TOP O' MICHIGAN
INSURANCE SOLUTIONS

COMMERCIAL INSURANCE
PROPOSAL

PREPARED FOR:

Alpena County George N. Fletcher Public Library
Christina Markowski
211 N. First Ave.
Alpena, MI 49707
cstjohn@alpenalibrary.org
989-356-6188
07/23/2026

PREPARED BY:

Christine Curley
Account Executive
514 N. Ripley Blvd.
Alpena, MI 49707-3074
(989) 419-4011
Christine.Curley@TheSpireTeam.com

Top O' Michigan Insurance Solutions

Our Due Diligence Results

As part of our ongoing responsibility, our team completed a full due diligence review of the insurance program for the George N. Fletcher Public Library ('Library'). This included:

- Reviewing the Library's Commercial (General Liability/Property), Worker's Compensation, Commercial Umbrella, and the Public Officials Liability policies.
- Reviewing supplemental information including the Library's website, program schedule, and informal onsite premise evaluation.
- Evaluating your current insurance program coverage, design, renewal time, and budget timeliness/fiscal year considerations.
- Identifying gaps and mapping exposures based on our conversations and on-premise visits.
- Speaking to many carriers regarding your business.

Through the insurance marketing process, we worked with ten different insurance carriers to assess the needs of the Library and coverage available. The options offered through these entities were evaluated based on coverage, cost, and key priorities of the Library identified through conversations with the Library Director, Christina Markowski. On behalf of the Library, Christina identified key priorities for Top O' Michigan Insurance to consider and assess carrier commercial insurance package options, including:

Priority 1: Appropriate coverage for the size and scope of the Library Operations. The Director identified the need for sufficient coverage to balance the potential risk/harm with the public services offered by the Library to its community. In addition, the Library has significant community assets and documents that must have appropriate coverage to assist in the replacement and rebuilding of its operations in the event of a significant loss.

Priority 2: Centralization and consolidation of carriers/agents/policies to one source. Centralizing policy sources and coverages would help ensure insurance coverage for the Library would exist in total without concern for gaps or overlaps in coverage. Simplification of its insurance program to one source would improve the Library's overall ease of use and management of its insurance program.

Priority 3: Cost Effectiveness. Insurance is necessary but must remain budget friendly in order for the Library to continue to thrive. The Library is a steward of public funds and public assets, and its insurance program is expected to align with market pricing.

After review of the carriers, their responses and options provided, Top O' Michigan recommends the following insurance solution for the Alpena County George N. Fletcher Library.

Coverage Cost and Highlights

Proposed Insurance Solution through Hanover and Jencap Cyber Insurance

Coverage	Premium	Highlights/Notes
Business Owner's Advantage with Umbrella	$7,045*	Building $4,736,494; Contents:$4,295,606; Blanket $300,000; Valuable Papers and Records $1,700,000 ($2,000,000 when adding the blanket); Umbrella $2,000,000; Appurtenant Structures $50,000 (Fountain); Business Personal Property Off Premise $100,000 (Book Bike); Electronic Data Processing Equipment $300,00 (Computers); Equipment Breakdown $300,000 (Computers/Printers) Temporary Relocation of Property $50,000; Damage to Premise Rented to You (Damage to Currier's office) $1,000,000; Deductible $2,500
Cyber Liability Coverage	$56* (Optional - In Policy Coverage	Privacy and Security Coverage $100,000; Media Liability $100,000
Employment Practices Liability Insurance	$117.00* (Optional - In Policy Coverage)	$25,000 limit (ex. Defense)
Workers Compensation	$961	$1M by accident (each accident); $1M by disease (each employee); $1M policy limit
Jencap Cyber Insurance	$706.25 - $1,817 (Optional - Stand Alone Policy	Limit: $500,00; Deductible: $2,500/$5,000; First and Third Liability Coverage; Business Interruption, Funds Transfer Liability, and Network Security/Privacy Liability Included
Proposed Total (Without Cyber/Without Optional Coverage)	$7,833	$6,872 Liability and Umbrella; $961 Workers Comp.
Current Total (Without Cyber)	$7,826.92	$5,802 Liablity; $799.92 Umbrella; $1,225 Workers Comp.

	Coverage Comparision	
Policy Provision	**Current**	**Proposed**
Book Bike	$7,000	$100,000
Fountain	$18,000	$50,000
Vaulable Papers/Records	$2,000,000	$2,000,000 ($17M/$300, Blanket)
Computers/Electronic Equipment	$5,000 - $22,000	$300,000
Umbrella	$1,000,000	$2,000,000
Building/Contents	$9,276,800	$9,332,100

(Full copies of the Hanover policy and Jencap Cyber Insurance policy options are provided as part of this proposal.)

Strategic Path Forward

To assist the Library in furthering the consolidation and simplification of their insurance program, the following steps are provided to map out a strategic path forward.

1) Present the due diligence results to the Alpena County George N. Fletcher Public Library Director, Christina Markowski to facilitate further conversation. Conversation points to include:
    a. Coverage differentials between current insurance program and proposed program
    b. Cost differentials between current insurance program and proposed program
    c. Coverage and cost options for stand-alone Cyber Security Insurance Policy
    d. Discussion of the option to rewrite policies now; and then align future effective date of all insurance policies to 01/01/2027 to further simplify the Library's insurance program. Current Effective Dates: 01/01/2026 – 01/01/2027 - Workers Comp/Employment Liability; 10/01/2025 – 10/01/2026 – Commercial Umbrella; 10/01/2025 – 10/01/2026 Commercial Liability/Property Package; Public Officials Liability 10/11/2025 – 10/11/2026
    e. Discuss the option of Agent of Record Letter (AOR) for consideration/discussion. To bundle all policies under one agent, an Agent of Record form can be executed to move the policy as-is. For example, the Library may choose to keep the Public Officials Liability and Employment Practices Liability coverage through USLI. In this case, the Library can execute an AOR that moves the policy as-is under the service of Top O' Michigan. Top O' Michigan can then service the account.

2) Top O' Michigan to adjust policy coverage provisions based on discussion with Director and existence of equipment/asset inventory and Statement of Value. (Timeline – July)

3) Top O' Michigan to provide the Library with an updated proposal (as applicable). (Timeline – July)

4) Top O' Michigan to provide additional required documentation of Loss Runs request, Agent of Record Request, and Cancellation Request (as applicable).

5) Further actions regarding Board Presentation and policy adjustments/timelines will be determined at the discretion of the Library Director and in conjunction with Top O' Michigan.

NATIONAL RESOURCES, LOCALLY SOURCED

OUR SERVICE PROMISE

We at Top O' Michigan Insurance Solutions are dedicated to provide you with innovative, efficient and guaranteed service you can count on. This is our pledge…to be your expert buyer for all of your insurance and financial service needs.

CLAIMS SPECIALISTS

Reliable advice and competitive pricing are important to the business insurance buyer. But we know that prompt claim settlement is also an important client concern. At Top O' Michigan, all claims are expedited by specialists. Claim status is always available 24/7 on our Client Connect Portal.

PROFESSIONALISM

We pride ourselves on the professional service provided by our entire team. The financial protection needs of businesses have been a vital part of our operations since we began in the insurance industry in 1974. We are here to answer the insurance and risk management consulting needs of our clients.

QUALITY MARKETS

As a Keystone Partner, Top O' Michigan offers insurance markets of the finest companies – including Allied -a Nationwide Company, Hanover Insurance Group (Citizens Insurance), Capitol Indemnity Corporation, Fremont Insurance, Frankenmuth Insurance, The Hartford, Michigan Millers, and Travelers, to name a few. All of our markets merit high ratings in Best's Insurance Guide, which means a proven record of fair, efficient service, and complete policyholder satisfaction.

EXPERT STAFF

The Commercial Insurance team is made up of qualified people with many years of experience in the insurance business. All have received their designations as Certified Client Service Representatives (CISR) or Certified Insurance Counselors (CIC). Our staff is not only trained in the field of insurance, they are also friendly, courteous and responsible. Top O' Michigan Insurance has full in-house rating capabilities and risk management services.

BROAD SPECTRUM COVERAGE

Coverage for the unusual as well as the common is available at Top O' Michigan Solutions. Consultation and coverage are provided for varied needs ranging from simple business package policies to self-insurance or captive insurance programs for the largest of companies. For the employee benefit needs of our business clients, we offer

group health and life benefits along with retirement and pension programs.

TIMELESS TRUST, MODERN PROTECTION

Celebrating 50 years of trust and innovation, Top O' Michigan Insurance, founded in 1974, remains committed to securing your future with the enduring values of family dedication.

1974

TOP O' MICHIGAN INSURANCE

Founded by a dedicated group of insurance agents, led by Don Bartosh, Top O' Michigan emerged with a noble mission - to protect and serve their neighbors and community.

1979

THE NEXT GENERATION

A pivotal moment as Don's son, Brian Bartosh, joins the agency at the young age of 17, marking the beginning of his lifelong commitment to the insurance industry.

2007

THE LEGACY CONTINUES

Brian's son, Tyler Bartosh, brings fresh perspectives as the 3rd generation to join the family agency, ensuring the continuity of Top O' Michigan's commitment to excellence.

2017

STRENGTH IN UNITY

Top O' Michigan strategically aligns with Keystone National, forming a powerful alliance that allows the agency to tap into enhanced resources while preserving its cherished local ownership.

2018

NATIONWIDE EXPANSION

The birth of Spire Insurance Solutions reflects Top O' Michigan's ambition to extend its reach beyond Michigan, offering unique coverage options to clients across the country.

2019

EXCELLENCE RECOGNIZED

Within just two years of partnership, Top O' Michigan proudly receives Keystone's Partner Of The Year Award, a testament to its commitment to excellence.

2024

CELEBRATING 50 YEARS

As we mark half a century in the insurance business, Top O' Michigan stands tall, remaining steadfastly family-owned and operated. This milestone is a testament to our enduring commitment to timeless trust and modern protection.

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PROPOSAL ACCEPTANCE WITH CHANGES

Please outline any required changes and we will provide a revised proposal to you.

1. ______________________________
2. ______________________________
3. ______________________________
4. ______________________________
5. ______________________________
6. ______________________________
7. ______________________________

Printed Name of Named Insured or Authorized Representative of Named Insured:

Signature of Named Insured or Authorized Representative of Named Insured: Date:

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