


CITY OF THIBODAUX

FINANCE DEPARTMENT
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INTEROFFICE MEMORANDUM

TO: MAYOR KEVIN CLEMENT
FROM: JESSICA HEBERT, FINANCE DIRECTOR 
SUBJECT: 2026-2027 GENERAL LIABILITY INSURANCE RECOMMENDATION
DATE: 05/20/2026

The City of Thibodaux requested a renewal quote for the 2026-2027 General Liability Insurance from Riviere Insurance Agency. The renewal received by the City is as follows:

General Liability Insurance Renewal Riviere Insurance Agency / American Alternative Insurance Corps

2026-2027 Schedule of Coverage

Business Covered With Sub Limits and Sub Lines	Specific Limit	Annual Aggregate Limit	Self-Insured Retention	Coverage Trigger	Retroactive Date
Auto Liability	\$1,000,000		\$ 150,000	Accident	
General Liability * Law Enforcement Liability * Sexual Abuse Liability (Failure to Supply included) (Sewer Back Up included)	\$1,000,000	\$3,000,000	\$ 100,000 \$ 250,000 \$ 100,000	Occurrence Occurrence Claims Made	07/01/08
Employee Benefits Liability	\$ 1,000,000	\$ 3,000,000	\$ 100,000	Claims Made	06/01/96
Wrongful Acts * Employment Practices Liability * Sexual Harassment Liability	\$ 2,000,000	\$ 4,000,000	\$ 100,000 \$ 100,000 \$ 100,000	Claims Made Claims Made Claims Made	06/01/96 06/01/96 06/01/96

* Sub-limits/Sublines are included and not in addition to the business covered above.

American Alternative Premium Summary 7/01/2026 to 7/01/2027

General Liability	\$	81,473
	Sexual Abuse Liability	\$ 21,354
	Law Enforcement Liability	\$ 103,311
Employee Benefits Liability	\$	2,238
Wrongful Acts		
	Public Entity Employments Practices Liability	\$ 21,967
	Sexual Harassment Liability	\$ 5,492
Auto Liability	\$	194,165
Total Premium	\$	430,000

Please see the attached spreadsheet for a comparative analysis of General Liability coverage and premium of the renewal. The total amount budgeted in 2026 for General Liability Insurance was \$544,237.

After review of the above information, the attached spreadsheet, and the policy forms, the recommendation being made to the City Council is for the City to accept the renewal from Riviere Insurance Agency/American Alternative Insurance Corps.

This item will need to be placed on the June 2, 2026 City Council agenda in order to bind coverage for July 1, 2026. The agenda deadline for this meeting is Tuesday, May 26, 2026 by 4:00 P.M.

**CITY OF THIBODAUX
 COMPARISON OF 2026 - 2027 GENERAL LIABILITY INSURANCE PROPOSALS TO 2025 - 2026 POLICY
 POLICY YEAR FROM 07/01/26 THRU 07/01/27
 (Tax & Inspection Fees Included)**

2026 Budget Amount	\$	544,237	
2026 - 2027 Premium	\$	430,000	
Balance	\$	<u>114,237</u>	decrease in budget

	2025-2026		2026- 2027 RENEWAL
Insurance Agency Insurance Carrier	Riviere Insurance Agency American Alternative		Riviere Insurance Agency American Alternative
A.M. Best Rating Standard & Poor's Moody's Fitch		A+ AA- Aa3 AA-	A+ AA- Aa3 AA-
Policy	Coverage	Premium	Premium
General Liability	\$1M/\$3M	116,548	81,473
Law Enforcement Liability	\$1M/\$3M	86,584	103,311
Sexual Abuse Liability	\$1M/\$3M	27,890	21,354
Employee Benefits Liability	\$1M/\$3M	2,789	2,238
Employment Practices Liability	\$2M/\$4M	28,994	21,967
Sexual Harassment Liability	\$2M/\$4M	7,249	5,492
Auto Liability	\$1M	203,196	194,165
Total Premium		<u>\$473,250</u>	<u>\$430,000</u>
Increase / Decrease			(\$43,250)
Increase / Decrease			-9.1%

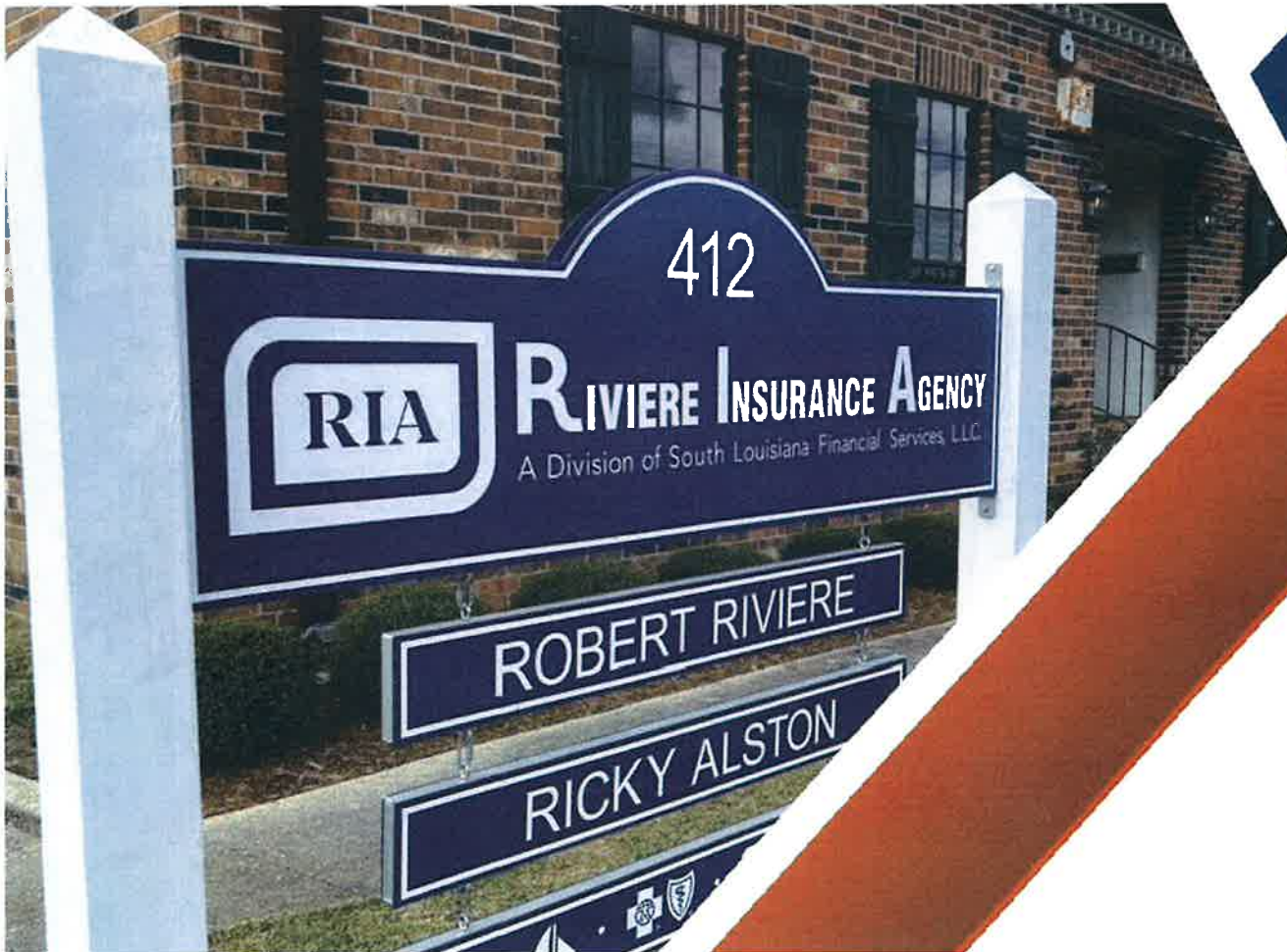
**CHANGE IN LAW ENFORCEMENT LIABILITY SIR FROM \$150,000 TO \$250,000
 CHANGE IN AUTO LIABILITY SIR FROM \$100,000 TO \$150,000**



Riviere Insurance Agency

A DIVISION OF SOUTH LOUISIANA FINANCIAL SERVICES, L.L.C.

INSURANCE REVIEW



Named Insured

Named Insured

Named Insured	Address
City of Thibodaux	310 W. 2nd Street, Thibodaux, 70301

Description of Operation: Municipality

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Policy Comparisons

Policy Comparisons

Policy #	Line of Business	Effective Date	Company	2025 Premium	2026 Premium
RENEWAL 2026	General Liability, Business Auto, Wrongful Acts	07/01/2026	Casualty Insurance Consultants	\$473,250.00	\$430,000

Annual Payment (excluding TRIPRA)	Payment Date
\$107,500	July 1, 2026
\$107,500	October 1, 2026
\$107,500	January 1, 2027
\$107,500	April 1, 2027

LIMITS and RETENTIONS

Insurer: American Alternative Insurance Corporation

Term: 07/01/2026 - 07/01/2027

Major Line of Business Sub Line of Business	Specific Limit	Annual Aggregate	2025 Underlying Retention	2026 Underlying Retention	Coverage Trigger	Retroactive Date	Premium Break Out per Line
Auto Liability (AL)	1,000,000		\$100,000	\$150,000	Accident		\$194,165
General Liability (GL)	1,000,000	3,000,000	\$100,000	\$100,000	Occurrence		\$ 81,473
*Law Enforcement Liability (LEL)	1,000,000	Included in GL	\$150,000	\$250,000	Occurrence		\$103,311
*Sexual Abuse (SA)	1,000,000	Included in GL	\$100,000	\$100,000	Claims-made	7/1/2008	\$ 21,354
Employee Benefit Liability (EBL)	1,000,000	3,000,000	\$100,000	\$100,000	Claims-made	6/1/1996	\$ 2,237
Wrongful Acts Liability (WA)	2,000,000	4,000,000	\$100,000	\$100,000	Claims-made	6/1/1996	\$ 21,967
*Employment Practices Liability	2,000,000	Included in WA	\$100,000	\$100,000	Claims-made	6/1/1996	
*Sexual Harassment (SH)	2,000,000	Included in WA	\$100,000	\$100,000	Claims-made	6/1/1996	\$ 5,492

*Sub-lines are included and not in addition to the major line of business covered above. General

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Liability also includes a sublimit of \$1,000,000 for Failure to Supply, applicable to Gas and Water Utilities.

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Business Auto

Coverage Table

Coverage	Limit	Limit 2	Symbol
Combined single limit	\$1,000,000		1

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**City of Thibodaux
Vehicle List**

Unit No.	Year	Make and Model	Serial Number	License No.	Tag No.
Highlights					
Yellow - new, Blue -lease ending - to be replaced, Orange - surplus but not sold, Purple - STOLEN, Green -Traded in, Pink - to be surplus, Red - sold					
Police Department					
PD1	2025	Ford Explorer Interceptor	1FM5K8AB5SGA22502	720GVQ	Leased
PD2	2025	Ford Explorer Interceptor	1FM5K8AB6SGA13212	293571	Leased
PD3	2025	Ford Explorer Interceptor	1FM5K8ABXSGA25878	293575	Leased
PD4	2025	Ford Explorer Interceptor	1FM5K8AB6SGA26445	293570	Leased
PD5	2025	Ford Explorer Interceptor	1FM5K8AB5SGA18286	293531	Leased
PD7	2021	Ford F150 (Silver)	1FTEW1CP4MKE76930	Z840570	Leased
PD7-CID	2021	Chevrolet Malibu	1G1ZB5ST2MF036472	908JAC	Leased
PD8	2022	Ford Explorer Interceptor	1FM5K8AB8NGC23430	276684	Leased
PD9	2022	Ford Explorer Interceptor	1FM5K8AB1NGC23155	276680	Leased
PD10	2022	Ford Explorer Interceptor	1FM5K8AB4NGC23389	276653	Leased
PD11	2022	Ford Explorer Interceptor	1FM5K8AB1NGC23091	276682	Leased
PD12	2022	Chevrolet Malibu	1G1ZB5ST4NF143181	904JAC	Leased
PD13	2022	Ford Explorer Interceptor	1FM5K8AB3NGC23187	276637	Leased
PD14	2022	Ford Explorer Interceptor	1FM5K8AB6NGC23295	276683	Leased
PD15	2022	Ford Explorer Interceptor	1FMSK7BH4NGB30565	902JAC	Leased
PD16	2022	Ford Explorer Interceptor	1FM5K8AB2NGC23438	276681	Leased
PD17	2024	Chevrolet Equinox	3GNAXHEG8RL309954	363GVN	Leased
PD18	2022	Ford Explorer Interceptor	1FM5K8AB6NGC23085	276651	Leased
PD19	2022	Ford Explorer Interceptor	1FMSK7BH1NGB30667	282053	Leased
PD19-U	2025	Ford Explorer Interceptor	1FM5K8AB4SGA20014	293558	Leased
PD20	2022	Ford Explorer Interceptor	1FM5K8AB7NGC23144	276640	Leased
PD21	2023	Ford Explorer Interceptor	1FM5K8AB2PGA35330	276514	Leased
PD22	2023	Ford Explorer Interceptor	1FM5K8AB4PGA79846	276492	Leased
PD23	2023	Ford Explorer Interceptor	1FM5K8AB2PGA35358	731GNN	Leased
PD24	2023	Ford Explorer Interceptor	1FM5K8AB8PGA35445	276512	Leased
PD25	2023	Chevrolet Blazer LT	3GNKBCR41PS229615	905JAC	Leased
PD26	2022	Chevrolet Malibu	1G1ZB5ST3NF164393	903JAC	Leased
PD27	2025	Ford Explorer Interceptor	1FM5K8AW5SGB45431	299195	Leased
PD28	2023	Ford Explorer Interceptor	1FM5K8AB2PGA34369	276529	Leased
PD29	2021	Ford Explorer Interceptor	1FM5K8AB4MGB64651	273573	Leased
PD31	2023	Ford Explorer Interceptor	1FM5K8AB3PGA35322	276217	Leased
PD32	2025	Ford Explorer Interceptor	1FM5K8AB7SGA24543	293532	Leased
PD33	2025	Ford Explorer Interceptor	1FM5K8AW1SGB45510	299196	Leased
PD35	2023	Ford Explorer Interceptor	1FM5K8AB4PGA34616	276513	Leased
PD36	2025	Ford Explorer Interceptor	1FM5K8AWXSGB46297		Leased
PD38	2023	Chevrolet Blazer LT	3GNKBCR45PS229617	907JAC	Leased
PD39	2023	Chevrolet Blazer LT	3GNKBCR42PS229607	906JAC	Leased
PD41	2021	Chevrolet Malibu	1G1ZB5ST2MF036466	909JAC	Leased
PD42	2025	Ford Explorer Interceptor	1FM5K8AB2SGA14700	293569	Leased
PD43	2025	Ford Explorer Interceptor	1FM5K8AB1SGA24487	293574	Leased
PD44	2021	Ford F150 (Black)	1FTEW1CP6MKE76931	Z840552	Leased
PD45	2025	Ford Explorer Interceptor	1FM5K8AB2SGA26443	293567	Leased
PD46	2025	Ford Explorer Interceptor	1FM5K8AB4SGA13189	293572	Leased
PD47	2025	Ford Explorer Interceptor	1FM5K8AB6SGA22461	293530	Leased
PD48	2025	Ford Explorer Interceptor	1FM5K8AB2SGA18343	293533	Leased
PD49	2025	Ford Explorer Interceptor	1FM5K8AB0SGA23931	293573	Leased
PD50	2025	Ford Explorer Interceptor	1FM5K8AB8SGA25880	293568	Leased

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**City of Thibodaux
Vehicle List**

Unit No.	Year	Make and Model	Serial Number	License No.	Tag No.
PD50-PIO	2016	Dodge Charger	2C3CDXAT7GH216182	247683	10468
PD51	2023	Ford Explorer Interceptor	1FM5K8AB2PGA79375	276518	Leased
PD52	2023	Ford Explorer Interceptor	1FM5K8AB1PGA79318	276516	Leased
PD53	2021	Ford Explorer Interceptor	1FM5K8AB8MGB64653	273574	Leased
PD54	2023	Ford Explorer Interceptor	1FM5K8AB5PGA34186	276515	Leased
PD60	2020	Ford F250 Truck	1FT7W2A60LEC23528	267798	Leased
PD62	2024	Ford F250 Truck	1FT7W2AA1REF10213	290947	Leased
PD63	2021	Ford F150	1FTEW1CP1MKD10039	270094	Leased
PD66	2019	Dodge Ram 1500	3C6RR6KG8K686739	263342	Leased
PD71	2022	Ford Explorer Interceptor	1FM5K8AB4NGC23134	276671	Leased
PD72	2022	Ford Explorer Interceptor	1FM5K8AB2NGC23097	276652	Leased
PD73	2021	Ford Explorer Interceptor	1FM5K8AB2MGB64650	273795	Leased
PD-75-K9P	2022	Ford Explorer Interceptor	1FM5K8ABXNGC23140	276643	Leased
PD-23-U	2021	Ford Explorer Interceptor	1FM5K8AB6MGB64652	288797	Leased
Awarded	2017	Acura Foreza	19UDE2F78HA011306		
Awarded	2012	Chevrolet Cruz	1G1PG5SC2C7141459		
PD95	2009	Chevrolet Suburban	1GNFC26019R263439	218115	8603
PD98	2011	Ford E350 Van	1FBNE3BL3BDA26690	218259	9291
PD99	1996	International 4900 (Diesel)	1HTSDAAN7TH295829	251687	10668
PD100	2006	Mobile Command Center	4UZAARBW16CX66748	225567	7362
Public Works					
PW09-03	2009	Ford E350 Van (203)	1FTSE34L39DA39753	213514	8075
PW11-04	2011	Schwarze Sweeper (143)	JALE5W166A7901801	218258	9161
PW12-01	2012	Ford F550 Bucket Truck (143)	1FDUF5GT2CEC33152	232588	9575
PW12-02	2013	Chevrolet Silv 2500 (402)	1GC0KVC5DF107077	218397	9583
PW13-03	2013	Chevrolet Silverado 2500 (143)	1GCOCVCG40F219642	233962	9711
PW13-05	2013	Toyota Tacoma (302)	5TFNX4CN6DX029063	233964	9744
PW13-06	2014	Chevrolet Silverado 2500 (143)	1CG0CVCG9EF106190	233968	9751
PW14-02	2014	Ford F150 (402)	1FTNF1CF1EKD94534	236935	9922
PW14-03	2014	Dodge Ram 1500 (143)	1C6RR6KT7ES285872	236936	9924
PW14-04	2014	Dodge Ram 2500 (143)	3C6TR4HT3EG216878	236934	9933
PW14-09	2015	Kenworth T370 Dump (143)	2NKHLJ9X2FM449772	240705	10049
PW15-02	2015	Ford F250 w/svc body (143)	1FDBF2A68FEA72092	240797	10162
PW15-03	2015	Ford F150 Regular cab(143)	1FTMF1CP7FKD30729	245225	10236
PW15-04	2015	Ford F150 Super cab (143)	1FTEW1CP3FKD22065	245226	10237
PW15-05	2015	Ford F150 Super cab (402)	1FTEW1CP1FKD22064	245224	10238
PW18-01	2019	Ford F250 XL w/svc body (402)	1FD7W2A65KEC51545	257892	Leased
PW18-03	2019	Ford F250 XL w/svc body (143)	1FD7W2A63KEC51544	257890	Leased
PW20-01	2020	Ford 550 Bucket Truck (143)	1FDUF5GT5LDA08858	266606	11490
PW20-02	2020	Ford F250XL (203)	1FDBF2A62LED86994	270020	Leased
PW21-02	2021	Ford F250 Crew cab (143)	1FT7W2A65MEC68627	270159	Leased
PW21-03	2021	Ford F250 Crew cab (143)	1FT7W2A67MEC68626	270163	Leased
PW21-04	2021	Ford F150 (402)	1FTEW1CP5MKD10032	270096	Leased
PW21-05	2021	Ford F350 Crew cab (302)	1FT8W3A66MEC68629	270151	Leased
PW21-06	2021	Ford F150 (201)	1FTEW1CP5MKD10030	270064	Leased
PW21-07	2021	Ford F150 (143)	1FTEW1CP0MKD10033	270097	Leased
PW21-09	2021	Ford F150 (143)	1FTEW1CP4MKD10035	270085	Leased
PW21-10	2021	Ford F150 (143)	1FTEW1CP8MKD10037	270086	Leased
PW21-11	2021	Ford F150 (402)	1FTEW1CPXMKD10038	270161	Leased

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**City of Thibodaux
Vehicle List**

Unit No.	Year	Make and Model	Serial Number	License No.	Tag No.
PW21-12	2021	Ford F150 (203)	1FTEW1CP7MKD10028	270093	Leased
PW21-13	2021	Ford F350 Crew cab (302)	1FT8W3A62MEC68630	270158	Leased
PW21-15	2021	Sweeper, Elgin Pelican (143)	NP42122		11552
PW21-17	2021	Dump Truck F750 (143)	1FDXF7DC8NDF02972	272603	11701
PW22-02	2022	Chevrolet Trax (143)	KL7CJNSM0NB516469	274054	Leased
PW22-04	2022	Ford F250XL (302)	1FT7W2B62NED16780	282025	Leased
PW22-06	2022	RAM 4500 Chassis w/11.5' flatb	3C7WRKFL1NF409434		Leased
PW23-01	2023	Chrysler 1500 Tradesman (143)	1C6RRENT5PN564938	278254	Leased
PW23-03	2023	Ford F150 XL (143)	1FTEW1CP8PFC03275		Leased
PW23-04	2023	Ford F150 XL (401)	1FTEW1CP6PKF14047	276799	Leased
PW25-02	2025	Ford F150 (143)	1FTEW1KPXSKE57927	299500	Leased
PW25-05	2025	Vac-Con V390 Vac Truck (203)	3ALAG3FE9TDWJ1438		12718
PW25-03	2025	Ford F150 (143)	1FTEW1KP8SKF63616		Leased
PW137	1994	Ford Vac Truck (201)	1FDYR82E4RVA45096	118828	2056
PW140	2004	Intn'l Vac Truck (203)	1HTWDADR74J092577	194603	6605
Parks Department					
PK01	2021	Ford F250	1FT7W2A61MED44666	270804	Leased
PK02	2021	Ford F150	1FTEW1CP7MKD10031	270095	Leased
PK03	2021	Ford F150	1FTEW1CP6MKD10036	270092	Leased
PK05	2023	Ford F150XL SuperCrew	1FTEW1CP9PKF13751	277094	Leased
PK06	2021	Ford F150	1FTEW1CP9MKD10029	270063	Leased
PK07	2023	Ford F150XL SuperCrew	1FTEW1CP1PKF13890	277097	Leased
PK08	2023	Ford F150XL SuperCrew	1FTEW1CP6PKF14064	277084	Leased
PK09	2023	Ford F150XL SuperCrew	1FTEW1CP5PKF13679	277096	Leased
Recreation					
R1	2021	Ford F150 (White)	1FTEW1CP8MKE76929	274359	Leased
City Court					
HQ10	2011	Chevrolet 1500 Silverado	3GCPCREA1BG211217	CM-10	N/A
HQ11	2009	Chevrolet Tahoe	1GNEC03059R257986	CM-1	N/A
HQ12	2020	Ford Fusion	3FA6P0G77LR217631	268485	Leased
HQ13	2008	Ford Crown Victoria	2FAFP71V58X149807	CM-13	N/A
HQ14	2008	Ford E450 Van	1FD4E44SS88DA74562	CM-14	N/A
HQ15	2022	Chevrolet Tahoe	1GNSCLED0NR161343	CM-3	N/A
HQ16	2012	Chevrolet Tahoe	1GNLC2E00CR234185	CM-4	N/A
HQ17	2026	Ford F150 Crew Cab	1FTFW1P86SKE63620		
Section 8/CDBG					
S1	2020	Ford Escape	1FMCU0F68LUC51273	266607	11524
General Administration					
C1	2024	Nissan Rogue	5N1BT3AA4RC686320	289657	Leased
Information Technology					
GA4	2024	Nissan Rogue	5N1BT3AA8RC686742	289656	Leased
Emergency Preparedness					
EP1	2016	Ford Explorer Interceptor	1FM5K8A49GGC67341	251688	10469

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Driver Schedule

Driver Number	Name	Date of Birth	License State	Drivers License #
1	Driver List on File			

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	A	B	C
1	Last name, First name	Driver License: Expiration	Driver License: #
2	Westerman, Rae	05/15/2024	007523746
3	Hawkins, Clausey	10/10/2026	008486625
4	Bourg, Shelton	12/12/2026	004523968
5	Hebert, Johnathan	04/09/2027	011725493
6	Labat, Daniel	06/02/2027	006594141
7	Tauzin, Brian	07/03/2027	007239699
8	Chamberlain, Jeffrey	07/20/2027	6458236
9	Ross, Lakita	07/21/2027	009446409
10	Duplantis, Jed	07/26/2027	001562257
11	Delaune, Michael	08/04/2027	003914564
12	Fryer, Jonathan	08/11/2027	8865474
13	Gautreaux, Bruce	08/25/2027	008746084
14	Verdin, Kullen	09/06/2027	011546177
15	Prejean, Beau	09/27/2027	8777296
16	Slosarek, Jason	10/13/2027	8730777
17	Marshall, Erica	10/17/2027	9529261
18	Loupe, Cameron	10/18/2027	010615092
19	Rich, Jared	11/08/2027	010022251
20	Gaudet, Jeremy	11/18/2027	9562359
21	Matis, Bart	11/20/2027	006233658
22	Thomas, Juawana	11/23/2027	009646456
23	Boudreaux, Blake	11/27/2027	007532561
24	Benoit, Jessica	11/30/2027	006943400
25	Dempster, Rhonda	12/01/2027	004641318
26	Guidry, Derek	12/01/2027	7775760
27	Wagner, Damien	12/04/2027	010709741
28	Caillouet, Gretchen	12/09/2027	004435514
29	Batiste, Leslie	12/12/2027	11708665
30	Hymel, Brian	12/19/2027	004763015
31	Burgos, Kamie	01/06/2028	8715958
32	Harang, Thomas	01/11/2028	004123966
33	Burgo, John	01/17/2028	002922979
34	Clement, Paula	01/21/2028	00031421
35	Ourso, Damian	01/21/2028	008654971
36	Jackson, Dwight	01/29/2028	009724514
37	Ross, Ricky	02/01/2028	7075053
38	Snow, Shawn	02/12/2028	009193095
39	Fanguy, Guy	03/05/2028	003920974
40	Matis, Amanda	03/08/2028	007017414
41	Distefano III, Vincent	03/11/2028	9647570
42	Foret II, Kirk	03/24/2028	9485836
43	Fanguy, Ashley	04/01/2028	007917036
44	Falgoust, Joshua	04/18/2028	007088049

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	A	B	C
45	Levron, Casey	04/19/2028	007720260
46	Granier, Dave	04/26/2028	005011635
47	Maghsoud, Peyvand	05/12/2028	006902057
48	Lawson, Floyd	06/05/2028	004648024
49	Shaver, Rebecca	06/13/2028	8803344
50	Fontenot, Haley	06/15/2028	012898109
51	Cato, Robert	06/19/2028	008785529
52	Sanders, Kenneth	06/19/2028	002515487
53	Benoit, Randy	6/27/2028	1657135
54	Yates, Shawn	06/28/2028	006781278
55	Busselle, Cheri	07/12/2028	005020895
56	Clement, Kevin	07/31/2028	004836664
57	Hebert, Jessica	08/10/2028	7045136
58	Sutton Jr, John	09/01/2028	7086658
59	Leblanc, Keaton	09/12/2028	008954648
60	Duet, Drake	09/13/2028	010080324
61	Gilton, Fernette	09/13/2028	002846007
62	Folse, Tonya	09/23/2028	002892930
63	Kraemer, Christopher	09/27/2028	011716247
64	Lirette, Foye	10/04/2028	4399987
65	Williams, Jeffrey	10/05/2028	002798809
66	Percle, Philip	10/07/2028	003077016
67	Bourgeois, Rebecca	10/26/2028	005574014
68	Morvant, Jennifer	10/26/2028	005528641
69	Savoy, Ferah	10/27/2028	7940665
70	Lirette, John	11/01/2028	010864669
71	Trosclair, Bradley	11/05/2028	7217872
72	Oncale, Kevin	11/24/2028	002773866
73	Berthelot, Wanda	11/25/2028	001881588
74	Celestin Sr., Donnie	11/27/2028	003512468
75	Lagarde, Isabella	11/28/2028	012993777
76	Courteaux, April	11/29/2028	7985503
77	Duplantis, Alex	11/29/2028	010967093
78	Guidry, Jory	12/06/2028	7196731
79	Edmond, Steven	12/07/2028	376617
80	Brown, Anthony	12/07/2028	005572930
81	Daigle, Toby	12/15/2028	009003749
82	Bolt, Rita	12/19/2028	007045357
83	Chiasson, Kevin	01/13/2029	003527892
84	Hickox, Amanda	01/28/2029	009010869
85	Waguespack, Trey	01/31/2029	009086213
86	Leonard, Katelyn	02/22/2029	011800865
87	Ayzine, Tanya	03/10/2029	006470653
88	Peoples Jr, Michael	03/19/2029	010144607
89	King, Jamaal	04/11/2029	9753610

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	A	B	C
90	Boudreaux, Austin	05/02/2029	011943199
91	Tolbert, Shonell	05/09/2029	007252269
92	Lasseigne, Erin	05/11/2029	011134127
93	Rounds, Rennard	05/12/2029	010280175
94	Gros, Annie	06/05/2029	5887312
95	Cooks, Larry	06/08/2029	5553995
96	Shanklin, Jared	06/14/2029	005066502
97	Morvant, Alexis	06/18/2029	011940459
98	Hampton, LLOYD	06/30/2029	004435638
99	Mack, Rachel	07/05/2029	007274714
100	Arceneaux, Sarah	07/07/2029	9082190
101	Taylor Jr, Varick	07/11/2029	7278626
102	Smith, Jacob	07/25/2029	011894639
103	Square, Joann	08/04/2029	005658004
104	Harris, Tracy	08/23/2029	013108117
105	Calcote, Sharon	08/24/2029	008248051
106	Landry, Olivia	09/09/2029	007412171
107	Ordoyne, Sara	09/20/2029	009119932
108	Brooks, Beau	09/29/2029	006468297
109	Chiasson, Mark	09/29/2029	004747534
110	Thibodaux, Georgia	10/07/2029	010315041
111	Cressione, Kyle	10/16/2029	5223080
112	Foret, Emily	10/17/2029	006498012
113	Kraemer, Scott	10/18/2029	5160170
114	Chiasson, Kirk	10/20/2029	5474902
115	Naquin, Steven	10/26/2029	4718738
116	Kraemer, Lori	10/30/2029	009136433
117	Brown, Treyone	10/31/2029	011691176
118	Adams, Grant	11/03/2029	011931541
119	Leon, Simeon	11/05/2029	011214983
120	Coler, Lashell	11/06/2029	8368763
121	Jones, Gerald	11/08/2029	3766051
122	Howard, Angela	11/13/2029	002514122
123	Benoit, Tricia	11/15/2029	005169557
124	Cheatham, Joshua	11/16/2029	009150153
125	Stein, Jessica	12/05/2029	007371342
126	Bourgeois, Josh	12/07/2029	008384673
127	Mabile, Megan	12/12/2029	8254706
128	Harvey, Javon	12/16/2029	10283282
129	Battaglia, Lisa	12/18/2029	004568072
130	Pearson, Brenda	12/20/2029	6590603
131	Hebert, Rockel	01/01/2030	008402628
132	Cooks Sr., Calvin	01/05/2030	005287129
133	Reulet, Monique	01/05/2030	010337391
134	Caillouet, Chet	01/15/2030	001025585

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	A	B	C
135	Dupuis, Tonya	02/03/2030	005879185
136	Reulet, Deborah	02/17/2030	003420272
137	Zeringue, Bryan	03/09/2030	1158232
138	Aucoin, Peggy	03/14/2030	004718272
139	Brown, Richard	03/19/2030	7351651
140	Gros, Cory	03/20/2030	010830607
141	White, Cornel	03/30/2030	007482629
142	Hoffpauir, Jacob	04/25/2030	8284345
143	Powers, Kiley	05/02/2030	007529935
144	Solar, Tanner	05/08/2030	012096161
145	Rome, Jessica	05/10/2030	008336519
146	Guidry, Elizabeth	05/11/2030	005387136
147	Pough, John	05/14/2030	12073617
148	Landry, Janice	05/24/2030	006495125
149	Landry, Janice	05/24/2030	006495125
150	Hebert, Cameron	06/02/2030	012162420
151	Graham, Alex	06/09/2030	8837881
152	Thibodeaux, Jacob	06/14/2030	7566400
153	Gasery, Dariontae	07/08/2030	1172680
154	Holmes Jr., Oliver	07/10/2030	011355705
155	Aizen, Cristin	07/11/2030	008196459
156	Percle, Lance	07/11/2030	008415773
157	Chamberlain, Duane	07/28/2030	006972466
158	Cabrera, Sonya	08/04/2030	010445528
159	Walker, Stanley	08/11/2030	28619
160	Walker, Stanley	08/11/2030	000028619
161	Williams, Joe	08/12/2030	004362203
162	Dempster, Clint	08/16/2030	8442287
163	Cortez, Lori	08/24/2030	5246469
164	Barnes, Aaron	08/27/2030	7438483
165	Guidry, Jessica	08/29/2030	005968927
166	White III, Roy	09/01/2030	08840618
167	Johnson, Wayne	09/03/2030	003790504
168	Clement, Lonnie	09/04/2030	005308236
169	Azema, Jr., Willie	09/14/2030	005495860
170	Loupe, Rod	09/18/2030	4837785
171	Firmin Jr., Leonard	09/28/2030	8661962
172	Andras Jr, Harold	10/06/2030	000028984
173	Percle, Alan	10/06/2030	004830862
174	Granier, Bud	10/09/2030	5829751
175	Moody, Robin	10/13/2030	002605624
176	Peoples, Michael	10/21/2030	005369859
177	Gilmore, Jerry	10/31/2030	6008771
178	Pearson, Dionne	11/24/2030	8537325
179	Wagner, Quincy	12/02/2030	007845845

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	A	B	C
180	Ross, Trey	12/09/2030	009754846
181	Chighizola, Jacob	12/28/2030	004762000
182	Leboeuf, Devin	12/29/2030	XXXXXXXXXX
183	Rose, Matt	01/01/2031	009477923
184	Wagner, Traig	01/16/2031	008966578
185	Newton, Charles	01/27/2031	11407853
186	Lewis, Daron	02/04/2031	011321689
187	Cavalier, Dean	02/22/2031	009436392
188	Foret, Kade	02/26/2031	011492213
189	Dugruise, Todd	02/28/2031	003007309
190	Gros, Allison	03/01/2031	006848839
191	Leblanc, Dustin	04/04/2031	01004274
192	Leblanc, Dustin	04/04/2031	010004274
193	Crochet III, Thomas	04/20/2031	006078713
194	Clement, Sonja	05/12/2031	003875631
195	Barnes, Kendra	05/16/2031	011441955
196	Barnes, Kendra	05/16/2031	011441922
197	Ford, Lenny	05/29/2031	4379532
198	Duet, Brannon	06/04/2031	007785363
199	Goudy, Elliott	06/08/2031	002514603
200	Waguespack, Karissa	06/08/2031	008644938
201	Bolden, Preston	07/25/2031	003683375
202	Beasley, Joseph	09/21/2031	010588821
203	Borel, Jaze	12/03/2031	012448559
204	Mullins, Caitlyn	03/29/2032	013530062
205	Scott, Rae	Louisiana ID only	8325065
206	Foret, Ricky	Louisiana ID only (Permanent)	12387329
207	Richard, John	NO DRIVER'S LICENSE	
208	Williams, Clyde	NO DRIVER'S LICENSE	

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CLAIMS HISTORY

Claim Conditions

Defense Cost Treatment for Insurer Limit: Defense cost Inside the Limit

Defense Cost Treatment for Insured Retention: Defense cost Inside the Retention

Policy Form: Retained Limit Form

Claims Administration:

Sedgwick has been agreed to as the Claims Administrator for business covered herein.

A. It is understood and agreed that the Insured shall not make any changes in the Claims Administration without the prior written approval of the Insurer prior to the implementation of any such changes.

B. The terms of Paragraph A shall take precedence over any other agreement between the Insured and the Insurer regarding such Claims Administration.

C. We may decide to audit the Claims Administrator during this policy year. If we do decide to audit we will provide at least 60 days of notice. All recommendations by the Munich Reinsurance America, Inc. Claims Department will be completed within 90 days of receiving written notice.

Risk Management Funds:

In an effort to continue to support the meaningful Risk Management practices of City of Thibodaux, Munich Re America, Inc. has allocated \$2,500 from our Risk Management Fund to apply to an approved Risk Management Proposal. City of Thibodaux can submit their proposal to Munich Reinsurance America, Inc. for consideration. Once approved and performed by an outside vendor, Munich Reinsurance America, Inc. will make a direct payment to the vendor performing the service or for Risk Management equipment purchased up to the allocated amount specified above.

Additional Information:

Claims

Please advise our Claims Department of any claims occurring during the contract period. Notices should be sent via mail or email to the following address:

American Alternative Insurance Corporation 555 College Road East
Princeton, NJ 08543



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Underwriting Notes

UW comments regarding loss activity:

“Most of the claims are related to Law Enforcement claims involving police vehicles, non-police vehicle claims, and there is one GL law enforcement claim. Our claims department estimates that there is a good likelihood of 4 claims reaching the Munich Re excess layer totaling \$600,000-\$750,000 to the Munich Re excess layer. Below is a recent response from our claims department regarding the four larger claims. All of these claims are fairly recent claims. The reserves noted for each claim represent the reserve to the Munich Re excess layer. So, for example, the first claim noted below has an excess reserve of \$100K, and the retention of \$150K would need to be added to the \$100K Munich Re reserve to arrive at a ground-up value of \$250K. A couple of the claims below are multiple claimant claims. The third claim below involves an older lady and there may be brain damage involved. “

1. Claim 2577647, Clmts: Agathe Franklin and Dejanae Billiot. DOL: 8/28/2025, Insd police veh (so retention is \$150K) pulled from a stopped position and sideswiped clmt's vehicle. There is one PD claim and 2 pending BI claims. Relatively heavy impact (clmt's veh was a total loss) Reserve of \$100k is set at this time and will adjust once more information is known.
2. Claim 2571427, Clmts: Donald Conrad, Tori Borgeois, and Tiffany Dyer. DOL: 11/20/2024, Ins Veh (not a police veh, so retention is \$100K) rear ended V2 into V3, V4, V5. There are 3 PD claims that have been paid (over \$53K total), and there are 3 pending BI claims. Reserve of \$100K is set at this time and will adjust once more information is known (injuries do not appear serious at this time)
3. Claim 2567630, Clmts: Gaudet, Chaisson DOL: 5/15/2025, Ins Veh (police veh) rear ended V2 into V3 and V4. There are 3 PD claims and 2 pending BI claims. This was a heavy impact and injuries could be more substantial (including alleged TBI). Reserves set at \$450K.
4. Claim 2574034, Clmt: Billiot o/b/o minor T.Q. DOL: 5/4/2024 Police Captain John Sutton Jr. allegedly choked and restrained a 14-year old. Litigation is ongoing and DC plans to file a dispositive motion seeking dismissal of all federal claims. Reserves are currently set at \$100K.

Line of Business	Claim Count	Accident Date	Paid Loss	Reported Loss
Auto Liability	1	02/19/2016	\$602,170	
GL - Law Enforcement E&O	1	05/15/2025	0	\$500,000
GL - Law Enforcement E&O	1	05/04/2024	0	\$250,000
GL - Law Enforcement E&O	1	08/28/2025	0	\$250,000
Auto Liability	4	11/20/2024	0	\$210,040
Auto Liability	1	01/23/2018	\$183,071	
Auto Liability	1	12/17/2019	\$119,010	
Auto Liability	5	06/21/2016	\$ 82,702	

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Terrorism Coverage

Coverage

Terrorism Coverage

Additional Premium for Terrorism Risk Insurance Program Reauthorization Act of 2019 (TRIPRA) coverage is **\$8,600**. TRIPRA coverage is inclusive of all lines of business quoted except as outlined in the attached Policyholders Disclosure Notice of Terrorism Insurance coverage. TRIPRA coverage is not sub-limited nor annually aggregated, unless the line of business for which coverage is being provided is sub-limited or annually aggregated, in which case the TRIPRA coverage follows the same terms the line of business for which the TRIPRA coverage is being provided follows. TRIPRA coverage is not excluded from Aggregate Excess coverage, i.e. if TRIPRA coverage applies to the specific coverage for a given line of business, then TRIPRA coverage also applies to Aggregate Excess coverage for such given line of business.

If TRIPRA coverage is rejected, all lines of business included in the quote are applicable to the TRIPRA exclusion.

This quote is subject to the receipt of a signed and dated Terrorism Disclosure Notice (separately attached) prior to binding.



Information contained in this proposal is intended to provide City of Thibodaux with a brief overview of the coverages provided for reference only. It is not intended to provide you with all policy exclusions, limitations and conditions. The precise coverage afforded is subject to the terms, conditions, and exclusions of the policies issued.

General Conditions, Forms and Endorsements

General Conditions, Forms, and Endorsements

General Conditions:

In an effort to continue to support the meaningful Risk Management practices of City of Thibodaux, Munich Re America, Inc. has allocated \$2,500 from our Risk Management Fund to apply to an approved Risk Management Proposal. City of Thibodaux can submit their proposal to Munich Reinsurance America, Inc. for consideration. Once approved and performed by an outside vendor, Munich Reinsurance America, Inc. will make a direct payment to the vendor performing the service or for Risk Management equipment purchased up to the allocated amount specified above.

Additional Subjectivities

Forms requiring signature of authorized person at City of Thibodaux prior to binding: Louisiana De-Regulation
TRIPRA Acceptance or Rejection

Uninsured and Underinsured Motorist (UM/UIM) Coverage

UM/UIM coverages are not provided in this quote..

Financial Responsibility Requirements

When an entity is self-insuring for limits that meet or exceed a state's Financial Responsibility requirements, there are various ways the entity can meet the proof of insurance requirements. In some states, the OMV (Department of Motor Vehicles) issues an Automobile ID card to the self-insurer showing the self-insurer as the carrier and their assigned self-insurance number as the policy number. In others, the self-insurer receives a memorandum of self-insurance that is carried in the entity's vehicles as proof of insurance. Therefore, the excess insurance carrier providing insurance above the Financial Responsibility requirements should not be evidenced on the Automobile ID card. All producers and brokers placing business for an entity that is self-insuring for limits that meet or exceed a state's Financial Responsibility requirements should not issue Automobile ID cards identifying the excess insurance carrier. An entity that is self-insuring for limits that meet or exceed a state's Financial Responsibility requirements, including one that is exempt from Financial Responsibility requirements, needs to contact its Department of Motor Vehicles for guidance on handling the proof of insurance requirements.



Information contained in this proposal is intended to provide City of Thibodaux with a brief overview of the coverages provided for reference only. It is not intended to provide you with all policy exclusions, limitations and conditions. The precise coverage afforded is subject to the terms, conditions, and exclusions of the policies issued.

Forms and Endorsements:

RL 1000 AU Automobile Liability Coverage Part
RL 1000 CDEC Retained Limit Policy - Common Policy Declarations RL 1000 GLOC General Liability Coverage Part - OCC
RL 1000 LC Liability Claim Administration, Exclusions, Conditions and Definitions RL 1000 LDEC Retained Limit Policy - Liability Coverage Parts Declarations
RL 1000 PC Retained Limits Policy Conditions RL 1000 S Schedule of Forms and Endorsements
RL 1000 WRCM Wrongful Acts Liability Coverage Part - CM RL 2028 Ultimate Net Loss Amendment
RL 2032A Retained Limit Policy Changes -Employee Indemnification and Employer's Liability Exclusion Deleted (Fellow Employee Amendment)
RL 20328 Retained Limit Policy Changes- Premium Installments
RL 2032C Retained Limit Policy Changes- Employee Benefits Liability RL 2046 Punitive or Exemplary Damages Amendment
RL 2049 Pesticide or Herbicide Application Coverage
RL 2054 Outside Boards or Commission - WA and MP (Claims Made) RL 2057 Failure to Supply
RL 2063 Additional Insured - Lessor Automobiles -Enterprise FM Trust
RL 2064 Additional Insured - Lessor of Leased Equipment-TCF National Bank
RL 2066 Additional Insured - Special Activity(ies) or Operations- The American National RL 2067 Minimum Premium
RL 2081 Tax Collection Amendment
RL 2092 Sexual Abuse Claims Made General Liability RL 2180 Cancellation Condition Amendment
RL 2130 Waiver of Subrogation- Terrebonne Parish Consolidated Government or TPCG RL 2192 Law Enforcement Endorsement - GL and AL
RL 2207 Additional Insured for Specified Activity (IES) or Operations- Terrebonne Parish Consolidated Government or TPCG (only for Good Earth Transit Buses)
VL ES 21 01 Violation of Economic or Trade Sanctions
IL P 001 01 04 U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policy Holders
Exclusions (in addition to those contained in agreed policy form)

RL 2034 Mold/Fungal Pathogens Exclusion
RL 2090 Silica and Silica-Related Dust Exclusion
RL 2178 Communicable Disease Exclusion - Specified Operation or Location-Jail Operations
RL 2193 PFAS Exclusion
RL 2203 Exclusion of Certified Acts of Terrorism, Terrorist Activity and Other Acts of Terrorism

Disclaimer: This quote represents the Insurer's proposed terms and conditions, which may not include all of the requested terms and conditions. This quote document is intended to show evidence that the insurance as described above has been offered and shall be subject to all terms and conditions of the policy which shall be issued and that, in the event of any inconsistency herewith, the terms and conditions of such policy shall prevail.

Information contained in this proposal is intended to provide City of Thibodaux with a brief overview of the coverages provided for reference only. It is not intended to provide you with all policy exclusions, limitations and conditions. The precise coverage afforded is subject to the terms, conditions, and exclusions of the policies issued.

Thank you for providing American Alternative Insurance Corporation the opportunity to present City of Thibodaux with the attached renewal proposal.

Premium Summary

See the Premium section below in this Quote.

Layer Summary

See Limits and Retentions table below.

For over 25 years, we have been providing public and nonprofit entity clients with alternative market insurance solutions to meet their specific needs. We understand the risk inherent in these operations, and we deliver a variety of products through a consultative approach.

We have highly skilled professionals who work with our clients to ensure they receive the support and services that meet their specific needs. We have experts in virtually all fields of underwriting, actuarial, and claims, as well as in many other supporting services, who take time to understand our clients' operations.

My Community Workplace

We continue to offer access to Mycommunityworkplace.org, a web-based platform designed specifically for public and nonprofit entities. The site offers management-level training, including sexual harassment prevention, discrimination prevention, and ethical behavior. Model policies and forms are provided as well as a daily article on vital workplace risk issues.

Mycommunityworkplace.org is dynamic and can be adapted to meet your organization's needs. Our financial strength is recognized by the leading rating agencies. We hold some of the industry's strongest insurer financial strength ratings: A+ (Superior) from AM. Best, AA- (Very Strong) from S&P, and AA- (Very Strong) from Fitch.

We would appreciate the opportunity to count City of Thibodaux amongst our clients and are very happy to discuss in more detail the services and products we can provide to you in the future.



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Service Team

Service Team

Name	Role	Title	Lines of Business	E-mail	Business Phone
Ricky Alston	Account Executive	Account Exec	All	ricky@riviereinsurance.com	(985)855-8701
Diana Bellina	Account Representative	Account Rep	All	diana@riviereinsurance.com	(985)447-2625
Tiffany Thomas	Assistant	Commercial Assistant	All	tiffany@riviereinsurance.com	(985)447-2625

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Named Insured: City of Thibodaux

Policy No.: N1-A2-RL-0000025-14 Effective Date: 07/01/2026

Insurance Company: American Alternative Insurance Corporation

**POLICYHOLDER DISCLOSURE NOTICE OF
TERRORISM INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you now have a right to purchase insurance coverage for losses resulting from acts of terrorism, *as defined in Section 102(1) of the Act*: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury--in consultation with the Secretary of Homeland Security, and the Attorney General of the United States--to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% BEGINNING ON JANUARY 1, 2020 OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION, IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE

_____ I hereby elect to purchase Terrorism coverage as defined in the Terrorism Risk Insurance Act, as amended, for a prospective premium of **\$9,920 for Option 1 and \$8,900 for Option 2.**

_____ I hereby elect to have the exclusion for terrorism coverage attached to my policy. I understand that an exclusion will be attached to my policy and I will have no coverage for losses resulting from certified acts of terrorism.

In the event you accept our binder of coverage but do not return this signed selection/rejection form, we will assume that you have accepted the terrorism coverage as defined in the Terrorism Risk Insurance Act, as amended, if your premium payment includes the prospective premium for terrorism coverage shown above. If your premium payment does not include the amount shown for terrorism coverage, we will assume that you have rejected such coverage, an exclusion will be attached to your policy, and you will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant's Signature

Print Name

Date

TERRORISM RISK INSURANCE ACT

The following is a partial summary of the Terrorism Risk Insurance Act, as amended, (hereinafter referred to as the Act). Only the provisions of the Act determine the scope of the insurance protection available for the losses covered under the Act. The Act has been extended through December 31, 2027.

The Act provides coverage for property and casualty insurance for "insured losses" as a result of an "act of terrorism." As stated in the Act:

- A. "Insured loss" means any loss resulting from an "act of terrorism" (including an act of war, in the case of worker's compensation) that is covered by primary or excess property and casualty insurance issued by an insurer if such loss:
1. Occurs within the United States; or
 2. Occurs to an air carrier (as defined in section 40102 of title 49, United States Code), to a United States flag vessel (or a vessel based principally in the United States, on which US income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs, or at the premises of any United States mission.
- B. "Act of terrorism" means any act or acts that are certified by the Secretary of Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States:
1. To be an act of terrorism;
 2. To be a violent act or an act that is dangerous to:
 - a. Human life;
 - b. Property; or
 - c. Infrastructure;

3. To have resulted in damage within the United States, or outside of the United States in the case of:
 - a. An air carrier or vessel described in paragraph (5)(B) of Section 102 of the Act; or
 - b. The premises of a United States mission; and
 4. To have been committed by an individual or individuals, as part of an effort to coerce the civilian populations of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- C. Section 102 (1)(B) of the Act states “no act shall be certified by the Secretary as an act of terrorism if:
1. The act is committed as part of the course of a war declared by the Congress, except that this clause shall not apply with respect to any coverage for workers' compensation; or
 2. Property and casualty insurance losses resulting from the acts, in the aggregate, do not exceed \$5,000,000.”
- D. The Act also contains a “program trigger” in Section 103(e)(1)(B), pursuant to which the federal government does not pay compensation for losses resulting from a certified act occurring after December 31, 2007, unless aggregate industry insured losses from such a certified act exceed a certain amount, or “trigger.” For insured losses occurring in 2008 and for all additional calendar years, the program trigger is \$100,000,000 through 2015, \$120,000,000 beginning on January 1, 2016, \$140,000,000 beginning on January 1, 2017, \$160,000,000 beginning on January 1, 2018, \$180,000,000 beginning on January 1, 2019, \$200,000,000 beginning on January 1, 2020, of aggregate industry insured losses.
- E. The Act does not apply to: crop or livestock insurance; private mortgage insurance or title insurance; financial guaranty insurance issued by monoline financial guaranty insurance corporations; insurance for medical malpractice; health or life insurance; flood insurance provided under the National Flood Insurance Act of 1968; commercial automobile insurance; burglary and theft insurance; surety insurance; professional liability insurance (except Directors and Officers Liability); or farm owners multiple peril insurance.
- F. Under the Act for calendar years through December 31, 2027, the federal government will reimburse the insurance company for 80% beginning on January 1, 2020 of its insured losses in excess of a deductible, until aggregate “insured losses” in any calendar year exceed \$100 billion. Each insurer's deductible will be 20% of its direct earned premium for property and casualty insurance (as reported on Page 14 of the company's Annual Statement), over the immediately preceding calendar year.
- For the purposes of determining such deductibles, direct earned premium means only the premiums earned on the commercial lines property and casualty insurance covered by the Act for U.S. risks or vessels, aircraft and foreign missions outside the U.S. covered by the Act.
- Neither the insurance company (having met its statutorily mandated share as described above) nor the federal government will be liable for payment of any portion of “insured losses” under the Act that exceeds \$100 billion in the aggregate during any calendar year.



Louisiana Certification of Exempt Commercial Policyholder Status Pursuant to Regulation

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The undersigned City of Thibodaux, (the Insured) certifies to American Alternative Insurance Corporation (the Insurer) that the Insured meets the criteria below and is an Exempt Commercial Policyholder under Louisiana Law. The Insurer may issue a commercial risk insurance policy to an Exempt Commercial Policyholder without filing the policy form with the Louisiana Department of Insurance and the Insured by signing below certifies that it has the necessary expertise to negotiate its own policy language. The policy must still comply with Louisiana law, and complaints or questions about compliance may be directed to the Louisiana Department of Insurance (1-800-259-5300).

In order to be an Exempt Commercial Policyholder, the Insured must:

1. Execute this Certification Form and return it to the Insurer.
2. Acquire the insurance policy through an insurance agent licensed in Louisiana.
3. Meet the following requirements:
 - Have and maintain aggregate annual commercial risk insurance premiums, excluding workers' compensation and employer's liability and professional liability insurance premiums, of more than two hundred thousand (\$200,000) dollars in the preceding fiscal year. In determining whether this threshold has been met, premiums paid to one or more insurers are to be added together to reach the total aggregate.
 - At the time the policy is issued the policyholder must have (a) if a single company not less than fifty (50) employees; (b) if a member of an affiliated group not less than one hundred (100) employees collectively; (c) if a municipality a population of not less than fifty thousand (50,000); and, (d) if a public entity an operating budget of not less than twenty million (\$20,000,000) dollars for the most recently completed calendar or fiscal year whichever applies.

Signed: _____
 Date: _____
 Printed: _____
 Title: _____
 Risk Manager: _____