

**RESOLUTION FY2023-11**

**BOARD DIRECTORS AND OFFICERS INSURANCE**

**October 24, 2022**

**Whereas**, the Wood County Alcohol, Drug Addiction and Mental Health Services Board Directors and Officers Insurance through Travelers Insurance is up for renewal on December 21, 2022; and

**Whereas**, The Board received notification from the WCADAMH Board Broker, Huntington Insurance, regarding renewal with Travelers Casualty and Surety Company of America for a term of one year at \$3,835 prepaid.

**Therefore**, be it resolved, the Wood County Alcohol, Drug Addiction and Mental Health Services Board agrees to purchase a one-year renewal policy for the Board's Directors and Officers insurance with the Travelers Casualty and Surety Company. The term of the policy is from December 21, 2022, through December 21, 2023. The premium is prepaid in a single installment of \$3835; the source of funds is local levy. The policy covers \$1,000,000 in directors' and officers' liability and \$1,000,000 in employment practices liability.

<b>Board Members</b>	<b>Yes</b>	<b>No</b>	<b>Absent</b>	<b>Abstain</b>
Allan Baer			X	
Matthew Battiato	✓			
Karen Baron			X	
Judy Ennis	✓			
Scott Kleiber			X	
Brandy Laux			X	
Dan Lambert	✓			
Leslie Miller	✓			
Rachel Moore	✓			
Jason Morris	✓			
Hallie Nagel	✓			
Erica Parish			X	
Amanda Sharp			X	
Corey Speweik	✓			
Frank McLaughlin	✓			

Corey motioned to approve this resolution, Judy seconded. This resolution is / is not adopted by the majority of the Board. Resolution passed / not passed.

Frank McLaughlin 11/3/2022

Board Chair

Date



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**Directors & Officers Renewal Proposal**

*for:*

**Wood County ADAMHS Board**

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Proposed Policy Term:

December 21, 2022 - 2023

Presentation Date:

October 13, 2022

**Presented by:**

Lynne M. Helman  
Account Manager

**HUNTINGTON INSURANCE, INC.**

## ABOUT HUNTINGTON INSURANCE

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Huntington Insurance combines years of experience with leading-edge products to provide exceptional service and value to our customers. Headquartered in Columbus, Ohio, we think globally but act locally, with personal services designed for each individual client. Huntington Insurance shares information and resources with national networks of brokers to ensure we can meet your needs, and find answers to your questions quickly and efficiently.

### **Company History**

Huntington Insurance, Inc. is one of the top 50 insurance agent/broker agencies in the United States. We have the size and reputation required to provide our clients with competitive products and proactive services. Our regional structure allows our clients to deal directly with our qualified relationship managers in our markets - providing them the attention to detail that sets us apart from the competition.

Huntington Insurance is a wholly owned subsidiary of Huntington Bancshares Incorporated (NASDAQ: HBAN), a multi-state diversified financial holding company. Through its subsidiaries, Huntington provides full-service commercial and consumer banking services, mortgage banking services, automobile financing, equipment leasing, investment management, trust services, brokerage services, private mortgage insurance, reinsuring credit life and disability insurance, and other insurance and financial products and services. Its offices are located in Ohio, Michigan, Pennsylvania, West Virginia, Indiana and Kentucky. The Bank also has foreign offices in the Cayman Islands and in Hong Kong.

Huntington was founded on the principle that it is people who make an organization successful and it is people who must always come first. Over the years, Huntington Insurance has grown and diversified, but our ideals remain the same. Our service territory has expanded across several states with insurance professionals in Indiana, Kentucky, Ohio, Michigan, Pennsylvania and West Virginia. Positive customer experiences drive our success.

#### Key statistics:

- Over 385 colleagues in 26 insurance service offices
- \$710 million in annual premiums
- 150 insurance companies represented
- 11,000 business clients and growing

### **The Huntington Service Approach**

Our success is due to two factors—talented people and dedication to our clients. Our approach is as follows:

- We learn your organization's operation and culture to understand the exposure
- We develop an understanding of the financial health and risk tolerance of your organization
- We assess the individual needs of each location where applicable
- We present this information to our carriers in a clear and concise format
- We negotiate on your behalf in a manner that helps ensure superior coverage and competitive pricing
- We meet with you to discuss the options, enhancements and coverage
- We implement the programs and provide continuous monitoring and modification of the programs as needed
- Once programs are implemented, we assume specific assignments and service responsibilities to lighten your insurance program management workload

## ACCOUNT SERVICE TEAM

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### **Lynne M. Helman, Assistant Vice President**

*Office: 419-720-7901 • Fax: 877-904-0392 • [lynne.helman@huntington.com](mailto:lynne.helman@huntington.com)*

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- Serves as the primary contact for the daily administration of your insurance program
- Manages requests for coverage changes and researches billing questions
- Prepares and distributes certificates of insurance
- Develops executive summaries and proposals

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Agency Mailing Address:

519 Madison Avenue  
Toledo, OH 43604

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## DIRECTORS & OFFICERS COVERAGE

**Prior Pending Proceeding Date:** December 21, 1992  
**Continuity Date:** December 21, 1992

<b>COVERAGE</b>	<b>LIMIT</b>	<b>DEDUCTIBLE</b>
Non-Profit D&O	\$1,000,000	\$0
Employment Practices Liability	\$1,000,000	\$0
Employment Practices Liability-Third Party Claim Coverage	\$1,000,000	\$0
Identity Fraud Expense Reimbursement	\$25,000	\$0

## PREMIUM SUMMARY

<b>Carrier</b>	<b>AM Best Rating</b>	<b>Admitted Status</b>	<b>Proposed 1-Year Annual Premium</b>
Travelers	A++	X	\$3,835

**NOTES:**

- Full premium due upon binding. Please make check payable to Huntington Insurance and mail to:  
 Huntington Insurance, Inc.  
 Lockbox #3437  
 Columbus, OH, 43260-001

This document is for illustrative and comparison purposes only. The information is in summary form and is necessarily qualified by the complete proposals of the carriers and the coverage, terms, conditions, and exclusions of the underlying policies. In the event of a discrepancy, the carriers' policies will control.

The preceding information may also be subject to final underwriting review by the carriers and by any price fluctuations and other carrier modifications prior to final binding of the insurance.

*“Coverage can only be bound by speaking with an authorized representative”*

## COMPENSATION DISCLOSURE

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In serving its clients, Huntington Insurance may act as an agent, a broker, a consultant, or any combination of these roles. Producers are licensed independent agents authorized by any number of insurance companies to solicit business on their behalf. Independent agents who represent more than one company can better assist our clients in finding the combination of coverage, price and service that meets our client's needs. A Huntington independent agent may receive a commission for placing your policy with an insurance company. Huntington Insurance may also be eligible for additional compensation, based upon the volume or profitability of business placed with certain insurers, and may also receive fees for administrative, consulting, advertising or marketing purposes. This additional compensation is not shared with the Producer nor considered when recommending carriers. For a more specific description of Huntington Insurance's compensation practices, please contact your Huntington Insurance representative.

## COVERAGE DISCLAIMER

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This summary highlights policy provisions thought to be of greatest interest. For a complete statement of these and other provisions, the policy document must be consulted. In the event of a conflict between this summary of insurance and the policy documents, the actual policy should be relied upon as accurate.

**IMPORTANT:** The proposal is an outline of coverage proposed by the insurers, based on the information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, conditions of the actual contract language. The policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

## NY DISCLOSURE STATEMENT

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

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



## GUIDE TO AM BEST FINANCIAL STRENGTH RATINGS

AM 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. The rating is based on a comprehensive and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.

<b>Rating</b>	<b>Descriptor</b>	<b>Definition</b>
A++, A+	Superior	Assigned to companies that have, in Best's opinion, a superior ability to meet their ongoing insurance obligations
A, A-	Excellent	Assigned to companies that have, in Best's opinion, an excellent ability to meet their ongoing insurance obligations.
B++, B+	Good	Assigned to companies that have, in Best's opinion, a good ability to meet their ongoing insurance obligations.
B, B-	Fair	Assigned to companies that have, in Best's opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
C++, C+	Marginal	Assigned to companies that have, in Best's opinion, a marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
C, C-	Weak	Assigned to companies that have, in Best's opinion, a weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
D	Poor	Assigned to companies that have, in Best's opinion, a poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.
E	Under Regulatory Supervision	Assigned to companies (and possibly their subsidiaries/affiliates) placed under a significant form of regulatory supervision, control or restraint – including cease and desist orders, conservatorship or rehabilitation, but not liquidation – that prevents conduct of normal, ongoing insurance operations.
F	In Liquidation	Assigned to companies placed in liquidation by court of law or by a forced liquidation.
S	Suspended	Assigned to companies when sudden and significant events affect their balance sheet strength or operating performance and rating implications cannot be evaluated due to a lack of timely or adequate information.
NR-1, NR-2, NR-3, NR-4, NR-5	Not Rated Categories - Assigned to companies reported on by A.M. Best, but not assigned a Best's Rating.	NR-1: Insufficient Data NR-2: Insufficient Size and/or Operating Experience NR-3: Rating Procedure Inapplicable NR-4: Company Request NR-5: Not Formally Followed