Award from LACASA, LESA and CAPS
 - All Livingston County Libraries received a plaque for promoting Child Advocacy
 - Representatives from each library was present
 - Plaque will be hung by Sara Castle's office door

NEW BUSINESS:

Reports:

- ✚ Library Progress Report
 - Upcoming Staffing Changes:
 - Retirements and Separations: Debbie Stewart, MeL/ILL and Social Media Coordinator, and Kathy Rooney, Library Assistant
 - Staff Position Changes: Karen Sala will become the new MeL/ILL and Social Media Coordinator starting May 6, and Jim Bell has been hired as Library Assistant starting April 1
 - Envisionware Printing was updated and LPT1 computer was upgraded
 - Update on Library Events:
 - Peach Truck will be available at the library parking lot 5 times during the summer from 8:30am-10:30am on June 7, June 28, July 19, August 9, and August 30
 - Baby Time Storytime on Mondays at 10am
 - Family Story Time on Tuesdays at 11am
 - Kids Knit & Crochet on Thursdays at 12pm-1pm
 - Crafty Chix Knitting Group on Thursdays at 12pm-2pm
 - Seva Yoga – every Fridays from 10:30am-11:30am until March 23, 2024
 - Oscar Movie Showing—Wednesday, April 3 from 5pm-8pm—Oppenheimer (Rated R)
 - Handed out Eclipse Glasses for the April 8 Total Eclipse starting Friday, April 5
 - Stuffed Animal Storytime & Sleepover—Thursday, April 11 at 7pm
 - Celebrate Children's Authors: Ryan Higgins—Wednesday, April 17 at 6pm-7pm
 - Off the Shelf Book Discussion—Tuesday, April 23, 2024 from 6:30pm-7:30pm; April's book title: *Killers of the Flower Moon* by David Grann
 - Moms Clean Air Force Showing of the movie "Blue Vinyl"—Wednesday, April 24 at 6pm-8pm
 - Family Bingo Night on Thursday, April 25, 2024 at 6:30pm-7:30pm
 - Spring 2024 Puzzle Palooza—Saturday, April 27 from 10am-2pm (Thank you to the Friends of the Pinckney Library for sponsoring this event) **Registration closes on Wednesday, April 24.**
 - May 11 Shredding event
 - May 4 Plant swap
 - May 4 Mario Cart obstacle course
- ✚ Friends Group Report- Tabled
- ✚ Bookkeeper's Report- Reviewed and on file
- ✚ Treasurer's Report- Reviewed and on file

Issues:

NEW AND ONGOING BOARD ISSUES

- Other Employee Handbook Revisions—TABLED

CALL TO THE PUBLIC

Debbie Stewart said "Thank you" to the Board for all the support she and the library employees received during her years of service to the library. Debbie is retiring after 18 years of working at the Pinckney Library. Board thanked Debbie for her service to the Pinckney community.

ADJOURNMENT @ 11:20am

Shelly Wagnitz made a motion to adjourn and Judy Wismont seconds. All approve and the motion passes.

Respectfully Submitted by Jennifer Brennan, Board Notetaker



Hope Siasoco <hsiasoco@pinckneylibrary.org>

PINCKNEY COMMUNITY PUBLIC LIBRARY

1 message

Lisa Kennedy <Lisa.Kennedy@bbrown.com>

Wed, Apr 17, 2024 at 5:54 PM

To: "hsiasoco@pinckneylibrary.org" <hsiasoco@pinckneylibrary.org>

Hope,

Attached is the 2024 Proposal – Acuity did come in with a lower premium. Acuity Property coverage is a lower limit with a \$5,000 deductible. Acuity does not offer Director's & officers coverage for Libraries.

Acuity Summary:

QP6JT902 has crime coverage

QP6JT903 does not have crime coverage

- BUILDING LIMIT HAS BEEN INCREASED PER A VALUATION THAT HAS BEEN COMPLETED. IT IS ULTIMATELY THE INSURED'S RESPONSIBILITY TO ENSURE BUILDINGS ARE INSURED TO VALUE.
- QUOTE IS SUBJECT TO A FAVORABLE INSPECTION, COMPLIANCE WITH ANY RESULTING RECOMMENDATIONS, AND ANY APPLICABLE BUILDING LIMIT OR SPEC UPDATES.
- QUOTE DOES NOT INCLUDE FINE ARTS COVERAGE.
- QUOTE INCLUDES A 1% WIND/HAIL DEDUCTIBLE.
- DEDUCTIBLE HAS BEEN INCREASED TO \$5,000 DUE TO BUILDING LIMIT.

Hartford offers more broad coverage than Acuity. Hartford is offering higher building limits with a lower deductible of \$2,500. Hartford is also offering the Inland marine policy that would cover the books & media when they are checked out of the library.

Included in the Hartford policy is the Crime policy with \$100,000 fraudulent coverage. This will allow us to cancel the separate Crime policy with Hanover and there would be a refund in premium since policy does not expire until 05/01/2025.

I have also requested a quote for the Directors & Officers policy with Hartford this evening, I don't have that quote yet, and I expressed I would like to get a quote by 05/01/2024 if possible.

Per our phone conversation I am highly recommending the Hartford Proposal quote over the Acuity policy. Hartford has all the coverages that is necessary for the library in the event of a loss. I am only including the Acuity policy due to your request to have other options available to present to the board.

Again, my recommendation is to move forward with the Hartford proposal quote.

Please let me know if you have any questions.

Thank you!

Lisa Kennedy

CPRIA, CISR

Commercial Lines Account Manager

Lisa.Kennedy@bbrown.com

O (586) 977-6300 | D (586) 446-3532 | F (586) 977-6780

5250 Corporate Drive, Suite 200

Troy, Michigan 48098

BBrown.com | NYSE: BRO



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When Brown & Brown has processed an add, termination or change of status on your behalf, please remember to check your carrier invoices to ensure that all requested adds, terminations & changes were processed correctly.


5 attachments

 **2024 Proposal Pinckney Community Public Library.pdf**
2441K

 **Pinckney library BOP.pdf**
1208K

 **Pinckney WC library.pdf**
459K

 **QP6JT902.PDF**
237K

 **QP6JT903.PDF**
234K



PROPERTY & CASUALTY

**Proposal Prepared for
Pinckney Community Public Library
Policy Term: 05/01/2024 - 05/01/2025**





This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of difference, the policy will prevail.

Pinckney Community Public Library



| | 2023-2024 Premium | 2024-2025 Quote | 2024-2025 Quote | 2024-2025 Quote |
|------------------------------------|--------------------------------|------------------------------|------------------------------------|-------------------------------------|
| Line of Business | Expiring Premium - Citizens | Proposed -Hartford Insurance | Proposed - Acuity Insurance | No Crime/Fidelity Proposed - Acuity |
| Business Owners Policy | | | | |
| General Liability | \$ 1,665.00 | \$ 12,155.00 | \$ 381.00 | \$ 381.00 |
| Commercial Property | \$ 5,958.00 | included in total | \$ 5,871.00 | \$ 5,871.00 |
| Business Auto | \$ 215.00 | included in total | \$ 493.00 | \$ 493.00 |
| Total | \$ 7,838.00 | \$ 12,155.00 | \$ 6,745.00 | \$ 6,745.00 |
| Umbrella | \$ 1,925.00 | \$ 672.00 | \$ 1,002.00 | \$ 1,002.00 |
| Total | \$ 1,925.00 | \$ 672.00 | \$ 1,002.00 | \$ 1,002.00 |
| | Expiring Premium - Accident Fu | Proposed -Hartford Insurance | Proposed - Acuity Insurance | Proposed - Acuity Insurance |
| Workers' Compensation | \$ 838.00 | \$ 629.00 | \$ 392.00 | \$ 392.00 |
| Total | \$ 838.00 | \$ 629.00 | \$ 392.00 | \$ 392.00 |
| | | | Proposed - Acuity Insurance | Proposed - Acuity Insurance |
| Crime - Employee Dishonesty | \$ 810.00 | | Crime/Fidelity | Crime/Fidelity |
| 3 Year term 5/1/22-5/1/25 | | Included | \$ 558.00 | |
| Total | \$ 810.00 | \$ - | \$ 558.00 | \$ - |
| | Expiring Premium - USLI | Don't offer | Don't offer coverage for Libraries | Don't offer coverage for Libraries |
| Directors & Officers | \$ 1,360.00 | | | |
| Total | \$ 1,360.00 | \$ - | \$ - | \$ - |
| | Expiring Premium - USLI | | Proposed - Acuity Insurance | Proposed - Acuity Insurance |
| Optional upon request | | | | |
| Cyber Suite | | Included | \$ 263.00 | \$ 263.00 |
| Equipment Breakdown | | Included | \$ 503.00 | \$ 503.00 |
| Total | \$ - | \$ - | \$ 766.00 | \$ 766.00 |
| Paid in Full Discount | | \$ (1,195.00) | | |
| Grand Total | \$ 11,411.00 | \$ 12,261.00 | \$ 9,463.00 | \$ 8,905.00 |

A. M. Best

A. M. Best Rating of Proposed Carriers

| Line of Business | Insurance Company | Rating | Admitted/ Non-Admitted |
|--|--|--------|------------------------|
| Business Owners Policy & Umbrella | Hartford Property and Casualty Insurance Company | A+, XV | Admitted |
| Workers Compensation | Hartford Property and Casualty Insurance Company | A+, XV | Admitted |
| Business Owners, Umbrella, Crime, Directors & Officers | Acutiy | A+, XV | Admitted |
| Workers Compensation | Acutiy | A+, XV | Admitted |

General Rating

| Rating Categories | Rating Symbols |
|-------------------|----------------|
| Superior | A+ to A++ |
| Excellent | A to A- |
| Good | B+ to B++ |
| Fair | B to B- |
| Marginal | C+ to C++ |
| Weak | C to C- |
| Poor | D |

These rating classifications reflect AM BEST's opinion of the relative position of each company in comparison with others, based upon averages within the Property-Casualty insurance industry. They are reflective of overall company services and standing within the industry.

Financial Size Category

| Class | Range (\$ in Thousands) |
|------------|-------------------------|
| Class I | Up-\$1,000 |
| Class II | \$1,000-\$2,000 |
| Class III | \$2,000-\$5,000 |
| Class IV | \$5,000-\$10,000 |
| Class V | \$10,000-\$25,000 |
| Class VI | \$25,000-\$50,000 |
| Class VII | \$50,000-\$100,000 |
| Class VIII | \$100,000-\$250,000 |
| Class IX | \$250,000-\$500,000 |
| Class X | \$500,000-\$750,000 |
| Class XI | \$750,000-\$1,000,000 |
| Class XII | \$1,000,000-\$1,250,000 |
| Class XIII | \$1,250,000-\$1,500,000 |
| Class XIV | \$1,500,000-\$2,000,000 |
| Class XV | \$2,000,000-Greater |

The Financial Size Category is an indication of the size of an Insurer and is based on reported Policyholder's surplus conditional or Technical reserve Funds, such as mandatory securities valuation reserve, or other investments and operating contingency funds and/or miscellaneous voluntary reserves in liabilities (\$ in Thousands)



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of difference, the policy will prevail.

This information has been provided to you so that consideration is given to the financial condition of our proposed carriers. The financial information disclosed is the most recent available to Brown & Brown. Brown & Brown does not guarantee financial condition of the insurers listed above.



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of difference, the policy will prevail.

Electronic Selection/ Rejection Option Form

This is to comply with the Uniform Electronic Transactions Act. This will allow us to provide quality, consistent delivery of documents according to your preference.

Selection of Electronic Insurance Policy Delivery Option

I select the option to receive the following documents in connection with my insurance policy(ies) electronically. **I acknowledge I may no longer receive paper policies, auto identification cards and other supporting documents you have in connection with my insurance policies unless specifically requested by me.**

Please initial here

Rejection of Electronic Delivery Option

I reject the option to receive my insurance policy(ies) and /or other supporting documents in connection with my insurance policy(ies) electronically for myself, and all those covered under the policy. **I elect to receive paper copies of such documents.**

Please initial here

Electronic Delivery Disclosure

The policyholder who elects to allow for insurance policy and/or other supporting documents in connection with the insurance policy(ies) to be sent to the electronic mail address provided should be diligent in updating the electronic mail address provided to Brown & Brown, Inc. in the event that the address should change.

Insured

Email Address to receive documents: _____

Duly Authorized Representative Name: _____

Date: _____



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of difference, the policy will prevail.

Compensation Disclosure

Compensation. In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments. Additionally, it is possible that we, or our corporate parents or affiliates, may receive contingent payments or allowances from insurers based on factors which are not client-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such a contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or "pooled") with the premium dollars of other insureds that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we receive them until the date of premiums are remitted to the insurance company or intermediary. In the event that we assist with placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

If an intermediary is utilized in the placement of coverage, the intermediary may or may not be owned in whole or part by Brown & Brown, Inc. or its subsidiaries. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so. In addition to providing access to the insurance company, the Wholesale Insurance Broker/Managing General Agent may provide additional services including, but not limited to: underwriting; loss control; risk placement; coverage review; claims coordination with insurance company; and policy issuance. Compensation paid for those services is derived from your premium payment, which may on average be 15% of the premium you pay for coverage, and may include additional fees charged by the intermediary.

Questions and Information Requests. Should you have any questions, or require additional information, please contact this office at (586)977-6300 or, if you prefer, submit your question or request online at <http://www.bbinsurance.com/customerinquiry/>



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