

**ITEMS REQUIRING BoCC APPROVAL
(1 ITEM)**

**1. 2017 RECOMMENDED INSURANCE RENEWALS -- RISK MANAGEMENT
FUNDING -- RISK MANAGEMENT**

#16-2041

Coverage Information	2013 Premiums	2014 Premiums	2015 Premiums	2016 Premiums	2017 Premiums
1) Property Insurance		
*A. 01/01/13 to 07/01/13	*\$167,858.00	7/1/2014	7/1/2015	7/1/2016 Est.	7/1/2017 Est.
*B. 07/01/13 to 07/01/14	*\$349,616.00	Premium:	Premium:	Premium:	Premium:
TOTAL	\$517,474.00	\$375,934.51	\$415,955.00	\$428,434.00	\$449,855.70
2) Boiler & Machinery	Incl above	Incl above	Incl above	Incl above	Incl above
3) Roads & Bridges	Self Insure	Incl above	Incl above	Incl above	Incl above
4) Sirens	Self Insure	Self Insure	Self Insure	Self Insure	Self Insure
5) Underground Storage Tanks	\$2,760.00	3/21/2014 Premium \$2,646.00	3/21/15 Premium: \$2,758.00	3/21/16 Estimated: \$2,841.00	3/21/17 Estimated: \$2,900.00
6) Fleet Liability	Self Insure	Self Insure	Self Insure	Self Insure	Self Insure
7) Fire Fleet Physical Damage	Incl above	Incl above	Incl above	Incl above	Incl above
8) EMS Professional Liability	Self Insure	Self Insure	Self Insure	Self Insure	Self Insure
9) Employee Blanket Bond (Crime ins)	\$6,112.00	\$6,423.00	\$6,423.00	\$6,423.00	\$6,086.00
10) Money & Securities	Self Insure	Self Insure	Self Insure	Self Insure	Self Insure
11) Miscellaneous Bonds – estimate (notary, public officials)	Estimated \$4,000.00	Estimated \$4,000.00	Estimated: \$4,000.00	Estimated: \$4,000.00	Estimated: \$4,100.00
12) Insurance Agent Fee	\$28,000.00	\$28,000.00	\$28,000.00	\$30,500.00	\$30,500.00
13) Excess Workers Compensation	\$106,838.00	\$106,837.00	\$114,280.00	\$116,341.00	\$119,953.00
14) COMCARE -Professional Liability	\$39,280.00	\$39,602.00	\$39,602.00	\$39,210.00	\$40,288.00
15) Comcare - Professional Liability – Doctors	\$35,984.00	\$26,624.00	\$30,174.00	\$26,842.00	\$27,592.00
16) Regional Forensic Science Center - Professional Liability - Doctors	\$10,445.00	\$10,625.00	\$12,483.00	\$11,483.00	\$9,761.00
17) EMS - Professional Liability – Doctor	\$13,108.00	\$13,031.00	\$15,387.00	\$5,049.00	\$10,946.00
18) Health Dept -Professional Liability	\$14,575.00	\$11,115.00	\$14,295.00	\$14,295.00	\$14,295.00
19) Aircraft Hull & Liability	\$11,450.00	\$11,450.00	\$11,450.00	\$11,450.00	\$10,950.00
20) Leased Aircraft - Premium Estimate	\$11,450.00	\$11,450.00	\$11,450.00	\$0.00	\$0.00
21) Auto Physical Damage - Comprehensive coverage on 4 vehicles required by FEMA grant	\$1,086.00	\$964.00	\$1,000.00	\$1,009.00	7/30/17 Estimated: \$988.00
Total Cost	\$802,562.00	\$648,701.51	\$707,257.00	\$697,877.00	\$728,214.70

On the recommendation of Joe Thomas, on behalf of Risk Management, Linda Kizzire moved to **accept the insurance premium renewals as listed for an estimated total cost of \$728,214.70**. Tim Kaufman seconded the motion. The motion passed unanimously.

The county insurance agent has done an excellent job in negotiating renewals that hold the line on premiums.

Risk Management recommends continuation of property insurance for the county with Alliant and its PEP (Public Entity Property Insurance Program). This program is not licensed in the State of Kansas so a non-admitted fee must be paid. The fee is included in the premiums listed above. The PEP program had an increase in property values of 2.06% and a rate increase of 3%; the net result is a 5% increase in premium.

Note: Aircraft and Hull liability - The insuring carrier changed from Catlin to Endurance America, while the underwriter and claims handling continue to be the same. Endurance is removing the requirement for 100 dual hours for Tim Scott Chapman.

Excess Workers Compensation changes: rate increased 3% and payroll increased 0.38%.

Premium for EMS physician increased due to another year of prior acts coverage. Claims-made policies mature over a five year period of time.

Questions and Answers

Linda Kizzire (Treasurer) asked: "Was there no one licensed in the state of Kansas to do the PEP?"

Mick McBride (Risk Manager) answered: "There are insurance companies licensed in Kansas, but we switched to this company because we saved about \$60,000.00 in premium about four (4) years ago. So if we go with a company that is licensed in Kansas, our premium is going to go up significantly."