

CITY OF PAWTUCKET

REQUEST FOR PROPOSALS



25-030

Workers Compensation Insurance

March 26 2025

Contents:

- 1.0 Bid/Solicitation Information
 - 2.0 Instructions and Notifications to Bidders
 - 3.0 Overview
 - 4.0 Scope of Work
 - 5.0 Acknowledgement of Risk and Hold Harmless Agreement
 - 6.0 Additional Insurance Requirements
 - 7.0 Proposal Content and Organization
 - 8.0 Evaluation Criteria
 - 9.0 Miscellaneous
 - 10.0 Bid Form

 - Appendix A Anti-Kickback Acknowledgement
 - Appendix B City of Pawtucket Purchasing Rules and Regulations and Terms and Conditions of Purchase
 - Appendix C Experience Rating
 - Appendix D Payroll Data
 - Appendix E 5 Year Loss Run
- 

1.0 - Bid/Solicitation Information

Schedule

Pre-Bid/Proposal Conference: No Yes

Requests for Further Information Period ends: April 10, 2025 at 12:00 PM

Requests for information or clarification must be made electronically to the attention of:
Peter Wingate - Purchasing Director
E-mail: pwingate@pawtucketri.com

Please reference the RFP / LOI number on all correspondence. Answers to questions received, if any, will be posted on the internet as an addendum to this bid solicitation.

RFP Submission Deadline: April 24, 2025 at 12:00 PM

Late submittals will not be considered.

Proposals must be mailed or hand-delivered in a sealed envelope **marked with the RFP/Bid # and Project Name** to:

Pawtucket City Hall - Purchasing Office
137 Roosevelt Avenue
Pawtucket, RI 02860

Bids will be publicly opened at a scheduled Purchasing Board meeting.
4:00 pm, April 24, 2025
City Council Chambers
Pawtucket City Hall

Bonds/Surety Required

Surety Bond: No Yes

Bidder is required to provide a bid surety in the form of a bid bond or certified check payable to the City of Pawtucket in an amount not less than five percent (5%) of the bid price.

Fidelity Bond: No Yes

Performance Bond: No Yes

The successful bidder will be required to furnish all insurance documentation as outlined in the attached Purchasing Rules & Regulations and General Terms & Conditions of Purchase.

Miscellaneous

The bid process and resulting contract are subject to the Rules and Regulations and General Terms and Conditions of Purchase. Submission of a bid in response to this solicitation is acknowledgement and acceptance of these Rules and Regulations and General Terms and Conditions of Purchase.

The City of Pawtucket reserves the right to award on the basis of cost alone, accept or reject any or all bids, and to act in its best interest including, but not limited to, directly negotiating with any vendor who submits a proposal in response to this RFP and to award a contract based upon the results of those negotiations alone. Proposals found

to be technically or substantially non-responsive at any point in the evaluation process will be rejected and not considered further. The City of Pawtucket may, at its sole option, elect to require presentations(s) by bidders clearly in consideration for award.

2.0 - Instructions and Notifications to Bidders

- It is the vendor's responsibility to examine all specifications and conditions thoroughly, and comply fully with specifications and all attached terms and conditions. Vendors must comply with all Federal, State, and City laws, ordinances and regulations, and meet any and all registration requirements where required for contractors as set forth by the State of Rhode Island. Failure to make a complete submission as described herein may result in a rejection of the proposal.
- All costs associated with developing or submitting a proposal in response to this Request, or to provide oral or written clarification of its content shall be borne by the bidder. The City of Pawtucket assumes no responsibility for these costs.
- A submittal may be withdrawn by written request to the Purchasing Agent by the proposer prior to the stated RFP deadline.
- Prior to the proposal deadline established for this RFP, changes may be made to a proposal already received by the City if that vendor makes a request to the Purchasing Agent, in writing, to do so. No changes to a proposal shall be made after the RFP deadline.
- Proposals are considered to be irrevocable for a period of not less than ninety (90) days following the opening date, and may not be withdrawn, except with the express written permission of the Purchasing Agent. Should any vendor object to this condition, the vendor must provide objection through a question and/or complaint to the Purchasing Agent prior to the proposal deadline.
- All pricing submitted will be considered to be firm and fixed unless otherwise indicated herein.
- The vendor has full responsibility to ensure that the proposal arrives at the Purchasing Division Office prior to the deadline set out herein. The City assumes no responsibility for delays caused by the U.S. Postal Service or any other delivery service. Postmarking by the due date will not substitute for actual receipt of response by the due date. Proposals arriving after the deadline may be returned, unopened, to the vendor, or may simply be declared non-responsive and not subject to evaluation, at the sole discretion of the Purchasing Agent. **For the purposes of this requirement, the official time and date shall be that of the time clock in the City of Pawtucket's Purchasing Office.**
- It is intended that an award pursuant to this Request will be made to a prime contractor, who will assume responsibility for all aspects of the work. Joint venture and cooperative proposals will not be considered, but subcontracts are permitted, provided that their use is clearly indicated in the bidder's proposal, and the subcontractor(s) proposed to be used are identified in the proposal.
- Bidders are advised that all materials submitted to the City of Pawtucket for consideration in response to this Request for Proposals shall be considered to be public records as defined in Title 38 Chapter 2 of the Rhode Island General

Laws, without exception, and may be released for inspection immediately upon request once an award has been made.

- Vendors are responsible for errors and omissions in their proposals. No such error or omission shall diminish the vendor's obligations to the City.
- The City reserves the right to reject any or all proposals, or portions thereof, at any time, with no penalty. The City also has the right to waive immaterial defects and minor irregularities in any submitted proposal at its sole discretion. All material submitted in response to this RFP shall become the property of the City of Pawtucket upon delivery to the Purchasing Agent.
- The City asks that companies refrain from requesting proposal information concerning other respondents until an intention to award is determined, as a measure to best protect the solicitation process, particularly in the event of a cancellation or re-solicitation. Proposal materials become public information only after a contract is awarded.

3.0 - Overview

The City of Pawtucket is soliciting proposals for workers compensation insurance coverage. This insurance coverage shall be effective on the first day of our fiscal year 2026 (July 1, 2025) and will end on June 30, 2026.

The City reserves the right to renegotiate the terms of this contract for an additional four (4) full one (1) year terms at its sole discretion.

4.0 - Scope of Work

Bidder Qualifications

All insurance carriers must be licensed or authorized to do business in the State of Rhode Island.

Agents/Brokers must be licensed with the State of Rhode Island.

All insurance carriers must be A.M. BEST "A-rated" or equivalent and a copy of its current rating provided with the proposal.

General Terms

Any and all alterations to the specified coverage should be noted in a separate document which is to be included with the proposal when submitted. This document shall identify the changes to the specified coverage and include a full and complete explanation for the change.

Proposals may be withdrawn only upon written request received PRIOR to the RFP opening. Negligence on the part of the offeror in preparing the proposal confers no rights for the withdrawal of the proposal after it has been opened.

A minimum of two months (60 days) notice of termination or non-renewal of coverage shall be provided by the insurance carrier and its agent to the City of Pawtucket.

Offerors submitting proposals must be prepared to demonstrate beyond a reasonable doubt that they possess adequate financial status, equipment, technical expertise and professional experience to meet all obligations and requirements of this contract.

It will be the responsibility of the offerors to familiarize themselves with all terms and conditions listed herein.

Proposals signed by an agent must be accompanied by evidence of his authority.

All offerors must maintain a permanent and publicly known place of business.

It is the intent of the City of Pawtucket to make an award in accordance with the herein specifications. The offeror to whom the award is made will be notified at the earliest possible date. The City of Pawtucket, however, reserves the right to review any and all proposals and to waive any informality in proposals whenever such waiver is in the best interests of the City of Pawtucket. The City of Pawtucket also reserves the right to

reject the proposal of any offeror who has previously failed to perform properly or who is not in a position to perform under the conditions and terms of the contract or who has habitually and without just cause neglected the payment of bills in a timely manner. The City of Pawtucket further reserves the right to accept whichever proposal, or reject all proposals, on the basis of the best interests of the City of Pawtucket.

CURRENT WORKERS COMPENSATION COVERAGE

The City of Pawtucket is currently insured for workers compensation coverage with Beacon Mutual Insurance Company. This contract consists of the following services:

1. Claims Handling
2. Loss Control
3. Medical Case Management
4. Data Processing and Management Information

Loss data and other information furnished by the City of Pawtucket are provided for rating purposes and although reliable, the loss data and other information cannot be guaranteed.

SCOPE OF WORK

The City of Pawtucket is seeking proposals from qualified firms for fully insured workers compensation coverage, and a complete Workers Compensation Insurance Program for Fiscal Year 2026 (July 1, 2025 – June 30, 2026). The selected vendor will provide full Management/Administration of Workers Compensation programs and ancillary services.

Each respondent will submit in detail the proposed program and services to be rendered to the City of Pawtucket.

Minimum Services include:

Complete administration of all workers compensation claims such as monitoring, record keeping, investigation, medical gates, legal settlement, medical case management, return to work programs, training policies, loss controls services, data processing and management information reporting, etc.

The City of Pawtucket seeks proposals for a complete program. The following are the minimum requirements the City of Pawtucket is expecting in each proposal:

I. Limits of Liability

Workers Compensation – Statutory

Employers Liability;

Each accident: \$1,000,000

Disease- policy limit: \$1,000,000

Disease- each employee: \$1,000,000

All States endorsements included.

II. Endorsements and Other Requirements

Catastrophe (Other than Certified Acts of Terrorism) Premium Endorsement

Trade Sanctions Notice and Endorsement

Shared Earning (Optional)*

*Please provide details based on actual experience.
Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement

III. Experience Modification

The existing modification is in Appendix C. An application to update the modification factor is pending and will be provided by addendum if available prior to bid submission deadline.

IV. Payroll and Classification Data

See Appendix D for the FY26 payroll schedule summarized by classification.

Other Requirements

All respondents are required to include a copy of the calculation of the workers compensation premium. This calculation worksheet must include but not limited to: codes; payrolls; rates; deviations; experience modifications; premium discounts; schedule credits; the deposit premium and payment plan.

Regarding proposed risk management services; the agent/broker/insurer must provide evidence of Errors and Omissions insurance with minimum limits of \$1,000,000 each occurrence and aggregate.

Special Notice of Claims. Your proposal shall allow for claims to be reported as soon as practical after facts have become known to the City of Pawtucket/insurer that would lead to a claim.

If a Loss Sensitive Premium Plan or Participating Dividend Plan is proposed, you must clearly list the Maximum Premium charge and the premium formula, including all factors and definitions.

All quotes for Workers Compensation should be based upon the projected payroll for FY2026 as provided by Appendix D.

Required Services from TPA

I. Claims Handling

- Activate necessary files upon first report of injury.
- Review claim reports and process claim in accordance with statutory requirements.
- Investigate claims and determine compensability.
- Establish cash reserves and periodically update.
- Make payments to injured employee, medical providers and others relating to a file.
- Arrange independent medical exams and coordinate medical data.

- Recommend selection of counsel and assist in litigated cases.
- Attend hearings as required.
- File all required reports and statements as may be required by the State of Rhode Island.

II. Loss Control

- Perform no less than two (2) on site exposure and ergonomic surveys.
- Prepare written report highlighting exposures found in survey with recommendations to either correct or reduce the exposure to loss.
- Prepare written ergonomic report with recommendations which could include job redesign or educational programs.
- Provide one written and one electronic loss control manual.
- Provide a minimum of 40 hours of loss prevention and/or ergonomic services to City of Pawtucket.

III. Medical Case Management

- Review first report of injury.
- Monitor the progress of injured employees.
- Meet with employee and treating physician as required.
- Recommend alternative treatment plans as required.
- Assist employee, employer, and treating physician in developing transitional employment.
- Maintain communication between the employee, employer, attending physician, claims and risk management staff.
- Review medical bills to assure that they are in line with the injury and the service rendered and process payments accordingly.
- Established medical provider network must be located within a 10 mile radius from the City of Pawtucket Boundaries.

IV. Processing and Management Information

Monthly loss reports which include as a minimum:

- Claim number, date of loss, name, cause and injury.
- Claim status (open or closed).

- Reserves by claim and grant total.
- Total incurred losses.
- Total incurred losses.

Monthly case review meeting with City Human Resources:

- Claims review, counter-measures, and management.

Quarterly loss analysis summaries which include at a minimum:

- Number of claims closed by insurance year showing the total amount paid for medical and indemnity.
- Number of claims outstanding by insurance year showing the total amount paid for medical and indemnity and the outstanding reserves.

V. Third Party Administrator Services – Police and Fire Department

- The selected vendor will assist in the administration of injured on duty claims referred to it by the Pawtucket Fire and Police Departments. Such assistance shall include investigation, employer contact/interview and recommendations to The City on resolution of claims and return to work issues.
- The selected Vendor will assist in the design and administration of an Injured-on-Duty program ("IOD").
- The selected Vendor will perform medical monitoring of all claims including, but not limited to, interaction with health insurance providers for The City, and review of health care provider notes and protocols.
- The selected Vendor will assist The City in the selection of physicians for impartial medical examinations ("IME") and/or will review and monitor IME reports.
- The selected Vendor will communicate with treating physicians on return to work issues. They will also establish and maintain claims files to contain all facts and information necessary for the proper service and administration of claims.
- The selected Vendor will assist in the design, implementation and monitoring of light duty programs; SAE, and return to work issues as appropriate.
- The selected Vendor will assist The Cities legal counsel with respect to injured on duty matters and work site issues as appropriate and will also train supervisors, administration and support staff in policies and regulations as related to injured on duty matters as appropriate.
- The selected Vendor will maintain electronic recordkeeping as necessary.

VI. Any additional services which are agreed in writing by the parties.

NOTE: All policies must include the Terrorism Risk Insurance Act Coverage (TRIA). The offeror understands that the City of Pawtucket reserves the right to reject any or all proposals, and to award the contract in the best interest of the City of Pawtucket. All coverages included in these specifications will be awarded to a single offeror if possible, but the City may choose to split the coverage's between two or more offerors. Award can be made item by item or in the aggregate.

5.0 - Acknowledgement of Risk & Hold Harmless Agreement

In addition to the indemnity provisions in the City of Pawtucket's Terms and Conditions of Purchase and to the fullest extent permitted by law, the selected vendor, its officers, agents, servants, employees, parents, subsidiaries, partners, officers, directors, attorneys, insurers, and/or affiliates (Releasors) agree to release, waive, discharge and covenant not to sue the City of Pawtucket, its officers, agents, servants or employees (Releasees) from any and all liability, claims, cross-claims, rights in law or in equity, agreements, promises demands, actions and causes of action whatsoever arising out of or related to any loss, damage, expenses (including without limitation, all legal fees, expenses, interest and penalties) or injury (including death), of any type, kind or nature whatsoever, whether based in contract, tort, warranty, or other legal, statutory, or equitable theory of recovery, which relate to or arise out of the Releasors use of or presence in and/or on City of Pawtucket property. The Releasors agree to defend, indemnify and hold harmless the Releasees from (a) any and all claims, loss, liability, damages or costs by any person, firm, corporation or other entity claiming by, through or under Releasors in any capacity whatsoever, including all subrogation claims and/or claims for reimbursement, including any court costs and attorneys fees, that may incur due to Releasors use of or presence in and on City of Pawtucket property; and (b) any and all legal actions, including third-party actions, cross-actions, and/or claims for contribution and/or indemnity with respect to any claims by any other persons, entities, parties, which relate to or arise out of Releasors use of or presence in and on City of Pawtucket property.

The Releasors acknowledge the risks that may be involved and hazards connected with use of or presence in and on City of Pawtucket property but elect to provide services under any contract with the City of Pawtucket with full knowledge of such risks. Releasors also acknowledge that any loss, damage, and/or injury sustained by Releasors is not covered by Releasees insurance. Releasors agree to become fully aware of any safety risks involved with the performance of services under any contract with the City of Pawtucket and any safety precautions that need to be followed and agree to take all such precautions.

The duty to indemnify and/or hold harmless the City of Pawtucket shall not be limited by the insurance required under the City of Pawtucket Terms and Conditions of Purchase.

6.0 - Additional Insurance Requirements

In addition to the insurance provisions in the City of Pawtucket Terms and Conditions of Purchase, the liability insurance coverage, except Professional Liability, Errors and Omissions or Workers' Compensation insurance required for performance of a contract with the City of Pawtucket shall include the City of Pawtucket, its divisions, officers and employees as Additional Insureds but only with respect to the selected vendor's activities under the contract. The insurance required through a policy or endorsement shall include:

- A. a Waiver of Subrogation waiving any right to recovery the insurance company may have against the City of Pawtucket; and
- B. a provision that the selected vendor's insurance coverage shall be primary with respect to any insurance, self insurance or self retention maintained by the City of Pawtucket and that any insurance, self insurance or self retention maintained by the City of Pawtucket shall be in excess of the selected vendor's insurance and shall not contribute.

There shall be no cancellation, material change, potential exhaustion of aggregate limits or non-renewal without thirty (30) days written notice from the selected vendor or its insurer(s) to the City of Pawtucket's Purchasing Agent. Any failure to comply with the reporting provision of this clause shall be grounds for immediate termination of the contract with the City of Pawtucket.

Insurance coverage required under the contract shall be obtained from insurance companies acceptable to the City of Pawtucket. The selected vendor shall pay for all deductibles, self insured retentions and/or self insurance included hereunder.

The City of Pawtucket's Purchasing Agent reserves the right to consider and accept alternative forms and plans of insurance or to require additional or more extensive coverage for any individual requirement.

7.0 - Proposal Content and Organization

Pricing must include all costs as specified in this solicitation. Pricing for this proposal must be indicated on the Bid Form in Section 12.0 and must be submitted in a separate, sealed envelope marked with the words "Pricing Proposal". Only one pricing proposal needs to be submitted.

All Bid Forms must be signed.

Vendors must include on the Bid Form a list of at least four (4) references with whom they have contracted to do similar work by including the company name, telephone number, contact person, and number of years they have served this customer. Preferably, references should be municipalities which are of approximate size as the City of Pawtucket, and a website address should be included if available.

Respondents must also include an overview of their company's experience including, but not limited to, the number of years the company has been providing these services, the size of the company (including the number of employees and locations), a description of work undertaken that is similar to what is being requested in this RFP, and, if applicable, certifications that show a knowledge of equipment that would be serviced or provided under this contract.

If any subcontractors are to be used in the performance of any work contracted for under this RFP, please list their name(s), contractor license #, address and phone number, and specific description of the subcontract work to be performed.

Two (2) copies of your proposal, one (1) original and one (1) electronic (flash or USB drive) copy must be submitted before the deadline. Proposals must be in the following format:

- Bid Form

- Company overview

- Length of time your firm has been in business

- Length of time at current address

- All licensing (List types and business license number(s)), certification and permits as required in the Scope of Work

Please state any and all additions, deletions, and exceptions, if any, that you are taking to any portion of this proposal. If not addressed specifically, the City of Pawtucket assumes that the vendor will adhere to all terms and conditions listed in this RFP.

Submission of a proposal is acknowledgement and acceptance of the City of Pawtucket's Purchasing Rules and Regulations and General Terms and Conditions of Purchase.

8.0 - Evaluation Criteria

The evaluation of proposals will be conducted in a time frame convenient to the City.

The City of Pawtucket reserves the right to award on the basis of cost alone, accept or reject any or all proposals, and to otherwise act in its best interest including, but not limited to, directly negotiating with any Supplier who submits a proposal in response to this RFP and to award a contract based upon the results of those negotiations alone. Further, the City reserves the right to waive irregularities it may deem minor in its consideration of proposals.

Proposals found to be technically or substantially non-responsive at any point in the evaluation process will be rejected and not considered further. The City of Pawtucket may elect to require presentations(s) by vendors in consideration for award.

Proposals will be evaluated in three (3) phases:

1. The first phase is an initial review to determine if the proposal, as submitted, is complete. To be complete, a proposal must meet all the requirements of this RFP.
2. The second phase is an in-depth analysis and review based on criteria below and their associated weights.

<u>Evaluation Criteria</u>	<u>Importance</u>
Experience/Qualifications	20%
Price	80%

3. The third is a comparison of each proposal's weighted evaluation relative to the costs proposed.

In the event that the City requires further information and/or a demonstration of any equipment or process offered in any proposal, all vendors asked for same will do so at no cost to the City.

9.0 - Miscellaneous

Vendors shall at all times comply with all federal, state, and local laws, ordinances and regulations and shall defend, indemnify and save harmless the City of Pawtucket against any claims arising from the violation of any such laws, ordinances and regulations, including but not limited to challenges as to the legality of any and all vendor installations.

The City is exempt from the payment of the Rhode Island State Sales Tax under the 1956 General Laws of the State of Rhode Island, 44-18-30, Paragraph 1, as amended. Further, the City is also exempt from the payment of any excise or federal transportation taxes. The proposal prices submitted must be exclusive of same, and will be so construed.

The City of Pawtucket reserves the right to cancel an agreement with the Vendor with thirty (30) days written notice and to award the contract to the next highest evaluated bidder.

The City of Pawtucket reserves the right to renegotiate the terms of this contract with the Vendor for subsequent years provided the Vendor agrees to the contract terms for the renewal period.

The payment and performance of any obligations under this contract for years beyond the first fiscal year are subject to the availability of funds.

The City reserves the right to pay the selected Vendor via credit card or Electronic Funds Transfer (ETF) at its sole discretion.

10.0 – Bid Form

25-030 – Workers Compensation Insurance

Date: _____

Submitted By: _____

(Include Name, Address and Telephone No.) _____

Name and remittance address that will appear on invoices:

Physical address of business:

General Information

Is your firm a sole proprietorship doing business under a different name? ____ Yes
____ No

If yes, please indicate sole proprietorship, a name, and the name you are doing business under.

Is your firm incorporated? ____ Yes ____ No

Will any of the work spelled out in this bid be outsourced? ____ Yes ____ No

If so, please explain below:

Have you or your firm been subject to suspension, debarment or criminal conviction by the City of Pawtucket, the State of Rhode Island, or any other jurisdiction?

Yes: _____ No: _____

Have the City of Pawtucket and/or the State of Rhode Island ever terminated contracts with your firm for cause?

Yes: _____ No: _____

Has your firm ever withdrawn from a contract with the City of Pawtucket and/or the State of Rhode Island during its performance?

Yes: _____ No: _____

Have you or your firm been involved in litigation against the City of Pawtucket and/or the State of Rhode Island.

Yes: _____ No: _____

If you answered yes to any of the foregoing, please explain the circumstances below. If you or your firm has been involved in litigation against the City of Pawtucket and/or the State of Rhode Island, please include the case caption, case number and status. (If more space is needed, please attach separate sheet and submit with the bid.)

Is your company bonded? Yes ____ No ____

Please describe the nature and extent of all insurance coverage:

Addenda

The following Addenda have been received. The noted modifications to the Bidding Documents have been considered and all costs are included in the Bid Sum.

Addendum #1, Dated: _____

Addendum #2, Dated: _____

Addendum #3, Dated: _____

References

Please list at least four (4) companies' with whom you have contracted to provide similar services. Preferably, references should be municipalities which are of approximate size as the City of Pawtucket, and a website address should be included if available.

Reference #1
Company Name: _____
Contact Person: _____ Telephone #: _____
Contract Dates: _____ To _____
Website Address: _____

Reference # 2
Company Name: _____
Contact Person: _____ Telephone #: _____
Contract Dates: _____ To _____
Website Address: _____

Reference # 3
Company Name: _____
Contact Person: _____ Telephone #: _____
Contract Dates: _____ To _____
Website Address: _____

Reference # 4
Company Name: _____
Contact Person: _____ Telephone #: _____
Contract Dates: _____ To _____
Website Address: _____

Pricing Proposal

25-030

Having examined RFP # 25-030, we propose to enter into a contract to perform services per the bid specifications for the costs listed below:

Cost of Workers Compensation Insurance	\$
TPA Service Fee (if applicable)	\$
Total Cost	\$

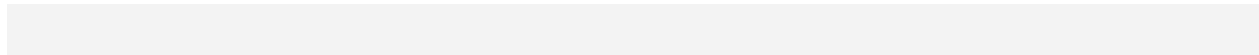
Bid Form Signature

(Bidder Name – Please Print)

By: _____
(Signature) (Print)

Title: _____

***** **BID FORM MUST BE SIGNED** *****



ANTI-KICKBACK ACKNOWLEDGMENT

ALL BIDDERS/OFFERORS MUST ATTEST TO THE FOLLOWING:

The vendor acknowledges, under the pains and penalties of perjury, that he/she has not been offered, paid, or solicited for any contribution or compensation, nor has he/she been granted a gift, gratuity, or other consideration, either directly or indirectly by any officer, employee or member of the governing body of the City of Pawtucket who exercises any functions or responsibilities in connection with either the award or execution of the project to which this contract pertains.

Further, the vendor acknowledges, under the pains and penalties of perjury, that he/she has not offered, paid, or solicited by way of any contribution or compensation, nor has he/she granted a gift, gratuity or other consideration either directly or indirectly to any officer, employee, or member of the governing body of the City of Pawtucket who exercises any functions or responsibilities in connection with either the award or execution of the project to which this project or contract pertains.

SIGNATURE OF OFFEROR

DATE

TITLE

COMPANY

Title of RFP:

Appendix B

CITY OF PAWTUCKET GENERAL TERMS AND CONDITIONS OF PURCHASE

Preamble

The City of Pawtucket's Purchasing Office may, from time to time, make amendments to the General Terms and Conditions when the City of Pawtucket's Purchasing Agent determines that such amendments are in the best interest of the City of Pawtucket. Amendments shall be made available for public inspection at the Purchasing Office located in Pawtucket City Hall but shall not require formal public notice and hearing. Copies of the Terms and Conditions shall be provided to any individual or firm requesting them.

CITY OF PAWTUCKET'S PURCHASING OFFICE GENERAL CONDITIONS OF PURCHASE

All City of Pawtucket purchase orders, contracts, solicitations, delivery orders and service requests shall incorporate and be subject to the provisions of Rhode Island General Laws 37-2-2 and the City of Pawtucket purchasing rules and regulations adopted pursuant thereto, all other applicable provisions of the Rhode Island General Laws, the Pawtucket City Charter, specific requirements described in the Request or Contract, and the following General Conditions of Purchase:

1. **GENERAL**

All purchase orders, contracts, solicitations, delivery orders, and service requests are for specified goods and services, in accordance with express terms and conditions of purchase, as defined herein. For the purposes of this document, the terms "bidder" and "contractor" refer to any individual, firm, corporation, or other entity presenting a proposal indicating a desire to enter into contracts with the City of Pawtucket, or with whom a contract is executed by the City of Pawtucket's Purchasing Agent, and the term "contractor" shall have the same meaning as "vendor".

2. **ENTIRE AGREEMENT**

The City of Pawtucket's Purchase Order, or other City of Pawtucket contract endorsed by the City of Pawtucket Purchasing Office, shall constitute the entire and exclusive agreement between the City of Pawtucket and any contractor receiving an award. In the event any conflict between the bidder's standard terms of sale, these conditions or more specific provisions contained in the solicitation shall govern.

All communication between the City of Pawtucket and any contractor pertaining to any award or contract shall be accomplished in writing.

a. Each proposal will be received with the understanding that the acceptance, in writing, by contract or Purchase Order by the City of Pawtucket Purchasing Agent of the offer to do work or to furnish any or all the materials, equipment, supplies or services described therein shall constitute a contract between the bidder and the City of Pawtucket. This shall bind the bidder on his part to furnish and deliver at the prices and in accordance with the conditions of said accepted proposal and detailed specifications and the City of Pawtucket on its part to order from such contractor (except in case of emergency) and to pay for at the agreed prices, all materials, equipment, supplies or services specified and delivered. A contract shall be deemed executory only to the extent of funds available for payment of the amounts shown on Purchase Orders issued by the City of Pawtucket to the contractors.

b. No alterations or variations of the terms of the contract shall be valid or binding upon the City of Pawtucket unless submitted in writing and accepted by the City of Pawtucket Purchasing Agent. All orders and changes thereof must emanate from the City of Pawtucket Purchasing Office: no oral agreement or arrangement made by a contractor with a department or employee will be considered to be binding on the City of Pawtucket Purchasing Agent, and may be disregarded.

c. Contracts will remain in force for the contract period specified or until all articles or services ordered before date of termination shall have been satisfactorily delivered or rendered and accepted and thereafter until all terms and conditions have been met, unless:

1. terminated prior to expiration date by satisfactory delivery against orders of entire quantities, or
2. extended upon written authorization of the City of Pawtucket Purchasing Agent and accepted by the contractor, to permit ordering of the unordered balances or additional quantities at the contract price and in accordance with the contract terms, or
3. canceled by the City of Pawtucket in accordance with other provisions stated herein.
 - d. It is mutually understood and agreed that the contractor shall not assign, transfer, convey, sublet or otherwise dispose of this contract or his right, title or interest therein, or his power to execute such contract, to any other person, company or corporation, without the previous consent, in writing, of the City of Pawtucket Purchasing Agent.
 - e. If, subsequent to the submission of an offer or issuance of a purchase order or execution of a contract, the bidder or contractor shall merge with or be acquired by another entity, the contract may be terminated, except as a corporate resolution prepared by the contractor and the new entity ratifying acceptance of the original bid or contract terms, condition, and pricing is submitted to the City of Pawtucket Purchasing Office, and expressly accepted.
 - f. The contractor or bidder further warrants by submission of an offer or acceptance of a purchase order or other contract that he has no knowledge at the time of such action of any outstanding and delinquent or otherwise unsettled debt owed by him to the City of Pawtucket, and agrees that later discovery by the City of Pawtucket Purchasing Agent that this warranty was given in spite of such knowledge, except where the matter is pending in hearing or from any appeal therefrom, shall form reasonable grounds for termination of the contract.

3. **SUBCONTRACTS**

No subcontracts or collateral agreements shall be permitted, except with the City of Pawtucket's express written consent. Upon request, contractors must submit to the City of Pawtucket Purchasing Office a list of all subcontractors to be employed in the performance of any Purchase Order or other contract arising from this Request.

4. **RELATIONSHIP OF PARTIES**

The contractor or bidder warrants, by submission of an offer or acceptance of a purchase order or other contract, that he is not an employee, agent, or servant of the City of Pawtucket, and that he is fully qualified and capable in all material regards to provide the specified goods and services. Nothing herein shall be construed as creating any contractual relationship or obligation between the City of Pawtucket and any sub-bidder, subcontractor, supplier, or employee of the contractor or offeror.

5. **COSTS OF PREPARATION**

All costs associated with the preparation, development, or submission of bids or other offers will be borne by the offeror. The City of Pawtucket will not reimburse any offeror for such costs.

6. **SPECIFIED QUANTITY REQUIREMENT**

Except where expressly specified to the contrary, all solicitations and contracts are predicated on a specified quantity of goods or services, or for a specified level of funding.

- a. The City of Pawtucket reserves the right to modify the quantity, scope of service, date of delivery or completion, or funding of any contract, with no penalty or charge, by written notice to the contractor, except where alternate terms have been expressly made a part of the contract.
- b. The City of Pawtucket shall not accept quantities in excess of the specified quantity except where the item is normally sold by weight (where sold by weight, the City of Pawtucket will not accept quantities greater than ten per cent [10%] of the specified quantity), or where the Request or Contract provides for awards for other than exact quantities.

- c. Purchase Orders or other contracts may be increased in quantity or extended in term without subsequent solicit with the mutual consent of the contractor and the City of Pawtucket, where determined by the City of Pawtucket Purchasing Agent to be in the City of Pawtucket's best interest.

7. **TERM AND RENEWAL**

Where offers have been requested or contracts awarded for terms exceeding periods of twelve (12) months, it is mutually understood and agreed that the City of Pawtucket's commitment is limited to a base term not to exceed twelve (12) months, subject to renewal annually at the City of Pawtucket's sole option for successive terms as otherwise described, except where expressly specified to the contrary. Purchase orders appearing to commit to obligations of funding or terms of performance may be executed for administrative convenience, but are otherwise subject to this provision, and in such cases the City of Pawtucket's renewal shall be deemed to be automatic, conditional on the continued availability of appropriated funds for the purpose, except as written notice of the City of Pawtucket's intent not to renew is served.

8. **DELIVERY/COMPLETION**

Delivery must be made as ordered and/or projects completed in accordance with the proposal. If delivery qualifications do not appear on the bidder's proposal, it will be interpreted to mean that goods are in stock and that shipment will be made within seven (7) calendar days. If the project completion date is not specified in the proposal, the date shall be determined by the City of Pawtucket Purchasing Agent. The decision of the City of Pawtucket Purchasing Agent, as to reasonable compliance with the delivery terms, and date of completion shall be final. Burden of proof of delay in receipt of order shall rest with the contractor. No delivery charges shall be added to invoices except when authorized on the Purchase Order.

9. **FOREIGN CORPORATIONS**

In accordance with Title 7 Chapter 1.1 ("Business Corporations") of the General Laws of Rhode Island, no foreign corporation shall have the right to transact business in this state until it shall have procured a certificate of authority so to do from the Secretary of State.

10. **PRICING**

All pricing offered or extended to the City of Pawtucket is considered to be firm and fixed unless expressly provided for to the contrary. All prices shall be quoted F.O.B. Destination with freight costs included in the unit cost to be paid by the City of Pawtucket, except, where the Request or Contract permits, offers reflecting F.O.B. Shipping Point will be considered, and freight costs may then be prepaid and added to the invoice.

11. **COLLUSION**

Bidder or contractor warrants that he has not, directly or indirectly, entered into any agree participated in any collusion or otherwise taken any action in restraint of full competitive bidding. In special circumstances, an executed affidavit will be required as a part of the bid.

12. **PROHIBITION AGAINST CONTINGENT FEES AND GRATUITIES**

Bidder or contractor warrants that he has not paid, and agrees not to pay, any bonus, commission, fee, or gratuity to any employee or official of the City of Pawtucket for the purpose of obtaining any contract or award issued by the City of Pawtucket. Bidder or contractor further warrants that no commission or other payment has been or will be received from or paid to any third party contingent on the award of any contract by the City of Pawtucket, except as shall have been expressly communicated to the City of Pawtucket Purchasing Agent in writing prior to acceptance of the contract or award in question. Subsequent discovery by the City of Pawtucket of non-compliance with these provisions shall constitute sufficient cause for immediate termination of all outstanding contracts and suspension or debarment of the bidder(s) or contractor(s) involved.

13. **AWARDS**

Awards will be made with reasonable promptness and by written notice to the successful bidder (only); bids are considered to be irrevocable for a period of ninety (90) days following the bid opening unless expressly provided for to the contrary in the Request, and may not be withdrawn during this period without the express permission of the City of Pawtucket Purchasing Agent.

- a. Awards shall be made to the bidder(s) whose offer(s) constitutes the lowest responsive price offer (or lowest responsive price offer on an evaluated basis) for the item(s) in question or for the Request as a whole, at the option of the City of Pawtucket. The City of Pawtucket reserves the right to determine those offers which are responsive to the Request, or which otherwise serve its best interests.
- b. The City of Pawtucket reserves the right, before making award, to initiate investigations as to whether or not the materials, equipment, supplies, qualifications or facilities offered by the bidder meet the requirements set forth in the proposal and specification, and are ample and sufficient to insure the proper performance of the contract in the event of award. If upon such examination it is found that the conditions of the proposal are not complied with or that articles or equipment proposed to be furnished do not meet the requirements called for, or that the qualifications or facilities are not satisfactory, the City of Pawtucket may reject such a bid. It is distinctly understood, however, that nothing in the foregoing shall mean or imply that it is obligatory upon the City of Pawtucket to make any examinations before awarding a contract; and it is further understood that if such examination is made, it in no way relieves the contractor from fulfilling all requirements and conditions of the contract.
- c. Qualified or conditional offers which impose limitations of the bidder's liability or modify the requirements of the bid, offers for alternate specifications, or which are made subject to different terms and conditions than those specified by the City of Pawtucket may, at the option of the City of Pawtucket, be
 - 1. rejected as being non-responsive, or
 - 2. set aside in favor of the City of Pawtucket's terms and conditions (with the consent of the bidder), or
 - 3. accepted, where the City of Pawtucket Purchasing Agent determines that such acceptance best serves the interests of the City of Pawtucket.
 Acceptance or rejection of alternate or counter-offers by the City of Pawtucket shall not constitute a precedent which shall be considered to be binding on successive solicitations or procurements.
- d. Bids submitted in pencil, or which do not bear an original signature, in ink, by an owner or authorized agent thereof, will not be accepted.
- e. Bids must be extended in the unit of measure specified in the Request. In the event of any discrepancy between unit prices and their extensions, the unit price will govern.
- f. The City of Pawtucket Purchasing Agent reserves the right to determine the responsibility of any bidder for a particular procurement.
- g. The City of Pawtucket Purchasing Agent reserves the right to reject any and all bids in whole or in part, to waive technical defects, irregularities, and omissions, and to give consideration to past performance of the offerors where, in his judgment the best interests of the City of Pawtucket will be served by so doing.
- h. The City of Pawtucket Purchasing Agent reserves the right to make awards by items, group of items or on the total low bid for all the items specified as indicated in the detailed specification, unless the bidder specifically indicates otherwise in his bid.
- i. Preference may be given to bids on products raised or manufactured in the City of Pawtucket or State of Rhode Island, other things being equal.
- j. The impact of discounted payment terms shall not be considered in evaluating responses to any Request.
- k. The City of Pawtucket Purchasing Agent reserves the right to act in the City of Pawtucket's best interests regarding awards caused by clerical errors by the City of Pawtucket Purchasing Office.

14. **SUSPENSION AND DEBARMENT**

The City of Pawtucket Purchasing Agent may suspend or debar any vendor or potential bidder, for good cause shown:

- a. A debarment or suspension against a part of a corporate entity constitutes debarment or suspension of all of its divisions and all other organizational elements, except where the action has been specifically limited in scope and application, and may include all known corporate affiliates of a contractor, when such offense or act occurred in connection with the affiliate's performance of duties for or on behalf of the contractor, or with the knowledge, approval, or acquiescence of the contractor or one or more of its principals or

directors (or where the contractor otherwise participated in, knew of, or had reason to know of the acts).

- b. The fraudulent, criminal or other serious improper conduct of any officer, director, shareholder, partner, employee, or any other individual associated with a contractor may be imputed to the contractor when the conduct occurred in connection with the individual's performance of duties for or on behalf of the contractor, or with the contractor's knowledge, approval or acquiescence. The contractor's acceptance of benefits derived from the conduct shall be evidence of such knowledge, approval, or acquiescence.
- c. A vendor or contractor who knowingly engages as a subcontractor for a contract awarded by the City of Pawtucket to a vendor or contractor then under a ruling of suspension or debarment by the City of Pawtucket shall be subject to disallowance of cost, annulment or termination of award, issuance of a stop work order, or debarment or suspension, as may be judged to be appropriate by the City of Pawtucket's Purchasing Agent.

15. PUBLIC RECORDS

Contractors and bidders are advised that certain documents, correspondence, and other submissions to the City of Pawtucket's Purchasing Office may be voluntarily made public by the City of Pawtucket absent specific notice that portions of such submittals may contain confidential or proprietary information, such that public access to those items should be withheld.

16. PRODUCT EVALUATION

In all specifications, the words "or equal" are understood after each article when manufacturer's name or catalog are referenced. If bidding on items other than those specified, the bidder must, in every instance, give the trade designation of the article, manufacturer's name and detailed specifications of the item the bidder proposes to furnish; otherwise, the bid will be construed as submitted on the identical commodity described in the detailed specifications. The City of Pawtucket's Purchasing Agent reserves the right to determine whether or not the item submitted is the approved equal the detailed specifications.

- a. Any objections to specifications must be filed by a bidder, in writing, with the City of Pawtucket's Purchasing Agent at least 96 hours before the time of bid opening to enable the City of Pawtucket's Purchasing Office to properly investigate the objections.
- b. All standards are minimum standards except as otherwise provided for in the Request or Contract.
- c. Samples must be submitted to the City of Pawtucket's Purchasing Office in accordance with the terms of the proposals and detailed specifications. Samples must be furnished free of charge and must be accompanied by descriptive memorandum invoices indicating whether or not the bidder desires their return and specifying the address to which they are to be returned (at the bidder's risk and expense), provided they have not been used or made useless by tests; and absent instructions, the samples shall be considered to be abandoned. Award samples may be held for comparison with deliveries.
- d. All samples submitted are subject to test by any laboratory the City of Pawtucket's Purchasing Agent may designate.

17. PRODUCT ACCEPTANCE

All merchandise offered or otherwise provided shall be new, of prime manufacture, and of first quality unless otherwise specified by the City of Pawtucket. The City of Pawtucket reserves the right to reject all nonconforming goods, and to cause their return for credit or replacement, at the City of Pawtucket's option. Contract deliverables specified for procurements of services shall be construed to be work products, and subject to the provisions of this section.

- a. Failure by the City of Pawtucket to discover latent defect(s) or concealed damage or non-conformance shall not foreclose the City of Pawtucket's right to subsequently reject the goods in question.
- b. Formal or informal acceptance by the City of Pawtucket of non-conforming goods shall not constitute a precedent for successive receipts or procurements.
- c. Where the contractor fails to promptly cure the defect or replace the goods, the City of Pawtucket reserves the right to cancel the Purchase Order, contract with a different contractor, and to invoice the original contractor for any differential in price over the original contract price.

- d. When materials, equipment or supplies are rejected, the same must be removed by the contractor from the premises of the City of Pawtucket within forty-eight (48) hours of notification. Rejected items left longer than two days will be regarded as abandoned and the City of Pawtucket shall have the right to dispose of them as its own property.

18. **PRODUCT WARRANTIES**

All product or service warranties normally offered by the contractor or bidder shall accrue to the City of Pawtucket's benefit, in addition to any special requirements which may be imposed by the City of Pawtucket. Every unit delivered must be guaranteed against faulty material and workmanship for a period of one year unless otherwise specified, and the City of Pawtucket may, in the event of failure, order its replacement, repair, or return for full credit, at its sole option.

19. **PAYMENT**

Unless otherwise provided for by the Request or Contract, payment shall not be made until delivery has been made, or services performed, in full, and accepted. Payment shall not be due prior to thirty (30) working days following the latest of completion, acceptance, or the rendering of a properly submitted invoice.

- a. Payment terms other than the foregoing may be rejected as being nonresponsive.
- b. No partial shipments, or partial completion will be accepted, unless provided for by the Request or Contract.
- c. Where a question of quality is involved, or failure to complete a project by the specified due date, payment in whole or part against which to charge back any adjustment required, shall be withheld at the direction of the City of Pawtucket Purchasing Agent. In the event a cash discount is stipulated, the withholding of payments, as herein described, will not deprive the City of Pawtucket from taking such discount.
- d. Payments for used portion of inferior delivery or late delivery will be made by the City of Pawtucket on an adjusted price basis.
- e. Payments on contracts under architectural or engineering supervision must be accompanied by a Certificate of Payment and Statement of Account signed by the architect or engineer and submitted to the City of Pawtucket Purchasing Office for approval.

20. **THIRD PARTY PAYMENTS**

The City of Pawtucket recognizes no assigned or collateral rights to any purchase agreement except as may be expressly provided for in the bid or contract documents, and will not accede to any request for third party or joint payment(s), except as provided for in specific orders by a court of competent jurisdiction, or by express written permission of the City of Pawtucket's Purchasing Agent. Where an offer is contingent upon such payment(s), the offeror is obligated to serve affirmative notice in his bid submission.

21. **SET-OFF AGAINST PAYMENTS**

Payments due the contractor may be subject to reduction equal to the amount of unpaid and delinquent state taxes (or other just debt owed to the State), except where notice of delinquency has not been served or while the matter is pending in hearing or from any appeal therefrom.

22. **CLAIMS**

Any claim against a contractor may be deducted by the City of Pawtucket from any money due him in the same or other transactions. If no deduction is made in such fashion, the contractor shall pay the City of Pawtucket the amount of such claim on demand. Submission of a voucher and payment, thereof, by the City of Pawtucket shall not preclude the City of Pawtucket's Purchasing Agent from demanding a price adjustment in any case when the commodity delivered is later found to deviate from the specifications and proposal.

- a. The City of Pawtucket's Purchasing Agent may assess dollar damages against a vendor or contractor determined to be non-performing or otherwise in default of their contractual obligations equal to the cost of remedy incurred by the City of Pawtucket, and make payment of such damages a condition for consideration for any subsequent award. Failure by the vendor or contractor to pay such damages shall constitute just cause for disqualification and rejection, suspension, or debarment.

23. **CERTIFICATION OF FUNDING**
The Director of Finance shall provide certification as to the availability of funds to support the procurement for the current fiscal year ending June 30th only. Where delivery or service requirements extend beyond the end of the current fiscal year, such extensions are subject to both the availability of appropriated funds and a determination of continued need.
24. **UNUSED BALANCES**
Unless otherwise specified, all unused Blanket Order quantities and/or unexpended funds shall be automatically canceled on the expiration of the specified term. Similarly, for orders encompassing more than one fiscal year, unexpended balances of funding allotted for an individual fiscal year may be liquidated at the close of that fiscal year, at the City of Pawtucket's sole option.
25. **MINORITY BUSINESS ENTERPRISES**
Pursuant to the provisions of Title 37 Chapter 14.1 of the General Laws, the City of Pawtucket reserves the right to apply additional consideration to offers, and to direct awards to bidders other than the responsive bid representing the lowest price where:
- a. the offer is fully responsive to the terms and conditions of the Request, and
 - b. the price offer is determined to be within a competitive range (not to exceed 5% higher than the lowest responsive price offer) for the product or service, and
 - c. the firm making the offer has been certified by the R.I. Department of Economic Development to be a small business concern meeting the criteria established to be considered a Minority Business Enterprise.
26. **PREVAILING WAGE REQUIREMENT**
In accordance with Title 37 Chapter 13 of the General Laws of Rhode Island, payment of the general prevailing rate of per diem wages and the general prevailing rate for regular, overtime and other working conditions existing in the locality for each craft, mechanic, teamster, or type of workman needed to execute this work is a requirement for both contractors and subcontractors for all public works.
27. **EQUAL OPPORTUNITY COMPLIANCE, HANDICAPPED ACCESS AND AFFIRMATIVE ACTION**
Contractors of the City of Pawtucket are required to demonstrate the same commitment to equal opportunity as prevails under federal contracts controlled by Federal Executive Orders 11246, 11625, 11375 and 11830, and Title 28 Chapter 5.1 of the General Laws of Rhode Island. Affirmative action plans shall be submitted by the contractor for review by the State Equal Opportunity Office. A contractor's failure to abide by the rules, regulations, contract terms and compliance reporting provisions as established shall be grounds for forfeiture and penalties as shall be established, including but not limited to suspension.
28. **DRUG-FREE WORKPLACE REQUIREMENT**
Contractors who do business with the City of Pawtucket and their employees shall abide by the State's drug-free workplace policy and the contractor shall so attest by signing a certificate of compliance.
29. **TAXES**
The City of Pawtucket is exempt from payment of excise, transportation and sales tax imposed by the Federal or State Government. These taxes should not be included in the proposal price. Exemption Certificates will be furnished upon request.
30. **INSURANCE**
All construction contractors, independent tradesmen, or firms providing any type of maintenance, repair, or other type of service to be performed on City of Pawtucket premises, buildings, or grounds are required to purchase and maintain coverage with a company or companies licensed to do business in the state as follows:
- a. Comprehensive General Liability Insurance
Combined Single Limit not less than \$1,000,000 each occurrence for bodily Injury and property damage.

- Independent Contractors;
 - Contractual - including construction hold harmless and other types of contracts or agreements in effect for insured operations;
 - Products and Completed Operations;
 - Personal Injury (with employee exclusion deleted)
- b. Automobile Liability Insurance
 Combined Single Limit not less than \$1,000,000 each occurrence for bodily Injury and property damage including non-owned and/or hired vehicle coverage.

OR

Bodily Injury, per person, \$500,000/ Bodily Injury, \$1,000,000 per accident/
 Property Damage, \$500,000 per accident including non-owned and/or hired
 vehicle coverage.

- c. Workers' Compensation Insurance
 As required by the General Laws of Rhode Island.
- Employers liability \$500,000

The City of Pawtucket shall be named as an additional insured on the vendor's Comprehensive General Liability Policy and Automobile Liability Policy.

The City of Pawtucket's Purchasing Agent reserves the right to consider and accept alternate forms and plans of insurance or to require additional or more extensive coverage for any individual requirement. Successful bidders shall provide certificates of coverage, reflecting the City of Pawtucket as an additional insured, to the City of Pawtucket Purchasing Office, forty-eight (48) hours prior to the commencement of work, as a condition of award. Failure to comply with this provision shall result in rejection of the offeror's bid.

31. **BID SURETY**

When requested, a bidder must furnish a Bid Bond or Certified Check for 5% of his bid, or for the stated amount shown in the solicitation. Bid Bonds must be executed by a reliable Surety Company authorized to do business in the State of Rhode Island. Failure to provide Bid Surety with bid may be cause for rejection of bid. The Bid Surety of any three bidders in contention will be held until an award has been made according to the specifications of each proposal. All others will be returned by mail within 48 hours following the bid opening. Upon award of a contract, the remaining sureties will be returned by mail unless instructed to do otherwise.

32. **PERFORMANCE AND LABOR AND PAYMENT BONDS**

A performance bond and labor and payment bond of up to 100% of an award may be required by the City of Pawtucket's Purchasing Agent. Bonds must meet the following requirements:

- a. Corporation: The Bond must be signed by an official of the corporation above his/her official title and the corporate seal must be affixed over his/her signature.
- b. Firm or Partnership: The Bond must be signed by all of the partners and must indicate that they are " Doing Business As (name of firm)."
- c. Individual: The Bond must be signed by the individual owning the business and indicate "Owner."
- d. The Surety Company executing the Bond must be licensed to do business in the State of Rhode Island or Bond must be countersigned by a company so licensed.
- e. The Bond must be signed by an official of the Surety Company and the corporate seal must be affixed over his signature.
- f. Signatures of two witnesses for both the principal and the Surety must appear on the Bond.
- g. A Power of Attorney for the official signing of the Bond for the Surety Company must be submitted with the Bond.

33. **SUSPENSION, DEFAULT AND TERMINATION**

- a. Suspension of a Contract by the City of Pawtucket

The City of Pawtucket reserves the right at any time and for any reason to suspend all or part of this contract, for a reasonable period, not to exceed sixty days, unless the parties agree to a longer period. The City of Pawtucket shall provide the contractor with written notice of the suspension order signed by the Purchasing Agent or his or her designee, which shall set forth the date upon which the suspension shall take effect, the date of its expiration, and all applicable instructions. Upon receipt of said order, the contractor shall immediately comply with the order and suspend all work under this contract as specified in the order. The contractor shall take all reasonable steps to mitigate costs and adverse impact to the work specified in the contract during the suspension period. Before the order expires, the City of Pawtucket shall either:

1. cancel the suspension order;
2. extend the suspension order for a specified time period not to exceed thirty (30) days; or
3. terminate the contract as provided herein.

The contractor shall resume performance once a suspension order issued under this section is canceled or expires. If as a result of the suspension of performance, there is a financial or schedule impact upon the contract, an appropriate adjustment may be made by, or with the approval of, the City of Pawtucket's Purchasing Agent. Any adjustment shall be set forth in writing. After a suspension order has been canceled or expires, the contractor shall provide any request for adjustment to the City of Pawtucket's Purchasing Agent within thirty (30) days after resuming work performance.

b. Termination of a Contract by the City of Pawtucket

1. Termination for Default or Nonperformance

If, for any reason, the contractor breaches the contract by failing to satisfactorily fulfill or perform any obligations, promises, terms, or conditions, and having been given reasonable notice of and opportunity to cure such default, fails to take satisfactory corrective action within the time specified by the City of Pawtucket, the City of Pawtucket may terminate the contract, in whole or in part, the termination of all outstanding contracts or sub-contracts held by the contractor, and the suspension or debarment of the contractor from future procurements by giving written notice to the contractor specifying the date for termination. The City of Pawtucket shall endeavor to provide such notice at least seven (7) calendar days before the effective date of the termination.

A contractor who fails to commence within the time specified or complete an award made for repairs, alterations, construction, or any other service will be considered in default of contract. If contractor consistently fails to deliver quantities or otherwise perform as specified, the City of Pawtucket's Purchasing Agent reserves the right to terminate the contract and contract for completion of the work with another contractor and seek recourse from the defaulting contractor or his surety. In the event of a termination for default or nonperformance, in whole or in part, the City of Pawtucket may procure similar goods or services in a manner and upon terms it deems appropriate, and the contractor shall be liable for the excess costs incurred by the City of Pawtucket as a result of the contractor's default. The contractor, or its surety, agrees to promptly reimburse the City of Pawtucket for the excess costs, but shall have no claim to the difference should the replacement cost be less.

2. Termination Without Cause

The City of Pawtucket may terminate the contract in whole or in part without cause at any time by giving written notice to the contractor of such termination at least thirty (30) days before the effective date of such termination. The notice shall specify the part(s) of the contract being terminated and the effective termination date.

Within thirty (30) days of the effective date of the termination of the contract the contractor shall compile and submit to the City of Pawtucket an accounting of the work performed up to the date of termination. The City of Pawtucket may consider the following claims in determining reasonable compensation owed to the contractor for work performed up to the date of termination:

- a. contract prices for goods or services accepted under the contract;
- b. costs incurred in preparing to perform and performing the terminated portion of the contract; or
- c. any other reasonable costs incurred by the contractor as a result of the termination.

The total sum to be paid to the contractor shall not exceed the total contract price, less any payments previously made to the contractor, the proceeds from any sales of goods or manufacturing materials, and the contract price for work not terminated.

3. Contractor's Obligations in the Event of Termination

If the contract is terminated for any reason, or expires pursuant to its terms, the contractor shall transfer and deliver to the City of Pawtucket in the manner and to the extent directed by the City of Pawtucket:

- a. all finished or unfinished material prepared by the contractor; and
- b. all material, if any, provided to the contractor by the City of Pawtucket.

For the purposes of the contract, "material" shall include, but is not limited to, goods, supplies, parts, tools, machinery, equipment, furniture, fixtures, information, data, reports, summaries, tables, maps, charts, photographs, studies, recommendations, files, audiotapes, videotapes, records, keys, security badges, and documents.

If the contract is terminated for cause, the contractor shall not be relieved of liability to the City of Pawtucket for damages sustained because of any breach by the contractor. In such event, the City of Pawtucket may retain any amounts which may be due and owing to the contractor until such time as the exact amount of damages due the City of Pawtucket from the contractor has been determined by the City of Pawtucket Purchasing Agent. The City of Pawtucket may also set off any damages so determined against the amounts retained.

Upon termination of the contract, the contractor shall stop performance on the date specified, terminate any outstanding orders and subcontracts applicable to the terminated portion of the contract, and shall incur no further commitments or obligations in connection with the terminated performance. The contractor shall settle all liabilities and claims arising out of the termination of subcontracts and order generating from the terminated performance. The City of Pawtucket may direct the contractor to assign the contractor's right, title and interest under terminated orders or subcontracts to the City of Pawtucket or a third party.

Terminations of Purchase Order Contracts or Master Pricing Agreements shall require the signature of the City of Pawtucket Purchasing Agent or his designee. Notice of termination by either party shall be submitted in writing to the other party in accordance with the termination clause of the contract, or where no specific termination clause is included, written notice shall be provided no later than thirty (30) days before the expiration of the contract.

34. INDEMNITY

The contractor guarantees:

- a. To save the City of Pawtucket, its agents and employees, harmless from any liability imposed upon the City of Pawtucket arising from the negligence, either active or passive, of the contractor, as well as for the use of any copyrighted or uncopyrighted composition, secret process, patented or unpatented invention, article or appliance furnished or used in the performance of the contract of which the contractor is not the patentee, assignee or licensee.
- b. To pay for all permits, licenses and fees and give all notices and comply with all laws, ordinances, rules and regulations of the City of Pawtucket and of the State of Rhode Island.
- c. That the equipment offered is standard new equipment, latest model of regular stock product with all parts regularly used with the type of equipment offered; also, that no attachment or part has been substituted or applied contrary to manufacturer's recommendations and standard practice.

35. **CONTRACTOR'S OBLIGATIONS**

In addition to the specific requirements of the contract, construction and building repair contractors bear the following standard responsibilities:

- a. To furnish adequate protection from damage for all work and to repair damages of any kind, for which he or his workmen are responsible, to the building or equipment, to his own work, or to the work of other contractors;
- b. The contractor, its subcontractor(s) and their employees and/or agents, shall protect and preserve property in the contractor or subcontractor's possessions in which the City of Pawtucket has an interest, and any and all materials provided to the contractor or subcontractor by the City of Pawtucket;
- c. To clear and remove all debris and rubbish resulting from his work from time to time, as directed or required, a completion of the work leave the premises in a neat unobstructed condition, broom clean, and in satisfactory order and repair;
- d. To store equipment, supplies, and material at the site only upon approval by the City of Pawtucket, and at his own risk;
- e. To perform all work so as to cause the least inconvenience to the City of Pawtucket, and with proper consideration for the rights of other contractors and workmen;
- f. To acquaint themselves with conditions to be found at the site, and to assume responsibility for the appropriate dispatching of equipment and supervision of his employees during the conduct of the work;
- g. To ensure that his employees are instructed with respect to special regulations, policies, and procedures in effect for any City of Pawtucket facility or site, and that they comply with such rules, including but not limited to security policies or practices and/or criminal background checks for any employees and/or subcontractors;
- h. The contractor shall ensure that its employees or agents are experienced and fully qualified to engage in the activities and services required under the contract;
- i. The contractor shall ensure that at all times while services are being performed under this contract at least one of its employees or agents on the premises has a good command of the English language and can effectively communicate with the City of Pawtucket and its staff;
- j. The contractor and contractor's employees or agents shall comply with all applicable licensing and operating requirements required by federal or state law and shall meet accreditation and other generally accepted standards of quality in the applicable field of activity;
- k. The contractor shall secure and retain all employee-related insurance coverage for its employees and agents as required by law; and
- l. The contractor, subcontractor, and his or her employees and agents shall not disclose any confidential information of the City of Pawtucket to a third party. Confidential information means:
 - (1) any information of a sensitive or proprietary nature, whether or not specially identified as confidential or proprietary; or
 - (2) any information about the City of Pawtucket gained during the performance of a contract that is not already lawfully in the public domain.

36. **FORCE MAJEURE**

All orders shall be filled by the contractor with reasonable promptness, but the contractor shall not be held responsible for any losses resulting if the fulfillment of the terms of the contract shall be delayed or prevented by wars, acts of public enemies, strikes, fires, floods, acts of God, or for any other acts not within the control of the contractor and which by the exercise of reasonable diligence, the contractor is unable to prevent.

Appendix C: Experience Rating



WORKERS COMPENSATION EXPERIENCE RATING

Risk Name: CITY OF PAWTUCKET

Risk ID: 380004801

Rating Effective Date: 07/01/2025

Production Date: 02/20/2025

State: RHODE ISLAND

State	Wt	Exp Excess Losses	Expected Losses	Exp Prim Losses	Act Exc Losses	Ballast	Act Inc Losses	Act Prim Losses	Split Point
RI	.26	241,574	379,144	137,570	253,484	49,450	568,323	314,839	17,500
(A) Wt	(B)	(C) Exp Excess Losses (D - E)	(D) Expected Losses	(E) Exp Prim Losses	(F) Act Exc Losses (H - I)	(G) Ballast	(H) Act Inc Losses	(I) Act Prim Losses	
.26		241,574	379,144	137,570	253,484	49,450	559,364		305,880

	Primary Losses	Stabilizing Value	Ratable Excess	Totals	
Actual	(I) 305,880	$C * (1 - A) + G$ 228,215	(A) * (F) 65,906	(J) 600,001	
Expected	(E) 137,570	$C * (1 - A) + G$ 228,215	(A) * (C) 62,809	(K) 428,594	
	ARAP	FLARAP	SARAP	MAARAP	Exp Mod
Factors					(J) / (K) 1.40

NCCI'S EXPERIENCE RATING WORKSHEET SUMMARY PAGE NOW INCLUDES A COLUMN FOR THE STATE'S APPROVED PRIMARY/EXCESS LOSS SPLIT POINT, APPLICABLE TO THE RATING EFFECTIVE DATE. RATING REFLECTS A DECREASE OF 70% MEDICAL ONLY PRIMARY AND EXCESS LOSS DOLLARS WHERE ERA IS APPLIED.

© Copyright 1993-2025, All rights reserved. This product is comprised of compilations and information which are the proprietary and exclusive property of the National Council on Compensation Insurance, Inc. (NCCI). No further use, dissemination, sale, transfer, assignment or disposition of this product, in whole or in part, may be made without the prior written consent of NCCI. This product is furnished "As is" "As available" "With all defects" and includes information available at the time of publication only. NCCI makes no representations or warranties of any kind relating to the product and hereby expressly disclaims any and all express, statutory, or implied warranties, including the implied warranty of merchantability, fitness for a particular purpose, accuracy, completeness, currentness, or correctness of the product or information contained therein. This product and the information contained therein are to be used exclusively for underwriting, premium calculation and other Insurance purposes and may not be used for any other purpose including but not limited to safety scoring for project bidding purposes. All responsibility for the use of and for any and all results derived or obtained through the use of the product and information are the end user's and NCCI shall not have any liability thereto.



WORKERS COMPENSATION EXPERIENCE RATING

Risk Name: CITY OF PAWTUCKET

Risk ID: 380004801

Rating Effective Date: 07/01/2025

Production Date: 02/20/2025

State: RHODE ISLAND

38-RHODE ISLAND

Firm ID:

Firm Name: CITY OF PAWTUCKET

Carrier: 30325

Policy No. 0000087555

Eff Date: 07/01/2021

Exp Date: 07/01/2022

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
5506	2.39	.33	822,168	19,650	6,485	NO. 3	05	*	2,447	2,447
7380	2.51	.34	80,479	2,020	687	425361	05	F	3,837	3,837
7580	1.44	.34	157,007	2,261	769	430425	05	F	4,935	4,935
7720	1.17	.34	394,424	4,615	1,569	430878	05	F	5,900	5,900
8391	1.57	.36	363,519	5,707	2,055	430786	05	F	10,791	10,791
8742	.13	.34	68,816	89	30	429336	05	F	12,200	12,200
8810	.06	.38	6,052,457	3,631	1,380	425791	05	F	17,889	17,500
8820	.05	.34	324,742	162	55	427937	05	F	25,650	17,500
8831	.61	.42	157,356	960	403	426063	05	F	28,400	17,500
9015	1.80	.36	1,097,729	19,759	7,113	430096	05	F	32,807	17,500
9061	.66	.41	245,439	1,620	664	426103	06	F	111	111
9101	1.78	.41	429,002	7,636	3,131	431958	06	F	152	152
9102	1.66	.36	1,128,890	18,740	6,746	NO. 3	06	*	837	837
9402	2.25	.33	121,480	2,733	902					
9410	1.33	.38	2,046,928	27,224	10,345					
9812	EMPLOYERS LIABILITY			0	0					
Policy Total:			13,490,436	Subject Premium:	357,725	Total Act Inc Losses:		145,956		

© Copyright 1993-2025, All rights reserved. This product is comprised of compilations and information which are the proprietary and exclusive property of the National Council on Compensation Insurance, Inc. (NCCI). No further use, dissemination, sale, transfer, assignment or disposition of this product, in whole or in part, may be made without the prior written consent of NCCI. This product is furnished "As is" "As available" "With all defects" and includes information available at the time of publication only. NCCI makes no representations or warranties of any kind relating to the product and hereby expressly disclaims any and all express, statutory, or implied warranties, including the implied warranty of merchantability, fitness for a particular purpose, accuracy, completeness, currentness, or correctness of the product or information contained therein. This product and the information contained therein are to be used exclusively for underwriting, premium calculation and other Insurance purposes and may not be used for any other purpose including but not limited to safety scoring for project bidding purposes. All responsibility for the use of and for any and all results derived or obtained through the use of the product and information are the end user's and NCCI shall not have any liability thereto.

* Total by Policy Year of all cases \$2,000 or less.

D Disease Loss

X Ex-Medical Coverage

U USL&HW

C Catastrophic Loss

E Employers Liability Loss

Limited Loss



WORKERS COMPENSATION EXPERIENCE RATING

Risk Name: CITY OF PAWTUCKET

Risk ID: 380004801

Rating Effective Date: 07/01/2025

Production Date: 02/20/2025

State: RHODE ISLAND

38-RHODE ISLAND

Firm ID:

Firm Name: CITY OF PAWTUCKET

Carrier: 30325

Policy No. 0000087555

Eff Date: 07/01/2022

Exp Date: 07/01/2023

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
5506	2.39	.33	941,714	22,507	7,427	435150	05	F	1	1
7380	2.51	.34	97,072	2,437	829	438380	05	F	2,530	2,530
7580	1.44	.34	187,237	2,696	917	439730	05	F	5,000	5,000
7710	1.73	.33	76,480	1,323	437	438931	05	F	8,344	8,344
7720	1.17	.34	275,164	3,219	1,094	434049	05	F	9,500	9,500
8391	1.57	.36	460,081	7,223	2,600	438144	05	F	12,376	12,376
8742	.13	.34	100,390	131	45	438174	05	F	12,856	12,856
8810	.06	.38	6,956,761	4,174	1,586	438116	05	F	14,900	14,900
8820	.05	.34	323,972	162	55	439419	05	F	28,500	17,500
8831	.61	.42	248,097	1,513	635	436485	05	F	106,504	17,500
9015	1.80	.36	660,349	11,886	4,279	435371	05	O	130,878	17,500
9061	.66	.41	363,612	2,400	984	440214	06	F	110	110
9101	1.78	.41	471,674	8,396	3,442	NO. 3	06	*	1,170	1,170
9102	1.66	.36	1,658,830	27,537	9,913	436054	06	F	6,905	6,905
9402	2.25	.33	74,058	1,666	550					
9410	1.33	.38	2,348,911	31,241	11,872					
9812	EMPLOYERS LIABILIT			0	0					
Policy Total:			15,244,402	Subject Premium:	365,268	Total Act Inc Losses:			339,574	

© Copyright 1993-2025, All rights reserved. This product is comprised of compilations and information which are the proprietary and exclusive property of the National Council on Compensation Insurance, Inc. (NCCI). No further use, dissemination, sale, transfer, assignment or disposition of this product, in whole or in part, may be made without the prior written consent of NCCI. This product is furnished "As is" "As available" "With all defects" and includes information available at the time of publication only. NCCI makes no representations or warranties of any kind relating to the product and hereby expressly disclaims any and all express, statutory, or implied warranties, including the implied warranty of merchantability, fitness for a particular purpose, accuracy, completeness, currentness, or correctness of the product or information contained therein. This product and the information contained therein are to be used exclusively for underwriting, premium calculation and other Insurance purposes and may not be used for any other purpose including but not limited to safety scoring for project bidding purposes. All responsibility for the use of and for any and all results derived or obtained through the use of the product and information are the end user's and NCCI shall not have any liability thereto.

* Total by Policy Year of all cases \$2,000 or less.

D Disease Loss

X Ex-Medical Coverage

U USL&HW

C Catastrophic Loss

E Employers Liability Loss

Limited Loss



WORKERS COMPENSATION EXPERIENCE RATING

Risk Name: CITY OF PAWTUCKET

Risk ID: 380004801

Rating Effective Date: 07/01/2025

Production Date: 02/20/2025

State: RHODE ISLAND

38-RHODE ISLAND

Firm ID:

Firm Name: CITY OF PAWTUCKET

Carrier: 30325

Policy No. 0000087555

Eff Date: 07/01/2023

Exp Date: 07/01/2024

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
5506	2.39	.33	935,171	22,351	7,376	447544	05	F	5,016	5,016
7380	2.51	.34	128,964	3,237	1,101	444553	05	F	5,646	5,646
7580	1.44	.34	177,883	2,562	871	441082	05	F	5,889	5,889
7710	1.73	.33	90,400	1,564	516	441742	05	F	12,300	12,300
7720	1.17	.34	424,507	4,967	1,689	445758	05	F	13,140	13,140
8391	1.57	.36	424,010	6,657	2,397	441005	05	F	14,432	14,432
8742	.13	.34	56,177	73	25	446820	05	O	22,856	17,500
8810	.06	.38	7,196,359	4,318	1,641	NO. 8	06	*	3,514	3,514
8820	.05	.34	419,023	210	71					
8831	.61	.42	321,698	1,962	824					
9015	1.80	.36	819,863	14,758	5,313					
9061	.66	.41	367,093	2,423	993					
9101	1.78	.41	443,170	7,888	3,234					
9102	1.66	.36	1,660,631	27,566	9,924					
9402	2.25	.33	47,743	1,074	354					
9410	1.33	.38	2,422,244	32,216	12,242					
9812	EMPLOYERS LIABILIT			0	0					
Policy Total:			15,934,936	Subject Premium:		362,384		Total Act Inc Losses:		82,793

© Copyright 1993-2025, All rights reserved. This product is comprised of compilations and information which are the proprietary and exclusive property of the National Council on Compensation Insurance, Inc. (NCCI). No further use, dissemination, sale, transfer, assignment or disposition of this product, in whole or in part, may be made without the prior written consent of NCCI. This product is furnished "As is" "As available" "With all defects" and includes information available at the time of publication only. NCCI makes no representations or warranties of any kind relating to the product and hereby expressly disclaims any and all express, statutory, or implied warranties, including the implied warranty of merchantability, fitness for a particular purpose, accuracy, completeness, currentness, or correctness of the product or information contained therein. This product and the information contained therein are to be used exclusively for underwriting, premium calculation and other Insurance purposes and may not be used for any other purpose including but not limited to safety scoring for project bidding purposes. All responsibility for the use of and for any and all results derived or obtained through the use of the product and information are the end user's and NCCI shall not have any liability thereto.

* Total by Policy Year of all cases \$2,000 or less.

D Disease Loss

X Ex-Medical Coverage

U USL&HW

C Catastrophic Loss

E Employers Liability Loss

Limited Loss

Appendix D: Payroll Data

25-035 - ESTIMATED PAYROLL SUMMARY BY CLASS		
CLASS	DESCRIPTION - per WC	ESTIMATED PAYROLL
5506	Street or road construction-paving or repaving & drivers	\$ 963,050
7380	Drivers, chauffeurs and their helpers NOC-commercial	\$ 131,840
7580	Sewage disposal plant operation & drivers	\$ 182,310
7710	Fire fighters & drivers	\$ 93,112
7720	Police officer & drivers	\$ 436,720
8391	Auto or automobile truck dealers-all employees other than automobile or automobile truck salespersons-including estimators, service writers and accessory or spare parts sales	\$ 436,720
8742	Salespersons, collectors or messengers-outside	\$ 57,680
8810	Clerical office employees NOC	\$ 7,411,880
8820	Attorney-all employees & clerical messengers, drivers	\$ 428,480
8831	Hospital-veterinary-& drivers	\$ 330,630
9015	Building operation by owner, lessee, or real estate management firm; professional employees, property manager and leasing agents	\$ 843,570
9061	Club-NOC & clerical	\$ 378,010
9101	College-all employees other than professional or clerical	\$ 456,290
9102	Park NOC-all employees & drivers	\$ 1,709,800
9402	Street cleaning & drivers	\$ 48,410
9410	Municipal, township, county or state employees NOC	\$ 2,494,660
	Total	\$ 16,403,162

Appendix E: 5 Year Loss Run



**Claim Experience Report
Valued as of 03/13/2025**

Policyholder: City of Pawtucket

Policy Number: 0000087555

Include All Policy Periods

Claim Number	Claimant Name	Effective Date	Date of Injury	Claim Type/ Status	Policyholder/ Site Location	Gross Ind/Med/Exp Payments	Gross Ind/Med/Exp Recoveries	Gross Ind/Med/Exp Reserves	Incurred Losses	Body Part	Nature/Cause of Injury
452927	[REDACTED]	07/01/2024	02/14/2025	Medical only/ Open	City of Pawtucket/ Public Works	0.00 0.00 0.00	0.00 0.00 0.00	0.00 1,050.00 75.00	1,125.00	Ankle	Sprain/ On Ice or Snow
452931	[REDACTED]	07/01/2024	02/14/2025	Incident/ Closed	City of Pawtucket/ Public Works	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Lower back area (excl. sacrum, coccyx, pelvis, vertebrae, disc, spinal cord)	Strain/ On Ice or Snow
452848	[REDACTED]	07/01/2024	02/11/2025	Medical only/ Open	City of Pawtucket/ Public Works	0.00 0.00 0.00	0.00 0.00 0.00	0.00 1,050.00 75.00	1,125.00	Eye(s)	Lacerations/ Falling or Flying Object
452516	[REDACTED]	07/01/2024	01/30/2025	Lost time/ Open	City of Pawtucket/ Public Works	3,102.93 1,357.13 49.50	0.00 0.00 0.00	5,897.07 9,242.87 3,086.50	22,736.00	Shoulder(s) (incl. armpit, rotator cuff, trapezius, clavicle and scapula)	Contusion/ On Ice or Snow
452509	[REDACTED]	07/01/2024	01/29/2025	Lost time/ Closed	City of Pawtucket/ Highway - Streets	2,121.37 1,514.24 66.70	0.00 0.00 0.00	0.00 0.00 0.00	3,702.31	Lower back area (excl. sacrum, coccyx, pelvis, vertebrae, disc, spinal cord)	Strain/ On Ice or Snow
452121	[REDACTED]	07/01/2024	01/13/2025	Medical only/ Open	City of Pawtucket/ Parks Division	0.00 498.43 18.02	0.00 0.00 0.00	0.00 551.57 81.98	1,150.00	Shoulder(s) (incl. armpit, rotator cuff, trapezius, clavicle and scapula)	Contusion/ Falling or Flying Object
452046	[REDACTED]	07/01/2024	01/08/2025	Medical only/ Closed	City of Pawtucket/ Parks Division	0.00 273.08 11.00	0.00 0.00 0.00	0.00 0.00 0.00	284.08	Ankle	Strain/ Twisting
451714	[REDACTED]	07/01/2024	12/16/2024	Lost time/ Open	City of Pawtucket/ Library	2,392.71 2,258.09 98.02	0.00 0.00 0.00	0.00 8,341.91 3,037.98	16,128.71	Wrist	Sprain/ On Ice or Snow
451423	[REDACTED]	07/01/2024	12/02/2024	Lost time/ Closed	City of Pawtucket/ Crossing Guards	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Foot	Strain/ Strain or Injury by, NOC
451040	[REDACTED]	07/01/2024	11/14/2024	Medical only/ Closed	City of Pawtucket/ Parks Division	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Eye(s)	Foreign Body/ Foreign Matter (Body) in Eye(s)
450742	[REDACTED]	07/01/2024	10/31/2024	Medical only/ Closed	City of Pawtucket/ Parks Division	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Soft Tissue (other than larynx or trachea)	Strain/ Twisting
450716	[REDACTED]	07/01/2024	10/31/2024	Medical only/ Closed	City of Pawtucket/ Parks Division	0.00 183.94 5.50	0.00 0.00 0.00	0.00 0.00 0.00	189.44	Hand	Burn(s)/ Hot Objects or Substances
450689	[REDACTED]	07/01/2024	10/29/2024	Lost time/ Closed	City of Pawtucket/ Public Works	365.42 161.59 5.50	0.00 0.00 0.00	0.00 0.00 0.00	532.51	Lumbar and/or sacral vertebrae	Strain/ Lifting
450651	[REDACTED]	07/01/2024	10/26/2024	Medical only/ Closed	City of Pawtucket/ Parks Division	0.00 251.67 16.50	0.00 0.00 0.00	0.00 0.00 0.00	268.17	Abdomen	Strain/ Lifting
450457	[REDACTED]	07/01/2024	10/17/2024	Incident/ Closed	City of Pawtucket/ Public Works	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Facial Soft Tissue	Lacerations/ Stationary Object

The information contained in this document is intended for use only by the specific individuals to whom passwords have been issued by The Beacon Mutual Insurance Company and for those specific individual's business. This information is proprietary and/or confidential and may be protected by state and federal privacy law.



**Claim Experience Report
Valued as of 03/13/2025**

Policyholder: City of Pawtucket

Policy Number: 0000087555

Include All Policy Periods

Claim Number	Claimant Name	Effective Date	Date of Injury	Claim Type/ Status	Policyholder/ Site Location	Gross Ind/Med/Exp Payments	Gross Ind/Med/Exp Recoveries	Gross Ind/Med/Exp Reserves	Incurred Losses	Body Part	Nature/Cause of Injury
450140	[REDACTED]	07/01/2024	10/02/2024	Medical only/ Closed	City of Pawtucket/ Parks Division	0.00 2,102.74 124.67	0.00 0.00 0.00	0.00 0.00 0.00	2,227.41	Shoulder(s) (incl. armpit, rotator cuff, trapezius, clavicle and scapula)	Contusion/ Falling or Flying Object
450221	[REDACTED]	07/01/2024	10/01/2024	Medical only/ Closed	City of Pawtucket/ Uniform Police	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Hand	Puncture/ Animal or Insect
449951	[REDACTED]	07/01/2024	09/26/2024	Lost time/ Open	City of Pawtucket/ Public Works	14,468.42 2,805.35 63.10	0.00 0.00 0.00	8,500.00 5,660.90 536.90	32,034.67	Facial Soft Tissue	Burn(s)/ Fire or Flame
449698	[REDACTED]	07/01/2024	09/17/2024	Medical only/ Closed	City of Pawtucket/ Highway - Streets	0.00 507.35 50.02	0.00 0.00 0.00	0.00 0.00 0.00	557.37	Foot	Contusion/ Object Being Lifted or Handled
448637	[REDACTED]	07/01/2024	07/30/2024	Lost time/ Closed	City of Pawtucket/ Street Cleaning	17,447.27 2,020.16 41.31	0.00 0.00 0.00	0.00 0.00 0.00	19,508.74	Finger	Crushing/ Caught In, Under or Between, NOC
448369	[REDACTED]	07/01/2024	07/17/2024	Medical only/ Closed	City of Pawtucket/ Highway - Streets	0.00 113.76 9.51	0.00 0.00 0.00	0.00 0.00 0.00	123.27	Eye(s)	Foreign Body/ Foreign Matter (Body) in Eye(s)
447544	[REDACTED]	07/01/2023	06/05/2024	Lost time/ Closed	City of Pawtucket/ Library	2,536.00 2,479.97 108.13	0.00 0.00 0.00	0.00 0.00 0.00	5,124.10	Upper Arm	Fracture/ On Same Level
447165	[REDACTED]	07/01/2023	05/17/2024	Incident/ Closed	City of Pawtucket/ City of Pawtucket	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Hand	Contusion/ Animal or Insect
447076	[REDACTED]	07/01/2023	05/16/2024	Medical only/ Closed	City of Pawtucket/ Public Works	0.00 495.25 72.52	0.00 0.00 0.00	0.00 0.00 0.00	567.77	Lumbar and/or sacral vertebrae	Strain/ Collision or Sideswipe with Another Vehicle
446820	[REDACTED]	07/01/2023	05/02/2024	Lost time/ Closed	City of Pawtucket/ Parks Division	10,289.36 670.99 24.43	0.00 0.00 0.00	0.00 0.00 0.00	10,984.78	Knee	Strain/ On Ice or Snow
446024	[REDACTED]	07/01/2023	03/26/2024	Medical only/ Closed	City of Pawtucket/ Parks Division	0.00 217.74 5.50	0.00 0.00 0.00	0.00 0.00 0.00	223.24	Upper Arm	Strain/ Lifting
445758	[REDACTED]	07/01/2023	03/14/2024	Lost time/ Closed	City of Pawtucket/ Public Works	9,480.19 3,659.95 170.00	0.00 0.00 0.00	0.00 0.00 0.00	13,310.14	Upper Arm	Strain/ Wielding or Throwing
445690	[REDACTED]	07/01/2023	03/08/2024	Medical only/ Closed	City of Pawtucket/ Uniform Police	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Chest (incl. ribs, sternum, soft tissue)	Contusion/ Fellow Worker, Patient
445182	[REDACTED]	07/01/2023	02/14/2024	Incident/ Closed	City of Pawtucket/ City Of Pawtucket	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Hand	Puncture/ Animal or Insect
[REDACTED]	[REDACTED]	07/01/2023	01/25/2024	Medical only/ Closed	City of Pawtucket/ City Of Pawtucket	0.00 1,091.99 5.50	0.00 0.00 0.00	0.00 0.00 0.00	1,097.49	Facial Soft Tissue	Contusion/ Stationary Object
444553	[REDACTED]	07/01/2023	01/17/2024	Lost time/ Closed	City of Pawtucket/ Parks Division	4,078.08 1,567.81 109.71	0.00 0.00 0.00	0.00 0.00 0.00	5,755.60	Upper back area (excl. vertebrae, disc, Spinal cord)	Contusion/ On Ice or Snow

The information contained in this document is intended for use only by the specific individuals to whom passwords have been issued by The Beacon Mutual Insurance Company and for those specific individual's business. This information is proprietary and/or confidential and may be protected by state and federal privacy law.



**Claim Experience Report
Valued as of 03/13/2025**

Policyholder: City of Pawtucket

Policy Number: 0000087555

Include All Policy Periods

Claim Number	Claimant Name	Effective Date	Date of Injury	Claim Type/ Status	Policyholder/ Site Location	Gross Ind/Med/Exp Payments	Gross Ind/Med/Exp Recoveries	Gross Ind/Med/Exp Reserves	Incurred Losses	Body Part	Nature/Cause of Injury
444515	[REDACTED]	07/01/2023	01/16/2024	Incident/ Closed	City of Pawtucket/ Parks Division	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Ankle	Sprain/ Fall, Slip or Trip, NOC
443900	[REDACTED]	07/01/2023	12/12/2023	Medical only/ Closed	City of Pawtucket/ Highway - Streets	0.00 238.49 5.50	0.00 0.00 0.00	0.00 0.00 0.00	243.99	Soft Tissue (other than larynx or trachea)	Contusion/ On Same Level
443589	[REDACTED]	07/01/2023	11/27/2023	Incident/ Closed	City of Pawtucket/ Public Works	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Facial Soft Tissue	Contusion/ Falling or Flying Object
443259	[REDACTED]	07/01/2023	11/08/2023	Incident/ Closed	City of Pawtucket/ Highway - Streets	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Foot	Contusion/ Object Being Lifted or Handled
442622	[REDACTED]	07/01/2023	09/29/2023	Incident/ Closed	City of Pawtucket/ Library	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Wrist	Sprain/ Lifting
442280	[REDACTED]	07/01/2023	09/27/2023	Incident/ Closed	City of Pawtucket/ Public Works	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Ankle	Contusion/ From Different Level (Elevation)
442305	[REDACTED]	07/01/2023	09/24/2023	Incident/ Closed	City of Pawtucket/ Highway - Streets	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Shoulder(s) (incl. armpit, rotator cuff, trapezius, clavicle and scapula)	Strain/ Strain or Injury by, NOC
441742	[REDACTED]	07/01/2023	09/02/2023	Lost time/ Closed	City of Pawtucket/ Public Works	12,300.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	12,300.00	Skull	Puncture/ Cut, Puncture, Scrape, NOC
[REDACTED]	[REDACTED]	07/01/2023	08/29/2023	Medical only/ Closed	City of Pawtucket/ Public Works	0.00 389.47 11.00	0.00 0.00 0.00	0.00 0.00 0.00	400.47	Lower back area (excl. sacrum, coccyx, pelvis, vertebrae, disc, spinal cord)	Multiple Physical Injuries Only/ Moving Parts of Machine
441464	C. [REDACTED]	07/01/2023	08/23/2023	Medical only/ Closed	City of Pawtucket/ Library	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Great Toe	Fracture/ Falling or Flying Object
441416	[REDACTED]	07/01/2023	08/22/2023	Medical only/ Closed	City of Pawtucket/ Public Works	0.00 150.45 9.40	0.00 0.00 0.00	0.00 0.00 0.00	159.85	Eye(s)	Lacerations/ Falling or Flying Object
441082	[REDACTED]	07/01/2023	08/05/2023	Lost time/ Closed	City of Pawtucket/ Parks Division	3,523.31 2,365.90 128.05	0.00 0.00 0.00	0.00 0.00 0.00	6,017.26	Ankle	Sprain/ On Same Level
441005	[REDACTED]	07/01/2023	08/02/2023	Lost time/ Closed	City of Pawtucket/ City Of Pawtucket	14,039.84 391.83 33.00	0.00 0.00 0.00	0.00 0.00 0.00	14,464.67	Lower Arm	Lacerations/ Animal or Insect
441117	[REDACTED]	07/01/2023	07/30/2023	Medical only/ Closed	City of Pawtucket/ City of Pawtucket	0.00 596.02 17.14	0.00 0.00 0.00	0.00 0.00 0.00	613.16	Hand	Puncture/ Animal or Insect
440774	[REDACTED]	07/01/2023	07/19/2023	Incident/ Closed	City of Pawtucket/ City Of Pawtucket	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Lumbar and/or sacral vertebrae	Contusion/ Moving Parts of Machine
440521	[REDACTED]	07/01/2023	07/09/2023	Medical only/ Closed	City of Pawtucket/ Parks Division	0.00 336.14 26.94	0.00 0.00 0.00	0.00 0.00 0.00	363.08	Foot	Contusion/ Repetitive Motion

The information contained in this document is intended for use only by the specific individuals to whom passwords have been issued by The Beacon Mutual Insurance Company and for those specific individual's business. This information is proprietary and/or confidential and may be protected by state and federal privacy law.



**Claim Experience Report
Valued as of 03/13/2025**

Policyholder: City of Pawtucket

Policy Number: 0000087555

Include All Policy Periods

Claim Number	Claimant Name	Effective Date	Date of Injury	Claim Type/ Status	Policyholder/ Site Location	Gross Ind/Med/Exp Payments	Gross Ind/Med/Exp Recoveries	Gross Ind/Med/Exp Reserves	Incurred Losses	Body Part	Nature/Cause of Injury
440214	[REDACTED]	07/01/2022	06/24/2023	Medical only/ Closed	City of Pawtucket/ City Hall Maintenance	0.00 110.45 9.40	0.00 0.00 0.00	0.00 0.00 0.00	119.85	Lower Leg	Dermatitis/ Other Than Physical Cause of Injury
439833	[REDACTED]	07/01/2022	06/04/2023	Incident/ Closed	City of Pawtucket/ Public Works	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Facial Soft Tissue	Lacerations/ Stationary Object
439419	[REDACTED]	07/01/2022	05/18/2023	Lost time/ Closed	City of Pawtucket/ Parks Division	28,500.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	28,500.00	Lower Leg	Lacerations/ Object Being Lifted or Handled
439373	[REDACTED]	07/01/2022	05/10/2023	Medical only/ Closed	City of Pawtucket/ Planning	0.00 870.87 20.91	0.00 0.00 0.00	0.00 0.00 0.00	891.78	Hand	Lacerations/ Hand Tool, Utensil, Not Powered
439159	[REDACTED]	07/01/2022	05/05/2023	Medical only/ Closed	City of Pawtucket/ City of Pawtucket	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Body systems and multiple body systems	All other specific injuries/ Other- Miscellaneous, NOC
439730	[REDACTED]	07/01/2022	05/01/2023	Lost time/ Closed	City of Pawtucket/ City Of Pawtucket	5,000.00 0.00 244.97	0.00 0.00 0.00	0.00 0.00 0.00	5,244.97	Body systems and multiple body systems	Mental Stress/ Other Than Physical Cause of Injury
438931	[REDACTED]	07/01/2022	04/27/2023	Lost time/ Closed	City of Pawtucket/ Equipt Maint Garage	6,625.03 1,718.64 58.41	0.00 0.00 0.00	0.00 0.00 0.00	8,402.08	Shoulder(s) (incl. armpit, rotator cuff, trapezius, clavicle and scapula)	Strain/ Twisting
438613	[REDACTED]	07/01/2022	03/31/2023	Medical only/ Closed	City of Pawtucket/ City Of Pawtucket	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Eye(s)	Foreign Body/ Foreign Matter (Body) in Eye(s)
438380	[REDACTED]	07/01/2022	03/29/2023	Lost time/ Closed	City of Pawtucket/ Parks Division	1,830.11 700.00 75.53	0.00 0.00 0.00	0.00 0.00 0.00	2,605.64	Lower back area (excl. sacrum, coccyx, pelvis, vertebrae, disc, spinal cord)	Strain/ Strain or Injury by, NOC
438174	[REDACTED]	07/01/2022	03/17/2023	Lost time/ Closed	City of Pawtucket/ Public Works	8,771.57 4,083.79 1,228.56	0.00 0.00 0.00	0.00 0.00 0.00	14,083.92	Hand	Fracture/ Object Handled
438144	[REDACTED]	07/01/2022	03/16/2023	Lost time/ Closed	City of Pawtucket/ Street Cleaning	12,200.00 176.37 10.31	0.00 0.00 0.00	0.00 0.00 0.00	12,386.68	Skull	Lacerations/ Stationary Object
438116	[REDACTED]	07/01/2022	03/15/2023	Lost time/ Closed	City of Pawtucket/ Public Works	14,900.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	14,900.00	Hand	Lacerations/ Object Being Lifted or Handled
[REDACTED]	[REDACTED]	07/01/2022	03/11/2023	Incident/ Closed	City of Pawtucket/ Public Works	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Lower Leg	Puncture/ Cut, Puncture, Scrape, NOC
437748	[REDACTED]	07/01/2022	02/28/2023	Incident/ Closed	City of Pawtucket/ Parks Division	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Lumbar and/or sacral vertebrae	Strain/ On Ice or Snow

The information contained in this document is intended for use only by the specific individuals to whom passwords have been issued by The Beacon Mutual Insurance Company and for those specific individual's business. This information is proprietary and/or confidential and may be protected by state and federal privacy law.



**Claim Experience Report
Valued as of 03/13/2025**

Policyholder: City of Pawtucket

Policy Number: 0000087555

Include All Policy Periods

Claim Number	Claimant Name	Effective Date	Date of Injury	Claim Type/ Status	Policyholder/ Site Location	Gross Ind/Med/Exp Payments	Gross Ind/Med/Exp Recoveries	Gross Ind/Med/Exp Reserves	Incurred Losses	Body Part	Nature/Cause of Injury
437224	[REDACTED]	07/01/2022	02/01/2023	Incident/ Closed	City of Pawtucket/ Parks Division	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Lumbar and/or sacral vertebrae	Strain/ Twisting
436970	[REDACTED]	07/01/2022	01/23/2023	Incident/ Closed	City of Pawtucket/ Highway - Streets	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Facial Soft Tissue	Lacerations/ Stationary Object
436485	[REDACTED]	07/01/2022	12/23/2022	Lost time/ Open	City of Pawtucket/ Public Works	72,416.35 34,088.00 574.84	0.00 0.00 0.00	25,600.00 18,600.00 3,700.00	154,979.19	Ankle	Fracture/ From Liquid or Grease Spills
436331	[REDACTED]	07/01/2022	12/15/2022	Incident/ Closed	City of Pawtucket/ Highway - Streets	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Thumb	Contusion/ Striking Against or Stepping On, NOC
435371	[REDACTED]	07/01/2022	10/28/2022	Lost time/ Closed	City of Pawtucket/ City Clerk	72,557.17 14,369.74 2,141.12	0.00 0.00 0.00	0.00 0.00 0.00	89,068.03	Knee	Sprain/ Fall, Slip or Trip, NOC
435150	[REDACTED]	07/01/2022	10/18/2022	Lost time/ Closed	City of Pawtucket/ Probate	1.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	1.00	Body systems and multiple body systems	No Physical Injury/ Contact With NOC
435056	[REDACTED]	07/01/2022	10/17/2022	Incident/ Closed	City of Pawtucket/ Public Works	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Hip	Strain/ Fall, Slip or Trip, NOC
436054	[REDACTED]	07/01/2022	09/25/2022	Lost time/ Closed	City of Pawtucket/ Public Works	0.00 6,904.72 32.55	0.00 0.00 0.00	0.00 0.00 0.00	6,937.27	Chest (incl. ribs, sternum, soft tissue)	Fracture/ On Same Level
434134	[REDACTED]	07/01/2022	09/04/2022	Medical only/ Closed	City of Pawtucket/ Public Works	0.00 213.87 11.64	0.00 0.00 0.00	0.00 0.00 0.00	225.51	Lower Leg	Puncture/ Moving Parts of Machine
434288	[REDACTED]	07/01/2022	09/02/2022	Medical only/ Closed	City of Pawtucket/ City Of Pawtucket	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Shoulder(s) (incl. armpit, rotator cuff, trapezius, clavicle and scapula)	Strain/ Fellow Worker, Patient
434284	[REDACTED]	07/01/2022	09/02/2022	Medical only/ Closed	City of Pawtucket/ City Of Pawtucket	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Ankle	Sprain/ Strain or Injury by, NOC
434049	[REDACTED]	07/01/2022	08/31/2022	Lost time/ Closed	City of Pawtucket/ Highway - Streets	9,500.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	9,500.00	Lower Leg	Burn(s)/ Hot Objects or Substances
434058	[REDACTED]	07/01/2022	08/20/2022	Medical only/ Closed	City of Pawtucket/ City Of Pawtucket	0.00 84.74 5.50	0.00 0.00 0.00	0.00 0.00 0.00	90.24	Hand	Puncture/ Animal or Insect
434052	[REDACTED]	07/01/2022	07/29/2022	Incident/ Closed	City of Pawtucket/ City Of Pawtucket	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Lower Arm	Puncture/ Animal or Insect
433158	[REDACTED]	07/01/2022	07/19/2022	Incident/ Closed	City of Pawtucket/ Parks Division	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	No Physical Injury	No Physical Injury/ Motor Vehicle, NOC

The information contained in this document is intended for use only by the specific individuals to whom passwords have been issued by The Beacon Mutual Insurance Company and for those specific individual's business. This information is proprietary and/or confidential and may be protected by state and federal privacy law.



**Claim Experience Report
Valued as of 03/13/2025**

Policyholder: City of Pawtucket

Policy Number: 0000087555

Include All Policy Periods

Claim Number	Claimant Name	Effective Date	Date of Injury	Claim Type/ Status	Policyholder/ Site Location	Gross Ind/Med/Exp Payments	Gross Ind/Med/Exp Recoveries	Gross Ind/Med/Exp Reserves	Incurred Losses	Body Part	Nature/Cause of Injury
433157	[REDACTED]	07/01/2022	07/19/2022	Incident/ Closed	City of Pawtucket/ Parks Division	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	No Physical Injury	No Physical Injury/ Other-Miscellaneous, NOC
431956	[REDACTED]	07/01/2021	05/24/2022	Incident/ Closed	City of Pawtucket/ Parks Division	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Lower Leg	Strain/ Strain or Injury by, NOC
431958	[REDACTED]	07/01/2021	05/21/2022	Medical only/ Closed	City of Pawtucket/ City Hall Maintenance	0.00 152.23 9.28	0.00 0.00 0.00	0.00 0.00 0.00	161.51	Facial Soft Tissue	Dermatitis/ Contact With NOC
432189	[REDACTED]	07/01/2021	05/12/2022	Lost time/ Closed	City of Pawtucket/ Uniform Police	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Body systems and multiple body systems	COVID-19/ Pandemic
431591	[REDACTED]	07/01/2021	04/22/2022	Lost time/ Closed	City of Pawtucket/ Uniform Police	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Body systems and multiple body systems	COVID-19/ Pandemic
431199	[REDACTED]	07/01/2021	04/20/2022	Lost time/ Closed	City of Pawtucket/ Highway - Streets	0.00 0.00 5.50	0.00 0.00 0.00	0.00 0.00 0.00	5.50	Shoulder(s) (incl. armpit, rotator cuff, trapezius, clavicle and scapula)	Foreign Body/ Object Handled by Others
430878	[REDACTED]	07/01/2021	04/02/2022	Lost time/ Closed	City of Pawtucket/ Parks Division	5,900.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	5,900.00	Hand	Lacerations/ Object Being Lifted or Handled
430786	[REDACTED]	07/01/2021	04/01/2022	Lost time/ Closed	City of Pawtucket/ Highway - Streets	10,400.00 391.14 23.39	0.00 0.00 0.00	0.00 0.00 0.00	10,814.53	Finger	Lacerations/ Object Being Lifted or Handled
430783	[REDACTED]	07/01/2021	03/18/2022	Medical only/ Closed	City of Pawtucket/ Uniform Police	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Soft Tissue (other than larynx or trachea)	Strain/ Fellow Worker, Patient
[REDACTED]	[REDACTED]	07/01/2021	03/15/2022	Lost time/ Closed	City of Pawtucket/ Public Works	4,190.18 744.97 93.39	0.00 0.00 0.00	0.00 0.00 0.00	5,028.54	Chest (incl. ribs, sternum, soft tissue)	Strain/ Pushing or Pulling
430096	[REDACTED]	07/01/2021	03/03/2022	Lost time/ Closed	City of Pawtucket/ Parks Division	27,984.45 4,823.41 261.01	0.00 0.00 0.00	0.00 0.00 0.00	33,068.87	Lower back area (excl. sacrum, coccyx, pelvis, vertebrae, disc, spinal cord)	Strain/ Lifting
430389	[REDACTED]	07/01/2021	02/23/2022	Lost time/ Closed	City of Pawtucket/ Civilians	212.57 197.27 47.96	0.00 0.00 0.00	0.00 0.00 0.00	457.80	Knee	Strain/ Strain or Injury by, NOC
429645	[REDACTED]	07/01/2021	02/11/2022	Lost time/ Closed	City of Pawtucket/ Public Works	888.97 668.46 86.76	0.00 0.00 0.00	0.00 0.00 0.00	1,644.19	Upper back area (excl. vertebrae, disc, Spinal cord)	Sprain/ Reaching
429458	[REDACTED]	07/01/2021	01/30/2022	Incident/ Closed	City of Pawtucket/ Highway - Streets	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Chest (incl. ribs, sternum, soft tissue)	Contusion/ From Different Level (Elevation)
429336	[REDACTED]	07/01/2021	01/27/2022	Lost time/ Closed	City of Pawtucket/ Highway - Streets	12,200.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	12,200.00	Wrist(s) & Hand(s)	Burn(s)/ Hot Objects or Substances

The information contained in this document is intended for use only by the specific individuals to whom passwords have been issued by The Beacon Mutual Insurance Company and for those specific individual's business. This information is proprietary and/or confidential and may be protected by state and federal privacy law.



**Claim Experience Report
Valued as of 03/13/2025**

Policyholder: City of Pawtucket

Policy Number: 0000087555

Include All Policy Periods

Claim Number	Claimant Name	Effective Date	Date of Injury	Claim Type/ Status	Policyholder/ Site Location	Gross Ind/Med/Exp Payments	Gross Ind/Med/Exp Recoveries	Gross Ind/Med/Exp Reserves	Incurred Losses	Body Part	Nature/Cause of Injury
428649	[REDACTED]	07/01/2021	12/19/2021	Medical only/ Closed	City of Pawtucket/ Parks Division	0.00 495.11 38.07	0.00 0.00 0.00	0.00 0.00 0.00	533.18	Finger	Fracture/ Powered Hand Tool, Appliance
427937	[REDACTED]	07/01/2021	11/10/2021	Lost time/ Closed	City of Pawtucket/ Building Maintenance	24,508.89 1,140.92 16.50	0.00 0.00 0.00	0.00 0.00 0.00	25,666.31	Facial Soft Tissue	Lacerations/ Falling or Flying Object
427532	[REDACTED]	07/01/2021	10/22/2021	Incident/ Closed	City of Pawtucket/ Highway - Streets	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Soft Tissue (other than larynx or trachea)	Strain/ Stationary Object
427156	[REDACTED]	07/01/2021	09/24/2021	Medical only/ Closed	City of Pawtucket/ Zoning	0.00 128.13 10.02	0.00 0.00 0.00	0.00 0.00 0.00	138.15	Elbow	Puncture/ Animal or Insect
[REDACTED]	[REDACTED]	07/01/2021	09/10/2021	Medical only/ Closed	City of Pawtucket/ City Of Pawtucket	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Lower Arm	Strain/ Pushing or Pulling
426477	[REDACTED]	07/01/2021	09/03/2021	Lost time/ Closed	City of Pawtucket/ City Hall Maintenance	479.98 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	479.98	Eye(s)	Foreign Body/ Foreign Matter (Body) in Eye(s)
426063	[REDACTED]	07/01/2021	08/17/2021	Lost time/ Closed	City of Pawtucket/ Parks Division	28,400.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	28,400.00	Facial Soft Tissue	Lacerations/ Falling or Flying Object
426103	[REDACTED]	07/01/2021	08/16/2021	Medical only/ Closed	City of Pawtucket/ Highway - Streets	0.00 110.69 8.00	0.00 0.00 0.00	0.00 0.00 0.00	118.69	Lower Arm	Dermatitis/ Object Being Lifted or Handled
425791	[REDACTED]	07/01/2021	08/05/2021	Lost time/ Closed	City of Pawtucket/ Highway - Streets	17,600.00 289.24 22.00	0.00 0.00 0.00	0.00 0.00 0.00	17,911.24	Facial Soft Tissue	Lacerations/ Stationary Object
425361	[REDACTED]	07/01/2021	07/20/2021	Lost time/ Closed	City of Pawtucket/ Public Works	2,485.49 1,352.34 74.47	0.00 0.00 0.00	0.00 0.00 0.00	3,912.30	Elbow	Contusion/ From Ladder or Scaffolding
425787	[REDACTED]	07/01/2021	07/16/2021	Medical only/ Closed	City of Pawtucket/ Parks Division	0.00 213.77 11.63	0.00 0.00 0.00	0.00 0.00 0.00	225.40	Ankle	Sprain/ Twisting
425224	[REDACTED]	08/01/2020	06/28/2021	Lost time/ Closed	City of Pawtucket/ Parks Division	13,190.42 13,609.25 264.32	0.00 0.00 0.00	0.00 0.00 0.00	27,063.99	Skull	Fracture/ On Stairs
423292	[REDACTED]	08/01/2020	04/14/2021	Medical only/ Closed	City of Pawtucket/ Highway - Streets	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Finger	Lacerations/ Hand Tool, Utensil, Not Powered
422934	[REDACTED]	08/01/2020	03/24/2021	Medical only/ Closed	City of Pawtucket/ Public Works	0.00 297.13 40.08	0.00 0.00 0.00	0.00 0.00 0.00	337.21	Finger	Contusion/ Falling or Flying Object
422690	[REDACTED]	08/01/2020	03/10/2021	Medical only/ Closed	City of Pawtucket/ City Hall Maintenance	0.00 1,243.79 48.50	0.00 0.00 0.00	0.00 0.00 0.00	1,292.29	Finger	Contusion/ Object Handled
421717	[REDACTED]	08/01/2020	01/19/2021	Lost time/ Closed	City of Pawtucket/ Equip Maint Garage	23,800.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	23,800.00	Facial Soft Tissue	Burn(s)/ Hot Objects or Substances

The information contained in this document is intended for use only by the specific individuals to whom passwords have been issued by The Beacon Mutual Insurance Company and for those specific individual's business. This information is proprietary and/or confidential and may be protected by state and federal privacy law.



**Claim Experience Report
Valued as of 03/13/2025**

Policyholder: City of Pawtucket

Policy Number: 0000087555

Include All Policy Periods

Claim Number	Claimant Name	Effective Date	Date of Injury	Claim Type/ Status	Policyholder/ Site Location	Gross Ind/Med/Exp Payments	Gross Ind/Med/Exp Recoveries	Gross Ind/Med/Exp Reserves	Incurred Losses	Body Part	Nature/Cause of Injury
421290	██████████	08/01/2020	12/30/2020	Medical only/ Closed	City of Pawtucket/ Highway - Streets	0.00 487.92 28.53	0.00 0.00 0.00	0.00 0.00 0.00	516.45	Finger	Lacerations/ Hand Tool, Utensil, Not Powered
420718	██████████	08/01/2020	11/30/2020	Lost time/ Closed	City of Pawtucket/ Crossing Guards	13,354.11 13,369.94 687.03	0.00 0.00 0.00	0.00 0.00 0.00	27,411.08	Knee	Sprain/ Twisting
420624	██████████	08/01/2020	11/23/2020	Medical only/ Closed	City of Pawtucket/ Planning	0.00 789.01 98.50	0.00 0.00 0.00	0.00 0.00 0.00	887.51	Wrist	Carpal Tunnel Syndrome/ Repetitive Motion
420442	██████████	08/01/2020	11/03/2020	Incident/ Closed	City of Pawtucket/ City Clerk	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Elbow	Contusion/ From Liquid or Grease Spills
420203	██████████	08/01/2020	11/01/2020	Medical only/ Closed	City of Pawtucket/ City Of Pawtucket	0.00 636.94 29.30	0.00 0.00 0.00	0.00 0.00 0.00	666.24	Foot	Puncture/ Animal or Insect
420202	██████████	08/01/2020	10/17/2020	Incident/ Closed	City of Pawtucket/ City Of Pawtucket	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	Wrist	Puncture/ Animal or Insect
419709	██████████	08/01/2020	10/15/2020	Lost time/ Closed	City of Pawtucket/ Public Works	47,031.77 18,669.55 635.12	0.00 0.00 0.00	0.00 0.00 0.00	66,336.44	Ankle	Rupture/ Twisting
419564	██████████	08/01/2020	10/07/2020	Lost time/ Closed	City of Pawtucket/ Highway - Streets	34,730.47 7,373.73 1,353.79	-8,150.00 -1,850.00 0.00	0.00 0.00 0.00	33,457.99	Wrist	Fracture/ Motor Vehicle
418680	██████████	08/01/2020	08/26/2020	Lost time/ Closed	City of Pawtucket/ Parks Division	14,700.00 683.46 40.53	0.00 0.00 0.00	0.00 0.00 0.00	15,423.99	Lower Leg	Lacerations/ Object Being Lifted or Handled
418226	██████████	08/01/2020	08/03/2020	Medical only/ Closed	City of Pawtucket/ Parks Division	0.00 191.35 12.94	0.00 0.00 0.00	0.00 0.00 0.00	204.29	Lower Arm	Foreign Body/ Other Than Physical Cause of Injury
Policy Totals:						610,503.43 160,080.47 9,646.53	-8,150.00 -1,850.00 0.00	39,997.07 44,497.25 10,593.36	865,318.11		

The information contained in this document is intended for use only by the specific individuals to whom passwords have been issued by The Beacon Mutual Insurance Company and for those specific individual's business. This information is proprietary and/or confidential and may be protected by state and federal privacy law.