

Legal Notice

Request for Proposals

Property and Liability Insurance

The Town of Branford and the Branford Board of Education

The Town of Branford is requesting proposals for property and liability insurance for the policy term July 1st, 2007-2008. Specifications and underwriting data are available from the Purchasing Department, 1019 Main St., Branford, CT 06405.

Proposals will be received up until 3:00 P.M., Thursday, May 31st. No proposals will be accepted after that time. Proposals will be opened publicly at 3:30 P.M. on Thursday, May 31st.

The Town of Branford has the right to accept or reject any and all proposals. Any award made pursuant to this request is subject to the approval of the Board of Selectmen of the Town of Branford.

Nancy Porto
Purchasing Agent

REQUEST FOR PROPOSALS

Property and Liability Insurance



The Town of Branford

July 1st, 2007-2008

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INTRODUCTION

The Town of Branford (Branford) is interested in obtaining proposals for property and casualty insurance, effective July 1st, 2007. To facilitate this process, Branford has appointed RMI Associates, LLC, an independent risk management and insurance advisory firm, to help facilitate and manage the proposal process.

Branford is seeking proposals for the following lines of coverage:

- ◆ Property
- ◆ Crime
- ◆ General Liability, including Law Enforcement Liability and Protection & Indemnity
- ◆ Automobile
- ◆ Excess Workers Compensation
- ◆ Public Officials Liability
- ◆ Educators Liability
- ◆ Umbrella/Excess Liability

All policies are to be effective July 1st, 2007. Policies will be for one year. No unilateral changes or modifications of proposals will be allowed after they have been delivered to the Town.

Proposals are due May 31st, 3 P.M. A review will be made of your proposal and Branford will award the contract(s) to the proposer(s) that best serve the interests of the Town.

The Branford Board of Education is included on all policies. Where reference is made to the “Town”, or “Branford”, it should be assumed unless otherwise indicated that the Branford Board of Education is included as a named insured.

GENERAL INFORMATION

1. Market Assignments

Markets will be assigned. Producers may only approach those markets specifically assigned. Prior to approaching any markets, producers must place a request in writing (fax or email are acceptable) *and receive permission from:*

Roy M. Ivins, CPCU, ARM, CIC
RMI Associates, LLC
172 Center Rd.
Woodbridge, CT 06525
(203) 397-3031
(203) 397-5050 (fax)
rmivins@optonline.net

Failure to comply with this requirement may cause disqualification from this process.

2. Additional Information; Applications

Requests for additional information should be addressed to Mr. Ivins. Reasonable requests will receive expeditious response. Information concerning questions which, in the opinion of the Town would be valuable to all proposers will be distributed accordingly.

It is the responsibility of each proposer to complete all necessary applications. Every effort has been made to supply information necessary to prepare applications in these specifications. If insurer-specific applications are necessary, requests for information should be addressed to Mr. Ivins.

3. Inspections

Requests for surveys or inspections should be coordinated through Mr. Ivins. Every effort will be made to accommodate underwriters schedules if reasonable notice is given. Last minute requests for appointments or drop in visits are unwelcome, and will not be accommodated.

4. Underwriting and Loss Information

Underwriting, valuation, and loss data provided have been compiled with the greatest attention to accuracy. The data comes from many sources, and has not been audited or verified; we cannot and do not warrant the accuracy of all the information supplied herein. Proposers are urged to review the websites of Branford at <http://www.branford-ct.gov/> and the Branford Board of Education at <http://www.branford.k12.ct.us/> for more information.

PROPOSAL REQUIREMENTS

1. Due Date and Delivery

Proposals must be received by **May 31st, 3:00 P.M.**, in sealed envelopes clearly marked "Property and Casualty Insurance, 2007". they will be publicly opened and read at 3:30 P.M. Please deliver four original copies of your proposal to: Nancy Porto, Purchasing Agent, Town of Branford, Town Hall, 1019 Main St., Branford, CT, 06405

Please allow ample time for receipt of proposals. Proposals received after this time will not be accepted and recognized. Postmarks do not determine actual receipt. Proposals must remain valid through the anticipated inception date. All proposals must be signed by the agent authorized to submit the proposal on behalf of the insurance company(ies) quoted.

2. Deviations from Specifications

In your proposal you are required to specifically note any deviations from these specifications. Also, you must clearly note any limitations of coverage, restrictive conditions, and the like. Phrases such as "see policy" and "refer to the accompanying policy form" are not acceptable and may disqualify the proposal. Specimens of all non-standard policy forms and endorsements *must be included* with your proposal.

3. Alternatives

Branford will rely on the ability and expertise of the proposers to assist in developing the best possible solutions to the Town's risk management and insurance needs. Alternative proposals or ideas that would reduce cost or broaden coverage are invited and encouraged.

While such alternative proposals or ideas are welcomed and encouraged, any deviations from the coverages outlined in these specifications must be clearly indicated.

4. Recommendations

Unless engineering or loss control recommendations are submitted along with the proposal, it is understood that all proposals are issued without such condition. Any mandatory engineering recommendations must be clearly identified. Insurance proposals provided on a "subject to inspection" basis will not be accepted.

5. Pricing and Payment Plan

- a. Premiums must be quoted on the attached bid form.

- b. Any minimum earned premiums must be identified. If minimum earned premiums are not identified, it will be presumed that coverage is without a minimum earned premium provision.
- c. Proposers must clearly identify any fees to be charged beyond premium costs in their proposals.

6. Agent and Company Qualifications and Services

In your proposal please outline the services to be provided by producer and/or insurance company representatives. You should include the following information:

- a. Background information regarding your firm and the specific individuals who will be responsible for servicing this account.
- b. A minimum of three references for clients similar to Branford.
- c. A summary of services you will provide. Please be sure to specifically address 1) loss control and safety management services, including details as to scope and frequency of the services offered, and 2) claims processing, management or oversight services you offer. Identify who will provide these services, and describe their credentials.
- d. Financial rating of the insurance companies you propose. Communicating the financial stability of proposed insurers to Branford is the responsibility of the producer submitting the proposal. *The producer accepts full responsibility for informing the insured of any change in the financial standing of its insurers.* Please address this specifically in your proposal.
- e. Proposers are required to maintain insurance coverage in place for the life of the engagement with the Town, in accordance with the requirements attached.

AWARD & REQUIREMENTS FOR SUCCESSFUL PRODUCER

1. Award

Awards will be made on the basis of scope of coverage, overall costs, the service capabilities of the proposer and/or the insurance company(ies), and such other factors as Branford in its sole judgment considers relevant. Branford reserves the right to accept or reject any or all proposals, in whole and in part, to waive minor discrepancies or to permit a proposer to clarify such discrepancies. It is expected that there may be some further negotiation relative to modification of coverage or cost after a particular proposal has been accepted based on its general merit.

While it is preferred and intended that all related lines of insurance will be purchased from one source, unless otherwise noted in your proposal costs and coverages for each line of insurance will be considered severable. *Any proposed coverage that is dependent upon purchase of other coverage proposed must be specifically identified.*

2. Distribution of Policies and Other Data

The successful provider will be required to send originals of all binders, policies, endorsements, loss prevention reports, loss and claims information, audits, and correspondence to the Town of Branford.

Binders evidencing coverage must be issued by the successful proposer for all policies at least 10 days prior to the inception date and maintained in effect until such time as the policies are issued and in the possession of the Town. Policies must be delivered to the Town no later than 90 days from inception.

3 Loss Information

Please note that itemized loss reports must be furnished quarterly with quarterly updates of previous policy years for five years or until all cases are closed, whichever is longer.

4. Renewals

Branford requires that all renewal proposals be furnished 60 days prior to expiration or anniversary and indicate any changes in coverage as well as costs. It is the responsibility of the successful producer to obtain all information necessary to meet this requirement.

TERMS APPLICABLE TO ALL POLICIES

1. Named Insured

The Town of Branford and the Branford Board of Education, including all present, past, or future appointed or elected officials, boards, board members, commissions, commission members, officers, employees, and volunteers, both individually and collectively, while acting or alleged to be acting within the scope of their duties on behalf of the Town of Branford and the Branford Board of Education.

2. Additional Insureds

A Blanket Additional Interest endorsement should be included within the policy. This endorsement should stipulate that any entity or organization (corporate or otherwise) for which Branford has agreed to provide coverage as is afforded by a policy is included as an Additional Insured, as respects to the operations of the Named Insured. It is the responsibility of the successful producer to verify with Branford that all additional insureds are properly named.

3. Clarification of the Term "Insured"

Wherever the term "Insured" is used in a provision of the policy requiring notice by the Insured to the company, or notice by the company to the Insured, the term should be defined as Cindy K. Coville, Risk Manager, Town of Branford.

4. Cancellation/Non-Renewal and Material Change Provisions

The Cancellation provisions of all policies should be amended to provide a minimum of 90 days advance written notice of cancellation (except for non-payment), non-renewal, reduction, or restriction of coverage by the insurer, addressed to Cindy K. Coville, Risk Manager, Town of Branford.

6. Knowledge of Occurrence:

Policies must contain a provision providing that knowledge of occurrence by any agent, servant, or employee of the Insured shall not constitute knowledge by the Insured until such agent, servant, or employee has reported the occurrence to Cindy K. Coville, Risk Manager, Town of Branford.

7. Unintentional Errors and Omissions

Policies must contain a provision providing that failure of the Insured to disclose all hazard at the inception of this policy, or to comply with any provision of this policy, or errors or omissions in applications, declarations, schedules, endorsements, or other documents shall not prejudice the Insured with respect to the coverage afforded by this policy, provided such failure, error, or omission is unintentional and is corrected or complied with as soon as practicable after it has been brought to the attention of Cindy K. Coville, Risk Manager, Town of Branford.

8. Policy Term

All policies are to be effective July 1st, 2007 unless otherwise specified.

PROPERTY

1. Blanket limit all locations, real and personal property; values insured: \$117,183,269 plus other property specifically scheduled.

See attached schedule of Locations and Values

2. Coverage Requirements:
 - i. Property Covered: All real and personal property, improvements and betterments, owned by the Insured, in the Insured's care, custody or control, or for which the Insured is legally liable or is obligated to insure. Provide automatic coverage for newly acquired properties.
 - ii. Perils Insured: "All Risk", including Equipment Breakdown coverage, Flood and Earthquake (\$5,000,000 sublimit). Equipment Breakdown; see next section.
 - iii. Include Joint Loss Agreement to coordinate coverage with Equipment Breakdown coverage if not written with same insurer.
 - iv. Valuation: Replacement Cost, with Agreed Value clause (no coinsurance).
 - v. Deductible: Unless indicated otherwise, \$5,000 per occurrence, except flood and earthquake, \$25,000.
 - vi. Include coverage for property in the open within 1000 feet of described premises.
 - vii. Include Building Ordinance coverage. Demolition sublimit \$1,000,000.
 - viii. Include automatic coverage, 90 days, for new acquired or constructed property, \$1,000,000 limit.
 - ix. Include builders risk coverage for buildings under construction, \$1,000,000 limit.
 - x. EDP Hardware: Include \$650,000 blanket limit at all locations.
 - xi. Extra Expense, \$25,000 limit.
 - xii. Property in Transit, \$25,000 limit, \$1,000 deductible.
 - xiii. Accounts Receivable, \$100,000 limit.
 - xiv. Valuable Papers, \$100,000 limit.

Equipment Breakdown

1. Settlement Basis: Repair or Replacement.

2. Coverage Requirements:
 - i. Objects Insured: Comprehensive form covering all objects at all locations, including production machines, and extending automatic coverage for newly acquired and additional objects and locations; broad form or occurrence accident definition.

 - ii. Include Joint Loss Agreement to coordinate coverage between Property and Equipment Breakdown coverage if not written with same insurer.

 - iii. Valuation: Replacement Cost, with Agreed Value clause.

 - iv. Include Extra Expense coverage, \$500,000.

 - v. Deductible: \$5,000 per occurrence direct damage, 24 hours for extra expense.

 - vi. Eliminate exclusion or provide specific coverage for any increase in loss caused by any law, ordinance or regulation relating to building repair or construction.

 - vii. Waiver of subrogation permitted prior to loss.

 - viii. Include coverage for costs of CFC's lost due to equipment breakdown or, if less costly, the expense to convert or replace damaged equipment with CFC free equipment.

Equipment Floater Coverages

1. Schedule of Property to be covered:

i. Contractors Equipment, \$1,000 deductible:

Year	Dept.	Description	Plate #	ID Number	Amount
2000	Rec	Kobota L245 Tractor	71-BR		\$7,500
1989	Rec	Double Trac/Trailer Road Clipper	74-BR		\$5,000
1988	Rec	John Deere Tractor 850	75-BR		\$7,917
2000	Park	John Deere Tractor 850	86-BR	CH303033D012798	\$15,000
1971	Hwy	Ford Tractor		C289915	\$15,000
1993	TS	John Deere Loader 554C	82-BR	DWJ44GD542691	\$75,000
1984	Hwy	Clark Wheel Loader	79-BR	481B296CB	\$15,000
1988	Hwy	FMC Vanguard 4000 Sweeper	06-BR	1F9VM4H18JP041129	\$30,000
1989	Hwy	Atlas Air Compressor 933-506	81-BR	XA585	\$5,000
1993	Hwy	Brush Bandit Woodchipper 250		6320	\$17,000
1981	BoE	John Deere Tractor	11-BR	200181	\$10,000
1971	BoE	John Deere Tractor	62-BR	1202861	\$5,000
1998		John Deere Tractor w/ Boom Flail	40-BR	206737	\$62,000
1998	PW	John Deere 444H Loader	80-BR	DW444HX566149	\$90,000
1999	PW	John Deere 410E Backhoe Loader	41-BR	T04045T807930	\$70,000
1998	PW	Elgin Pelican Sweeper	6-BR	P2928D	\$95,000
2006		John Deere 4WD Loader 544J		DW544JZ605905	\$140,000
1996	PW	International Vacuum	59-BR		\$67,000
				Total Values	\$731,417

ii. Commercial Articles, \$500 deductible:

- Miscellaneous unscheduled audiovisual equipment, including TV, tape and video recorders, cameras, projection machines and equipment, maximum \$1,500 per item: \$450,000
- One Canon XL-1, SN 042470200073, with two BP945 batteries, one BP930 battery, one CA910 charger, one CCC-10KATA bag: \$40,000
- Miscellaneous unscheduled musical instruments, maximum \$1,500 per item: \$50,000

- iii. Fire and Emergency Equipment, \$1,000 deductible:
 - Miscellaneous unscheduled portable fire and emergency equipment, maximum \$1,500 per item: \$560,000
 - Fire Safety Trailer, SN 1SSTT3933311SS6: \$40,000
 - One Iris Firefighter Helmet with thermal imaging camera, SN V081082011131: \$40,000

- iv. Stated Value, replacement cost coverage on specifically scheduled emergency vehicles, \$1000 deductible; see schedule in auto section.

- v. Police Department equipment, \$500 deductible:
 - Miscellaneous unscheduled portable police equipment, maximum \$1,500 per item: \$910,000
 - Miscellaneous equipment in vehicles: \$38,500

- vi. Special Floater, \$1,000 deductible:

One portable stage, stored in trailer behind transfer station at 747 East Main St.:
\$40,000

- vii. Miscellaneous unscheduled fine arts, \$250 deductible, maximum \$1,000 per item: \$15,000.

- viii. Watercraft: See schedule of vessels under P&I section of GL section.

2. Coverage Requirements:

- i. Perils Insured: “All Risk”, including theft.
- ii. Include unscheduled leased or rented equipment, \$25,000 per item
- iii. Valuation: ACV, unless Replacement Cost when indicated on specified items (indicated with an *).
- iv. Include automatic coverage, 90 days, for new acquired equipment, \$100,000 limit.

CRIME

1. Coverage

Coverage Part	Limit	Deductible
Employee Dishonesty	\$500,000	\$5,000
Forgery or Alteration	\$100,000	\$ 250
Money & Securities - On Premises	\$ 25,000	\$ 250
Money & Securities – Off Premises	\$ 25,000	\$ 250
Money Orders and Counterfeit Currency	\$100,000	\$ 250
Computer Fraud & Funds Transfer	\$100,000	\$ 500

2. Coverage Requirements:

- i. Named Insured to include all employee welfare and pension benefit plans sponsored by Insured.
- ii. Policy to be extended to meet ERISA requirements for persons insured and elimination of the deductible with respect to Employee Dishonesty coverage.
- iii. Definition of "employee" to be extended to include 90 days after termination of service.
- iv. Definition of "employee" to include temporary employees or personnel contracted through employment agencies and temporary service agencies.

3. Underwriting Information

Successful bidder will be expected to complete the application for company writing the policy, for the signature of town official.

GENERAL LIABILITY

1. Limits of Liability

Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
General Aggregate	\$2,000,000
Fire Damage	\$ 100,000
Law Enforcement (each Wrongful Act)	\$1,000,000
Protection & Indemnity	\$1,000,000
Employee Benefits Liability	\$1,000,000

The general aggregate should apply separately to each location and project.

Alternate limits may be proposed as long as they satisfy the underlying insurance requirements in the Umbrella/excess policy.

2. Policy Form

Policy should be written on an occurrence form.

3. Deductible/Retention

General Liability currently has no deductible or self insured retention. Branford would prefer *alternate* proposals for deductibles of \$50,000 and \$100,000 per occurrence. If you choose to offer such an alternate proposal, define whether you propose a deductible or self insured retention, and the responsibility and procedure for handling claims within the deductible or retention.

4. Operations

Coverage is to apply to all operations of the Town of Branford and the Branford Board of Education, including all premises and operations, products and completed operations, and independent contractors. Coverage should extend to aides and volunteers when acting on behalf of the Town and/or Board of Education.

5. Terms and Conditions

In addition to the amendments listed in the *Terms Applicable to All Policies* section of these specifications, the following extensions of coverage are required:

- i. Automatic coverage is to be afforded for newly acquired locations or operations.
- ii. Defense Costs outside limits. Note any exceptions.

- iii. Contractual Liability: Blanket coverage to be provided for all written and oral agreements.
 - iv. Employee Benefits Liability: If this coverage is written on a claims made basis, retroactive date is 7/1/2000.
 - v. Cross Liability: Any cross liability exclusion should be deleted.
 - vi. Include professional liability for nurses, EMT's, paramedics, psychologists, psychiatrists, counselors, social service providers and others employed by or while acting on behalf of Branford.
 - vii. Athletic Liability: Include coverage for liability arising out of athletic or sporting events under the sponsorship or jurisdiction of the named insured.
 - viii. Include coverage for corporal punishment.
 - ix. Include coverage for claims of abuse and molestation
 - x. Coverage be included for the insureds interest arising out of its participation in any local, regional or state programs or co-ventures.
 - xi. Watercraft: Include Protection & Indemnity coverage for all Town owned vessels.
 - xii. Blanket additional insureds to be included as required by contract.
6. Underwriting information: see attachments.

Protection & Indemnity

Year	Length	Vessel	SN	Value
2006	30	Direktor Fire Boat, Twin 275 HP Mercury Verado O/B	DKRD0213J606	\$295,000
1999	24	Boston Whaler, Twin 135 HP Mercury O/B	BWCLA214J899	\$75,000
1984	28	Marine 5 Hammerhead, Twin 115 HP O/B		\$50,000
2007	23	Center console pump out vessel, 200 H.P. outboard	TBD	\$80,000
1991	16	Avon Marine 10, one 30 HP O/B	Avb9988310991	\$20,000
	14	Aluminum Row Boat (Hull coverage only)		\$3,500
		Six (6) Canoes (Hull coverage only)		\$6,000

AUTO LIABILITY & PHYSICAL DAMAGE

1. Covered Autos

<i>Coverage</i>	<i>Symbol</i>
Liability	1
Uninsured/Underinsured Motorists	6
Medical Payments	2
Comprehensive & Collision (See Below)	2 and 8

2. Limits of Liability:

Liability	\$1,000,000
Underinsured/Uninsured Motorists	\$ 40,000
Medical Payments	\$ 5,000

3. Deductible/Retention

Auto liability currently has no deductible or self insured retention. Branford would prefer *alternate* proposals for deductibles of \$50,000 and \$100,000 per occurrence. If you choose to offer such an alternate proposal, define whether you propose a deductible or self insured retention, and the responsibility and procedure for handling claims within the deductible or retention.

4. Additional Coverage Requirements:

In addition to the amendments listed in the *Terms Applicable to All Policies* section of these specifications, the following extensions of coverage are required:

- i. Include Employers Non-ownership Liability
- ii. Include coverage for liability assumed by contract.
- iii. Delete the fellow employee or cross liability exclusion.
- iv. Include garagekeepers coverage, \$25,000 limit, \$500 deductible.
- v. Physical Damage: Stated Value/Replacement Cost coverage applies to the following specified Fire Department emergency vehicles; all others are ACV:

1997	Pierce Saber Custom	SN 000461	\$300,000
1997	Pierce Saber Custom	SN 000518	\$375,000
1981	GMC Fire Truck	SN 566481	\$120,000
1988	Sutphen Aerial Tower	SN 003566	\$850,000
1991	Pierce Pumper	SN 000238	\$375,000
1995	Sutphen Pumper	SN 003039	\$375,000
1993	Sutphen Pumper	SN 199895	\$375,000
1999	Pierce Saber Rescue	SN 001479	\$400,000
2001	KME Pumper	SN 58344	\$375,000
2005	SMALA Fire Engine	SN 0182	\$325,000
1977	American Pumper	SN 147369	\$300,000
1937	Maxim Hook & Ladder		\$ 11,000
2006	Ford F450 Ambulance	SN 3182	\$140,000
1999	Ford 8 Cyl. Ambulance	SN B58467	\$ 90,000
1987	Ford E350 Ambulance	SN B42175	\$140,000
2001	Ford Ambulance	SN 07665	\$140,000
2002	Ford Ambulance	SN 14556	\$140,000
1997	Ford F415 Super Ambulance	SN A73548	\$ 90,000
1989	Vandora Rescue	SN 514572	\$ 90,000

Note: coverage should extend to include both the vehicle itself and the related firefighting and emergency equipment transported on or in the vehicle.

5. Underwriting information

Vehicle List: See attachment

Driver List: See attachment

Vehicle Count:

PPV	94
Light Trucks	78
Other Trucks	43
Fire Trucks	11
Ambulances	7

EXCESS WORKERS COMPENSATION

1. Named States: Connecticut

2. Limit:
 - A. Part One, Workers Compensation: Statutory
 - B. Part Two, Employers Liability: \$1,000,000 per Occurrence
\$1,000,000 Aggregate

3. Self Insured Retention per Occurrence: \$500,000

4. Aggregate Retention: None

5. Additional Endorsements

In addition to the amendments listed in the *Terms Applicable to All Policies* section of these specifications, the following extensions of coverage are required:

- i. Voluntary Compensation: Covering "All Employees" in "All States" with the Connecticut as the designated Workers' Compensation law.
 - ii. U.S. Longshoremen's and Harbor Workers Compensation Act.
6. Claims Administration: The current TPA is Berkeley Administrators. TPA arrangements are not part of this RFP and are not being reviewed at this time.

7. Classifications and Estimated Payrolls:

Code	Classification	# FT	# PT	Payroll
4611	Chemist			\$50,322
5509	Street and Road			\$709,311
6217	Excavation			\$203,057
7024	Dockmaster			\$4,450
7380	Drivers			\$49,000
7382	Ambulance			\$0
7580	Sewage Plant			\$799,003
7590	Garbage Plant			\$0
7710	Fire Fighters			\$2,100,000
7711	Fire Dept., Volunteers			\$18,000
7720	Police			\$3,439,568
8227	Contractors Yard			\$154,764
8380	Auto Service			\$50,538
8601	Engineers & Architects			\$84,967
8742	Social Services			\$817,288
8810	Clerical			\$126,189
8820	Legal Dept			\$0
8831	Dog Warden			\$88,378
8833	Health Workers			\$5,384
8868	Day Care Grant			\$0
9015	Building Maint.			\$215,361
9102	Park & Rec. Maint			\$84,249
9182	Recreation Emp.			\$530,314
9410	Municipal Emp. NOC			\$2,721,466
Subtotal - General Government				\$12,251,609
8835	Nurses			\$453,228
8868	Teachers			\$21,009,562
9015	Custodians			\$1,383,474
9101	Schools - All Other			\$4,162,525
9102	Crossing Guards			\$0
Subtotal - Board of Ed.				\$26,555,561
Total				\$38,807,170

PUBLIC OFFICIALS LIABILITY

1. Coverage Required

To pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages resulting from any claim made against the insured resulting from a Wrongful Act. Wrongful Act shall include, but not be limited to any actual or alleged error, misstatement, misleading statement, omission or breach of duty, including misfeasance and nonfeasance, or any violation of any person's civil rights committed by the insured. Wrongful act shall include a wrongful employment act.

2. Limit of Liability

\$1,000,000 per Wrongful Act.

3. Policy Form

This coverage is currently written on a claims made form. Retroactive Date should be set at 7/1/1987.

4. Defense

Specify whether defense costs are inside or outside limits.

5. Deductible/Retention

Branford currently carries a deductible of \$10,000 for each public official liability wrongful act, and \$25,000 for each wrongful employment act. Branford will consider *alternate* proposals for deductibles of \$50,000 and \$100,000 per occurrence. If you choose to offer such an alternate proposal, define whether you propose a deductible or self insured retention, and the responsibility and procedure for handling claims within the deductible or retention.

6. Specimen Policy

Provide a specimen policy, including any proposed endorsements.

EDUCATORS LIABILITY

1. Coverage Required

To pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages resulting from any claim made against the insured resulting from a Wrongful Act. Wrongful Act shall include, but not be limited to any actual or alleged error, misstatement, misleading statement, omission or breach of duty, including misfeasance and nonfeasance, or any violation of any person's civil rights committed by the insured. Wrongful act shall include a wrongful employment act.

2. Limit of Liability

\$1,000,000 per Wrongful Act

3. Policy Form

This coverage is currently written on a claims made form. Retroactive Date should be set at 7/1/1987.

4. Defense

Specify whether defense costs are inside or outside limits.

5. Deductible/Retention

Branford currently carries a deductible of \$10,000 for each educators liability wrongful act, and \$25,000 for each wrongful employment act. Branford will consider *alternate* proposals for deductibles of \$50,000 and \$100,000 per occurrence. If you choose to offer such an alternate proposal, define whether you propose a deductible or self insured retention, and the responsibility and procedure for handling claims within the deductible or retention.

6. Specimen Policy

Provide a specimen policy, including any proposed endorsements.

UMBRELLA/ EXCESS LIABILITY

1. Limit of Liability:

Branford desires total limits of \$10,000,000 for Umbrella/Excess Liability insurance coverage, in excess of underlying limits.

2. Underlying Insurance Requirements

If the Umbrella underwriter's underlying insurance requirements differ from those outlined in these specifications, please adjust your proposal accordingly. Care must also be taken with forms, where underlying coverages may be written on a claims made form.

It is the producer's obligation and responsibility to insure proper "dove-tailing" of the underlying policies limits and forms, and the Umbrella/excess policy. The producer is also expected to structure the underlying limits in the most cost favorable manner for the insured.

Coverage shall be excess over General Liability (including Law Enforcement Liability), P&I, Auto Liability, Public Officials Liability, Educators Liability and Employer's Liability.

3. Terms and Conditions

In addition to the amendments listed in the *Terms Applicable to All Policies* section of these specifications, please note the following:

- a. Indicate if the proposed policy is "follow form" or true umbrella.
- b. Defense costs should be in addition to limits.
- c. Identify any exclusions in this policy that provide for lesser coverage than that found in the underlying policies.
- d. Provide a specimen policy, including all proposed endorsements.

4. Underlying Policies:

See General Liability (including Law Enforcement Liability), P&I, Auto, Public Officials Liability, Educators Liability and Employers Liability Sections.

Town of Branford

General Requirements for Bidding and Instructions to Bidders

NOTICE

Information provided in these specifications is *Confidential* and is to be used only for the purpose of preparing a proposal. It is further expected that each bidder will read these specifications with care, for failure to meet every one or a combination of specified conditions may invalidate the proposal.

The Town reserves the right to reject any or all bids or any portion thereof and to accept the bid deemed to be in the best interest of the Town of Branford.

Bidders are requested to submit quotations on the basis of these specifications. Alternate quotations will receive consideration providing such alternatives are clearly explained.

The information contained herein is believed to be accurate and is based upon the latest available information but is not to be considered in any way as a warranty.

SECTION I - General Terms and Conditions

A. Compliance with Laws

The bidder shall at all times observe and comply with all laws, ordinances and regulations of the federal, state and local governments, which may in any way affect the preparation or the performance of the contract.

B. Timetable

Proposal must be valid through July 1st, 2007.

C. Consideration of Proposals

The Board of Selectmen, or a majority of them, reserve the right to select or reject alternate proposals; to waive informality in proposals; and to reject any and all bids, or accept such bid as shall in its judgment be to the best interest of the Town of Branford.

D. Bid Bond

Not Required.

E. Performance Bond

Not Required.

F. Protection of Work and Property

Successful bidders shall be responsible for protection of their equipment and materials against theft, damage or deterioration on the site.

G. Competency of Bidders

1. Bidders shall have had proven experience in the field of work.
2. Bidders shall submit with their bid a listing of recent work performed within the State of Connecticut of the size equal to or greater than the work being bid.

H. Alternates

1. Any alternates to specified materials or workmanship must be separately listed and described in detail.
2. Alternates will be considered in awarding the contract only if they provide, as a minimum requirement, all features contained in the specifications.
3. The Town of Branford reserves the sole right to determine through

its agents the equality of alternate products and/or installation procedures.

I. Bid Requirements

1. Each bidder shall return four (4) copies of the proposal sheet entitled "Bid Proposal".
2. Each bid proposal must be signed by an authorized agent of the bidder.
3. Successful bidders must obtain any required governmental approvals.

J. Specifications - General

The contract shall include all labor and materials, tools and equipment and services required for proper performance of the work as specified hereinafter and as may be required for proper completion of the work in accordance with the highest standards of the trades involved.

K. Examination of Site

Prior to submission of the bid, contractor shall visit the site, consult with the supervisor, and become thoroughly familiar with all conditions under which the work will be installed. The contractor will be responsible for any assumptions made regarding the site for the work to be performed.

L. Branford Business Preference

The Town of Branford Charter, Section 75-2, states, "that a bid may be awarded to a Branford business if its bid does not exceed the lowest bid by more than ten percent (10%): and the Branford business is willing to match the lowest bid, provided, however, that this section shall not apply to projects where state or Federal funds are involved".

In order for a business to invoke such preference, the Branford business must submit evidence of ownership with each bid submitted.

Such evidence may include:

- a. Long-term lease of the real estate from which the place of business is operated.
- b. Proof of payment of property taxes on the personal property of the business to be used in the performance of the bid.

SECTION II – Insurance Requirements

The contractor, following award of the contract, may be required to furnish to the Town of Branford a Certificate of Insurance for the following coverage:

1. Comprehensive General Liability
2. Property Liability Insurance
3. Automobile Liability
4. Worker's Compensation and Employees Liability
5. Professional Liability

In addition to the coverage delineated above, Builders Risk Insurance may be required for construction contracts. The limits of insurance unless otherwise specified shall be as follows:

A. General Liability

Combined single limit of \$1,000,000. The insurance carried by the bidder shall include the following coverage:

1. Comprehensive Form
2. Premises Operations
3. Products Completed Operations
4. Contractual - Hold Harmless Requirements
5. Independent Contractors
6. Broad Form Property Damage
7. Personal Injury

B. Hold Harmless Requirements

The contractor shall, at all times, indemnify and save harmless the Town of Branford, its officers, agents, and servants on account of any and all claims, damages, losses, litigation expense, counsel fees and compensation arising out of injuries (including death) sustained by or alleged to have been sustained by the public, any or all persons affected by the contractor's work, or by the contractor, any subcontractor, material, men or anyone directly or indirectly employed by them or any one of them while engaged in the performance of the contract. The Town of Branford shall be named as an additional insured on said policy of public liability insurance to cover all claims against the Town arising out of said contract.

C. Automobile Liability

Combined single limit of \$1,000,000. Comprehensive automobile policy to cover all automobile or vehicles owned, hired or non-owned and used on business.

D. Workers Compensation

The contractor must have workers' compensation and employers liability insurance as provided by Connecticut and federal law with statutory limits of \$100,000 per accident, 100,000 disease each employee and \$500,000 disease policy limit.

The contractor shall procure and pay for the insurance coverage described above with the minimum limits of liability as stated. The Certificate of Insurance shall certify that said coverage shall be in effect for the term of the contract.

E Professional Liability

Show minimum limits of \$2,000,000.

The Town of Branford shall be named as an additional insured on the General Liability Insurance Policy. All policies shall provide for sixty (60) days written notice prior to cancellation, substantial change or nonrenewal.

The contractor must be in compliance with the State of Connecticut Public Act Section 86-87, "An Act Concerning Workers' Compensation Insurance Requirements For Contractors, On Public Works Projects and State Licenses".

Town of Branford
Property and Liability Insurance

Bid Date: May 21st, 2007

Line of Insurance	Premium	Payment Terms
Property		
Crime		
General Liability (including Law Enforcement Liability) Protection & Indemnity		
Auto Liability		
Public Officials Liability		
Educators Liability		
Excess Workers Compensation		
Excess/Umbrella Liability \$10,000,000 Limit		

Optional Quote(s):

Notes/Exceptions to specifications:

Name of Authorized Agent: _____

Signature of Authorized Agent: _____

Date Signed: _____

Branford, Town and Board of Ed.

Property Schedule

Loc.	Facility	Address	Sty	Construction	Spr	Built	Area	Building	Pers. Prop.	Total
75 T1	Town Hall	1019 Main St.	2	Joisted Mas.	Y	1857	12,192	\$2,302,700	\$599,711	\$2,902,411
90	Town Offices	40 Kirkham St.	1	Mas. N/C		1954	4,007	\$80,000	\$10,250	\$90,250
77 PD1	Police Station	Laurel St.	1.5	Joisted Mas.	Y	1995	18,660	\$2,882,970	\$559,800	\$3,442,770
91	Animal Shelter	749 East Main St.	1	Joisted Mas.		2002		\$515,000	\$10,000	\$525,000
11 FD1	Main Fire Station	45 North Main St.	1	Mas. N/C		1963	10,211	\$1,680,555	\$213,282	\$1,893,837
12 FD2	Fire Station, Rice Hose Co.	341 Main St.	1&2	Frame		1901	1,470	\$224,074	\$28,281	\$252,355
13 FD3	Indian Neck Fire Station Co. #9	6 Linden Ave.	1&2	Frame		1911	1,761	\$224,074	\$28,281	\$252,355
FD4	Short Beach Fire Station	67 Short Beach Rd.	1&2	Frame				\$224,074	\$28,281	\$252,355
FD5	Stony Creek Fire Station	School St.	1&2	Frame				\$224,074	\$28,281	\$252,355
	Storage, antique fire truck	180 Pine Orchard Rd.	1	Frame					\$2,500	\$2,500
73 PW1	Town Garage & BoE Maintenance	43 North Main St.	1	Mas. N/C		1969	6,731	\$589,300	\$106,641	\$695,941
74 PW2	Town Garage & Ambulance HQ	43 North Main St.	1	Noncombustible		1987	8,010	\$660,034	\$159,961	\$819,995
	Salt Shed	43 North Main St.	1	Frame		2000		\$80,000	\$2,500	\$82,500
76	Transfer Facility & Garages	747 East Main St.	1	Mas. N/C		1977	1,100	\$168,056	\$10,000	\$178,056
	Transfer Station	747 East Main St.	1	Noncombustible		1991	9,100	\$1,525,000	\$20,000	\$1,545,000
	Scale House	747 East Main St.	1	Mas. N/C		1991	800	\$64,000	\$5,000	\$69,000
	Oil Storage & Electronics	747 East Main St.	1	Frame		2001	120	\$12,000	\$1,000	\$13,000
	Roll Off Roof	747 East Main St.	1	Noncombustible		2007	1,650	\$50,000		\$50,000
72	Canoe Brook Senior Citizen Center	11 Cherry Hill Rd.	1	Frame		1950	7,140	\$807,932	\$117,742	\$925,674
9	Counseling Center	342 Harbor St.	2	Frame	Y	1977	6,739	\$1,008,333	\$106,641	\$1,114,974
7	Community Center	42 Church St.	1&2	Joisted Mas.		1962	20,569	\$2,642,720	\$282,232	\$2,924,952
18 HF1	North Grandstand	Hammer Field		Frame		1917		\$28,009		\$28,009
5 HF2	Comfort Station	Hammer Field	1	Joisted Mas.				\$40,306	\$1,000	\$41,306

Branford, Town and Board of Ed.

Property Schedule

Loc.	Facility	Address	Sty	Construction	Spr	Built	Area	Building	Pers. Prop.	Total
2 BP1	Bathhouse, Branford Point	20 Harbor St.	1	Frame		1935	475	\$89,626	\$1,000	\$90,626
3 BP2	Monument, Branford Point	20 Harbor St.		Mas. N/C				\$78,427		\$78,427
4 BP3	Comfort Station, Branford Point	20 Harbor St.	1	Joisted Mas.				\$56,018	\$1,000	\$57,018
20 BP4	Pavillion, Branford Point	20 Harbor St.		Frame				\$22,409		\$22,409
89 VP1	Caretaker's Storage Building	Brushy Plains Rd.		Joisted Mas.		1988	576	\$19,348	\$1,000	\$20,348
VP2	Restroom/Bathhouse, Veterans Memorial Park	Brushy Plains Rd.		Joisted Mas.				\$37,904	\$1,000	\$38,904
14	Gazebo, Stony Creek Park	160 Thimble Island Rd.	1	Frame				\$22,410		\$22,410
15	Summer House, Stony Creek Dock	Thimble Island Rd.	1	Frame				\$44,823		\$44,823
1 T	Academy on the Green (historical)	Main St.	2	Frame		1820	760	\$112,037	\$10,000	\$122,037
16 LB2	Willoughby Wallace Mem. Library	146 Thimble Island Rd.	1	Joisted Mas.		1958	6,462	\$1,120,403	\$319,923	\$1,440,326
17	Little League Storage Building	115 S. Montowese Ave.	1	Joisted Mas.		1970	600	\$84,027	\$1,000	\$85,027
19	Old School; leased to VFW	Indian Neck Ave.	1	Frame				\$112,037		\$112,037
6 FD6	Fire Training/Adult Daycare	421 Shore Drive	1	Joisted Mas.		1952	11,252	\$1,131,570	\$2,500	\$1,134,070
31	Volunteer Svc center, leased (& Firing Range)	30 Harrison Ave.	1	Joisted Mas.		1915	12,967	\$1,792,592	\$10,000	\$1,802,592
?		84 Thimble Island Rd.	1	Frame			7,161	\$275,500		\$275,500
?		100 Tabor Drive	1	Noncombustible			1,590	\$51,900		\$51,900
Town Subtotals								\$21,084,242	\$2,668,807	\$23,753,049

Branford, Town and Board of Ed.

Property Schedule

Loc.	Facility	Address	Sty	Construction	Spr	Built	Area	Building	Pers. Prop.	Total
Water & Sewer Dept.										
10	Water Treatment Plant	75 Block Island Rd.								\$0
W1	Disp Plant #3647					2002		\$6,781,462		\$6,781,462
W2	Administration Building		1	Mas. N/C		2002	3,900	\$321,360	\$100,000	\$421,360
W3	Pretreatment Building		1	Mas. N/C		2002				\$0
W4	Pump Building		1	Mas. N/C		2002				\$0
W5	Digester Building & Tanks		1	Mas. N/C		2002		\$840,277		\$840,277
W6	Truck Loading Building		2	Steel		2002		\$25,750		\$25,750
W7	Secondary Processing Building		2	Mas. N/C		2002				\$0
W8	4 Bay Garage		2	Mas. N/C		2002	2,100	\$498,385		\$498,385
W9	2 Bay Garage		1	Mas. N/C		2002	625	\$61,800		\$61,800
W10	Solids Processing Building		1	Mas. N/C		2002				\$0
21 PS1	Pump Station/Generator & Elect. Panel	Riverside Drive II		Joisted Mas.				\$95,981		\$95,981
22 PS2	Pump Station/Generator & Elect. Panel	Squire Hill		Joisted Mas.				\$95,981		\$95,981
23 PS3	Pump Station/Generator & Elect. Panel	Clark Ave. & Shore Front		Joisted Mas.				\$95,981		\$95,981
24 PS4	Pump Station/Generator & Elect. Panel	Beckett Ave.		Joisted Mas.				\$95,981		\$95,981
25 PS5	Pump Station/Generator & Elect. Panel	Hosley Rd.		Joisted Mas.				\$95,981		\$95,981
26 PS6	Pump Station/Generator & Elect. Panel	Greenfield Ave.		Joisted Mas.				\$95,981		\$95,981
27 PS7	Pump Station/Generator & Elect. Panel	Burban Drive		Joisted Mas.				\$95,981		\$95,981
28 PS8	Pump Station/Generator & Elect. Panel	Woodland Pump		Joisted Mas.				\$95,981		\$95,981
29 PS9	Pump Station/Generator & Elect. Panel	Lanphier Cove Rd.		Joisted Mas.				\$95,981		\$95,981
30 PS10	Pump Station/SH Center/Elect. Panel	East Main St.		Joisted Mas.				\$11,182		\$11,182
32 PS11	Pump Station & Elect. Panel	Block Island Rd.		Joisted Mas.				\$11,705		\$11,705
33 PS12	Pump Station & Elect. Panel	Riverside Drive		Joisted Mas.				\$11,182		\$11,182
34 PS13	Pump Station & Elect. Panel	Clark Ave. & Farm River		Joisted Mas.				\$11,705		\$11,705
35 PS13	Pump Station & Elect. Panel	River Rd.		Joisted Mas.				\$11,705		\$11,705
36 PS13	Pump Station & Elect. Panel	3rd & 4th Aves.		Joisted Mas.				\$11,705		\$11,705
37 PS13	Pump Station & Elect. Panel	Hickory Hill Lane		Joisted Mas.				\$11,705		\$11,705
38 PS13	Pump Station & Elect. Panel	Rice Terrace		Joisted Mas.				\$11,705		\$11,705
39 PS13	Pump Station & Elect. Panel	Red Rock Rd.		Joisted Mas.				\$11,705		\$11,705
40 PS13	Pump Station & Elect. Panel	Pawson Rd.		Joisted Mas.				\$11,705		\$11,705
41 PS13	Pump Station & Elect. Panel	Sunrise Cove Rd.		Joisted Mas.				\$11,705		\$11,705
42 PS13	Pump Station & Elect. Panel	Milo Drive		Joisted Mas.				\$11,705		\$11,705

Branford, Town and Board of Ed.

Property Schedule

Loc.	Facility	Address	Sty	Construction	Spr	Built	Area	Building	Pers. Prop.	Total
43 PS13	Pump Station & Elect. Panel	Maltby St.		Joisted Mas.				\$11,705		\$11,705
44 PS13	Pump Station & Elect. Panel	Vcictor Hill Rd.		Joisted Mas.				\$11,705		\$11,705
45 PS13	Pump Station & Elect. Panel	Dominican Rd.		Joisted Mas.				\$11,705		\$11,705
46 PS13	Pump Station & Elect. Panel	Little Bay Lane		Joisted Mas.				\$11,705		\$11,705
47 PS13	Pump Station & Elect. Panel	Harbor St.		Joisted Mas.				\$11,705		\$11,705
48 PS13	Pump Station & Elect. Panel	The Ponds		Joisted Mas.				\$11,705		\$11,705
49 PS13	Pump Station & Elect. Panel	Johnson's Point		Joisted Mas.				\$11,705		\$11,705
50 PS13	Pump Station & Elect. Panel	Summer Island Rd.		Joisted Mas.				\$11,705		\$11,705
51 PS13	Pump Station/Generator & Elect. Panel	Totoket Rd.		Joisted Mas.				\$133,301		\$133,301
52 PS13	Pump Station & Elect. Panel	Birch Rd.		Joisted Mas.				\$11,705		\$11,705
53 PS13	Pump Station & Elect. Panel	Ludlow Court		Joisted Mas.				\$11,705		\$11,705
54 PS13	Pump Station & Elect. Panel	Ramona Way		Joisted Mas.				\$11,705		\$11,705
55 PS13	Pump Station & Elect. Panel	Sycamore Way		Joisted Mas.				\$31,990		\$31,990
56 PS13	Pump Station & Elect. Panel	Chestnut St.		Joisted Mas.				\$11,705		\$11,705
57 PS13	Pump Station & Elect. Panel	Watch Hill		Joisted Mas.				\$11,705		\$11,705
58 PS13	Pump Station & Elect. Panel	Lanphier Cove Rd.		Joisted Mas.				\$11,705		\$11,705
59 PS13	Pump Station & Elect. Panel	Indian Neck Ave.		Joisted Mas.				\$3,239		\$3,239
60 PS13	Pump Station	Shore Drive		Joisted Mas.				\$633,013		\$633,013
61 PS13	Pump Station	Route 139		Joisted Mas.				\$633,013		\$633,013
62 PS13	Pump Station	East Main St.		Joisted Mas.				\$71,719		\$71,719
63 PS13	Pump Station	Bradley Ave.		Joisted Mas.				\$633,013		\$633,013
64 PS13	Pump Station	Harbor St.		Joisted Mas.				\$71,719		\$71,719
65 PS13	Pump Station	Sybil Creek		Joisted Mas.				\$633,013		\$633,013
66 PS13	Pump Station	Damascus Rd.		Joisted Mas.				\$633,013		\$633,013
67 PS13	Pump Station	Montowese St.		Joisted Mas.				\$71,719		\$71,719
68 PS13	Pump Station	Meadow Rd.		Joisted Mas.				\$633,013		\$633,013
69 PS13	Pump Station	Linden Shores		Joisted Mas.				\$11,705		\$11,705
70 PS13	Pump Station	Hunting Ridge		Joisted Mas.				\$11,705		\$11,705
92	North Chestnut St. Pumping Station	Chestnut St.		Mas. N/C				\$49,131		\$49,131
60 PS13	Pump Station	Short Beach Rd.		Joisted Mas.				\$633,013		\$633,013
61 PS13	Pump Station	Cedar St.		Joisted Mas.				\$633,013		\$633,013
Water & Sewer Subtotals								\$15,216,479	\$100,000	\$15,316,479

Branford, Town and Board of Ed.

Property Schedule

Loc.	Facility	Address	Sty	Construction	Spr	Built	Area	Building	Pers. Prop.	Total
Board of Education Properties										
87 BE1	Board of Ed. Administration Office	1111 Main St.	2	Joisted Mas.		1929	3,712	\$756,863	\$298,490	\$1,055,353
88 BE2	Branford High School	185 East Main St.	2	Joisted Mas.	Y	1958	227,332	\$22,615,236	\$3,239,481	\$25,854,717
80 BE3	Walsh Intermediate School	185 Damascus Rd.	1&2	Joisted Mas.	Y	1971	180,456	\$22,304,362	\$3,248,208	\$25,552,570
81 BE4	John Sliney School	23 Eades St.	1&2	Joisted Mas.		1928	41,316	\$5,106,658	\$743,688	\$5,850,346
82 BE5	Mary T. Murphy School	Brushy Plains Rd.	1&2	Joisted Mas.	Y	1960	53,213	\$6,434,882	\$1,096,411	\$7,531,293
83 BE6	Mary Tisco School	118 Damascus Rd.	1	Joisted Mas.	Y	1960	53,153	\$6,434,882	\$1,096,411	\$7,531,293
84 BE7-1	New Indian Neck School	12 Melrose Ave.	1	Joisted Mas.		1955	15,953	\$1,883,425	\$310,857	\$2,194,282
86 BE7-2	Rear New Indian Neck School	Melrose Ave.	1	Mas. N/C		1955		\$10,268	\$13,909	\$24,177
79 BE8	Branford Hills School	80 Bourbon Drive	1	Joisted Mas.		1959	10,648	\$1,041,907	\$151,734	\$1,193,641
85 BE9	Pine Orchard Sch/leased to Day Care	Birch Rd.	1	Joisted Mas.		1955	10,794	\$985,708		\$985,708
Board of Education Subtotals								\$67,574,191	\$10,199,189	\$77,773,380
Grand Totals:								\$103,874,912	\$12,967,996	\$116,842,908

Schedule of Commercial Vehicles

Print Date: 02/02/07

Client Name and Address
 Town of Branford
 1019 Main Street
 Branford, CT 06405

Company
 Praetorian Insurance Co.
Policy Number
 P00331000135A01
Effective Date **Expiration Date**
 07/01/06 07/01/07

Agency Name and Address
 Hollis D. Segur, Inc.
 156 Knotter Drive
 P.O. Box 400
 Cheshire, CT 06410

Veh. #	Clt. #	Vehicle Description Garage Location	Body Type	GVW / GCW Cost New	Comp Ded	Vehicle I. D. Number Coll Ded	ST	Date On Class Code	Date Off Premium
59	801	1992 Dodge Ram 350 , CT	TK	\$25,000	\$500	1B7KM36ZONS654223 \$1,000	CT	07/01/06	
151	1000	2004 GMC Sierra , CT	PP	\$24,266	\$500	1GTEK14T84Z282089 \$1,000	CT	07/01/06	
402	2605	2005 Ford/907nbl Crown Vi , CT	LEAP	\$19,312	\$500	2FAFP71W85X119995 \$1,000	CT	07/01/06	
1355	5000	2004 Freightliner FL-80 , CT	TK	\$77,367	\$500	1FABXAK14HN04138 \$1,000	CT	07/01/06	
137		2003 Big Tex Trailer , CT	T	\$3,800	\$500	4K8PX122631306935 \$1,000	CT	07/01/06	
35	BE	1991 Ford Styleside Branford, CT06405	PU	10000 \$12,000	\$500	1FTDF15YOMNA22075 \$1,000	CT	07/01/06 01499	
55	BE	1991 Ford Aerostar Branford, CT06405	VAN	10000 \$13,000	\$500	1FTCA14U2MZA26503 \$1,000	CT	07/01/06 01499	
58	BE	1991 Homemade Flatbed Branford, CT06405	T	\$1,844	\$500	1111 \$1,000	CT	07/01/06 69499	
80	BE	1995 Dodge Ram 1500 Branford, CT06405	PU	10000 \$15,000	\$500	1B7HF16Y5SS222898 \$1,000	CT	07/01/06 01499	
81	BE	1999 Chevy C2500 Branford, CT06405	PU	8600 \$19,000	\$500	1GDGC24R7XF039228 \$1,000	CT	07/01/06 01499	
126	BE	1996 Chevrolet S10 , CT	TK	\$12,000	\$500	1GCDT14X1TK163285 \$1,000	CT	07/01/06	
84	BL	2001 Jeep Cherokee , CT	SPORT	\$9,739	\$500	1J4FF48521L586409 \$1,000	CT	07/01/06 01499	
1	BOE	1997 Plymouth Voyager , CT	VAN	\$25,000	\$500	1P4GP44R3VB431949 \$1,000	CT	07/01/06	
161	BOE	1998 Ford F-150 Pick , CT	TK	\$3,325	\$500	1FTZF1720WNB97170 \$1,000	CT	10/10/06	
162	BOE	1997 Dodge Ram 2500 , CT	TK	\$5,390	\$500	3B7KF23Z2VM511372 \$1,000	CT	10/10/06	
62	DW	1995 GMC Safari , CT	STAWG	\$4,100	\$500	1GKEL19WXS521331 \$1,000	CT	07/01/06 7398	
113	EN	1994 Ford Escort Branford, CT06405	PP	\$1,000	\$500	3FARP13J7RR143222 \$1,000	CT	07/01/06 7911	

Schedule of Commercial Vehicles

Veh. #	Clt #	Vehicle Description Garage Location	Body Type	GVW / GCW	Vehicle I. D. Number		ST	Date On Class Code	Date Off Premium
				Cost New	Comp Ded	Coll Ded			
116	EN	1994 Ford Escort Branford, CT06405	PP	\$1,000	\$500	3FARP13J6RR143244 \$1,000	CT	07/01/06 7911	
6	FD	2006 Ford F450 Ambula , CT	AMBE	\$129,977		1FDXF46P06EC33182	CT	07/01/06 7919	
7	FD	2004 FORD CROWN VICTO Branford, CT06405	FDP	\$24,500	\$500	2FAFP71W34X115190 \$1,000	CT	07/01/06 79080	
10	FD	1999 GMC Suburban Branford, CT06405	TK	8600 \$32,718	\$500	2GTGK26F2XG504457 \$1,000	CT	07/01/06 7909	
11	FD	1992 Mercury Grand Marqu Branford, CT06405	PP	\$18,400	\$500	2MECM74W5NX632427 \$1,000	CT	07/01/06 79080	
23	FD	2004 FORD CROWN VICTO Branford, CT06405	FDP	\$24,500	\$500	2FAFP71W54X115191 \$1,000	CT	07/01/06 79080	
36	FD	1968 Ford Branford, CT06405	PU	10000 \$3,000	\$500	F26YEA32884 \$1,000	CT	07/01/06 79090	
37	FD	1937 Maxim Hook & Ladd Branford, CT06405	FDNP	\$11,000		837	CT	07/01/06 79090	
67	FD	1989 GMC Cutaway Branford, CT06405	TK			2GDHG31K3K4514572	CT	07/01/06 79090	
71	FD	1997 Pierce Saber Custom Branford, CT06405	FDNP	50 \$240,000		4P1CT02U5VA000461	CT	07/01/06 79090	
72	FD	1992 Ford Crown Vict Branford, CT06405	PP	\$11,823	\$500	2FACP72W7NX238736 \$1,000	CT	07/01/06 79110	
73	FD	1997 Pierce Saber Custom Branford, CT06405	FDNP	50 \$240,000		4P1CT02U8VA000518	CT	07/01/06 79090	
75	FD	1981 GMC Fire Truck Branford, CT06405	FDNP	\$41,454		1GDGCD1B1V566481	CT	07/01/06 79090	
76	FD	1988 Sutphen Aerial Towe Branford, CT06405	FDNP	\$300,000		159A3KFE1J1003566	CT	07/01/06 79090	
77	FD	1991 Pierce Pumper Branford, CT06405	FDNP	\$107,252		4P1CT02E3MA000238	CT	07/01/06 79090	
78	FD	1995 Sutphen Pumper Branford, CT06405	FDNP	\$199,821		1S9A1BBD7S4003039	CT	07/01/06 79090	
79	FD	1993 Sutphen Pumper Branford, CT06405	FDNP	\$180,000		6VF199895	CT	07/01/06 79090	
86	FD	1999 Ford 8 cyl Branford, CT06405	AMBE	\$85,000		1FDWF36F4XEB58467	CT	07/01/06 79190	
90	FD	1999 Pierce Saber Rescue Branford, CT06405	FDNP	50 \$340,000		4P1CT02U3XA001479	CT	07/01/06 79090	
103	FD	2001 KME Pumper Branford, CT06405	FDNP	\$224,000		1K9A742801N058344	CT	07/01/06 79090	
104	FD	2001 Ford Ambulance Branford, CT06405	AMBE	12500 \$94,000		1FDWF36F71EB07665	CT	07/01/06 79190	

Schedule of Commercial Vehicles

Veh. #	Cl#	Vehicle Description Garage Location	Body Type	GVW / GCW Cost New	Comp Ded	Vehicle I. D. Number Coll Ded	ST	Date On Class Code	Date Off Premium
105	FD	1998 Ford Crown Victo Branford, CT06405	FDP	\$6,000		2FAFP71W9WX150934 \$1,000	CT	07/01/06 79110	
106	FD	1996 Ford Crown Victo Branford, CT06405	FDP	\$4,500	\$500	2FALP71W7TX167102 \$1,000	CT	07/01/06 79110	
114	FD	2002 FORD AMBULANCE Branford, CT06405	AMBE	\$86,411		1FDWF36F52ED14556 \$1,000	CT	07/01/06 79190	
118	FD	2002 Dodge 3500 Cab & Branford, CT06405	TK	11000 \$23,565	\$500	3B6MF36552M286744 \$1,000	CT	07/01/06 23499	
125	FD	2003 Ford Excursion Branford, CT06405	FDP	\$35,500	\$500	1FMSU41PX3ED67474 \$1,000	CT	07/01/06 79190	
146	FD	1996 Ford F350 Brush , CT	TK	\$25,000	\$500	2FDKF38F3TCA51762 \$1,000	CT	07/01/06	
152	FD	2005 SMALA Fire Engine , CT	FDNP	\$325,000		4SAU2F975L050182	CT	07/01/06 7909	
157	FD	2006 American Hau Cargo T T , CT	T T	\$3,500	\$500	5N6200D1761014210 \$1,000	CT	08/02/06 68499	
159	FD	1937 Maxim Hook & Ladd Branford, CT06405	FDNP	\$11,000		837	CT	07/01/06 79090	
160	FD	1976 Maxim Pumper Branford, CT06405	FDNP	\$4,000		837	CT	07/01/06 79090	
2	PD	1997 Ford Crown Victo Branford, CT06405	LEAP	\$20,000	\$500	2FALP71W5VX213884 \$1,000	CT	07/01/06 79110	
12	PD	2006 Ford Crown Victo Branford, CT06405	LEAP	\$21,628	\$500	2FAFP71W26X143355 \$1,000	CT	07/01/06 79110	
19	PD	2006 Ford Crown Victo Branford, CT06405	LEAP	\$21,628	\$500	2FAFP71W26X143356 \$1,000	CT	07/01/06 79110	
20	PD	2006 Ford Crown Victo Branford, CT06405	LEAP	\$21,628	\$500	2FAFP71W26X143357 \$1,000	CT	07/01/06 79110	
31	PD	1997 Ford Crown Victo Branford, CT06405	LEAP	\$20,000	\$500	2FALP71W6VX213781 \$1,000	CT	07/01/06 79110	
41	PD	2004 FORD CROWN VICTO Branford, CT06405	LEAP	\$21,074	\$500	2FAFP71W34X115853 \$1,000	CT	07/01/06 79110	
42	PD	2006 Ford Crown Victo Branford, CT06405	LEAP	\$21,628	\$500	2FAFP71W26X143358 \$1,000	CT	07/01/06 79110	
57	PD	1998 Ford Crown Victo Branford, CT06405	LEAP	\$12,000	\$500	2FAFP71WXWX150960 \$1,000	CT	07/01/06 79110	
63	PD	2005 Ford Crown Victo , CT	LEAP	\$19,312	\$500	2FAFP71W45X119993 \$1,000	CT	07/01/06	
64	PD	2005 Ford Crown Victo , CT	LEAP	\$19,312	\$500	2FAFP71W65X119994 \$1,000	CT	07/01/06	
65	PD	1996 Ford Crown Victo Branford, CT06405	PP	\$20,000	\$500	2FALP71W7TX168833 \$1,000	CT	07/01/06 79110	

Schedule of Commercial Vehicles

Veh. #	Clk #	Vehicle Description Garage Location	Body Type	GWV / GCW Cost New	Comp Ded	Vehicle I. D. Number Coll Ded	ST	Date On Class Code	Date Off Premium
66	PD	1996 Ford Crown Victo Branford, CT06405	PP	\$20,000	\$500	2FALP71W4TX167915 \$1,000	CT	07/01/06 79110	
68	PD	1995 Ford Crown V Branford, CT06405	PP	\$17,000	\$500	2FALP71W95X170632 \$1,000	CT	07/01/06 79110	
69	PD	1996 Ford Crown Victo Branford, CT06405	PP	\$18,800	\$500	2FALP71W2TX167010 \$1,000	CT	07/01/06 79110	
70	PD	1996 Ford Crown Vict Branford, CT06405	PP	\$18,800	\$500	2FALP71W4TX167011 \$1,000	CT	07/01/06 79110	
74	PD	1999 Ford Crown Victo Branford, CT06405	LEAP	\$22,000	\$500	2FAFP71WXXX200290 \$1,000	CT	07/01/06 79110	
82	PD	1997 Ford Crown Victo Branford, CT06405	LEAP	\$20,000	\$500	2FALP71W7VX213983 \$1,000	CT	07/01/06 79110	
85	PD	1997 Ford Crown Victo Branford, CT06405	LEAP	\$20,000	\$500	2FALP71W2VX213986 \$1,000	CT	07/01/06 79110	
87	PD	1999 Ford E350 Econol Branford, CT06405	VAN	\$20,000 10000	\$500	1FTSS34S6XHA49067 \$1,000	CT	07/01/06 79120	
88	PD	1999 Ford Crown Victo Branford, CT06405	LEAP	\$22,000	\$500	2FAFP71W0XX200279 \$1,000	CT	07/01/06 79110	
89	PD	1999 Ford Crown Victo Branford, CT06405	LEAP	\$22,000	\$500	2FAFP71W7XX200280 \$1,000	CT	07/01/06 79110	
91	PD	2004 FORD CROWN VICTO Branford, CT06405	LEAP	\$21,074	\$500	2FAFP71W54X115854 \$1,000	CT	07/01/06 79110	
94	PD	1987 Ford E350 Branford, CT06405	AMBNE	\$70,000		1FPDKE30LXHMB42175	CT	07/01/06 79190	
96	PD	2000 Ford Crown Victo Branford, CT06405	PP	\$21,394	\$500	2FAFP71W8YX215629 \$1,000	CT	07/01/06 79110	
97	PD	2003 Freightliner Cargo V Branford, CT06405	LENN	\$34,200	\$500	WD2YD742435526780 \$1,000	CT	07/01/06 79120	
98	PD	2000 Ford Crown Victo Branford, CT06405	PP	\$21,394	\$500	2FAFP71W8YX214450 \$1,000	CT	07/01/06 79110	
99	PD	1990 Dodge Van Branford, CT06405	VAN	\$7,400	\$500	184FK44R6LX321084 \$1,000	CT	07/01/06 79110	
107	PD	1995 Chev G20 Branford, CT06405	VAN	\$8,500	\$500	1GCEG25Z6SF155396 \$1,000	CT	07/01/06 79110	
108	PD	2001 Ford Crown Victo Branford, CT06405	PP	\$22,000	\$500	2FAFP71W31X172016 \$1,000	CT	07/01/06 79110	
109	PD	2001 Ford Crown Victo Branford, CT06405	PP	\$22,000	\$500	2FAFP71W91X172019 \$1,000	CT	07/01/06 79110	
110	PD	2001 Ford Crown Victo Branford, CT06405	PP	\$22,000	\$500	2FAFP71W21X171973 \$1,000	CT	07/01/06 79110	
111	PD	1996 Honda Accord Branford, CT06405	PP	\$12,000	\$500	1HGCD5538TA211352 \$1,000	CT	07/01/06 79110	

Schedule of Commercial Vehicles

Veh. #	Cl#	Vehicle Description Garage Location	Body Type	GVW / GCW Cost New	Comp Ded	Vehicle I. D. Number Coll Ded	ST	Date On Class Code	Date Off Premium
122	PD	2003 FORD CROWN VICTO Branford, CT06405	LEAP	\$20,974	\$500	2FAFP71W33X157292 \$1,000	CT	07/01/06 79110	
123	PD	2003 FORD CROWN VICTO Branford, CT06405	LEAP	\$20,974	\$500	2FAFP71W53X157293 \$1,000	CT	07/01/06 79110	
124	PD	2003 FORD CROWN VICTO Branford, CT06405	LEAP	\$20,974	\$500	2FAFP71W73X157294 \$1,000	CT	07/01/06 79110	
130	PD	1997 FORD EXPEDITION Branford, CT06405	LEAP	\$20,000	\$500	1FMEU1767VLA75256 \$1,000	CT	07/01/06 79110	
132	PD	1993 GMC Suburban Branford, CT06405	LEAP	\$18,000	\$500	1GKFK16K7NJ722350 \$1,000	CT	07/01/06 79110	
133	PD	2006 Ford Expedition , CT	LEAP	\$23,000	\$500	1FMPU165X6LA75870 \$1,000	CT	07/01/06 7911	
134	PD	1990 OLDS Delta 88 Branford, CT06405	LEAP	\$16,000	\$500	1G3HY54C4LH349536 \$1,000	CT	07/01/06 79110	
145	PD	2005 Ford Crown Victo	LEAP	\$22,807	\$500	2FAFP71W35X108760 \$1,000	CT	07/01/06	
147	PD	2005 Ford Crown Victo , CT	LEAP	\$19,933	\$500	2FAFP71W05X163523 \$1,000	CT	07/01/06	
148	PD	2005 Harley David FLHPI , CT	LEAM	\$21,260	\$500	1HD1FHW135Y079884 \$1,000	CT	07/01/06	
155	PD	2007 Ford Crown Victo , CT	LEAP	\$20,455	\$500	2FAHP71W97X100965 \$1,000	CT	08/02/06 7911	
156	PD	2007 Ford Crown Victo , CT	LEAP	\$20,455	\$500	2FAHP71W77X100964 \$1,000	CT	08/02/06 7911	
158	PD	2007 Ford Crown Vic I , CT	LEAP	\$20,455	\$500	2FAHP71W37X100962 \$1,000	CT	08/10/06 7911	
131	PK	1995 GMC Sonoma , CT	PU	\$28,000	\$500	1GTCS144XSK534656 \$1,000	CT	07/01/06	
142	PK	1995 Cargo Van , CT	VAN	\$15,000	\$500	1FEE14Y2SHB76937 \$1,000	CT	07/01/06	
143	PK	1995 Chevy 1/2 ton pic , CT	TK	\$20,000	\$500	1GCEC14Z75Z253522 \$1,000	CT	07/01/06	
144	PK	1994 Ford F-150 Pick , CT	TK	\$15,000	\$500	1FTDF15Y4RNB16578 \$1,000	CT	07/01/06	
141	POLI	2000 Ford Crown Victo , CT	LEAP	\$21,000	\$500	2FAFP71W5YX215636 \$1,000	CT	07/01/06	
4	PW	1987 Internationa Dump Tr Branford, CT06405	DMPTK		\$500	1HTLDTVNXHHA13820 \$1,000	CT	07/01/06 31479	
5	PW	1985 Internationa Dump Tr Branford, CT06405	DMPTK		\$500	1HPLAREJ85HA17929 \$1,000	CT	07/01/06 31479	
13	PW	2001 Ford F376 Branford, CT06405	TK	12000 \$34,943	\$500	1FDWF37F51EB93086 \$1,000	CT	07/01/06 21499	

Schedule of Commercial Vehicles

Veh. #	Cit #	Vehicle Description Garage Location	Body Type	GVW / GCW Cost New	Comp Ded	Vehicle I. D. Number Coll Ded	ST	Date On Class Code	Date Off Premium
14	PW	1997 Freightliner FL80 Branford, CT06405	TK	36220 \$0	\$500	1FV6JJBB2VH711479 \$1,000	CT	07/01/06 33499	
27	PW	1984 Mack Branford, CT06405	TK	\$15,000	\$500	1M2N179Y7EA088577 \$1,000	CT	07/01/06 33499	
28	PW	1988 Mack Rolloff Branford, CT06405	TK	20000 \$20,000	\$500	1M2AY10C4JM002949 \$1,000	CT	07/01/06 31453	
30	PW	1997 Ford F384 Branford, CT06405	4WD	11000 \$30,000	\$500	3FEKF38F2VMA23681 \$1,000	CT	07/01/06 21499	
32	PW	1990 Ford Aerostar Branford, CT06405	CRGVN	5200 \$3,400	\$500	1FTDA14U9LZA37890 \$1,000	CT	07/01/06 01499	
33	PW	1997 Ford LS8000 Branford, CT06405	DMPTK	20000 \$72,400	\$500	1FDYS82E7VVA14181 \$1,000	CT	07/01/06 31479	
34	PW	1987 GMC Sierra 3500 Branford, CT06405	TK	\$20,000	\$500	1GDHV34K4HJ507924 \$1,000	CT	07/01/06 01499	
39	PW	1984 Diamond Reo Branford, CT06405	TK	45000 \$38,170	\$500	1D9JC21S6E1009327 \$1,000	CT	07/01/06 31499	
43	PW	1994 Jeep Sport utili Branford, CT06405	TK	10000 \$17,000	\$500	1J4FJ27S7RL172574 \$1,000	CT	07/01/06 01499	
44	PW	1999 Ford X376 Super Branford, CT06405	TK	12500 \$25,000	\$500	1FDWX37F8XEC84939 \$1,000	CT	07/01/06 21499	
45	PW	1994 Freightliner Branford, CT06405	TK	10000 \$20,000	\$500	1FV6HLBB6RL881905 \$1,000	CT	07/01/06 01499	
46	PW	1987 GMC 1/2 Rack Branford, CT06405	TK	10000 \$20,176	\$500	1GDHV34KVHJ508116 \$1,000	CT	07/01/06 01499	
47	PW	1987 GMC Branford, CT06405	DMPTK	10000 \$18,105	\$500	1GTDC14D2EJ522819 \$1,000	CT	07/01/06 01499	
48	PW	1978 Mack Tractor Branford, CT06405	MOBEQ	\$7,500	\$500	U685T16654 \$1,000	CT	07/01/06 79060	
49	PW	1988 Ford L8000 Branford, CT06405	DMPTK	45000 \$46,000	\$500	1FDXK82A2JVA07674 \$1,000	CT	07/01/06 31479	
50	PW	1985 Chevy Pickup Branford, CT06405	DMPTK	10000 \$25,000	\$500	1GBJK34M6FS151326 \$1,000	CT	07/01/06 21479	
51	PW	1966 Stears Johnson Branford, CT06405	T	\$5,000	\$500	2330007065495357 \$1,000	CT	07/01/06 69499	
52	PW	1977 Peterbilt Refuse Branford, CT06405	TK	45000 \$30,000	\$500	101667N \$1,000	CT	07/01/06 31453	
53	PW	1991 Ford L8000 Branford, CT06405	TK	45000 \$49,807	\$500	1FDYK82A4MVA13470 \$1,000	CT	07/01/06 31479	
54	PW	1971 Ford Tractor Branford, CT06405	MOBEQ	\$15,000	\$500	C289915 \$1,000	CT	07/01/06 79060	
56	PW	1983 Ford Ranger Branford, CT06405	PU	10000 \$13,000	\$500	1FTBR10S7DUB86639 \$1,000	CT	07/01/06 01499	

Schedule of Commercial Vehicles

Veh. #	Cl#	Vehicle Description Garage Location	Body Type	GWV / GCW Cost New	Comp Ded	Vehicle I. D. Number Coll Ded	ST	Date On Class Code	Date Off Premium
61	PW	1985 Chevy S10 Branford, CT06405	TK	\$2,000	\$500	1GCC514B5F2240943 \$1,000	CT	07/01/06 21499	
93	PW	2000 Ford F376 Branford, CT06405	TK	12500	\$500	1FDWF37F2YEB04696 \$1,000	CT	07/01/06 21499	
102	PW	2001 Ford F-376 Branford, CT06405	TK	\$0	\$500	1FDWF37F31EB93085 \$1,000	CT	07/01/06 21499	
119	PW	2002 Freightliner FL80 Branford, CT06405	TK	\$34,583	\$500	1FVABXAK22HJ53706 \$1,000	CT	07/01/06 33499	
120	PW	1995 Ford Escort Branford, CT06405	PP	\$35,000	\$500	3FASPI3J6SR209010 \$1,000	CT	07/01/06 7398	
127	PW	1996 INTERNATIONAL 200SER Branford, CT06405	TK	\$15,000	\$500	1HTGHADT3TH259026 \$1,000	CT	07/01/06 31499	
128	PW	1996 FORD STYLESIDE P Branford, CT06405	PU	\$80,000	\$500	2FTHF26H4TCA51766 \$1,000	CT	07/01/06 01499	
129	PW	1995 FORD ECONOLINE V Branford, CT06405	VAN	\$16,000	\$500	1FTEE14Y7SHB95676 \$1,000	CT	07/01/06 01499	
149	PW	2005 Ford Mason Dump ' CT	DMPTK	\$14,000	\$500	1FDXF47P25EC71090 \$1,000	CT	07/01/06 21499	
150	PW	2001 Jeep Cherokee ' CT	SPORT	16000	\$500	1J4FF48S51L505676 \$1,000	CT	07/01/06 01499	
151	PW	2006 Ford F250 ' CT	TK	\$11,634	\$500	1FTSF21Y66EB19187 \$1,000	CT	07/01/06 01499	
153	PW	2006 Ford Econoline ' CT	VAN	\$22,985	\$500	1FTSS34L96HA34473 \$1,000	CT	07/01/06 01499	
154	PW	1995 Freightliner Truck Branford, CT06405	TK	\$67,890	\$500	1FV6HLBB8SL734295 \$1,000	CT	07/01/06 01499	
38	PW	2001 Ford F250 w/tool Branford, CT06405	TK	\$20,000	\$500	1FTNX21LX1EB76788 \$1,000	CT	12/21/06 21499	
16	SR	2005 Ford Super D Senior ' CT	OTHB	\$16,000	\$500	1FDXE45P64HB55331 \$1,000	CT	07/01/06	
26	SR	2004 FORD CROWN VICTO Branford, CT06405	PP	\$52,836	\$500	2FAFP71W14X115852 \$1,000	CT	07/01/06 73980	
29	SR	1996 Ford Crown Victo Branford, CT06405	PP	\$21,074	\$500	2FALP71W6TX167012 \$1,000	CT	07/01/06 58510	
60	SR	2005 Ford Crown Victo ' CT	LEAP	\$18,800	\$500	2FAFP71WX5X11996 \$1,000	CT	07/01/06	
95	SR	2000 Ford Crown Victo Branford, CT06405	PP	\$25,000	\$500	2FAFP71W1YX214452 \$1,000	CT	07/01/06 73980	
100	SR	2000 ford econline bu Branford, CT06405	OTHB	\$22,029	\$500	1FDXE45F1YHB31547 \$1,000	CT	07/01/06 6482	
121	SR	2002 FORD E350 Branford, CT06405	VAN	\$50,562	\$500	1FDWE35F82HB71265 \$1,000	CT	07/01/06 6482	

Schedule of Commercial Vehicles

Veh. #	Ch #	Vehicle Description Garage Location	Body Type	GVW / GCW Cost New	Comp Ded	Vehicle I. D. Number Coll Ded	ST	Date On Class Code	Date Off Premium
8	SW	1993 GMC 4x4 Branford, CT06405	PU	10000 \$16,533	\$500	1GTFK24H9PE528360 \$1,000	CT	07/01/06 01499	
9	SW	1993 GMC Sierra Spec Branford, CT06405	PU	10000 \$11,257	\$500	1GTDG14Z8PE513663 \$1,000	CT	07/01/06 01499	
24	SW	1995 GMC Utility Branford, CT06405	TK	10000 \$17,127	\$500	1GDGC24K85E540307 \$1,000	CT	07/01/06 01499	
25	SW	1995 GMC Sonoma Branford, CT06405	PU	10000 \$9,000	\$500	1GTCG1443SK540458 \$1,000	CT	07/01/06 01499	
92	SW	1999 Harben Trailer Branford, CT06405	T	7500 \$34,725	\$500	1H9T18208XC122001 \$1,000	CT	07/01/06 68499	
101	SW	2000 GMC Truck Branford, CT06405	PU	10000 \$40,000	\$500	1GDLG34F3Y512355 \$1,000	CT	07/01/06 01499	
112	SW	2002 GMC Sierra Branford, CT06405	PU	10000 \$24,000	\$500	1GTHK24U32E134805 \$1,000	CT	07/01/06 01499	
136	SW	2004 Int'l Navistar 74 Branford, CT06405	TK	41000 \$196,642	\$500	1HTWDADR84J086349 \$1,000	CT	07/01/06 36499	
138	SW	2003 INTERNATIONAL Tanker Branford, CT06405	TK	32000 \$70,000	\$500	1HTMAAN23H584626 \$1,000	CT	07/01/06 31499	
3	TG	1991 Ford Crown Victo Branford, CT06405	PP	\$14,459	\$500	2FACP72F8MX155167 \$1,000	CT	07/01/06 73980	
17	TG	1972 Canoe Branford, CT06405	T		\$500	30WES0AR003 \$1,000	CT	07/01/06 69499	
18	TG	1988 Dodge Dakota Branford, CT06405	PU	10000 \$7,750	\$500	1B7FN14CXJS692585 \$1,000	CT	07/01/06 01499	
21	TG	1991 Ford F250 Branford, CT06405	PU	8600 \$13,500	\$500	1FTHF25Y1MNA44495 \$1,000	CT	07/01/06 01499	
22	TG	1994 Jeep Cherokee Ut Branford, CT06405	TK	10000 \$17,292	\$500	1J4FJ27S8RL152611 \$1,000	CT	07/01/06 01499	
83	TG	1998 Big Tex Utility Branford, CT06405	T	\$5,000	\$500	4K8AX1215W1A31854 \$1,000	CT	07/01/06 69499	
115	TH	1995 Ford Escort Branford, CT06405	PP	\$1,200	\$500	3FASP13J4SR153777 \$1,000	CT	07/01/06 7911	
117	TH	1999 Ford Crown Victo Branford, CT06405	PP	\$10,000	\$500	2FAFP74W1XX183570 \$1,000	CT	07/01/06 7911	
139	TH	1994 Ford Escort , CT	PP	\$12,000	\$500	3FARP13J4RR143226 \$1,000	CT	07/01/06	
140	TH	1993 Acura Legend , CT	PP		\$500	JH4DC4452RSO14214 \$1,000	CT	07/01/06	

Claim Summary

General Liability

Year	Paid	Reserves	Incurred	Total #		Ins. Co.	Val. Date
				Claims	Open		
2006	\$908	\$0	\$908	10	2	Massamont	01/02/07
2005	\$167	\$45,000	\$45,167	18	1	Massamont	01/02/07
2004	\$23,490	\$67,946	\$91,436	33	5	Massamont	01/02/07
2003	\$53,517	\$75,444	\$128,961	31	3	Massamont	01/02/07
2002	\$105,005	\$0	\$105,005	34	0	Massamont	01/02/07
2001	\$7,273	\$55,657	\$62,930	25	7	Massamont	01/02/07

Law Enforcement Liability

Year	Paid	Reserves	Incurred	Total #		Ins. Co.	Val. Date
				Claims	Open		
2006	\$0	\$0	\$0	1	0	Massamont	01/02/07
2005	\$0	\$2,500	\$2,500	1	1	Massamont	01/02/07
2004	\$0	\$0	\$0	0	0	Massamont	01/02/07
2003	\$0	\$0	\$0	0	0	Massamont	01/02/07
2002	\$0	\$0	\$0	1	0	Massamont	01/02/07
2001	\$2,224	\$12,973	\$15,197	5	4	Massamont	01/02/07

Branford Loss Summary 2-08-07

Public Officials Liability

Year	Paid	Reserves	Total #			Ins. Co.	Val. Date
			Incurred	Claims	Open		
2006	\$0	\$0	\$0	1	0	Massamont	01/02/07
2005	\$0	\$0	\$0	8	0	Massamont	01/02/07
2004	\$28,680	\$473,360	\$502,040	10	1	Massamont	01/02/07
2003	\$136,487	\$0	\$136,487	9	0	Massamont	01/02/07
2002	\$101,961	\$19,148	\$121,109	19	1	Massamont	01/02/07
2001	\$2,767	\$21,500	\$24,267	8	2	Massamont	01/02/07

Large Claims:

2002	\$45,000	Reopen	EPL - Wrongful Termination
2002	\$41,487	Closed	EPL - Failure to Promote
2003	\$36,722	Closed	Civil Rights Violation
2003	\$126,487	Closed	EPL - Retaliation
2004	\$502,040	Reopen	EPL - Wage Discrimination

Educators Liability

Year	Paid	Reserves	Total #			Ins. Co.	Val. Date
			Incurred	Claims	Open		
2006	\$0	\$0	\$0	0	0	Massamont	01/02/07
2005	\$0	\$0	\$0	0	0	Massamont	01/02/07
2004	\$0	\$0	\$0	0	0	Massamont	01/02/07
2003	\$0	\$0	\$0	1	0	Massamont	01/02/07
2002	\$37,148	\$19,702	\$56,850	2	1	Massamont	01/02/07
2001	\$0	\$0	\$0	0	0	Massamont	01/02/07

Large Claims:

2002	\$42,769	Reopen	Civil Rights Violation
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Branford Loss Summary 2-08-07

Auto

Year	Liability Paid	Liability Reserves	Liability Incurred	Total # Claims	Open	Ins. Co.	Val. Date
2006	\$3,223	\$28,400	\$31,623	5	2	Massamont	01/02/07
2005	\$30,942	\$0	\$30,942	17	0	Massamont	01/02/07
2004	\$12,900	\$10,000	\$22,900	11	1	Massamont	01/02/07
2003	\$52,852	\$122,616	\$175,468	18	4	Massamont	01/02/07
2002	\$213,977	\$356,648	\$570,625	15	1	Massamont	01/02/07
2001	\$5,491	\$3,038	\$8,529	15	1	Massamont	01/02/07

Large Claims:

2002	\$82,993	Closed	Auto Liability
2002	\$450,000	Open	Police Pursuit
2003	\$88,327	Reopen	Auto Liability, insured not at fault
2006	\$23,995	Open	Auto Liability Disputed Liability

Property

Year	Paid	Recoveries	Liability Incurred	Total # Claims	Open	Ins. Co.	Val. Date
2006	\$0	\$0	\$0	1	1	Massamont	01/02/07
2005	\$595	\$0	\$595	2	0	Massamont	01/02/07
2004	\$76,464	\$0	\$76,464	4	0	Massamont	01/02/07
2003	\$23,001	\$0	\$23,001	7	0	Massamont	01/02/07
2002	\$41,581	\$0	\$41,581	2	0	Massamont	01/02/07
2001	\$36,359	-\$26,437	\$9,922	4	0	Massamont	01/02/07

2/16/2007