

ADDENDUM 1

INVITATION FOR PROPOSALS
TO UNDERWRITE VARIOUS INSURABLE RISKS

Responses to Requests for Additional Information Received December 12, 2024:

1. Loss Runs from Ohio School Plan

See Attachment 1-Loss Runs.

2. Updated Drivers List

See Attachment 2-Drivers List

3. Approximate Renewal Premium

We have not received a quote from the current insurer.

Listed below is what the Board paid in 2024 coverage:

Liability (\$2,000,000/5,000,000)	\$29,780
Umbrella (\$9,000,000)	Included above
Vehicle	\$12,954
Violence	\$513
TOTAL	\$43,247

Client Loss Run

ATTACHMENT A

Client loss run for Lucas County Board of Developmental Disabilities, with a valuation date as of 10/29/2024



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Line	SubLine	Claim Number	Status	Description	Occurrence Date	Policy Effective Date	Claimant	Date Closed	Notify Date	Expense Reserve	Expense Paid	Expense Incurred	Loss Reserve	Loss Paid	Loss Incurred	Total Reserve	Recoveries	Total Incurred	
Educators Legal Liability	Error and Omissions	40000820-C011	Closed	Claimant alleges that the Board falsely accused her of physical abuse of foster child.	01/10/2008	01/01/2008	Linda Cross	03/30/2009	09/24/2008	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Educators General Liability	Personal & Advertising Injury	40000820-C030	Closed	plntf's ex-husband claiming plntf wrongfully assigned a guardian and plntf confined against her will	01/18/2008	01/01/2008	Marilyn Ritchey, represented by Keith Ritchey	08/02/2010	02/15/2010	\$0.00	\$4,313.87	\$4,313.87	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,313.87
Educators General Liability	Personal & Advertising Injury	40000820-C030A	Closed	Suit again filed claiming wrongful assignment of guardianship and confinement against plntf's will	01/18/2008	01/01/2008	Marilyn Ritchey	04/09/2012	09/21/2011	\$0.00	\$1,612.23	\$1,612.23	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,612.23
Auto Liability	Auto Med Pay	40000820-C001	Closed	clmt fell out of wheelchair while passenger on MR/DD bus	02/06/2008	01/01/2008	Merle Johnson	08/24/2011	02/07/2008	\$0.00	\$10,686.73	\$10,686.73	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,686.73
Auto Liability	Bus Liability - PD	40000820-C002	Closed	Insd bus hit parked CV	02/28/2008	01/01/2008	Tanya Nelson	07/24/2008	03/03/2008	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auto Liability	Bus Liability - PD	40000820-C003	Closed	Insured bus hit claimant vehicle	03/03/2008	01/01/2008	Enterprise Leasing	05/19/2009	03/04/2008	\$0.00	\$0.00	\$0.00	\$0.00	\$1,345.11	\$1,345.11	\$0.00	\$0.00	\$0.00	\$1,345.11
Auto Physical Damage	Bus Collision	40000820-C003A	Closed	Insured bus hit claimant vehicle	03/03/2008	01/01/2008	Lucas County Board of MRDD	05/19/2009	03/04/2008	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auto Liability	Bus Liability - BI	40000820-C003B	Closed	claimant injured when vehicle was hit by bus	03/03/2008	01/01/2008	Nickolas Grace	05/19/2009	03/04/2008	\$0.00	\$0.00	\$0.00	\$0.00	\$13,000.00	\$13,000.00	\$0.00	\$0.00	\$0.00	\$13,000.00

Client Loss Run

Client loss run for Lucas County Board of Developmental Disabilities, with a valuation date as of 10/29/2024



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Line	SubLine	Claim Number	Status	Description	Occurrence Date	Policy Effective Date	Claimant	Date Closed	Notify Date	Expense Reserve	Expense Paid	Expense Incurred	Loss Reserve	Loss Paid	Loss Incurred	Total Reserve	Recoveries	Total Incurred
Auto Liability	Bus Liability - BI	40000820-C003C	Closed	claimant injured when bus hit vehicle	03/03/2008	01/01/2008	Craig Turner	05/19/2009	03/04/2008	\$0.00	\$0.00	\$0.00	\$0.00	\$7,500.00	\$7,500.00	\$0.00	\$0.00	\$7,500.00
Auto Liability	Auto Liability - PD	40000820-C004	Closed	Insd bus backed into clmt's mailbox	03/12/2008	01/01/2008	Ron Wise	05/12/2008	03/17/2008	\$0.00	\$0.00	\$0.00	\$0.00	\$58.26	\$58.26	\$0.00	\$0.00	\$58.26
Auto Liability	Bus Liability - PD	40000820-C005	Closed	bus over curb	04/17/2008	01/01/2008	Community Residential Services Inc	04/22/2008	04/21/2008	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auto Liability	Auto Liability - PD	40000820-C007	Closed	IV hit OV.	06/30/2008	01/01/2008	City of Toledo	07/07/2008	07/07/2008	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auto Physical Damage	Auto Collision	40000820-C006	Closed	Van hit lightpole.	07/02/2008	01/01/2008	Lucas County Board of MRDD	07/16/2008	07/03/2008	\$0.00	\$89.00	\$89.00	\$0.00	\$774.20	\$774.20	\$0.00	\$0.00	\$863.20
Auto Liability	Bus Liability - PD	40000820-C008	Closed	IV hit OV.	07/03/2008	01/01/2008	Marguerite Johnston	07/16/2008	07/07/2008	\$0.00	\$89.00	\$89.00	\$0.00	\$162.68	\$162.68	\$0.00	\$0.00	\$251.68
Auto Liability	Auto Uninsured/Underinsured	40000820-C029	Closed	UM/UIM claim filed by ph employee - another veh at stop sign pulled out in path of IV	08/12/2008	01/01/2008	Christina Cortez	09/22/2011	12/02/2009	\$0.00	\$14,452.16	\$14,452.16	\$0.00	\$77,500.00	\$77,500.00	\$0.00	\$0.00	\$91,952.16
Auto Physical Damage	Auto Collision	40000820-C009	Closed	OV ran stop sign and hit IV.	08/18/2008	01/01/2008	Lucas County Board of MRDD	11/19/2008	08/22/2008	\$0.00	\$89.00	\$89.00	\$0.00	\$5,399.00	\$5,399.00	\$0.00	\$5,399.00	\$89.00
Auto Liability	Bus Liability - PD	40000820-C010	Closed	Insd bus turned corner & hit parked & unoccupied CV	09/22/2008	01/01/2008	Debra Lepiarz	10/06/2008	09/24/2008	\$0.00	\$0.00	\$0.00	\$0.00	\$250.00	\$250.00	\$0.00	\$0.00	\$250.00
Auto Liability	Bus Liability - PD	40000820-C012	Closed	bus scraped parked cv	10/06/2008	01/01/2008	Kim Lepiarz	10/10/2008	10/07/2008	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00	\$0.00	\$0.00	\$500.00
Auto Physical Damage	Auto Collision	40000820-C013	Closed	IV hit OV.	10/21/2008	01/01/2008	Lucas County Board of MRDD	10/27/2008	10/27/2008	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auto Liability	Auto Liability - PD	40000820-C014	Closed	IV backed into clmt vehicle.	11/04/2008	01/01/2008	Terry Lind	12/02/2008	11/04/2008	\$0.00	\$0.00	\$0.00	\$0.00	\$526.68	\$526.68	\$0.00	\$0.00	\$526.68
Auto Liability	Auto Liability - PD	40000820-C015	Closed	IV hit CV	12/09/2008	01/01/2008	Lydia Alvarado	01/09/2009	12/11/2008	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Educators General Liability	Educators Liability - BI	40000820-C021	Closed	Clmt employee	12/09/2008	01/01/2008	Elizabeth Harris	02/23/2010	03/02/2009	\$0.00	\$0.00	\$0.00	\$0.00	\$836.15	\$836.15	\$0.00	\$0.00	\$836.15

Client Loss Run

Client loss run for Lucas County Board of Developmental Disabilities, with a valuation date as of 10/29/2024



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Line	SubLine	Claim Number	Status	Description	Occurrence Date	Policy Effective Date	Claimant	Date Closed	Notify Date	Expense Reserve	Expense Paid	Expense Incurred	Loss Reserve	Loss Paid	Loss Incurred	Total Reserve	Recoveries	Total Incurred	
Auto Physical Damage	Bus Collision	40000820-C016	Closed	OV hit back of bus.	12/15/2008	01/01/2008	Lucas County Board of MRDD	12/16/2008	12/16/2008	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auto Physical Damage	Bus Collision	40000820-C017	Closed	OV slid on ice & hit insd bus	12/17/2008	01/01/2008	Lucas County Board of MRDD	12/31/2008	12/19/2008	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auto Liability	Bus Liability - PD	40000820-C018	Closed	bus backed into carwash - later high winds blew several of loosened panels off	12/23/2008	01/01/2008	BP	02/04/2009	01/07/2009	\$0.00	\$340.00	\$340.00	\$0.00	\$2,500.00	\$2,500.00	\$0.00	\$0.00	\$0.00	\$2,840.00
Educators General Liability	Educators Liability - PD	40000820-C019	Closed	ice fell from roof onto CV	01/23/2009	01/01/2009	Andrea Edwards	04/20/2009	02/02/2009	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auto Liability	Auto Liability - PD	40000820-C020	Closed	IV rear ended CV	02/02/2009	01/01/2009	Chad Amstutz	02/10/2009	02/04/2009	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Auto Physical Damage	Bus Collision	40000820-C022	Closed	OV hit insd bus	04/20/2009	01/01/2009	Lucas County Board of MRDD	10/05/2009	04/22/2009	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auto Physical Damage	Auto Collision	40000820-C023	Closed	PAPERLESS FILE: OV hit IV at intersection	05/13/2009	01/01/2009	Lucas County Board of MRDD	06/17/2009	05/20/2009	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auto Liability	Bus Liability - PD	40000820-C024	Closed	PAPERLESS FILE: Ins. Bus hit parked vehicle	07/06/2009	01/01/2009	Jessica Swartz	10/22/2009	07/07/2009	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Auto Liability	Bus Liability - PD	40000820-C025	Closed	Bus hit mirror on parked vehicle.	08/01/2009	01/01/2009	Greg McKinney	11/03/2009	09/08/2009	\$0.00	\$0.00	\$0.00	\$0.00	\$564.60	\$564.60	\$0.00	\$0.00	\$0.00	\$564.60
Auto Liability	Auto Liability - PD	40000820-C026	Closed	IV and OV collided.	09/30/2009	01/01/2009	Yvonne Colbert	10/14/2009	09/30/2009	\$0.00	\$178.00	\$178.00	\$0.00	\$494.46	\$494.46	\$0.00	\$0.00	\$0.00	\$672.46
Auto Liability	Auto Liability - PD	40000820-C027	Closed	IVD struck parked CV.	10/20/2009	01/01/2009	Judy Glaza	12/15/2009	10/21/2009	\$0.00	\$0.00	\$0.00	\$0.00	\$250.00	\$250.00	\$0.00	\$0.00	\$0.00	\$250.00
Auto Liability	Auto Liability - PD	40000820-C028	Closed	Insd van hit CV in Childrens Svcs garage	10/22/2009	01/01/2009	Linda Ramlow	11/13/2009	10/23/2009	\$0.00	\$0.00	\$0.00	\$0.00	\$1,109.66	\$1,109.66	\$0.00	\$0.00	\$0.00	\$1,109.66
Auto Physical Damage	Auto Collision	40000820-C031	Closed	OV rear ended IV van when van was stopped at red light	02/18/2010	01/01/2010	Lucas County Board of Developmental Disabilities	03/30/2010	02/25/2010	\$0.00	\$0.00	\$0.00	\$0.00	\$800.12	\$800.12	\$0.00	\$800.12	\$0.00	\$0.00

Client Loss Run

Client loss run for Lucas County Board of Developmental Disabilities, with a valuation date as of 10/29/2024



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Auto Physical Damage	Auto Collision	40000820-C047	Closed	client popped driver on the head causing bus to hit a tree	08/25/2011	01/01/2011	Lucas County Board of Developmental Disabilities	04/05/2012	08/30/2011	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auto Liability	Bus Med Pay	40000820-C050	Closed	clmt became upset and started kicking while on steps of bus - fell from steps onto parking lot	08/26/2011	01/01/2011	Tommy Hasemeyer	10/07/2011	10/07/2011	\$0.00	\$0.00	\$0.00	\$0.00	\$1,742.31	\$1,742.31	\$0.00	\$0.00	\$0.00	\$1,742.31
Auto Liability	Auto Liability - PD	40000820-C045	Closed	CV turning right into driveway. Employee made immediate right. Bus Driver behind CV. Tailswing. CV left tail light.	08/29/2011	01/01/2011	Dave Dandino	09/27/2011	08/30/2011	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Auto Liability	Bus Liability - PD	40000820-C046	Closed	bus changing lanes struck CV	08/29/2011	01/01/2011	Yana Fedotova	02/16/2012	08/30/2011	\$0.00	\$0.00	\$0.00	\$0.00	\$283.14	\$283.14	\$0.00	\$0.00	\$0.00	\$283.14
Auto Liability	Auto Liability - PD	40000820-C048	Closed	IV entered a parking lot to "go around" an accident and drove under an awning. Vehicle was too tall and tore off AC from van and damaged awning.	09/28/2011	01/01/2011	Watershed V LLC; Jeffrey Hutton	11/10/2011	10/03/2011	\$0.00	\$0.00	\$0.00	\$0.00	\$5,000.00	\$5,000.00	\$0.00	\$0.00	\$0.00	\$5,000.00
Auto Physical Damage	Auto Collision	40000820-C048A	Closed	IV drove through parking lot and hit an overhead canopy with AC of van.	09/28/2011	01/01/2011	Lucas County Board of Developmental Disabilities	10/12/2011	10/03/2011	\$0.00	\$0.00	\$0.00	\$0.00	\$3,016.00	\$3,016.00	\$0.00	\$0.00	\$0.00	\$3,016.00

Client Loss Run

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Line	SubLine	Claim Number	Status	Description	Occurrence Date	Policy Effective Date	Claimant	Date Closed	Notify Date	Expense Reserve	Expense Paid	Expense Incurred	Loss Reserve	Loss Paid	Loss Incurred	Total Reserve	Recoveries	Total Incurred
Auto Liability	Auto Liability - PD	40000820-C058	Closed	roof of our vehicle damaged overhang	08/20/2012	01/01/2012	Foundation Park	09/25/2012	08/23/2012	\$0.00	\$0.00	\$0.00	\$0.00	\$1,200.00	\$1,200.00	\$0.00	\$0.00	\$1,200.00
Educators General Liability	Educators Liability - BI	40000820-C059	Closed	clmt pulled to ground by NODC client, resulting in fractured rt hip	10/17/2012	01/01/2012	Edward Plocek	06/11/2015	10/19/2012	\$0.00	\$24,587.93	\$24,587.93	\$0.00	\$15,000.00	\$15,000.00	\$0.00	\$0.00	\$39,587.93
Educators Legal Liability	Employment Practices	40000820-C069	Closed	suit filed claiming wrongful termination due to disability	01/08/2013	01/01/2013	Heidi Leroux-Confer	06/27/2014	10/16/2013	\$0.00	\$29,793.38	\$29,793.38	\$0.00	\$0.00	\$0.00	\$0.00	\$2,500.00	\$27,293.38
Auto Physical Damage	Auto Comprehensive	40000820-C062	Closed	Wind blew van door out of employee's hand.	01/09/2013	01/01/2013	Lucas County Board of Developmental Disabilities	03/15/2013	03/13/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$823.67	\$823.67	\$0.00	\$0.00	\$823.67
Auto Liability	Bus Liability - BI	40000820-C061	Closed	Bus rear-ended OV.	02/11/2013	01/01/2013	Christine Patino	02/09/2016	02/13/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00	\$0.00	\$0.00	\$500.00
Auto Liability	Bus Liability - BI	40000820-C061A	Closed	Bus rear-ended OV.	02/11/2013	01/01/2013	Christine Patino	02/12/2016	02/27/2013	\$0.00	\$9,886.20	\$9,886.20	\$0.00	\$13,500.00	\$13,500.00	\$0.00	\$0.00	\$23,386.20
Auto Liability	Auto Liability - PD	40000820-C064	Closed	Insd van moved over to avoid oncoming truck & hit mirror of parked truck	04/22/2013	01/01/2013	Enterprise (Scott Downs)	08/14/2013	04/29/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auto Liability	Auto Liability - PD	40000820-C063	Closed	IV backed up into parked and unoccupied OV	04/24/2013	01/01/2013	Christina Edwards	05/09/2013	04/29/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00	\$0.00	\$0.00	\$500.00
Auto Liability	Auto Liability - PD	40000820-C065	Closed	IV pulling out of parking space when cut too sharply and hit parked employee personal vehicle	04/29/2013	01/01/2013	Jacklyn Barker	05/01/2013	04/30/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$274.31	\$274.31	\$0.00	\$0.00	\$274.31

Client Loss Run

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Auto Liability	Auto Liability - PD	40000820-C066	Closed	Insd van scraped employee vehicle when pulling into parking space	07/03/2013	01/01/2013	Melissa Miller	07/23/2013	07/11/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00	\$0.00	\$0.00	\$500.00
Auto Physical Damage	Auto Collision	40000820-C067	Closed	van collided with pipe extending from rear of other vehicle on driveway	08/07/2013	01/01/2013	Lucas County Board of Developmental Disabilities	08/26/2013	08/15/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auto Liability	Auto Liability - PD	40000820-C067A	Closed	our van struck a long pipe sticking out the rear of a pick up on side of road	08/07/2013	01/01/2013	Lawrence Leon	09/11/2013	08/15/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Educators General Liability	Educators Liability - BI	40000820-C070	Closed	claimant leaving building when she fell forward hitting her head on the door frame	12/20/2013	01/01/2013	Nicole Wilson	03/18/2014	01/09/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auto Liability	Auto Liability - PD	40000820-C071	Closed	broke mirror of parked pickup	05/23/2014	01/01/2014	DeLano Carter	12/15/2014	05/28/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Educators Legal Liability	Employment Practices	40000820-C072	Closed	Possible Claim - anonymous ltr sent to Board claiming that Board of DD ee tried to have clmt's employment w/new employer rescinded	06/09/2014	01/01/2014	Terry Ford	09/26/2014	06/19/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Educators General Liability	Educators Liability - PD	40000820-C073	Closed	employee mowing and ran mower into car.	06/23/2014	01/01/2014	Tom Sniadecki	09/22/2014	07/02/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$148.17	\$148.17	\$0.00	\$0.00	\$148.17

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Educators General Liability	Educators Liability - BI	40000820-C074	Closed	resident got up out of chair in his room, tripped, breaking his hip	08/12/2014	01/01/2014	Mike Worona	09/17/2014	08/18/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Educators General Liability	Educators Liability - BI	40000820-C075	Closed	ee moving pallets inside gated fenced area when stack of pallets fell over, pushed gate open, and the gate then pushed/pinned clmt to his truck	08/25/2014	01/01/2014	Chad Hlice	11/13/2014	08/27/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auto Liability	Bus Liability - PD	40000820-C076	Closed	bus hit parked vehicle	09/24/2014	01/01/2014	Dusty Hill	04/03/2015	09/26/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Educators Legal Liability	Error and Omissions	40000820-C077	Closed	defamation and interference with contracts - potential suit or claim for injunctive relief	10/22/2014	01/01/2014	Open Arms, Inc.	05/31/2015	10/24/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Educators General Liability	Educators Liability - BI	40000820-C078	Closed	Consumer began throwing canned goods at food bank and hit several people.	11/06/2014	01/01/2014	Unknown	11/17/2014	11/17/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Educators Legal Liability	Employment Practices	40000820-C91	Closed	Suit filed claiming racial discrimination, wrongful termination, breach of contract	11/17/2014	01/01/2014	Thaddeus Langston	11/20/2017	12/18/2015	\$0.00	\$18,207.15	\$18,207.15	\$0.00	\$9,000.00	\$9,000.00	\$0.00	\$2,500.00	\$24,707.15	\$0.00
Auto Physical Damage	Auto Collision	40000820-C079	Closed	wrongdoer rearended our van	12/22/2014	01/01/2014	Lucas County Board of Developmental Disabilities	02/13/2015	01/05/2015	\$0.00	\$0.00	\$0.00	\$0.00	\$1,778.15	\$1,778.15	\$0.00	\$1,778.15	\$0.00	\$0.00

Client Loss Run

Client loss run for Lucas County Board of Developmental Disabilities, with a valuation date as of 10/29/2024



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Line	SubLine	Claim Number	Status	Description	Occurrence Date	Policy Effective Date	Claimant	Date Closed	Notify Date	Expense Reserve	Expense Paid	Expense Incurred	Loss Reserve	Loss Paid	Loss Incurred	Total Reserve	Recoveries	Total Incurred
Auto Physical Damage	Auto Collision	40000820-C80	Closed	IV rear ended OV and then hit 2nd vehicle	01/27/2015	01/01/2015	Lucas County Board of Developmental Disabilities	04/27/2015	01/30/2015	\$0.00	\$125.00	\$125.00	\$0.00	\$21,735.00	\$21,735.00	\$0.00	\$2,850.00	\$19,010.00
Auto Liability	Auto Liability - PD	40000820-C80-1	Closed		01/27/2015	01/01/2015	Bridgett Kelly	04/21/2015	02/12/2015	\$0.00	\$125.00	\$125.00	\$0.00	\$3,711.15	\$3,711.15	\$0.00	\$200.00	\$3,636.15
Auto Liability	Auto Liability - BI	40000820-C80-2	Closed		01/27/2015	01/01/2015	Lisa Burok	12/03/2015	02/12/2015	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auto Liability	Auto Liability - PD	40000820-C80-3	Closed		01/27/2015	01/01/2015	Lisa Burok	02/20/2015	02/16/2015	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00	\$0.00	\$0.00	\$500.00
Auto Liability	Auto Liability - BI	40000820-C80-4	Closed		01/27/2015	01/01/2015	Mark Marinski	02/07/2017	03/04/2015	\$0.00	\$11,392.27	\$11,392.27	\$0.00	\$27,500.00	\$27,500.00	\$0.00	\$0.00	\$38,892.27
Auto Liability	Auto Liability - BI	40000820-C80-5	Closed		01/27/2015	01/01/2015	Lucas County Board of Developmental Disabilities	05/15/2015	03/04/2015	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Educators Legal Liability	DEI	40000820-C81	Closed	Claimant seeks first priority for waiver services.	03/04/2015	01/01/2015	Laron Henson	04/12/2017	03/09/2015	\$0.00	\$7,467.00	\$7,467.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,467.00
Educators Legal Liability	Error and Omissions	40000820-C81-1	Closed	Pitf seeking priority for waiver services.	03/04/2015	01/01/2015	Laron Henson	04/12/2017	06/05/2015	\$0.00	\$76,974.26	\$76,974.26	\$0.00	\$25,000.00	\$25,000.00	\$0.00	\$2,500.00	\$99,474.26
Auto Liability	Auto Liability - PD	40000820-C82	Closed	IV merged into center lane and clipped CV	03/16/2015	01/01/2015	Anthony Peters	06/15/2016	03/30/2015	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auto Liability	Auto Liability - BI	40000820-C82-1	Closed	Insured bus merged into center lane and clipped OV	03/16/2015	01/01/2015	Tisa Bartholomew	06/15/2016	03/30/2015	\$0.00	\$0.00	\$0.00	\$0.00	\$1,900.00	\$1,900.00	\$0.00	\$0.00	\$1,900.00
Auto Liability	Auto Liability - BI	40000820-C82-2	Closed	Insured Bus merged into center lane and clipped OV	03/16/2015	01/01/2015	Derrick Peters	06/15/2016	03/30/2015	\$0.00	\$0.00	\$0.00	\$0.00	\$2,500.00	\$2,500.00	\$0.00	\$0.00	\$2,500.00
Auto Liability	Bus Liability - BI	40000820-C82-3	Closed	Insured Bus merged into center lane and allegedly clipped OV	03/16/2015	01/01/2015	Malichi Bartholomew	06/15/2016	08/05/2015	\$0.00	\$0.00	\$0.00	\$0.00	\$1,700.00	\$1,700.00	\$0.00	\$0.00	\$1,700.00
Auto Liability	Bus Liability - PD	40000820-C83	Closed	Bus alleged to have hit mirror of parked and unoccupied vehicle	07/01/2015	01/01/2015	Marcas Page	07/09/2015	07/09/2015	\$0.00	\$0.00	\$0.00	\$0.00	\$486.79	\$486.79	\$0.00	\$0.00	\$486.79

Client Loss Run

Client loss run for Lucas County Board of Developmental Disabilities, with a valuation date as of 10/29/2024



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Line	SubLine	Claim Number	Status	Description	Occurrence Date	Policy Effective Date	Claimant	Date Closed	Notify Date	Expense Reserve	Expense Paid	Expense Incurred	Loss Reserve	Loss Paid	Loss Incurred	Total Reserve	Recoveries	Total Incurred
Auto Liability	Bus Liability - PD	40000820-C84	Closed	bus sideswiped claimant vehicle	07/10/2015	01/01/2015	Susan and Jesus Garcia	08/13/2015	08/07/2015	\$0.00	\$120.00	\$120.00	\$0.00	\$2,357.89	\$2,357.89	\$0.00	\$0.00	\$2,477.89
Auto Physical Damage	Auto Collision	40000820-C85	Closed	our vehicle was rearended	08/20/2015	01/01/2015	Lucas County Board of Developmental Disabilities	02/07/2017	08/25/2015	\$0.00	\$110.00	\$110.00	\$0.00	\$2,791.53	\$2,791.53	\$0.00	\$2,200.00	\$701.53
Auto Liability	Auto Liability - PD	40000820-C86	Closed	Insured bus merged over into clmt's lane and pushed her car up onto curb	08/31/2015	01/01/2015	Ashley Schulte	10/13/2017	09/03/2015	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auto Liability	Auto Liability - BI	40000820-C86-1	Closed	Insured bus merged into claimant's lane, pushing car up onto curb	08/31/2015	01/01/2015	Ashley Schulte	10/13/2017	09/03/2015	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auto Physical Damage	Auto Collision	40000820-C87	Closed	wrongdoer rearended our transit van	09/17/2015	01/01/2015	Lucas County Board of Developmental Disabilities	04/05/2017	09/21/2015	\$0.00	\$391.60	\$391.60	\$0.00	\$4,322.52	\$4,322.52	\$0.00	\$3,150.00	\$1,564.12
Auto Physical Damage	Auto Collision	40000820-C88	Closed	IV rear ended by OV	09/29/2015	01/01/2015	Lucas County Board of Developmental Disabilities	10/08/2015	10/08/2015	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auto Physical Damage	Auto Collision	40000820-C89	Closed	our van was rearended	11/19/2015	01/01/2015	Lucas County Board of Developmental Disabilities	12/28/2015	12/16/2015	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Educators General Liability	Educators Liability - BI	40000820-C90	Closed	individual dropping off materials for recycling and fell	12/10/2015	01/01/2015	Marvin Keller	12/16/2015	12/16/2015	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auto Liability	Auto Liability - PD	40000820-C92	Closed	IV pulled in front of CV - rear bumper of IV caught front bumper of CV and did dmg	02/29/2016	01/01/2016	Keyanna White	04/05/2016	03/01/2016	\$0.00	\$110.00	\$110.00	\$0.00	\$2,978.56	\$2,978.56	\$0.00	\$0.00	\$3,088.56

Client Loss Run

Client loss run for Lucas County Board of Developmental Disabilities, with a valuation date as of 10/29/2024



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Line	SubLine	Claim Number	Status	Description	Occurrence Date	Policy Effective Date	Claimant	Date Closed	Notify Date	Expense Reserve	Expense Paid	Expense Incurred	Loss Reserve	Loss Paid	Loss Incurred	Total Reserve	Recoveries	Total Incurred	
Educators General Liability	Educators Liability - BI	40000820-C104	Closed	DD client accused another DD client of rape	09/17/2018	01/01/2018	Jessica Berger	08/14/2023	11/29/2021	\$0.00	\$19,241.88	\$19,241.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$19,241.88
Educators Legal Liability	DEI	40000820-C101	Closed	OCRC claim - race discrimination	07/25/2019	01/01/2020	Kimberly Neese	05/15/2020	01/28/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Educators General Liability	Educators Liability - BI	40000820-C102	Closed	client fell and broke hip while in protective services	07/07/2020	01/01/2020	Kenneth Sherette	08/26/2020	08/25/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Educators General Liability	Educators Liability - PD	40000820-C103	Closed	Alleged use of copyrighted photo on member website.	10/13/2021	01/01/2021	Marco Verch	03/16/2022	11/05/2021	\$0.00	\$0.00	\$0.00	\$0.00	\$1,140.00	\$1,140.00	\$0.00	\$0.00	\$0.00	\$1,140.00
Educators General Liability	Educators Liability - BI	40000820-C106	Closed	Alleged wrongful death.	11/25/2021	01/01/2021	Anthony Griffin, deceased	02/14/2023	06/09/2022	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Educators General Liability	Educators Liability - PD	40000820-C107	Closed	At a recreational dance sponsored by the Board, there were several unusual incidents which occurred summarized below. The DJ's equipment was damaged by an individual who was having a behavioral outburst.	04/25/2024	01/01/2024	Cheryl Marshall	05/31/2024	04/30/2024	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00	\$0.00	\$0.00	\$0.00	\$1,000.00
GRAND TOTALS		134								\$0.00	\$272,027.02	\$272,027.02	\$0.00	\$323,081.11	\$323,081.11	\$0.00	\$33,718.37	\$561,389.76	

PolicyEffective	# of Claims	ExpenseReserve	ExpensePaid	ExpenseIncurred	LossReserve	LossPaid	LossIncurred	TotalReserve	Recoveries	TotalIncurred
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Client Loss Run

Client loss run for Lucas County Board of Developmental Disabilities, with a valuation date as of 10/29/2024



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PolicyEffective	# of Claims	ExpenseReserve	ExpensePaid	ExpenseIncurred	LossReserve	LossPaid	LossIncurred	TotalReserve	Recoveries	TotalIncurred
Auto Liability										
1/1/2008	15	\$0.00	\$25,567.89	\$25,567.89	\$0.00	\$103,342.73	\$103,342.73	\$0.00	\$0.00	\$128,910.62
1/1/2009	6	\$0.00	\$178.00	\$178.00	\$0.00	\$3,418.72	\$3,418.72	\$0.00	\$0.00	\$3,596.72
1/1/2010	4	\$0.00	\$1,635.40	\$1,635.40	\$0.00	\$16,796.06	\$16,796.06	\$0.00	\$355.00	\$18,076.46
1/1/2011	7	\$0.00	\$231.25	\$231.25	\$0.00	\$11,593.02	\$11,593.02	\$0.00	\$0.00	\$11,824.27
1/1/2012	3	\$0.00	\$170.00	\$170.00	\$0.00	\$1,200.00	\$1,200.00	\$0.00	\$0.00	\$1,370.00
1/1/2013	7	\$0.00	\$9,886.20	\$9,886.20	\$0.00	\$15,274.31	\$15,274.31	\$0.00	\$0.00	\$25,160.51
1/1/2014	2	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1/1/2015	13	\$0.00	\$11,637.27	\$11,637.27	\$0.00	\$40,655.83	\$40,655.83	\$0.00	\$200.00	\$52,093.10
1/1/2016	6	\$0.00	\$6,336.40	\$6,336.40	\$0.00	\$6,977.76	\$6,977.76	\$0.00	\$0.00	\$13,314.16
1/1/2017	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1/1/2018	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	65	\$0.00	\$55,642.41	\$55,642.41	\$0.00	\$199,258.43	\$199,258.43	\$0.00	\$555.00	\$254,345.84
Auto Physical Damage										
1/1/2008	6	\$0.00	\$178.00	\$178.00	\$0.00	\$6,173.20	\$6,173.20	\$0.00	\$5,399.00	\$952.20
1/1/2009	2	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1/1/2010	4	\$0.00	\$89.00	\$89.00	\$0.00	\$16,727.02	\$16,727.02	\$0.00	\$800.12	\$16,015.90
1/1/2011	4	\$0.00	\$340.25	\$340.25	\$0.00	\$7,926.36	\$7,926.36	\$0.00	\$260.67	\$8,005.94
1/1/2012	3	\$0.00	\$99.00	\$99.00	\$0.00	\$2,050.48	\$2,050.48	\$0.00	\$0.00	\$2,149.48
1/1/2013	2	\$0.00	\$0.00	\$0.00	\$0.00	\$823.67	\$823.67	\$0.00	\$0.00	\$823.67
1/1/2014	1	\$0.00	\$0.00	\$0.00	\$0.00	\$1,778.15	\$1,778.15	\$0.00	\$1,778.15	\$0.00
1/1/2015	5	\$0.00	\$626.60	\$626.60	\$0.00	\$28,849.05	\$28,849.05	\$0.00	\$8,200.00	\$21,275.65
1/1/2016	3	\$0.00	\$155.00	\$155.00	\$0.00	\$5,720.00	\$5,720.00	\$0.00	\$5,575.00	\$300.00
1/1/2017	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1/1/2018	2	\$0.00	\$0.00	\$0.00	\$0.00	\$1,150.43	\$1,150.43	\$0.00	\$1,150.43	\$0.00
	33	\$0.00	\$1,487.85	\$1,487.85	\$0.00	\$71,198.36	\$71,198.36	\$0.00	\$23,163.37	\$49,522.84
Educators General Liability										
1/1/2008	3	\$0.00	\$5,926.10	\$5,926.10	\$0.00	\$836.15	\$836.15	\$0.00	\$0.00	\$6,762.25
1/1/2009	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1/1/2010	1	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00	\$0.00	\$0.00	\$500.00
1/1/2011	5	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1/1/2012	2	\$0.00	\$24,587.93	\$24,587.93	\$0.00	\$15,000.00	\$15,000.00	\$0.00	\$0.00	\$39,587.93

Client Loss Run

Client loss run for Lucas County Board of Developmental Disabilities, with a valuation date as of 10/29/2024



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PolicyEffective	# of Claims	ExpenseReserve	ExpensePaid	ExpenseIncurred	LossReserve	LossPaid	LossIncurred	TotalReserve	Recoveries	TotalIncurred
1/1/2013	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1/1/2014	4	\$0.00	\$0.00	\$0.00	\$0.00	\$148.17	\$148.17	\$0.00	\$0.00	\$148.17
1/1/2015	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1/1/2018	2	\$0.00	\$19,241.88	\$19,241.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$19,241.88
1/1/2020	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1/1/2021	2	\$0.00	\$0.00	\$0.00	\$0.00	\$1,140.00	\$1,140.00	\$0.00	\$0.00	\$1,140.00
1/1/2024	1	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00	\$0.00	\$0.00	\$1,000.00
	24	\$0.00	\$49,755.91	\$49,755.91	\$0.00	\$18,624.32	\$18,624.32	\$0.00	\$0.00	\$68,380.23

Educators Legal Liability										
1/1/2008	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1/1/2010	1	\$0.00	\$32,699.06	\$32,699.06	\$0.00	\$0.00	\$0.00	\$0.00	\$2,500.00	\$30,199.06
1/1/2011	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1/1/2013	1	\$0.00	\$29,793.38	\$29,793.38	\$0.00	\$0.00	\$0.00	\$0.00	\$2,500.00	\$27,293.38
1/1/2014	3	\$0.00	\$18,207.15	\$18,207.15	\$0.00	\$9,000.00	\$9,000.00	\$0.00	\$2,500.00	\$24,707.15
1/1/2015	2	\$0.00	\$84,441.26	\$84,441.26	\$0.00	\$25,000.00	\$25,000.00	\$0.00	\$2,500.00	\$106,941.26
1/1/2017	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1/1/2020	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1/1/2021	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	12	\$0.00	\$165,140.85	\$165,140.85	\$0.00	\$34,000.00	\$34,000.00	\$0.00	\$10,000.00	\$189,140.85

ATTACHMENT B-LIST OF DRIVERS

LAST	FIRST
Arbuckle, II	Gary
Bostelman	Eric
Brown	Peter
Bruno	Nicola
Carter	Renaldo
Damazyn	Mark
Deye	Cynthia
Diebert	Jacqueline
Gramling	Darrin
Hathaway	Sherrie
Kelly	Deetra
Martin	Lisa
Muraco	Ronald
Osenbaugh	Suzanne
Roseman	Christopher
Schmidlin	Tamara
St. Johns	Kevin
Swarthout	Vellaree
Thieman	Rebecca
Watson	Kelley
Wilburn	Sharese
Winters	Terri