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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 2024, 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 2024 as outlined below. *

*WCMIC provides a significant discount of \$41,998 for consolidating the liability, property, and workers compensation coverages for 2024.

NOW, THEREFORE, BE IT RESOLVED, the Personnel and Insurance Committee has reviewed the 2024 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:

Public Entity General and Auto Liability

<u>General and Automobile Liability</u>	\$ 385,637
\$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	\$ 7,899

Health Care Center (Nursing Home) Liability Endorsement

Personal Injury Coverage

Health Care Center Liability Endorsement	\$ 14,222
\$1,000,000/ Occurrence	
Professional Liability	
\$3,000,000/ Aggregate	

TOTAL WCMIC LIABILITY PREMIUM (Subject to Escrow Adjustment) \$410,268

BE IT FURTHER RESOLVED, the Personnel and Insurance Committee has reviewed the renewal for the 2024 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	\$ 94,743
Contractors Equipment	\$5,000	\$ included
Equipment Breakdown	\$25,000	\$ 5,378
Special Use Animal	\$1,000	\$ included
Automobile Physical Damage		
Comp/Collision	\$1,000/\$5,000	\$ 70,257
<u>TOTAL PREMIUM TO WCMIC FOR PROPERTY</u>		<u>\$170,378</u>

BE IT FURTHER RESOLVED, the Personnel and Insurance Committee has reviewed the renewal for the 2024 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	
<u>TOTAL PREMIUM TO WCMIC FOR SELF-INSURANCE</u>		<u>\$159,047</u>

BE IT FURTHER RESOLVED, by the Sauk County Board of Supervisors in regular session meeting, that the above insurance coverage, carrier, and premiums be, and hereby are, adopted for the policy period of January 1, 2024, through December 31, 2024.

Approved for presentation to the County Board by the Personnel and Insurance Committee, this 19th day of December 2023.

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

☐ Aye ☐ Nay ☐ Abstain ☐ Absent

Supervisor Terry Spencer

☐ Aye ☐ Nay ☐ Abstain ☐ Absent

_____	<input type="checkbox"/> Aye	<input type="checkbox"/> Nay	<input type="checkbox"/> Abstain	<input type="checkbox"/> Absent
Supervisor Peter Kinsman				
_____	<input type="checkbox"/> Aye	<input type="checkbox"/> Nay	<input type="checkbox"/> Abstain	<input type="checkbox"/> Absent
Supervisor Robert Prosser				
_____	<input type="checkbox"/> Aye	<input type="checkbox"/> Nay	<input type="checkbox"/> Abstain	<input type="checkbox"/> Absent
Supervisor Jake Roxen				

Fiscal / MIS Note: The above premium costs are included in the 2024 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.