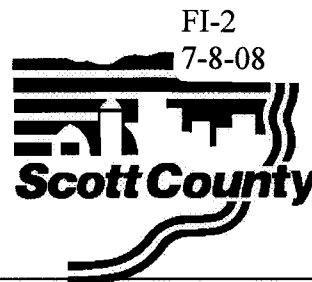


RISK MANAGEMENT
428 Western Avenue
Davenport, Iowa 52801-1004

(319) 326-8293 Fax (319) 328-3285



June 27, 2008

TO: C. Ray Wierson, County Administrator
FROM: Rhonda S. Oostenryk, Risk Manager *Rhonda*
SUBJECT: Approval of Fiscal Year 2008 - 2009 Insurance Program Costs

Kindly find enclosed a summary of the FY 2008-2009 insurance program costs for excess liability (Auto/GL/Law/Public Officials), excess workers compensation, excess property, and the Independent Insurance Association fee. Coverage has been bound per expiring limits and deductibles.

Genesis Excess Liability was renewed at the previous years "flat rate"; however the premium increase is due to increase in operating expenditures, increase in vehicles and increase in jail square footage.

It is recommended that the Board authorize the renewal of these various components of the County's Risk Management Program at their next Board meeting. Myself and Bob Karll from the Independents Insurance Association will be present at the Board's next meeting to answer any additional questions the Board may have concerning these recommendations.

cc: Mary Thee, Assistant County Administrator
Bob Karll, Independent Insurance Association

Attachment: Schedule of Insurance

Scott County Schedule of Insurance

July 1, 2008- June 30, 2009

<u>Insurance Company</u>	<u>Type of Coverage</u>	<u>Agency</u>	<u>Insured Exposures</u>	<u>Amount of Coverage</u>	<u>Deductible/SIR</u>	<u>Policy Number</u>	<u>Expiration</u>	<u>Premium</u>
Genesis	Excess Liability -SIR	TGT/SIA	GL, Auto, Law Agg. (not including auto)	\$9,700,000 in excess of SIR 19,400,000	\$300,000 SIR	YXB300610J	7/1/2009	\$275,000.00 + 3.1% (\$266,770) FY 08
	Excess Liability-SIR		Public Official	\$4,700,000 in excess of Self-Insured Retention	\$300,000 SIR			
Safety National	Excess Workers' Comp.	TGT/SIA	Specific Excess Workers Compensation & Employers Liability in excess of SIR	\$10,000,000 Workers Compensation; Employers Liability \$2,000,000	\$400,000 SIR	SP9985-IA	7/1/2009	\$62,081.00 - 1.3% (\$63,226) FY 08
Federal	Excess Property/ Inland Marine/Property	Ruhl & Ruhl	Combined Bldg. & Per. Property inclu. Mobile Equipment Auto Physical Damage Earthquake	\$96,196,270 \$5,000,000 \$4,000,000 \$25,000,000	\$100,000	3583-30-33	7/1/2009	\$107,079.00 - 8.0% (\$116,437) FY 08
Hartford Steam Boiler	Boiler and Machinery	Mel Foster	Comprehensive- 12 locations	\$37,399,758 per accident	\$1,500 direct/24 hrs. indirect \$2,500 Transformers	FBP2206942	7/1/2009	\$10,941.00 (\$10,947) FY 08
Old Republic	Surety Bond	TGT	All employees except elected officials and County Assessor	\$500,000	N/A	RPE0561274	8/18/2009	\$15,283.00 three year premium
Evanston	Professional Liability	Molyneux	Health Department	\$1,000,000 each claim \$3,000,000 annual aggregate	\$2,500	SM835792	7/1/2009	???
MMIC	Professional Liability	None	Dr. Scott Ludwig	\$1,000,000 each claim \$3,000,000 annual aggregate	N/A	ISP000560	1/1/2009	\$6,201.00 - 2.5% (\$8,001) FY 08

TOTAL ALL FY09 Premiums - 0.1% Down Below FY08 Amounts. 1

Scott County Schedule of Insurance

July 1, 2008- June 30, 2009

Insurance Company	Type of Coverage	Agency	Insured Exposures	Amount of Coverage	Deductible/SIR	Policy Number	Expiration	Premium
Employers Mutual	Property	TGT/SIA	Dwellings owned by Conservation Board	\$1,090,375	\$500.00	1X558450-09	7/1/2009	\$4,202.00 (\$4,449) FY 08 - 5.6% + 10.9%
Selective	Flood	TGT	Buffalo Shores Recreation Area	\$175,700	\$500.00	90021	3/21/2009	\$780.00 (\$703) FY 08 + 10.9%
First Western (Founders)	Liquor Liability	Beert McCoy	Glynn's Creek Golf Course	\$1,000,000 each occurrence	N/A	LLIA05966 LLIA0043003	3/31/2009 11/1/07- 3/31/08	\$1,036.00 (\$458) FY 08 + 12.6.2% + 3.2% + 4.1%
IIASC	Agent/Broker Service Fee	TGT/SIA	N/A	N/A	N/A	N/A	N/A	\$37,594.00 (\$36,411) FY 08 + 3.2%
West Bend Mutual	Commercial Package	TGT/SIA	County Library	\$1,000,000 GL Aggregate \$1,000,000 auto liability including physical damage \$1,989,200 Property, EDP, Equipment Breakdown \$500 EDP	N/A	CP101213461-21	7/1/2009	\$8,423.00 (\$8,090) FY 08 + 4.1%
West Bend Mutual	Workers' Compensation	TGT/SIA	County Library	Coverage A- per statute Coverage B- 100/500/100	N/A	WC10105230-22	7/1/2009	\$3,910.00 (\$3,053) FY 08 + 22.1%
West Bend Mutual	Umbrella	TGT/SIA	County Library	\$1,000,000 Occurrence \$1,000,000 Aggregate	N/A	CU10704856-04	7/1/2009	\$500 (\$500) FY 08 N/C

Scott County Schedule of Insurance

July 1, 2008- June 30, 2009

<u>Insurance Company</u>	<u>Type of Coverage</u>	<u>Agency</u>	<u>Insured Exposures</u>	<u>Amount of Coverage</u>	<u>Deductible/SIR</u>	<u>Policy Number</u>	<u>Expiration</u>	<u>Premium</u>
West Bend Mutual	Commercial Package	TGT/SIA	County Assessor	\$1,000,000 GL aggregate	N/A	CP10218863-14	7/1/2009	\$5,537.00 (\$5,457) FY 08
				\$500,000 each occ.				
				\$100,000 HWO Auto				
				\$155,000 BPP				
				\$500,000 valuable papers				
				\$200,000 valuable papers away				
\$38,000 EDP								
				Mechanical Breakdown	\$1,000.00			
West Bend Mutual	Workers Compensation	TGT/SIA	County Assessor	Coverage A- per statute	N/A	WC110216749-14	7/1/2009	\$5,525.00 (\$5,043) FY 08
				Coverage B- 500/500/500				