

Scott, Rhonda

From: Williams, Kathy
Sent: Tuesday, September 16, 2025 2:53 PM
To: Reeves, Mande
Cc: Scott, Rhonda
Subject: FW: USI Proposal
Attachments: Lubbock County - 25-26 Renewal Propoosal.PDF; USI Insurance to Bind Signature Page 9.16.2025.pdf; Contract Coversheet USI Crime 9.16.2025.pdf; Contract Coversheet USI WorkersComp 9.1+.pdf

Mande,

Please see the contract renewal for the Crime and Workers' Comp. insurance. I had Rhonda put these on the agenda for Sept. 29th. Please let me know if you have any questions.

*Thanks,
Kathy*

Kathy Williams
County Auditor
Lubbock County
WK 806.775.1097
FAX 806.775.7917
Email kwilliams@lubbockcounty.gov

From: Cristy Urquidi <Cristy.Urquidi@usi.com>
Sent: Tuesday, September 16, 2025 12:33 AM
To: Williams, Kathy <KWilliams@lubbockcounty.gov>
Cc: Robb Pridemore <Robb.Pridemore@usi.com>
Subject: RE: USI Proposal

Kathy

Please find the requested proposal.

Let me know if you have any questions.

Thank You!

CRISTY URQUIDI, CISR
Partner | Commercial Lines Team Leader

USI Insurance Services
303 N. Oregon, Ste. 310

El Paso, Texas 79901
O: 915.534.9456 | C: 915.346.6848 | VOIP 9155349456
cristy.urquidi@usi.com | www.usi.com | [in](#)



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I'M WITH U | [Advancing Our Commitment to Diversity, Equity & Inclusion. Learn More >](#)
TOP INSURANCE EMPLOYER | [Multiple Industry Awards and Recognitions! View Awards >](#)

From: Williams, Kathy <KWilliams@lubbockcounty.gov>
Sent: Monday, September 15, 2025 10:11 AM
To: Cristy Urquidi <Cristy.Urquidi@usi.com>
Cc: Robb Pridemore <Robb.Pridemore@usi.com>
Subject: USI Proposal

Good Morning Cristy,

Would it be possible to get a PDF of the Crime and Excess Workers Compensation Insurance Proposal? Robb has dropped of bound copies but I'd like email documentation.

*Thank you,
Kathy*

Kathy Williams
County Auditor
Lubbock County
WK 806.775.1097
FAX 806.775.7917
Email kwilliams@lubbockcounty.gov

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Scott, Rhonda

From: Williams, Kathy
Sent: Monday, September 15, 2025 11:15 AM
To: Scott, Rhonda
Subject: USI for 29th Court

Rhonda,

Please put on the USI Crime and Excess Workers Compensation Insurance Proposal for the Judge to sign for the Court for the 29th. Also, we need to put on for that Court to pay outside the AP process b/c it's due on 10/10/25. Once they send me the electronic version, I forward to you for back up.

*Thanks,
Kathy*

Kathy Williams
County Auditor
Lubbock County
WK 806.775.1097
FAX 806.775.7917
Email kwilliams@lubbockcounty.gov



LUBBOCK COUNTY CONTRACT COVERSHEET

TO BE COMPLETED BY THE DEPARTMENT:

Department: Auditor

Department Contact Person: Kathy Williams Phone Number: 806-775-1098

Vendor Name: USI - Travelers Insurance Vendor Number: 130194

☐ New ☒ Renewal ☐ Modification If contract is part of a grant is it: ☐ New ☐ Continuation
Are federal funds being utilized? ☐ Yes ☐ No If Yes, notify purchasing to run a check in SAM.

Synopsis of what this contract will do for your department (be specific):

Travelers Casualty and Surety - Crime Policy renewal

Line item the contract will be paid out of or funds will be receipted to: 01100710-580100

Was this contract awarded as part of a solicitation? ☐ Yes ☒ No If Yes, list solicitation number and date awarded in Commissioners Court _____

Was this contract exempt from procurement in any manner? ☒ Yes ☐ No If Yes, list type of exemption and date exemption was approved by the Commissioners Court Professional

Date submitted by Department: 9.16.2025 Signature: Kathy Williams

Digitally signed by Kathy Williams
Date: 2025.09.16 14:42:54 -05 00'

TO BE COMPLETED DURING THE CONTRACT PROCESS:

Contract Number:	COIP Number:	Date COIP Received:	Date COIP Acknowledged:

Date Munis checked for Funding:	Date Reviewed by Contract Manager:	Date Sent to Legal for Assignment:	Contract Assigned to:

Date and Person Sent to for additional Review (e.g., IT/Auditor):	Date Returned by Legal:	Date Sent to Vendor for Review and/or Signature:	Date Returned by Vendor:

Date Added to Legistar	Commissioners Court Date:	Agenda Item Number:	Date fully executed agreement is sent to departments, vendor, etc.:



LUBBOCK COUNTY CONTRACT COVERSHEET

TO BE COMPLETED BY THE DEPARTMENT:

Department: Auditor

Department Contact Person: Kathy Williams Phone Number: 806-775-1098

Vendor Name: USI - Safety national Casualty Vendor Number: 12151

☐ New ☒ Renewal ☐ Modification If contract is part of a grant is it: ☐ New ☐ Continuation
Are federal funds being utilized? ☐ Yes ☐ No If Yes, notify purchasing to run a check in SAM.

Synopsis of what this contract will do for your department (be specific):

Safety National Casualty Insurance - Excess Workers Compensation

Line item the contract will be paid out of or funds will be receipted to: 01100710-580100

Was this contract awarded as part of a solicitation? ☐ Yes ☒ No If Yes, list solicitation number and date awarded in Commissioners Court _____

Was this contract exempt from procurement in any manner? ☒ Yes ☐ No If Yes, list type of exemption and date exemption was approved by the Commissioners Court Professional

Date submitted by Department: 9.16.2025 Signature: Kathy Williams

Digitally signed by Kathy Williams
Date: 2025.09.16 14:47:16 -05 00'

TO BE COMPLETED DURING THE CONTRACT PROCESS:

Contract Number:	COIP Number:	Date COIP Received:	Date COIP Acknowledged:

Date Munis checked for Funding:	Date Reviewed by Contract Manager:	Date Sent to Legal for Assignment:	Contract Assigned to:

Date and Person Sent to for additional Review (e.g., IT/Auditor):	Date Returned by Legal:	Date Sent to Vendor for Review and/or Signature:	Date Returned by Vendor:

Date Added to Legistar	Commissioners Court Date:	Agenda Item Number:	Date fully executed agreement is sent to departments, vendor, etc.:

Crime & Excess Workers Compensation Insurance Proposal

Lubbock County



Robb Pridemore, CRM, CSRM, CIC, AAI
Cristy Urquidi, CISR

Date Prepared: September 04, 2025



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This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.



About USI Insurance Services

USI is one of the largest insurance brokerage and consulting firms in the world, delivering property and casualty, employee benefits, personal risk, program and retirement solutions to large risk management clients, middle market companies, smaller firms and individuals. Headquartered in Valhalla, New York, USI connects together over 10,500 industry leading professionals across ~200 offices to serve clients' local, national and international needs. USI has become a premier insurance brokerage and consulting firm by leveraging the USI ONE Advantage®, an interactive platform that integrates proprietary and innovative client solutions, networked local resources and expertise, and enterprise-wide collaboration to deliver customized results with positive, bottom line impact. USI attracts best-in-class industry talent with a long history of deep and continuing investment in our local communities. For more information, visit usi.com.

The USI ONE Advantage

What truly distinguishes USI as a leading insurance brokerage and consulting firm is the USI ONE Advantage, a game-changing value proposition that delivers clients a robust set of risk management and benefit solutions and exclusive resources with financial impact. USI ONE® represents **Omni, Network, Enterprise**—the three key elements that create the USI ONE Advantage and set us apart from the competition.



Omni – USI's Proprietary Analytics

Omni, which means “all,” is USI’s one-of-a-kind solutions platform—real time, interactive, dynamic and evolving, and customized for each client. Built in-house by USI subject matter experts, Omni captures the experience of more than 500,000 clients, thousands of professionals and over 150 years of business activity through our acquired agencies into targeted, actionable solutions across property & casualty, employee benefits, personal risk and retirement. Omni features over a thousand solutions, case studies, work products and detailed analysis across industry verticals in a single dashboard. USI consultants input the client’s personalized data into Omni – highlighting their business, employees, and risks. The results feature client specific recommendations with quantified financial impact and the ability to analyze alternative scenarios with the touch of a button.

Network – USI's Local and National Resources

USI has made a very large investment in local resources and technical expertise, with more than 10,000 professionals networked nationally to build strong vertical capabilities and integrated account teams. Our local and regional experts ensure account team availability, hands-on service, and ongoing diligent follow-through so we can deliver on the solutions we customize for our clients.

Enterprise – USI's Team Based Strategic Planning

USI’s enterprise planning is a disciplined, focused, analysis centered on our client’s issues and challenges. Highly consultative meetings integrate USI’s Omni analytics with our broad resource network to build a risk management strategy aligned with client business needs. Our enterprise process is a proven method for identifying, quantifying and minimizing client risk exposures.

The USI ONE Advantage—our Omni knowledge engine, with our Network of local and national resources, delivered to our clients through our Enterprise planning process gives USI fundamentally different solutions, the resources to deliver, and a process to bring superior results to our clients.

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Service Team

USI Southwest Inc., El Paso

303 N. Oregon, Ste 310, El Paso, TX 79901

(915) 544-3111 www.usi.com

Producers

Your **Producer** is **Robb Pridemore**

Direct Number: (915) 534-9710

E-Mail: Robb.Pridemore@usi.com

Account Management Team

Your **Account Manager** is **Cristina Urquidi**

Direct Number: (915) 534-9456

E-Mail: Cristy.Urquidi@usi.com

Your **Account Representative** is **Anapaula Rodriguez**

Direct Number: (915) 534-9424

E-Mail: Anapaula.Rodriguez@usi.com

Additional USI Contacts

Your **Claims Specialist** contact is **Kyna Santiago**

Direct Number: (915) 534-9476

E-Mail: Kyna.Santiago@usi.com

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Proposal date: 09/04/2025 Prepared for Lubbock County, Texas
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Premium Summary

Coverage	Expiring Term Premium	Proposed Term Premium
Crime	\$6,963.00	\$7,027.00
Excess Workers Compensation	\$253,804.00	\$284,362.00
TOTAL ESTIMATED ANNUAL PREMIUM	\$260,767.00	\$291,389.00

Workers Compensation:

- 22-23 Payroll \$53,833,795 (premium rate \$0.374)
- 23-24 Payroll \$58,137,842 (premium rate \$0.4003)
- 24-25 Payroll \$74,648,168 (premium rate \$0.34)
- 25-26 Payroll \$81,995,992 (premium rate \$0.3468)

Binding Requirements:

- "Client Authorization to Bind" Signed by the insured

Billing:

- Travelers (Agency Bill) Full Premium due by 10/10
- Safety National (Agency Bill) Premium due by 10/10

Note:

In evaluating your exposure to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as your beginning new operation, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed.

Higher limits may be available. Please contact us if you would like a quote for higher limits.

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Travelers Casualty and Surety Company

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Proposal date: 09/04/2025 Prepared for Lubbock County, Texas
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Travelers Casualty and Surety Company of America
QUOTE OPTION #1

CRIME COVERAGES:

Crime Insuring Agreements	Single Loss Limit of Insurance	Single Loss Retention	Crime Insuring Agreements	Single Loss Limit of Insurance	Single Loss Retention
A - Fidelity 1. Employee Theft 2. ERISA Fidelity 3. Employee Theft of Client Property	See Endorsement Not Covered Not Covered		F - Computer Crime 1. Computer Fraud 2. Computer Program and Electronic Data Restoration Expense	\$1,000,000 Not Covered	\$25,000
B - Forgery or Alteration	\$1,000,000	\$25,000	G - Funds Transfer Fraud	\$1,000,000	\$25,000
C - On Premises	\$1,000,000	\$25,000	H - Personal Accounts Protection 1. Personal Accounts Forgery or Alteration 2. Identity Fraud Expense Reimbursement	Not Covered Not Covered	
D - In Transit	\$1,000,000	\$25,000	I - Claim Expense	\$5,000	\$0
E - Money Orders and Counterfeit Money	\$1,000,000	\$25,000			

Insured's Premises Covered: Worldwide, except

TOTAL ANNUAL PREMIUM - \$7,027.00

(Other term options listed below, if available)

LIMIT DETAIL:

Shared Additional Defense Limit of Liability: N/A

Crime Policy Aggregate Limit of Insurance: N/A

PREMIUM DETAIL:

Term	Payment Type	Premium	Taxes	Surcharges	Total Premium	Total Term Premium
1 Year	Prepaid	\$7,027.00	\$0.00	\$0.00	\$7,027.00	\$7,027.00

POLICY FORMS APPLICABLE TO QUOTE OPTION # 1:

CRI-2001-0109 Crime Declarations Page
CRI-3001-0109 Crime Policy Form

ENDORSEMENTS APPLICABLE TO QUOTE OPTION # 1:

ACF-7006-0511 Removal of Short-Rate Cancellation Endorsement
CRI-10073-0311 Government Entity Crime Coverage Without Individual Exclusion Endorsement
Employee Theft Per Loss Coverage - Limit \$1,000,000
Employee Theft Per Loss Coverage - Retention \$25,000
CRI-19072-0315 Global Coverage Compliance Endorsement – Adding Financial Interest Coverage and Sanctions Condition and Amending Territory Condition
CRI-19085-0919 Social Engineering Fraud Insuring Agreement Endorsement
CRI-19095-0517 Replace Insuring Agreement E. Money Orders And Counterfeit Money Endorsement
CRI-19096-0517 Amend Discovery And Amend Termination As To An Employee Endorsement
CRI-19101-1117 Amendatory Endorsement for Certain ERISA Considerations
CRI-19115-0519 Telecommunication Fraud Insuring Agreement Endorsement

CRI-19122-1120	Delete Exclusion For Prior Losses Involving Subsidiaries Endorsement
CRI-19134-0623	Replace Consolidation, Merger Or Purchase Of Assets And Acquisitions General Agreements Endorsement
CRI-4019-0911	Texas Changes Endorsement
CRI-5044-0613	Texas Cancellation or Termination Endorsement
CRI-7002-0109	Exclude Designated Persons or Classes of Persons or Employees Endorsement
CRI-7053-0109	Extend Premises to Entire Plot of Ground Under Insured's Control Endorsement
CRI-7059-0109	Amend Definition of Employee Endorsement
CRI-7101-0109	Amend Definition of Employee to Include Independent Contractor Endorsement
CRI-7126-0109	Government Entity Crime Endorsement - Faithful Performance of Duty
CRI-7224-0517	Tax Liability Endorsement

CONTINGENCIES APPLICABLE TO QUOTE OPTION # 1:

This quote is contingent on the acceptable underwriting review of the following information prior to the quote expiration date.

1 None

Safety National Casualty

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Proposal date: 09/04/2025 Prepared for Lubbock County, Texas
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PRICING & CONDITIONS:

Created for:		LUBBOCK COUNTY, TEXAS	
Line(s) of Coverage:		Excess Workers' Compensation	
CONTRACT TERMS		OPTION 19167903529	
Liability Period		10/01/2025 - 10/01/2026	
Payroll Reporting Period		10/01/2025 - 10/01/2026	
Payroll		\$ 81,995,991	
Manual Premium		\$ 543,253	
Experience Modification Factor		1.000	
Standard Premium		\$ 543,253	
Self-Insured Retention		\$ 1,000,000	
Specific Limit		Statutory	
Employers Liability Limit		Per Occ & Agg	\$ 1,000,000 / \$ 1,000,000
Premium Rate		Rate \$100 Payroll	\$ 0.3468
Deposit Premium		\$ 284,362	
Minimum Premium		\$ 284,362	
Pay Plan		ANNUAL PAYMENT	
Audit Type		Voluntary	

Previous Policy #: SP 4067384

Account #: 6018462

Quote expires one day after payroll reporting period effective date for each quote option.



ENDORSEMENTS

Option 19167903529

TEXAS MANDATORY ENDORSEMENT(S), IF APPLICABLE

0288 00 0908 (XWC)	EMPLOYERS' LIABILITY PER OCCURRENCE & AGGREGATE MAXIMUM LIMITS OF LIABILITY
0467 02 1105 (XWC)	EMPLOYERS' LIABILITY MAXIMUM LIMIT AND AGGREGATE MAXIMUM LIMIT OF INDEMNITY
6000 00 0121 (XWC)	TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT ENDORSEMENT

CONTINGENCIES:

The quote is subject to the following:

Option 19167903529

- 1 The Excess Workers Compensation program quoted is contingent upon also binding any other lines quoted with Safety National. Safety National may consider providing revised or additional quote options for individual lines of coverage subject to further underwriting review and approval.
- 2 Commission shall be fully earned by the Broker of Record at the inception of the Payroll Reporting Period as identified on the bound Excess Workers Compensation Insurance Quotation.
- 3 This Agreement will include coverage for Workers' Compensation loss caused by acts of terrorism as defined in the Agreement. Coverage for such losses will still be subject to all terms, definitions, exclusions, and conditions in the Agreement, & any applicable federal and/or state laws, rules, or regulations. Be advised that, under the Terrorism Risk Insurance Act of 2002 as amended, extended, and/or re-authorized (the Act), terrorism losses would be partially reimbursed by the U.S. Government under a formula established by the Act. Under this formula, the U.S. Government would generally reimburse 80% of covered terrorism losses exceeding a deductible paid by us. The Act contains \$100 billion cap that limits the reimbursement from the U.S. Government as well as from all insurers. If aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced. The portion of the EMPLOYER's annual premium attributable to coverage for losses caused by a certified act of terrorism is: 0.5%
- 4 Subject to receipt, review and acceptance of information contained in SNCC's Employee Concentration Supplemental Information (08/04) form prior to binding.

COMMENTS:

- 1 Included in our quote: MAP Client Services. These resources consist of both risk control and claim services, including resources like Safety Essentials Online, Workers' Comp Kit, Safety Training Source, and Office Ergonomics Solution. Medical Management Program: These services help facilitate complicated claims towards the best-possible outcome. Available services include Catastrophic Claims Consulting, Impartial Medical Review, Long-Term Claims Evaluation, and Chronic Pain & Opioid Dependency Programs.
- 2 Endorsements mandated by the coverage state(s) will automatically be added to your policy regardless of whether they are shown in the above schedule. In addition, a change in an endorsement form number may occur as a result of state filing requirements/updates arising subsequent to this quote.



RISK CONTROL RESOURCES:

Safety National understands the challenges that employers face to maintain a healthy workforce and has developed a suite of online risk control resources to help improve their safety and compliance programs. Collectively called MAP Client Services®, these tools are provided on a complimentary basis to help improve program management, analysis and prevention efforts. Our clients can actively utilize them 24/7 to build and maintain a best practice culture to keep their employees safe and help minimize their workers' compensation costs. View the attached brochure for more details.

MEDICAL MANAGEMENT PROGRAM:

Safety National provides a team of expert nurses and medical management analysts to help provide oversight of medical treatment to injured workers, mitigate medical exposure and maximize medical outcomes.

Policyholders receive resources to assist with the following:

- Pharmacy benefit management
- Large bill review
- Home modifications
- Administration of MSAs



Agency Bill Payment Options

We sincerely appreciate the opportunity to service your insurance needs. We believe good credit relationships are established by making our clients aware in advance of the terms of our payment procedures.

OUR BASIC PAYMENT PLAN IS THAT ALL PAYMENTS ARE DUE ON OR BEFORE THE EFFECTIVE DATE OF COVERAGE. THERE ARE THREE METHODS OF PAYMENT AVAILABLE:

-CASH ON EFFECTIVE DATE
-PREMIUM FINANCING BY A PREMIUM FINANCE COMPANY
-INSURANCE COMPANY PAYMENT PLAN, IF AVAILABLE

Please note that USI Insurance Services LLC and its subsidiaries and affiliates do not provide customer financing.

In some instances, you will receive invoices covering additions or changes to your coverage, endorsements. These invoices are payable upon receipt. You will receive a monthly statement of your account as a reminder as we realize that it is occasionally possible to miss a payment through oversight. Accounts with payments past due are subject to cancellation for non-payment. This is a serious situation as your insurer may refuse to reinstate coverage even if payment is made later. Accounts are subject, but not limited to, reasonable attorney fees, interest, collection fees and/or court costs incurred in connection with collection of past due balances.

PAYMENTS: Please remember to return the remittance copy of the invoice with your payment in the provided envelope. Otherwise, all payments will be applied to your oldest balance or left as unapplied if we cannot identify the applicable invoice being paid.

CREDITS: Credit invoices may be applied against other invoices due us. Please indicate in your remittance or contact us as to where to apply credit invoices on your account.

These payment procedures will apply for any and all policy renewals or future business written.

If you have any questions concerning our payment procedures or any other matters pertaining to account payments, please contact your insurance representative.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 09/04/2025 Prepared for Lubbock County, Texas
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USI Disclosures

Direct Bill DISCLOSURE: The Insurance Company operates independently for the financing of your insurance premium. Your agreement to finance this premium is directly with the insurance company and not USI Insurance Services.

If payment is not received by the due date, the insurance company could cancel your insurance policy(s) for non-payment of premium. The insurance company has the right to honor the cancellation date and **NOT** offer reinstatement or rewrite the insurance coverage.

We are not in a position to make monthly reminders or verify that your payment was received. Please take the necessary action to avoid possible cancellation of your insurance policy(s) which you are paying directly to the insurance company.

Information Concerning Our Fees: As a licensed insurance producer, USI is authorized to confer with or advise our clients and prospective clients concerning substantive benefits, terms or conditions of insurance contracts, to sell insurance and to obtain insurance coverages for our clients. Our compensation for placement of insurance coverage, unless otherwise specifically negotiated and agreed to with our client, is customarily based on commission calculated as a percentage of the premium collected by the insurer and is paid to us by the insurer. We may also receive from insurers and insurance intermediaries (which may include USI affiliated companies) additional compensation (monetary and non-monetary) based in whole or in part on the insurance contract we sell, which is contingent on volume of business and/or profitability of insurance contracts we supply to them and/or other factors pursuant to agreements we may have with them relating to all or part of the business we place with those insurers or through those intermediaries. Some of these agreements with insurers and/or intermediaries include financial incentives for USI to grow its business or otherwise strengthen the distribution relationship with the insurer or intermediary. Such agreements may be in effect with one or more of the insurers with whom your insurance is placed, or with the insurance intermediary we use to place your insurance. You may obtain information about the nature and source of such compensation expected to be received by us, and, if applicable, compensation expected to be received on any alternative quotes pertinent to your placement upon your request.

Document Delivery DISCLOSURE: USI strives to make your interactions with us easy and efficient. Therefore, we intend to deliver your policy and all policy-related documents electronically through our InsurLink client portal or through email. If you do not wish to receive these documents electronically or if you would like a paper copy of any or all documents at no cost to you, please notify your client service representative in writing. If your email or electronic contact information changes, please notify your client service representative in writing.

Reviewing Client Contracts DISCLOSURE: As a service to our clients, upon their request, USI will review those portions of your contract regarding the insurance and indemnity requirements as they relate to your insurance program and provide comments and/or recommendations based upon such review. This service should not be taken as legal advice and it does not replace the need for review by the insured's own legal counsel.

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InsurLink Client Portal

InsurLink, USI's secure, interactive portal for client collaboration and self-service resources, helps streamline the administration of your insurance program with efficient, environmentally friendly, paperless transactions.

InsurLink enables you to manage your program online in seamless collaboration with your USI service team 24 hours a day, 7 days a week.

With our user-friendly, intuitive software you can:



View and reprint Certificates of Insurance.



View policies, endorsements and other key documents.



Generate and issue Certificates of Insurance quickly and accurately.



Share documents with your USI service team



Reprint and replace Auto ID cards.*

For more information about InsurLink, contact your USI service representative.



Get our mobile app for Android or Apple and access your InsurLink client portal on the go!

**Limitations in NY and NJ*

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CertVaultSM for Certificate Delivery

USI utilizes CertVaultSM, a cloud-based system for storage and secure delivery of certificates of insurance to your certificate holders.

Benefits of CertVaultSM

- ✓ Supports USI's go-green initiative by eliminating printed and mailed certificates.
- ✓ Provides faster delivery than standard printing and mailing.
- ✓ Reduces your contact with Holders by providing them with self-service access to obtain issued certificates.
- ✓ Provides USI with a reliable reporting mechanism to identify Holders that have taken delivery of certificates, as well as Holders that have not retrieved their issued certificates. *(This data can be used to facilitate a review of the Holder list prior to renewal).*
- ✓ Protects your information by delivering your certificates securely with Blockchain Technology to ensure authenticity.



Certificate Delivery Process for Holders

When USI issues a certificate for one of your Holders, they are sent a CertVaultSM registration letter via email or regular mail.

After registration is completed, the Holder representative can view only their certificate on the CertVaultSM platform.



Client Copies of Certificates

You will continue to receive copies of certificates issued on your behalf via the method requested (email or regular mail).



For More Information

If you have any questions, please contact your USI Account Management Team.

For more information about CertVaultSM, contact your USI service representative.

"CertvaultSM" is a service mark of Patra Corporation

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USI Privacy Notice

Our Privacy Promise to You

USI provides this notice to you, our customer, so that you will know what we will do with the personal information, personal financial and health information (collectively referred to as the “protected information”) that we may receive from you directly or receive from your health care provider or receive from another source that you have authorized to send us your protected information. We at USI are concerned about your privacy and assure you that we will do what is required of us to safeguard your protected information.

What types of information will we be collecting?

USI collects information from you required both for our business and pursuant to regulatory requirements. Without it, we cannot provide our products and services for you. We will be collected protected information about you from:

- Applications or other forms, such as name, address, Social Security number, assets and income, employment status and dependent information;
- Your transactions with us or your transactions with others, such as account activity, payment history, and products and services purchased;
- Consumer reporting agencies, such as credit relationships and credit history. These agencies may retain their reports and share them with others who use their services;
- Other individuals, businesses and agencies, such as medical and demographic information; and
- Visitors to our websites, such as information from on-line forms, site visitorship data and on-line information collection devices, commonly called “cookies.”

What will we do with your protected information?

The information USI gathers is shared within our company to help us maximize the services we can provide to our customers. We will only disclose your protected information as is necessary for us to provide the insurance products and services you expect from us. USI does not sell your protected information to third parties, nor does it sell or share customer lists.

We may also disclose all of the information described above to third parties with which we contract for services. In addition, we may disclose your protected information to medical care institutions or medical professionals, insurance regulatory authorities, law enforcement or other government authorities, or to affiliated or nonaffiliated third parties as is reasonably necessary to conduct our business or as otherwise permitted by law.

Our Security Procedures

At USI, we have put in place the highest measures to ensure the security and confidentiality of customer information. We will handle the protected information we receive by restricting access to the protected information about you to those employees and agents of ours who need to know that information to provide you with our products or services or to otherwise conduct our business, including actuarial or research studies. Our computer database has multiple levels of security to protect against threats or hazards to the integrity of customer records, and to protect against unauthorized access to records that may harm or inconvenience our customers. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to safeguard all of your protected information.

Our Legal Use of Information

We retain the right to use ideas, concepts, know-how, or techniques contained in any nonpublic personal information you provide to us for our own purposes, including developing and marketing products and services.

Your Right to Review Your Records

You have the right to review the protected information about you relating to any insurance or annuity product issued by us that we could reasonably locate and retrieve. You may also request that we correct, amend or delete any inaccurate information by writing to us at the above address.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Insurance Carrier Ratings

As a service to our clients, USI is furnishing an assessment by a financial rating service of the insurance companies included in our proposal. We are including the legends used by this service.

All ratings are subject to periodic review, therefore, it is important to obtain updated ratings from each service. Should you desire further information concerning the financial statements of any of the insurance companies being proposed, so that you can make your own assessment of the financial strength of the companies being offered, it is available from USI at your request.

USI has made no attempt to determine independently the financial capacity of the insurance companies that we are including in our proposal as we believe the nationally recognized services are better equipped to comment.

A. M. BEST RATINGS

A++ & A+	Superior	D	Poor
A & A-	Excellent	E	Under Regulatory Supervision
B++ & B+	Good	F	In Liquidation
B & B-	Fair	S	Rating Suspended
C++ & C+	Marginal	NR	Not Rated

FINANCIAL SIZE CATEGORY

(In \$ Thousands)

Class I	Less than		1,000
Class II	1,000	to	2,000
Class III	2,000	to	5,000
Class IV	5,000	to	10,000
Class V	10,000	to	25,000
Class VI	25,000	to	50,000
Class VII	50,000	to	100,000
Class VIII	100,000	to	250,000
Class IX	250,000	to	500,000
Class X	500,000	to	750,000
Class XI	750,000	to	1,000,000
Class XII	1,000,000	to	1,250,000
Class XIII	1,250,000	to	1,500,000
Class XIV	1,500,000	to	2,000,000
Class XV	2,000,000	to	or greater

RATING "NOT ASSIGNED" CLASSIFICATIONS

NR-1 Insufficient Data

NR-3 Rating Procedure Inapplicable

NR-5 Not Formally Followed

NR-2 Insufficient Size and/or Operating Experience

NR-4 Company Request

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Required Signature Pages

Client Authorization to Bind

Important Information - Coverage cannot be bound when severe weather is threatening regardless of the expiration date.

After careful consideration of your proposal dated September 4, 2025, we accept your insurance program as presented with the following exceptions, changes, and/or recommendations:

Travelers Insurance – Crime Coverage

- Option 1 - \$7,027 ☐ Please Bind

Safety National Casualty – Excess Workers Compensation

- Annual Option - \$284,362 ☐ Please Bind

Client Signature

Date Signed

Lubbock County

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 09/04/2025 Prepared for Lubbock County, Texas
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