



SCOTT COUNTY EMERGENCY MANAGEMENT AGENCY

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June 6, 2017

To: Mahesh Sharma
County Administrator

From: Dave Donovan
EMA Coordinator

Subj: Annual Insurance Renewals

Attached is an insurance summary, prepared by the County's insurance broker, Arthur J. Gallagher, regarding renewal premiums for the period July 1, 2017 through June 30, 2018. These renewal premiums are based on applications and information submitted by numerous county departments and offices during late winter and early spring.

As you can see, there is an overall 4.2% premium increase. Although our claims experience continues to be very good, changes to our exposures (increases to the values of our personal, auto and real property listings, payroll increases and other factors) have combined to increase the premium cost. A portion of those increases (new Patrol Building and adjustments to other building values) were one-time whereas others (payroll increases and increases tied to annual inflation) occur virtually every year. Your county team continues to work toward reducing exposure while maintaining insurance coverages that are cost effective and that will adequately protect county tax payer investment.

I will attend the next Committee of the Whole meeting with representatives from AJG to discuss the renewal proposal and to answer any questions you or the Board may have.

CC: David Farmer
Rhonda Oostenryk
Mary Thee

2017-18

Scott County Insurance Summary



Arthur J. Gallagher & Co.

6/1/2017



Arthur J. Gallagher & Co.
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Scott County 2017-18 Insurance summary

| <u>Coverage</u> | <u>Expiring</u> | <u>Renewal</u> |
|--------------------------|------------------|----------------|
| Liability | \$109,332 | \$108,037 |
| Property | 90,558 | 99,253 |
| Automobile | 24,377 | 26,110 |
| Automobile-EMA | 3,225 | 3,225 |
| Umbrella | 62,239 | 61,904 |
| Med. Professional | 39,390 | 43,919 |
| Cyber/Internet liability | 6,171 | 7,399 |
| <u>Worker's Comp</u> | <u>57,408</u> | <u>59,573</u> |
| Total | \$392,700 | 409,420 |



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LIABILITY

Travelers

Premises/Operations/Products Liability

Auto Liability

Law Enforcement Liability

Management Liability/Employment Practices Liability

Social Services Professional Liability (Community Services)

Scott County Health Department Clinic (GL)

Umbrella Excess Liability

\$10,000,000 total liability limit, including umbrella

\$5 million sublimit for EPL and PEML

\$300,000 self-insured retention

NO exclusion for County handling claims (bad faith/extra contractual)



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PROPERTY

Chubb

Building/contents limit \$114,683,733

\$5,000,000 limit on mobile equipment (\$6,590,707 values)

\$2,500,000 limit on vehicles **while parked** (\$7,125,735 values)

Earthquake \$50,000,000 limit

\$100,000 deductible

Property TIV up 9.6% from previous year, including new SCSD building

Total property, vehicle, equipment values

| | |
|----------|---------------|
| Expiring | \$117,044,322 |
| Renewal | \$128,400,177 |



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WORKER'S COMPENSATION

Midwest Employers

Unlimited WC benefits

County approved as claims administrator

\$500,000 self-insured retention each occurrence

2017-18 Payroll estimate up 2% from expiring

***Option

Two-year policy, billed annually

| | |
|---------|----------|
| 2017-18 | \$59,573 |
|---------|----------|

| | |
|---------|----------|
| 2018-19 | \$62,218 |
|---------|----------|



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MEDICAL PROFESSIONAL

Lloyd's

Board of Health

Nurses

Jail nurses

Doctors covered for administrative duties only

Covers Sec 1983 civil rights discrimination claims

\$1,000,000 liability limit

\$25,000 deductible

11.5% increase in number of visits over previous year

\$400,000 increase in revenue

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 15, 2017

APPROVING the FY18 insurance renewals with Travelers, Chubb, Lloyd's and Midwest Employers Casualty Company in the amount of \$409,420.

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

Section 1. That the renewal of insurance with Travelers in the amount of \$177,340 for fiscal year 2018 is hereby approved.

Section 2. That the renewal of insurance with Chubb in the amount of \$125,363 for fiscal year 2018 is hereby approved.

Section 3. That the renewal of insurance with Lloyd's in the amount of \$43,919 for fiscal year 2018 is hereby approved.

Section 4. That the renewal of insurance with Midwest Employers in the amount of \$59,573 for fiscal year 2018 is hereby approved.

Section 5. This resolution shall take effect immediately.