VILLAGE OF GERMANTOWN
N112 W17001 MEQUON ROAD
GERMANTOWN, WI 53022

MEETING: **SPECIAL GENERAL GOVERNMENT & FINANCE COMMITTEE**

DATE AND TIME: **MONDAY, November 17, 2014**
6:15 p.m.

LOCATION: **Germantown Village Hall Board Room**
N112 W17001 Mequon Road

I. **CALL TO ORDER:** This meeting has been given public notice in accordance with Wisconsin Statutes, Section 19.83 and 19.84 in such form that will apprise the general public and news media of subject matter that is intended for discussion and action.

II. **ROLL CALL:** Chairperson Zabel, Trustees Baum, Kaminski, and Vanderheiden.

III. **NEW BUSINESS:**
A. Award Contract for 2015 Liability Insurance

IX. **ADJOURNMENT:**

PLEASE NOTE *that upon reasonable notice, efforts will be made to accommodate the needs of disabled individuals through appropriate aids and services. For additional information or to request this service, contact the Village Clerk at 250-4740.*

Notice is given that a majority of the Village Board may attend this meeting to gather information about an agenda item over which they have decision making responsibility. This may constitute a meeting of the Village Board per State ex. Rel. Badke v. Greendale Village Board, even though the Village Board will not take formal action at this meeting.

VILLAGE OF GERMANTOWN

EMC References – 1-1-2015

City of Menomonie – with EMC for 10 years.

- Excellent claims handling – no complaints
- Knowledgeable loss prevention representative that visits twice per year. Works well with their safety committee and the EMC website provides valuable loss prevention information.
- Pricing has been stable over the past 10 years with slight increases in the past couple of years which were more of an overall "market increase" – but nothing significant

City of Mequon - with EMC for over 5 years

- Service provided by both M3 and EMC very good – very responsive
- Claims handling prompt and good turn around time.
- Pricing was very stable
- Would recommend them to other municipalities

City of Chetek - with EMC for 4 year

- Moved to EMC/M3 for better services and better communication – have not been disappointed
- Very impressed with the resources made available to them including a risk management assessment of their different operations.
- Always have up-to-date information on claims and this is especially true on workers' compensation cases – excellent communication in this area.
- Service requests (i.e. certificates of insurance, changes of vehicles, or answering questions) are always responded to the same day or the next day at the latest.

From: Sandra Coutant [mailto:coutant@TEBrennan.com]
Sent: Wednesday, November 12, 2014 3:38 PM
To: Kim Rath
Subject: Revised Net Cost Exhibit

Kim ~

Attached is the revised Net Cost Exhibit. I sincerely apologize for the subtraction error that occurred on Exhibit 1 at the bottom of the page in the M3/EMC column. The original amount listed of $366,898 did not include the pricing for the LGPIF property premium. The correct number should be $406,180 and that number is reflected on the enclosed Revised exhibit.

The answers to the other questions that came up at our initial meeting are as follows:

1. What is the cost on the EMC quote to provide Replacement Cost coverage for physical damage on all vehicles? The original EMC quote only provided Replacement Cost on the Fire Department vehicles – all other vehicles were valued on an Actual Cash Value basis. The deductible was $500. The cost to include Replacement Cost valuation on all vehicles at a $2,000 deductible is **$13,388** or to remain at a $500 deductible, the additional cost is **$14,687.**
2. Does EMC provide coverage for contractual obligations for Mutual Aid Contracts? **YES**, it is considered an Insured Contract.
3. Please provide references and comments from these references: - See Attached
4. One of the Finance Committee members asked that we identify/outline all items in the LWMMI program that are better than the EMC program and all items in the EMC program that are better than the LWMMI program. Many of these items were outlined on Exhibit 5. The most significant of these are as follows:
    a. The LWMMI does not have an Aggregate and all coverage is written on an occurrence basis. (Positive)
    b. The LWMMI has access to Agility Disaster Recovery services. (Positive)
    c. The LWMMI has a lower deductible for your crime coverages. (Positive)
    d. The LWMMI is not rated by A.M. Best (Negative)
    e. The LWMMI is assessable. (Negative)
    f. The LWMMI only writes coverage for municipalities and therefore, their loss control and claim services only handle municipal-type operations and may be more familiar with governing state statutes. (Positive)
    g. The dividend offered by the LWMMI is a "group" dividend and is not based on the Villages own loss experience. (Negative)
    h. The EMC program provides a combined limit per occurrence that is "capped" or aggregated at $12 Million. (Negative)
    i. **The EMC program does not provide professional liability for nurses, lawyers or engineers. It does provide coverage for EMT's. first responders, paramedics, etc. (Negative)**
    j. **The EMC program provides No Fault sewer back-up up to $5,000 each claim/$25,000 per occurrence/$100,000 aggregate.**
    k. The EMC program has a $2,500 deductible for Law Enforcement claims. (Negative)

There are possibly many minor differences between the two programs, but the points listed above, in our opinion, are the key issues.

Please let me know if there are any other issues you would like us to address.

Thank you for your patience on these items.

Regards,
Sandra K. Coutant

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Village of Germantown

Insurance Comparison

January 1, 2015

Be sure to bring this to Village Board on Nov. 17th

VILLAGE OF GERMANTOWN
NET PREMIUM COMPARISON - REVISED
JANUARY 1, 2015

	2014/2015	JANUARY 1, 2015-2016				
		LGPIF	R&R Insurance (LWMMI)	M3 Insurance (EMC)	Ansay & Assoc. (CIC)	CVMIC (CVMIC)
Property						
Buildings, Personal Property & PIO	$ 30,702	$ 33,675	$ 33,675	$ 33,675	$ 33,675	$ 33,675
Special Use Animal Coverage	62	62	62	62	62	62
Contractors Equipment	5,405	5,545	5,545	5,545	5,545	5,545
Subtotal	$36,169	$39,282	$39,282	$39,282	$39,282	$39,282
Equipment Breakdown	3,664		3,984	2,851	6,579	1,114
Crime	2,574		2,574	1,752	3,307	1,081
Automobile Liability	32,178		31,770	47,054	Included	Included
Automobile Physical Damage	31,462	$47,936	29,666	18,843	47,936	25,567
General Liability	55,725		56,561	30,091	78,481	70,517
Employee Benefits Liability	Included		Included	282	Included	Included
Law Enforcement Liability	25,761		26,147	7,337	Included	Included
Public Officials Liability	29,398		29,839	12,623	Included	Included
Employment Practices Liability	Included		Included	Included	Included	8,563
Umbrella/Excess	11,600		10,600	43,437	N/A	2,600
Workers' Compensation	228,992		244,998	247,107	246,493	244,998
Estimated Annual Premiums (incl. LGPIF)	**$457,523**		**$475,421**	**$450,659**	**$422,078**	**$393,722**
Estimated Cost of Claims	N/A		N/A	N/A	(2) 5,600	(3) 42,000
Estimated Dividends (1)	-22,900		-24,500	-$44,479	(4) -$24,649	(4) -27,057
Total	**$434,623**		**$450,921**	**$406,180**	(5) **$403,029**	**$408,665**

(1) Dividends are not guaranteed and are payable based upon declaration of the insurance company's Board of Director
(2) Average 12-year cost of deductibles, based on $1,000 deductible per claim, is $5,600 – actual range over past 12 years was $2,246 - $10,925.
(3) Average 12-year total liability cost of claims (including expenses) assuming a $25,000 deductible per claim/per year – actual range over past 12 years was $3,000 - $86,000.
(4) Variable dividend plans – See Exhibit 2 – Page 9 of 9
(5) Ansay & Assoc. (CIC) proposal requires a Deductible Fund Deposit of $6,525 **not** reflected in this pricing.

VILLAGE OF GERMANTOWN
PROPERTY AND LIABILITY RENEWALS
LIMITS/RATING BASE COMPARISON
JANUARY 1, 2015

	2014/15	January 1, 2015/2016				
	LGPIF	LGPIF	R&R Ins.	M3	Ansay	CVMIC
PROPERTY						
Limit - Real and Personal	$46,974,339	$47,887,340	Not Quoted	Not Quoted	Not Quoted	Not Quoted
Deductible (no aggregate)	1,000	1,000				
Rate	$0.073	$0.078				
Valuation	Replacement Cost	Replacement Cost				
Agreed Value Policy	Yes	Yes				
Special Use Animals	10,000	10,000				
Special Use Animals – Deductible	500	500				
Contractors Equipment						
Limit	$3,019,545	$3,097,621				
Deductible	500	500				
Rate	$0.179	$0.179				
Valuation	Replacement Cost	Replacement Cost				
Automobile Physical Damage	Not Applicable (N/A)		**See Page 4 of 9**	**See Page 4 of 9**	**See Page 4 of 9**	**See Page 4 of 9**
Values - Age Group 1		$789,615				
- Age Group 2		$6,045,597				
Deductible: Comprehensive & Collision		$2,500				
Valuation		Replacement Cost				

VILLAGE OF GERMANTOWN
PROPERTY AND LIABILITY RENEWALS
LIMITS/RATING BASE COMPARISON
JANUARY 1, 2015

	2014/2015	January 1, 2015/2016			
	R&R	R&R	M3	Ansay	CVMIC
EQUIPMENT BREAKDOWN	**CNA**	**CNA**	**LIBERTY**	**HSB**	**ZURICH**
Limits:					
Property Damage	$30,000,000	$30,000,000	$100,000,000	$50,000,000	$100,000,000
Business Income	Included	Included	Included	Included	$5,000,000
Extra Expense/Expediting Expense	Included	Included	Included	Included	$5,000,000
Deductibles:					
Property Damage/Business Income	$1,000	$1,000	$1,000	$1,000	(2) $5,000
Business Income/Utility Interruption-waiting period	24 Hours	24 Hours		24 Hours	12 Hours
Generator Sets	($8 per KW) $25,000 Min.	($8 per KW) $25,000 Min.	($8 per KW) $25,000 Min.	$1,000	($5 Per HP)$5,000 Min.
All Transformers	($2 per KVA) $10,000 Min	($2 per KVA) $10,000 Min	$1,000	($1.50 per KVA)$2500 Min	($3 Per KVA)$5,000 Min.
All other equipment at substations	$5,000	$5,000	$1,000	(1)	(2) $5,000
Equipment at Water Treatment Facilities, Wastewater Treatment Facilities, Sewage Facilities, Hospitals, Ice Rinks, and Refuse Handling Facilities	$2,500	$2,500	$2,500 (Sewage & Wastewater Treatment only)	(1)	(2) $5,000
Includes:					
Comprehensive Form	Included	Included	Included	Included	Included
Blanket waiver of subrogation	Included	Included	Included	Included	Included
Replacement Cost Valuation	Included	Included	Included	Included	Included
Environmental/Safety Upgrades – 125%	Included	Included	$100,000	Included	Included
Sub-limits:					
Ammonia Contamination	$30,000,000	$30,000,000	$100,000,000	$250,000	$1,000,000
Business Income/Extra Expense	30,000,000	30,000,000	100,000,000	Included	$5,000,000
Expediting Expenses	30,000,000	30,000,000	100,000,000	250,000	$5,000,000
Spoilage Damage	30,000,000	30,000,000	100,000,000	Included	$1,000,000
Utility Interruption	30,000,000	30,000,000	100,000,000	1,000,000	$5,000,000
Water Damage	30,000,000	30,000,000	100,000,000	Excluded	$1,000,000
Ordinance or Law	30,000,000	30,000,000	10,000,000	$250,000	$15,000,000
Hazardous Substances	100,000	100,000	2,500,000	$250,000	$1,000,000
Fungus, Wet Rot, Dry Rot	15,000	15,000	15,000	Excluded	$250,000
Data or Media	25,000	25,000	5,000,000	(3)250,000	$1,000,000

(1) A $2,500 deductible applies to sewage and water treatment plants and refuse hauling facilities. A $1,000 deductible applies to all others.

(2) The following deductibles apply to specific objects: ICE's 200hp and over: $14 per hp; Deep well pumps: $14 per foot depth; Steam and water turbine 1000 KW and over: $7 per kw; Gas turbines 500 kw and over: $17 per kw

VILLAGE OF GERMANTOWN
PROPERTY AND LIABILITY RENEWALS
LIMITS/RATING BASE COMPARISON
JANUARY 1, 2015

	2014/2015	January 1, 2015/2016			
	R&R	R&R	M3	Ansay	CVMIC
PUBLIC ENTITY CRIME	**HANOVER**	**HANOVER**	**EMC**	**FIDELITY & DEPOSIT**	**NATIONAL UNION FIRE INSURANCE CO.**
Limits:					
Blanket Employee Theft	$500,000	$500,000	$500,000	$500,000	$1,000,000
Forgery or Alteration	25,000	25,000	25,000	25,000	1,000,000
Theft of Money or Securities – In & Out	25,000	25,000	25,000	200,000	1,000,000
Computer Fraud	500,000	500,000	$500,000	500,000	1,000,000
Funds Transfer Fraud	500,000	500,000	Incl. in Computer Fraud	Incl. in Computer Fraud	$1,000,000
Deductibles:					
Employee Dishonesty	$2,500	$2,500	$5,000	$2,500	$5,000
Forgery or Alteration	500	500	500	$500	$5,000
Money or Securities – In & Out	500	500	500	$1,000	$5,000
Computer Fraud	2,500	2,500	5,000	$2,500	$5,000
Funds Transfer	2,500	2,500	Incl. in Computer Fraud	Incl. in Computer Fraud	$5,000
Includes:					
Discovery Form	Included	Included	Included	Included	Loss Sustained Form
Faithful Performance of Duty	Included	Included	Included	Included	Included
Includes Board Members as "employees"	Included	Included	Included	Not included	Included
Includes Treasurer as "employee"	Included	Included	Not Included	Not included	Included
Includes employees required to be bonded as emp.	Included	Included	Not Included	Not included	Included
Seasonal Limit for Theft of Money & Securities	$200,000	$200,000	$200,000	Not included	No Seasonal Limit
AUTOMOBILE LIABILITY	**LWMMI**	**LWMMI**	**EMC**	**CIC**	**CVMIC**
Limits:					
Liability	$11,000,000	$11,000,000	$2,000,000	$10,000,000	$5,000,000
Aggregate	None	None	None	None	None
Uninsured Motorists	25,000/50,000	25,000/50,000	100,000	1,000,000	25,000
Underinsured Motorists	25,000/50,000	25,000/50,000	100,000	1,000,000	Not Quoted
Medical Payments	10,000	10,000	10,000	1,000	Not Quoted
Deductible/Retention	None	None	None	$1,000/$25,000	$25,000 SIR
Defense Costs	In Addition to Limit	In Addition to Limit	In Addition to Limit	In Addition to limit	Within the policy limit

VILLAGE OF GERMANTOWN
PROPERTY AND LIABILITY RENEWALS
LIMITS/RATING BASE COMPARISON
JANUARY 1, 2015

	2014/2015	January 1, 2015/2016			
	R&R	R&R	M3	Ansay	CVMIC
	LWMMI	LWMMI	EMC	CIC	CVMIC
AUTOMOBILE LIABILITY - CONTINUED					
Includes:					
Number of Units	111	107	107	111	111
Liability coverage for All Autos	Included	Included	Included	Included	Included
Fellow Employee coverage	Included	Included	Included	Included	Included
Employees as Insureds-non-owned autos	Included	Included	Included	Included	Included
Volunteers as Insureds for non-owned autos	Included	Included	Included	Included	Included
Contractual liability for Mutual Aid Contracts	Included	Included	Included	Excluded	Included
Mutual Aid reimbursement	$5,000	$5,000	$7,500 (24 Hr.)	Excluded	Included
Owner of commandeered vehicle for your operations	Included	Included	Included	Included	Included
Automatic coverage for newly acquired vehicles	Included	Included	Included	Included	Included
Property of Others-transported by you ($1,000 ded.)	$50,000/$100,000	$50,000/$100,000	$1,000	Included	(1) $500/$10,000
Loss of autos in your CCC while impounded, stored, etc. ($1,000 deductible)	$50,000/$250,000	$50,000/$250,000	Not Covered	Included	Included
Damage to property owned by, leased or rented to any insured – Care, Custody or Control – excess only	$250,000	$250,000	$100,000 each accident $1,000 deductible/claim	Included	(2)Included
AUTOMOBILE PHYSICAL DAMAGE	LWMMI	LWMMI	EMC	LGPIF	CVMIC
Limit	$9,975,366	$9,378,966	N/A	$6,835,212	$9,626,303
Deductible	$2,500	$2,500	$500	$2,500	$2,500
Valuation	Replacement Cost	Replacement Cost	Actual Cash Value except Fire Dept. vehicles-RC	Replacement Cost	Replacement Cost
Includes					
Number of Units	110	107	107	111	111
Hired Vehicles - $500 deductibles	$35,000	$35,000	$500	$2,500 Ded.	$2,500 Ded.
Commandeered vehicles - $500 deductible	$500,000	$500,000	Not Covered	$2,500 Ded.	TBD

(1) Covered on the Auto Physical Damage section of the policy. No deductible.
(2) Included if liable

Village of Germantown
Property and Liability Renewals
Limits/Rating Base Comparison
January 1, 2015

	2014/2015	January 1, 2015/2016			
	R&R	R&R	M3	Ansay	CVMIC
General Liability/Law Enforcement Liability	LWMMI	LWMMI	EMC	CIC	CVMIC
Limits:					
Each Occurrence	$11,000,000	$11,000,000	$2,000,000	$10,000,000	$5,000,000
Aggregate	None	None	$4,000,000	None	None
Premises Damage	250,000	250,000	$300,000	Included	Included
Medical Payments	10,000	10,000	$10,000	Excluded	Excluded
Deductible or Retention	None	None	None	$1,000/$25,000	$25,000
Defense Costs	Outside the limit	Outside the limit	Outside the limit	Outside the limit	Within the policy limit
Includes:					
Policy Form	Occurrence	Occurrence	Occurrence	Occurrence	Occurrence
Duty to Defend	Insurance Carrier	Insurance Carrier	Insurance Carrier	Insurance Carrier	Insurance Carrier
Sudden & Accidental Pollution – Each Occurrence	$250,000	$250,000	$250,000	Excluded	Excluded
- Aggregate	$1,000,000	$1,000,000	$1,000,000	Excluded	Excluded
Punitive Damages	Included	Included	Included	Included	Included
Sewer Backup – No Fault	Excluded	Excluded See Exhibit 4-Alternate	$5,000 each Claim $25,000 each Occurrence $100,000 Aggregate	Excluded	Excluded
Sewer Backup – Negligence	Included	Included	Included	Included	Excluded
Contractual Liability – Mutual Aid Agreements	Included	Included	Included	Not included	Included
Medical malpractice – EMT's, first responders, paramedics and visiting nurses	Included	Included		Included	Included
Bodily Injury includes Mental Anguish	Included	Included	Included	Not included	Included
Personal Injury includes Discrimination	Included	Included	Not Included	Included	Included
Law Enforcement Liability	Included	Included	$2,500 Ded.	Included	Included
Personal property of employees/volunteers	$2,500	$2,500	$100,000	Included	Included
Personal property of others	$250,000	$250,000	$100,000	Included	Included
Host Liquor Liability	Included	Included	Included	Included	Included
Water Contamination Notification Expenses	$5,000	$5,000	None	Excluded	Included

VILLAGE OF GERMANTOWN
PROPERTY AND LIABILITY RENEWALS
LIMITS/RATING BASE COMPARISON
JANUARY 1, 2015

	2014/15	January 1, 2015/2016			
	R&R	R&R	M3	Ansay	CVMIC
EMPLOYEE BENEFITS LIABILITY	LWMMI	LWMMI	EMC	CIC	CVMIC
Limits:					
Each Wrongful Act/Occurrence	$11,000,000	$11,000,000	$2,000,000	$10,000,000	$5,000,000
Aggregate	None	None	$4,000,000	None	None
Deductible or Retention	None	None	$1,000	$1,000/$25,000	$25,000
Includes:					
Policy Form	Occurrence	Occurrence	Claims-Made	Occurrence	Occurrence
Defense Costs	Outside the limit	Outside the limit	Outside the limit	Outside the limit	Within the policy limits
Duty to Defend	Insurance Carrier	Insurance Carrier	Insurance Carrier	Insurance Carrier	Insurance Carrier
Retroactive Date	None (full prior acts)	None (full prior acts)	1-1-1985	None	None
PUBLIC OFFICIALS LIABILITY	LWMMI	LWMMI	EMC	CIC	CVMIC
Limits:					
Each Wrongful Act	$11,000,000	$11,000,000	$2,000,000	$10,000,000	$5,000,000
Aggregate	None	None	$2,000,000	None	None
Deductible or Retention	None	None	$3,000	1,000/$25,000	$25,000
Includes:					
Policy Form	Occurrence	Occurrence	Claims-Made	Occurrence	Occurrence
Defense Costs	Outside the limit	Outside the limit	Outside the limit	Outside the limit	Within the policy limits
Duty to Defend	Insurance Carrier	Insurance Carrier	Insurance Carrier	Insurance Carrier	Insurance Carrier
Retroactive Date	None (full prior acts)	None	None	None	None
Extended Reporting Period	None	None	See Below	None	None
Basic	None	None	60 Days	None	None
Supplemental	None	None	12 mo/60 mo 90% of AP/200% of AP	None	None
Defense expenses for criminal acts	$25,000	$25,000	None	Included	Excluded
Costs to notify customers of water contamination	$5,000	$25,000	None	Excluded	Included
Broadened named Insured	Included	Included	Included	Included	Included
Consent to settle penalty	100% of excess payment	100% of excess penalty	None	None	80% of excess payment
Sub-limits:					
Defense-Breach of construction contract	$50,000/$250,000	$50,000/$250,000	Included	Excluded	Not covered
Defense-Improper collection or assessment of taxes	$50,000/$250,000	$50,000/$250,000	Included	Included	Not covered
EEOC claims (prior to suit being filed)	$50,000/$250,000	$50,000/$250,000	Included	TBD	Included
Defense of non-monetary claims	$50,000/$250,000	$50,000/$250,000	Included	Included	Excluded

VILLAGE OF GERMANTOWN
PROPERTY AND LIABILITY RENEWALS
LIMITS/RATING BASE COMPARISON
JANUARY 1, 2015

	2014/15	January 1, 2015/2016			
	R&R	R&R	M3	Ansay	CVMIC
EMPLOYMENT PRACTICES LIABILITY	LWMMI	LWMMI	EMC	CIC	RSUI
Limits:					
Each Wrongful Act	$11,000,000	$11,000,000	$2,000,000	$10,000,000	$1,000,000
Aggregate	None	None	$2,000,000	None	$1,000,000
Deductible or Retention	None	None	$3,000	$1,000/$25,000	$25,000
Includes:					
Policy Form	Occurrence	Occurrence	Claims-Made	Occurrence	Claims Made
Retroactive Date	None	None	None	None	1/1/2015
Extended Reporting Period	None	None		None	None
Basic	None	None	60 Days	None	None
Supplemental	None	None	12 mo/60 mo 90% of AP/200% of AP	None	12 mo/75% of AP
Defense Costs	In Addition to limit	In Addition to limit	In Addition to limit	In addition to limit	Within the policy limit
Pending and Prior Date	None	None	None	None	1/1/2015
Non-Monetary Claims	Defense-$50,000	Defense-$50,000	Defense Provided	Included	Included
Punitive or Multiplied Damages	Included	Included	Included	Included	Included
Back Wages or Front Wages – policy limits	Included	Included	$50,000/$100,000	Excluded	$100,000
Mental Anguish or Humiliation	Included	Included	Included	Included	Included
Discrimination	Included	Included	Included	Included	Included

VILLAGE OF GERMANTOWN
PROPERTY AND LIABILITY RENEWALS
LIMITS/RATING BASE COMPARISON
JANUARY 1, 2015

	2014/15	January 1, 2105/2016			
	R&R	R&R	M3	Ansay	CVMIC
UMBRELLA/EXCESS LIABILITY	LWMMI	LWMMI	EMC	CIC	CVMIC
Limit	N/A	N/A	$10,000,000	N/A	$5,000,000
Retained Limit	N/A	N/A	10,000,000	N/A	5,000,000
Provides Excess Coverage over:					
Auto Liability	Included in Primary	Included in Primary	Included	Included in Primary	Included
General Liability	Included in Primary	Included in Primary	Included	Included in Primary	Included
Employee Benefits Liability	Included In Primary	Included In Primary	Included	Included In Primary	Included
Law Enforcement Liability	Included in Primary	Included in Primary	Included	Included in Primary	Included
Public Officials Liability	Included in Primary	Included in Primary	Included	Included in Primary	Included
Employment Practices Liability	Included in Primary	Included in Primary	Included	Included in Primary	Included
Employers Liability	Not Covered	Not Covered	Included	Excluded	Excluded
EXCESS EMPLOYERS LIABILITY	LWMMI	LWMMI	EMC	CIC	CVMIC
Limit	$2,000,000	$2,000,000	Covered under Umbrella	Excluded	Excluded

VILLAGE OF GERMANTOWN
PROPERTY AND LIABILITY RENEWALS
LIMITS/RATING BASE COMPARISON
JANUARY 1, 2015

	2014/15	January 1, 2105/2016			
	R&R	**R&R**	**M3**	**Ansay**	**CVMIC**
WORKERS COMPENSATION	**LWMMI (United Heartland)**	**LWMMI (United Heartland)**	**EMC (EMC)**	**CIC (CIC)**	**CVMIC**
EL Limits (000's)	$100/$100/$500	$100/$100/$500	$100/$100/$500	$100/$100/$500	$100/$100/$500
Foreign Liability	Statutory	Statutory	Statutory	Statutory	Statutory
Payrolls:					
7520 – Waterworks Operations	$310,949	$300,000	$300,000	$300,000	$300,000
7720-Police Officers & Drivers	2,819,876	2,500,000	2,500,000	2,500,000	2,500,000
8810-Clerical Office Employees	1,948,051	1,948,000	1,948,000	1,948,000	1,948,000
9414-Municipal Operations	2,358,952	2,282,000	2,282,000	2,282,000	2,282,000
7709 – Volunteer Fire Departments	>20,000	>20,000	>20,000	>20,000	>20,000
Rates:					
7520 – Waterworks Operations	$4.16	$3.83	$3.83	$3.83	$3.83
7720-Police Officers & Drivers	4.02	4.14	4.14	4.14	4.14
8810-Clerical Office Employees	.27	.27	.27	.27	.27
9414-Municipal Operations	5.25	6.11	6.11	6.11	6.11
7709-Volunteer Fire Departments	$9,790	$10,295	$10,205	$10,295	$10,295
Experience Modification	.95	1.00	1.00	1.00	1.00
Terrorism Rate	None	None	3% of payroll +$2,109	$1,406	None
Participating Plan (1)	LWMMI Dividend	LWMMI Dividend	18% Flat Dividend	Variable capped at 75% Loss Ratio	Flat/Variable
Self Insured Retention	None	None	None	None	None

(1) Dividends cannot be guaranteed. They are payable pursuant to conditions determined by the Board of Directors.

VILLAGE OF GERMANTOWN
PROPERTY AND LIABILITY RENEWALS
LIABILITY LIMITS/PREMIUM COMPARISON
JANUARY 1, 2015

	R&R (LWMMI)		M3 (EMC)		Ansay (CIC)		CVMIC	
	Limit	Premium	Limit	Premium	Limit	Premium	Limit	Premium
Automobile Liability	$11,000,000	$31,770	$2,000,000	$47,054	$10,000,000	Included	$5,000,000	Included
General Liability	11,000,000	56,561	2,000,000	$30,091	$10,000,000	$78,481	5,000,000	$70,517
Employee Benefits Liability	11,000,000	Included	2,000,000	282	$10,000,000	Included	5,000,000	Included
Law Enforcement Liability	11,000,000	26,147	1,000,000	7,337	$10,000,000	Included	5,000,000	Included
Public Officials Liability	11,000,000	29,839	2,000,000	12,623	$10,000,000	Included	5,000,000	Included
Employment Practices Liability	11,000,000	Included	2,000,000	Included	$10,000,000	Included	1,000,000	8,563
Premium Subtotal		**$144,317**		**$97,383**		**$78,481**		**$79,080**
Umbrella/Excess	Included	10,600	10,000,000	43,437	NA	NA	5,000,000	$2,600
Premium Total		**$154,917**		**$140,824**		**$78,481**		**$81,680**
Duty to Defend		**Company**		**Company**		**Company**		**Company**
Defense Costs		**Outside Limit**		**Outside Limit**		**Outside Limit**		**Within Limit**
Retention/Deductible		**None**		**None**		**1,000/ 25,0000 (D)**		**25,000/ 100,000(R)**
Assessable		**Yes**		**No**		**No**		**Yes**
Total Limits (Auto)	$11,000,000		$12,000,000		$10,000,000		$10,000,000	
(GL)	11,000,000		12,000,000		10,000,000		10,000,000	
(EBL)	11,000,000		12,000,000		10,000,000		10,000,000	
(LEL)	11,000,000		11,000,000		10,000,000		10,000,000	
(EPL)	11,000,000		12,000,000		10,000,000		6,000,000	
(POL)	11,000,000		12,000,000		10,000,000		10,000,000	

VILLAGE OF GERMANTOWN
ALTERNATE QUOTES
JANUARY 1, 2015

	R&R	M3	ANSAY & ASSOC.	CVMIC
EQUIPMENT BREAKDOWN				
1. $5,000 Deductible	-$95	N/Q	-$921	N/Q
CRIME				
1. $200,000 Money & Securities – full year	-$79 (CNA)	N/Q	+$203 (F&D)	N/Q
AUTOMOBILE				
1. $1,000,000 UM/UIM	N/Q	+$8,234	N/Q	N/Q
2. $2,000 Auto Physical Damage Deductibles	N/Q	-$3,049	N/Q	N/Q
GENERAL LIABILITY/LAW ENFORCEMENT LIABILITY/EMPLOYEE BENEFIT LIABILITY				
1. Liability Deductibles:				
$1,000 deductible per claim/$25,000 Aggregate	-$7,746	N/Q	N/Q	N/Q
$2,500 deductible per claim/$25,000 Aggregate	-$15,491	N/Q	N/Q	N/Q
$5,000 deductible per claim/$25,000 Aggregate	-$23,237	N/Q	N/Q	N/Q
$10,000 deductible per claim/$40,000 Aggregate	-$29,999	N/Q	N/Q	N/Q
$25,000 deductible per claim/$75, 000 Aggregate	-$45,000	N/Q	N/Q	N/Q
$50,000 deductible per claim/$150,000 Aggregate	-$70,000	N/Q	N/Q	N/Q
2. No Fault Sewer Back-up	+$34,979	Included	N/Q	N/Q
GENERAL LIABILITY/LAW ENFORCEMENT LIABILITY/EMPLOYEE BENEFIT LIABILITY & PUBLIC OFFICIALS LIABILITY *(ALL LIABILITY EXCEPT EMPLOYMENT PRACTICES LIABILITY)*				
1. Retention Options				
$37,500 per claim/$150,000 Aggregate	N/Q	N/Q	N/Q	-$8,820
$50,000 per claim/$200,000 Aggregate	N/Q	N/Q	N/Q	-$15,424
GENERAL LIABILITY/LAW ENFORCEMENT LIABILITY/EMPLOYEE BENEFIT LIABILITY/ PUBLIC OFFICIALS LIABILITY & EMPLOYMENT PRACTICES LIABILITY [1]				
1. Liability Deductibles				
$5,000 Deductible/$50,000 Aggregate	N/Q	N/Q	-$5,926	N/Q
- Deductible Deposit Fund @ $5,000 Deductible	N/Q	N/Q	+12,451	N/Q
$10,000 Deductible /$75,000 Aggregate	N/Q	N/Q	-$13,827	N/Q
- Deductible Deposit Fund	N/Q	N/Q	+$20,352	N/Q

(1)Deposit Fund is held in an interest-bearing escrow account. Fund is adjusted quarterly based on claim payments and reserves. At the end of the policy year, if claim payments exceed the Fund balance, replenishment is requested up to deductible aggregate.

VILLAGE OF GERMANTOWN
ALTERNATE QUOTES
JANUARY 1, 2015

	R&R	M3	ANSAY & ASSOC.	CVMIC
EXCESS LIABILITY/UMBRELLA LIABILITY				
1. $9,000,000 Limit (Total Limit - $10MM)	N/A	-$960	N/A	N/A
2. $5,000,000 Limit (Total Limit - $6MM)	N/A	-$4,800	N/A	N/A

VILLAGE OF GERMANTOWN
PROPERTY AND LIABILITY RENEWALS
SPECIAL CONDITIONS
JANUARY 1, 2015

R&R INSURANCE – LWMMI (NOT RATED)

1. Single policy form for all liability coverage written on an "occurrence" basis with **no aggregate**.
2. Sudden and accidental pollution claims (above ground only) are covered up to $250,000
3. Up to $50,000 in defense costs for tax assessment disputes.
4. Access to Agility Disaster Recovery services to assist you in developing a Continuity of Operations plan as a "blueprint" in the event of various types of disasters including a public alert notification system

M3 INSURANCE SOLUTIONS – EMC (A XIII RATED – EXCELLENT - $1.25B-$1.5B SURPLUS)

1. Deductible for Employee Dishonesty, Computer Fraud and Funds Transfer Fraud is $5,000 each occurrence instead of $2,500
2. Liability limits are divided between a primary policy and an umbrella policy unlike the current LWMMI program which has only one per occurrence limit.
3. Automobile physical damage coverage is provided on an Actual Cash Value basis rather than Replacement Cost expect for Fire Department Vehicles specifically identified as such in the policy.
4. Public Officials/Employment Practices policy has a $3,000 deductible.

ANSAY & ASSOCIATES – CIC (B++ VI – GOOD - $25MM-$50MM)

1. No aggregate limit of liability
2. Defense costs outside the policy limit
3. Sewer backup coverage only if the municipality is negligent.
4. Cyber enhancement coverage-website publishing liability, security breach liability/expense, public relations expense, regulatory defense, fine & penalty expense, replacement/restoration of electronic data
5. The CIC workers compensation dividend is based on a 10% flat dividend combined with a sliding scale dividend. The sliding scale portion of the dividend is determined by the workers' compensation loss ratio and ranges from 0% for a loss ratio of 75% or greater to 25% for a 0% loss ratio. The sliding scale dividend percentage is added to the 10% flat dividend to determine the final dividend amount. A loss ratio of 75% or more eliminates any dividend amount.

VILLAGE OF GERMANTOWN
PROPERTY AND LIABILITY RENEWALS
SPECIAL CONDITIONS
JANUARY 1, 2015

+3CVMIC – CITIES & VILLAGES MUTUAL INSURANCE COMPANY (A VI RATED – EXCELLENT/$25MM-$50MM SURPLUS)

1. All CVMIC coverages are quoted on an occurrence basis except for EPLI – which is offered on a claims-made basis only in a group purchase program written with RSUI Indemnity Co.
2. $100,000 annual aggregate SIR
3. No medical payments coverage
4. CVMIC program excludes all pollution and sewer back-up claims
5. Crisis management expenses covered up to $100,000-Reasonable costs of retaining a public relations consultant and the cost of associated advertising and public relations media and activities.
6. WC dividend is based on a flat dividend component combined with a variable dividend component. The flat component is based on the overall experience of all accounts written in the program and the variable component is based on the individual experience for the account.
7. Loss control and risk management services-10 visits annually.
    a. Comprehensive risk assessment
    b. Development of extensive training calendar, including regional and on-site training programs
    c. Meetings with elected, administrative, supervisory and field personnel to evaluate member safety and loss control programs
    d. On-site consulting to raise member awareness regarding safety, loss control and risk management issues
    e. Development and review of member specific work plans

VILLAGE OF GERMANTOWN
HISTORICAL LOSS INFORMATION

EQUIPMENT BREAKDOWN - BOILER & MACHINERY (AS OF 7-17-14)

Year	Insurance Carrier	No. of Claims	Open Losses	Paid	Reserved	Expenses	Total
1/1/2009-10	Chubb	0	0	0	0	0	0
1/1/2010-11	Chubb	0	0	0	0	0	0
1/1/2011-12	Chubb	1	0	30,000	0	0	30,000
1/1/2012-13	CNA	1	0	2,300	0	0	2,300
1/1/2013-14	CNA	0	0	0	0	0	0
1/1/2014-15	CNA	0	0	0	0	0	0

CRIME (AS OF 7-17-2014)

Year	Insurance Carrier	No. of Claims	Open Losses	Paid	Reserved	Expenses	Total
1/1/2004-05	Hanover	0	0	0	0	0	0
1/1/2005-06	Hanover	0	0	0	0	0	0
1/1/2006-07	Hanover	0	0	0	0	0	0
1/1/2007-08	Hanover	0	0	0	0	0	0
1/1/2008-09	Hanover	0	0	0	0	0	0
1/1/2009-10	Hanover	0	0	0	0	0	0
1/1/2010-11	Hanover	0	0	0	0	0	0
1/1/2011-12	Hanover	0	0	0	0	0	0
1/1/2012-13	Hanover	0	0	0	0	0	0
1/1/2013-14	Hanover	0	0	0	0	0	0
1/1/2014-15	Hanover	0	0	0	0	0	0

VILLAGE OF GERMANTOWN
HISTORICAL LOSS INFORMATION

GENERAL LIABILITY (AS OF 6-30-14)

Year	Insurance Carrier	No. of Claims	Open Losses	Paid	Reserved	Expenses	Total
1/1/2003-04	LWMMI	9	0	$2,064	$0	$5,506	$7,570
1/1/2004-05	LWMMI	8	0	2,726	0	0	2,726
1/1/2005-06	LWMMI	5	0	497	0	0	497
1/1/2006-07	LWMMI	7	0	1,249	0	0	1,249
1/1/2007-08	LWMMI	3	0	0	0	0	0
1/1/2008-09	LWMMI	6	0	541	0	0	541
1/1/2009-10	LWMMI	2	0	6,007	0	0	6,007
1/1/2010-11	LWMMI	6	0	2,297	0	0	2,297
1/1/2011-12	LWMMI	6	0	713	0	330	1,043
1/1/2012-13	LWMMI	1	0	0	0	105	105
1/1/2013-14	LWMMI	10	1	5,691	0	695	6386
1/1/2014-15	LWMMI	1	1	0	1,000	1,000	2,000

VILLAGE OF GERMANTOWN
HISTORICAL LOSS INFORMATION

PROFESSIONAL LIABILITY (AS OF 6-30-14)

Year	Insurance Carrier	No. of Claims	Open Losses	Paid	Reserved	Expenses	Total
1/1/2003-04	LWMMI	8	0	0	0	$71,144	$71,144
1/1/2004-05	LWMMI	8	0	0	0	52,899	52,899
1/1/2005-06	LWMMI	5	0	0	0	27,466	27,466
1/1/2006-07	LWMMI	2	0	107,500	0	152,634	260,134
1/1/2007-08	LWMMI	2	0	14,321	0	1,633	15,984
1/1/2008-09	LWMMI	4	0	75,000	0	92,980	167,980
1/1/2009-10	LWMMI	5	0	0	0	32,780	32,780
1/1/2010-11	LWMMI	4	0	15,124	0	0	15,124
1/1/2011-12	LWMMI	0	0	0	0	0	0
1/1/2012-13	LWMMI	0	0	0	0	0	0
1/1/2013-14	LWMMI	0	0	0	0	0	0
1/1/2014-15	LWMMI	0	0	0	0	0	0

UMBRELLA (AS OF 7-22-14)

Year	Insurance Carrier	No. of Claims	Open Losses	Paid	Reserved	Expenses	Total
1/1/2006-07	AA	0	0	0	0	0	0
1/1/2007-08	AA	0	0	0	0	0	0
1/1/2008-09	AA	0	0	0	0	0	0
1/1/2009 -15				**Included in Primary Limit**			

VILLAGE OF GERMANTOWN
HISTORICAL LOSS INFORMATION

AUTOMOBILE LIABILITY (AS OF 6-30-14)

Year	Insurance Carrier	No. of Claims	Open Losses	Paid	Reserved	Expenses	Total
1/1/2003-04		0	0	$0	$0	$0	$0
1/1/2004-05		3	0	78,989	0	6,729	85,718
1/1/2005-06		1	0	4,075	0	0	4,075
1/1/2006-07		0	0	0	0	0	0
1/1/2007-08		6	0	12,062	0	16,415	28,477
1/1/2008-09		3	0	11,774	0	34,468	46,242
1/1/2009-10		2	0	3,131	0	0	3,131
1/1/2010-11		2	0	3,733	0	132	3,865
1/1/2011-12		2	0	1,276	0	142	1,418
1/1/2012-13		2	0	2,714	0	83	2,797
1/1/2013-14		5	0	15,814	0	362	16,176
1/1/2014-15		1	0	0	0	56	56

VILLAGE OF GERMANTOWN
HISTORICAL LOSS INFORMATION

AUTOMOBILE PHYSICAL DAMAGE (AS OF 6-30-14)

Year	Insurance Carrier	No. of Claims	Open Losses	Paid	Reserved	Expenses	Total
1/1/2003-04		0	0	$0	0	$0	$0
1/1/2004-05		3	0	65,736	0	0	65,736
1/1/2005-06		3	0	2,316	0	0	2,316
1/1/2006-07		1	0	122	0	0	122
1/1/2007-08		2	0	688	0	0	688
1/1/2008-09		1	0	0	0	0	0
1/1/2009-10		0	0	0	0	0	0
1/1/2010-11		3	0	9,049	0	380	9,429
1/1/2011-12		4	0	6,519	0	69	6,588
1/1/2012-13		1	0	0	0	184	184
1/1/2013-14		0	0	0	0	0	0
1/1/2014-15		2	0	842	0	842	1684

VILLAGE OF GERMANTOWN
HISTORICAL LOSS INFORMATION

WORKERS COMPENSATION (AS OF 6-30-14)

Year	Insurance Carrier	No. of Claims	Open Losses	Paid	Reserved	Expenses	Total
1/1/2003-04	UH	38	0	$108,837	$0	$2,551	108,837
1/1/2004-05	UH	39	0	168,178	0	5,379	168,178
1/1/2005-06	UH	34	0	131,859	0	3,383	131,859
1/1/2006-07	UH	33	0	120,968	0	6,440	120,968
1/1/2007-08	UH	42	0	74,316	0	382	74,316
1/1/2008-09	UH	32	0	57,905	0	5,289	57,905
1/1/2009-10	UH	29	0	331,452	0	13,371	331,452
1/1/2010-11	UH	24	0	134,591	0	1,821	134,591
1/1/2011-12	UH	19	1	49,167	18,062	2,143	67,229
1/1/2012-13	UH	20	3	98,497	21,837	2,782	120,334
1/1/2013-14	UH	15	2	108,644	50,767	3,049	159,411
1/1/2014-15	UH	6	4	42,005	24,781	203	65,785

UH – United Heartland/United Wisconsin
AA – American Alternative