



6/18/2026

Oklahoma County Public Bldg Trust  
320 Robert S. Kerr Suite 222  
Oklahoma City, OK 73102

RE: 2026-2027 Insurance Renewal Proposal General Liability/3D41425

Attn: Jessica Clayton

We are pleased to present the 2026-2027 Renewal Proposal.

- 321 Robert S. Kerr Ave Oklahoma City, OK estimated receipts remain **\$1,500,000.**
- 217 N. Harvey Oklahoma City, OK
- 4201 N. Lincoln Blvd Oklahoma City, OK
- 320 Dean A. McGee Ave Oklahoma City, OK estimated receipts remain **\$1,500,000.**
- 2100 N.E. 37<sup>th</sup> Oklahoma City, OK
- 7401 NE 23<sup>rd</sup> St Oklahoma City, OK

**\*The renewal quote is based on the estimated receipts of \$3,000,000.00. Total for both parking garages. The policy is subject to year-end audit.**

#### Limits of Insurance

\$1,000,000. Each Occurrence Limit  
\$ 300,000. Damage to Premises Rented to you Limit  
\$ 5,000. Medical Expense Limit Any One Person  
\$1,000,000. Personal and Advertising Injury Limit  
\$1,000,000. General Aggregate Limit  
\$1,000,000. Products and Completed Operations

**Company:** Employers Mutual Casualty AM Best Rated A

118 N.16<sup>th</sup> Street, P.O. Box 429,  
Muskogee, Oklahoma 74402-0429  
PH: 918-683-7844 Fax: 918-687-0244  
Watts: 1-800-259-4677

6601 N Broadway Ext., Suite 130, P.O. Box 18858  
Oklahoma City, Oklahoma 73154-0858  
PH: 405-842-2337 Fax: 405-842-0051  
Watts 1-800-699-5905

**Premium Summary**

	<b>2026-2027 EMC</b>	<b>2025-2026 EMC</b>	<b>2024-2025 EMC</b>	<b>2023-2024 EMC</b>	<b>2022-2023 EMC</b>
General Liability	\$27,316.00	\$27,068.00	\$23,028.00	\$23,028.00	\$22,056.00.
Estimated Receipts for Parking Garages	\$3,000,000.	\$3,000,000.00	\$2,599,134.00	\$2,599,134.00	\$2,700,976.00
Estimated Total	\$27,316.00	\$27,080.00	\$23,028.00	\$23,028.00.	\$22,056.00

***\*Subject to year-end audit***

Your current coverage will expire on 07/01/2026. Please advise if we are to proceed with renewal prior to this date. If you have any questions, please feel free to contact your agents, Will Beckman, Bill Beckman or myself. We will be happy to help.

Sincerely,

*Pam Johnson*

Pamela C. Johnson  
The Beckman Company  
pjohnson@beckmancompany.com  
Website: www.beckmancompany.com



Personalized Proposal Prepared for

**OKLAHOMA COUNTY PUBLIC  
BUILDING AUTHORITY TRUST**



**THE BILL BECKMAN CO INC**

118 N 16TH ST  
PO BOX 429  
MUSKOGEE, OK  
74402-0429



EMC Property & Casualty Company

Quote: BCTY756 - Option 001

Prepared on 05/28/2026

Policy Term: 07/01/2026-07/01/2027

Valid Through: 07/12/2026

## General Liability Summary Proposal

### Prepared For

### Presented By

OKLAHOMA COUNTY PUBLIC BUILDING AUTHORITY  
TRUST  
320 ROBERT S KERR AVE STE 222  
OKLAHOMA CITY, OK 73102-3414  
AGENCY BILL

THE BILL BECKMAN CO INC  
118 N 16TH ST  
MUSKOGEE, OK 74401-3313  
AGENT NO. L5908  
AGENT PHONE: 918-683-7844  
CLAIM REPORTING: 888-362-2255  
SERVICING CARRIER: 316-352-5700

### Limits of Insurance

Each Occurrence Limit	\$1,000,000
Damage To Premises Rented To You Limit	\$300,000 (any one premises)
Medical Expense Limit	\$5,000 (any one person)
Personal and Advertising Injury Limit	\$1,000,000 (any one person or organization)
General Aggregate Limit	\$1,000,000
Products/Completed Operations Aggregate Limit	\$1,000,000

### Coverages Provided

Other Than Products/Completed Operations	\$27,316.00
<b>Total Estimated Policy Premium</b>	<b>\$27,316.00</b>

See attached schedule for location of all premises owned, rented or occupied.

### Forms Applicable

CG0001(04/13), CG0069(12/23), CG0070(01/26), CG0109(11/85), CG2106(12/23), CG2147(12/07), CG2150(04/13), CG2167(12/04), CG2170(01/15), CG2176(01/15), CG2196(03/05), CG4032(05/23), CG4035(12/23), CG7000.3A(11/18), CG7001A(10/12), CG7003(10/13), CG7185(10/13), CG7191(08/14), CG7740(11/20), CG7748(10/22), CG9909(12/19), IL0017(11/98), IL0021(09/08), IL0179(10/02), IL0236(09/07), IL7004(03/20), IL7007A(01/21), IL7131A(04/01), IL7168(01/22), IL7615(08/25), IL8383.2A(12/20), IL8384A(01/08), IL8576(10/17)

Audit Period: Annual



**EMC Property & Casualty Company**

Quote: BCTY756 - Option 001

Prepared on 05/28/2026

Policy Term: 07/01/2026-07/01/2027

**Valid Through: 07/12/2026**

<b>Form</b>	<b>Edition Date</b>	<b>Description/Additional Information</b>	<b>Premium</b>
IL 00 21	09 08	Nuclear Energy Liability Exclusion Endorsement	
IL 01 79	10 02	Oklahoma Notice	
IL 02 36	09 07	Oklahoma Changes - Cancellation And Nonrenewal	
IL 70 04	03 20	Mutual Policy Provisions	
IL 70 07A	01 21	Installment Premium Payment Schedule	
IL 71 31A	04 01	Commercial Policy Endorsement Schedule	
IL 71 68	01 22	Asbestos Exclusion	
IL 76 15	08 25	Oklahoma Company Elimination Endorsement	
IL 83 83.2A	12 20	Disclosure Pursuant To Terrorism Risk Insurance Act	\$218.00
IL 83 84A	01 08	Notice	
IL 85 76	10 17	Important Notice To Policyholders	



EMC Property & Casualty Company

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Prepared on 05/28/2026

Policy Term: 07/01/2026-07/01/2027

Valid Through: 07/12/2026

This endorsement is attached to and made part of your policy in response to the disclosure requirements of the Terrorism Risk Insurance Act. This endorsement does not grant any coverage or change the terms and conditions of any coverage under the policy.

## Disclosure Pursuant to Terrorism Risk Insurance Act

### Schedule

Terrorism Premium (Certified Acts)	\$218.00
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#### A. Disclosure Of Premium:

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorism acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

#### B. Disclosure Of Federal Participation In Payment Of Terrorism Losses:

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 80% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

#### C. Cap On Insurer Participation In Payment Of Terrorism Losses:

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rate allocations in accordance with the procedures established by the Secretary of the Treasury.

#### The following statement is required to be part of the disclosure notice in MISSOURI:

The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Read your policy and endorsements carefully.



Code No./Exposure/Classification	Products/ Compl Ops Rate	Products/ Compl Ops Advance Prem	All Other Rate	All Other Advance Prem
<b>Location 005</b>				
<b>61227</b> Buildings or Premises - office - Not-For-Profit only Prem Basis: Area Exposure: 40,200 Products/Completed Operations are subject to the General Aggregate Limit			136.307	\$5,480
<b>68707</b> Warehouses - private - Not-For-Profit only Prem Basis: Area Exposure: 5,750 Products/Completed Operations are subject to the General Aggregate Limit			38.284	\$221
<b>Location 006</b>				
<b>61217</b> Bldg,Prem-bank,office-merc,Mfg-lessor risk only-maintd by insd-Other than Not-FP Prem Basis: Area Exposure: 5,120 Products/Completed Operations are subject to the General Aggregate Limit			41.090	\$210
<b>68703</b> Warehouses - occupied by single interest (lessor's risk only) Prem Basis: Area Exposure: 26,765 Products/Completed Operations are subject to the General Aggregate Limit			9.048	\$243

# General Liability

Coverage Highlights CG7191



EMC's General Liability Essential Extension CG7191 is available for use with most policies.

<b>General Liability Coverage</b>	<b>CG7191</b>
Damage to Premises Rented to You: Fire legal liability	\$300,000; include fire, lightning, explosion, smoke or sprinkler leakage damage
Expected or Intended Injury: Reasonable force	Included; bodily injury and physical damage
Extended Property Damage Coverage for Borrowed Equipment and Customer Goods: Care, custody, control	\$2,500 per occurrence; \$5,000 policy; \$250 deductible
Fire, Lightning, or Explosion Damage	Expanded definition
General Liability Conditions: Duties in event of accident	Included; clarifies the requirement
General Liability Conditions: Unintentional failure to disclose exposures	Included
Health Care Service Professionals As Insureds: Incidental malpractice	Included
Liberalization	Automatic revisions
Medical Payments Limit	\$5,000
Medical Payments Reporting Period	3 years extended reporting
Mental Anguish	Included in definition of "bodily injury"
Newly Formed or Acquired Organizations: As insureds	Until the end of the policy period
Non Owned Watercraft	Less than 51 ft long
Property Damage: Elevators	Amendment of exclusions regarding elevators; reduces application of care, custody or control exclusion
Subsidiaries As Insureds	When you own 50% of the voting stock on the effective date of the policy
Supplementary Payments: Bail bonds/loss earnings	\$3,000 bail bond limit; \$350 loss of earning

Disclaimer: This is only a summary of coverage and is subject to policy conditions, limitations and exclusions that may vary from state to state. Please refer to the issued policy for specific details regarding coverages, conditions and exclusions. In the event of a conflict between the terms contained herein and the policy, the policy terms and conditions will prevail.