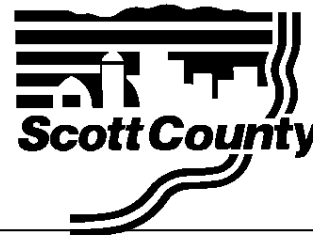


**RISK MANAGEMENT**

400 West 4<sup>th</sup> Street  
Davenport, Iowa 52801-1004

(319) 326-8293 Fax (319) 328-3763



June 12, 2013

TO: Dee F. Bruemmer, Administrator

FROM: Rhonda S. Oostenryk, Risk Manager

SUBJECT: Approval of Fiscal Year 2014 Insurance Program Costs

Kindly find enclosed a summary of the FY 14 insurance program costs for excess liability (Auto/GL/Law/Public Officials), excess workers compensation, and excess property. All coverages would be renewed on the same basis with the same companies as FY 13.

The 3.5% overall premium increase is due to increase in operating exposures , increased payroll costs and property valuation increases on the Courthouse and Administration Center. FY 14 Insurance Premiums budgeted amount was projected at \$442,000; actual renewal premiums are in the amount of \$378,330.00.

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 Arthur J Gallagher Risk Management Services (aka Trissel Graham & Toole) will be present at the Board's next meeting to answer any additional questions the Board may have concerning these recommendations.

Attachment: Schedule of Insurance

Bob Karll FY 14 Insurance Program renewal recommendation memo



June 5, 2013

TO: Rhonda Oostenryk, Risk Manager  
SUBJECT: Scott County Insurance Program FY14

Arthur J. Gallagher Risk Management Services Inc. (aka Trissel Graham & Toole) recommends continuation of the current insurance program outlined on the attached schedule of insurance.

All coverages would be renewed on the same basis with the same companies as FY13.

Premium change is 3.5% overall with:

- Liability increased 2.3% due to exposures.
- Excess WC increased 11% due to 3.3% payroll increase and 8% rate increase because of double digit medical and pharmacy inflation.
- Property increased 10.5% due to 3.5% rate and 7% valuation increase on Courthouse/Jail and Bicentennial Building.

Genesis/States provided a layered liability quote at a small savings that is not recommended.

Respectfully submitted,  
Robert D.S. Karll

<u>Insurance Company</u>	<u>Type of Coverage</u>	<u>Agency</u>	<u>Insured Exposures</u>	<u>Scott County Schedule of Insurance Amount of Coverage</u>	<u>Deductible/SIR</u>	<u>Policy Number</u> Auto:8109156P085	<u>Expiration</u>	<u>Premium</u>
Travelers	Excess Liability -SIR	Gallagher	GL, Auto, Law	\$10,000,000 in excess of SIR/10,000,000 Aggr	\$300,000 SIR	GL & Prof GP06302339	7/1/2014	\$232,734 (\$227,432) FY 13
	Excess Liability-SIR	Gallagher	Public Official & Employment Practices	\$5,000,000 in excess of Self-Insured Retention	\$300,000 SIR	Included		
Midwest Employers Casualty	Excess Workers' Comp.	Gallagher	Specific Excess Workers Compensation & Employers Liability in excess of SIR	Statutory Workers Compensation; Employers Liability \$2,000,000	\$500,000 SIR	EWC008315	7/1/2014	\$44,596 (\$39,984) FY13
Federal	Property	Gallagher	Combined Bldg. & Per. Property inclu. Mobile Equipment Auto Physical Damage Earthquake	\$105,713,674 (13-14) \$5,000,000 \$4,000,000 \$50,000,000	\$100,000	3583-30-33	7/1/2014	\$101,735 (\$92,239)FY 13
Travelers	Surety Bond	Gallagher	All employees except elected officials and County Assessor	\$1,000,000	\$10,000.00	105819320	8/16/2014	\$5,000 (\$15,283) FY13
Lloyd's	Professional Liability	Gallagher	Health Department	\$1,000,000 each claim \$3,000,000 annual aggregate	\$10,000	W11F4C110101	7/1/2014	\$45,248 (\$47,622) FY 13
C N A	Professional Liability	Gallagher	Dr. Christopher Posey	\$1,000,000 each claim \$3,000,000 annual aggregate	\$5,000	4015737435	10/24/2013	\$14,240 (\$13,053) FY 13
Employers Mutual	Property	Gallagher	Dwellings owned by Conservation Board	\$1,365,249	\$500	1X558450	7/1/2014	\$5,883 (\$5,456) FY 13
Selective	Flood	Gallagher	Buffalo Shores Recreation Area	\$193,300	\$1,000	90021	3/21/2014	\$1,186.00 (\$1,130) FY 13
Founders	Liquor Liability	Beert McCoy	Glyms Creek Golf Course	\$1,000,000 each occurrence	N/A	LLJA05966	3/31/2014	\$1,829 (\$1,566) FY 13
West Bend Mutual	Commercial Package	Gallagher	County Library	\$1,000,000 GL Aggregate	N/A	CP101213461-26	7/1/2014	\$9,591
				\$1,000,000 auto liability including physical damage	Plymouth 50/250 Bookmobile 100/1000 \$5,000 Property \$500/1,000 EDP			(\$8,505) FY 13
West Bend Mutual	Workers' Compensation	Gallagher	County Library	Coverage A- per statute Coverage B- 100/500/100	N/A	WC10105230-27	7/1/2014	\$4,842 (\$3,814) FY 13

**Scott County Schedule of Insurance**

**July 1, 2013- June 30, 2014**

<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	Umbrella	Gallagher	County Library	\$1,000,000 Occurrence \$1,000,000 Aggregate	N/A	CUI0704856-09	7/1/2014	\$500 (\$500) FY 13
West Bend Mutual	Commercial Package	Gallagher	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	CP10218863-19	7/1/2014	\$5,547.00 (\$5,276) FY 13
West Bend Mutual	Workers Compensation	Gallagher	County Assessor	Coverage A- per statute Coverage B- 500/500/500	N/A	WC110216749-19	7/1/2014	\$4,404 (\$7,642) FY 13

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 20, 2013

APPROVING VARIOUS INSURANCE AND RISK MANAGEMENT COSTS FOR  
FY 2014

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; public officials and employment practices at \$5,000,000 including a self-insured retention of \$300,000 from Travelers in the annual premium amount of \$232,734 for the 12 month period beginning July 1, 2013 to June 30, 2014 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 \$44,596.00 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 \$101,735 for the aforementioned period is hereby approved.

Section 4. This resolution shall take effect immediately.