

PRODUCER:
 ROBYN PENIX
 (385)351-8050



P.O. Box 2227 | Main: 385.351.8000
 Sandy, Utah | Toll Free: 800.446.2667
 84091-2227

INSURANCE PROPOSAL	Proposal No: 1639186
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INSURED: WEST VALLEY CITY CORP 3600 CONSTITUTION BLVD WEST VALLEY CITY, UT 84119	INSURED IS: Corporation Governmental Entity EFFECTIVE DATE: 07/01/2015 To 07/01/2016
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Workers Compensation Fund is pleased to provide you with this proposal.

The premium for this policy will be determined by our manuals of rules, classifications, rates and rating plans.
 All information required below is subject to verification and change.

Classifications	Code No.	Premium Basis Total Estimated Annual Remuneration	Rates Per \$100 of Remuneration	Estimated Annual Premium
STATE: UT				
STREET OR ROAD	5509	1,165,387	3.57	\$41,604.32
MAINTENANCE CONSTRUCTION				
FIREFIGHTERS & DRIVERS	7710	6,328,302	4.44	\$280,976.61
FIREFIGHTERS & DRIVERS-VOLUNTEER	7711		4.44	
CLERICAL OFFICE EMPLOYEES	8810	8,636,957	0.20	\$17,273.91
MUNICIPAL EMPLOYEES	9417	19,599,131	2.70	\$529,176.54

MANUAL PREMIUM \$869,031.38

EMPLOYERS LIABILITY	100/500/100	0.57	-\$373,683.49
EXPERIENCE MODIFICATION		0.93	-\$34,674.35
SCHEDULE RATING (CR)			\$460,673.54
TOTAL STANDARD PREMIUM			-\$55,787.57
PREMIUM SIZE DISCOUNT		12.11%	-
TERRORISM	35,729,777	0.01	\$3,572.98
CATASTROPHE-OTHER THAN CERTIFIED ACTS OF TERRORISM	35,729,777	0.01	\$3,572.98
ESTIMATED ANNUAL PREMIUM			\$412,031.93

Total Due For: UT \$412,031.93

Proposal Prepared: 06/22/2015	Requestor: RPENIX
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INSURANCE PROPOSAL

Proposal No: 1639186

INSURED: WEST VALLEY CITY CORP
3600 CONSTITUTION BLVD
WEST VALLEY CITY, UT 84119

INSURED IS: Corporation Governmental Entity
EFFECTIVE DATE: 07/01/2015 To 07/01/2016

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Classifications	Code No.	Premium Basis Total Estimated Annual Remuneration	Rates Per \$100 of Remuneration	Estimated Annual Premium
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Minimum Premium: \$400.00

Please see Proposal Summary for payment due amount.

For your protection, Utah law requires the following to appear on this form: Any person who knowingly presents false or fraudulent underwriting information, files or causes to be filed a false or fraudulent claim for disability compensation or medical benefits, or submits a false or fraudulent report or billing for health care fees or other professional services is guilty of a crime and may be subject to fines and confinement in state prison.

Proposal Prepared: 06/22/2015

Requestor: RPENIX

PROPOSAL SUMMARY

INSURED: WEST VALLEY CITY CORP
 3600 CONSTITUTION BLVD
 WEST VALLEY CITY, UT 84119

COMPANY: WORKERS COMPENSATION FUND

PROPOSAL NO: 1639186 TOTAL DUE: \$412,031.93

It is agreed that the total amount of \$412,031.93 will be paid in installments according to the following schedule:

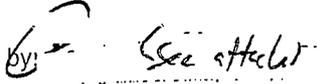
	Due Date:	Amount:
DOWN PAYMENT	07/01/2015	\$103,007.98
	08/03/2015	\$34,363.46
	09/01/2015	\$34,363.46
	10/01/2015	\$34,363.46
	11/02/2015	\$34,322.26
	12/01/2015	\$34,322.26
	01/04/2016	\$34,322.26
	02/01/2016	\$34,322.26
	03/01/2016	\$34,322.26
	04/04/2016	\$34,322.27
	TOTAL:	\$412,031.93

Coverage will be in force at 12:01 a.m. on the effective date on page one of this proposal, providing the signed proposal and required down payment have been received prior to this date.

Estimated premium and all unpaid installments will be adjusted to reflect the final Experience Modification Factor determined by the Rating Bureau(s) upon receipt of that Experience Modification Factor.

Policies cancelled at the insured's request prior to expiration will be subject to short rate cancellation provisions.

This proposal is subject to pending rate changes.

Accepted by:  Date: _____

Check is enclosed (\$20 service charge for returned items.)

OR Pay online @ <https://www.wcgroup.com/pinv>

WEST VALLEY CITY:

Mayor

ATTEST:

City Recorder

City Manager

APPROVED AS TO FORM
West Valley City Attorney's Office
By: BMH
Date: 7/1/15

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

Coverage for acts of terrorism is included in your policy. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2007, the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury--in concurrence with the Secretary of State, and the Attorney General of the United States--to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 85% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

The portion of your annual premium that is attributable to coverage for acts of terrorism is \$7,145.96 , and does not include any charges for the portion of losses covered by the United States government under the Act.

Name of Insurer: WORKERS COMPENSATION FUND
Policy Number: PROPOSAL



WHY WORKERS COMPENSATION FUND?

Workers Compensation Fund (WCF) has insured Utah employers since 1917 and is the largest workers compensation insurer in the state of Utah. As a company, WCF is committed to customer service, strong business partnerships and aggressive cost management.

RATES

At WCF, we understand the importance of providing reliable workers compensation insurance at a fair price. We work hard to offer low rates while still keeping WCF financially strong. Currently, Utah has the lowest workers compensation rates for manufacturing in the nation, which the Economic Development Corporation of Utah has recognized as an economic incentive for bringing business to Utah.

SAFETY SERVICES

WCF's Safety and Loss Prevention Department employs safety professionals who offer our policyholders a variety of loss prevention services, safety and health audits, program assistance including general safety, substance abuse prevention, safe driving practices and OSHA required programs.

Safety training is strongly emphasized for WCF policyholders and is provided at policyholders' places of business and in regional seminar formats. WCF provides more than 100 safety seminars each year across Utah. Go to WCF's website to learn more.

WCF ONLINE TOOLS

WCF online contains a majority of the applications and forms available to WCF policyholders. Here are some of the things you can do to manage your policy online:

- File a claim
- Review claims status
- Maintain an OSHA 300 log
- Print a certificate of insurance
- Make a payment online
- Obtain a loss run
- Risk management tools
- Report payroll

CLAIMS SUPPORT

Our claims services bring together a preferred provider network, prescription drug discounts, provider bill and utilization review, medical case management and vocational rehabilitation. This combination gives injured employees a solid foundation of care and support. It also allows our policyholders to participate in controlling claims costs.

DIVIDENDS

WCF is 100% owned by its policyholders. This entitles policyholders to share in the company's financial success. Dividends have been distributed every year since 1992. Policyholder ownership also makes WCF accountable to Utah employers and employees to provide stability in the market and superior customer service.

Dividend Paid by Premium Size	Premium Size	2009	2010	2011	2012	2013	2014	6 Yr. Total
	\$5,000	\$500	\$250	\$125	\$250	\$250	\$500	\$1,875
\$10,000	\$1,000	\$500	\$250	\$500	\$500	\$1,000	\$3,750	
\$25,000	\$2,500	\$1,250	\$625	\$1,250	\$1,250	\$2,500	\$9,375	
\$50,000	\$5,000	\$2,500	\$1,250	\$2,500	\$2,500	\$5,000	\$18,750	