



**TRISSEL GRAHAM & TOOLE INC.**

INSURANCE SERVICES SINCE 1896

June 15, 2011

TO: Rhonda Oostenryk, Risk Manager

SUBJECT: Scott County Insurance Program 2011-2012

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 the professional liability for the health department. That will be placed with a competing carrier with broader coverage than the Evanston is willing to offer.

The move to Travelers last year on the excess liability continues to be a good fit for the County. Travelers held their rates constant from last year. The slight increase in premium is due to an increase in exposure.

Alternative markets were investigated for the property coverage written by Federal, but no other market could compete with the price and provide the same limits as is on the current policy. All other coverages will be renewed on the same basis with the same companies as last year.

Respectfully submitted,  
Robert D.S. Karll  
Independent Insurance Agents of Scott County Secretary



## Scott County Schedule of Insurance

July 1, 2011- June 30, 2012

<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>
Travelers	Excess Liability -SIR	TGT/SIA	GL, Auto, Law	\$10,000,000 in excess of SIR/10,000,000 Aggr	\$300,000 SIR	Auto:8109156P085 GL & Prof 06302339	7/1/2012	\$198,055.00
						Umb: GE06300047		(\$195,040) FY 11
	Excess Liability-SIR	TGT/SIA	Public Official & Employment Practices	\$5,000,000 in excess of Self-Insured Retention	\$300,000 SIR	Included		
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	EWC008315	7/1/2012	\$38,484.00 (\$30,837)FY 11
Federal	Excess Property/ Inland Marine/Prperty	Ruhl & Ruhl	Combined Bldg. & Per. Property inclu. Mobile Equipment Auto Physical Damage Earthquake	\$98,379,456 \$5,000,000 \$4,000,000 \$50,000,000	\$100,000	3583-30-33	7/1/2012	\$85,614.00 (\$85,614)FY 11
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	Molyneaux	Health Department	\$1,000,000 each claim \$3,000,000 annual aggregate	\$2,500	SM873217	7/1/2012	(\$22,800) FY 11

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CNA	Professional Liability	TGT	Dr. Christopher Posey	\$1,000,000 each claim \$3,000,000 annual aggregate	\$5,000	4015737435	10/24/2011	\$12,962.00 <i>(\$7,375) FY 11</i>
Employers Mutual	Property	TGT/SIA	Dwellings owned by Conservation Board	\$12,622,487	\$500.00	1X558450	7/1/2012	\$4,967.00 <i>(\$4,644) FY 11</i>
Selective	Flood	TGT	Buffalo Shores Recreation Area	\$193,300	\$1,000.00	90021	3/21/2012	\$1,073.00 <i>(\$922) FY 11</i>
Founders	Liquor Liability	Beert McCoy	Glynns Creek Golf Course	\$1,000,000 each occurrence	N/A	LLIA05966	3/31/2012	\$1,586.00 <i>(\$1,170) FY 11</i>
IIASC	Agent/Broker Service Fee	TGT/SIA	N/A	N/A	N/A	N/A	N/A	\$7,491.00 <i>(\$7,201) FY 11</i>
West Bend Mutual	Commercial Package	TGT/SIA	County Library	\$1,000,000 GL Aggregate \$1,000,000 auto liability including physical damage \$2,041,700 Property, EDP, Equipment Breakdown	N/A Plymouth 50/250 Bookmobile 100/1000 \$1,000 Property \$250/1,000 Breakdown \$500 EDP	CP101213461-24	7/1/2012	\$8,898.00 <i>(\$8,806) FY 11</i>

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West Bend Mutual	Workers' Compensation	TGT/SIA	County Library	Coverage A- per statute Coverage B- 100/500/100	N/A	WC10105230-25	7/1/2012	\$4,980.00 (\$4,019) FY 11
West Bend Mutual	Umbrella	TGT/SIA	County Library	\$1,000,000 Occurrence \$1,000,000 Aggregate	N/A	CUI0704856-07	7/1/2012	\$500 (\$500) FY 11
West Bend Mutual	Commercial Package	TGT/SIA	County Assessor	\$1,000,000 GL aggregate \$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	N/A N/A \$250.00 \$250.00 \$250.00 \$250.00 \$1,000.00	CPJ0218863-17	7/1/2012	\$5,025.00 (\$5,597) FY 11
West Bend Mutual	Workers Compensation	TGT/SIA	County Assessor	Coverage A- per statute Coverage B- 500/500/500	N/A	WCJ0216749-17	7/1/2012	\$6,312.00 (\$5,640) FY 11

THE COUNTY AUDITOR'S SIGNATURE CERTIFIES  
THAT THIS RESOLUTION HAS BEEN FORMALLY  
APPROVED BY THE BOARD OF SUPERVISORS ON

DATE

SCOTT COUNTY AUDITOR

## R E S O L U T I O N

### SCOTT COUNTY BOARD OF SUPERVISORS

June 23, 2011

#### APPROVING VARIOUS INSURANCE AND RISK MANAGEMENT COSTS FOR FY 2011 - 12

BE IT RESOLVED BY the Scott County Board of Supervisors as follows:

Section 1. The purchase of liability insurance coverage (general, police professional and automobile) at a level of \$10,000,000 including a self-insured retention amount of \$300,000 and public officials liability at \$4,700,000 including a self-insured retention of \$300,000 from Travelers in the annual premium amount of \$198,055 for the 12 month period beginning July 1, 2011 to June 30, 2012 is hereby approved.

Section 2. The purchase of excess worker's compensation insurance ( statutory coverage and \$2 million in employers liability) including a self-insured retention amount of \$500,000 from Midwest Employers Casualty in the annual premium amount of \$38,484.00 for the aforementioned period is hereby approved.

Section 3. The purchase of excess property coverage including special property coverage for computer business equipment; radio transmission equipment and museum coverage including a self-insured retention amount of \$100,000 from Federal Speciality in the annual premium amount of \$85,614.00 for the aforementioned period is hereby approved.

Section 4. The Agent/Broker Services Agreement between Scott County and the Independent Insurance Agents of Scott County for the 12 month period beginning July 1, 2011 to June 30, 2012 for the fee of \$7,491.00 is hereby approved.

Section 5. This resolution shall take effect immediately.