

## RESOLUTION -17

### APPROVING LIABILITY, PROPERTY AND WORKERS COMPENSATION INSURANCE COVERAGE, CARRIERS AND PREMIUMS FOR SAUK COUNTY FROM JANUARY 1, 2018 to DECEMBER 31, 2018

**Background:** The Property and Insurance Committee requested the Request for Proposal (RFP) process be conducted for property, liability and workers compensation insurance coverage for 2018. We received proposals from two vendors, however only one provided a proposal for all lines of coverage. Municipal Property Insurance Company (MPIC) submitted a proposal for property coverage only. Therefore, Wisconsin County Mutual Insurance Corporation (WCMIC) was determined as the most cost effective proposal for 2018\*.

\*WCMIC provides a discount of \$29,936 for consolidating the liability, workers compensation and property coverage for 2018.

**Fiscal Impact:** [ ] None [ X ] Budgeted Expenditure [ ] Not Budgeted

**WHEREAS**, the Property and Insurance Committee has reviewed the 2018 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>
Public Entity General and Auto Liability	
<u>General and Automobile Liability</u>	<u>\$266,803</u>
\$10,000 deductible	
\$75,000 aggregate	
\$10,000,000 occurrence	
<u>Uninsured Motorists</u>	<u>\$(included)</u>
\$10,000 occurrence	
\$25,000 person	
\$50,000 occurrence	
Equipment Breakdown	\$ 4,912
Tank Storage Liability	\$ 6,103
Health Care Center (Nursing Home) Liability Endorsement	
<u>Personal Injury Coverage</u>	
<u>Health Care Center Liability Endorsement</u>	<u>\$ 26,618</u>
\$1,000,000/ Occurrence	
Professional Liability	
\$3,000,000/ Aggregate	
Special Exposures	
<b><u>TOTAL WCMIC LIABILITY PREMIUM (Subject to Escrow Adjustment)</u></b>	<b><u>\$304,436</u></b>

**WHEREAS**, the Property and Insurance Committee has reviewed the 2018 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:

<u>COVERAGE</u>	<u>DEDUCTIBLE</u>	<u>PREMIUM</u>
Buildings, Contents, Property in Open	\$25,000	\$ included
Contractors Equipment	\$5000	\$ included
Special Use Animal	\$1000	\$ 73,918
Position Schedule Bond/Crime	\$250/\$2500	\$ 8,747
Automobile Comp/Collision	\$1,000	\$ 41,636
Volunteer Program	\$50	\$ 593
<b><u>TOTAL PREMIUM (PROPERTY)</u></b>		<b><u>\$ 124,894</u></b>

**WHEREAS**, the Property and Insurance Committee has reviewed the renewal for the 2018 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>COVERAGE</u>	<u>LIMITS</u>	<u>PREMIUM</u>
Accident	\$ 50,000	\$ included
Disease Exposure	\$ 50,000	\$ included
Maximum Employer Liability	\$500,000	
<b><u>TOTAL PAYMENT TO WCMIC FOR SELF-INSURANCE</u></b>		<b><u>\$124,504</u></b>

**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, 2018, through December 31, 2018.

For consideration by the Sauk County Board of Supervisors on December 19, 2017.

Respectfully submitted,  
**Sauk County Property and Insurance Committee**

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Scott Von Asten, Chair

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Nathan Johnson

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Rebecca Hovde

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Jean Berlin

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William Hambrecht

**Fiscal Note:** The above premium costs are included in the 2018 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.

The premiums indication includes a package rate credit for consolidation of liability, workers compensation and property coverage for 2018 of \$29,936.

**Information System Note:** No information system impact.