RESOLUTION #

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

Resolution offered by the Finance, 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 2025, 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 2025 as outlined below. \*

\*WCMIC provides a significant discount of $AMOUNT for consolidating the liability, property, and workers compensation coverages for 2025.

**NOW, THEREFORE, BE IT RESOLVED,** the Personnel and Insurance Committee has reviewed the 2025 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**

 General and Automobile Liability$AMOUNT

 $10,000 deductible

 $75,000 aggregate

 Uninsured Motorists $ included

 $10,000 occurrence

 $25,000 person

 $50,000 occurrence

Cyber Enhancement $ included

Special Exposures (Airport and Nursing Home) $ included

Position Schedule Bond $AMOUNT

Crime $AMOUNT

**Health Care Center (Nursing Home) Liability Endorsement**

Personal Injury Coverage

Health Care Center Liability Endorsement $AMOUNT

 $1,000,000/ Occurrence

 Professional Liability

 $3,000,000/ Aggregate

Total WCMIC Liability Premium *(Subject to Escrow Adjustment)* $AMOUNT

**BE IT FURTHER RESOLVED,** the Personnel and Insurance Committee has reviewed the renewal for the 2025 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 $ 143,460

Contractors Equipment $5,000 $ included

Equipment Breakdown $25,000 $ 9,357

Special Use Animal $1,000 $ included

Automobile Physical Damage

Comp/Collision $1,000/$5,000 $ 79,432

TOTAL PREMIUM TO WCMIC FOR PROPERTY $232,249

**BE IT FURTHER RESOLVED,** the Personnel and Insurance Committee has reviewed the renewal for the 2025 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

TOTAL PREMIUM TO WCMIC FOR SELF-INSURANCE $185,348.00

**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, 2025, through December 31, 2025.

Approved for presentation to the County Board by the Finance, Personnel and Insurance Committee, this 17th day of December 2024.

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 the Finance, Personnel and Insurance Committee:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ □ Aye □ Nay □ Abstain □ Absent

Lynn Eberl

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ □ Aye □ Nay □ Abstain □ Absent

Gaile Burchill

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ □ Aye □ Nay □ Abstain □ Absent

 Shelia Carver

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ □ Aye □ Nay □ Abstain □ Absent

 Aaron Evert

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ □ Aye □ Nay □ Abstain □ Absent

 Brandon Lohr

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ □ Aye □ Nay □ Abstain □ Absent

 Andrea Lombard

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ □ Aye □ Nay □ Abstain □ Absent

 Timothy McCumber

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ □ Aye □ Nay □ Abstain □ Absent

 Jake Roxen

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ □ Aye □ Nay □ Abstain □ Absent

 Terry Spencer

Fiscal / MIS Note: Theabove 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.