



Finance Committee Meeting

AGENDA

January 27, 2014

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:

Viewing Attachments Requires Adobe Acrobat. [Click here](#) to download.

Attachments / click to download

 [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
GENERAL LIABILITY	\$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
EMPLOYEE BENEFITS LIABILITY	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								
AUTOMOBILE LIABILITY	\$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			
AUTOMOBILE PHYSICAL DAMAGE								
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			
CRIME	\$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
PROPERTY	\$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
INLAND MARINE								
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		-	
LAW ENFORCEMENT LIABILITY	\$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
PUBLIC ENTITY MANAGEMENT LIABILITY	\$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
EMPLOYEE PRACTICES LIABILITY	\$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								
UMBRELLA (excludes Failure to Supply)	\$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
ID FRAUD	\$600	\$600	Travelers	\$5,000	\$5,000		\$0	\$0
CYBER LIABILITY	\$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
Tax and Fees	\$200	\$245						
AIRPORT LIABILITY	\$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
TOTAL PREMIUM	\$308,811	\$324,723				Item # 1		

(increased # of autos & trailers)

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



Finance Committee Meeting

AGENDA

January 27, 2014

Item:

Ancillary Renewal

Department:

Additional Information:

Financial Impact:

Budgeted Item:

Recommendation / Request:

Viewing Attachments Requires Adobe Acrobat. [Click here](#) to download.

Attachments / click to download



Finance Committee Meeting

AGENDA

January 27, 2014

Item:

Health Renewal & Plan Policy Changes

Department:

Additional Information:

Financial Impact:

Budgeted Item:

Recommendation / Request:

Viewing Attachments Requires Adobe Acrobat. [Click here](#) to download.

Attachments / click to download



Finance Committee Meeting

AGENDA

January 27, 2014

Item:

Clinic RFQ Renewal / Changes

Department:

Additional Information:

Financial Impact:

Budgeted Item:

Recommendation / Request:

Viewing Attachments Requires Adobe Acrobat. [Click here](#) to download.

Attachments / click to download
