

RESOLUTION -15

APPROVING LIABILITY, PROPERTY AND WORKERS COMPENSATION INSURANCE COVERAGE, CARRIERS AND PREMIUMS FOR SAUK COUNTY FROM JANUARY 1, 2016 to JANUARY 1, 2017

WHEREAS, your Property and Insurance Committee has reviewed the 2015 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 interests of the County:

<u>COVERAGE / DEDUCTIBLE / LIMITS</u>	<u>PREMIUM</u>
General and Auto Liability	
<u>General Liability</u>	<u>\$120,825.00</u>
\$10,000 occurrence	
\$75,000 aggregate	
\$10,000,000	
<u>Uninsured Motorists</u>	<u>\$ (included)</u>
\$10,000 occurrence	
\$25,000 person	
\$50,000 occurrence	
<u>Automobile Liability</u>	<u>\$120,825.00</u>
Health Care Center Personnel	
<u>Personal Injury Coverage</u>	<u>\$7,279.00</u>
\$10,000 occurrence	
\$75,000agg	
\$5,000,000	
<u>Health Care Center</u>	<u>\$ (included)</u>
\$1,000,000/ Occurrence	
Professional Liability	
\$1,000,000 / Occurrence	
\$3,000,000/ Aggregate	
Special Exposures	<u>\$ 864.00</u>
Total WCMIC Liability Premium <i>(Subject to Escrow Adjustment)</i>	<u>\$249,791.00</u>
Deductible Fund Escrow <i>(Subject to Adjustment)</i>	<u>\$11,895.00</u>

and;

WHEREAS, your Property and Insurance Committee has reviewed the 2016 premiums for Property Insurance for Sauk County and does recommend the Property Insurance coverage for Sauk County from a Licensed Property Insurance Carrier in the State of WI. and does recommend the following as being in the best interest of the County:

<u>COVERAGE</u>	<u>DEDUCTIBLE</u>	<u>PREMIUM</u>
Buildings and Contents	\$25,000	\$63,029
Contractors Equipment	\$5,000	Included
Automobile Physical Damage	\$1,000 /\$5,000	\$32,055
Other Coverage		Included
<u>TOTAL WCMIC PREMIUM</u>		<u>\$95,084</u>

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INSURANCE COVERAGE, CARRIERS AND PREMIUMS FOR SAUK COUNTY FROM
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and;

WHEREAS, your Property and Insurance Committee has reviewed the renewal for the 2015 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

<u>Wisconsin County Mutual Self Insurance Administration Fee</u> (Administration fee covers WCMIC wages & cost to administer the program)	<u>\$23,000.00</u>
<u>Wisconsin County Mutual Reinsurance Fee</u> (Insurance policy that WCMIC purchases – Covers the County if an individual claim exceeds \$50,000 and /or policy year total losses exceed \$500,000)	<u>\$30,770 .00</u>
<u>Wisconsin County Mutual Risk Bearing Fee</u> (Flat Fee for WCMIC to run our program)	<u>\$50,000.00</u>
TOTAL PAYMENT TO WCMIC FOR SELF INSURANCE	<u>\$103,770.00</u>

NOW, THEREFORE BE IT RESOLVED, by the Sauk County Board of Supervisors met in regular session, that the above insurance coverage and premiums be, and hereby are, adopted for the policy period of January 1, 2016, through January 1, 2017.

For consideration by the Sauk County Board of Supervisors on October 20th, 2015.

Respectfully submitted,
Sauk County Property and Insurance Committee



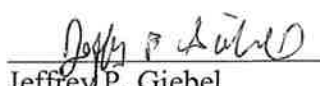
Scott Von Asten, Chair



Nathan Johnson



John Deitrich



Jeffrey P. Giebel



William Hambrecht

Fiscal Note: The above premium costs are included in the 2016 proposed 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. 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.

Information System Note: No information system impact.

Coverage	AEGIS/Wisconsin County Mutual				Don-Rick Insurance				Morton				Local Government Property Insurance Fund			
	Carrier	Coverage Limits	Deductible	Premium	Carrier	Coverage Limits	Deductible	Premium	Carrier	Coverage Limits	Deductible	Premium	Carrier	Coverage Limits	Deductible	Premium
Buildings, Personal Property, and property in the open required	WCM	\$138,721,218	\$25,000 per occ. No An. Aggregate	\$63,029	EMC	\$121,063,608	\$25,000 Per Occ.	\$40,137	Travelers	\$146,280,758	N/A-Annual Agg.	\$58,723	LGP/F	\$141,240,074	\$25,000 Per Occ. \$50,000 Annual Aggregate	\$86,156.00
Contractors Equipment/Inland Marine required	WCM	\$5,027,619	\$5,000 per occ.	Included	EMC	\$5,071,272	\$500 Per Occ.	\$9,128	Travelers	\$5,027,619	\$1,000 Per Occ. N/A Annual Aggregate	\$9,420	LGP/F	\$4,567,736	\$500 Per Occ.	\$6,176
Monies Securities Coverage required	WCM	\$150,800	\$1,000 per occ.	Included	EMC	\$50,000 Inside \$500,000 Outside	\$500 Per Occ.	\$145	Travelers	\$250,000	\$1,000 Per Occ. N/A Annual Aggregate	\$1,853	LGP/F	\$150,800	\$1,000 Per Occ.	\$1,217
Special Use Annual Coverage Limits required	WCM	\$28,000	\$1,000 per occ.	Included	Hartford	\$28,000	No Deductible	\$500	Travelers	\$30,000	\$1,000 Per Occ. N/A Annual Aggregate	Include in Property Premium	LGP/F	\$28,000	\$500 Per Occ	\$174
Motor Vehicle Comprehensive Coverage required	WCM	\$8,278,626	\$1,000 per occ.	\$32,055	EMC	No limit, subject to actual cash value	\$500	Included in Collision Premium	Travelers	\$8,401,270	\$1,000 Per Occ. N/A Annual Aggregate	\$Combined with Collision Premium	LGP/F	\$8,436,375	\$500 Per Occ	\$2,384 \$9,864
Motor Vehicle Collision Coverage required	WCM	\$8,278,626	\$5,000 per occ.	Included	EMC	No limit subject to actual cash value	\$3,000	\$35,127	Travelers	\$8,401,270	\$2,500 Per Occ. N/A Annual Aggregate	\$18,821 (Comp & Collision)	LGP/F	\$8,436,375	\$3000 Per Occ	\$6,148 \$25,803
Other Coverages Alarm Credit/Dispersion Credit	WCM	N/A	N/A	N/A	EMC	N/A	N/A	N/A	Travelers	Included		Discounts included in rates above	LGP/F	\$125,713,044	None	-12,671
Exclusions	WCM				EMC	Terrorism Coverage		(\$2,774)	Travelers				No Exclusions			
Subtotal	WCM			\$95,084	EMC/Hartford			\$83,753	Travelers			\$88,817	LGP/F	\$288,572,404		\$127,351
Total Cost - Property				\$95,084				\$83,753				\$88,817				\$127,351
Credits				\$27,220 - 10% Rate C/L, XSWC & Property				No Credit				No Credit	13% Dispersion C/Building Rate		No Credit	
Total Cost Overall Ins. Prem.				GL, XSWC & Property				GL, XSWC & Property				GL, XSWC & Property				GL, XSWC & Property
				\$448,645				\$450,694				\$455,748				\$104,282