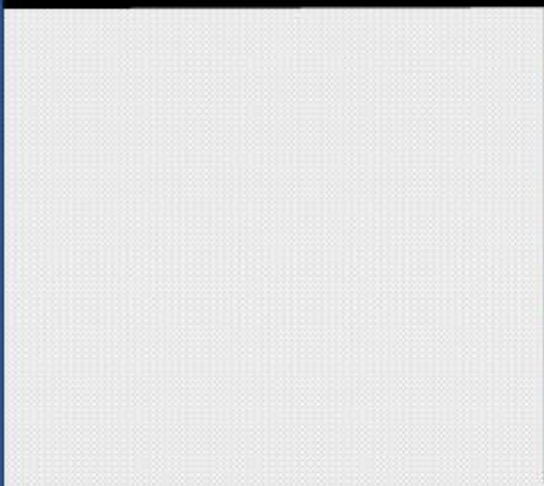


Proposal of Insurance  
For  
**City of Oklahoma City**  
**Excess Work Comp & Rail Coverages**  
July 1, 2024 to July 1, 2025

EXTENDING YOUR CAPABILITIES  
COVERING YOUR FUTURE



5080 Spectrum Drive  
Suite 900E  
Addison, TX 75001  
Phone: 469-232-2100

# TABLE OF CONTENTS

COVERAGE		SECTION
Railroad Liability		1
Rolling Stock		2
Excess Workers' Compensation		3
Forms for Signature		4
Disclaimer Notices		5

# RAILROAD – ROLLING STOCK

Named Insured	Central Oklahoma Parking & Transit Authority dba EMBARK			
Mailing Address	200 N. Walker Ave. Oklahoma City, OK 73102			
Description	Rolling Stock: \$33,714,872 (seven cars @ \$4.8m each) Transmission lines: \$3,449,321 Tracks Tower Sub Stations (6): (\$1,300,000)			
	Location/Description	Values	Personal Property	Total Values
	Streetcars - 7 Total All values shown represent Streetcars	\$ 33,714,872		\$ 33,714,872
	Transmission Lines 18,000 LF @ \$192/LNFT		\$3,449,321	\$3,449,321
	Station Stops	\$4,816,000		\$4,816,000
	Track 4.8 Miles Total - Values Shown Represent 1/4 Mile	\$ 887,462		\$887,462
	Traction Power Sub Stations (6)	\$ 7,800,000		\$ 7,800,000
	TOTALS	\$47,218,334	\$ 3,449,321	\$ 50,667,655
Effective	7/1/24 – 7/1/25			
Term	12 months			
Company	Houston Casualty Company through Continental Underwriters – a division of CRC Insurance Services, Inc.			
Catastrophe Limit	This company's maximum liability in any one loss or disaster is \$10,000,000			
Policy Limit	Per Occurrence Limit: \$10,000,000  Rolling Stock Limit: As per schedule on file  OPTIONAL COVERAGES Damage to Track and Roadbed \$887,462 Any One Occurrence \$887,462 Annual Limit  FLOOD/EARTHQUAKE as per form IM 7338 \$ 2,500,000 Per Occurrence \$ 2,500,000 Annual Aggregate			
Coverage/	Rolling Stock as per form IM 7330 **the most recent edition date will be utilized			
Description of Equipment	Rolling stock and ancillary equipment reported for the Street Car Operation only			
Extensions Of Coverage/ Supplemental Coverages	IM 7330 Extensions of Coverage Additional Debris Removal – \$5,000 Emergency Removal – 365 days Supplemental Coverages Expense to Clear Lines - \$25,000 Fire Department Service Charges - \$25,000 Pollutant Cleanup and Removal - \$25,000 Recharge of Fire Extinguishing Equipment - \$50,000 Re-rail Expense - \$25,000 each occurrence \$50,000 any 12 month period Valuable Papers - \$50,000			

# RAILROAD – ROLLING STOCK

Perils Covered	<p>Risks of direct physical loss as per form <u>excluding</u>:</p> <ul style="list-style-type: none"> <li>• Civil Authority</li> <li>• Nuclear Hazard</li> <li>• War &amp; Military Action</li> <li>• Contamination Or Deterioration</li> <li>• Criminal, Fraudulent, Dishonest, or Illegal Acts</li> <li>• Defects, Errors, And Omissions</li> <li>• Electrical Currents</li> <li>• Explosion, Rupture, Or Bursting</li> <li>• Flat Wheel</li> <li>• Loss of Use And Consequential Loss</li> <li>• Mechanical Breakdown</li> <li>• Missing Property</li> <li>• Pollutants</li> <li>• Processing Or Work</li> <li>• Temperature/Humidity</li> <li>• Theft From An Unattended Vehicle</li> <li>• Voluntary Parting</li> </ul>								
Property Not Covered	<ol style="list-style-type: none"> <li>1. <b>Contraband</b> -- "We" do not cover contraband or property in the course of illegal transportation or trade.</li> <li>2. <b>Lease Or Rent To Others</b> -- "We" do not cover property that "you" lease or rent to others.</li> <li>3. <b>Loan To Others</b> -- "We" do not cover property that "you" loan to others.</li> <li>4. <b>Money And Securities</b> -- "We" do not cover accounts, bills, currency, food stamps, or other evidences of debt, lottery tickets not held for sale, money, notes, or securities.</li> <li>5. <b>Property In Rolling Stock</b> -- "We" do not cover property that is contained in or placed upon "rolling stock".</li> <li>6. <b>Sold Property</b> -- "We" do not cover property that has been sold and delivered to customers including, but not limited to, property sold under a deferred payment sales agreement.</li> <li>7. <b>Vehicles</b> -- "We" do not cover automobiles or any self-propelled vehicles that are designed for highway use.</li> <li>8. <b>Waterborne Property</b> -- "We" do not cover property while waterborne.</li> </ol>								
Deductible	<p>\$100,000 Per occurrence all perils except:            \$250,000 for Collision or Derailment            \$250,000 for Flood as per IM 7339            \$250,000 for Earthquake as per IM 7339            \$250,000 for Windstorm/Hail as per IM 7870</p>								
Endorsement	<p>Special Property Endorsement (extending coverage)            Station Stops; Concrete Platform / Shelter / TVM / Amenities            Sub stations and Transmission lines</p>								
Premium	<table> <tr> <td>TIV</td><td>\$50,667,655</td></tr> <tr> <td>Premium</td><td>\$274,806 + \$5,496. CU Fee</td></tr> <tr> <td>Composite Rate</td><td>0.525%</td></tr> <tr> <td>TRIA</td><td>REJECTED</td></tr> </table> <p>not inclusive of TRIA or any applicable state fees, taxes or surcharges which might apply            Minimum Premium 25%</p>	TIV	\$50,667,655	Premium	\$274,806 + \$5,496. CU Fee	Composite Rate	0.525%	TRIA	REJECTED
TIV	\$50,667,655								
Premium	\$274,806 + \$5,496. CU Fee								
Composite Rate	0.525%								
TRIA	REJECTED								

## RAILROAD – ROLLING STOCK

TRIA	TBA
Coinurance Valuation	80% Replacement Cost Endorsement as per Form IM 7855
Terms and Conditions	<p>This BINDER is good for 30 days past the date of this letter and the above terms apply subject to the insured complying with the following items within 30 days of binding:</p> <ol style="list-style-type: none"><li>1. Confirm of no losses after quote but prior to binding</li><li>2. Subject to updated SOV</li><li>3. Sign and send TRIA Disclosure Notice</li><li>4. Submit Safety and Maintenance Procedures</li><li>5. Based on Insurable values of <u>\$50,667,655</u></li></ol>

# FORMS FOR SIGNATURE – ROLLING STOCK

## POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended (the Act), you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1)(A) of the Act. See the next page for a further description of an act of terrorism as provided under the Act.

### ACCEPTANCE OR REJECTION OF TERRORISM INSURANCE COVERAGE

You may accept or reject this offer of coverage. If you choose to accept this coverage, the premium for this coverage is payable according to the terms of your billing notice. You may reject this offer by completing and signing this statement and returning it to us. If you send us a signed rejection of coverage, your policy will exclude coverage for certified terrorism losses.

**Insurers should include the following in a Notice prepared for policies that are subject to Standard Fire Policy statutes with respect to losses resulting from terrorism:**

In the state of \_\_\_\_\_, a terrorism exclusion makes an exception for fire losses resulting from an act of terrorism. Accordingly, if you reject the offer of terrorism coverage as provided under the program, that rejection is not applicable to fire losses resulting from an act of terrorism. In this state, the coverage in your policy for such fire losses will continue. The premium for such fire coverage is stated below. This premium is due whether or not you reject the offer described above for terrorism coverage.

One of the following premiums is due:

If you accept this offer, the premium for terrorism coverage is \$ \_\_\_\_\_

If you reject this offer, the premium for terrorism (fire only) coverage is \$ \_\_\_\_\_

\_\_\_\_\_ I accept this offer of terrorism coverage and acknowledge that I have been notified that, under the Act, any losses resulting from certified acts of terrorism under my policy may be partially reimbursed by the United States government and may be subject to a \$100 billion cap that may reduce my coverage, and I have been notified of the portion of my premium attributable to such coverage.

\_\_\_\_\_ I hereby reject this offer of terrorism coverage. I understand that an exclusion of certified terrorism losses will be made part of this policy. I also acknowledge that I have been notified that, under the Act, any fire losses resulting from certified acts of terrorism under my policy may be partially reimbursed by the United States government and may be subject to a \$100 billion cap that may reduce my coverage, and I have been notified of the portion of my premium attributable to such coverage.

## FORMS FOR SIGNATURE – ROLLING STOCK

**Insurers should include the following premium statement in a Notice prepared for policies that are not subject to Standard Fire Policy statutes with respect to losses resulting from terrorism:**

The portion of your annual premium that is attributable to coverage for acts of terrorism, as defined in the Act, is:

\$ \_\_\_\_\_

\_\_\_\_\_ I accept this offer of terrorism coverage and acknowledge that I have been notified that, under the Act, any losses resulting from certified acts of terrorism under my policy may be partially reimbursed by the United States government and may be subject to a \$100 billion cap that may reduce my coverage, and I have been notified of the portion of my premium attributable to such coverage.

\_\_\_\_\_ I hereby reject this offer of terrorism coverage. I understand that an exclusion of certified terrorism losses will be made part of this policy. I also acknowledge that I have been notified that, under the Act, any losses resulting from certified acts of terrorism under my policy may be partially reimbursed by the United States government and may be subject to a \$100 billion cap that may reduce my coverage, and I have been notified of the portion of my premium attributable to such coverage.

You should know that where coverage is provided by this policy for losses resulting from certified acts of terrorism, such losses may be partially reimbursed by the United States government under a formula established by federal law. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States government reimburses \_\_\_\_\_% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is shown above and does not include any charges for the portion of loss that may be covered by the federal government under the Act.

You should also know that the Act contains a \$100 billion cap that limits U.S. government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

**Policyholder's Signature:**

**Date:**

\_\_\_\_\_

\_\_\_\_\_

**Print Name**

\_\_\_\_\_

The following excerpt from the Act is provided for your information:

As defined in Section 102(1)(A) of the Act: "The term 'act of terrorism' means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States----- (i) to be an act of terrorism; (ii) to be a violent act or an act that is dangerous to (I) human life; (II) property; or (III) infrastructure; (iii) to have resulted in damage within the United States, or outside the United States in the case of (I) an air carrier or vessel described in paragraph (5)(B); or (II) the premises of a United States mission; and (iv) to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion."

\_\_\_\_\_



## GENERAL CONDITIONS

### Temporary Confirmation of Insurance

#### **FRAUD:**

1. If the Assured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this Confirmation shall become void, and all claims thereunder shall be forfeited.

#### **CANCELLATION:**

2. This Confirmation may be cancelled on the customary short rate basis by the Assured at any time by surrender of this confirmation to McGriff, Seibels & Williams of Texas, Inc. This Confirmation may also be cancelled, with or without the return or tender of the unearned premium, by the Insurer(s) or by McGriff, Seibels & Williams of Texas, Inc., in their behalf, by delivering to the Assured, or by sending to the Assured by mail, registered or unregistered, at the Assured's address as shown herein, not less than ten days written notice, stating when the cancellation shall be effective, and in such case the Insurer(s) shall refund the paid premium less the earned portion thereof on demand, subject always to the retention by the Insurer(s) hereon of any minimum premium stipulated herein (or proportion thereof previously agreed upon) in the event of cancellation either by the Insurer(s) or the Assured.

#### **CLAIMS:**

3. Loss, if any, to be payable in United States Currency. The Assured shall immediately report to McGriff, Seibels & Williams of Texas, Inc., at their office in Houston, Texas, any occurrence likely to result in a claim under this insurance.
4. This insurance is subject to all provisions of this Confirmation, whether printed, typed, added by endorsement, or appearing in forms attached or incorporated by reference. Provisions added by endorsement or forms attached or incorporated by reference supersede any inconsistent printed or typed provisions in this Confirmation.
5. Forms & Special Conditions: Forms applicable are subject in all respects to the terms, conditions and limitations of the policy(ies) or cover note(s) in current use by Insurer(s), unless otherwise specified hereinafter.
6. It is agreed that in the event of the failure of Insurers hereon to pay any amount claimed to be due hereunder, the Insurers hereon, at the request of the Assured (or Reinsured), will submit to the jurisdiction of a Court of competent jurisdiction within the United States. Nothing in this clause constitutes or should be understood to constitute a waiver of Insurers' rights to commence an action in any Court of competent jurisdiction in the United States, to remove an action to a United States District Court, or to seek a transfer of a case to another Court as permitted by the laws of the United States or of any state in the United States.

It is further agreed that service of process in such suit may be made upon the Company's Secretary at the Home Office of the Company as shown on the Declarations.

Further, pursuant to any statute of any state, territory or district of the United States which makes provision therefor, the Insurers hereon hereby designate the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the statute, or his successor or successors in office, as their true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the Assured (or Reinsured) or any beneficiary hereunder arising out of this contract of insurance (or reinsurance), and hereby designate the above-named as the person to whom the said officer is authorized to mail such process or a true copy thereof.

7. This Confirmation shall not be assigned, either in whole or in part, without the written consent of McGriff, Seibels & Williams of Texas, Inc. endorsed hereon.
8. This Confirmation shall not be valid unless signed by an Authorized Officer of McGriff, Seibels & Williams of Texas, Inc.

#### **DEFINITION:**

It is hereby understood and agreed wherever the printed word "Confirmation" appears herein, it shall be deemed to read "Temporary Confirmation of Insurance".

**IMPORTANT:** PREMIUM OF THE AMOUNT SHOWN HEREIN IS DUE AND PAYABLE TO MCGRIFF, SEIBELS & WILLIAMS OF TEXAS, INC., ON OR BEFORE THE DUE DATE SHOWN HEREON.

**THE ASSURED IS REQUESTED TO READ THIS TEMPORARY CONFIRMATION OF INSURANCE,  
AND IF INCORRECT, RETURN IT IMMEDIATELY FOR ALTERATION.**



**MCGRIFF, SEIBELS & WILLIAMS, INC.  
THIRD PARTY DISCLAIMER**

From time to time, McGriff, Seibels & Williams, Inc. ("MSW") may share opinions or content regarding third party entities, third party providers of services, or make referrals to third party products and/or services ("Third Party Entities, Products and/or Services"). Any such opinions or content regarding Third Party Entities, Products and/or Services, or links to third party websites shared or posted on MSW's website or social media sites do not constitute an endorsement of any third party, individual, organization, service, or product by MSW, nor does such activity indicate an affiliation with or sponsorship by MSW.

Any third party representations regarding their products or services contained in their written materials or on their websites are those of the representative authors and do not reflect the affirmation, concurrence or agreement of MSW, its employees, directors, officers, parents, or affiliates that those claims are accurate.

MSW assumes no liability in connection with any Third Party Entities, Products and/or Services or for the storage or any related breach in connection with your confidential information by such third parties. Further, MSW does not accept any responsibility nor does it offer any warranty regarding the quality, accuracy, timeliness, reliability or any other aspect of such Third Party Entities, Products and/or Services. MSW expressly disclaims any warranty or liability for any acts, failure to act, errors or omissions by such third parties. Accordingly, you should conduct your own due diligence of any Third Party Entities, Products or Services prior to their engagement or use.

Ed. 03/2019

## COMPLAINT NOTICE

### IMPORTANT NOTICE

- 1 To obtain information or make a complaint:
- 2 You may call **McGRIFF, SEIBELS & WILLIAMS OF TEXAS, INC.'S** toll-free telephone number for information or to make a complaint at:

1-800-877-1449

- 3 You may also write to **McGRIFF, SEIBELS & WILLIAMS OF TEXAS, INC.:**

10375 Richmond Avenue, Suite 1700  
Houston, Texas 77042

- 4 You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights or complaints at:

1-800-252-3439

- 5 You may write the Texas Department of Insurance:

P.O. Box 149104  
Austin, TX 78714-9104  
FAX# (512) 475-1771

**6 PREMIUM OR CLAIM DISPUTES:**

Should you have a dispute concerning your premium or about a claim you should contact the agent or the company first. If the dispute is not resolved, you may contact the Texas Department of Insurance.

**7 ATTACH THIS NOTICE TO YOUR POLICY:**

This notice is for information only and does not become a part or condition of the attached document.

### AVISO IMPORTANTE

Para obtener informacion o para someter una queja:

Usted puede llamar al numero de telefono gratis de **McGRIFF, SEIBELS & WILLIAMS OF TEXAS, INC.** para informacion o para someter una queja al:

1-800-877-1449

Usted tambien puede escribir a **McGRIFF, SEIBELS & WILLIAMS OF TEXAS, INC.:**

10375 Richmond Avenue, Suite 1700  
Houston, Texas 77042

Puede comunicarse con el Departamento de Seguros de Texas para obtener informacion acerca de companias, coberturas, derechos o quejas al:

1-800-252-3439

Puede escribir al Departamento de Seguros de Texas:

P.O. Box 149104  
Austin, TX 78714-9104  
FAX# (512) 475-1771

**DISPUTAS SOBRE PRIMAS O RECLAMOS:**

Si tiene una disputa concerniente a su prima o a un reclamo, debe comunicarse con el agente o la compania primero. Si no se resuelve la disputa, prede entonces comunicarse con el departamento (TDI).

**UNA ESTE AVISO A SU POLIZA:**

Esta aviso es solo para proposito de informacion y no se convierte en parte o condicion del documento adjunto.



## **Compensation Statement**

Our principal remuneration for the placement and service of your insurance policy(ies) will be by commission (a proportion of the premium paid that is allowed to us by the insurance company(ies)) and/or a mutually agreed fee.

You should be aware that we may receive additional income from the following sources:

- **Interest or Investment Income** earned on insurance premiums.
- **Expense Allowances or Reimbursements** from insurance companies and other vendors for (a) educational and professional development programs; (b) managing and administering certain binding authorities and other similar facilities, including claims which may arise; and (c) attendance at insurance company meetings and events; all of which we believe enable us to provide more efficient service and competitive terms to those clients for whom we consider the use of such facilities appropriate.
- **Tier II Commission** is exclusive to the placement of employee benefits insurance and is based on premium volume of new business and/or premium retention.
- **Contingent Commission** may be based on profitability, premium volume, premium retention, and/or growth.
- **Administrative and Services Fees** may be paid for limited services we provide to the insurance company as part of the placement process for insurance policies placed with a particular company, including but not limited to premium billing, collection, remittance and credit control, policy document compilation, and record retention or for consulting and data analytic services.

If you have questions or desire additional information about remuneration and other income, please contact your Agent who will put you in touch with our Chief Risk Manager for assistance. If any part of your insurance program is placed through any Truist-owned companies (including retail insurance broker McGriff Insurance Services, Inc.; wholesale insurance brokers CRC Insurance Services, Inc. and Crump Life Insurance Services, Inc.; managing general underwriter AmRisc, LLC; insurance premium finance companies Prime Rate Premium Finance Corporation, Inc., AFCO Credit Corporation, AFCO Acceptance Corporation, CAFO Holdings Company, and CAFO Inc.; or affiliates; or MBT, Ltd.) disclosure of that income will also be included.

Rev. 11/01/2021

## Disclaimer

The following summary of coverages is to be used only as an overview of each policy written and in no way should it be used, not as intended to be used, as a substitute for the original policy provisions. It has been prepared as a guideline for your reference only.

The policy/policies contain conditions, limitations and exclusions which may affect or limit coverage to be provided and should be reviewed by the insured to verify that coverage has been written as requested.

*All of the information contained in this proposal is subject to the terms, conditions and limitations contained in the policies. Values are based on information provided by the client.*

This document is proprietary, confidential and/or privileged and is intended to be reviewed only by the individual and/or entity to which it is addressed. If you are not the intended recipient or a representative of the intended recipient, you are hereby notified that any review, copying, disclosure and/or dissemination of this document of the information contained herein is prohibited.

McGRIFF, SEIBELS & WILLIAMS, INC.  
PROVIDER SECURITY STANDARDS

The following is a brief summary of the measures that we have taken as your broker to review and report to you objectively on the financial security of your insuring companies. Information is included on A.M. Best Company, our primary security rating source, and the internal policies and standards, which we have established to address this important issue for our customers.

**MSW Security Review** - McGriff, Seibels & Williams has established an internal "Security Review Group" composed of senior management representatives from the Finance, Marketing, Branch, Wholesale and Administrative Divisions of the company. This group's purpose is to develop and implement all policies, procedures and standards for the financial security of all insurers, intermediaries and associations used by MSW and its subsidiary companies.

This group meets periodically to review the current listing of all companies, intermediaries and associations, which are actively used by MSW. It will also act on any pending requests received from throughout the company to have new Providers activated, and to deactivate any Providers that do not meet current MSW standards.

**MSW Provider Classification:**

"Approved Provider" is any Provider whose A.M. Best's rating is A- or higher. The Best's rating of an "approved" Provider must be printed on all MSW Confirmations of Coverage (Binders) and proposals delivered to clients or prospects.

"Exception Provider" is certain Providers with a rating lower than A-, including those companies "not rated by A.M. Best" which after review by the Security Review Group will be acceptable security.

Any Provider approved by MSW receiving an A.M. Best downgrade of rating will be posted on our website ([www.mcgriff.com](http://www.mcgriff.com)). A downgrade that results in an "Approved" Provider moving to a less than A- A.M. Best Rating will be communicated to you in writing.

A.M. Best Company  
Ambest Road  
Oldwick, New Jersey 08858

**History** - A.M. Best Company was incorporated in 1899 as the first rating agency in the world to offer reliable information on the financial condition of U.S. insurance companies. The *Best's Rating Guide* was first published in 1900, and has since become a cornerstone of the security review process by continuously evaluating the financial integrity of over 4,100 insurance companies. In 1984, the first edition of the *Best's International Rating Guide* was published, reporting on the claims-paying ability of over 950 international insurers.

The information used by Best to rate insurance carriers is provided by the companies themselves as a part of their normal filings with the National Association of Insurance Commissioners, those states in which the company is licensed, the SEC and/or with its shareholders. Rating reviews are performed annually on each insurance company, and on an interim basis as conditions dictate.

**Best's Rating System** - The Best's rating system is designed to evaluate a wide range of objective and subjective factors that affect the overall performance of an insurance company (not applicable to associations or intermediaries). These factors deal with the company's financial strength, its operating performance and its ability to meet its financial obligations to policyholders, as follows:

- \* Profitability
- \* Quality of reinsurance program
- \* Quality and diversification of assets
- \* Adequacy of policy loss reserves
- \* Capital structure
- \* Spread of risk
- \* Leverage/Capitalization
- \* Liquidity
- \* Adequacy of policyholder's surplus
- \* Management experience and objectives

**Best's Rating Symbols** - A typical Best's rating is composed of two parts. The "Security" portion provides an alphabetical indication of the quality of the security provided by a company to its policyholders. This rating is further defined in three categories, "Secure", "Vulnerable" or "Not Assigned". The "Financial Size" (FSC) portion of the Best's rating uses Roman numerals to rank companies based on the dollar amount of their policyholder's surplus and contingent reserve funds.

While comparative rankings for security or financial size by themselves may not adequately portray the complete financial health of a company, the combination of the two has proven to be reliable in predicting the ability of a company to meet its claims obligations in a timely manner, both now and in the near future. The actual rating symbols used by Best and their meanings are:

"Secure" Ratings	A++ or A+	Superior
	A or A-	Excellent
	B++ or B+	Good
"Vulnerable" Ratings	B or B-	Fair
	C++ or C+	Marginal
	C or C-	Weak
	D	Poor
	E	Under Supervision
	F	In Liquidation
	S	Suspended

"NR" Not Rated Designation - Assigned to companies not rated by A.M. Best.

**Financial Size Categories:**

I	Under \$1,000,000	VIII	100,000,000 - 250,000,000
II	1,000,000 - 2,000,000	IX	250,000,000 - 500,000,000
III	2,000,000 - 5,000,000	X	500,000,000 - 750,000,000
IV	5,000,000 - 10,000,000	XI	750,000,000 - 1,000,000,000
V	10,000,000 - 25,000,000	XII	1,000,000,000 - 1,250,000,000
VI	25,000,000 - 50,000,000	XIII	1,250,000,000 - 1,500,000,000
VII	50,000,000 - 100,000,000	XIV	1,500,000,000 - 2,000,000,000
		XV	Over \$2,000,000,000

Source: *Best's Key Rating Guide* - 2016 Edition

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Effective January 9, 2017