**RESOLUTION -18**

**AMENDING RESOLUTION NO 156-18 TO ACCEPT PROPERTY INSURANCE COVERAGE, CARRIER AND PREMIUM FOR SAUK COUNTY**

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

***Background:*** *On**October 16, 2018, Resolution No.156-18 was adopted approving Liability, Workers Compensation and Property Coverage, Carriers and Premiums for 2019. Liberty Mutual was previously selected for property insurance coverage. However, it was determined that Wisconsin County Mutual Insurance Corporation (WCMIC) is the lowest cost for comparable property insurance coverage for Sauk County. WCMIC utilizes a non-traditional method for calculation of vehicle comprehensive/collision coverage as part of the property insurance coverage. Other commercial carriers provide for similar line of coverage through liability insurance. Selecting WCMIC for property insurance coverage, inclusive of vehicle comp/collision equates to approximate savings of $48,223.*

*Resolution No. 156-18 requires an amendment to accept**WCMIC as the most cost effective proposal that also provides for adequate coverage for property insurance coverage for 2019 as outlined below.*

**WHEREAS**, the Property and Insurance Committee has reviewed the revised 2019 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 (per occurrence) $ 76,172

Vehicle Comp/Collision $1,000/$5,000 $ 46,555

Equipment Breakdown $1,000 $ 4,912

Contractors Equipment $5,000 $ included

Special Use Animal $1,000 $ included

**TOTAL PREMIUM TO WCMIC (PROPERTY) $ 127,639**

**NOW, THEREFORE BE IT RESOLVED**, by the Sauk County Board of Supervisors met in regular session, that Resolution No. 156-18 be amended to adopt the above property insurance coverage, carrier, and premium be adopted for the policy period of January 1, 2019, through December 31, 2019.

For consideration by the Sauk County Board of Supervisors on November 13, 2018.

Respectfully submitted,

**Sauk County Property and Insurance Committee**

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Scott Von Asten, Chair Shane Gibson

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Carl Gruber Jean Berlin

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William Hambrecht

**Fiscal Note:** Theabove premium costs are included in the 2019 budget. Auto Liability is budgeted as a separate line item in various departments, in accordance with vehicle inventory values. Property and Equipment Insurance is allocated to the departments based on property and equipment assigned to each department.

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