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Ruston, LA 71270  
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# THE LINCOLN AGENCY, LLC

2211 North Seventh St.,  
Suite 209  
West Monroe, LA 71291  
318-387-2141  
Fax 318-387-2199

*"To be Sure, Insure With us"*

October 8, 2014

Lincoln Parish Police Jury  
Courtney Hall  
PO Box 979  
Ruston, LA 71270

Dear Courtney:

We have thoroughly marketed the Police Jury insurance account to the following Public Entity Carriers:

Hartford Insurance	Ace American Group	Summit Holdings
Liberty Mutual Insurance	UniGroup Insurance	Stonetrust Insurance Co.
Travelers Insurance	America First Insurance	LUBA
EMC Insurance Companies	Berkley National Ins. Co.	CNA Insurance Companies
One Beacon Insurance	United Fire & Casualty Co.	World Wide Brokerage

The Lincoln Agency has negotiated all coverages and limits that fulfill the risk retention requirements for the Parish. Risk Control and reviews by the Carriers have been completed. The limits of risk retention and coverage amounts that will be in force indicate that One Beacon is the most competitive in coverages and premium. One Beacon will continue coverage with flat rate indication for the insurance premiums on the Parish exposures. Therefore keeping the package premium level with last years coverage and premiums. (Consideration for liability coverage is based on budgetary decisions.)

Retentions will remain at current levels (competing companies wanted to increase the Retention limits and the base rate structure.)

I look forward to reviewing policy rates, coverage and company comparisons with the insurance committee and jurors on October 14, 2014. If any questions arise, please Call on me.

Sincerely,  
Randy Graham

