

**RISK MANAGEMENT**

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August 22, 2023

To: Mahesh Sharma  
County Administrator

From: Rhonda S. Oostenryk  
Risk Manager

**Subject: MEDIC EMS of Scott County  
Insurance Coverage effective January 1, 2024**

The county's overall insurance program renewed July 1, 2023 and is currently using Chubb Insurance for property coverage and Travelers Insurance for liability coverages. Worker's compensation coverage is through Midwest Employers Casualty Company. With the acquisition of MEDIC our plan is to incorporate MEDIC insurance coverage into the existing Scott County insurance programs.

**Property (Chubb Ins. Policy #35833033)**

This will be the area with the most minimal effect on the county's premiums. Based on property, contents and vehicle values supplied by MEDIC, *adding the ambulance service would cost approximately \$8,000 in additional annual property premium* for the county through our current program with Chubb Insurance. Scott County has a \$100,000 deductible for property, which includes buildings, contents, vehicles and equipment. Over-the-road exposure for vehicles is not covered. There will be a mid-term additional premium due because of the additional exposure.

**Worker's Compensation (Midwest Employers Casualty Company Policy #EWC008315)**

MEDIC has approximately \$7.6 million in payroll. The county's work comp policy has a \$500,000 retention per claim for most employees and a \$750,000 per claim for sheriff's department employees. Because of that, the county has a very good "blended" rate for work comp premium of \$.311 per \$100 payroll. *To add the ambulance service to the county's program would cost approximately \$24,000 in additional work comp premium* with Midwest Employers Casualty Company.

**General Liability and Auto Liability (Travelers Insurance Policy #8109156P985)**

Travelers will take on the general liability and auto liability with our current \$300,000 Self-Insured Retention (SIR). The coverage limit is \$1 million per occurrence for both the GL and auto liability, with another \$9

million in excess/umbrella coverage. There will be no mid-term charge for general liability or auto liability exposure increase – it will be picked up at audit time.

**Professional/Medical Liability (Coverys Insurance Policy #005IA000031804)**

Coverys is our current insurer for the Scott County Health Department and will be able to add the ambulance exposure to the current policy. Coverys is able to increase the current \$1 million limit to \$9 million total, which matches MEDIC's current limit. *The additional annual premium for this is estimated at \$160,000, which would be prorated* for the remainder of this current policy year that expires June 30, 2024. An additional premium would also be due on this once the conversion is complete.

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

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

August 31, 2023

APPROVING THE INCORPORATION OF MEDIC EMS OF SCOTT COUNTY INTO THE CURRENT SCOTT COUNTY INSURANCE PLAN FOR FY24 WITH TRAVELERS, CHUBB, COVERYS AND MIDWEST EMPLOYERS CASUALTY COMPANY.

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

- Section 1. That the incorporation of liability insurance with Travelers Policy #8109156P985 is hereby approved.
- Section 2. That the incorporation of property insurance with Chubb Policy # 35833033 is hereby approved.
- Section 3. That the incorporation of medical-professional insurance with Coverys Policy # 005IA000031804 hereby approved.
- Section 4. That the incorporation of workers compensation insurance with Midwest Employers Policy # EWC008315 is hereby approved.
- Section 5. This resolution shall take effect immediately.