



**Mashpee Wampanoag Tribe**  
483 Great Neck Rd So. Mashpee, MA 02649  
Phone (508) 477-0208 \* Fax (508) 477-1218

**2023-RES-073**

**RATIFICATION OF APPROVAL OF 2023-2024  
INSURANCE RENEWAL**

- WHEREAS**, the Mashpee Wampanoag Tribe (“Tribe”) is a federally-recognized Indian tribe with a duly-enacted Constitution; and
- WHEREAS**, the Mashpee Wampanoag Tribal Council (“Tribal Council”), the governing body of the Tribe, deems it essential under Article VI, § 2.A. of the Mashpee Wampanoag Tribal Constitution (“Constitution”) to promote and protect the political integrity, economic security and general welfare of the Tribe and members of the Tribe; and
- WHEREAS**, Article VI, § 2.D. of the Constitution empowers the Tribal Council to negotiate and enter into contracts and agreements with state and local governments, private persons and corporate entities; and
- WHEREAS**, the Tribal Council is responsible for ensuring that all Tribal properties have adequate coverage and appropriate liability limits are in place to protect the Tribe; and
- WHEREAS**, on, or about, June 29, 2023, the Tribal Council approved by consensus the renewal of Insurance coverage prepared by Sullivan Insurance Agency for the effective date of 7/1/23 through 7/1/24 (the “Insurance Renewal”) as attached in Exhibit A; and
- WHEREAS**, the Tribe desires to ratify, confirm, affirm the approval of the Insurance Renewal in accordance with the terms set forth in Exhibit A.
- NOW, THEREFORE, BE IT RESOLVED**, that the Tribal Council hereby ratifies, confirms and affirms the approval of the Insurance Renewal in accordance with the terms provided in Exhibit A.
- BE IT FINALLY RESOLVED**, that the Tribal Council hereby approves the authorization of the Tribal Council Chairman, or in his absence, other Tribal Council Officer, the requisite authority and power for and on behalf of the Tribe to take such further action necessary to effect the purposes of this Resolution.

All resolutions or parts of resolutions inconsistent with this resolution are repealed. This resolution is effective immediately and shall continue pursuant to the authority vested in the Tribal Council pursuant to Article VI, §§ 2.A. and D. of the Constitution.

### CERTIFICATION

We, the undersigned Chairperson and Secretary of the Mashpee Wampanoag Tribal Council, do hereby certify that the Tribal Council is composed of 13 members of whom 13, constituting a quorum, were present at a regular meeting thereof, duly called, noticed, convened, and held on the 12<sup>th</sup> day of July, 2023 and that the foregoing resolution was duly adopted by the affirmative vote of 12 members, with 0 opposing, and with 0 not voting.

DATED this 12<sup>th</sup> day of July, 2023.



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Brian Weeden, Chairman  
Mashpee Wampanoag Tribal Council

ATTEST:



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Cassie Jackson, Secretary  
Mashpee Wampanoag Tribal Council

**EXHIBIT A**

**2023-2024 INSURANCE RENEWAL**



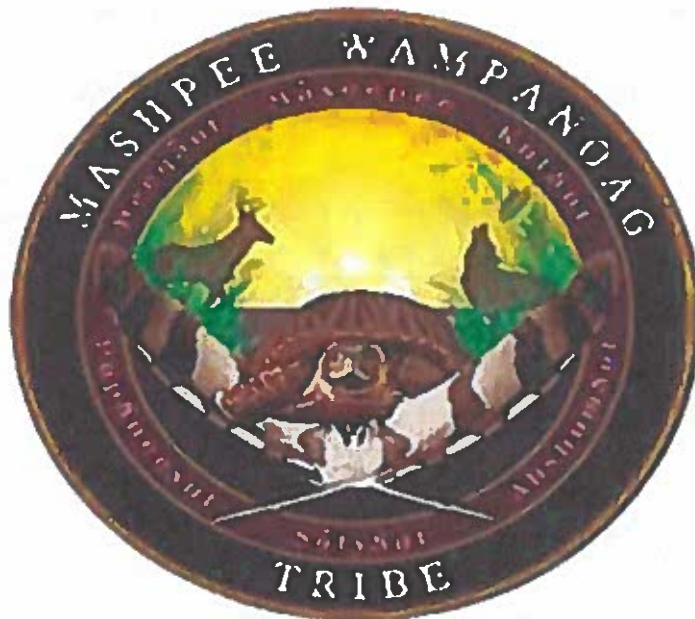


# SULLIVAN INSURANCE AGENCY

2023-2024

Insurance Renewal:

***Mashpee Wampanoag Tribe***



***Presented by:  
Sullivan Insurance Agency  
P. O. Box 1534  
Ardmore, OK 73402  
Phone: (580)223-2187  
Fax: (580)223-1831***

***Email: Jennifer@johnsullivaninsurance.com***

## Summary

	2022-2023	2023-2024	
<b>Property</b>	\$ 76,233	\$ 101,082	<b>\$64,309 (TF)</b>
Inc. Equipment & Mechanical Breakdown		(AH)	
<b>Cyber</b>	\$ 5,133	\$ 5,147	
		(RPS)	
<b>Package:</b>			
<b>General Liability</b>	\$ 17,973	\$ 19,714	
<b>Professional Liability</b>	Included	Included	
<b>Auto</b>	\$ 26,734	\$ 34,971	
<b>Package Total:</b>	\$ 44,707	\$ 54,685	(TF)
<b>Crime</b>	\$ 15,283	\$ 16,811	(TF)
<b>Excess Liability</b>	\$ 6,760	\$ 9,776	(TF)
	<b>\$ 148,116</b>	<b>\$ 187,501</b>	

**With Tribal First Property option, total annual premium is \$150,728**

**Request to Binder As Proposed effective 7/1/2023:**

[Signature]

Signature

[Title]

Title

7/1/2023

Date

**Property**

**Locations:**

- 1 483 Great Neck Road, Mashpee, MA
- 2 414 Main Street, Mashpee, MA
- 3 410 Meeting House Rd, Mashpee, MA
- 4 213 Sampsons Mill Rd, Mashpee, MA
- 5 431 Main Street, Mashpee, MA
- 6 184 Meeting House Rd, Mashpee, MA
- 7 9 Deborah Bottle Rd, Mashpee, MA
- 8 308 Hoophole Rd, Mashpee, MA
- 9 Various Locations-Wetus
- 10 85 Route 6A, Foresdale, MA
- 11 72 Main St., Mashpee, MA

	2022-2023 Arrowhead		2023-2024 Arrowhead		2023-2024 Tribal First	
	Limit	Premium	Limit	Premium	Limit	Premium
<b>Building</b>	\$ 19,938,176	\$ 65,728	\$ 22,461,092	\$ 87,438	\$ 22,461,092	\$ 55,629
<b>Contents</b>	\$ 2,184,343	\$ 7,135	\$ 2,482,560	\$ 9,664	\$ 2,482,560	\$ 6,148
<b>Boats</b>	\$ 204,230	\$ 673	\$ 204,230	\$ 795	\$ 204,230	\$ 506
<b>Equipment</b>	\$ 318,000	\$ 1,048	\$ 318,000	\$ 1,238	\$ 318,000	\$ 788
<b>Business Income/OP/EE</b>	\$ 500,000	\$ 1,648	\$ 500,000	\$ 1,946	\$ 500,000	\$ 1,238
<b>Flood</b>	Included	Included	Included	Included	Included	Included
<b>Earthquake</b>	Included	Included	Included	Included	Included	Included
<b>Total</b>	\$ 23,124,749	\$ 76,233	\$ 26,965,892	\$ 101,082	\$ 26,965,892	\$ 84,309
<b>Total Annual Property Premium</b>		\$ 76,233		\$ 101,082		\$ 84,309
Terrorism - Optional (declined in 22-23)		\$ 1,410		\$ 2,019		

	2022-2023	2023-2024	2023-2024
<b>Deductibles</b>			
Building	\$ 5,000	\$ 5,000	\$ 10,000
Contents	\$ 5,000	\$ 5,000	\$ 10,000
Boats	\$ 1,000	\$ 1,000	\$ 1,000
Equipment	\$ 1,000	\$ 1,000	\$ 1,000
Business Income/OP/EE	24 Hours	24 Hours	24 Hours
Residential Properties	\$ 1,000	\$ 1,000	\$ 25,000
Flood	\$ 25,000	\$ 25,000	\$ 100,000
Earthquake	\$ 25,000	\$ 25,000	5%, or 100,000 min

**Property - Breakdown by Location**

Loc	Description	2022-2023		2023-2024		2023-2024	
		Limit	Premium	Limit	Premium	Limit	Premium
1-1	<b>Government &amp; Rec Building</b>						
	Building	\$ 14,522,459	\$ 47,875	\$ 15,248,582	\$ 59,361	\$ 15,248,582	\$ 37,766
	Contents	\$ 1,316,221	\$ 4,345	\$ 1,384,132	\$ 5,388	\$ 1,384,132	\$ 3,428
	Business Income	\$ 500,000	\$ 1,848	\$ 500,000	\$ 1,946	\$ 500,000	\$ 1,238
	<b>Total</b>	\$ 16,340,680	\$ 63,869	\$ 17,132,714	\$ 66,695	\$ 17,132,714	\$ 42,432
1-2	<b>Electronic Data Processing Equipment</b>	\$ 192,807	\$ 838	\$ 202,447	\$ 788	\$ 202,447	\$ 601
1-3	<b>Electrical Box (Panel)</b>	\$ 1,070	\$ 4	\$ 2,500	\$ 10	\$ 2,500	\$ 6
1-4	<b>Storage Shed</b>						
	Building	\$ 1,070	\$ 4	\$ 5,000	\$ 19	\$ 5,000	\$ 12
	Contents	\$ 1,020	\$ 3	\$ 1,071	\$ 4	\$ 1,071	\$ 3
	<b>Total</b>	\$ 2,090	\$ 7	\$ 6,071	\$ 24	\$ 6,071	\$ 15
1-5	<b>Storage Shed</b>						
	Building	\$ 1,070	\$ 4	\$ 5,000	\$ 19	\$ 5,000	\$ 12
	Contents	\$ 1,020	\$ 3	\$ 1,071	\$ 4	\$ 1,071	\$ 3
	<b>Total</b>	\$ 2,090	\$ 6	\$ 6,071	\$ 24	\$ 6,071	\$ 15
1-6	<b>Arbor</b>						
	Building	\$ 1,070	\$ 4	\$ 5,000	\$ 19	\$ 5,000	\$ 12
	Contents	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	<b>Total</b>	\$ 1,070	\$ 4	\$ 5,000	\$ 19	\$ 5,000	\$ 12
1-7	<b>Ticket Booth/Storage</b>						
	Building	\$ 2,000	\$ 7	\$ 2,100	\$ 8	\$ 2,100	\$ 5
	Contents	\$ 1,000	\$ 3	\$ 1,050	\$ 4	\$ 1,050	\$ 3
	<b>Total</b>	\$ 3,000	\$ 10	\$ 3,150	\$ 12	\$ 3,150	\$ 8
2-1	<b>Museum</b>						
	Building	\$ 615,132	\$ 2,028	\$ 645,889	\$ 2,514	\$ 645,889	\$ 1,800
	Contents	\$ 64,960	\$ 214	\$ 68,208	\$ 266	\$ 68,208	\$ 169
	<b>Total</b>	\$ 680,092	\$ 2,242	\$ 714,097	\$ 2,780	\$ 714,097	\$ 1,969

Loc	Description	2022-2023		2023-2024		2023-2024	
		Limit	Premium	Limit	Premium	Limit	Premium
2-2	Museum Wetu						
	Building	\$ 25,055	\$ 83	\$ 26,308	\$ 102	\$ 26,308	\$ 65
	Contents	\$ 1,000	\$ 3	\$ 1,050	\$ 4	\$ 1,050	\$ 3
	Total	\$ 26,055	\$ 86	\$ 27,358	\$ 107	\$ 27,358	\$ 68
3	Church						
	Building	\$ 1,042,990	\$ 3,438	\$ 1,095,140	\$ 4,263	\$ 1,095,140	\$ 2,712
	Contents	\$ 1,059	\$ 3	\$ 1,112	\$ 4	\$ 1,112	\$ 3
	Total	\$ 1,044,049	\$ 3,442	\$ 1,096,252	\$ 4,268	\$ 1,096,252	\$ 2,716
4-1	Natural Resource Dept Storage						
	Building	\$ 286,823	\$ 946	\$ 450,000	\$ 1,752	\$ 450,000	\$ 1,115
	Contents	\$ 5,102	\$ 17	\$ 5,357	\$ 21	\$ 5,357	\$ 13
	Total	\$ 291,925	\$ 962	\$ 455,357	\$ 1,773	\$ 455,357	\$ 1,128
4-2	Natural Resource Dept Garage						
	Building	\$ 385,906	\$ 1,272	\$ 500,000	\$ 1,946	\$ 500,000	\$ 1,238
	Contents	\$ 1,000	\$ 3	\$ 1,050	\$ 4	\$ 1,050	\$ 3
	Total	\$ 386,906	\$ 1,275	\$ 501,050	\$ 1,951	\$ 501,050	\$ 1,241
4-3	Natural Resource HAACP (Shell Fish)						
	Building	\$ 182,524	\$ 602	\$ 191,650	\$ 746	\$ 191,650	\$ 475
	Contents	\$ 10,594	\$ 35	\$ 11,124	\$ 43	\$ 11,124	\$ 28
	Total	\$ 193,118	\$ 637	\$ 202,774	\$ 789	\$ 202,774	\$ 602
4-4	Natural Resource Dept						
	Building	\$ 166,878	\$ 550	\$ 210,000	\$ 818	\$ 210,000	\$ 520
	Contents	\$ 10,594	\$ 35	\$ 11,124	\$ 43	\$ 11,124	\$ 28
	Total	\$ 177,472	\$ 585	\$ 221,124	\$ 861	\$ 221,124	\$ 548
4-5	Natural Resource Storage						
	Building	\$ 10,697	\$ 35	\$ 20,000	\$ 78	\$ 20,000	\$ 50
	Contents	\$ 10,841	\$ 36	\$ 11,383	\$ 44	\$ 11,383	\$ 28
	Total	\$ 21,538	\$ 71	\$ 31,383	\$ 122	\$ 31,383	\$ 78
4-6	Natural Resource Generator						
	Building	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Contents	\$ 100,000	\$ 330	\$ 105,000	\$ 409	\$ 105,000	\$ 260
	Total	\$ 100,000	\$ 330	\$ 105,000	\$ 409	\$ 105,000	\$ 260
4-7	2 Greenhouses						
	Building	\$ 22,000	\$ 73	\$ 30,000	\$ 117	\$ 30,000	\$ 74
	Total	\$ 22,000	\$ 73	\$ 30,000	\$ 117	\$ 30,000	\$ 74
5	Office Storage Vacant /Parsonage						
	Building	\$ 260,747	\$ 860	\$ 273,784	\$ 1,068	\$ 273,784	\$ 678
	Contents	\$ 1,000	\$ 3	\$ 1,050	\$ 4	\$ 1,050	\$ 3
	Total	\$ 261,747	\$ 863	\$ 274,834	\$ 1,070	\$ 274,834	\$ 681
6	Sewer Treatment Plant						
	Building	\$ 1,390,733	\$ 4,585	\$ 1,480,270	\$ 5,685	\$ 1,480,270	\$ 3,617
	Contents	\$ 433,625	\$ 1,429	\$ 455,306	\$ 1,772	\$ 455,306	\$ 1,128
	Total	\$ 1,824,358	\$ 6,014	\$ 1,935,576	\$ 7,457	\$ 1,935,576	\$ 4,744
7	Dwelling						
	Building	\$ 257,821	\$ 850	\$ 270,712	\$ 1,054	\$ 270,712	\$ 670
	Contents	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Total	\$ 257,821	\$ 850	\$ 270,712	\$ 1,054	\$ 270,712	\$ 670
8	Sober House						
	Building	\$ 339,124	\$ 1,118	\$ 525,000	\$ 2,044	\$ 525,000	\$ 1,300
	Contents	\$ -	\$ -	\$ 105,000	\$ 409	\$ 105,000	\$ 260
	Total	\$ 339,124	\$ 1,118	\$ 630,000	\$ 2,453	\$ 630,000	\$ 1,560
9	Wetus						
	Building	\$ 3,007	\$ 10	\$ 3,157	\$ 12	\$ 3,157	\$ 8
	Contents	\$ 500	\$ 2	\$ 525	\$ 2	\$ 525	\$ 1
	Total	\$ 3,507	\$ 12	\$ 3,682	\$ 14	\$ 3,682	\$ 9
10	Emergency Management						
	Building	\$ 420,000	\$ 1,385	\$ 441,000	\$ 1,717	\$ 441,000	\$ 1,092
	Contents	\$ 10,000	\$ 33	\$ 10,500	\$ 41	\$ 10,500	\$ 26
	Total	\$ 430,000	\$ 1,418	\$ 451,500	\$ 1,758	\$ 451,500	\$ 1,118
11	Plaza del Sol Apartments						
	Building	\$ -	\$ -	\$ 1,050,000	\$ 4,099	\$ 1,050,000	\$ 2,601
	Contents	\$ -	\$ -	\$ 105,000	\$ 409	\$ 105,000	\$ 260
	Total	\$ -	\$ -	\$ 1,155,000	\$ 4,498	\$ 1,155,000	\$ 2,861



Loc	Description	2022-2023		2023-2024		2023-2024	
		Limit	Premium	Limit	Premium	Limit	Premium
<b>Scheduled Boats</b>							
	Boat 50HP Yama #62YL- Carolina Skiff 16						
	1765DLX	\$ 14,000	\$ 46	\$ 14,000	\$ 55	\$ 14,000	\$ 35
	2014 West Marine 9" (Dinghy)	\$ 2,000	\$ 7	\$ 2,000	\$ 8	\$ 2,000	\$ 5
	2009 Carolina Skiff 21" (Big Dave)	\$ 14,364	\$ 47	\$ 14,364	\$ 56	\$ 14,364	\$ 36
	1987 Boston Whaler 22" (Sentry)	\$ 20,817	\$ 69	\$ 20,817	\$ 81	\$ 20,817	\$ 52
	2002 George Wilkams 18" (Orca)	\$ 3,049	\$ 10	\$ 3,049	\$ 12	\$ 3,049	\$ 8
	2004 SAFE Boats International 25'	\$ 150,000	\$ 494	\$ 150,000	\$ 594	\$ 150,000	\$ 372
		\$ 204,230	\$ 673	\$ 204,230	\$ 796	\$ 204,230	\$ 666
	<b>Unscheduled Equipment</b>	\$ 100,000	\$ 330	\$ 100,000	\$ 389	\$ 100,000	\$ 248
	<b>Scheduled Equipment</b>	\$ 218,000	\$ 719	\$ 218,000	\$ 849	\$ 218,000	\$ 540
		\$ 318,000	\$ 1,048	\$ 318,000	\$ 1,238	\$ 318,000	\$ 788
<b>Total</b>		\$ 23,124,749	\$ 76,233	\$ 25,965,882	\$ 101,082	\$ 25,965,882	\$ 64,109

Equipment Schedule

Item #	Year	Manufacturer	Model	Description	Department	Serial #	Amt of Insurance
1		Magnum	MEG301/ISO	Towable/ HVAC Generator	Emergency Management	659505	\$ 98,000
2		Ford	E450 Super Duty Trit		Emergency Management		\$ 60,000
3		Magnum	28 KW	Towable/Backup Generator	Emergency Management	5AJS161168002978	\$ 29,500
4		Ferrmont	MEP-804A	Towable/Backup Generator	Emergency Management	T-00-363-176	\$ 8,500
5		Magnum	Light tower	Towable Generator	Emergency Management	5AJS161168002978	\$ 5,000
6		Kubota	GL 6500S	Generator	Emergency Management	781165	\$ 5,000
7		Kubota	GL 6500S	Generator	Emergency Management	780000	\$ 5,000
8		Ferrmont	MEP - 803A	Generator	Emergency Management	FZ38064	\$ 3,500
9		Ferrmont	MEP - 803A	Generator	Emergency Management	FZ45290	\$ 3,500

## Cyber

	2022-2023 Hiscox	2023-2024 Hiscox Option 1	2023-2024 Hiscox Option 2	2023-2024 Hiscox Option 3	2023-2024 Hiscox Option 4
Cyber Limit	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 3,000,000
Ransomware Event Limit	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 3,000,000
Cyber Extortion Limit	Incl in above	Incl in above	Incl in above	Incl in above	Incl in above
Cyber Retention	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 10,000
Cyber Premium	\$ 5,086	\$ 5,100	\$ 4,978	\$ 4,827	\$ 5,698
Cyber Deception Limit	\$ 250,000	\$ 250,000	\$ 250,000	\$ 250,000	\$ 250,000
Cyber Deception Retention	\$ 10,000	\$ 2,500	\$ 5,000	\$ 10,000	\$ 10,000
Cyber Deception Premium	Included	Included	Included	Included	Included
TRIA Premium	\$ 47	\$ 47	\$ 46	\$ 44	\$ 52
<b>Total Premium Cyber &amp; Deception</b>	<b>\$ 5,133</b>	<b>\$ 5,147</b>	<b>\$ 5,024</b>	<b>\$ 4,871</b>	<b>\$ 5,750</b>

**Subject to completed & signed application**

\*NOTE: This is only a summary of coverages, please refer to carrier quote for more detail.

## GENERAL LIABILITY

	2022-2023 Tribal First	2023-2024 Tribal First
<b>General Aggregate Liability Limit</b>	<b>\$ 10,000,000</b>	<b>\$ 10,000,000</b>
<b>Products/Completed Operations Aggregate Limit</b>	<b>\$ 10,000,000</b>	<b>\$ 10,000,000</b>
<b>Each Occurrence Limit</b>	<b>\$ 10,000,000</b>	<b>\$ 10,000,000</b>
<b>Fire Legal Liability - Each Occurrence</b>	<b>\$ 300,000</b>	<b>\$ 300,000</b>
<b>Liquor Liability</b>	<b>Excluded</b>	<b>Excluded</b>
<b>Cemetery Malpractice Liability</b>	<b>\$ 1,000,000</b>	<b>\$ 1,000,000</b>
<b>Innkeepers Legal Liability</b>	<b>Excluded</b>	<b>Excluded</b>
<b>Police &amp;/or Law Enforcement Officers Liability</b>	<b>\$ 10,000,000</b>	<b>\$ 10,000,000</b>
<b>Deductible Each Occurrence</b>	<b>\$ 1,000</b>	<b>\$ 1,000</b>
<b>Annual Premium</b>	<b>\$ 17,973</b>	<b>\$ 19,714</b>

The Following are on a "Claims Made Basis"

		2022-2023 Tribal First	2023-2024 Tribal First
<b>Tribal Officials E&amp;O Liability</b>		\$ 10,000,000	\$ 10,000,000
<b>Deductible</b>		\$ 1,000	\$ 1,000
<b>Retroactive Date</b>	1st \$1,000,000	9/30/2005	9/30/2005
	Add'l \$9,000,000	3/1/2017	3/1/2017
<b>Miscellaneous E&amp;O Liability</b>		\$ 10,000,000	\$ 10,000,000
<b>Deductible</b>		\$ 1,000	\$ 1,000
<b>Retroactive Date</b>		3/1/2017	3/1/2017
<b>Employee Benefits Liability</b>		\$ 10,000,000	\$ 10,000,000
<b>Deductible</b>		\$ 1,000	\$ 1,000
<b>Retroactive Date</b>	1st \$1,000,000	3/7/2012	3/7/2012
	Add'l \$9,000,000	3/1/2017	3/1/2017
<b>Employment Practices Liability</b>		\$ 10,000,000	\$ 10,000,000
<b>Deductible</b>		\$ 1,000	\$ 1,000
<b>Retroactive Date</b>	1st \$1,000,000	9/30/2005	9/30/2005
	Add'l \$9,000,000	3/1/2017	3/1/2017
<b>Sexual Misconduct Liability</b>		\$ 1,000,000	\$ 1,000,000
<b>Deductible</b>		\$ 1,000	\$ 1,000
<b>Retroactive Date</b>		3/1/2017	3/1/2017
<b>Fiduciary Liability</b>		\$ 2,000,000	\$ 2,000,000
<b>Deductible</b>		\$ 1,000	\$ 1,000
<b>Retroactive Date</b>		3/1/2017	3/1/2017

Annual Premium

Included in General Liability

## Auto

	2022-2023 Tribal First	2023-2024 Tribal First
<b>Liability</b>	<b>\$ 10,000,000</b>	<b>\$ 10,000,000</b>
<b>Medical</b>	<b>\$ 5,000</b>	<b>\$ 5,000</b>
<b>Uninsured Motorist</b>	<b>\$ 1,000,000</b>	<b>\$ 1,000,000</b>
<b>Hired &amp; Non-Owned Liability</b>	<b>Inc.</b>	<b>Inc.</b>
<b>Hired Auto Physical Damage</b>	<b>Inc.</b>	<b>Inc.</b>
<b>Comprehensive Deductible</b>	<b>\$ 500</b>	<b>\$ 500</b>
<b>Collision Deductible</b>	<b>\$ 500</b>	<b>\$ 500</b>
<b>Liability Deductible</b>	<b>\$ 1,000</b>	<b>\$ 1,000</b>
<b>Total Annual Premium</b>	<b>\$ 26,734</b>	<b>\$ 34,971</b>
<b># of Autos</b>	<b>41</b>	<b>44</b>
<b>Total Value of Autos</b>	<b>1,095,460</b>	<b>1,183,168</b>

## Auto Schedule

Number	Year	Make	Model	VIN	Department	License Plate #	Registration Due	Premium
33	2018	Chevrolet	Silverado	6259	Council	7RH721	JAN 2022	\$ 1 607
34	2018	Chevrolet	Traverse	6786	Council	5LD591	JAN 2022	\$ 854
14	2014	Ford	E-350WA	7718	Education	R93807	DEC 2021	\$ 954
13	2014	Ford	E-350WA	7659	Education	R93808	DEC 2021	\$ 954
35	2002	Ford	E450 Super Duty Triton V10	5988	Emergency Mgmt	----		\$ 1 773
	2005	EZ Loader	Trailer		Emergency Mgmt			\$ 118
36	2003	Jeep	Liberty Sport	9589	EPREP	----		\$ 554
39	2019	Cargo	Utility EX 6X 12	9762	EPREP	----		\$ 296
	2017	Ford	Transit T350	7403	EPREP			\$ 1 124
21	1999	Ford	E-350 Truck	5519	EPREP1	----	JAN 2022	\$ 691
29	1998	Ford	F150	1781	EPREP2	----	JAN 2022	\$ 436
15	2015	Ford	F-250	4557	Facilities	S20242	DEC 2021	\$ 1 065
5	2011	Ford	F-150	1684	Housing	P30391	DEC 2021	\$ 774
30	2015	Chrysler	Town N Country	9202	ICWA	425JK2	FEB 2022	\$ 909
9	2012	Ford	F-250	4702	NRD	P78898	DEC 2021	\$ 1 003
8	2014	Ford	F-150	6878	NRD	R50918	DEC 2021	\$ 914
17	2016	Dodge	Ram Pickup	1117	Police	S46880	DEC 2021	\$ 1 208
18	2016	Dodge	Ram Pickup	1118	Police	S46879	DEC 2021	\$ 1 208
	2022	Quality Cargo	Trailer	3568	Police			\$ 243
18	2022	Chevrolet	Tahoe CK	4801	Police	Added 7/18/22		\$ 1 346
19	2016	Ford	E-350	0844	Public Works	S16489	DEC 2021	\$ 1 389
12	2007	Ford	F-450	1163	Public Works	M32583	DEC 2021	\$ 993
11	2011	Ford	F-250	3463	Public Works	N88191	DEC 2021	\$ 979
10	2006	Ford	F-150	3609	Public Works	N75105	DEC 2021	\$ 706
37	2019	Ford	T-350	2527	Public Works-Transportation	----		\$ 1 217
38	2019	Ford	T-350 Jumbo	1391	Public Works-Transportation	1EFE55		\$ 1 308
28	2011	Ford	F250	8546	Shellfish Farm	9JK780	OCT 2021	\$ 916
6	2013	Ford	E-150	4545	Shellfish Farm	R35958	DEC 2021	\$ 792
22	2010	Ford	F150	8629	Shellfish Farm	3YK696	JUN 2021	\$ 838
22	2019	Ford	Flex	3049	Substance Abuse	Added 11/30/22		\$ 512
32	2010	Ford	Focus	6357	Transportation		DEC 2021	\$ 499
31	2010	Ford	Focus	6455	Transportation			\$ 499
3		Ford	Econoline	2192	Transportation	LV12606	JUN 2021	\$ 814
4	2010	Ford	Econoline	4503	Transportation	LV50499	SEP 2021	\$ 872
2	2013	Ford	Culvan	8920	Transportation	LV62813	MAR 2022	\$ 875
1	2013	Ford	Culvan	8913	Transportation	LV62812	AUG 2021	\$ 875
35	2017	Dodge	Amerivan	9013	Transportation		OCT 2021	\$ 1 387
18	1997	Haulmark	G818B2 Trailer	1526	Transportation		NOV 2021	\$ 148
24	2002	Venl	Trailer	0132	Transportation		NOV 2021	\$ 148
25	2010	Carry	Trailer	8476	Transportation		OCT 2021	\$ 148
27	2004	Cam	Trailer	8668	Transportation		OCT 2021	\$ 148
26	2011	Load	Boat Trailer	3883	Transportation		NOV 2021	\$ 74
23	2013	Venl	Boat Trailer	0070	Transportation		NOV 2021	\$ 74
23	2017	Ford	Explorer K8D	7049	Tnbal Court	Added 7/6/22		\$ 715

Annual Premium

\$ 34,971

## CRIME

	2022-2023 Tribal First	2023-2024 Tribal First
<b>Employee Theft</b>	<b>\$ 500,000</b>	<b>\$ 500,000</b>
<b>Deductible</b>	<b>\$ 10,000</b>	<b>\$ 10,000</b>
<b>Forgery or Alteration</b>	<b>\$ 500,000</b>	<b>\$ 500,000</b>
<b>Deductible</b>	<b>\$ 10,000</b>	<b>\$ 10,000</b>
<b>Money &amp; Securities Within Premises</b>	<b>\$ 500,000</b>	<b>\$ 500,000</b>
<b>Deductible</b>	<b>\$ 10,000</b>	<b>\$ 10,000</b>
<b>Robbery or Safe Burglary Within Premises</b>	<b>\$ 500,000</b>	<b>\$ 500,000</b>
<b>Deductible</b>	<b>\$ 10,000</b>	<b>\$ 10,000</b>
<b>Outside Premises</b>	<b>\$ 500,000</b>	<b>\$ 500,000</b>
<b>Deductible</b>	<b>\$ 10,000</b>	<b>\$ 10,000</b>
<b>Computer Fraud &amp; Funds Transfer Fraud</b>	<b>\$ 500,000</b>	<b>\$ 500,000</b>
<b>Deductible</b>	<b>\$ 10,000</b>	<b>\$ 10,000</b>
<b>Money Orders &amp; Counterfeit Money</b>	<b>\$ 500,000</b>	<b>\$ 500,000</b>
<b>Deductible</b>	<b>\$ 10,000</b>	<b>\$ 10,000</b>
<b>Annual Premium</b>	<b>\$ 15,283</b>	<b>\$ 16,811</b>

**ERISA / 401(k):** requires insured's to have coverage for their 401k plan that is equal to 10% of their plan assets up to \$500,000 (or \$1,000,000 if the plan includes employer securities).

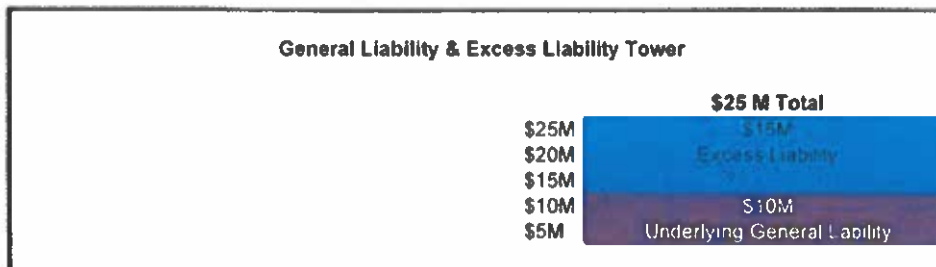
Per Great American's policy language, coverage for Employee Benefit Plans is provided up to the limit of Insuring Agreement A.1. Employee Theft.

**401(k) Plan Name:** Mashpee Wampanoag Tribe 401k plan



## Excess Liability

	2022-2023 Tribal First	2023-2024 Tribal First
<b>General Aggregate Limit</b>	<b>15,000,000</b>	<b>15,000,000</b>
<b>Underlying Coverages</b>		
General Liability	10,000,000	10,000,000
Auto Liability	10,000,000	10,000,000
Police and/or Law Enforcement Officers Liability	Excluded	10,000,000
Tribal Officials E&O	10,000,000	10,000,000
Misc E&O	10,000,000	10,000,000
Employee Benefits Liability	10,000,000	10,000,000
Employment Practices Liability	10,000,000	10,000,000
<b>Excluded From Excess</b>		
Tribal Workers Employers Liability	Excluded	Excluded
Cemetary Professional Liability	Excluded	Excluded
Liquor Liability	Excluded	Excluded
Innkeeper's Legal Liability	Excluded	Excluded
Medical Malpractice Liability	Excluded	Excluded
Sexual Misconduct	Excluded	Excluded
Fiduciary Liability	Excluded	Excluded
E-Commerce Liability	Excluded	Excluded
	<b>\$ 6,760</b>	<b>\$ 9,776</b>



**Property Loss Summary**  
**Mashpee Wampanoag Tribe**  
as of May 31, 2023

	Claims	Premium	Loss Ratio
22/23	\$ -	\$ 76,233.00	0.00%
21/22	\$ 12,620.88	\$ 63,998.00	19.72%
20/21	\$ -	\$ 58,630.00	0.00%
19/20	\$ -	\$ 54,588.00	0.00%
18/19	\$ -	\$ 45,586.00	0.00%
	<b>\$ 12,620.88</b>	<b>\$ 299,035.00</b>	

Includes Reserves \*

**Average 5-Year Loss Ratio**

**3.94%**

22/23

Open	Closed	Total
0	0	0

Total Paid	\$	-
Reserved	\$	-
	\$	-

21/22

Open	Closed	Total
0	1	1

1 closed

Storm damage Government bldg, storage bldg at farm,  
308 Hoophole (dwelling)

Total Paid	\$	12,620.88
Reserved	\$	-
	\$	12,620.88

20/21

Open	0	Closed	0	Total	0
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Total Paid	\$	-
Reserved	\$	-
	\$	-

19/20

Open	0	Closed	0	Total	0
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Total Paid	\$	-
Reserved	\$	-
	\$	-

18/19

Open	0	Closed	0	Total	0
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Total Paid	\$	-
Reserved	\$	-
	\$	-

**Package Loss Summary**  
**Mashpee Wampanoag Tribe**  
as of May 31, 2023

	Claims	Premium	Loss Ratio
22/23	\$ 45,677.11	\$ 44,707.00	102.17%
21/22	\$ 72,934.86	\$ 42,257.00	172.60%
20/21	\$ 1,184.51	\$ 45,665.00	2.59%
19/20	\$ 5,651.03	\$ 44,770.00	12.62%
18/19	\$ -	\$ 38,745.00	0.00%
	<u>\$ 125,447.51</u>	<u>\$ 216,144.00</u>	

Includes Reserves \*

**Average 5-Year Loss Ratio**

**58.00%**

22/23

Open	Closed	Total
0	3	3

All closed:

- 1) Rock cracked windshield
- 2) Rock cracked windshield
- 3) Auto Insured vehicle hit two vehicles

Total Paid	\$	45,677.11
Reserved	\$	-
	\$	45,677.11

21/22

Open	Closed	Total
1	3	4

3 closed

- 1) Auto Insured vehicle hit other vehicle
- 2) Windshield cracked during storm
- 3) Shellfish propagation license

1 closed:

Treasurer sued tribe

Total Paid	\$	47,934.86
Reserved	\$	25,000.00
	\$	72,934.86

20/21

Open	0	Closed	4	Total	4
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All closed:

- 1) Auto Vandalism to Shuttle Bus
- 2) Auto Windshield Damage /Snow
- 3) Claimant placed on pending enrollment list
- 4) Auto Rock cracked windshield

Total Paid	\$	1,184.51
Reserved	\$	-
	\$	1,184.51

19/20

Open	0	Closed	3	Total	3
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All closed:

- 1) Paying/accepting bribes E&O - Expenses
- 2) Auto @ Buttonwood Park Zoo Parking Lot
- 3) Auto @ Route 28, swerved and hit OV

Total Paid	\$	5,651.03
Reserved	\$	-
	\$	5,651.03

18/19

Open	0	Closed	5	Total	5
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All closed:

- 1) Controller authorized reimbursement of taxes. Fiduciary
- 2) Auto: Rollover Route 495 Wareham
- 3) Auto: Damage to front bumper
- 4) Election committee recall. Employment- Legal Fees
- 5) Alleged in adopting amendment w/o Council approval.  
Employment- Legal Fees

Total Paid	\$	142,998.25
Reserved	\$	-
	\$	142,998.25

Mashpee Exposures

	2022	2023
<b>Total Number of Employees</b>	68	68
<b>Annual Payroll (total all EE, all locations)</b>	\$ 3,149,997	\$ 3,149,997
<b>Governmental Expenditures</b>	Separate Form	Separate Form
<b># cemetery plots</b>	300	300
<b># children at Day Care</b>	29	29
<b># Special Events</b>	\$ 2	\$ 2
<b>Utilities Payroll</b>		
<b>Natural Resources Budget</b>	\$ 1,100,000	\$ 1,100,000
<b>Gift Shop Revenue</b>	\$ 6,500	\$ 6,500