



## **Finance Committee Meeting**

### **AGENDA**

**January 27, 2014**

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**I. CALL TO ORDER**

**II. MATTERS BEFORE COMMITTEE**

1. [Property & Casualty Renewal](#)
2. [Ancillary Renewal](#)
3. [Health Renewal & Plan Policy Changes](#)
4. [Clinic RFQ Renewal / Changes](#)

**III. ADJOURN**



## Finance Committee Meeting

### AGENDA

January 27, 2014

**Item:**

Property & Casualty Renewal

**Department:**

**Additional Information:**

**Financial Impact:**

**Budgeted Item:**

**Recommendation / Request:**

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 [Premium Summary Info](#)

**City of Monroe**  
**Property Casualty Insurance Summary (2014-15)**

COVERAGE	EXPIRING PREMIUM	PROPOSED PREMIUM	CARRIER	EXPIRING LIMITS	PROPOSED LIMITS		EXPIRING DEDUCTIBLE	PROPOSED DEDUCTIBLE
<b>GENERAL LIABILITY</b>	\$58,938	\$58,765	Companion	\$1,000,000/\$3,000,000	\$1,000,000/\$3,000,000	Each Event Limit/General Total Limit	\$10,000	\$10,000
Products & Completed Work	Included	Included	Companion	\$3,000,000	\$3,000,000	Total Limit	\$10,000	\$10,000
Personal Injury	Included	Included	Companion	\$1,000,000	\$1,000,000	Each Person Limit	\$10,000	\$10,000
Advertisement Injury	Included	Included	Companion	\$1,000,000	\$1,000,000	Each Person Limit	\$10,000	\$10,000
Premises Damage	Included	Included	Companion	\$1,000,000	\$1,000,000		\$10,000	\$10,000
Medical Payments	Included	Included	Companion	\$5,000	\$5,000		\$10,000	\$10,000
Sewer Back-up	Included	Included	Companion	Included	Included		\$10,000	\$10,000
Failure to Supply	Included	Included	Companion	\$1,000,000	\$1,000,000		\$10,000	\$10,000
<b>EMPLOYEE BENEFITS LIABILITY</b>	Included	Included	Companion	\$1,000,000/\$3,000,000	\$1,000,000/\$3,000,000	Each Wrongful Act/Total Limit	None	None
Retro Date: NONE								
<b>AUTOMOBILE LIABILITY</b>	\$85,664	\$99,046	Companion	\$1,000,000	\$1,000,000		\$10,000	\$10,000
Uninsured/ Underinsured Motorist	Included	Included	Companion	\$100,000	\$100,000		\$10,000	\$10,000
Medical Payments	Included	Included	Companion	\$5,000	\$5,000		\$10,000	\$10,000
Total Number of Autos/Trailers				177 Units / 39 Trailers	183 Units / 52 Trailers			
<b>AUTOMOBILE PHYSICAL DAMAGE</b>								
Comprehensive/Collision	Included	Included	Companion	ACV	ACV		\$1,000	\$1,000
Hired Car Physical Damage	Included	Included	Companion	ACV	ACV		\$1,000	\$1,000
Total Number of Autos/Trailers				140 Units / 9 Trailers	149 Units / 9 Trailers			
<b>CRIME</b>	\$847	\$847	Companion					
Employee Theft	Included	Included	Companion	\$250,000	\$250,000	Per Loss	\$1,000	\$1,000
Forgery or Alteration	Included	Included	Companion	\$250,000	\$250,000	Per Employee	\$1,000	\$1,000
Inside Premises (Money & Securities)	Included	Included	Companion	\$75,000	\$75,000	Per Loss	\$1,000	\$1,000
Outside Premises	Included	Included	Companion	\$75,000	\$75,000	" "	\$1,000	\$1,000
Computer Fraud	Included	Included	Companion	\$250,000	\$250,000	" "	\$1,000	\$1,000
<b>PROPERTY</b>	\$73,440	\$72,549	Companion					
Blanket Building & Personal Property	Included	Included	Companion	\$42,851,157	\$42,851,157	Blanket, Replacement Cost, 90% Co	\$5,000	\$5,000
Valuable Papers	Included	Included	Companion	\$100,000	\$100,000		\$5,000	\$5,000
Equipment Breakdown	Included	Included	Companion	\$100,000	\$100,000		\$5,000	\$5,000
Flood	Included	Included	Companion	\$1,000,000	\$1,000,000	Excludes Zones A&V	\$50,000	\$50,000
Earthquake	Included	Included	Companion	\$1,000,000	\$1,000,000		\$50,000	\$50,000
<b>INLAND MARINE</b>								
Contractor's Equipment	Included	Included	Companion	\$3,209,756	\$2,951,456		\$1,000	\$1,000
Unscheduled Property	Included	Included	Companion	\$75,000	\$75,000		\$1,000	\$1,000
Non-Owned Contractors Equipment	Included	Included	Companion	\$75,000	\$75,000		\$1,000	\$1,000
EDP	Included	Included	Companion	\$250,000	\$250,000		-	
<b>LAW ENFORCEMENT LIABILITY</b>	\$44,858	\$46,595	Companion	\$1,000,000/\$3,000,000	\$1,000,000/\$3,000,000	Each Wrongful Act Limit/Total Limit	\$10,000	\$10,000
<b>PUBLIC ENTITY MANAGEMENT LIABILITY</b>	\$8,901	\$9,296	Companion	\$1,000,000/\$3,000,000	\$1,000,000/\$3,000,000	Each Wrongful Act Limit/Total Limit	\$10,000	\$10,000
<b>EMPLOYEE PRACTICES LIABILITY</b>	\$12,358	\$12,302	Companion	\$2,000,000/\$3,000,000	\$2,000,000/\$3,000,000	Each Wrongful Offense Limit/Total Limit	\$10,000	\$10,000
Retro Date: 6/4/2000								
<b>UMBRELLA (excludes Failure to Supply)</b>	\$20,147	\$20,557	Companion	\$1,000,000/\$1,000,000	\$1,000,000/\$1,000,000	Each Event Limit/General Total Limit	\$10,000	\$10,000
<b>ID FRAUD</b>	\$600	\$600	Travelers	\$5,000	\$5,000		\$0	\$0
<b>CYBER LIABILITY</b>	\$3,058	\$4,166	AWAC	\$1,000,000/\$1,000,000	\$1,000,000/\$1,000,000	Each Event Limit/General Total Limit	\$10,000	\$15,000
<b>Tax and Fees</b>	\$200	\$245						
<b>AIRPORT LIABILITY</b>	\$5,950	\$5,950	ACE	\$5,000,000/\$10,000,000	\$5,000,000/\$10,000,000	Each Event Limit/General Total Limit	None	None
<b>TOTAL PREMIUM</b>	<b>\$308,811</b>	<b>\$324,723</b>						

(increased # of autos & trailers)

**IMPORTANT:** This summary sheet is for informational purposes only and does not supersede the proposal or policy.



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**Item:**

Ancillary Renewal

**Department:**

**Additional Information:**

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**Budgeted Item:**

**Recommendation / Request:**

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Health Renewal & Plan Policy Changes

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Clinic RFQ Renewal / Changes

**Department:**

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