

## March 12, 2026, City Council Informal Meeting Agenda



5:30 PM

Apple Valley Municipal Center  
7100 147th Street West, Apple Valley

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1. Council Discussion Items (10 min.)
2. Convention and Visitors Bureau (CVB) budget presentation (30 min.)
3. PFAS update discussion (20 min.)
4. Insurance policy renewal overview (10 min.)
5. Adjourn



ITEM:  
MEETING DATE:  
SECTION:

2.  
March 12, 2026  
Informal Agenda

<b>Description:</b> Convention and Visitors Bureau (CVB) budget presentation (30 min.)	
<b>Staff Contact:</b> Charles Grawe, Assistant City Administrator	<b>Department / Division:</b> Administration

**Action Requested:**

N/A

**Summary:**

Apple Valley Chamber President Ed Kearney will present the proposed CVB budget and discuss promotions initiatives.

**Background:**

N/A

**Budget Impact:**

N/A

**Attachments:**

1. Presentation
2. Presentation 2
3. CVB handout

# Apple Valley Tourism: Capturing Our Share

Minnesota tourism generated a **\$24.7 billion total economic impact** in 2024, supported by **81.6 million visitors**. Tourism drives ~5% of Minnesota jobs. Every hotel night, restaurant meal, and attraction ticket ripples through our local tax base.



# How Visitors Discover Cities Today

The research landscape is shifting fast — and AI is taking over.

## Search Engines Declining

Primary travel research tool dropped from **51% → 36%** between late 2024 and mid-2025.

## AI Surging

AI platforms jumped from **6% → 15%**. **39%** of U.S. travelers now use ChatGPT or Gemini to plan trips.

## Google AI Overviews

Expanded from 6.5% to **over 50%** of searches. Only **8%** of users click traditional results when an AI summary appears.

## The Stakes

Gartner projects traditional search volume drops **25% by 2026**. Cities without AI-ready content become invisible.



# The New Website: Infrastructure for the Future

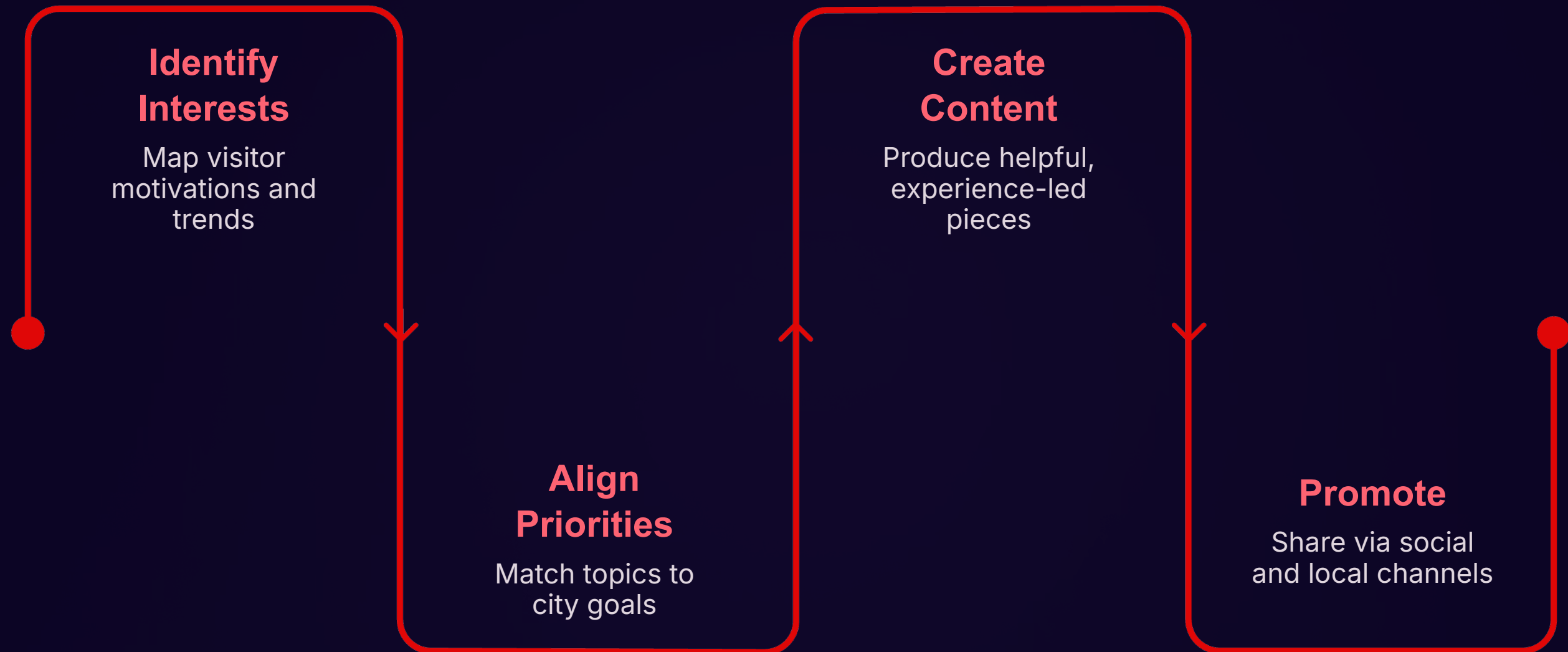
## Mobile-First

76% of "near me" searchers visit a business within a day. 46% of all Google searches have local intent. Fast, beautiful mobile experience is non-negotiable.

## AEO & GEO Readiness

Answer Engine Optimization and Generative Engine Optimization structure content so AI tools can cite Apple Valley. Pages with organized headings are **2.8x more likely** to earn AI citations.

# Content Strategy: Deliberate, Not Random



Freedom Days, Kelly Park concerts, Splash Valley, pickleball courts, and summer bucket lists speak directly to travelers prioritizing **meaningful, value-driven experiences**. Notably, **58% of ChatGPT's local search sources** are business websites — your content feeds the AI tools guiding trip decisions.

# Promoting Local Attractions



## One Central Hub


Minnesota Zoo, Lebanon Hills, Freedom Days, Winterfest, Valleywood Golf — all connected through the CVB site.

## Why It Matters Now

Minnesota saw **25% fewer Canadian visitors** in 2025 — a **~\$100M revenue drop**. Local communities must work harder for domestic visitors. Apple Valley competes with neighboring suburbs for day trips and weekend getaways.

- 📌 2026 travel trends favor **off-the-beaten-path** destinations — a real opportunity for Apple Valley.

# Shop Local Campaign

 Google Docs  
campaign.mp4




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# Supporting Local Businesses

78%

## Offline Conversion

Local mobile searches result in an offline purchase

8/10

## Weekly Searchers

U.S. consumers search for a local business online at least once a week

62%

## Trust Gap

Would avoid a business with incorrect or inconsistent information online

The CVB's Shop Small campaign and accurate, current business listings turn online discovery into real foot traffic — and protect businesses from lost customers due to bad data.



# Restaurant Finder Web App

## Why Food Is the Activity

U.S. travelers are seeking **culinary experiences**. Drone footage, cuisine filters, atmosphere tags, and mobile-first design match how visitors actually search in 2026.

## Reaching Young Visitors

67% of 18–24 year olds use Instagram for local business discovery. Structured restaurant data also feeds AI — when someone asks "where to eat near the Minnesota Zoo," Apple Valley shows up.

# Trends: What's Next for Visitors

1

## AI Trip Agents

Over **half of travelers** are ready for AI to plan and book entire trips (Accenture, 18,000 consumers). Machine-readable content gets recommended automatically.

2

## Voice Search

20–30% of consumers use voice search regularly. **8.4 billion** voice-enabled AI assistants active globally. "Hey Siri/ChatGPT, what's happening in Apple Valley this weekend?"

3

## Our Roadmap

Expand restaurant finder, optimize for conversational search, explore AI-assisted trip planning tools, and keep publishing structured content across every platform.

# Aligned With Council Priorities



## Restoring Restaurant Traffic

As requested last week by City Council, a "Spring Back Local" social media campaign is planned to reach approximately 700K - 1M views



## Economic Development

Every visitor who stays, dines, and shops contributes to the local tax base.



## Supporting Local Businesses

The website and restaurant finder drive foot traffic directly to Apple Valley businesses.



## Parks & Recreation

Content promotes city investments in parks, trails, and facilities like Splash Valley water park

Thank you — open for questions.



**Apple Valley**

**Over 50  
Restaurants, Bars  
& Coffee Shops!**



[visitapplevalley.com](http://visitapplevalley.com)



**Shop  
Local**



[visitapplevalley.com](http://visitapplevalley.com)



**Shop Small**  
We have it all




[VisitAppleValley.com](http://VisitAppleValley.com)



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# Apple Valley Convention & Visitors Bureau

## Budget Overview: Budget\_FY26\_P&L - FY26 P&L

January - December 2026

	TOTAL
Income	
Lodging Tax	105,000.00
<b>Total Income</b>	<b>\$105,000.00</b>
<b>GROSS PROFIT</b>	<b>\$105,000.00</b>
Expenses	
Advertising	
Ad Production	1,000.00
AV Freedom Days Sponsor	500.00
Greenspring Media - Metro Visitor Guide	5,800.00
Star Tribune - Multi-State Online, Social Media & TV Campaign	14,000.00
<b>Total Advertising</b>	<b>21,300.00</b>
Events & Welcome Ads	3,000.00
Management Fee	30,000.00
Marketing	
Drone / Virtual Tour Marketing	500.00
New Attractions, Restaurants Promotion	5,000.00
Search Engine Optimazation & AI	15,000.00
Spring Tourism Resurgence	7,500.00
Web Develop, Enhance, New Tech	20,000.00
<b>Total Marketing</b>	<b>48,000.00</b>
<b>Total Expenses</b>	<b>\$102,300.00</b>
<b>NET OPERATING INCOME</b>	<b>\$2,700.00</b>
<b>NET INCOME</b>	<b>\$2,700.00</b>

# Apple Valley Chamber & Convention & Visitors Bureau

## 2026 Marketing Plan

### REVISED FOR “SPRING BACK LOCAL” CAMPAIGN

*Preface: The Annual Marketing Plan document is intended as a guideline for tourism promotional efforts during each calendar year.*

*PAGES 1-3: OVERVIEW OF CHANGES FOR CITY REQUEST OF “SPRING BACK LOCAL” CAMPAIGN*  
*Our state and city just went through a so-called federal metro surge. The City has asked us to make adjustments in order to promote this early Spring, our restaurants, shops and services by moving up many of our summer and fall tourism campaign items to impact faster.*

#### SPRING BACK LOCAL: CHANGES TO THIS CVB 2026 BUDGET

- We clawed back \$7,500 for the SPRING BACK LOCAL Campaign
- \$5,000 was reallocated from the New Attractions/Restaurants expense
- We cancelled an Ad placement in MN Ultimate Travel Guide for \$2,500 more
- We are speaking with metro surge businesses most affected
- Many federal agents are still prominent in Apple Valley according to our visits

NOTE: We still left \$5,000 to promote “new” restaurants and attractions such as Skyline Social and Paddlehall as well as our Kelley Park late summer opening, revived Valleywood, MN Zoo events and improvements and all the parks and ballfields and potential tournaments once they are opened plus present Bogarts new concerts and so many things to do in Apple Valley. This is all in addition to our overall tourism plan in this document.

#### SPRING REVIVE PLAN

Since social media is so cost effective, we are creating a “Social Media Campaign” to run at approximately \$1,500 per month to residents and surrounding cities for \$7,500 total.

#### THEME

##### RESTAURANTS, SHOPS AND SERVICES NEED EVERYONE’S HELP MORE THAN EVER

- Shop local including most franchises are locally owned. Just ask.
- Dine local as these dollars protect jobs the most
- Local businesses employ your neighbors. Start tonight dining out.

#### SOCIAL MEDIA STRUCTURE

- \$1,500 per month on INSTAGRAM, FACEBOOK, SNAPCHAT
- Total AVCVB SPRING BACK LOCAL CAMPAIGN—\$7,500

# Spring Back Local Campaign

*Supporting Restaurants, Retail & Local Services in Apple Valley*

## Purpose

The Spring Back Local initiative encourages residents from Apple Valley and nearby communities to return to local restaurants, shops, and service businesses. Local businesses experienced significant disruption and reduced customer activity. This campaign focuses on restoring confidence, increasing visits, and reminding residents that supporting local businesses protects jobs and strengthens the entire community economy.

## Target Audience

Residents within a **10–15 mile radius** of Apple Valley including neighboring cities. Primary demographics include: • Adults ages 25–65

- Families and working professionals
- Residents who regularly dine out, shop locally, and use local services

## Marketing Strategy

The campaign will use targeted digital advertising to reach residents across five nearby communities. Ads will run on platforms where residents spend the most time online including Facebook, Instagram, YouTube short-video placements, and Google Display ads. Messaging will focus on community pride, protecting local jobs, and encouraging residents to dine out, shop local, and support neighborhood businesses.

Campaign Budget	\$7,500 total investment
Social Media Advertising	\$6,000
Creative Graphics & Video	\$1,000
Campaign Management & Optimization	\$500

Campaign Duration	4 Months (Spring – Early Summer)
Estimated Impressions	700,000 – 1,100,000 views
Estimated Residents Reached	200,000 – 350,000 individuals
Estimated Frequency	3 – 5 views per resident

## Tourism Multiplier Effect

Economic research shows that visitor spending circulates throughout the community. When visitors spend money at restaurants, shops, or local attractions, businesses pay employees, purchase supplies, and reinvest locally. Economists estimate tourism multipliers between **1.5 and 2.5**, meaning every dollar spent by visitors can generate up to \$2.50 in total local economic activity.

## Impact of Buying Local

Locally owned businesses keep a larger portion of revenue circulating in the community. Studies consistently show that locally owned businesses can return **60–70% of revenue** to the local economy compared with roughly **30–40%** from national chains. Supporting local restaurants, retailers, and services helps maintain jobs, strengthen the tax base, support entrepreneurship, and maintain vibrant commercial districts in Apple Valley.

# Tourism & Community Economic Impact

## **Minnesota Zoo Regional Impact**

The Minnesota Zoo is one of Minnesota's most significant tourism destinations and a major economic driver for Apple Valley. The zoo attracts approximately **1.3 – 1.5 million visitors annually**. These visitors travel from across Minnesota and neighboring states, bringing substantial economic activity to nearby restaurants, retail shops, hotels, gas stations, and service businesses.

## **Recent Improvements and New Attractions**

Recent additions at the zoo include the **Treetop Trail**, the longest elevated pedestrian loop at any zoo in the world. This unique experience allows visitors to walk more than a mile through the forest canopy while viewing animals such as bison, camels, moose, and tigers from new vantage points. The attraction has significantly increased regional interest and visitor traffic to Apple Valley.

## **Community Economic Opportunity**

The Spring Back Local campaign is designed to capture more of the spending associated with regional visitors and encourage residents to rediscover their local business districts. Even modest increases in restaurant visits or retail spending can have meaningful economic impact when multiplied across hundreds of thousands of visitors and residents.

## **Possible Social Media Messaging**

- "COME BACK LOCAL, ALL JOBS ARE LOCAL"
- "LOCAL NEEDS YOU NOW"
- "GO LOCAL STAYS LOCAL"
- "COMMUNITY BEGINS AT RESTAURANTS"
- "SMALL BUSINESSES, BIG IMPACT"
- "AN EXTRA \$20 PROTECTS 20+ JOBS"
- "YOUR NEXT MEAL IS FOR YOUR NEIGHBOR"

## **NEW FOR 2026: OVERVIEW**

- **AI (Artificial Intelligence):** We were the first CVB 5 years ago in Minnesota to use AI on our website for 24/7 conversations that were automated and with live AI chats with visitors even at 2 a.m. It is all automated with text responses (with ... pause to make it appear a real person typing) within seconds to tourists' questions. We developed the code for this ourselves 5 years ago anticipating nearly every possible question. It is magic. We are about to invest in upgrading our AI now that AI is so prominent.
- **NEW VISITOR WEBSITE**—We have really enhanced the look of our website. You will see much of it going “back to the past” practice of having lots of words and content. That is due to AI (Artificial Intelligence) not actually being smart but rather gathers content from existing sources and it really helps our score with google and apple searches to have much more words and content they can quote from. It keeps us at the top of the pages appearing in searches. On VisitAppleValley.com you will notice also on the homepage, a beautiful circling 3D column of photos where visitors can click on any photo and go right to the appropriate section of our website making navigation very appealing and very high tech, fun and easier or they can go to the traditional navigation choices in the top menu.
- **NEW ATTRACTIONS**  
**SKYLINE SOCIAL & GAMES**—This amazing facility will be truly a destination entertainment center for families and all ages and we think will be the envy of surrounding cities. Well under construction now, we hope to heavily promote it once it is near completion with a solid opening date.
- **PICKLEHALL**—Tree and land clearing has begun and we expect to have it open next fall to really promote it in time for the colder weather and off-season tourism from cities near and far. These two places will truly be destination attractions, not just restaurants.
- **MINNESOTA ZOO NEW ENTRYWAY FOR ANIMALS OFF VISITORS CENTER**—Gone is the old monkey concrete eye sore and under construction right now replacing that ugly area where you first walked into the zoo, will be new attractions for Snowmonkees and next to it Japanese Macaques monkeys as well as a new Snowmonkees area at the entrance.

- **TREETOP TRAIL**—At Minnesota Zoo, this is still an NEW attraction and will be for years. John Frawley Minnesota Zoo Director told us they grew by nearly half million visitors just due to this new “bird’s eye” view of the zoo animals and uniqueness.
- **MINNESOTA ZOO JACK-O-LANTERN SPECTACULAR**—This hugely successful annual event the last few years pull in huge crowds to Apple Valley. It is all by appointment and tickets so many visit our restaurants while waiting. We promote this event heavily up through Halloween and will continue to as long as they have it.
- **NEW RESTAURANTS**—Our Mayor has stated at the State of the City we have over 100 variations of restaurants, bars, coffee shops, caterers and even food trucks. We are sure we have more restaurant options than any city south of the river and most within a few blocks of our two hotels. With the restaurant options combined with the first BRT Transit every 15 minutes from within a block of either hotel, families have little need to rent a car when flying saving even more. They can go almost anywhere or use Uber or Cab in needed also for places not on the Twin Cities Transit lines such as Valleywood.
- **DRONE OF ALL RESTAURANTS**—We hired Ellickson Photography & Drone during the fall 2025 beautiful foliage to take drone footage of ALL restaurants in Apple Valley, 100+. We are integrating it with our Visitor website unique map and restaurant listings so that visitors can literally zoom in and see what each is really like in looks and sense of place.
- **MAJOR HOLIDAY CAMPAIGN TO SHOP, DINE & STAY IN APPLE VALLEY**—We last year hired the Star Tribune for a fall campaign and it was so successful we are repeating it. In these campaigns, we are not in the Star Tribune but rather using their database reach broken down by demographic mostly homeowners 25-55.

We are this very week and month from Nov. 22nd-Dec. 22<sup>nd</sup> having a \$13,000 campaign of both emails 3x to over 260,000 subscribers, within the south region for up to 20 miles, social media to 50,000 many times and GEOFENCING to 225,000 people.

- **SHOP LOCAL/SMALL BUSINESS SATURDAY:** As a result of the Mayor Hooppaw’s encouragement, the last few years we have gone heavy in promoting Small Business Saturday and again next fall to keep momentum of our SHOP LOCAL campaign. We will encourage more Stay-cations and Shop Local and Shop Small for Big Impact. We go beyond Small Business Saturday and promote for 5 weeks with ads for Holidays.
- **MARCH/APRIL SOCIAL MEDIA CAMPAIGN**—March/April Social Media Campaign with Dakota County Tribune and Star Tribune with 157,000 impressions really draws people as Spring is springing. June–August we also have a wide Social Media to SE Minnesota

including Rochester, Eastern Iowa both Des Moines and Cedar Falls with a combined near 1-million impressions. We are their closest location in the Twin Cities.

- **NEW HOTEL OWNER & NEW GM's**—AmericInn has a new owner whom we speak with his manager but have difficulty meeting with him as he has expressed little interest. We however are promoting both hotels as much as we can. There is a new GM at GrandStay Hotel we are just getting to know as turnover has been many new GM's over the last 3 years. This person was already working there and was promoted so we are engaging with her and she is very appreciative of our tourism promotional efforts. They are planning to hire an events person full time which will finally make their Banquet and Meeting facilities widely available again which is so important to attracting groups.
- **VALLEYWOOD UPGRADES**—With all the new enhancements at Valleywood Golf Course owned by the City from the new irrigation enhancing both fairways and greens, new driving range, many new Tee boxes, many new golf carts, and new crowds as golf courses in Eagan, Rosemount and Farmington have been closed for new housing. The city's voter approved golf course ensures Valleywood will only become more valuable but our promotion of banquets, weddings and luncheons is critical.
- **O**—From the enhanced Aquatic Center (both to aesthetics and infrastructure), the new Redwood total reconstruction with a unique adaptive playground for better access, both the City and County upgrades near Quarry Park, the new skateboard park next to the Aquatic Center as well as outdoor first class Goodwin Pickleball courts and of course the total reconstruction of Kelley Park. The CVB has been a sponsor for years with the summer concert series but the new play area and music amphitheater we will heavily promote for visitors from surrounding areas for dining and shopping while here. It will "really" be a destination more than ever before.

**Chamber President Ed Kearney and Adam Bengtson**—Together they have spent each Monday morning throughout the year developing code, marketing, national and regional ads, content for social media and website continual improvements. Adam was formerly President of Bloomington Chamber for 5 years and is the owner of Endorse Communications.

#### **NEW THEME: "YOUR HOME AWAY FROM HOME"**

With so many of our visitors and families being from smaller towns and cities, we try to play up

the fact we are “Your Home Away From Home” as it implies our very low crime rate, central location but walkable all around both hotels to the majority of our 100 stores, 100 restaurants and coffee shops and bars.

Apple Valley Mayor Hooppaw has encouraged more emphasis on buy local, eat local and visit local. Our tourism dollars actually originate throughout much of the Twin Cities and surrounding counties with more local visitors.

**MOST NEEDED: SIGNAGE FOR 1.4 MILLION VISITORS ABOUT APPLE VALLEY:** We do not have any state signage stating “Apple Valley” on 35, 35E or even Cedar which would encourage tourists to stay or stop in Apple Valley or even know there is the City of Apple Valley nearby. Our city is invisible on highways and we have brought it to the attention of Transportation of Charlie Zelle when he was MNDOT Commissioner, our various County Commissioners and last year to the Dakota County Transportation Director. We plan to appeal to current MNDOT Commissioner Nancy Daubenger, as even the Minnesota Zoo is fairly invisible on Interstates 35, 35E, 35W & 52. We have asked for our near 60,000 population, hundreds of stores and restaurants to finally be recognized to those driving by as most cities large and small have state signage. Only the Minnesota Zoo has signage on 35E with zero on 35, 35E at 42 (though Grand Casino does) or even 35E & Cedar. Even small towns with a few thousand people get interstate signage.

#### **WE RETOOLED**

We have retreated mostly from print except for visitor guides and maps and focus mostly now on social media as well as website traffic. Now we have today:

- **AUTOMATED APPLE VALLEY EVENT PAGE:** Want to know “what’s happening” in Apple Valley? [We developed an automated tourism Event page on our visitapplevalley.com site in real time.](#) It was created by us recoding Google so that any event any group in Apple Valley posts for events, we capture it. Every event be it at the zoo, church, school, association, festival, civic, music in restaurants, etc. all captured automatically in one place. It is amazing and complete.
- **INTERACTIVE MAP:** An interactive map where a visitor checks a box and hotels, restaurants, attractions, parks etc. just appear on the map. We developed this to replace a printed map and not to rely on google maps or Apple maps which tend to highlight our surrounding cities in their searches. Both hotels have told us they have little use for our walking around maps as they take up counter room and everyone uses their phones now for coffee, restaurants, shops so we have discontinued printing walking paper maps.

- **EASTVIEW & AVHS NEW HUGE GYMS FOR REGIONAL COMPETITIONS**—Eastview High School and to a lesser degree Apple Valley High School, larger regional events. Eastview just began construction on a new 4 court gym in addition to a community center which will really attract more sporting, band, academic and special events to Eastview. We have already had discussions with their Principal to expand greatly our Apple Valley Home & Garden Expo to double in size capacity much like Lakeville recently did with their multiple gyms.
- **FREE EVENT MICRO SITES**—Apple Valley often is host to major events such as Special Olympics a few years ago, various sports youth and high school sporting/dance/marching bands/music events. We will again build upon request and at no charge to the various event planners, a MICRO-SITE specifically for that event's specific needs with all of the needed links, welcome packages, options, calendar of events etc. Examples might be concerts, soccer, wrestling, golf, baseball, basketball, cheerleading, bowling, hockey, special Olympics, senior games, cycling, lacrosse, etc. and working closer with both high schools and the zoo's School of Environmental Studies. We met with Eastview's Principal to offer this feature and will meet with AVHS also in early 2026.
- **NEW DESTINATION ATTRACTIONS: SKYLINE SOCIAL & GAMES** out of Hermantown near Duluth is about to build a truly 'destination restaurant, games, volleyball, bowling, banquet hall etc. We see Skyline Social & Games as a truly unique attraction which will leverage visitors from Minnesota and beyond to choose and visit Apple Valley. It should also enhance visits to Minnesota Zoo, our goliath attraction. This 100,000 square foot complex will be the envy of many cities. We think it will enhance our efforts to collectively draw more visitors and diners to Apple Valley with over 80 choices.
- **DRONE RESTAURANTS & HOTELS:** Both Hotels in Apple Valley now have full Drone Footage we have taken by hiring Ellickson Photo, a local professional photographer and a leader on the Apple Valley Arts Foundation, as we try hard to stay (and shop) local. Each video tour is labeled in the sky with lines marking 80+ restaurants, shops, transit, coffee shops, medical and Post Office for visitors to see for themselves as viewed from above each hotel. All are WITHIN A BLOCK OF TRANSIT LEAVING EVERY 15 MINUTES. They save a great deal in not needing a car, cab or Uber for each member of the family. Another reason to stay in Apple Valley is fly in and transit will get you everywhere. No need to rent a car and the high expense.
- **Concerts In Kelley Park:** While we have always publicized these concerts which attract visitors from dozens of miles away, we will greatly enhance our social media reach this year with many "social boosts" which are relatively inexpensive. With the new staging

being under construction soon this summer of 2025, we think the timing to increase notoriety of these fabulous concerts in 2025 and 2026 is smart for our restaurants and shopping.

- **NEW Minnesota Zoo “TREETOP TRAIL”** which was passed pre-covid for funding in the legislature’s \$1.9 billion bonding bill. It opened in 2023 and has brought in nearly 300,000 more visitors annually according to John Frawley Zoo Director. It is the world’s longest treetop trail at 1.25 miles (using the former monorail). It brings people even closer to animals and just over the animals’ heads and habitat. We are seeking permission from John Frawley, Zoo Director, to this Summer use a drone over Minnesota Zoo, especially for their new worldclass.
- **RESTAURANT KEPT CURRENT**—Chamber President Ed Kearney plans to personally visit in 2025/2026 all Apple Valley restaurants (large and small, local and national including fast-food, various ethnic, novelty such as popcorn) and bars to see what they really need and how they are doing. Also with so many new restaurants in Apple Valley, many national chains do not know us nor focus locally, the timing is perfect. We will however give greater focus to locally owned restaurants and coffee shops and/or locally owned franchises that appeal uniquely as “local flavor” to the memories of tourists.
- **GREATLY EXPAND SOCIAL MEDIA**—Adam Bengtson has helped us keep our social media current EVERY WEEK and has brought us tens of thousands of subscribers and even more views. We posted 2 posts which brought in up to 120,000 views each. While this number of views isn’t the norm, it shows the potential when content is newsworthy, of interest and targeted and enhanced. You will see a greater emphasis on Social Media in 2025, with our very limited print which is mostly the Twin Cities Visitor Guide and Explore Minnesota Magazine, Minnesota Monthly Special Editions distributed statewide by the Star Tribune and which goes to every MN home and is the main fulfillment piece for Explore MN State Tourism Office.
- **MINNESOTA MAPS:** We also will continue being the largest ad by far on the only map distributed by CTM in almost all hotels and tourism related restaurants in 650 locations. The maps are 2-sided and we have the largest ads on both sides really highlighting Apple Valley and much larger than any Mall of America or other ads of attractions.
- **PHONE MAPS CHANGING GATEWAYS:** We tested from down south of the Twin Cities our phones to see where they lead us. If we put in Minnesota Zoo, they usually guide us to 42 and 35E and also to highway 11 to take us to McAndrews. These in effect are new routes for visitors to the Minnesota Zoo. Better signage such as in front of Valley Foods directing visitors to turn left on McAndrews to Minnesota Zoo and on ideally 35 before

the split, 35E and 42 corner, coming south from Mall of America, hwy 52 which only state Rosemount and DCTC, not a whisper about 60,000 people in Apple Valley yet no trouble directing to Hastings a tiny city but County Seat. If you are coming through Rochester to the Twin Cities from all the Midwest states south, you will not find Apple Valley anywhere via signage.

**MN ZOO SIGNAGE PROBLEMS:** Chamber President Ed Kearney has for the second year after meeting with MN Zoo Director John Frawley, told him he has met with the County Transportation Director and two County Commissioners to enhance Zoo Signage. In particular, the County has removed a simple "ZOO" brown sign on Cedar southbound at McAndrews (Palomino Drive) join access exit. The Zoo wants that sign back as when busy people with kids in the car miss it, they must go to 140<sup>th</sup> and U-turn creating delay and danger. They currently have a zoo sign near the Apple Valley sign but people miss it as it isn't close to the actual exit.

Second, Ed is trying to get the County to allow MN Zoo to put a large 'MINNESOTA ZOO' LETTERING on the bike bridge over McAndrews outside the Zoo entrance. The County says they can't legally. Ed Kearney has taken photos throughout the Twin Cities as well as many states as he travels with attractions like the MN Zoo with signage on bridges. We do not understand why they will not consider it and the Zoo will pay fully for it.

**SMALL BUSINESS SATURDAY (EVERYDAY) "SHOP LOCAL" PROMOTION AGAIN A SUCCESS**

After Chamber President again with the encouragement from our new Mayor and our last visit to City Council, all are in support and excited at the **Shop Local new focus**. We immediately had professional ads created. We placed half-page ads in Dakota County Tribune running for 5 weeks with rotating ads until Dec. 16<sup>th</sup> (SunThisWeek) and bought 100,000 views (runs until we meet 100,000 online views) in Star Tribune online and app. We posted the ads in five cities. The online ads were beautiful with snowflakes in motion actually falling gently over the ad for a very noticeable effect. .

**MINNEAPOLIS OFFICIAL VISITOR GUIDE**—We have for over 20 years secured their main table of contents page for a full page ad opposite that. Over 1 million copies are distributed.

**ULTIMATE TRAVEL GUIDE by MINNESOTA MONTHLY**—For the 2<sup>nd</sup> year, we have a very desirable full ad in this subscription magazine targeting frequent travelers. They are also reached in both print magazines and email campaigns.

**NEW "Virtual" TOURISM BROCHURE**—Our print brochure was distributed in over 600 outlets in 3 states. The CVB Board agrees that few people pick up those brochures from racks anymore. We will no longer print a separate rack brochure except for having 2 ads in the Minnesota Map

distributed throughout 3 states. Instead we are making a “virtual brochure” to promote everywhere in ads and on any social media.

### **ANOTHER HOTEL RENOVATION & “ANOTHER” New GM**

AmericInn just completed their exterior renovation and their interior for the second time in 5 years. Then they sold the hotel. We re-filmed via Drone, their exterior once their dumpsters were gone in November. Our drone footage also promotes Cowboy Jack’s next door. Over a year ago, GrandStay Hotel completed their room renovations. Both hotels will be “new” once again. GrandStay has a fourth GM within the last three years.

**SOCIAL MEDIA GETTING A BOOST FOR TOURISM:** Every week in 2025, Adam Bengtson updated our social media. As of June 2025, we are no longer using him for social media on the tourism site as Fabiana in our Chamber office has always updated the Chamber site almost daily and will now make many more tourism related posts for the CVB. This both saves money and will be much enhanced due to Fabiana’s mastery of social. It will take much more of her time but we think it will enhance the Visitors social a great deal and with younger content.

We plan to focus social media with monthly themes even more in 2026 than in 2025.

- Feb.: Valentine’s Promotion  
Restaurants, Florists, Salons, Massages, Pedicures, Hardware tool gifts
- March: St. Patrick’s Day Celebrations, Lent Friday Fish-Frys Promotion
- April: Blooming again  
Outdoor dining, Golf, MN Zoo walks, youth sports
- May: “You Deserve It”, Patio dining especially with Skyline Social & Games and Picklehall’s both giant patios, Mother’s Day Abdullah Candies
- June: “Tell Someone You Love to Take a Hike” for your health to our parks  
Graduations, wedding options and unique venues, summer concerts, Zoo, bowling/volleyball, Valleywood golf passes, Aquatic Center, Frisbee golf.
- July: Freedom again (after Covid), Freedom Days, July 4<sup>th</sup> options, Parade, Fireworks.
- August: Back to School Shopping, Mn Zoo
- Sept/Oct/Nov: Seniors were targeted “The World Is Yours”, no crowds, come out and last chance at golf, fall foliage hikes Lebanon Hills, Zoo walks daily

- Nov/Dec: Small Business Saturday and Shop Local all the time for 5 weeks

## NEEDING EMPHASIS IN 2026

**Abdallah Candies** has a solid five years being headquartered in Apple Valley now yet surprisingly have never joined our Apple Valley Chamber. They have a popular gift shop but it isn't a big tourism attraction. We would like to encourage them to build in an attraction "viewing windows" to allow us to bring in bus groups, students, and visitors to view the process as well as sample. The gift shop alone draws some visitors but not groups overall such as sports visitors, students, motorcoach. Without a tour, the appeal is limited to just shopping. Everyone knows the Lucille Ball candy shop comedy routine and we want to bank on it.

Currently, we have included photos and text Minnesota Zoo and Abdallah Candies on the COVER of our Official Apple Valley ads, website and social media.

We are approaching them about assisting Abdallah:

- Assisting them in reaching the MN Zoo's 1.4 million visitors if they open viewing areas
- Creating better awareness to Sports/music Groups visiting our school tournaments
- Improving signage for both awareness as well as direction to this attraction

### **EXPLORE MINNESOTA FINALLY PUTS APPLE VALLEY HOTELS ONLINE PROMINENTLY**

For over 12 years, we tried to search for Apple Valley hotels on Explore MN. They were unable to have hotels in Apple Valley appear first when you asked for Apple Valley specifically but instead sent people to Bloomington, Chanhassen, Shakopee, and Eagan first which angered our two hotels. We held back tens of thousands of dollars each year with the Explore MN until it was corrected.

With their recent new website changes putting Apple Valley easier to find, we will consider advertising on their site again in early fall 2026 if a deal becomes available. Now you will get Apple Valley hotels first. Before when someone searches for Apple Valley hotels, Bloomington and Eden Prairie came up first, THAT HAS FINALLY CHANGED.

**AVCVB Board** is thrilled with this new online proactive approach to tourism. They were thrilled at the new focus on less print and more website, social media and email campaigns. It is now all about cell phones, laptops and tablets, social media, direct targeted email and geofencing.

## Recent Developments

- **MINNESOTA ZOO DIRECTOR WORKING CLOSER**—We are working closer with John Frawley, MN Zoo Director in order to make more of their 1.4 million visitors more aware of our hotels, restaurants, shopping, events and activities.
- **GRANDSTAY MANAGEMENT CHANGE**-- They have had three more management changes the last several years. They have not yet fully reopened banquets with a fulltime banquet manager or inhouse food options with a chef. GrandStay told us we will meet soon to see if they can bring food “in house” again. They again have changed GM’s.
- **AMERICINN OWNERS**—The young owners of this longtime central Apple Valley hotel sold the hotel to new owners in late 2024. We are established with the desk manager but the new owners are rarely there very often and are less engaged.

## OTHER PROMOTIONS

- **EVENT WELCOME ADS**—The CVB continues to donate welcome ads for many of the local sporting events at the High Schools, bowling tournaments, baseball, hockey, marching bands and park and recreation fields and facilities. We budget money for “Welcome to Apple Valley” ads in the event programs with visitor QR codes for restaurants and also Visitor website information. Hockey, bowling & soccer are the most popular events and we always put “Welcome to Apple Valley” ads in each.
- **HOTEL TRANSIT OPTION**—Our Red-line Transit BRT Line is a real asset to both hotels. Within one block of either hotel, visitors or just part of their family can take the transit to the outlets, Mall of America or to either Minneapolis or St. Paul downtown areas.

## Continuing CVB Programs

- **EXPLORE MN CALENDARS:** We will again in 2026 have Apple Valley with a strong presence on the Calendar pages of the enhanced marketing in Explore Minnesota’s Newspaper insert in the Star Tribune to millions of readers statewide (3 times per year) and distributed at Visitor Centers and in fulfillment mailings and also put in every Star Tribune delivered statewide at least 3x annually. We spend \$15,000 on these 3 editions distributed statewide and western Wisconsin.

▪ **TRANSITION OF TOURISM STRATEGY TO PRIMARILY ONLINE**

Hotels have told us they have had great success in the past with families and smaller sports/bands groups for Apple Valley schools. While we will still also focus on the family market, as it is a natural with us having Minnesota Zoo in Apple Valley as one of Minnesota's top attractions with 1.4 million annual visitors to Apple Valley, the Mall of America being so close and just minutes away is part of our strategy particularly with online "keywords on social media" as well as ads in maps.

**Chamber/CVB Leadership**

- Chamber President Ed Kearney in his 24<sup>th</sup> year as Chamber/CVB President, recently served two terms as the Chairman of the Metropolitan Coalition of Chambers of Commerce. Ed had been re-elected to a second 3-year term on the MINNESOTA CHAMBER'S STATEWIDE CHAMBER PRESIDENTS BOARD, a subdivision of Minnesota Chamber. The board focuses on leadership development of unifying ALL chamber presidents on issues, events, training, and working together. Ed's leadership brings great attention to Apple Valley as well as helps with future co-op opportunities with other CVB's and Chambers.

Ed nine years ago was selected by the US Chamber of Commerce in Washington DC by their Board Chairman of their Chamber Presidents Institute Program at Loyola Marymount College in Los Angeles, California for summer, to be in head of their incoming junior class of Chamber Presidents in US and Europe. Only three other Chamber Presidents in the country were selected to help lead this non-profit certification program. Ed Kearney completed his own certification in this program 20 years ago at Colorado College for 2 years and Loyola Marymount College in Los Angeles for 2 years. This is a 4-year summer program where Chamber Presidents become certified by US Chamber as IOM or a degree of Institute of Organizational Management. This is a huge honor to be one of only four selected out of thousands of Chamber Presidents in the US.

Chamber President Ed Kearney had spent nearly a decade representing Apple Valley on the critical Minnesota Zoo's Legislative Board. We have been part instrumental in helping secure \$42 million for the Minnesota Zoo that paid for their Grizzly Coast and now the "Heart of the Zoo" \$20 million project. More recently we had some involvement in the early planning of Treetop Trail replacing the former Monorail at the Capitol to help secure as best we could their bonding for asset preservation and the newly approved Treetop Trail.

Chamber President Ed Kearney also has top experience in having spent nearly a decade as Director of Tourism for Colorado Springs Convention & Visitors Bureau as well as a year as the Director of both the domestic and international tourism departments for Mall of America before accepting President of Apple Valley Chamber. Prior to that Ed worked for years at the airlines and was for seven years, the Director of a Travel & Tourism Associate Degree Program at a four-year private college in Colorado Springs where Ed oversaw 7 tourism teachers and also taught 10 subjects in both tourism for the Associate Tourism degrees of which Ed was Director as well as marketing, professional development and advertising for the 4 year BS degree students.

Chamber President Ed Kearney served on many boards ranging from Wings Legislative Board to the Superintendent's School Districts Facilities Safety & Expansion Advisory board. Ed also has served on the YMCA's, DCTC's Entrepreneur Board, two term Chairman of Metro Chamber Presidents Minnesota Chamber's Chamber Presidents Board (MCCE) and currently the statewide Chamber Presidents (MCCE) with the President of MN Chamber of Commerce.

- **ADAM BENGTON**--We enjoyed great efficiencies and advice from our Social Media expert and Webmaster Adam Bengton on who himself for five years was President of Bloomington Chamber of Commerce in addition to his several years with Dakota County Regional Chamber. Adam and Chamber President Ed Kearney are finding newer ways to reach a more targeted audience who make more immediate decisions faster online and with shorter notice. With Adam's expertise in development, new tourism and technological trends and social media, we are fortunate to have "the best of the best" working with us and at a manageable cost.



ITEM:  
MEETING DATE:  
SECTION:

3.  
March 12, 2026  
Informal Agenda

<b>Description:</b> PFAS update discussion (20 min.)	
<b>Staff Contact:</b> Matt Saam, Public Works Director	<b>Department / Division:</b> Public Works

**Action Requested:**

N/A

**Summary:**

Staff will provide an update to Council on all the work that has occurred since Council adopted the feasibility study for PFAS Treatment in May 2025. City staff, including the Public Works Director and Utility Superintendent, along with the City's PFAS consultant from Stantec will provide the update covering the following general topics:

- Membrane treatment review
- Financial/funding opportunity updates
- Pilot Study status

**Background:**

On September 11, 2025, the City Council authorized Project 2025-153, PFAS Treatment Pilot Study.

On July 10, 2025, the City Council adopted a resolution of support for a funding application to the Governor's 2026 Capital Budget for PFAS removal upgrades to the Water Treatment Plant.

On May 22, 2025, the City Council adopted a resolution receiving the Feasibility Study for PFAS Removal Project 2024-137, PFAS Treatment Facility Study.

**Budget Impact:**

N/A

**Attachments:**

1. Presentation

## 2. EPA PFAS Well Levels

# PFAS Update Discussion

City Council Informal Meeting – March 12, 2026



**Matt Saam, Public Works Director**  
**Brian Skok, Utility Superintendent**  
**Ryan Capelle, Stantec Consulting**

# PFAS Update Discussion

## Discussion Topics

- Brief Review of Current Water Quality and Membrane Treatment
- PFAS Work Since Spring '25
  - Financial/Funding Updates
  - Pilot Study Status
- PFAS Challenges
- Going Forward



# Current Water Quality

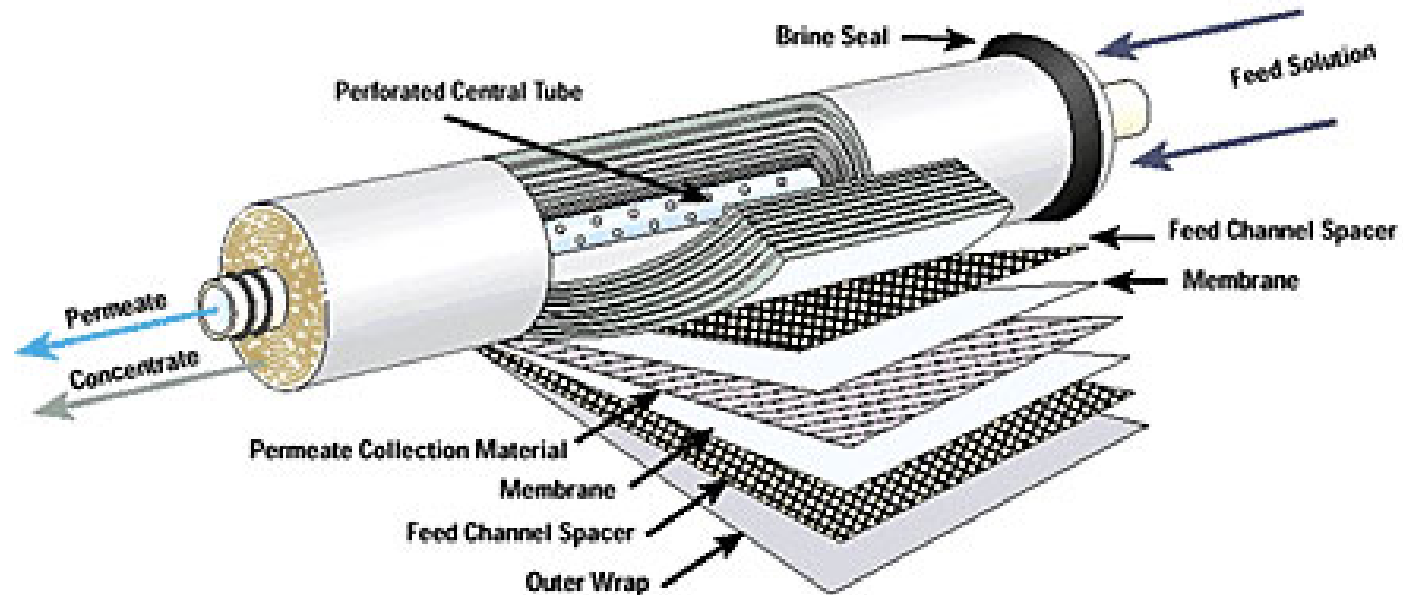


- Based on Dec. 2025 Sampling
- EPA limit is 4.0 ppt for PFOS/PFOA
- 7 of the City's 16 wells exceed limit for either PFOS or PFOA
- Drinking water is monitored as the water leaves the water plant
- City is currently blending wells to make sure PFOS and PFOA is under the EPA 4.0 ppt limit.
- Apple Valley's drinking water currently meets PFAS standards

Well Name or Location	Aquifer	PFAS Compound	
		PFOS (ppt)	PFOA (ppt)
Well 4	Jordan	7.6	3.8
Well 5	Jordan	1	2.4
Well 6	Jordan	3.6	4.3
Well 7	Jordan	0.4	1.2
Well 8	Jordan	9.4	5
Well 9	Jordan	1.1	1.6
Well 10	Jordan	4	3.2
Well 11	Jordan	4.1	2.2
Well 12	Jordan	4.6	6.8
Well 13	Jordan	2.4	2.5
Well 14	Mt. Simon	0	0
Well 15	Mt. Simon	0	0
Well 17	Jordan	0.3	0.5
Well 18	Jordan	1.8	2.3
Well 19	Jordan	1.7	5.3
Well 20	Jordan	3.3	4.7
WTP	Jordan	2.3	3.1

# Membrane Treatment Review

- Technologies include Reverse Osmosis (RO) and Nanofiltration (NF)
- High pressure pumps push water through semipermeable membranes, membranes remove contaminants
- High efficacy for removing PFAS as well as other constituents
- Need to dispose of reject liquid stream (assume MCES sewer)



# PFAS Work Since Spring 2025 - Financial

- May 2025 – applied for MN Public Facilities Authority (PFA) Funding
  - Provides grants & low interest loans for public infrastructure
- On 2026 PPL (Project Priority List)
  - Ranked 373 out of 1199
- Next step is to get on IUP (Intended Use Plan) – apply by June 2026
  - Must be on IUP list to be funded



# PFAS Work Since Spring 2025 - Financial

- June 2025 – Notified of Settlement  
Disbursements from 3M Lawsuit
  - Fall 2025 – Received \$3,087,490
  - Add'l annual payments thru 2033
  - Total expected:
    - Gross = \$6,387,011; Net ~ \$4M+
- Dec 2025 – Notified of Settlement  
Disbursements from Dupont Lawsuit
  - Dec 2025 – Received \$603,736
  - Add'l annual payments thru 2027/28
  - Total expected:
    - Gross = \$775,000; Net ~ \$630,000

The 3M logo, consisting of the letters "3M" in a bold, red, sans-serif font.

**Science.  
Applied to Life.™**

The Dupont logo, featuring the word "DUPONT" in a bold, red, sans-serif font, flanked by two red semi-circles. A small "TM" trademark symbol is located at the bottom right of the word.

**DUPONT™**

# PFAS Work Since Spring 2025 - Financial

- 2025 – Submitted \$40M Request for State Bonding Allocation
  - June 2025 – Governor’s Capital Bonding Request
  - Oct 2025 – Senate Bonding Tour at WTP
  - Nov 2025 – House Bonding Tour at Zoo
  - Feb 2026 – House Bill from Reps. Bierman/Huot; Senate Bill from Sen. Maye Quade



1.4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.5 Section 1. APPLE VALLEY; WATER TREATMENT PLANT IMPROVEMENTS.

1.6 Subdivision 1. Appropriation. \$40,000,000 is appropriated from the bond proceeds

1.7 fund to the Public Facilities Authority for a grant to the city of Apple Valley to predesign,

1.8 design, construct, renovate, furnish, and equip the renovation and expansion of the existing

1.9 water treatment plant in the city of Apple Valley to address perfluoroalkyl and

1.10 polyfluoroalkyl substances (PFAS) in the city's drinking water supply.

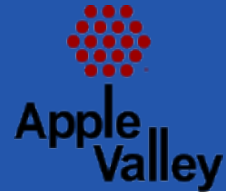
1.11 Subd. 2. Bond sale. To provide the money appropriated in this section from the bond

1.12 proceeds fund, the commissioner of management and budget shall sell and issue bonds of

1.13 the state in an amount up to \$40,000,000 in the manner, upon the terms, and with the effect

1.14 prescribed by Minnesota Statutes, sections 16A.631 to 16A.675, and by the Minnesota

# PFAS Work Since Spring 2025 - Financial



- March 2026 – Submitted \$2M Request for Federal Community Project Funding (CPF) Grant in FY27
  - Request is for design of future WTP expansion
  - CPF allows Congress Members to request direct funding for specific projects
  - Each House Member limited to 20 CPF requests
  - Subject to federal appropriation bill approvals

## COMMUNITY PROJECT FUNDING REQUESTS

CONGRESSWOMAN  
**ANGIE CRAIG**  
*Second District of Minnesota*

# PFAS Work Since Spring 2025 – Pilot Study

- Sept 2025 – Council authorized Pilot Study
  - Work includes on-site evaluation of 3 vendor's membrane equipment using Apple Valley water
  - Outcome will help determine the manufacturer for final design
  - Finalizing RFP to send out to vendors inviting them to participate



# PFAS Work Since Spring 2025 – Pilot Study

- Evaluating Destructive Technologies
  - Staff/consultant team is reviewing more than a dozen destructive technologies with the goal of identifying 3 lead providers
  - Recently saw 3 companies at conf that claim to destroy PFAS
    - Start by concentrating in foam
    - Utilize proprietary electrolysis or photocatalysis to destroy PFAS



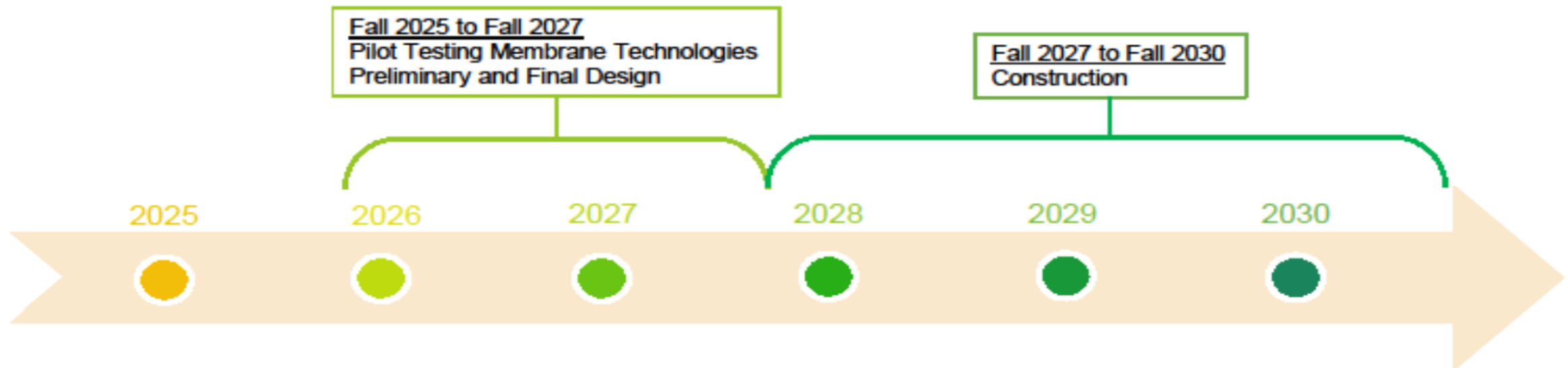
# PFAS Work – Challenges

- Dealing with waste stream from membranes – how long will Met Council accept the waste?
- Destructive technologies – can we count on them for full scale implementation?
- Funding – looking at Utility Rate Study
- CMF site – quite constrained, tight



# PFAS Work – Going Forward

- Pilot Study on-site work should begin later this summer
- Wrap up pilot study with recommendations by late 2026/early 2027
- EPA did push back MCL deadline for PFAS from 2029 to 2031



## Questions?

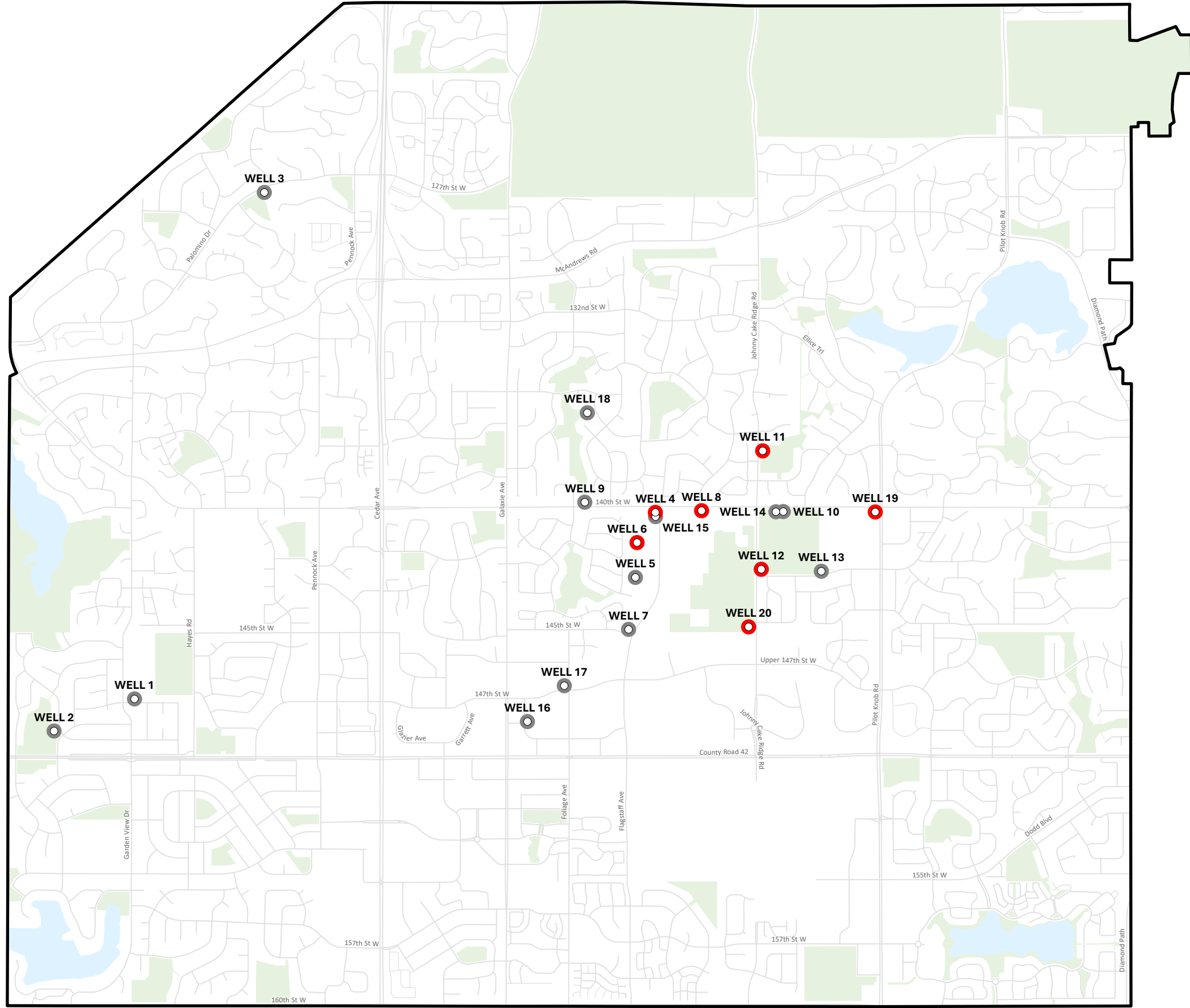
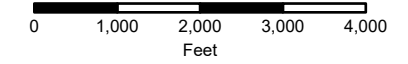




# WELL SITE PFAS HEALTH RISK ASSESSMENT

## EPA PFOA - PFOS 4ppt regulation

- 4 ppt or Less
- Over 4 ppt





ITEM:  
MEETING DATE:  
SECTION:

4.  
March 12, 2026  
Informal Agenda

<b>Description:</b> Insurance policy renewal overview (10 min.)	
<b>Staff Contact:</b> Candi Lemarr, Finance Director	<b>Department / Division:</b> Finance

**Action Requested:**

N/A

**Summary:**

Staff will provide Council with an overview of the 2026-2027 League of Minnesota Cities Insurance Trust renewal for property, casualty, and worker's compensation insurance.

**Background:**

N/A

**Budget Impact:**

N/A

**Attachments:**

1. Presentation



# Insurance Update

March 12, 2026

# Background



- We have coverage through League of Mn Cities Insurance Trust (LMCIT)
- We utilize Marsh as the broker to work through the renewal process on an annual basis
  - Workman's Compensation
  - Property & Liability

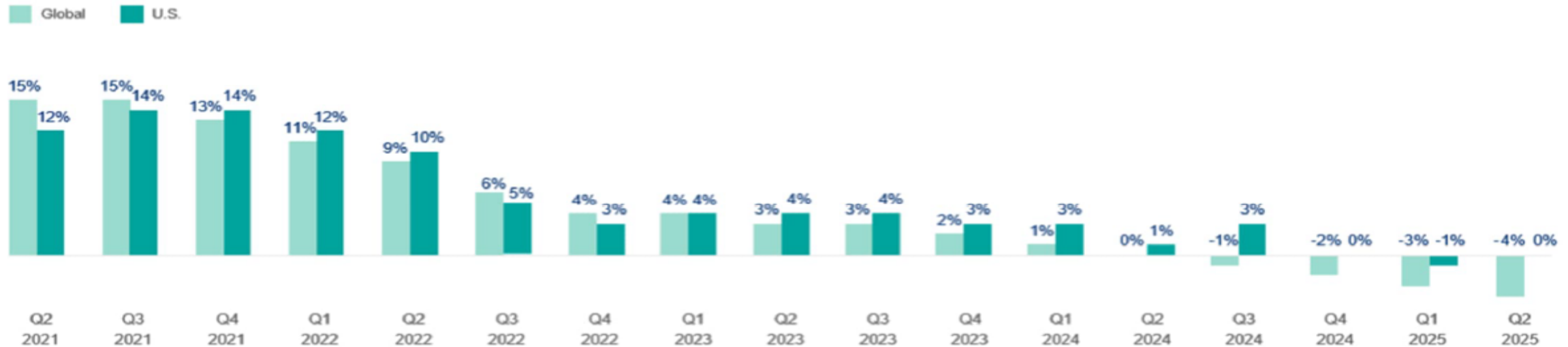
# Market Updates

## Business Insurance State of the Market – 2025 Q2 Data

### U.S. Composite Insurance Pricing Change Compared to the Global Composite Change

The global composite rate tracked in the Marsh Global Insurance Market Index **decreased 4%** in Q2 2025, marking the fourth consecutive quarter of steady declines. The U.S. composite commercial insurance prices **remain flat**. Casualty rates continue to rise both globally and domestically, while Property rates continue to fall, depending on industry, loss experience, etc.

### U.S. composite insurance pricing change



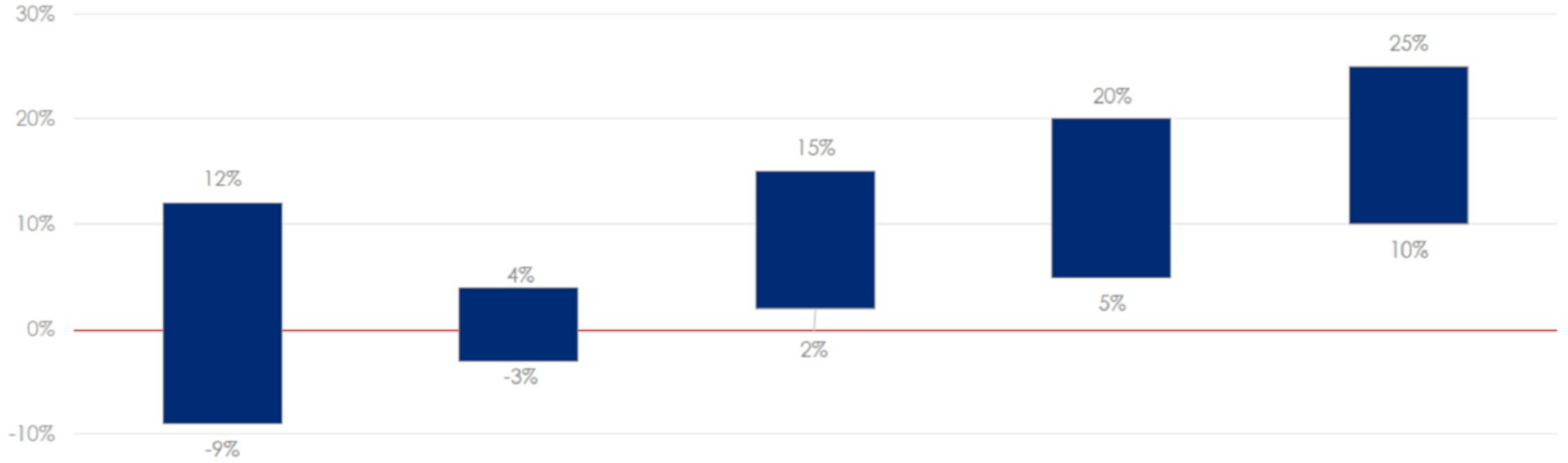
Source: Marsh Specialty and Global Placement

Note: All references to pricing and pricing movements in this report are averages, unless otherwise noted. For ease of reporting, we have rounded all percentages regarding pricing movements to the nearest whole number.

# Market Updates



State of the Market - 2025 Q2 Data



	Property	Work Comp	General Liab	Auto	Umbrella/ Excess
Est. High	12%	4%	15%	20%	25%
Est. Low	-9%	-3%	2%	5%	10%

# Cybersecurity Updates



## Preparation for the underwriting process:

1. Evaluate your cybersecurity maturity and prepare for insurance marketing by completing Marsh's Cyber Self-Assessment.
2. Use Marsh Cybersecurity Marketplace Services for access to a curated portfolio of cybersecurity vendor solutions and holistic vendor procurement support.



Multifactor authentication for remote access and admin/privileged controls



Endpoint Detection and Response (EDR)



Secured, encrypted, and tested backups



Privileged Access Management (PAM)



Email filtering and web security



Patch management and vulnerability management



Cyber incident response planning and testing



Cybersecurity awareness training and phishing testing



Hardening techniques, including Remote Desktop Protocol (RDP) mitigation



Logging and monitoring/network protections



End-of-life systems replaced or protected



Vendor/digital supply chain risk management

# Premium Updates

Coverage	2025-2026 Limit	Premium	25-26 Rate	2026-2027 Limit	Premium	26-27 Rate	Rate Change	Exposure Change	Premium Change
Building, Contents, Property in Open - deductible \$10,000/50,000/1,000	\$ 293,294,019	\$ 357,163	0.12178	\$ 341,081,800	\$ 412,475	0.12093	-0.7%	16.3%	15.5%
Mobile Property scheduled items over \$250,000	none			none					
Mobile Property under \$250,000 (based on property) deductible \$10,000	\$ 8,015,338	\$ 20,565	0.25657	\$ 8,175,645	\$ 23,092	0.28245		2.0%	12.3%
Total Insured Value (TIV)	\$ 301,309,357			\$ 349,257,445					
<i>Deductibles (Per Occ / Agg / Maintenance)</i>	<i>10,000/50,000/1,000</i>			<i>10,000/50,000/1,000</i>					
First Party Cyber \$500,000 - \$1,000 deductible		\$ 6,782			\$ 6,782				
Crime \$500,000 Limit - \$1,000 Deductible		\$ 3,715			\$ 3,715				
Equipment Breakdown - \$1,000 deductible		\$ 34,315			\$ 37,941				
Automobile Physical Damage - number of vehicles	206	\$ 53,775	\$ 261.04	180	\$ 51,754	287.52	10.1%	-12.6%	-3.8%
<i>Deductibles (Per Occ / Agg / Maintenance)</i>	<i>10,000/50,000/1,000</i>			<i>10,000/50,000/1,000</i>					
Automobile Liability - number of vehicles	206	\$ 39,581	\$ 192.14	180	\$ 33,819	187.88	-2.2%	-12.6%	-14.6%
<i>Deductibles (Per Occ / Agg / Maintenance)</i>	<i>10,000/50,000/1,000</i>			<i>10,000/50,000/1,000</i>					
Garage Keepers (Impounded, Seized/Forfeited Autos)	N/A	N/A		\$ 30,000	\$ 163				
<i>Deductibles (Per Occ / Agg / Maintenance)</i>				<i>10,000/50,000/1,000</i>					
Municipal Liability		\$ 256,260			\$ 253,606				-1.0%
See attached Liability rating exposure and compare									
<i>Deductibles (Per Occ / Agg / Maintenance)</i>	<i>10,000/50,000/1,000</i>			<i>10,000/50,000/1,000</i>					
Fireworks		\$ 450			\$ 450				
<i>Deductibles (Per Occ / Agg / Maintenance)</i>									
Defense Cost Reimbursement Coverage		included			included				
Bond - Faithful Performance	\$ 1,500,000	\$ 2,907		\$ 1,500,000	\$ 2,870				-1.3%
<i>Deductibles (Per Occ / Agg / Maintenance)</i>									
Liquor Liability	\$ 1,000,000	\$ 21,526		\$ 2,000,000	\$ 34,685				61.1%
Excess Liability	\$ 3,000,000	\$ 127,610		\$ 3,000,000	\$ 136,826				7.2%
<b>TOTAL PREMIUM</b>		<b>\$ 924,649</b>			<b>\$ 998,178</b>				<b>8.0%</b>
Workers Compensation		\$ 629,629			\$ 579,130				-8.0%
Bodily Injury each Occurrence	\$ 1,500,000			\$ 1,500,000					
Bodily Injury by Disease	\$ 1,500,000			\$ 1,500,000					
Deductible - Per Occurrence	\$ 25,000			\$ 25,000					
<b>TOTAL ALL LINES:</b>		<b>\$ 1,554,278</b>			<b>\$ 1,577,308</b>				<b>1.5%</b>
Experience Factor modifier	0.800			0.815			1.9%		
Aggregate Factor Modifier	1.329			1.286			-3.2%		
Auto Experience Mod	0.95			1			5.3%		
MMA Fee Agreement		\$17,510			\$18,035				

# Next Steps



- Approval of the policy for 2026-2027 (on consent)
- Approval of broker agreement with Marsh (on consent)