



ERIE COUNTY WATER AUTHORITY
INTEROFFICE MEMORANDUM

June 2, 2025

To: Jerome D. Schad, Chair
Peggy A. LaGree, Vice Chair
Michele M. Iannello, Treasurer

From: Joyce Tomaka, Chief Financial Officer

Subject: 2025-2026 Insurance Renewals

All the Authority's insurance policies will be renewed on July 1, 2025. Pat Quinn from Lawley has been working on renewal rates and will present a preliminary renewal package at the board meeting on June 12, 2025.

A resolution authorizing me as the Authority's Chief Financial Officer to sign renewal applications and bind coverage for the 2025-2026 period will be included in the June 12, 2025 meeting.

Insurance is budgeted in the following accounts:

- Workers' Compensation Fringe Benefit Expense – All units
- Commercial Auto Transportation Expense – Various units
- All Other Insurance Insurance Expense – General Expenses unit 7510

If you have any questions regarding the renewal, please call or email me.

cc M. Carney
C. Eaton
T. McCracken
M. Musarra

**ERIE COUNTY WATER AUTHORITY
AUTHORIZATION FORM
For Approval/Execution of Board Meeting Documents**

Document Name: _____ **Project No.:** _____

Description: _____

Item Description:

Choose one:

Other: _____

Action Requested:

Choose one:

Other: _____

Approvals Required:

APPROVED AS TO CONTENT:

Chief Financial Officer _____  Date: 6/2/2025

Chief Operating Officer _____ Date: _____

Claims Rep. – Risk Manager _____  Date: 6/2/2025

Comptroller _____ Date: _____

Director of Administration _____  Date: 06/02/2025

Director of Distribution _____ Date: _____

Director of Human Resources _____ Date: _____

Director of IT _____ Date: _____

Director of Production _____ Date: _____

Director of Water Quality _____ Date: _____

Executive Engineer _____ Date: _____

General Counsel (Legal) _____  Date: 6/2/2025

Other: _____ Date: _____

APPROVED FOR BOARD RESOLUTION:

Secretary to the Authority _____  Date: 6/2/2025

Remarks: _____

Resolution Date: _____ **Item No:** _____



May 30, 2025

RE: 2025-2026 Insurance Renewal Projections for Erie County Water Authority

Dear Commissioners:

Enclosed please find a copy of our proposal for the Erie County Water Authority's insurance policies set to renew on July 1, 2025.

We are pleased to report that the total insurance program for ECWA has DECREASED by 5% this year, mostly due to a large reduction in the Workers Compensation premium.

Renewal Summary:

- **General Liability/Auto Liability/1st Umbrella Layer (Munich Re):** The total proposed increase from Munich Re is 12% due to a combination of rate and exposure increases. Coverage moved from the Philadelphia/Grundy program in 24-25 due to significant premium savings, lower deductibles and coverage enhancements. They are still offering the best option in the marketplace in terms of pricing and coverage.
- **2nd Layer Umbrella (AWAC) –** Total increase is 15% due to increases on the underlying pricing and also an increase cost of reinsurance for AWAC.
- **Property (Affiliated FM):** Total increase of 9% due to combination of rate (5%) and value increases (4%)
- **Workers Comp (PERMA):** ECWA is coming off of a 2-year policy with PERMA and has seen a significant reduction in claim activity from both a severity and frequency standpoint. As a result, PERMA is offering a 15% premium DECREASE and another multi-year policy for ECWA consider.
- **Public Officials Liability (Chubb and Ironshore):** Flat rate renewal
- **Cyber Liability (various):** Flat rate renewal
- **Crime (Travelers):** Flat rate renewal
- **Security Guard (Clear Blue):** Flat rate renewal

Should you require any additional details or have any questions, please don't hesitate to reach out.

Sincerely,

Patrick Quinn, ARM
Insurance Advisor
361 Delaware Avenue
Buffalo, NY 14202
pquinn@lawleyinsurance.com

INSURANCE PROPOSAL



Erie County Water Authority
7/1/2025 – 7/1/2026

Lawley

lawleyinsurance.com | 1.844.4LAWLEY

Risk Management

lawleyinsurance.com/riskmanagement

Loss Control & Safety Services

- Safety Training & Safety Program Evaluations
- General Liability Loss Control
- Loss Source and Trending Analysis
- Code Rule 59 Consultation
- OSHA Assistance
- Defensive Driving Courses & Vehicle Fleet Loss Control
- Ergonomics Evaluation, Training, & Development
- Captive Loss Control
- Life Safety & Evacuation Plans
- Fire & Protection Systems Assistance
- Site Hazard Analysis
- Return to Work Programs
- Industrial Hygiene - Air, Noise Sampling
- Business Interruption - Contingency & Continuity Planning
- Contractual Liability & Risk Transfer
- Grant Submission & Training
- Accident Investigation

Claims Management

- Claim Trend Analysis
- Claims Reviews (Workers' Compensation and General Liability)
- Claims Consulting Services
- Coverage Analysis Consulting and Monitoring
- Experience Modification Review and Recalculation
- First Aid Claim Program (Workers' Compensation)
- Litigation Management
- Reserve Analysis (Loss Forecaster Software)

Personal Insurance

lawleyinsurance.com/personal

- Automobile Insurance
- Homeowners Insurance
- Vacation or Secondary Home Insurance
- Jewelry, Fine Arts, and Collectibles Insurance
- Renters Insurance
- Condominium Insurance
- Landlord (Rental Properties) Insurance
- Excess/Personal Umbrella Liability
- Flood Coverage, Primary & Excess
- Life Insurance
- Motorcycle Insurance
- Recreational Vehicle Insurance
- Watercraft Insurance
- Co-Ops Insurance
- Identity Theft Insurance
- Trip/Travel/International Medical & Evacuation Coverage
- Workers' Compensation (Domestic Help)
- Earthquake

MyWave

lawleyinsurance.com/mywave

MyWave – A customized portal for your HR needs: thousands of valuable resources, OSHA forms and peer-based forums to keep you informed and in-the-know

Lawley Benefits University

lawleyinsurance.com/lbu

Lawley Benefits University – Resources and events to help keep you informed about changes to healthcare legislation, healthcare reform, compliance issues and more. These tools help you successfully control insurance costs while staying educated on changes to the insurance environment

Products/services are subject to state eligibility

It is important that you advise us of any changes in your operations which may affect your insurance. Some, but not all, of the changes that we need to be advised of include:

- Any new entities or DBA's established?
- Mergers with and/or acquisition of companies.
- Purchase or construction of any new premises or property.
- Any changes in existing premises (whether temporary or permanent) such as vacancy, alterations, demolition, etc.
- Installation, alteration, disconnecting of protection such as sprinkler systems, burglar alarms, fire alarms, etc.
- Circumstances which may require an increased liability limit.
- Any newly assumed contractual liability, granting of indemnities or hold-harmless agreements.
- Changes in operations locally or elsewhere including to another state, new products, or new applications of existing products.
- Changes in owned, leased, rented automobiles or scheduled equipment such as contractors' equipment or electronic data processing.
- Property of yours that is in transit, unless we have arranged previously for the insurance.
- Do any employees travel for business? If so, please advise of the frequency, mode of transportation, destinations (i.e. Within state, across state lines, to other countries)
- Do you currently use or plan to use an employment agency or temporary staffing service?

I have reviewed the above and noted any changes:

Signature: _____

Date: _____

At Lawley we are committed to providing our clients with the best possible service. We have assembled an experienced team dedicated to your account.

The Insurance Advisor evaluates your exposures and designs a cost-effective program.

Insurance Advisor	Michael Lawley	Phone:	(716) 849-8658
		Fax:	(716) 849-8291
		Email:	mlawley@lawleyinsurance.com

The Account Executive supports your Producer and commercial lines team in the servicing of your account.

Account Executive	Patrick Quinn	Phone:	(716) 849-4365
		Fax:	(716) 849-8291
		Email:	pquinn@lawleyinsurance.com

The Account Manager is your contact for all of your coverage and service requests.

Account Manager	Nicole Benda	Phone:	(716) 849-1599
		Fax:	(716) 849-8291
		Email:	nbenda@lawleyinsurance.com

The Specialty Manager supports your Producer and commercial lines team in the servicing of your specialty policy needs.

Specialty Manager	Claire Farszmil	Phone:	(716) 849-1545
		Fax:	(716) 849-8291
		Email:	cfarszmil@lawleyinsurance.com

The Account Technician quality controls policy documents and manages all invoicing.

Account Technician	Cynthia Christiansen	Phone:	(716) 849-4396
		Fax:	(716) 849-8291
		Email:	cchristiansen@lawleyinsurance.com

The Assistant Account Manager supports your Account Manager in fulfillment of service requests.

Assistant Account Manager	Tania Lanza	Phone:	(716) 849-1546
		Fax:	(716) 849-8291
		Email:	tlanza@lawleyinsurance.com

The Claim Consultant is responsible for reporting all loss information to the insurance company and then following up to make certain the claim is resolved.

Claim Consultant	Brian Blackburn	Phone:	(716) 849-1504
		Fax:	(716) 849-8291
		Email:	bblackburn@lawleyinsurance.com

The Senior Claim Management Consultant analyzes and reviews claim financial data to minimize claim impact.

Sr. Claim Management Consultant	Nancy Salen	Phone:	(716) 849-8672
		Fax:	(716) 849-8291
		Email:	nsalen@lawleyinsurance.com

The Loss Prevention Consultant reviews your safety approach and site conditions, assisting you to prevent future losses.

Loss Prevention Consultant	Nicolas Reed	Phone:	(716) 636-5837
		Fax:	(716) 849-8291
		Email:	nreed@lawleyinsurance.com

Please review the contact information we have on file. Over the course of a year, we may need to reach out to you for updates, notices or important information. If there is a specific person we should contact directly for billing, claims, inspections, service requests, please note that next to their name and the preferred method of contact.

Changes or Corrections

Contact Name	Molly Jo Musarra	
Contact Address	Erie County Water Authority 295 Main St Suite #350 Buffalo NY 14203	
Contact Phone #	(716) 849-8465	
Contact Email	mmusarra@ecwa.org	
Description	Risk Manager & Claim Contact	

Coverage	7/1/2024 - 7/1/2025	7/1/2025 - 7/1/2026
Package – Munich Re	\$604,873.00	\$674,959.00
> General Liability	Included	Included
> Automobile Liability	Included	Included
> Excess Liability - \$10M	Included	Included
Excess Liability - \$10M x \$10M – Allied World	\$133,861.00	\$153,500.00
Taxes and Fees	\$1,580.00	\$1,550.00
Terrorism	Included	Included
OCP Policies – DEC/DOT (2)	\$500.00	\$500.00
Property - AFM	\$520,000.00	\$564,322.00
<i>Terrorism Included in Totals</i>	\$15,000.00	\$16,920.00
Workers Comp - PERMA	\$2,059,790.00	\$1,747,529.00
Includes 2% Full Pay Discount		
<i>2 Year Contract Offered</i>		
Crime - Travelers	\$5,943.00	\$5,824.00
Cyber Liability – Homeland	\$88,537.50	\$88,537.50
Primary (\$5M)	<i>Includes Taxes & Fees</i>	<i>Includes Taxes & Fees</i>
Cyber Liability - HCC	\$31,067.94	\$31,067.94
2 nd Excess (\$5M xs \$10M)	<i>Includes Taxes & Fees</i>	<i>Includes Taxes & Fees</i>
Cyber Liability – Lloyds/Ambridge	\$26,456.25	\$26,456.25
3 rd Excess (\$5M xs \$15M)	<i>Includes Taxes & Fees</i>	<i>Includes Taxes & Fees</i>
Public Officials Liability – Chubb	\$117,261.00	\$117,261.00
Primary		
Public Officials Liability – Ironshore	\$20,872.00	\$20,872.00
Excess		
Security Guard Liability – Champlain	\$17,109.38	\$17,109.38
Primary	<i>Includes Taxes, Fees & TRIA</i>	<i>Includes Taxes, Fees & TRIA</i>
Security Guard Liability – Champlain	\$5,449.95	\$5,549.95
Excess	<i>Includes Taxes & Fees</i>	<i>Includes Taxes, Fees & TRIA</i>
Lawley Risk Management Fees	\$30,000	\$30,000

Total Program Costs

\$ 3,663,301.02

\$ 3,485,038.02

Notes and Binding Requirements:

PERMA - Workers Compensation

- Premiums Noted Reflect 2% Paid in Full Discount (payment due by 7/1/2025)
- 1st year of 2-year policy
- Experience Modification reduced from 2.72 to 1.90
- Overall Estimated Payroll increased from \$21,570,468 to \$22,356,532 (+4%)

General Liability/Auto/Excess – Munich RE

- Signed and Dated Public Entity Application and Insured FEIN # (required to bind Auto)
- Terrorism: The insured has the option to accept or reject terrorism coverage. The attached election form must be completed and signed by the insured. If notice is not returned to us upon binding of coverage, terrorism premium will automatically be included.
- Signed and Dated Uninsured/Underinsured Motorist Selection/Rejection Form
- Provide Name, Phone Number and Email Address for both the Risk Manager and Boiler & Machinery inspection contacts
- Requires insured to perform MVR reviews minimum annually on all drivers AND prior to hiring new drivers.

AFM – Property

- Signed Statement of Values
- Signed Terrorism Disclosure

Crime

- Signed and Dated Application

Cyber Liability – Primary

- Signed and Dated Application
- Signed Total Cost Form

Cyber Liability – 1st Excess Layer

- Signed and Dated Application
- Signed Total Cost Form

Cyber Liability – 2nd Excess Layer

- Signed and Dated Application
- Signed Total Cost Form

Public Officials – Primary

- Signed and Dated Application

Public Officials – Excess

- Signed and Dated Application

Security Guard Professional/General Liability – Primary

- Signed Total Cost Form
- Signed Application
- Signed TRIA Form – ECWA purchased last year, \$750 Fee included in premium above

Security Guard Professional/General Liability – Excess

- Signed Total Cost Form
- Signed TRIA Form – ECWA purchased last year, \$187 Fee included in premium above

Named Insured

Erie County Water Authority

Coverage	Limit
General Aggregate	\$3,000,000
Products/Completed Operations Aggregate	\$3,000,000
Personal/Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Rented Premises	\$1,000,000
Medical Expenses	\$10,000
Employee Benefits Liability	\$1,000,000
- EBL AGGREGATE	\$2,000,000
- Deductible Per Claim	
- Retroactive Date	7/1/2023
Deductibles – Bodily Injury & Property Damage (Damages Only)	\$25,000

Forms & Endorsements

Form Name	Remarks
Non-Auditable	
Blanket Additional Insured	As required by written agreement
Broadened Pollution for Municipal Exposure	Limited Coverage/Limited Exclusion
Failure to Supply	Included

Named Insured

Erie County Water Authority

Coverage	Limit
Combined Single Limit - Including Hired/Non-Owned Auto Liability	\$1,000,000
Personal Injury Protection (PIP) Coverage - Each Person	\$50,000
Supplementary Uninsured/Underinsured Motorist (includes Statutory Uninsured Motorist) - Each Accident	\$1,000,000
Medical Payments - Each Person	\$5,000
Physical Damage - Subject to Comprehensive & Collision Deductibles	See Schedule
Hired Automobile Physical Damage	\$100,000
Owned Physical Damage- Comprehensive	ACV
Owned Physical Damage- Collision	ACV

New York law requires every automobile insurance policy sold in the state to provide liability coverage. This coverage insures you if another person accuses you of injuring them or damaging their property. It pays for the cost of your legal defense and any damages you may owe to that person because of a court verdict or out of court settlement, up to the amount of insurance you purchased.

Supplemental spousal liability is coverage that applies when you are injured in an accident where your spouse was driving and at fault. With supplemental spousal liability coverage, you are able to collect compensation from your own insurance company due to your spouse's responsibility for the car accident.

Named Insured

Erie County Water Authority

Coverage	Limit
Each Occurrence	\$10,000,000
Aggregate	\$20,000,000
Self-Insured Retention	N/A

Schedule of Underlying Insurance

Coverage	Limit
General Liability <ul style="list-style-type: none">- Abuse and Molestation - Excluded- Employee Benefits- Included	\$1,000,000
Automobile Liability	\$1,000,000

Named Insured

Erie County Water Authority

Coverage	Limit
Each Occurrence	\$10,000,000
Aggregate	\$10,000,000
Self-Insured Retention	

Schedule of Underlying Insurance

Coverage	Limit
Munich Re	\$10,000,000

Property Coverage

Loc# Bldg#	Location Street	Subject of Insurance	Limit	Cause of Loss	Ded	Valuation
Per Schedule on File	Blanket Building and Business Personal Property	Blanket	\$300,000,000	Special (Including theft)	\$500,000	Replacement Cost
	Equipment Breakdown	Equipment Breakdown	Included	Special (Including theft)	\$500,000	Replacement Cost
	Flood	Flood	\$150,000,000	Special (Including theft)	\$500,000	Replacement
	Earthquake	Earthquake	\$150,000,000	Special (Including theft)	\$500,000	
	Business Income with Rental Value without Extra Value	Business Income with Rental Value without Extra Expense	\$6,200,000	Special (Including theft)	24 Hours	
	Extra Expense	Extra Expense	\$2,500,000	Special (Including theft)	24 Hours	
	Accounts Receivable	Accounts Receivable	\$2,500,000	Special (Including theft)	\$500,000	

Additional Coverages

Description	Limit	Valuation
Contractors Equipment	Per Schedule on File with Company	Actual Cash Value
Radio Equipment	Per Schedule on File with Company	Actual Cash Value

We strongly recommend that you obtain, and keep updated, a professional appraisal of the current cost to replace your real property (including an estimate of debris removal and any changes that would be required by current ordinance/law-- these must be included in the building limit), and the length of time that would be required to rebuild. Any estimate you have been provided from any source other than a professional appraiser is just that -- an estimate -- and will not guarantee that you have sufficient limits to rebuild your building(s) in the event of a total loss.

Named Insured

FEIN

Erie County Water Authority	16-6000337
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Workers Compensation Limits – Statutory

Employers Liability Limits

Coverage	Limit
Each Accident	\$100,000
Policy Limit	\$500,000
Each Employee	\$100,000

Classifications shown below may be subject to audit – please refer to policy.

State	Code	Classification	2025-2026 Payroll	2025-2026 Premium
NY	7520	Water Works Operation & Drivers	\$12,291,136	\$1,723,114
NY	8742	Meter Readers/Messengers	\$73,381	\$394
NY	8810	Clerical	\$9,992,015	\$28,910

Total Standard Premium

\$1,752,418

	Factor	Factor Premium
New York State Assessment	9.8%	\$30,159.00
Total Estimate Contribution & NY Assessment		\$1,782,577
2% Credit on Total Contribution, if pay in full by 7/1/2025		\$35,048

Total Estimated Annual Premium

\$1,747,529



Public Employer Risk Management Association
 P.O. Box 12250, Albany, NY 12212
 P: 518-220-1111 | F: 877-737-6232
 perma.org

Quote Date: 5/13/2025

Member Number: WC 0002079-03	Broker of Record:
Erie County Water Authority 3030 Union Road Cheektowaga, NY 14227	Lawley Agency, LLC 361 Delaware Avenue Buffalo, NY 14202

First Dollar Indication

Coverage Period: 7/1/2025 - 6/30/2026

Workers' Compensation and Employers Liability:

Class Code	Description	Estimated Exposure	Estimated Contribution
7520	Waterworks	\$12,291,136	\$1,723,114
8742	Meter Readers/Messengers	\$73,381	\$ 394
8810	Clerical Office	\$9,992,015	\$28,910
Subtotals:		\$22,356,532	\$1,752,418

All Volunteers - Secondary Medical Coverage: Included

Volunteer Firefighters Benefits Law (VFBL): No Coverage Elected

Volunteer Ambulance Workers Benefit Law (VAWBL): No Coverage Elected

Total Contribution:	\$1,752,418
New York State Assessment:	\$30,159
Total Estimated Contribution & Assessment:	\$1,782,577
2% Credit on Total Contribution, if pay in full by 7/1/2025:	\$35,048
Total Amount due by inception date after taking advantage of the discount:	\$1,747,529

Please note that the promulgated Experience Modification Factor for the Erie County Water Authority is 1.90.

****This document is for quoting purposes only. Invoice will be issued upon binding of coverage to remit payment****

The invoicing of audits will be waived. An annual audit will be performed; however, this is only to verify that the exposure estimates are accurate for coding and excess insurance purposes.



Public Employer Risk Management Association
 P.O. Box 12250, Albany, NY 12212
 P: 518-220-1111 | F: 877-737-6232
 perma.org

Multiple Year Contract Option
Workers Compensation and Employers Liability Pricing Indication

Quote Date: May 14, 2025

Quotation For:

Broker of Record:

Erie County Water Authority 3030 Union Road Cheektowaga, NY 14227	Lawley Agency, LLC 361 Delaware Avenue Buffalo, New York 14202
-------------------------------------------------------------------------	----------------------------------------------------------------------

Dear Broker:

In addition to PERMA's single year offer, we are pleased to offer the following multiple year contract option for the Erie County Water Authority:

2 Year Contract Option

Total Contribution: 7/1/2025 To 6/30/2026	\$1,664,797
New York State Assessment:	<u>\$30,159</u>
Total Estimated Contribution & Assessment:	\$1,694,956
2% Credit on Total Contribution, if pay in full:	<u>\$33,296</u>
Total Estimated Coverage Cost due PERMA, if paid in full:	\$1,661,660

Contribution for Year Two 7/1/2026 – 6/30/2027

Year Two Cost is excluding New York State Assessment (see terms and conditions):

- \$1,539,937 (If the Loss Ratio in year one is equal to or under 15%)
- \$1,664,797 (If the Loss Ratio in year one is between 15%-30%)
- \$1,706,417 (If the Loss Ratio in year one is between 30%-45%)
- \$1,748,037 (If the Loss Ratio in year one is between 45%- 60%)
- \$1,831,277 (If the Loss Ratio in year one is > 60%)

We would estimate the NYS Workers' Compensation Assessment of \$31,064 for budgeting purposes for the 7/1/2026 – 6/30/2027 Year-see Terms and Conditions below. Actual rates for next years' assessment will not be known until 10/1/2025.

Terms and Conditions

- If the Member seeks to terminate the agreement prior to 6/30/2027, a short-rate penalty will apply to the total contribution \$3,496,074.
- Payroll audit will be performed; however, this is only to verify that the exposure estimates are accurate for coding and excess insurance purposes – A change in contribution will NOT be processed.
- The contribution for Year Two of the contract will depend on the resulting loss experience from 7/1/2025 - 5/31/2026. For purposes of this calculation, the Loss Ratio is defined as incurred losses divided by earned contribution as of 5/31/2026.
- In addition to the Year Two contribution indicated above, the member is responsible for the applicable NYS Workers Compensation Board (WCB) Assessments. PERMA is required to collect this on behalf of the WCB and pass through the monies to the WCB when invoiced. The WCB additionally may audit the related payrolls quarterly and adjust the billing as needed.

This is a quotation only and is not a binder or a guarantee of coverage.

Jennifer Hromada
 Authorized Signature

5/14/2025
 Date

Risk Management Programs That Save Dollars and Make Sense

Erie County Water Authority - Risk Management Services 7-1-2025

Client Needs: Risk Management Services – Loss Control & Claims Management aimed at reducing exposures to loss and controlling claim costs through claim management and regular review.

Proposed Services: The following services are being proposed to address the above needs:

CLAIM MANAGEMENT SERVICES	Benefit to Erie County Water Authority
Workers' Compensation Claim Review: Conduct claim reviews with an eye on mitigating your workers' compensation losses.	A review of open claims within your Experience Mod provides an opportunity to manage their value and the impact they have on premium costs.
Annual Experience Mod Analysis: Utilize ModMaster Software to verify the accuracy of the experience modification factor.	A review of the values going into the experience modification factor assures the mod is calculated by the state correctly and provides an early projection allowing Erie County Water Authority to plan for their WC premium costs.
First Aid Claim Program: Process and fee schedule your First Aid Claims (Medical Only per NY WC Section 110).	The NY statute allows for self-pay of minor medical only claims that fall under the provisions of section 110 of the WC law. Paying for these minor claims out-of-pocket, Erie County Water Authority will be able to manage their claims frequency and lower their premium costs. The Lawley First Aid program identifies which claims can be handled this way and evaluates the medical charges against the NY fee schedule allowance to assure there is no overpayment
LOSS CONTROL SERVICES	
Outsourced Safety Consulting – Lawley loss control will compliment your in-house safety department. Services will include site safety reviews, lockout program updates, safety meeting attendance, training, program development/implementation, written safety program updates, safety benchmarking, accident investigation, loss history analysis, grant writing, and other safety resource needs as mutually agreed upon by the ECWA and Lawley.	Hands-on safety consultation services providing professional insight and experience to supplement the ECWA safety efforts.

**Lawley, LLC
361 Delaware Avenue
Buffalo, NY 14202**

Under Sect. 2119 of the NYS Insurance Law, Lawley Agency, LLC agrees to provide the following fee based services to Erie County Water Authority under the following terms and conditions.

Period Covered: (check one)

- X 1 year July 1, 2025 to July 1, 2026.
- Continuous effective until cancelled by either one or both of the undersigned.

Services Provided:

- Workers Compensation Claim Management and Loss Prevention Services as outlined per the attachment

Fee Amount: \$30,000
(Annual and Minimum)

- X This fee amount is in addition to commissions.
- This fee amount is not in addition to commissions.

Note that all fees are in addition to policy premiums.

Payable: Lawley, LLC

Accepted:

Erie County Water Authority

Lawley, LLC

By: _____
Title

By: _____
Title

Date

Date

Named Insured

The People of the State of NY &/or the Dept. of Environmental Conservation & All Employees of The Dept of Environmental Conservation

Contractor: Erie County Water Authority

Coverage	Limit
General Aggregate	\$1,000,000
Each Occurrence	\$1,000,000

Exposures

Classifications shown below may be subject to audit – please refer to policy.

Loc #	Bldg #	Class Code	Classifications
1	1	16292	The People of the State of New York &/Or the Dept of Environmental Conservation & All Employees of the Dept of Environment Conservation

Named Insured

All Municipal Subdivision, Thereof, & The Commissioner & Dept of Transportation, The NY State Thruway Authority, And Their Officials, Officers, And Employees

Contractor: Erie County Water Authority

Coverage	Limit
General Aggregate	\$1,000,000
Each Occurrence	\$1,000,000

Exposures

Classifications shown below may be subject to audit – please refer to policy.

Loc #	Bldg #	Class Code	Classifications
1	1	16292	All Municipal Subdivision, Thereof, & The Commissioner & Dept of Transportation, The NY State Thruway Authority, And Their Officials, Officers, And Employees

Named Insured

Erie County Water Authority

Policy Term:	7/1/2025-7/1/2026
Policy Type:	Crime Coverage - Occurrence
Carrier:	Travelers Casualty & Surety of America (Admitted "A++" A.M. Best Rating)

Coverage	Limit	Deductible
Employee Theft Governmental Crime – Per Loss	\$1,000,000	\$10,000
Forgery or Alteration	\$1,000,000	\$10,000
On Premises	\$1,000,000	\$10,000
In Transit	\$1,000,000	\$10,000
Money orders and counterfeit money	\$1,000,000	\$10,000
Computer Fraud	\$1,000,000	\$10,000
Computer Program and Electronic Data Restoration Expense	\$100,000	\$10,000
Funds Transfer Fraud	\$1,000,000	\$10,000
Personal Accounts Forgery or Alteration	\$1,000,000	\$10,000
Identity Fraud Expense Reimbursement	\$25,000	\$0
Claim Expense	\$5,000	\$0
Social Engineering	\$250,000	\$10,000
Telecommunications Fraud	\$100,000	\$5,000

Additional Coverage Information

- Definition of Employee Includes chairperson and members of all committees
- Employee Theft extends to loss caused by Faithful Performance of duties described by Law
- Include Designated Agents as Employees for Insuring Agreement A.1, "Employee Theft" Only Endorsement
 - Collection Agents- Limit \$100,000
- Add schedule Excess Single Loss Limit of Insurance For Specified Employees or Positions Endorsement
 - Michele M. Iannello - Limit \$250,000

Named Insured

Erie County Water Authority

Policy Term:	7/1/2024 - 7/1/2025
Retroactive Date:	Full Prior Acts
Policy Type:	Cyber Liability – Claims Made
Carrier:	Homeland Insurance Company of Delaware (Non-Admitted “A++” A.M. Best Rating)

Coverage	Limit	Retention
First Party Costs		
Response	\$10,000,000	\$50,000
Data Recovery	\$10,000,000	\$50,000
Hardware Replacement	\$10,000,000	\$50,000
Reward	\$50,000	\$50,000
First Party Losses		
Insured Interruption (Includes Security Failure, System Failure & Intentional Shutdown)	\$10,000,000	\$50,000 10 Hour Waiting Period
Vendor Interruption (Includes Security Failure and System Failure)	\$10,000,000	\$50,000 10 Hour Waiting Period
Extortion	\$10,000,000	\$50,000
Reputation	\$10,000,000	\$50,000
Telephone Fraud	\$250,000	\$50,000
Cryptojacking	\$250,000	\$50,000
Social Engineering	\$250,000	\$50,000
Invoice Manipulation	\$250,000	\$50,000
Transfer Fraud	\$250,000	\$50,000
Third Party Liability		
Data & Network Liability	\$10,000,000	\$50,000
Regulatory	\$10,000,000	\$50,000
Merchant Services	\$10,000,000	\$50,000
Media Liability	\$10,000,000	\$50,000
Policy Aggregate	\$10,000,000	N/A

Additional Coverage Information

- State Consumer Privacy Endorsement - \$10,000,000 Limit

Extended Reporting Period

- 1 Year at 100% of Annual Premium

This coverage form is written on a Claims-made basis. You may have an option to purchase an Extended Reporting Period (ERP) endorsement should your policy be cancelled or non-renewed

Named Insured

Erie County Water Authority

Policy Term:	7/1/2025 - 7/1/2026
Retroactive Date:	7/1/2022
Policy Type:	Excess Cyber Liability – Claims Made
Carrier:	Houston Casualty Company (Non-Admitted 'A++' A.M. Best Rating)

Coverage	Limit
Excess Cyber Liability	\$5,000,000

Primary Coverage Information

- Coverage: Cyber Liability
- Term: 7/1/25-26
- Carrier: Homeland Insurance Company (Non-Admitted)
- Limit: \$10,000,000
- Retention: \$50,000

Additional Coverage Information

- \$250,000 Excess over underlying Sublimited Coverages

Extended Reporting Period

This coverage form is written on a Claims-made basis. You may have an option to purchase an Extended Reporting Period (ERP) endorsement should your policy be cancelled or non-renewed

Named Insured

Erie County Water Authority

Policy Term:	7/1/2025 - 7/1/2026
Policy Type:	2nd Excess Cyber Liability – Claims Made
Carrier:	Lloyds of London/Ambridge (Non-Admitted “A” A.M. Best Rating)

Coverage	Limit
Excess Cyber Liability	\$5,000,000

Primary Coverage Information

- Coverage: Cyber Liability
- Term: 7/1/25-26
- Carrier: Homeland Insurance Company (Non-Admitted)
- Limit: \$10,000,000
- Retention: \$50,000

Excess Coverage Information

- Coverage: Excess Cyber Liability
- Term: 7/1/25-26
- Carrier: Houston Casualty (Non-Admitted)
- Limit: \$5,000,000 Excess of \$10,000,000

Additional Coverage Information

- \$250,000 Excess over underlying Sublimited Coverages

Extended Reporting Period

This coverage form is written on a Claims-made basis. You may have an option to purchase an Extended Reporting Period (ERP) endorsement should your policy be cancelled or non-renewed

Named Insured

Erie County Water Authority

Policy Term:	7/1/2025 - 7/1/2026
Policy Type:	Public Officials Liability
Carrier:	Ace American Insurance Company (Admitted "A++" A.M. Best Rating)

Coverage	Limit	Retention
Public Officials Liability	\$10,000,000	\$100,000
Employment Practices Liability – Including Third Party	\$10,000,000	\$100,000
Policy Aggregate	\$10,000,000	N/A

Additional Coverage Information

- Crisis Management Fund - \$25,000
- Public Entity Liability Enhancement - \$250,000 Non-Monetary Defense Endorsement
- Limits of Liability Amended - Defense Outside Sublimit \$5,000,000

Extended Reporting Period

- 1 Year at 100% of Annual Premium

This coverage form is written on a Claims-made basis. You may have an option to purchase an Extended Reporting Period (ERP) endorsement should your policy be cancelled or non-renewed

Named Insured

Erie County Water Authority

Policy Term:	7/1/2025 - 7/1/2026
Retroactive Date:	7/1/2020
Policy Type:	Excess Public Officials & Employment Practices Liability
Carrier:	Ironshore Indemnity Inc. (Admitted, "A" AM Best Rating)

Coverage	Limit	Retention
Excess Public Officials and Employment Practices Liability	\$2,000,000	\$100,000

Primary Coverage Information

- Coverage: Public Officials and Employment Practices Liability
- Carrier - ACE American Insurance Company
- Limit - \$10,000,000
- Retention - \$100,000

Additional Coverage Information

- Defense Costs Outside the Limit
- Specific Litigation or Event Exclusion - all prior Claim #KY18K2464814
Loss Date: 8/20/18

Extended Reporting Period

This coverage form is written on a Claims-made basis. You may have an option to purchase an Extended Reporting Period (ERP) endorsement should your policy be cancelled or non-renewed

Named Insured

Erie County Water Authority

Policy Term:	7/1/2025 - 7/1/2026
Policy Type:	Security Guard General Liability
Carrier:	Champlain Specialty Insurance Company (Non-Admitted "A-" A.M. Best Rating)

Coverage	Limit
Each Occurrence	\$1,000,000
Personal Injury & Advertising Injury	\$1,000,000
General Aggregate	\$3,000,000
Products/Completed Operations Aggregate	\$3,000,000
Damage to Premises Rented to You Limit	\$100,000
Medical Payment Limit	\$5,000
Employee Benefits Liability – Each Employee	\$1,000,000
Employee Benefits Liability – Aggregate	\$1,000,000
Errors & Omissions Liability	\$1,000,000

Additional Coverage Information

- Premium Subject to Audit
- Rating Basis:
 - Payroll: \$135,036
- Defense Costs Outside the Limit
- Deductible - \$1,000 per Claim
- Limitation of Coverage to Specified Operations - Security Guard and Patrol Operations
- Assault and Battery Coverage Limitation (Defense Inside)
 - \$250,000 Limit, \$500,000 Aggregate
- Sexual Abuse or Misconduct (Defense Inside)
 - \$250,000 Limit, \$500,000 Aggregate
- Extended Property Damage with Sublimit and Sub-deductible
 - \$25,000 Limit, \$50,000 Aggregate
- Retroactive Date: Employment Benefits Liability - 4/15/18
- 25% Minimum Earned Premium

Extended Reporting Period

A portion of this coverage form is written on a Claims-made basis. You may have an option to purchase an Extended Reporting Period (ERP) endorsement should your policy be cancelled or non-renewed

Named Insured

Erie County Water Authority

Policy Term:	7/1/2025 - 7/1/2026
Policy Type:	Excess Security Guard Liability
Carrier:	Champlain Specialty Insurance Company (Non-Admitted 'A' A.M. Best Rating"

Coverage	Limit
Excess General Liability – Each Occurrence	\$1,000,000
General Aggregate	\$1,000,000
Products & Completed Operations Aggregate	\$1,000,000
Policy Aggregate	\$1,000,000

Primary Coverage Information

- Carrier: Champlain Specialty Insurance Company
- Professional Liability
 - Each Occurrence: \$1,000,000
 - Aggregate: \$1,000,000
 - Effective Date: 7/1/2024-2025
- General Liability
- General Aggregate: \$3,000,000
- Products/Completed Operations: \$3,000,000
- Each Occurrence: \$1,000,000
- Personal and Advertising Injury: \$1,000,000

Additional Coverage Information

- Premium Subject to Audit
- Minimum Earned Premium 25%

Extended Reporting Period

This coverage form is written on a Claims-made basis. You may have an option to purchase an Extended Reporting Period (ERP) endorsement should your policy be cancelled or non-renewed

The following disclosure is provided pursuant to Insurance Department Regulation No. 194 (11 NYCRR 30.1 et seq.):

Lawley Service, Inc. and/or Lawley LLC, (“the producer”) is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Erie County Water Authority

295 Main Street, Suite #350
Buffalo, NY 14203-2494

Is the mailing address listed above correct? Yes: _____ No: _____

If you have answered No to the question shown above, please make corrections below:

Please respond in Section 1 **and** Section 2, then sign where indicated:

Section 1 - Select one of the following by placing an (X) in the appropriate box

By my signature below, I certify that I have requested Lawley Service, Inc. and/or Lawley LLC. bind coverage as shown in this proposal. All changes from the original proposal are noted and initialed.

By my signature below, I certify that I have requested Lawley Service, Inc. and/or Lawley LLC. bind coverage as shown in this proposal, with no changes from the original proposal

Section 2 - Select one of the following by placing an (X) in the appropriate box

By my signature below, I certify that I have declined quotes for additional coverages

By my signature below, I certify that I have requested Lawley Service, Inc. and/or Lawley LLC. obtain Quotes for the following coverage: *(please list below)*

Signed: _____

Date: _____

Name: **Erie County Water Authority**

Term: **7/1/2025 - 7/1/2026**

We ask that you do not accept our brief description of the insurance coverages as a complete explanation of the policy terms. The actual policy language will govern the scope and limits of coverage involved.