

City Of Norman and Norman Utilities Authority

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Our Team and Commitment

City Of Norman and Norman Utilities Authority

Service Team

Denise Engle has primary service responsibility for your company. We operate using a team approach. Your Service Team consists of:

NAME / TITLE	PHONE / ALT. PHONE	EMAIL	ROLE
Denise Engle, MBA, CPCU, AIC Producer	405-639 3816 405-235-6633	Denise_Engle@ajg.com	Insurance Broker
Lisa Davis, CISR, CIC Client Service Manager	405-639-3813 405-235-6633	Lisa_Davis@ajg.com	Client Service Manager
Amanda Navas Client Service Associate	405-639-3818 405-235-6633	Amanda_Navas@ajg.com	Client Service Associate

Arthur J. Gallagher Risk Management Services, Inc.
Main Office Phone Number: (918) 584-1433

Service Commitment

Account Service

At Arthur J. Gallagher & Co., our goal is to provide you with an exceptional insurance and risk management program delivered by a world class service organization. Gallagher is committed to partnering with our clients to ensure we consistently deliver the highest quality service possible.

Renewals

We use a standard Renewal Timeline and start early to make sure your needs are met and we are able to offer you the most comprehensive and competitively priced insurance program. At each renewal, we will meet with you to establish a renewal game plan, determine how many markets should be approached, discuss pricing in the insurance marketplace, and identify what specific needs must be addressed. We will then approach markets that we feel will offer the best alternatives. These alternatives will be presented at renewal as an option, even if we feel the incumbent program is strongest. We will demonstrate how we have created competition within the marketplace to ensure that you receive the best renewal terms.

We make ourselves accountable by working with you to develop a written service schedule that meets your needs. You can track our service by referring to our written service commitment. Service becomes especially important as your type of organization continues to change and prosper.

As a top national broker, we have access to over 150 insurance companies and wholesalers. This maximizes your insurance options in any given policy year situation. In addition, our integrity and influence in the marketplace have resulted in excellent relationships with our markets. These factors are especially important to consider as the insurance needs of your organization become more complex and require more sophisticated solutions.

Acquisitions

On request, we will perform an insurance due-diligence review on all products and acquisitions.

Profit Center Premium Allocations

We will provide premium breakdown by entities and/or location schedule.

Phone Calls

Phone calls will be returned within one working day of receipt.

Certificates of Insurance

Certificates of Insurance will be issued within one working day of request.

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Service Commitment (Cont.)

Claims

Claims will be reported to the company within two working days of receipt, and acknowledgment of receipt will be sent to you. We will follow up with the carrier within ten working days after receipt of a claim. Monthly claim reports will be provided if requested.

Loss Control

We will coordinate all loss control activities between you and the carrier. We recommend that service be provided on a quarterly basis.

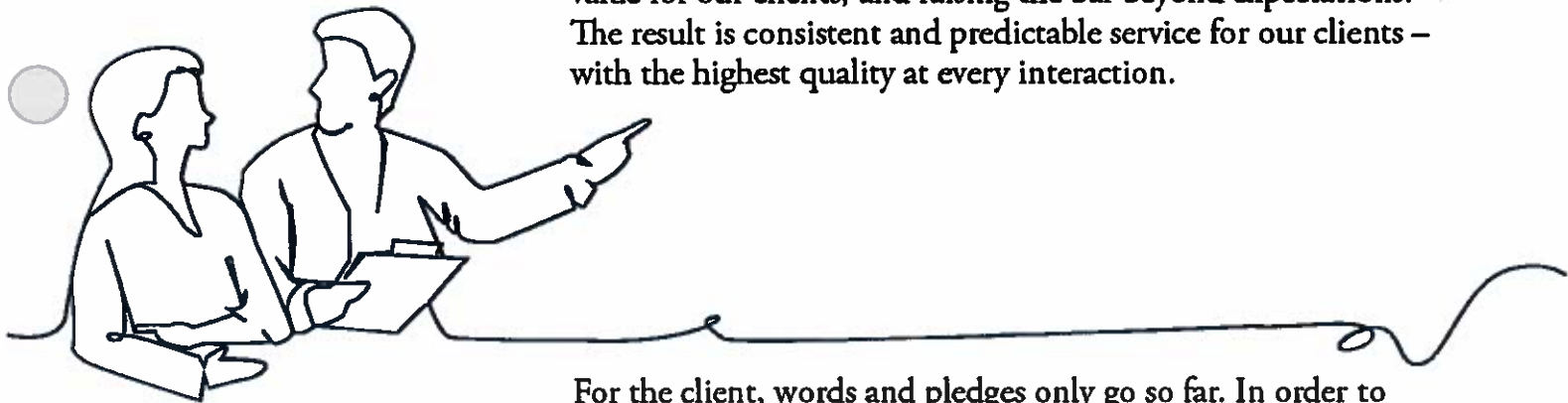


Our Service Commitment

Our clients repeatedly tell us the most important thing that we can do as their broker is to protect their assets while providing a comprehensive and tailored insurance program with the most competitive terms. We also know that a critical component of every customer experience is receiving an accurate and timely response to their day to day business needs and challenges.

At Arthur J. Gallagher and Co. our goal is to provide every client with an exceptional insurance and risk management program delivered by a world-class service organization.

We're on a journey to set a new standard for service within our industry – utilizing innovative technology and tools that create value for our clients, and raising the bar beyond expectations. The result is consistent and predictable service for our clients – with the highest quality at every interaction.



For the client, words and pledges only go so far. In order to deliver on our promise, Gallagher is committed to partnering with our clients to ensure we consistently deliver the highest quality service possible:

- **Clients get what they need, when they need it** – as a result of managing our work more effectively, your needs and requests are addressed promptly and professionally at all times
- **Our service team is able to focus on you**, and the solutions needed to support your unique business needs
- **We proactively manage your renewal cycle**, delivering a predictable timeline that creates time for thorough decision-making
- **You play a role in this too** – we're asking for more information ahead, so that you receive the best outcome, every time

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Your Program

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Named Insured

Named Insured Schedule:

Named Insured	PROP
City of Norman and Norman Utilities Authority	X

Note: Any entity not named in this proposal may not be an insured entity. This may include partnerships and joint ventures.

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Marketplace Review

We approached the following carriers in an effort to provide the most comprehensive and cost effective insurance program.

INSURANCE COMPANY	LINE OF COVERAGE	RESPONSE	PREMIUM
Affiliated FM Insurance Company	Property	Recommended Quote	\$130,069

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Location Schedule

See Attached Statement of Values

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Program Details

Coverage: Property
Carrier: Affiliated FM Insurance Company
Policy Period: 12/1/2017 to 12/1/2018

The following is a general summary of the Insuring Agreement. Refer to actual policy form for complete terms and conditions.

Coinsurance or Agreed Amount:

DESCRIPTION	AGREED AMOUNT	COINSURANCE %
All Covered Property	Yes	N/A

Coverage:

SUBJECT OF INSURANCE	LIMIT TYPE	AMOUNT
Policy Limit: Any One Occurrence	Limit	\$123,883,312
Sub-Limits :		-
Unless otherwise stated below or elsewhere in this Policy, the following sub-limits of liability, including any insured Business Interruption loss, will be the maximum payable and will apply on a per occurrence basis :		
Earth Movement annual aggregate for all coverages provided, and is the maximum amount payable for all loss or damage caused by or resulting from Earth Movement, not to exceed	Sublimit	\$50,000,000
Earth Movement annual aggregate as respects Errors and Omissions, Off-Premises Data Services, Off-Premises Service Interruption, Unnamed Property and Supply Chain combined	Sublimit	\$50,000
Flood annual aggregate for all coverages provided, and is the maximum amount payable for all loss or damage caused by or resulting from Flood, not to exceed	Sublimit	\$50,000,000
Flood annual aggregate as respects Errors and Omissions, Off-Premises Data Services, Off-Premises Service Interruption, Unnamed Property and Supply Chain combined.	Sublimit	\$50,000
Business Interruption Coverage - Extra Expense	Limit	\$100,000

Deductibles/SIRs:

TYPE	COVERAGE	AMOUNT	ADDITIONAL INFO
Deductible	The following deductible amounts shall apply per occurrence, unless otherwise stated, for insured loss or damage under this Policy :	-	
Deductible	Earthquake (per location for all coverages provided).	\$100,000	
Deductible	Flood (per occurrence for each location for all coverages provided).	\$100,000	

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Program Details (Cont.)

Deductibles/SIRs:

TYPE	COVERAGE	AMOUNT	ADDITIONAL INFO
Deductible	Wind and/or Hail (per location for all coverages provided) subject to a minimum of \$100,000 per occurrence not to exceed \$500,000 per occurrence.	\$25,000	
Deductible	-Subject to a minimum	\$100,000 per occurrence not to exceed \$500,000 per occurrence.	
Deductible	Boiler and Machinery :	-	
Deductible	-A. Property Damage	\$10,000	
Deductible	-B. Business Interruption Waiting Period - The Company will not be liable for business interruption loss unless the period of liability exceeds	24 hours	
Deductible	Communicable Disease Property Damage and Business Interruption :	-	
Deductible	-Qualifying Period: This Company will not be liable for loss or damage unless access is limited, restricted or prohibited in excess of	48 hours	
Deductible	-Should this time be exceeded, the insured costs will be calculated beginning from the time access is limited, restricted or prohibited subject to a deductible of	\$10,000	
Deductible	Computer Systems Non-Physical Damage :		
Deductible	-Qualifying Period: Unless the Period of Liability Exceeds	48 Hours	
Deductible	-The Qualifying Period for the cost to temporarily protect under Item 4. b) shall be waived		
Deductible	-Should this time be exceeded, the insured loss or damage will be calculated beginning from the time of loss subject to a Business Interruption Day Equivalent Deductible:		The business interruption deductible will be determined by multiplying the one hundred percent day equivalent (DEQ) by 2.
Deductible	Data, Programs, or Software:	-	
Deductible	-Qualifying Period: This Company will not be liable for loss or damage caused by the malicious introduction of a machine code or instruction, unless the time to recreate or restore physically damaged	Property exceeds 48 hours.	
Deductible	Should this time be exceeded, the insured loss or damage will be calculated beginning from the time of loss subject to a deductible of:	-	
Deductible	-A. Property Damage	\$10,000	

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Program Details (Cont.)

Deductibles/SIRs:

TYPE	COVERAGE	AMOUNT	ADDITIONAL INFO
Deductible	-B. Business Interruption Day Equivalent Deductible		The business interruption deductible will be determined by multiplying the one hundred percent day equivalent (DEQ) by 2.
Deductible	Off-Premises Data Services Property Damage and Business Interruption:	-	
Deductible	-Qualifying Period: This Company will not be liable for loss or damage unless the Period of Liability exceeds	24 hours	
Deductible	Should this time be exceeded, the insured loss or damage will be calculated beginning from the time of loss subject to a deductible of:		
Deductible	-A. Property Damage	\$10,000	
Deductible	-B. Business Interruption Day Equivalent Deductible:		The business interruption deductible will be determined by multiplying the one hundred percent day equivalent (DEQ) by 2.
Deductible	Off Premises Service Interruption Property Damage and Business Interruption:	-	
Deductible	-Qualifying Period: This Company will not be liable for loss or damage unless the Period of Liability exceeds	24 hours	
Deductible	-Should this time be exceeded, the insured loss or damage will be calculated beginning from the time of loss subject to the deductible(s) that would have applied to the cause of the	Interruption of services, but not less than \$10,000	
Deductible	All Other Losses	\$10,000	

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Additional Coverages :		-	
Accounts Receivable	Limit	\$1,000,000	
Arson or Theft Reward	Limit	\$100,000	
Brand Protection		Policy Limit	
Change of Temperature	Limit	\$100,000	
Communicable Disease - Property Damage annual aggregate	Limit	\$100,000	
Data, Programs or Software	Limit	\$1,000,000	
Debris Removal		Policy Limit	
Decontamination Costs		Policy Limit	

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Program Details (Cont.)

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Deferred Payment	Limit	\$100,000	
Demolition and Increased Cost of Construction		Policy Limit	
Errors and Omissions	Limit	\$1,000,000	
Expediting Expenses	Limit	\$250,000	
Fine Arts not to exceed \$10,000 per item for irreplaceable Fine Arts	Limit	\$250,000	
Green Coverage not to exceed 25% of the amount of the property damage loss	Limit	\$50,000	
Land and Water Clean Up Expense annual aggregate	Limit	\$50,000	
Locks and Keys	Limit	\$100,000	
Money and Securities	Limit	\$100,000	
Newly Acquired Property	Limit	\$2,500,000	
Off-Premises Data Services - Property Damage	Limit	\$50,000	
Off-Premises Service Interruption - Property Damage	Limit	\$500,000	
Professional Fees	Limit	\$100,000	
Property Removed from a Location		Policy Limit	
Protection and Preservation of Property - Property Damage not to exceed \$250,000 for security costs		Policy Limit	
Tax Treatment	Limit	\$100,000	
Tenants Legal Liability	Limit	\$100,000	
Terrorism Coverage and the Supplemental United States Certified Act of Terrorism Endorsement :			
-A. United States Certified Act of Terrorism coverage	Limit	\$100,000	
-B. Terrorism Coverage for Locations Outside of the United States annual aggregate but not to exceed \$100,000 annual aggregate for Property Removed from a Location, Unnamed Property and Flood	Limit	\$100,000	
Transit not to exceed \$250,000 for Business Interruption	Limit	\$500,000	
Unnamed Property	Limit	\$1,000,000	
Valuable Papers and Records not to exceed \$10,000 per item for irreplaceable Valuable Papers and Records	Limit	\$500,000	
Business Interruption Coverage Extensions :			
Attraction Property	Limit	\$100,000	
Civil or Military Authority		30 Days	
Communicable Disease - Business Interruption annual aggregate for a 12 Month Period of Liability	Limit	\$100,000	
Computer Systems Non-Physical Damage annual aggregate	Limit	\$500,000	
Contractual Penalties	Limit	\$100,000	
Crisis Management not to exceed 30 Days	Limit	\$100,000	
Extended Period of Liability		90 Days	

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Program Details (Cont.)

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Ingress/Egress	Limit	\$500,000	
Leasehold Interest	Limit	\$250,000	
Logistics Extra Cost	Limit	\$100,000	
Off-Premises Data Services - Business Interruption	Limit	\$50,000	
Off-Premises Service Interruption - Business Interruption		Included in OPSI-Property Damage Limit	
Protection and Preservation of Property - Business Interruption		Policy Limit	
Research and Development	Limit	\$250,000	
Soft Costs	Limit	\$100,000	
Supply Chain	Limit	\$500,000	
Combined Off-Premises Service Interruption Limit (OPSI) :			-
The Company's total liability for Off-Premises Service Interruption – Property Damage and Off-Premises Service Interruption – Business Interruption will not exceed-as a result of one occurrence and replaces the corresponding limits of liability shown in the sublimit section.	Limit	\$500,000	

Perils Covered:

TYPE	DESCRIPTION
Special Form Perils	All Risks of Physical Loss or Damage

Endorsements include, but are not limited to:

DESCRIPTION
Declarations Page - PRO DEC 4100 (04/15)
Declarations - PRO S-1 4100 (01/17)
All Risk Coverage - PRO AR 4100 (01/17)
Supplemental United States Certified Act of Terrorism Endorsement - 7312 (1/15)
Oklahoma Amendatory Endorsement - AFM 6242 (04/15)

Exclusions include, but are not limited to:

DESCRIPTION
Government Action Exclusion
War Exclusion
Nuclear Hazard, Power Failure

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Program Details (Cont.)

Exclusions include, but are not limited to:

DESCRIPTION
Specific Flood Exclusion - PRO 128 (4/15) - Additional Coverages, Flood Does not Apply to any Property at the Following Location(s) : 10. West End, Little River Road, Norman, OK, 73071; 15. 3942 Jenkins Avenue, Norman, OK, 73072; 30. 444 South Flood Avenue, Norman, OK, 73069; 82. 2900, 3000 & 3001 East Robinson Street, Norman, OK, 73071; 85. 2501 Jenkins Avenue, Norman, OK, 73072
Transmission and Distribution Systems Exclusion - PRO 132 (04/15)

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Policy Territory - Coverage provided by this Policy is limited to property while located within: the fifty (50) United States; District of Columbia; Commonwealth of Puerto Rico; U.S. Virgin Islands; and Canada, except as follows:
-Cyber Coverage Territory - Coverage provided in Data, Programs or Software; Off-Premises Data Services Property Damage and Business Interruption and Computer Systems Non-Physical Damage is limited to anywhere in the world except Cuba, Iran, North Korea, Sudan, Syria or Crimea Region of Ukraine.
If the option to purchase coverage for the United States Certified Act of Terrorism is elected, the Additional Coverages Sub-Limit for Terrorism Coverage part A. will be amended to A. \$123,883,312.

Premium	\$130,069.00
Fees	
Engineering Fees	\$7,565.00
Total Fees	\$7,565.00
ESTIMATED PROGRAM COST	\$137,634.00
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	\$5,000.00

Subject to Audit: N/A

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Premium Summary

The estimated program cost for the options are outlined in the following table:

LINE OF COVERAGE	EXPIRING PROGRAM		PROPOSED PROGRAM	
	CARRIER	EXPIRING COST	CARRIER	ESTIMATED COST
Property	Affiliated FM Insurance Company (Factory Mutual Insurance Company)	\$120,359.00 \$7,000.00 \$127,359.00	Affiliated FM Insurance Company (Factory Mutual Insurance Company)	\$130,069.00 \$7,565.00 \$137,634.00
		-		-
Total Estimated Program Cost		Rejected \$127,359.00		\$5,000.00 \$137,634.00

Quote from Affiliated FM Insurance Company (Factory Mutual Insurance Company) is valid until 12/1/2017

Gallagher is responsible for the placement of the following lines of coverage:
Property

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.

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Payment Plans

CARRIER	LINE OF COVERAGE	PAYMENT SCHEDULE	PAYMENT METHOD
Affiliated FM Insurance Company (Factory Mutual Insurance Company)	Property	Annual	Agency Bill

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Coinsurance Illustration

Coinsurance Formula:

Insurance Carried ÷ Insurance Required x Loss - Deductible = Settlement

Example of Coinsurance formula applied to a hypothetical loss situation:

Property Value	=	\$1,000,000
Coinsurance Amount	=	80%
Deductible	=	\$500
Insurance Required	=	\$800,000 (80% of \$1,000,000)
Insurance Carried	=	\$400,000
Loss Incurred	=	\$200,000

Settlement determined by applying the coinsurance formula:

\$400,000

$$\frac{(\text{Insurance Carried})}{(\text{Insurance Required})} \times \$200,000 (\text{Loss}) - \$500 (\text{Deductible}) = \$99,500 \text{ Settlement}$$

Note: If the property in the above example is insured for the full insurance required (\$800,000), the insured will recover \$199,500. In the above example, the insured will suffer a \$100,000 penalty for not being insured to the proper limit.

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Changes / Developments

It is important that we be advised of any changes in your operations that may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

1. Changes in any operation such as expansion to other states or new products.
2. Mergers and/or acquisition of new companies.
3. Any newly assumed contractual liability, granting of indemnities, or hold harmless agreements.
4. Circumstances which may require increased liability insurance limits.
5. Any changes in fire or theft protection, such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to same.
6. Immediate advice of any changes to scheduled equipment such as contractors' equipment, electronic data processing, etc.
7. Property of yours that is in transit, unless we have previously arranged for the insurance.
8. Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed, or occupied.

No Changes and/or Developments

Signature:

Title:

Date:

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Proposal Disclosures

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Proposal Disclosures

The following disclosures are hereby made a part of this proposal. Please review these disclosures prior to signing the Client Authorization to Bind or e-mail confirmation.

Proposal Disclaimer **IMPORTANT:** The proposal, and any executive summaries included with or supplementing the proposal outlines certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract language. The insurance policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

We will not be operating in a fiduciary capacity, but only as your broker, obtaining a variety of coverage terms and conditions to protect the risks of your enterprise. We will seek to bind those coverages based upon your authorization; however, we can make no warranties in respect to policy limits or coverage considerations of the carrier. Actual coverage is determined by policy language, so read all policies carefully. Contact us with questions on these or any other issues of concern.

Compensation Disclosure One of the core values highlighted in The Gallagher Way states, "We are an Open Society," and our open society extends to the compensation Gallagher receives. In general, Gallagher may be compensated as follows:

1. Gallagher Companies are primarily compensated from the usual and customary commissions or fees received from the brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary from company to company and insurance coverage to insurance coverage. As permitted by law, Gallagher companies occasionally receive both commissions and fees.
2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher Companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies. Contingent commissions provide for additional compensation if stipulated underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the particular insurance company and/or through the particular intermediary, not on an individual policy basis. Some insurance markets, including Gallagher-owned intermediaries, have modified their commission schedule with Gallagher, resulting in an increase in certain commission rates. These additional commissions, commonly referred to as "supplemental commissions" are frequently known as of the effective date of the applicable insurance placement, but some insurance companies pay this commission later and apart from when commission is normally paid at policy issuance. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. Note: Upon request, your Gallagher representative can provide more specific market information regarding contingent and supplemental commission related to your insurance coverage placed through Gallagher.
3. Gallagher Companies may also receive investment income on fiduciary funds temporarily held by them, such as premiums or return premiums.
4. Gallagher Companies may access other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace. Gallagher Companies may own some of these facilities, in whole or in part. If such a facility is utilized in the placement of a client's account, the facility may earn and retain customary brokerage commission or fees for its work.
5. Gallagher assists its clients in procuring premium finance quotes and unless prohibited by law may earn compensation for this optional value-added service.
6. From time to time, Gallagher may participate in insurance company promotional events or training and development that insurers provide for Gallagher employees.
7. Gallagher strives to find appropriate coverage at a competitive price for our clients. In order to achieve these goals, we gather and analyze data about our clients and their insurance coverage. This

City Of Norman and Norman Utilities Authority

Proposal Disclosures (Cont.)

data and the resulting analytical tools help us better understand the current marketplace, more accurately predict future trends and offer tailored solutions to our clients. This data may also be provided to insurers pursuant to consulting service agreements from which we earn fees.

If you have specific questions about the compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details.

In the event you wish to register a formal complaint regarding compensation Gallagher receives from insurers or third parties, please contact Gallagher via e-mail at Compensation_Complaints@ajg.com or by regular mail at:

AJG Chief Compliance Officer
Arthur J. Gallagher & Co.
2850 Golf Rd., 8th Floor
Rolling Meadows, IL 60008

TRIA/TRIPRA Disclaimer

If this proposal contains options to purchase TRIA/TRIPRA coverage, the proposed TRIA/TRIPRA program may not cover all terrorism losses. While the amendments to TRIA eliminated the distinction between foreign and domestic acts of terrorism, a number of lines of coverage excluded under the amendments passed in 2005 remain excluded including commercial automobile, burglary and theft insurance; surety insurance, farm owners multiple perils and professional liability (although directors and officers liability is specifically included). If such excluded coverages are required, we recommend that you consider purchasing a separate terrorism policy. Please note that a separate terrorism policy for these excluded coverages may be necessary to satisfy loan covenants or other contractual obligations. TRIPRA includes a \$100 billion cap on insurers' aggregate liability.

The TRIPRA program increases the amount needed in total losses by \$20 million each calendar year before the TRIPRA program responds from the 2015 trigger of \$100 million to \$200 million by the year 2020.

TRIPRA is set to expire on December 31, 2020. There is no certainty of extension, thus the coverage provided by your insurers may or may not extend beyond December 31, 2020. In the event you have loan covenants or other contractual obligations requiring that TRIA/TRIPRA be maintained throughout the duration of your policy period, we recommend that a separate "Stand Alone" terrorism policy be purchased to satisfy those obligations.

Property Estimator Disclaimer

These property values were obtained using a desktop Property Estimator software operated by non-appraisal professionals. These property values represent general estimates which are not to be considered a certified appraisal. These property values include generalities and assumptions that may produce inaccurate values for specific structures.

Actuarial Disclaimer

The information contained in this proposal is based on the historical loss experience and exposures provided to Arthur J. Gallagher Risk Management Services, Inc. This proposal is not an actuarial study. Should you wish to have this proposal reviewed by an independent actuary, we will be pleased to provide you with a listing of actuaries for your use.

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Insurance Company Ratings and Admitted Status

PROPOSED INSURANCE COMPANIES	A.M. BEST'S RATING	ADMITTED / NON-ADMITTED
Affiliated FM Insurance Company	A+ XV	Admitted

If the above indicated coverage is placed with a Non-Admitted Carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. As such, this carrier is not subject to the same regulations which apply to an admitted carrier nor do they participate in any insurance guarantee fund applicable in that state.

*The above A.M. Best Rating was verified on the date the proposal document was created.

Guide to Best Ratings Rating Levels and Categories

LEVEL	CATEGORY	Financial Size Categories (In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)			
A++, A+	Superior	FSC I	Up to 1,000	FSC IX	250,000 to 500,000
A, A-	Excellent	FSC II	1,000 to 2,000	FSC X	500,000 to 750,000
B++, B+	Good	FSC III	2,000 to 5,000	FSC XI	750,000 to 1,000,000
B, B-	Fair	FSC IV	5,000 to 10,000	FSC XII	1,000,000 to 1,250,000
C++, C+	Marginal	FSC V	10,000 to 25,000	FSC XIII	1,250,000 to 1,500,000
C, C-	Weak	FSC VI	25,000 to 50,000	FSC XIV	1,500,000 to 2,000,000
D	Poor	FSC VII	50,000 to 100,000	FSC XV	2,000,000 or more
E	Under Regulatory Supervision	FSC VIII	100,000 to 250,000		
F	In Liquidation				
S	Suspended				

Best's Insurance Reports, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View the A.M. Best Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Best's Credit Ratings are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings and Best Credit Reports (which include Best Ratings), visit the A.M. Best website at <http://www.ambest.com>. See Guide to Best's Credit Ratings for explanation of use and charges. Copies of the Best's Insurance Reports for carriers listed above are also available upon request of your Gallagher representative.

Best's Credit Ratings reproduced herein appear under license from A.M. Best and do not constitute, either expressly or impliedly, an endorsement of (Licensee's publication or service) or its recommendations, formulas, criteria or comparisons to any other ratings, rating scales or rating organizations which are published or referenced herein. A.M. Best is not responsible for transcription errors made in presenting Best's Credit Ratings. Best's Credit Ratings are proprietary and may not be reproduced or distributed without the express written permission of A.M. Best Company.

Gallagher companies use A.M. Best Company's rating services to evaluate the financial condition of insurers whose policies we propose to deliver. Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

City Of Norman and Norman Utilities Authority

Insurance Company Ratings and Admitted Status (Cont.)

BEST'S FINANCIAL STRENGTH RATING GUIDE – (FSR)			
<p>A Best's Financial Strength Rating (FSR) is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. An FSR is not assigned to specific insurance policies or contracts and does not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. An FSR is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. In addition, an FSR may be displayed with a rating identifier, modifier or affiliation code that denotes a unique aspect of the opinion.</p>			
Best's Financial Strength Rating (FSR) Scale			
Rating Categories	Rating Symbols	Rating Notches*	Category Definitions
Superior	A+	A++	Assigned to insurance companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
Excellent	A	A-	Assigned to insurance companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
Good	B+	B++	Assigned to insurance companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.
Fair	B	B-	Assigned to insurance companies that have, in our opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
Marginal	C+	C++	Assigned to insurance companies that have, in our opinion, a marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
Weak	C	C-	Assigned to insurance companies that have, in our opinion, a weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
Poor	D	-	Assigned to insurance companies that have, in our opinion, a poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.
<p>* Each Best's Financial Strength Rating Category from "A+" to "C" includes a Rating Notch to reflect a gradation of financial strength within the category. A Rating Notch is expressed with either a second plus "+" or a minus "-".</p>			
FSR Non-Rating Designations			
Designation Symbols	Designation Definitions		
E	Status assigned to insurance companies that are publicly placed under a significant form of regulatory supervision, control or restraint - including cease and desist orders, conservatorship or rehabilitation, but not liquidation - that prevents conduct of normal ongoing insurance operations; an impaired insurer.		
F	Status assigned to insurance companies that are publicly placed in liquidation by a court of law or by a forced liquidation; an impaired insurer.		
S	Status assigned to rated insurance companies to suspend the outstanding FSR when sudden and significant events impact operations and rating implications cannot be evaluated due to a lack of timely or adequate information, or in cases where continued maintenance of the previously published rating opinion is in violation of evolving regulatory requirements.		
NR	Status assigned to insurance companies that are not rated; may include previously rated insurance companies or insurance companies that have never been rated by AMBRS.		
Rating Disclosure – Use and Limitations			
<p>A Best's Credit Rating (BCR) is a forward-looking independent and objective opinion regarding an insurer's, issuer's or financial obligation's relative creditworthiness. The opinion represents a comprehensive analysis consisting of a quantitative and qualitative evaluation of balance sheet strength, operating performance and business profile or, where appropriate, the specific nature and details of a security. Because a BCR is a forward-looking opinion as of the date it is released, it cannot be considered as a fact or guarantee of future credit quality and therefore cannot be described as accurate or inaccurate. A BCR is a relative measure of risk that implies credit quality and is assigned using a scale with a defined population of categories and notches. Entities or obligations assigned the same BCR symbol developed using the same scale, should not be viewed as completely identical in terms of credit quality. Alternatively, they are alike in category (or notches within a category), but given there is a prescribed progression of categories (and notches) used in assigning the ratings of a much larger population of entities or obligations, the categories (notches) cannot mirror the precise subtleties of risk that are inherent within similarly rated entities or obligations. While a BCR reflects the opinion of A.M. Best Rating Services, Inc. (AMBRS) of relative creditworthiness, it is not an indicator or predictor of defined impairment or default probability with respect to any specific insurer, issuer or financial obligation. A BCR is not investment advice, nor should it be construed as a consulting or advisory service, as such; it is not intended to be utilized as a recommendation to purchase, hold or terminate any insurance policy, contract, security or any other financial obligation, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. Users of a BCR should not rely on it in making any investment decision; however, if used, the BCR must be considered as only one factor. Users must make their own evaluation of each investment decision. A BCR opinion is provided on an "as is" basis without any expressed or implied warranty. In addition, a BCR may be changed, suspended or withdrawn at any time for any reason at the sole discretion of AMBRS.</p>			
<p>BCRs are distributed via the AMBRS website at www.ambest.com. For additional information regarding the development of a BCR and other rating-related information and definitions, including outlooks, modifiers, identifiers and affiliation codes, please refer to the report titled "Understanding Best's Credit Ratings" available at no charge on the AMBRS website. BCRs are proprietary and may not be reproduced without permission. Copyright © 2016 by A.M. Best Company, Inc. and/or its affiliates. ALL RIGHTS RESERVED.</p>			
			Version 090116



City Of Norman and Norman Utilities Authority

Client Signature Requirements

City Of Norman and Norman Utilities Authority

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 11/17/2017, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	LINE OF COVERAGE	CARRIER
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Property	Affiliated FM Insurance Company (Factory Mutual Insurance Company)
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	TRIA Coverage	

The above coverage may not necessarily represent the entirety of available insurance products. If you are interested in pursuing additional coverages other than those addressed in the coverage considerations included in this proposal, please list below:

Producer/ Insured Coverage Amendments and Notes:

Client Initials

City Of Norman and Norman Utilities Authority

Client Authorization to Bind Coverage

It is understood this proposal provides only a summary of the details; the policies will contain the actual coverages.

We confirm the values, schedules, and other data contained in the proposal are from our records and acknowledge it is our responsibility to see that they are maintained accurately.

We agree that your liability to us arising from your negligent acts or omissions, whether related to the insurance or surety placed pursuant to these binding instructions or not, shall not exceed \$20 million, in the aggregate. Further, without limiting the foregoing, we agree that in the event you breach your obligations, you shall only be liable for actual damages we incur and that you shall not be liable for any indirect, consequential or punitive damages.

By:

Print Name (Specify Title)

Signature

Date:

City Of Norman and Norman Utilities Authority

Statement of Values (SOV)

(Refer to attached statement of values)

CITY OF TARRANT
PROPERTY SCHEDULE 2017

LOCATION	OCCUPANCY	SQ. FOOTAGE	Year Built	CONSTRUCTION	BUILDING VALUE	CONTENTS VALUE	COMPUTER & Phone
3428 S. Jenkins	Animal Control (New Facility)	14,000	2015	Concrete Block	2,250,000	20,000	38,700
	Animal Control (Old Facility)	2,654	1973	Concrete Block	238,860		
405 E. Constitution	Reaves Garden Center	2,302	1975	Brick/Masonry	207,180	10,000	
West Softball	Concession Stand	1,150	2008	Concrete Block	103,500	10,000	
Reaves Park	Restroom	462	1978		41,580		
East Softball	Concession/Maint/Restroom	1,153	1977		103,770	10,000	
West Softball	Maintenance Shed	416	1982	Concrete Block	37,440		
Next to Batting Cage	Maintenance Bldg West	400	2008		6,000		
Batting Cage	Indoor Facility	520	2008	Sheet Metal	50,000		
	Middle Softball Bldg	1,027	2015	Concrete Block	175,000	10,000	
515 E. Constitution	Concession/Restroom (Baseball)	2,450	1977		162,000		
1920 Alameda	Irving Recreation Center	12,750	1975	Concrete Block	1,147,500	16,000	2,650
2000 W. Brooks	Whittier Recreation Center	12,750	1928	Concrete Block	1,147,500	16,000	2,650
329 S. Peters	Senior Citizens Center	12,860	1977	Joisted Mas.	1,028,800	25,000	4,525
	12th Ave Recreation Center	15,958	1972	Prc Cast Concrete	1,436,220	15,000	2,725
1701 12th Ave NE	Fire Station #4	4,880	1978	Brick/Masonry	390,400	35,000	5,745
4145 West Robinson	Brookhaven Water Tower		1977	Steel	3,000,000		
SW 24th Ave	24th Ave Booster Station	240			21,600	12,000	
West End Little River Rd	Lift Station "D"				504,500	3,477,570	
121 N. Peters	Bldg Maint.	10,000		Brick/Masonry	800,000	100,000	2,725
1301 DaVinci	Fleet/Line Maint.	28,652	1950	Steel Frame	7,200,000	700,000	56,900
	Fleet Sub Building - Small Brick	400		Brick/Masonry	32,000		
	Fleet Sub Building - Small Metal	820		Sheet Metal	73,800		
1311 DaVinci	Traffic	7,000		Brick/Masonry	558,400	230,000	20,000
Thermo Barn	Traffic Storage #1	700		Sheet Metal	61,200	10,000	
Bucket Truck Barn	Traffic Storage #2	700		Sheet Metal	61,200	150,000	
Center Barn	Traffic Storage #3	1,000		Sheet Metal	94,500	18,000	
Line Maint.	Traffic Storage #4	2,400		Sheet Metal	218,160	200,000	
Wire/Barricade Barn	Traffic Storage #5	1,200		Sheet Metal	108,000	30,000	
Line Maint.	Traffic Storage #6	1,200		Sheet Metal	50,000	150,000	
1317 DaVinci	Sanitation	3,040		Brick/Masonry	243,200	12,000	15,000
	Sanitation Storage Sheds		1980	Wood Temp	3,000		
1310 DaVinci	Sewer Line Maint Storage Bldg	1,600		Sheet Metal	75,000	150,000	
2351 Goddard	CNG Facility	4,807	2012	Sheet Metal	150,000	2,400,000	10,000
1472 DaVinci	Fire Training Tower	6,660	2007	Steel Frame	432,630	100,000	
668 E. Lindsey	Lindsey Street Yard - Office	6,660		Steel Frame	599,400	75,000	123,055
	Storage - Salt Barn	6,384		Sheet Metal	127,680		
	Back Building	7,540		Sheet Metal	678,600	5,500	9,300
	Chemical Bldg	960		Concrete Block	86,400		
676 E. Lindsey	Lindsey Water Tower		1943		49,472		
636 E. Lindsey	Radio Monopole Hut	200	2011	Concrete Block	50,000	50,000	750,000
	Radio Monopole		2011		150,000		
3942 Jenkins Ave	Firing Range						
	Main building office - Classroom A	2,900			300,000	75,000	130,185
	Range Tower	864		Wood Frame	64,800		
	Multi Use Storage/Training/Maint.	5,000		Sheet Metal	450,000		
	Classroom B Offices + Exp	2,000		Sheet Metal	220,000		
	Storage Shed	500		Sheet Metal	50,000		
215 E. Constitution	Park Maint.						
	Office Bldg (North Bldg)	3,237	1950	Sheet Metal	291,330	3,000	4,800
	Shop (South Bldg)	9,600			864,000	16,000	
3901 Chatauqua	Transfer Station			Steel Frame	258,688	1,000	4,400
411 E. Main	Fire Station #1	9,665	1963	Concrete Block	869,850	110,000	31,235
2211 W. Boyd	Fire Station #2	8,620	1970	Concrete Block	775,800	67,000	3,495
	Boyd Street Water Tower		1955	Steel	1,000,000		
500 E. Constitution	Fire Station #3 (New)	8,736	2007	Concrete Block	786,240	50,000	7,715

CITY OF TARRANT
PROPERTY SCHEDULE 2017

LOCATION	OCCUPANCY	SQ. FOOTAGE	Year Built	CONSTRUCTION	BUILDING VALUE	CONTENTS VALUE	COMPUTER & Phone
1000 NE 168th Ave	Fire Station #5 and Little Axe Center Little Axe Fire Station /C	4,764	1977	Precast Concrete	428,760	21,000	4,075
	Little Axe Concession Stand	1,027	2014	Concrete Block	80,000	5,000	-
7405 E. Alameda	Fire Station #6	4,880	1982	Concrete Block	439,200	22,000	7,995
2207 Goddard Ave	Fire Station #7 & Training Center	4,880	2004	Concrete Block	439,200	48,000	40,000
201B West Gray	Police/Court Building B	20,540	1982	Fire Resistant	2,054,000	671,000	581,350
	Court Add-on	2,400	2009	Modular	180,000	38,000	32,500
4323 Country Club Drive	Special Ops Facility	6,100	1985	Concrete Block	549,000	90,000	67,455
201A West Gray	Municipal Building A	14,979	1978	Fire Resistant	1,497,900	216,000	431,180
201 West Gray	Municipal Building 201	17,000	2002	Fire Resistant	1,700,000	800,000	174,500
201C West Gray	Municipal Building C	18,510	1983	Fire Resistant	1,851,000	216,000	2,000,000
	Library	50,114	1985	Fire Resistant	5,011,400	175,000	
101 E. Main	Sooner Theatre	8,568	1929	Joisted Mas.	685,440	87,923	
444 S. Flood	Firehouse Art Gallery	7,714	1983	Frame	578,550		
508 N. Peters	Museum	2,794	1899	Wood Frame	209,550		
123 Beale	Carriage House	878	1920	Wood Frame	65,850		
1001 E. Robinson	Griffin Park						
	Restroom/Concession	1,200	1987	Concrete Block	108,000	5,000	
	Concession Stand	960	1987	Concrete Block	86,400	5,000	
	Concession Stand	960	1987	Concrete Block	86,400	5,000	
	Concession Stand	960	1987	Concrete Block	86,400	5,000	
	Concession Stand	960	1987	Concrete Block	86,400	5,000	
	Pump House	90	1987	Concrete Block	8,100	1,000	
	Maintenance Bldg	5,124		Sheet Metal	100,000	200,000	
3280 108th Ave NE	Falls-Lakeview Bathroom	100	2001	Prefab	20,000		
200 S. Jones	Santa Fe Railroad Depot Museum	2,066	1909	Joisted Mas.	185,940		
1800 blk of Creighton Court	Hall Park Maint. Shop	1,200		Concrete Block	108,000	50,000	
200 W. Daws	Andrews Park						
	Building	1,490	1938	Joisted Mas.	134,100	10,000	
	Pool Bldg	255	1992	Concrete Block	22,950	40,000	
	Pump House	800			72,000		
	Canopy Cover - Over Amphitheater	Approx 60'X70'	2002	Tarpaulin w/ steel	42,286		
	Pavilion Structure	1,120	2014	Rock w/ wood	146,000		
444 S. Flood	Lions Park						
	Restroom/Shelter	570	1974	Concrete Block	51,300	2,000	
3199 36th Avenue NW	Cascade Water tower		2000	Concrete Pier/Steel Tank	4,000,000		
Boyd & Wyle	Rotary Park						
	Building	1,023	1940	Frame & Brick	76,725	10,600	
	Restroom	192	1975	Concrete Block	17,280		
	Pavilion Structure	1,120	2013	Rock w/ wood	146,000		
600 East Lindsey	Lindsey Water tower		1943	Steel	1,000,000		
2498 36th Ave NE	Wellhouse #1	168		Concrete Block	15,120	40,000	
1898 36th Ave NE	Wellhouse #2	168		Concrete Block	15,120	40,000	
3098 36th Ave NE	Wellhouse #3	168		Concrete Block	15,120	40,000	
2598 9th Ave NE	Wellhouse #4A	168		Concrete Block	15,120	25,000	
1398 36th Ave NE	Wellhouse #5	168		Concrete Block	15,120	40,000	
2498 East Robinson	Wellhouse #6	168		Concrete Block	15,120	40,000	
1398 East Rock Creek Road	Wellhouse #8	168		Concrete Block	15,120	40,000	
3498 North Highway 77	Wellhouse #11	168		Concrete Block	15,120	25,000	
3998 North Highway 77	Wellhouse #12	168		Concrete Block	15,120	25,000	
4798 North Highway 77	Wellhouse #13	168		Concrete Block	15,120	25,000	
4198 North Highway 77	Wellhouse #14	168		Concrete Block	15,120	25,000	
4599 North Highway 77	Wellhouse #15	168		Concrete Block	15,120	25,000	
5099 North Interstate Drive	Wellhouse #16	168		Concrete Block	15,120	25,000	
1/2 mi N. of Franklin Rd	Wellhouse #17	168		Concrete Block	15,120	25,000	
5999 North Interstate Drive	Wellhouse #18	168		Concrete Block	15,120	25,000	

CITY OF TULSA
PROPERTY SCHEDULE 2017

LOCATION	OCCUPANCY	SQ. FOOTAGE	Year Built	CONSTRUCTION	BUILDING VALUE	CONTENTS VALUE	COMPUTER & Phone
600 East Lindsey	Wellhouse #10	168		Concrete Block	15,120	25,000	
6398 North Interstate Drive	Wellhouse #19	168		Concrete Block	15,120	40,000	
6798 North Interstate Drive	Wellhouse #20	168		Concrete Block	15,120	40,000	
900 Blk of E. Apache Dr.	Wellhouse #21	168		Concrete Block	15,120	25,000	
NE 12th & Robinson	Wellhouse #23	140		Concrete Block	12,600	25,000	
Carter & Robinson	Wellhouse #24	140		Concrete Block	12,600	25,000	
1/2 mi E. of NE 13th & Robinson	Wellhouse #25	140		Concrete Block	12,600	25,000	
3599 North Porter	Wellhouse #31	140		Concrete Block	12,600	40,000	
3298 12th Ave NE	Wellhouse #32	140		Concrete Block	12,600	40,000	
3298 24th Avenue NE	Wellhouse #33	140		Concrete Block	12,600	40,000	
3298 24th Avenue NE	Wellhouse #34	140		Concrete Block	12,600	40,000	
4298 24th Avenue NE	Wellhouse #35	140		Concrete Block	12,600	40,000	
2498 East Franklin Road	Wellhouse #36	140		Concrete Block	12,600	40,000	
3398 East Franklin Road	Wellhouse #37	140		Concrete Block	12,600	40,000	
4298 NE 36th	Wellhouse #38	140		Concrete Block	12,600	40,000	
3798 NE 36th	Wellhouse #39	140		Concrete Block	12,600	40,000	
4298 East Tecumseh Road	Wellhouse #40	140		Concrete Block	12,600	40,000	
5401 E. Tecumseh Road	Wellhouse #41	160		Concrete Block	14,400	40,000	
5897 E. Tecumseh Road	Wellhouse #42	160		Concrete Block	14,400	40,000	
5799 N. Floyd Cox Drive	Wellhouse #43	160		Concrete Block	14,400	40,000	
6000 NE Corky Drive	Wellhouse #44	160		Concrete Block	14,400	40,000	
6799 Day Drive	Wellhouse #45	160		Concrete Block	14,400	40,000	
2198 NE 72nd Ave	Wellhouse #46	160		Concrete Block	14,400	40,000	
7799 E Rock Creek Rd	Wellhouse #47	160		Concrete Block	14,400	40,000	
1399 Paso De Vacca	Wellhouse #48	160		Concrete Block	14,400	40,000	
1200 NE 72nd Ave	Wellhouse #49	160		Concrete Block	14,400	40,000	
1198 48th Ave NE	Wellhouse #51	160		Concrete Block	14,400	40,000	
859 36th Ave NE	Wellhouse #52	200	2011	Concrete Block	14,400	40,000	
4698 96th Ave NE	Wellhouse #54	200	2011	Concrete Block	14,400	40,000	
4798 72nd Ave NE	Wellhouse #55	200	2011	Concrete Block	14,400	40,000	
3998 72nd Ave NE	Wellhouse #56	200	2011	Concrete Block	14,400	40,000	
6699 E. Tecumseh Rd	Wellhouse #57	200	2011	Concrete Block	14,400	40,000	
8399 E. Rock Creek Rd	Wellhouse #58	200	2011	Concrete Block	14,400	40,000	
4398 108th Ave NE	Wellhouse #59	200	2011	Concrete Block	14,400	40,000	
4303 84th Ave NE	Wellhouse #60	200	2011	Concrete Block	14,400	40,000	
4703 91st Ave NE	Wellhouse #61	200	2011	Concrete Block	14,400	40,000	
451 West Robinson	Robinson Water tower		1955	Steel	1,000,000		
2900 East Robinson	HPP Water Tower		2016	Composite (Concrete/Steel)	2,549,853	50,000	
3000 E. Robinson	Water Treatment Plant						
	Water tower		1966	Steel	580,125		
	Filter Bldg	11,947	1966		1,075,230	2,000,000	149,000
	Chemical Bldg	1,840		Concrete Block	165,600	3,000,000	
	Electrical Building	2,637	2010	Brick/Masonry	3,000,000		
	Diesel Fuel Tank		2010	Concrete		100,000	
	Mixing/Settling Basin #4			Concrete		425,000	
	Mixing/Settling Basin #3			Concrete		211,500	
	Mixing/Settling Basin #2			Concrete		50,000	
	Mixing/Settling Basin #1			Concrete		50,000	
	Recarbonation Basin 400/CY			Concrete		100,000	
	Recarbonation Basin			Concrete		100,000	
	Rate Control Vault					70,000	
	Rate Controller					70,000	
	1mil. Gal. Cleanwell pumps				183,809	500,000	
	6.5 mil gal. cleanwell					10,000	
	Underground Yard Piping						
	Recycle pump				20,000	80,000	

CITY OF ... PROPERTY SCHEDULE 2017

LOCATION	OCCUPANCY	SQ. FOOTAGE	Year Built	CONSTRUCTION	BUILDING VALUE	CONTENTS VALUE	COMPUTER & Phone
3001 E. Robinson	Radio Tower and Hut	200	2011	Concrete Block	100,000		5,000
3500 S. Jenkins	Wastewater Treatment Plant						
	Main Control House	14,293	1987	Concrete Block	1,286,370	4,260,900	59,695
	Main Control Building Additions (dewatering centrifuges)		2017			1,555,000	
	Headworks Shed for Electrical and Controls		2017			415,000	
	Headworks Odor Control Equipment		2017			550,000	
	Headworks Screens, Conveyors, Washers		2017			513,000	
	Main Control Building Odor Control Equipment		2017			459,000	
	Westside Lift Station Odor Control Equipment		2017			413,000	
	UV/Post Aeration Building	1,230	2016	Concrete Block	184,500	413,500	
	RAS/WAS Pump Station (above grade)	2,240	2017	Concrete Block	336,000	350,000	
	Blower Building New Turbo Blowers and Controls		2017			809,000	
	Blended Sludge Pump Station	440	2015	Concrete Block	66,000	223,000	
	Generators (5)		2017			1,245,000	
	North Primary/Secondary Digester	1,110	1987	Concrete Block	99,900	1,645,600	
	South Primary/Secondary Digester	1,110	1987	Concrete Block	99,900	1,504,299	
	South Primary Pump Station	693	1963	Concrete Block	62,370	102,561	22,600
	North Blower Bldg	3,906	2000	Concrete Block	351,540	373,000	
	North Primary Pump Station	300	1963	Concrete Block	27,000	36,000	
	Gravity Thickener Building	300	1963	Concrete Block	27,000	36,000	
	Westside Lift Station	2,167	2004	Concrete Block	195,030	934,500	
	Paint Storage Bldg	585	1957	Brick/Masonry	46,800		
	IPP Office/Lab Building	1,124	1963	Concrete Block	101,160	60,000	13,000
	Fencing & Gates						
	Blower Building	3,800			72,000	1,815,000	
	Compost Facility	480			36,000	300	330
398 Bratcher Minor Road	Reaves Park Shop Bldg/Office	9,600			864,000		10,050
Parks & Recreation	Fire Dept Admin	3,000			240,000	12,494	50,465
415 E. Main							
Westwood Pool	Equipment Maint. Building	5,000		Concrete Block	450,000	200,000	10,100
	Golf Club House	5,000			450,000	75,000	7,400
	Swimming Bath House	4,000			360,000	31,800	
	Control House-Auto Sprinkler	300		Wood Frame	27,000	7,500	
	Storage Building	500		Wood Frame	40,000	3,000	
	Golf Cart Storage Building	4,000		Concrete Block	360,000	200,000	
	New Maintenance Building	2,400		Metal	60,000	100,000	
	New Pump Station	375		Concrete Block	30,000	50,000	
	Restrooms and Shelters	200 & 700			10,200		
	Swimming Pool E. W. Shelters				10,200		
	Tennis Courts, Light & Fence	52,000			15,300		
	Tennis Bldg	2,700			120,000		
	Park Equipment & Shelter	3,200			288,000		
	Waterslide & Tower				10,000		
	2 Pump Houses	500			45,000		
	Chlorine Building	50			2,500		
3180 108th Ave NE	East Tower - Radio Tower & Hut	200	2009		250,000		350,000
1900 W. Robinson	Community Intervention Center	900	pre 1967	Wood Frame	67,500		
3901 36th Ave NE	Fire Station #8	10,327	2011	Brick/Masonry	3,000,000	150,000	20,000
3001 E. Alameda	Fire Station #9	15,149	2012	Brick/Masonry	4,887,867	150,000	30,000
1507 West Lindsey	Smalley Center	32,233	1960	Concrete Block	1,450,000	10,000	200,000
101 W. Gray	Gray Street Properties	10,400	1955	Concrete Block	990,000		7,500
113 W. Gray	Gray Street Properties	3,700	1940	Concrete Block	370,000		
115 W. Gray	Gray Street Properties	5,244	1940	Concrete Block	490,000		
1898 Legacy Park Dr.	Legacy Park Bathroom	1,161	2015	Concrete Block	198,000		
					79,845,765	38,437,547	5,500,000

CITY OF ...RMAN

PROPERTY SCHEDULE 2017

LOCATION	OCCUPANCY	SQ. FOOTAGE	Year Built	CONSTRUCTION	BUILDING VALUE	CONTENTS VALUE	COMPUTER & Phone
						Total	123,783,312

City Of Norman and Norman Utilities Authority

Appendix

Next-Generation eRiskHub[®]

The dangers of data breaches are far reaching, and the severity of these is being felt at all levels. You hear about the large ones like Anthem, Target and Sony, but in reality any organization that houses valuable information is a potential target from a range of vulnerabilities such as hackers to rogue employees. As an Arthur J. Gallagher & Co. client, you will receive complimentary access to the Gallagher eRiskHub; a dynamic cyber risk management tool that can help your organization be more proactive in assessing your cyber risk posture.

All Gallagher clients have access to the Gallagher eRiskHub, and if you have not registered for access we recommend you do so today.

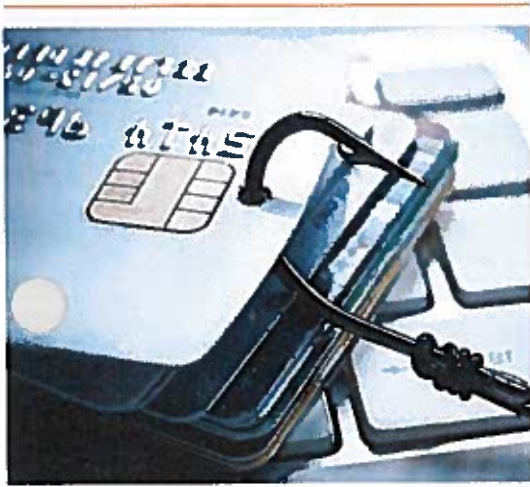
To access the Gallagher eRiskHub now:

1. Navigate to <https://eriskhub.com/gallagher>
2. Complete the new user registration at the bottom of the page. You pick your own user ID and password. The access code is **0B167**
3. After registering, you can access the hub immediately using your newly created credentials in the member login box located in the top right of the page.

Key Features of the Gallagher eRiskHub:

- **Gallagher Cyber Risk Due Diligence**—A six-step process designed to walk our clients through a simple thought-provoking framework to encourage organizational communication, establish clear direction, and highlight priorities to better understand your cyber risk profile.
- **Security & Privacy Training**—An overview of best practices for creating an effective security training program for your employees.
- **News Center**—Keep up to date on what is going on in the world of cyber risk through handpicked articles, feeds and blogs.
- **Learning Center**—An extensive collection of white papers, articles, webinars, videos and blog posts on a variety of topics. Looking for something specific? Try the search box in the top right of the page to search the entire Gallagher eRiskHub.
- **Risk Manager Tools**—A collection of tools with many different purposes such as researching known breach events, calculating your potential cost of a breach event and downloading free sample policies your organization can use as templates.
- **eRisk Resources**—Information on third-party vendors that can assist your organization with improving your overall cyber risk.

If you have any questions about the Gallagher eRiskHub, please reach out to Adam Cottini at adam_cottini@ajg.com or the eRiskHub support staff at support@eriskhub.com.



Gallagher Cyber Liability Practice

Adam Cottini
250 Park Avenue
New York, NY 10177
212.994.7048
www.ajg.com/cyber

City Of Norman and Norman Utilities Authority

Claims Reporting By Policy

Direct Reporting

Immediately report all claims for the following lines of coverage to the insurance carrier.

- Property
 - Affiliated FM Insurance Company
 - Phone# : 1-877-639-5677
 - Email : newlossdallas@fmglobal.com

City Of Norman and Norman Utilities Authority

Bindable Quotations & Compensation Disclosure Schedule

Client Name: City Of Norman and Norman Utilities Authority

COVERAGE(S)	CARRIER NAME(S)	EST. ANNUAL PREMIUM ¹	COMM.% OR FEE ²	NAME ³	COMM.% OR FEE ⁴	AJG OWNED? ⁵ YES/NO
Property	Affiliated FM Insurance Company (Factory Mutual Insurance Company)	\$130,069.00	18 %	N/A	N/A	N/A

Some carriers pay Gallagher supplemental or contingent commissions in addition to the policy commission. Contingent commissions are typically contingent upon performance factors such as growth, profit, volume or retention, while supplemental commissions are not. These supplemental or contingent commissions may range from less than 1% up to 10% of the policy premium. Please refer to the Compensation Disclosure or contact your Gallagher representative for additional information.

1 If the premium is shown as an indication: The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

* A verbal quotation was received from this carrier. We are awaiting a quotation in writing.

2 The commission rate is a percentage of annual premium excluding taxes & fees.

* Gallagher is receiving _____% commission on this policy. The fee due Gallagher will be reduced by the amount of the commissions received.

3 We were able to obtain more advantageous terms and conditions for you through an intermediary/ wholesaler.

4 * The non-Gallagher intermediary/wholesaler did not provide their compensation information for this proposal. The usual and customary compensation to a wholesaler/ intermediary ranges from 5% to 12%, but we cannot verify that range is applicable in connection with this proposal.

City Of Norman and Norman Utilities Authority

Attachments



INSURANCE PROPOSAL for City of Norman and Norman Utilities Authority

To: Denise Engle

From: Emily Coakwell

At: Arthur J. Gallagher & Co. (Oklahoma)

Date: 17 Oct 2017

A. POLICY TERM:

01-December-2017 to 01-December-2018

B. NAMED INSURED:

City of Norman and Norman Utilities Authority

C. POLICY LIMIT:

This Company's total limit of liability, including any insured Business Interruption loss, will not exceed the Policy Limit of \$123,883,312 as a result of any one occurrence subject to the respective sub-limits of liability shown elsewhere in this Policy.

D. POLICY TERRITORY:

Coverage provided by this Policy is limited to property while located within: the fifty (50) United States; District of Columbia; Commonwealth of Puerto Rico; U.S. Virgin Islands; and Canada, except as follows:

Cyber Coverage Territory

Coverage provided in Data, Programs or Software; Off-Premises Data Services Property Damage and Business Interruption and Computer Systems Non-Physical Damage is limited to anywhere in the world except Cuba, Iran, North Korea, Sudan, Syria or Crimea Region of Ukraine.

E. INSURANCE PROVIDED:

This Policy covers property, as described in this Policy, against ALL RISKS OF PHYSICAL LOSS OR DAMAGE, except as hereinafter excluded, while located as follows:

See Attached Location Schedule.

F. SUB-LIMITS:

Unless otherwise stated below or elsewhere in this Policy, the following sub-limits of liability, including any insured Business Interruption loss, will be the maximum payable and will apply on a per occurrence basis.

The sub-limits stated below or elsewhere in this Policy are part of and not in addition to the Policy Limit.

When a limit of liability applies to a location or property, such limit of liability will be the maximum amount payable for all loss or damage.

There shall be no liability under this Policy when "NOT COVERED" is shown as a sublimit.

1. \$50,000,000 Earth Movement annual aggregate for all coverages provided, and is the maximum amount payable for all loss or damage caused by or resulting from Earth Movement, not to exceed:



- \$50,000 Earth Movement **annual aggregate** as respects Errors and Omissions, Off-Premises Data Services, Off-Premises Service Interruption, Unnamed Property and Supply Chain combined.
- 2. \$50,000,000 Flood **annual aggregate** for all coverages provided, and is the maximum amount payable for all loss or damage caused by or resulting from Flood, not to exceed:
- \$50,000 Flood **annual aggregate** as respects Errors and Omissions, Off-Premises Data Services, Off-Premises Service Interruption, Unnamed Property and Supply Chain combined.

Additional Coverages

- \$1,000,000 Accounts Receivable
- \$100,000 Arson or Theft Reward
- Policy Limit Brand Protection
- \$100,000 Change of Temperature
- \$100,000 Communicable Disease - Property Damage **annual aggregate**
- \$1,000,000 Data, Programs or Software
- Policy Limit Debris Removal
- Policy Limit Decontamination Costs
- \$100,000 Deferred Payment
- Policy Limit Demolition and Increased Cost of Construction
- \$1,000,000 Errors and Omissions
- \$250,000 Expediting Expenses
- \$250,000 **Fine Arts** not to exceed \$10,000 per item for **irreplaceable Fine Arts**
- \$50,000 Green Coverage not to exceed 25% of the amount of the property damage loss
- \$50,000 Land and Water Clean Up Expense **annual aggregate**
- \$100,000 Locks and Keys
- \$100,000 Money and Securities
- \$2,500,000 Newly Acquired Property
- \$50,000 Off-Premises Data Services - Property Damage
- \$500,000 Off-Premises Service Interruption - Property Damage
- \$100,000 Professional Fees
- Policy Limit Property Removed from a Location
- Policy Limit Protection and Preservation of Property - Property Damage not to exceed \$250,000 for security costs
- \$100,000 Tax Treatment
- \$100,000 Tenants Legal Liability
- Terrorism Coverage and the Supplemental United States Certified Act of Terrorism Endorsement
 - A. United States Certified Act of Terrorism coverage
 - B. Terrorism Coverage for Locations Outside of the United States **annual aggregate** but not to exceed \$100,000 **annual aggregate** for Property Removed from a Location, Unnamed Property and Flood
- \$500,000 Transit not to exceed \$250,000 for Business Interruption
- \$1,000,000 Unnamed Property
- \$500,000 Valuable Papers and Records not to exceed \$10,000 per item for **irreplaceable Valuable Papers and Records**

Business Interruption Coverage

- NOT COVERED Gross Earnings
- NOT COVERED Gross Profits
- NOT COVERED Rental Income
- \$100,000 Extra Expense



Business Interruption Coverage Extensions

\$100,000	Attraction Property
30 Days	Civil or Military Authority
\$100,000	Communicable Disease - Business Interruption annual aggregate for a 12 Month Period of Liability
\$500,000	Computer Systems Non-Physical Damage annual aggregate
\$100,000	Contractual Penalties
\$100,000	Crisis Management not to exceed 30 Days
90 Days	Extended Period of Liability
\$500,000	Ingress/Egress
\$250,000	Leasehold Interest
\$100,000	Logistics Extra Cost
\$50,000	Off-Premises Data Services - Business Interruption
Included in OPSI-PD Limit	Off-Premises Service Interruption - Business Interruption
Policy Limit	Protection and Preservation of Property - Business Interruption
\$250,000	Research and Development
\$100,000	Soft Costs
\$500,000	Supply Chain

G. DEDUCTIBLE AMOUNT:

This Company will not be liable for loss or damage, including any insured Business Interruption loss, in any one occurrence until the amount of loss or damage exceeds the deductible amount shown below and then this Company will only be liable for its share of the loss or damage in excess of the deductible amount. If two or more deductibles apply to a single occurrence, then no more than the largest deductible amount will apply. However, this Policy allows for the application of separate and distinct deductibles and deductibles for specific loss or damage as shown below.

The following deductible amounts shall apply per occurrence, unless otherwise stated, for insured loss or damage under this Policy:

1. \$100,000 Earthquake (per location for all coverages provided).
2. \$100,000 Flood (per occurrence for each location for all coverages provided).
3. \$25,000 Wind and/or Hail (per location for all coverages provided) subject to a minimum of \$100,000 per occurrence not to exceed \$500,000 per occurrence.

4. Boiler and Machinery:

A. Property Damage: \$10,000

B. Business Interruption Waiting Period:

The Company will not be liable for business interruption loss unless the period of liability exceeds 24 hours. Should the period of liability exceed this time period, the loss will be calculated beginning from the time of loss, and will not include this waiting period.

5. Communicable Disease Property Damage and Business Interruption:

Qualifying Period: This Company will not be liable for loss or damage unless access is limited, restricted or prohibited in excess of 48 hours.



Should this time be exceeded, the insured costs will be calculated beginning from the time access is limited, restricted or prohibited subject to a deductible of \$10,000.

6. Computer Systems Non-Physical Damage:

Qualifying Period: This Company will not be liable for loss resulting from the failure of the Insured's electronic data processing or media to operate as a direct result of a malicious act directed at the Named Insured, unless the Period of Liability exceeds 48 hours.

The Qualifying Period for the cost to temporarily protect under Item 4. b) shall be waived.

Should this time be exceeded, the insured loss or damage will be calculated beginning from the time of loss subject to a Business Interruption Day Equivalent Deductible:

The business interruption deductible will be determined by multiplying the one hundred percent day equivalent (DEQ) by 2.

The day equivalent is the 100% actual annual business interruption value that would have been earned had no loss occurred at the location where the physical damage happened plus that proportion of the 100% annual business interruption value at all other locations where business interruption loss ensues, divided by the number of annual working days.

7. Data, Programs, or Software:

Qualifying Period: This Company will not be liable for loss or damage caused by the malicious introduction of a machine code or instruction, unless the time to recreate or restore physically damaged property exceeds 48 hours.

Should this time be exceeded, the insured loss or damage will be calculated beginning from the time of loss subject to a deductible of:

A. Property Damage: \$10,000

B. Business Interruption Day Equivalent Deductible:

The business interruption deductible will be determined by multiplying the one hundred percent day equivalent (DEQ) by 2.

The day equivalent is the 100% actual annual business interruption value that would have been earned had no loss occurred at the location where the physical damage happened plus that proportion of the 100% annual business interruption value at all other locations where business interruption loss ensues, divided by the number of annual working days.

8. Off-Premises Data Services Property Damage and Business Interruption:

Qualifying Period: This Company will not be liable for loss or damage unless the Period of Liability exceeds 24 hours.

Should this time be exceeded, the insured loss or damage will be calculated beginning from the time of loss subject to a deductible of:

A. Property Damage: \$10,000

B. Business Interruption Day Equivalent Deductible:



The business interruption deductible will be determined by multiplying the one hundred percent day equivalent (DEQ) by 2.

The day equivalent is the 100% actual annual business interruption value that would have been earned had no loss occurred at the location where the physical damage happened plus that proportion of the 100% annual business interruption value at all other locations where business interruption loss ensues, divided by the number of annual working days.

9. **Off Premises Service Interruption Property Damage and Business Interruption:**

Qualifying Period: This Company will not be liable for loss or damage unless the Period of Liability exceeds 24 hours.

Should this time be exceeded, the insured loss or damage will be calculated beginning from the time of loss subject to the deductible(s) that would have applied to the cause of the interruption of services, but not less than \$10,000

10. \$10,000 All Other Losses.

H. SPECIAL TERMS AND CONDITIONS:

1. **United States Certified Act of Terrorism 2015**

As respects the United States, its territories and possessions and the Commonwealth of Puerto Rico, the definition of terrorism contained in DEFINITIONS is declared null and void and it is agreed that an event defined as a Certified Act of Terrorism under the terms of the SUPPLEMENTAL UNITED STATES CERTIFIED ACT OF TERRORISM ENDORSEMENT attached to this policy shall be considered terrorism within the terms of this policy. Notwithstanding anything contained in this policy to the contrary, this policy provides coverage for direct physical loss or damage to insured property and any resulting Business Interruption loss, as provided in the policy, caused by or resulting from a Certified Act of Terrorism only to the extent coverage is provided under the terms and conditions of the SUPPLEMENTAL UNITED STATES CERTIFIED ACT OF TERRORISM ENDORSEMENT attached to this policy. Any difference in limit between loss recoverable under the SUPPLEMENTAL UNITED STATES CERTIFIED ACT OF TERRORISM ENDORSEMENT and this policy is not recoverable under this policy.

2. **Specific Flood Exclusion - PRO 128 (4/15)**

ADDITIONAL COVERAGES, Flood does not apply to any property at the following location(s):

- 10. West End, Little River Road, Norman, OK, 73071
- 15. 3942 Jenkins Avenue, Norman, OK, 73072
- 30. 444 South Flood Avenue, Norman, OK, 73069
- 82. 2900, 3000 & 3001 East Robinson Street, Norman, OK, 73071
- 85. 2501 Jenkins Avenue, Norman, OK, 73072

3. **Combined Off-Premises Service Interruption Limit (OPSI)**

The Company's total liability for Off-Premises Service Interruption – Property Damage and Off-Premises Service Interruption – Business Interruption will not exceed \$500,000 as a result of one occurrence and replaces the corresponding limits of liability shown in the sublimit section.



4. Transmission and Distribution Systems Exclusion - PRO 132 (04/15)

PROPERTY EXCLUDED is amended to include:

Transmission and distribution systems, including poles, towers and fixtures, overhead conductors and devices, underground or underwater conduit, underground or underwater conductors and devices, line transformers, service meters, street lighting and signal systems.

5. Data, Programs or Software Split Sublimit for Malicious Introduction of Machine Code and Computer Systems Non-Physical Damage

The Data, Programs or Software SUB-LIMIT in the ADDITIONAL COVERAGES and Computer Systems Non-Physical Damage in the BUSINESS INTERRUPTION COVERAGE EXTENSIONS are amended to:

\$1,000,000	Data, Programs or Software for physical loss or damage not caused by the malicious introduction of a machine code or instruction
\$500,000	Data, Programs or Software for physical loss or damage caused by the malicious introduction of a machine code or instruction combined with Computer Systems Non-Physical Damage coverage on an annual aggregate basis.



I. INDEX OF FORMS:

The following forms are made part of this Policy:

<u>Title</u>	<u>Form No.</u>	<u>Edition</u>
Declarations Page	PRO DEC 4100	(04/15)
Declarations	PRO S-1 4100	(01/17)
All Risk Coverage	PRO AR 4100	(01/17)
Supplemental United States Certified Act of Terrorism Endorsement	7312	(1/15)
Oklahoma Amendatory Endorsement	AFM 6242	(04/15)

Total Premium **including** the United States Certified Act of Terrorism coverage: \$135,069 at 18.00% commission

Total Premium **excluding** the United States Certified Act of Terrorism coverage: \$130,069 at 18.00% commission

Total Premium for the United States Certified Act of Terrorism: \$5,000 at 18.00% commission

If the option to purchase coverage for the United States Certified Act of Terrorism is elected, the Additional Coverages Sub-Limit for Terrorism Coverage part A. will be amended to A. \$123,883,312.

Engineering Fees: \$7,565 at no commission.

Applicable state taxes, surcharges and fees are not included in this proposal. Applicable state taxes, surcharges and fees will be added to the invoice.

Any variations between this proposal letter and AFM forms versus your application are not provided.

This proposal expires 12/1/17.



Location Schedule

1. 3428 South Jenkins Avenue, Norman, OK, 73019
2. 405 East Constitution Street, Norman, OK, 73072
3. 515 East Constitution Street, Norman, OK, 73072
4. 1920 Alameda Street, Norman, OK, 73071
5. 2000 West Brooks Street, Norman, OK, 73069
6. 329 South Peters Avenue, Norman, OK, 73069
7. 1701 12th Avenue Northeast, Norman, OK, 73071
8. 4145 West Robinson Street, Norman, OK, 73072
9. SW 24th Avenue, Norman, OK, 73069
10. West End, Little River Road, Norman, OK, 73071
11. 121 North Peters Avenue, Norman, OK, 73069
12. 1301 Da Vinci Street, Norman, OK, 73069
13. 1472 Da Vinci Street, Norman, OK, 73069
14. 636 & 676 & 668 East Lindsey Street, Norman, OK, 73069
15. 3942 Jenkins Avenue, Norman, OK, 73072
16. 215 East Constitution Street, Norman, OK, 73072
17. 3901 Chautauqua Avenue, Norman, OK, 73072
18. 411 East Main Street, Norman, OK, 73071
19. 2211 West Boyd Street, Norman, OK, 73069
20. 500 East Constitution Street, Norman, OK, 73072
21. 1000 168th Avenue Northeast, Norman, OK, 73026
22. 7405 East Alameda Drive, Norman, OK, 73026
23. 2207 Goddard Avenue, Norman, OK, 73069
24. 201B West Gray Street, Norman, OK, 73069
25. 4323 Country Club Terrace, Norman, OK, 73072
26. 201A West Gray Street, Norman, OK, 73069
27. 201 West Gray Street, Norman, OK, 73069
28. 201C West Gray Street, Norman, OK, 73069, Index No. 002188.61
29. 101 East Main Street, Norman, OK, 73069
30. 444 South Flood Avenue, Norman, OK, 73069
31. 508 North Peters Avenue, Norman, OK, 73069
32. 123 Beal Street, Norman, OK, 73069
33. 1001 East Robinson Street, Norman, OK, 73071
34. 3280 108th Avenue Northeast, Norman, OK, 73026
35. 200 South Jones Avenue, Norman, OK, 73069
36. 200 West Daws Street, Norman, OK, 73069
37. 3199 36th Avenue Northwest, Norman, OK, 73072
38. Boyd Street & Wylie Road, Norman, OK, 73072
39. 600 East Lindsey Street, Norman, OK, 73069
40. 2498 36th Ave NE, Norman, OK, 73026
41. 1898 36th Avenue Northeast, Norman, OK, 73026
42. 3098 36th Avenue Northeast, Norman, OK, 73026
43. 2598 9th Avenue Northeast, Norman, OK, 73071
44. 1398 36th Avenue Northeast, Norman, OK, 73026
45. 2498 East Robinson Street, Norman, OK, 73071
47. 1399 East Rock Creek Road, Norman, OK, 73071
48. 3498 North Highway 77, Norman, OK, 73071
49. 3998 North Highway 77, Norman, OK, 73071
50. 4798 North Highway 77, Norman, OK, 73071
51. 4198 North Highway 77, Norman, OK, 73071
52. 4599 North Highway 77, Norman, OK, 73071
53. 5099 North Interstate Drive, Norman, OK, 73069
54. 1/2 mi N. of Franklin Rd, Norman, OK, 73026
55. 5999 North Interstate Drive, Norman, OK, 73069



56. 6398 North Interstate Drive, Norman, OK, 73072
57. 6798 North Interstate Drive, Norman, OK, 73072
58. 900 Blk of East Apache Street, Norman, OK, 73071
59. NE 12th Avenue & Robinson Street, Norman, OK, 73071
60. East Carter Street & East Robinson Street, Norman, OK, 73071
61. 1/2 mi E. of NE 13th & Robinson, Norman, OK, 73071
62. 3599 North Porter Avenue, Norman, OK, 73071
63. 3298 12th Avenue Northeast, Norman, OK, 73071
64. 1898 East Tecumseh Road, Norman, OK, 73071
65. 3298 24th Avenue Northeast, Norman, OK, 73071
66. 4298 24th Avenue Northeast, Norman, OK, 73071
67. 2498 East Franklin Road, Norman, OK, 73071
68. 3398 East Franklin Road, Norman, OK, 73071
69. 4298 36th Avenue Northeast, Norman, OK, 73026
70. 3798 36th Avenue Northeast, Norman, OK, 73026
71. 4298 East Tecumseh Road, Norman, OK, 73026
72. 5401 East Tecumseh Road, Norman, OK, 73026
73. 5897 East Tecumseh Road, Norman, OK, 73026
74. 5799 North Floyd Cox Drive, Norman, OK, 73026
75. 6000 Corky Drive Northeast, Norman, OK, 73026
76. 6799 Day Drive, Norman, OK, 73026
77. 2198 72nd Avenue Northeast, Norman, OK, 73026
78. 7799 East Rock Creek Road, Norman, OK, 73026
79. 1399 Paso de Vaca Drive, Norman, OK, 73026
80. 1200 72nd Avenue Northeast, Norman, OK, 73026
81. 451 West Robinson Street, Norman, OK, 73069
82. 2900, 3000 & 3001 East Robinson Street, Norman, OK, 73071, Index No. 002188.58
83. 3500 South Jenkins Avenue, Norman, OK, 73072, Index No. 002188.59
84. 398 Bratcher-Miner Road, Norman, OK, 73072
85. 2501 Jenkins Avenue, Norman, OK, 73072
86. 415 East Main Street, Norman, OK, 73071
87. 2400 Westport Drive, Norman, OK, 73069
88. 3180 108th Avenue Northeast, Norman, OK, 73026
89. 1900 West Robinson Street, Norman, OK, 73069
90. 3901 36th Avenue Northwest, Norman, OK, 73072
91. 1198 48th Avenue Northeast, Norman, OK, 73026
92. 859 36th Avenue Northeast, Norman, OK, 73026
93. 4698 96th Avenue Northeast, Norman, OK, 73026
94. 4799 72nd Ave NE, Norman, OK, 73069
95. 3998 72nd Avenue Northeast, Norman, OK, 73026
96. 6699 East Tecumseh Road, Norman, OK, 73026
97. 8399 East Rock Creek Road, Norman, OK, 73026
98. 4398 108th Avenue Northeast, Norman, OK, 73026
99. 4303 84th Avenue Northeast, Norman, OK, 73026
100. 4703 91st Avenue Northeast, Norman, OK, 73026
101. 101 West Gray Street, Norman, OK, 73069
102. 113 West Gray Street, Norman, OK, 73069
103. 115 West Gray Street, Norman, OK, 73069
104. 2351 Goddard Avenue, Norman, OK, 73069
105. 1507 West Lindsey Street, Norman, OK, 73069
106. 1310 Da Vinci Street, Norman, OK, 73069
107. 1800 Block of Creighton Court, Norman, OK, 73071
108. 3001 East Alameda Street, Norman, OK, 73069, Index No. 002763.96
109. 1898 Legacy Park Drive, Norman, OK, 73069
110. 1311 Da Vinci Street, Norman, OK, 73069



111. 1317 Da Vinci Street, Norman, OK, 73069

City Of Norman and Norman Utilities Authority

Marketplace Review

We approached the following carriers in an effort to provide the most comprehensive and cost effective insurance program.

INSURANCE COMPANY	LINE OF COVERAGE	RESPONSE	PREMIUM
Affiliated FM Insurance Company	Property	Recommended Quote	\$130,069 *does not include engineering fee of \$7,565

City Of Norman and Norman Utilities Authority

Marketplace Review

We approached the following carriers in an effort to provide the most comprehensive and cost effective insurance program.

INSURANCE COMPANY	LINE OF COVERAGE	RESPONSE	PREMIUM
Affiliated FM Insurance Company	Property	Recommended Quote	\$130,069 *does not include engineering fee of \$7,565

City Of Norman and Norman Utilities Authority

Marketplace Review

We approached the following carriers in an effort to provide the most comprehensive and cost effective insurance program.

INSURANCE COMPANY	LINE OF COVERAGE	RESPONSE	PREMIUM
Affiliated FM Insurance Company	Property	Recommended Quote	\$130,069 *does not include engineering fee of \$7,565