



TRISSEL GRAHAM & TOOLE
INSURANCE SERVICES SINCE 1896

June 17, 2009

TO: Rhonda Oostenryk, Risk Manager
SUBJECT: Scott County Insurance Program
2009-2010

The Independent Insurance Agents of Scott County recommend continuation of the current insurance program outlined on the attached Schedule of Insurance with the exception of:

Excess Workers Compensation

We recommend a Midwest Employers Casualty quote with a retention increase to \$500,000 at a premium savings of \$35,160.

In the past nine years, only one claim has exceeded the current retention. For this large claim, the insurance company would have paid \$93,594 over the current \$400,000 retention. All other claims have been under \$200,000.

Therefore if the county had had a \$500,000 retention since 2000, the county would have paid out an additional \$93,594 in claims while saving \$316,440 in premium.

Respectfully submitted,
Robert D.S. Karll
Trissel Graham & Toole
Independent Insurance Agents of Scott County Secretary



SCOTT COUNTY 2009-2010

2008 Excess WC
400,000 retention
10,000,000 limit
\$65,000 audited estimate
Safety National

2009 Excess WC Renewal
400,000 retention
10,000,000 limit
\$64,826 deposit
\$67,400 audited estimate
Safety National

2009 Excess WC **Option**
500,000 retention
Statutory limit
\$29,666 deposit
\$30,800 audited estimate
Midwest Employers Casualty

Retention History
300,000 until 7/1/05 (Genesis)
400,000 through 7/1/09 (Safety Natl)

2008 Liability
300,000 retention
4.7 mil public officials
9.7 mil auto, GL, law enforcement
\$275,000
Genesis

2009 Liability Renewal
300,000 retention
4.7 mil public officials
9.7 mil auto, GL, law enforcement
\$285,580
Genesis

2009 Liability **Option**
500,000 retention (1mil retention for
employment practices)
10 mil all coverages
\$299,698 for comparable coverage
AIG

Other 2009 Markets
CV Starr
ACE
Travelers
Munich



Scott County Schedule of Insurance

July 1, 2009- June 30, 2010

<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	YXB306610K	7/1/2010	\$285,980.00 (\$275,000) FY 09
	Excess Liability-SIR		Public Official	\$4,700,000 in excess of Self-Insured Retention	\$300,000 SIR			
Midwest Employers Casualty	Excess Workers' Comp.	TGT/SIA	Specific Excess Workers Compensation & Employers Liability in excess of SIR	Statutory Workers Compensation; Employers Liability \$2,000,000	\$500,000 SIR		7/1/2010	\$29,666.00 (\$62,061)FY 09
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	35683-30-33	7/1/2010	\$85,000.00 (\$107,079)FY 09
Old Republic	Surety Bond	TGT	All employees except elected officials and County Assessor	\$500,000	N/A	RPE0561274	8/16/2012	\$15,283.00 three year premium(2012)
Evanston	Professional Liability	Molyneux	Health Department	\$1,000,000 each claim \$3,000,000 annual aggregate	\$2,500	SM835792	7/1/2010	\$18,851.65 (\$14,727) FY 09
MMIC	Professional Liability	TGT	Dr. Scott Ludwig	\$1,000,000 each claim \$3,000,000 annual aggregate	N/A	ISP000560	1/1/2010	\$10,418.00 (\$6,201) FY 09
Employers Mutual	Property	TGT/SIA	Dwellings owned by Conservation Board	\$1,144,895	\$500.00	1X558450-10	7/1/2010	\$4,341.00 (\$4,202) FY 09
Selective	Flood	TGT	Buffalo Shores Recreation Area	\$175,700	\$500.00	90021	3/21/2010	\$863.00 (\$780) FY 09

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Founders	Liquor Liability	Beert McCoy	Glyms Creek Golf Course	\$1,000,000 each occurrence	N/A	LLIA05966	3/31/2010	\$1,090.00 (\$1,036) FY 09
IIASC	Agent/Broker Service Fee	TGT/SIA	N/A	N/A	N/A	N/A	N/A	\$38,816.00 (\$37,594) FY 09
West Bend Mutual	Commercial Package	TGT/SIA	County Library	\$1,000,000 GL Aggregate \$1,000,000 auto liability including physical damage \$1,995,400 Property, EDP, Equipment Breakdown	N/A Plymouth 50/250 Bookmobile 100/1000 \$1,000 Property \$250/1,000 Breakdown \$500 EDP	CP101213461+22	7/1/2010	\$8,957.00 (\$8,423) FY 09
West Bend Mutual	Workers' Compensation	TGT/SIA	County Library	Coverage A- per statute Coverage B- 100/500/100	N/A	WC10105230-23	7/1/2010	\$3,844.00 (\$3,970) FY 09
West Bend Mutual	Umbrella	TGT/SIA	County Library	\$1,000,000 Occurrence \$1,000,000 Aggregate	N/A	CU10704856-05	7/1/2010	\$500 (\$500) FY 09
West Bend Mutual	Commercial Package	TGT/SIA	County Assessor	\$1,000,000 GL aggregate \$500,000 each occ. \$100,000 HWC Auto \$155,000 BPP \$500,000 valuable papers \$200,000 valuable papers away \$38,000 EDP Mechanical Breakdown	N/A N/A \$250.00 \$250.00 \$250.00 \$250.00 \$1,000.00	CP10218863-15	7/1/2010	\$5,482.00 (\$5,537) FY 09

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West Bend Mutual	Workers Compensation	TGT/SIA	County Assessor	Coverage A- per statute Coverage B- 500/500/500	N/A	WC110216749-15	7/1/2010	\$5,567.00 (\$5,525) FY 09

