

Date: March 23, 2011

To: Luzerne County Transition Committee  
c/o Luzerne County Courthouse  
200 River St  
Wilkes Barre PA 18711

From: Tanya Kromko

RE: Premiums Due

Public Officials Management Coverage amount due: \$1,650.00

Public Officials Bonds covering Susan N. Shoval and James Bobeck is \$722.00.

Please forward the full amounts due payable to Joseph J. Joyce Associates, 9 N. Main Street, Pittston PA, 18640.



**Professional  
Governmental  
Underwriters, Inc.**  
**The Authority.**

## Public Officials Management & Employment Practices Liability

9020 Stony Point Parkway, Suite 455  
P.O. Box 35471  
Richmond, VA 23235      www.pgui.com  
Toll Free: 800-586-6502      Fax: 804-272-7852

**Date:** 02/11/2011

**To:** Tanya Kromko  
Joseph J. Joyce Associates, Inc.  
**Email:** tkromko@joyceinsurance.com

**From:** Shawn Llewellyn  
**Phone:** 804-272-9211  
**Email:** sllewellyn@pgbins.com

**Proposed Insured:** Luzerne County Transition Committee  
c/o Luzerne County Court House 500 North River Street  
Wilkes Barre, PA 18711

**Application #:** APP17892101

Thank you very much for your submission. Based upon the information received and subject to the limitations outlined below, we are pleased to offer the following:

### QUOTATION

**Coverage:** See coverage form DRWN POL 1000 (10/2006) for terms, conditions and limitations

**Form:** Claims Made

**Retro Date:** Inception

**Insurer Information:** Darwin National Assurance Company  
Member of Allied World Assurance Group  
Best Rating: A XV  
Admitted Insurer

**Filings / Taxes:** Not Applicable

**Commission:** 10.00%

**Quotation / Indication valid until:** 2/15/2011

If we are offering coverage on a surplus lines basis, the agent is responsible for handling of filings unless we note otherwise on this quotation. If we have provided terms using bid specifications or an application other than ours, the quote is subject to change pending review of a completed and signed PGU application.

# Public Officials Management & Employment Practices Liability

Proposed Insured: Luzerne County Transition Committee

Terms	Limits	Retentions each claim including LAE	Premium
Public Officials Management	\$1,000,000	\$2,500	\$1,500.00
Employment Practices Liability	N/A	N/A	N/A
Policy Aggregate	\$1,000,000		
Supplementary Payments	\$10,000	\$2,500	Included
Supplementary Payments Aggregate	\$50,000		
<b>Features/Enhancements</b>			
Punitive Damages		See Retentions Above	Included
Personal Injury		See Retentions Above	Included
Third Party Wrongful Acts		N/A	N/A
Back Pay / Front Pay		N/A	N/A
Non-Monetary Relief		Included in Supplementary Payments	Included
Loss of Earnings		See Retentions Above	Included
<b>Optional Increased Limits</b>			
	2,000,000 CSL		N/A
	3,000,000 CSL		N/A
	4,000,000 CSL		N/A
	5,000,000 CSL		N/A
<b>Premium, Fees and Taxes</b>			
	<b>Total Premium:</b>		\$1,500.00
	<b>Engineering Fee :</b>		\$150.00
	<b>Total Cost:</b>		\$1,650.00

Proposed Insured: Luzerne County Transition Committee

SUBJECTIVITIES - WE MUST BE PROVIDED WITH THESE ITEMS BEFORE COVERAGE CAN BE BOUND:

**Reminders:**

A written request is required to bind coverage.

Backdating of coverage is not allowed.

See attached Coverage Features attachment for additional information.

Limits, deductibles, terms and conditions quoted do not necessarily match those requested.

Minimum Earned Premium is the GREATER of \$1,500 or 25% of annual premium.

This proposal contains a brief outline of coverages to be included in any policy that may be issued in the future.

This is only a summary and the Terms and Conditions of any policy will take precedence over any proposal.

We will not cancel flat after inception date.

Engineering Fee is non-refundable.

**Applicable Forms:** (Other forms may apply. Consult Underwriter for details.)

DRWN POL 1005 Public Officials Professional Insurance Policy Declarations

SAA-100 Schedule of Policy Forms and Endt's.

DRWN POL 1000 Public Officials Professional and Employment Practices Liability Insurance Policy

e1060 Pennsylvania State Amendatory

PGU 1089 Spouses and Domestic Partners

PGU 1052 Minimum Earned Premium

PGU 1010 Delete Insurance Agreement B, EPL Coverage

**Comments:**



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## ***Public Officials Management & Employment Practices Liability***

<b>Coverage Features</b>	<b><i>We welcome a comparison!</i></b>	
	<b><i>PGU - The Authority</i></b>	<b><i>The Others</i></b>
Defense in Addition to Limit	X	
Covers D&O, E&O and EPL	X	
Covers Loss and Defense for Non-Monetary claims	X	
Modified Consent to Settle Clause with only 40% co-insurance requirement for Insured	X	
Business Invitee (Third Party) Liability covering Emotional Distress, Sexual Harrassment, Discrimination and other allegations	X	
Broad definition of Loss including Back and Front Pay and Punitive Damages with a most favorable venue	X	
Broad definition of Wrongful Act including Personal Injury	X	
Broad definition of Claim including coverage for regulatory proceedings, arbitration hearings and EEOC hearings, subject to exclusions	X	
Severability of the Application for all Individual Insureds for all exclusions (not just personal profit and fraud exclusions)	X	
75-day free mini-tail	X	
Bi-Lateral ERP options of 1, 2 and 3 years	X	
Policy Non-Cancelable mid-term by carrier, except for non-payment of premium	X	
True Worldwide Coverage	X	
Sub-limit for Wage & Hour (FLSA)	X	
Sub-limit for Crisis Management Extra Expense	X	
Sub-limit for Network Security and Privacy	X	
Sub-limit for Fiduciary Liability	X	
24/7 Toll-free and on-line access to Employer HELPLINE for employment law and HR support	X	
<p><b>This document is intended to summarize key coverage features generally available from PGU. Please review the entire quotation / indication and policy form and endorsements for specific details.</b></p>		