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**RESOLUTION #**

**Resolution to Approve the Liability, Property, and Workers Compensation Coverage, Insurance, Carrier, and Premiums for Sauk County**

**Resolution offered by the Personnel and Insurance Committee**

Resolved by the Board of Supervisors of Sauk County, Wisconsin:

**BACKGROUND:** The Personnel and Insurance Committee determined Wisconsin County Mutual Insurance Company (WCMIC) provides the most complete coverage for all lines of insurance for 2023, including liability, property, and workers compensation. Therefore, the Personnel and Insurance Committee recommends Wisconsin County Mutual Insurance Corporation (WCMIC) as the most cost-effective proposal for liability, property, and self-insured workers compensation coverage for 2023 as outlined below. \*

\*WCMIC provides a significant discount of \$40,137 for consolidating the liability, property, and workers compensation coverages for 2023.

**THEREFORE, BE IT RESOLVED,** the Personnel and Insurance Committee has reviewed the 2023 premiums for general liability, nursing home liability/professional liability and excess liability (umbrella) coverage for Sauk County from the Wisconsin County Mutual Insurance Corporation (WCMIC) and recommends the following as being in the best interest of Sauk County:

<u>COVERAGE / DEDUCTIBLE / LIMITS</u>	<u>PREMIUM</u>
<b>Public Entity General and Auto Liability</b>	
<u>General and Automobile Liability</u>	\$ 368,559
\$10,000 deductible	
\$75,000 aggregate	
<u>Uninsured Motorists</u>	\$ included
\$10,000 occurrence	
\$25,000 person	
\$50,000 occurrence	
Cyber Enhancement	\$ included
Special Exposures (Airport and Nursing Home)	\$ included
Position Schedule Bond	\$ 2,510
Crime	\$ 7,920
<b>Health Care Center (Nursing Home) Liability Endorsement</b>	
<u>Personal Injury Coverage</u>	
Health Care Center Liability Endorsement	\$ 24,276
\$1,000,000/ Occurrence	
Professional Liability	
\$3,000,000/ Aggregate	
<b><u>TOTAL WCMIC LIABILITY PREMIUM (Subject to Escrow Adjustment) \$403,265</u></b>	

**BE IT FURTHER RESOLVED,** the Personnel and Insurance Committee has reviewed the renewal for the 2023 premiums for property insurance for Sauk County and recommends the following coverage for Sauk County from Wisconsin County Mutual Insurance

Corporation (WCMIC) and recommends the following as being in the best interest of the County:

COVERAGE	DEDUCTIBLE	PREMIUM
Buildings, Contents, Property in Open	\$25,000	\$ 90,950
Contractors Equipment	\$5,000	\$ included
Equipment Breakdown	\$25,000	\$ 4,884
Special Use Animal	\$1,000	\$ included
Automobile Physical Damage		
Comp/Collision	\$1,000/\$5,000	\$ 65,511
<b>TOTAL PREMIUM TO WCMIC FOR PROPERTY</b>		<b>\$161,345</b>

**BE IT FURTHER RESOLVED**, the Personnel and Insurance Committee has reviewed the renewal for the 2023 premium for Workers Compensation coverage for Sauk County and recommends that the following self-insurance proposal by Wisconsin County Mutual Insurance Corporation (WCMIC) as being in the best interest of Sauk County

COVERAGE	LIMITS	PREMIUM
Accident	\$ 100,000	\$ included
Disease Exposure	\$ 100,000	\$ included
Maximum Employer Liability	\$ 600,000	
<b>TOTAL PREMIUM TO WCMIC FOR SELF-INSURANCE</b>		<b>\$149,917</b>

**BE IT FURTHER RESOLVED**, by the Sauk County Board of Supervisors met in regular session, that the above insurance coverage, carrier, and premiums be, and hereby are, adopted for the policy period of January 1, 2023, through December 31, 2023.

Approved for presentation to the County Board by the Personnel and Insurance Committee, this 20th day of December, 2022

Consent Agenda Item: ☐ YES ☐ NO

Fiscal Impact: ☐ None ☐ Budgeted Expenditure ☐ Not Budgeted

Vote Required: Majority = \_\_\_\_\_ 2/3 Majority = \_\_\_\_\_ 3/4 Majority = \_\_\_\_\_

The County Board has the legal authority to adopt: Yes \_\_\_\_\_ No \_\_\_\_\_ as reviewed by the Corporation Counsel, \_\_\_\_\_, Date: \_\_\_\_\_.

Offered and passage moved by:

\_\_\_\_\_  
Supervisor Carl Gruber

\_\_\_\_\_  
Supervisor Terry Spencer

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Supervisor Peter Kinsman

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Supervisor Robert Prosser

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Supervisor Jake Roxen

**Fiscal Note:** The above premium costs are included in the 2023 budget. Auto Liability is budgeted as a separate line item in various departments, in accordance with vehicle inventory values. General Liability is charged back to certain departments that can receive additional outside funding with an allocation basis of relative expenditures. Workers Compensation is allocated to departments according to wages budgeted and risk categories. Property and Equipment Insurance is allocated to the departments based on property and equipment assigned to each department. Health Care Center Professional Liability and Personal Injury Extension Endorsement are allocated to the Sauk County Health Care Center.

**MIS Note:** No information systems impact.