

**RISK MANAGEMENT**

400 West Fourth Street  
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Telephone: (563) 326-8293  
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December 3, 2018

To: Mahesh Sharma  
County Administrator

From: Rhonda Oostenryk  
Risk Manager

Subject: (RENEWAL) Medical Professional Liability for Dr. Christopher Posey  
October 24, 2018 – October 24, 2019  
Premium: \$17,001.33

Attached is the insurance summary, prepared by the County's insurance broker, Arthur J. Gallagher, regarding policy renewal for Dr. Posey for the period October 24, 2018 – October 24, 2019. The county's Medical Professional Liability current coverage is with Columbia Casualty Company. The County has a \$5,000 deductible for this policy. The invoice is requested to be approved on December 13<sup>th</sup>, 2018.

This Medical Professional Liability Policy for Dr. Christopher Posey will be renewed under the same terms, limits and premium as the expiring policy. It is my recommendation to renew the Medical Professional Liability for Dr. Posey as presented.

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

cc: Dr. Posey  
Ed Rivers, Health Director  
Amy Thoreson, Deputy Health Director



October 17, 2018 | Placement | Consulting

Christopher M. Posey, Sr. DO  
5324 54th Ave. Court  
Bettendorf, IA 52722

Re:

Christopher M. Posey, Sr. DO  
Policy Effective: 10/24/2018 to 10/24/2019

Dear Dr. Posey:

Your Medical Professional Liability policy will be renewing shortly. Attached is our quotation for coverage.

We would like to outline the following notable points for your consideration:

- Any entity not named above, may not be an insured entity. This may include partnerships and joint ventures.
- The insurance carrier is Columbia Casualty Company.
- The renewal premium is \$\$16,833 plus \$\$168.83 surplus lines tax. This is the same as last year.
- The premium is subject to 25% minimum earned.
- Defense costs are limited and included within the policy limits.
- The policy is claims-made and contains the following restrictions and claims reporting requirements:
  1. Retroactive Date: 10/24/2009
  2. Definition of claim: Refer to policy form
  3. Incident or Claim Reporting Provision: Refer to policy form
  4. Extended Reporting Period Option Details:
    - ERP Premium Amount: Refer to policy form
    - ERP Premium Due Date:
    - ERP Length:
    - If client request to purchase ERP is required to be in writing to the carrier.
    - Significant Restrictions to the ERP availability:
- Immediately report all claims to Columbia Casualty Company @ 800-863-0341.
- Gallagher is responsible for the placement of the following lines of coverage:

Professional Liability


It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative. Premiums for the above policies are due and payable as billed, in full or as insurance company installments. Premiums may be financed, subject to acceptance by an approved finance company. Note: Following acceptance, completion (and signature) of a premium finance agreement with the specified down payment is required.

**To renew/bind this policy**, please refer to the “Client Authorization to Bind Coverage” page attached.

1. Note any changes you desire to be made.
2. Date and sign.
3. Return prior to the effective date of coverage.

We appreciate your business and look forward to working with you in the coming year. Please contact me if you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Carol Van Hoorebeck". The signature is written in a cursive, flowing style.

Carol Van Hoorebeck, CPCU, CRM  
Client Service Manager

Enclosure

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

December 13, 2018

APPROVAL OF THE MEDICAL PROFESSIONAL  
LIABILITY INSURANCE RENEWAL

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

Section 1. That the Medical Professional Liability Insurance renewal from Columbia Casualty Company in the amount of \$17,001.33 be approved.

Section 2. This resolution shall take effect immediately.