



■ Business & Personal Insurance ■ Employee Benefits ■ Life Insurance ■ Professional Liability

Lorain Port Authority
319 Black River Lane
Lorain, Ohio 44052

November 1, 2016

Dear Rick,

As you are aware, in August of this year, our agency worked cooperatively with Lorain City Officials, the City insurance broker, representatives of the Lorain Port Authority and individuals and representatives of various entertainment promoters conducting events on Port Authority property, specifically Black River Landing regarding the issue and amount of liability insurance coverage required. Undoubtedly, this was a complex process due to the various parties involved, type and size of events, and ownership of the site.

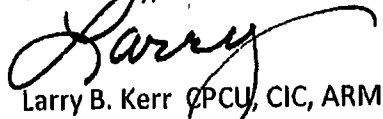
Following several meetings and phone calls with all of the parties involved we are pleased to report that, in our determination that due to the nature and past historical experience of the events held at Black River Landing, the amount of Liability Coverage currently provided to the Port (\$1 million) is sufficient for these activities and events.

Undoubtedly, should conditions or the character of the events change we would recommend meeting to discuss a possible policy change or Liability Coverage increase.

Again, we thank you for allowing us to provide this service to you and are pleased that we could help the Port Authority review and work through this process.

Please advise if further input on my part is needed.

Yours truly,


Larry B. Kerr CPCU, CIC, ARM