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August 4, 2025

Ryan Erickson
Brazoria County
111 E. Locust, Suite 513A
Angleton, TX 77515

Re: Business Owners Policy – Brazoria County Historical Museum
Twin City Fire Ins Co - Policy # 61SBMBF8419
Effective Dates: 09/07/2025 to 09/07/2026

Dear Ryan:

It has been our pleasure to represent you this past year. Enclosed you will find your renewal policy which has been reviewed and determined to have been issued per expiring.

Please let us know if changes are needed, or if you do not wish to renew policy.

We are not aware of any changes in your exposures to loss, nor are we aware of any changes in your business operations that would necessitate additional coverage options. Please notify us immediately if you are planning any new business operations. The values and schedules are per the expiring policy. It is your responsibility to notify us of all necessary changes to your schedules.

Any entity not named in this proposal may not be an insured entity. This may include affiliates, subsidiaries, LLCs, partnerships and joint ventures.

Premium Summary

Coverage / Carrier		
Business Owners Policy	Premium	\$919.00
Twin City Fire Ins Co	Estimated Cost*	\$919.00

Scope of Responsibility

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

- Property
- Flood
- Terrorism
- Pollution Liability
- Cyber Liability
- Crime
- Aviation Liability
- Windstorm
- Active Shooter Liability

Georgina Maass



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

Claims Reporting

Immediately report all claims. Please refer to the policy for claims reporting requirements and contact information if reporting directly to the carrier. All Workers' Compensation claims should be reported directly to the carrier. If reporting a claim to Gallagher, please use the following:

- Email: GGB.NRCClaimsCenter@ajg.com
- Phone: 855-497-0578
- Fax: 225-663-3224

We appreciate your business and look forward to working with you in the coming year. Please contact me if you have any questions.

Sincerely,

Marie Suhey

Marie Suhey
Client Service Supervisor



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Market Review

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

Line of Coverage	Insurance Company ** (AM Best Rate/Financial Strength)	Market Response *	Admitted ***
Business Owners Policy	Twin City Fire Ins Co (A+ XV)	Automatically Renewed by the Carrier	Admitted

*If shown as an indication, the actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

**Gallagher companies use AM Best rated insurers and the rating listed above was verified on the date the proposal document was created.

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A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. Best's Credit Ratings™ are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings™ and Guide to Best's Credit Ratings, visit the AM Best website at <http://www.ambest.com/ratings/>.

***If coverage placed with a non-admitted carrier, it is doing business in the state as a surplus lines or non-admitted carrier, and is neither subject to the same regulations as an admitted carrier nor do they participate in any state insurance guarantee fund.

Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Compensation Disclosure Schedule

COVERAGE(S)	CARRIER NAME(S)	WHOLESALE, MGA, OR INTERMEDIARY NAME ¹	EST. ANNUAL PREMIUM ²	GALLAGHER U.S. OWNED WHOLESALE, MGA, OR INTERMEDIARY % AND/OR FEE
Business Owners Policy	Twin City Fire Ins Co	Not Applicable	\$919.00	Not Applicable

¹ We were able to obtain more advantageous terms and conditions for you through an intermediary/ wholesaler.

² If the premium is shown as an indication: The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

Note: When placing business with insurance companies, Gallagher Companies receive commission based on negotiated contractual terms with those carriers. The commission rate is a percentage of the premium excluding taxes and fees. Major lines of coverage, and their typical range of commissions are listed below. If you wish to receive more details on actual compensation paid to Gallagher Companies, please contact your Gallagher representative.

- **Accident & Health:** 15-25%
- **Aviation:** 14-15%
- **All Other Commercial:** 10-20%
- **Bonds/Surety:** 30-35%
- **Builders Risk:** 15-18%
- **Casualty:** 14-15%
- **Commercial Auto:** 12.5-15%
- **Inland Marine:** 20-22.5%
- **Ocean Marine:** 15-17.5%
- **Package / Business Owners Package:** 15-16.8%
- **Professional Liability:** 12-16.5%
- **Property:** 15-22%
- **Workers Compensation:** 8-11%

Compensation to Gallagher may also be disclosed in a Client Services Agreement or Consulting Services Agreement.





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Compensation Disclosure

1. Gallagher Companies are primarily compensated from the usual and customary commissions, fees or, where permitted, a combination of both, for brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary based on market conditions and the insurance product placed for the client.
2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies that provide for additional compensation if certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. If you do not wish to have your commercial insurance placement included in consideration for additional compensation, contact your producer or service team for an Opt-out form.
3. Gallagher Companies may receive investment income on fiduciary funds temporarily held by them, or from obtaining or generating premium finance quotes, unless prohibited by law.
4. Gallagher Companies may also access or have an ownership interest in other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace some of which may earn and retain customary brokerage commission and fees for their work.

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



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