

April 3, 2026

Darnell Lateral Ditch Company  
9370 WCR 70  
Windsor, CO 80550

RE: **Commercial Package Policy #GPNUF000840606000**  
**National Union Fire Insurance Company of Pittsburgh, Pa.**  
**Policy Term: April 01, 2026 to April 01, 2027**

Thank you for your business. It has been our pleasure to represent you this past year. Enclosed you will find your renewal policy. Please review it and let us know if any changes are needed.

Here are a few key points for your consideration:

Premium Summary and Compensation Schedule						
Coverage	Carrier Name	Carrier A.M. Best Rating <sup>(1)</sup>	Carrier Admitted / Non-Admitted Status	Wholesaler, MGA, or Intermediary Name <sup>(2)</sup>	Estimated Annual Premium <sup>(3, 4)</sup>	Gallagher U.S. owned Wholesaler, MGA or Intermediary % and/or Fee
Commercial Package	National Union Fire Insurance Company of Pittsburgh, Pa.	A,XV	Admitted	Glatfelter Underwriting Services, Inc	\$750	No *

**Note:** When placing business with insurance companies, Gallagher Companies receive commission based on negotiated contractual terms with those carriers. The commission rate is a percentage of the premium excluding taxes and fees. Major lines of coverage, and their typical range of commissions are listed below. If you wish to receive more details on actual compensation paid to Gallagher Companies, please contact your Gallagher representative.

- **Accident & Health:** 15-25%
- **Aviation:** 14-15%
- **Contract Bonds:** 20-30%
- **All Other Bonds/Surety:** 30-35%
- **Builders Risk:** 15-18%
- **Property:** 15-22%
- **Inland Marine:** 20-22.5%
- **Ocean Marine:** 15-17.5%
- **Casualty:** 14-15%
- **Commercial Auto:** 12.5-15%
- **Package / Business Owners Package:** 15-16.8%
- **Workers Compensation:** 8-11%
- **All Other Commercial:** 10-20%
- **Executive/Professional Lines:** 15-17.5%
- **Medical Malpractice:** 10-12%

*Compensation to Gallagher may also be disclosed in a Client Services Agreement or Consulting Services Agreement.*

Please note the following:

- Your renewal invoice will be sent to you by the carrier. The carrier may require payment in order to renew coverage.
- The policy premium may be subject to a final exposure audit, which means the actual premium paid during the policy period could change as a result of changes to the policy rating basis.
- All policies contain coverage exclusions. Please carefully review the exclusions contained in your policy and notify us if you have any questions.



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- Please report all claims immediately as outlined in each policy form.
- Any entity not named in this proposal, may not be an insured entity. This may include affiliates, subsidiaries, LLC's, partnerships and joint ventures.

We appreciate your business and look forward to working with you in the coming year. Please contact us if you have any questions.

Sincerely,

Lea Robertson  
(303) 247-8405  
Lea\_Robertson@ajg.com

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**Footnotes:**

1. The above A.M. Best Rating was verified on the date this document was created
2. We were able to obtain more advantageous terms and conditions for you through an intermediary/wholesaler.
3. If the premium is shown as an indication: The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.