CITY OF CHARLESTON
West Virginia

Council Member – 12th WARD

Joseph Jenkins
839 Gordon Drive
Charleston, West Virginia 25303
304-575-9202
joseph.jenkins@cityofcharleston.org

Finance Committee, Chair
Parking Committee, Chair
Public Safety Committee

AGENDA
FINANCE COMMITTEE MEETING
Monday, March 4, 2019
5:00 PM

I. RESOLUTIONS:

a. Resolution No. 169-19 - A Resolution authorizing the City Manager to enter into a lease for 958 square feet of space in 601 Morris Street with Generation West Virginia, Inc., for office space for a term of five (5) years, with a base rental of $78,000 payable by monthly rent of $1,300.

b. Resolution No. 170-19 - Authorizing the City Collector to refund $98,691.47 for the overpayment of B&O Taxes for the period of April 1, 2014 - September 30, 2018. During an audit of the Taxpayer's financial records, the City discovered that the business is not located within the city limits of Charleston. The taxpayer has been registered with the City and paying taxes to the City since 1993. (At the request of the City Manager and City Attorney, taxpayer identity information will be stricken from all records of Council and will not be made available to the public. The Clerk's Office will redact any pertinent information before making it available to the public.)

c. Resolution No. 171-19 - Authorizing the Mayor or City Manager to submit an application in the amount of $40,603 for the National Integrated Ballistic Information Network (NIBIN) Contractor grant from the WV Division of Justice and Community Services to provide funds to hire a contracted person to facilitate the data entry of all gun ballistic evidence into the NIBIN database for the Charleston Police Department and surrounding agencies and administer any funds received from this award .

d. Resolution No. 172-19: Authorizing approval of Amendment No. 7 in the FY 2018- 2019 General Fund Budget as indicated on the attached list of accounts.

e. Resolution No. 173-19- Authorizing the Mayor or City Manager to submit an application to receive funds in the amount of $20,000 for the CPD Neighborhood Assistance Office (NAO) equipment grant from the WV Division of Homeland Security and Emergency Management to provide funds to purchase equipment for the Neighborhood Assistance Officers and the CPD Dive Team. This grant does not require matching funds.

II. DISCUSSION:

a. Insurance Presentation by Frank Baer from Commercial Insurance

b. Administration Budget Presentation

***Meetings may be recorded and broadcast via internet https://charlestonwv.civicclerk.com**

Resolution No. 169-19 :

Introduced in Council: **Adopted by Council:**

__________________________ __________________________

Introduced by: **Referred to:**

Joseph Jenkins __________________________

Resolution No. 169-19 : "A Resolution authorizing the City Manager to enter into a lease for 958 square feet of space in 601 Morris Street with Generation West Virginia, Inc., for office space for a term of five (5) years, with a base rental of $78,000 payable by monthly rent of $1,300."

Now Therefore, Be it Resolved by the Council of the City of Charleston, West Virginia:

That, the City Manager is hereby authorized to enter into a five-year lease with Generation West Virginia, Inc., for 958 square feet of office space in 601 Morris Street for a base rental of $78,000, payable by a monthly rent of $1,300, and pursuant to all other negotiated terms of the lease agreement. Upon execution of the final lease agreement, the City Manager shall file the agreement with the City Clerk.

Resolution No. 171-19

Introduced in Council	Passed by Council
March 4, 2019	
Introduced by Joseph Jenkins	Referred from Finance Committee

Resolution No. 171-19: Authorizing the Mayor or City Manager to submit an application in the amount of $40,603 for the National Integrated Ballistic Information Network (NIBIN) Contractor grant from the WV Division of Justice and Community Services to provide funds to hire a contracted person to facilitate the data entry of all gun ballistic evidence into the NIBIN database for the Charleston Police Department and surrounding agencies and administer any funds received from this award.

Be it Resolved by the Council of the City of Charleston, West Virginia:

That the Mayor or City Manager is hereby authorized to submit an application in the amount of $40,603 for the National Integrated Ballistic Information Network (NIBIN) Contractor grant from the WV Division of Justice and Community Services to provide funds to hire a contracted person to facilitate the data entry of all gun ballistic evidence into the NIBIN database for the Charleston Police Department and surrounding agencies and administer any funds received from this award.

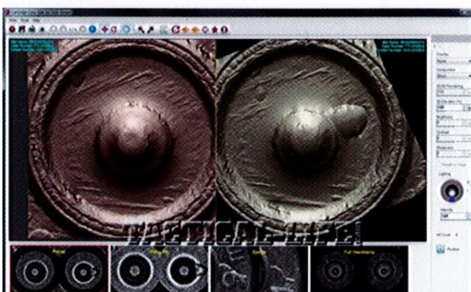
NIBIN

NATIONAL INTEGRATED BALLISTIC INFORMATION NETWORK

NIBIN evaluates ballistic evidence to identify shooters and can connect a gun to multiple crime scenes.

#1 DID YOU KNOW?

When a gun is fired, it leaves unique marks on the cartridge case. Just like a person's fingerprints, no two firearms leave the same marks.



#2 DID YOU KNOW?

Today's technology takes 3D images of ballistic evidence and identifies possible matches to evidence from other violent crime scenes, allowing law enforcement to connect separate shooting incidents and help identify those responsible.

#3 DID YOU KNOW?

The network is a system of 175 sites used by federal, state and local law enforcement. NIBIN is the most advanced forensic tool available to identify criminals who use guns to commit violent crimes.

ATF provides approximately 75% of all NIBIN equipment to its state and local partners.

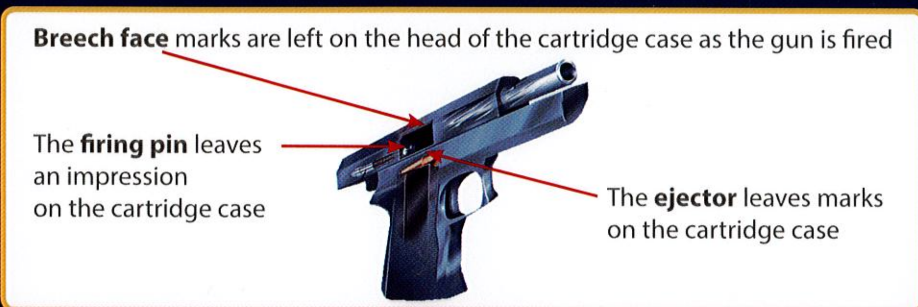
Learn more about ATF's NIBIN program at:
www.atf.gov/firearms/national-integrated-ballistic-information-network-nibin

www.atf.gov | Twitter: @ATFHQ | Instagram: @ATFHQ | Facebook: facebook.com/HQATF

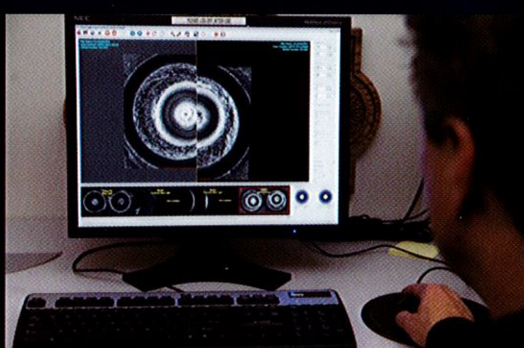
NIBIN National Integrated Ballistic Information Network

The National Integrated Ballistic Information Network, takes 3D images of ballistic evidence and identifies possible matches to evidence from other violent crime scenes, allowing law enforcement to connect separate shooting incidents and help identify those responsible.

ATF's NIBIN is the only national ballistic identification system that enables law enforcement partners to associate cartridge casings, crime guns, and crime scenes.



Since the program's inception in 1999, NIBIN partners have captured approximately 3.3 million acquisitions of ballistic evidence and confirmed more than 130,000 NIBIN leads.



Shooting > Cartridge Casing Recovery > Image Cartridge Casing > Perform Correlation (Comparison) > **Match**

ATF CURRENTLY SUPPORTS A NETWORK OF 175 SITES.

BUREAU OF ALCOHOL, TOBACCO, FIREARMS AND EXPLOSIVES

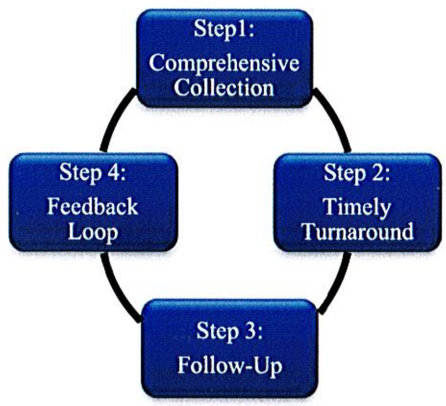
USING NIBIN TO TARGET SHOOTERS AND SOLVE CRIME

Since the 1990s, the Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF) has deployed National Integrated Ballistic Information Network (NIBIN) equipment to approximately 175 Federal, State and local sites around the country. NIBIN partners use Integrated Ballistics Identification System (IBIS) technology to search ballistic evidence in an automated environment and provide links between firearms-related violent crimes

Identify and target shooters and their sources of crime guns

<u>Targeting Shooters and Solving Crimes: The NIBIN Four Critical Steps</u>

As an investigative tool, NIBIN can help solve violent crimes and identify shooters before they re-offend. The following Four Critical Steps build upon one another to create successful NIBIN Programs:



Step 1: Comprehensive Collection—Partner agencies must collect and submit all evidence suitable for entry into NIBIN, regardless of crime. Evidence includes cartridge cases recovered from crime scenes and test fires from seized crime guns.

Step 2: Timely Turnaround—Violent crime investigations can go cold quickly, so the NIBIN Branch's goal is to provide Hits or Leads within 48 hours of a shooting, Turnaround includes entry into the NIBIN system, analysis, review, and dissemination (see reverse for detailed process). Since processes and staffing are the two major factors in NIBIN timeliness, the NIBIN Branch's trained experts can help sites optimize their processes and recommend appropriate staffing levels.

Step 3: Follow-up—NIBIN links otherwise unassociated crimes, helping law enforcement identify and arrest shooters. Follow-up is crucial for a successful NIBIN process, and it contains three distinct but overlapping sub-components:

- <u>Intelligence:</u> NIBIN creates comprehensive Crime Gun Intelligence (CGI) when integrated with other intelligence resources. Tactically, NIBIN leads are immediately relevant and help identify potential shooting suspects. Strategically, NIBIN allows law enforcement to look at the bigger picture of violent crime.
- <u>Investigation:</u> Investigation of NIBIN leads—which may be at the Federal, State, and/or local levels—is crucial. Investigative follow-up varies in complexity from single defendant cases to complex conspiracy investigations.
- <u>Prosecution:</u> Prosecutorial partnerships are paramount, whatever the level of the case. Prosecutors may need to learn how to use CGI to enhance prosecution.

Step 4: Feedback Loop—Feedback is necessary for sustained success and allows patrol officers, NIBIN technicians, firearm examiners, and intel analysts to know that they are part of a process for arresting shooters. Feedback also includes documenting success, which is necessary to continue funding and expand NIBIN programs.

The Science Behind NIBIN

Trained personnel use two-component IBIS technology (BrassTrax acquisition station and MatchPoint analysis station) to generate NIBIN hits and leads:

- **Enter** • Trained personnel use BrassTrax acquisition stations to take digital images of the markings on fired cartridge cases.
- **Analyze** • IBIS technology compares images to produce a ranked correlation list of potential links.
- **Review** • Trained personnel review these correlation lists on MatchPoint analysis stations to identify potential matches.
- **Provide** • The NIBIN site disseminates the NIBIN lead or confirmed hit to law enforcement.

A NIBIN lead is presumptive, but can be a valuable asset to the investigator. A confirmed hit occurs when two firearm examiners using a comparison microscope agree that the same weapon fired the cartridge cases.

Creating a Sustainable NIBIN Program

While it is natural to want to fix everything quickly, it takes evaluation and commitment from agency stakeholders to create a sustainable NIBIN Program. Comprehensive strategies vary from one site to another, even within the same State or ATF Field Division. Therefore, agency stakeholders and ATF Field Offices must take the lead to create site-specific sustainable NIBIN Programs by:

- Evaluating area homicide, shooting and firearm recovery rates
- Reviewing NIBIN Branch documents
- Completing a NIBIN Self-Assessment, available through the NIBIN Branch
- Contacting the NIBIN Branch for guidance and expert advice

Frequently Asked Questions

Where are the NIBIN sites in my area?
There are about 175 NIBIN sites around the country. Contact the NIBIN Branch for updated site contact information or visit www.atf.gov for an interactive site map.

How do we best handle our NIBIN backlog?
Develop processes to remain current, implement them with the most recent evidence, and work backwards. The backlog will eventually take care of itself.

What type of shooting evidence should we prioritize?
Do not prioritize. Treat every shooting and test fire equally.

Do I need to confirm every hit?
Confirmation is not required by ATF, but you can confirm every hit if you have the resources to do so timely (within 48 hours). Treat unconfirmed leads as presumptive.

Additional Documents and Contact Information

The ATF NIBIN Branch maintains numerous resources, to include success stories from around the country. External NIBIN partners, please contact your local ATF Field Division or e-mail the NIBIN Branch at NIBINFOD@ATF.gov. ATF personnel can find additional information on the ATF Intraweb at:

Organization → Field Ops → Field Ops-Programs → Firearms Operations Division

General Fund FY 2018-2019 Budget Amendment No. 7 - March 4, 2019

Account No.	Department	Account Description	Amount
001 368 11 0000	Revenue	Contributions from Others	(60,000)
001 979 00 900 4 458	Parks & Recreation	Capital Outlay - Major Improvements	60,000

To recognize contribution from Huntington Bank to be used for improvements to the Martin Luther King Jr. Community Center, including two basketball courts, bleachers, and other maintenance and improvements.

Reportable: To Maintain compliance with the budgetary guidelines of the State of West Virginia

Resolution No. 173-19

Introduced in Council

March 4, 2019

Passed by Council

Introduced by
Joseph Jenkins

Referred from
Finance Committee

Resolution No. 173-19: Authorizing the Mayor or City Manager to submit an application to receive funds in the amount of $20,000 for the CPD Neighborhood Assistance Office (NAO) equipment grant from the WV Division of Homeland Security and Emergency Management to provide funds to purchase equipment for the Neighborhood Assistance Officers and the CPD Dive Team.

Be it Resolved by the Council of the City of Charleston, West Virginia:

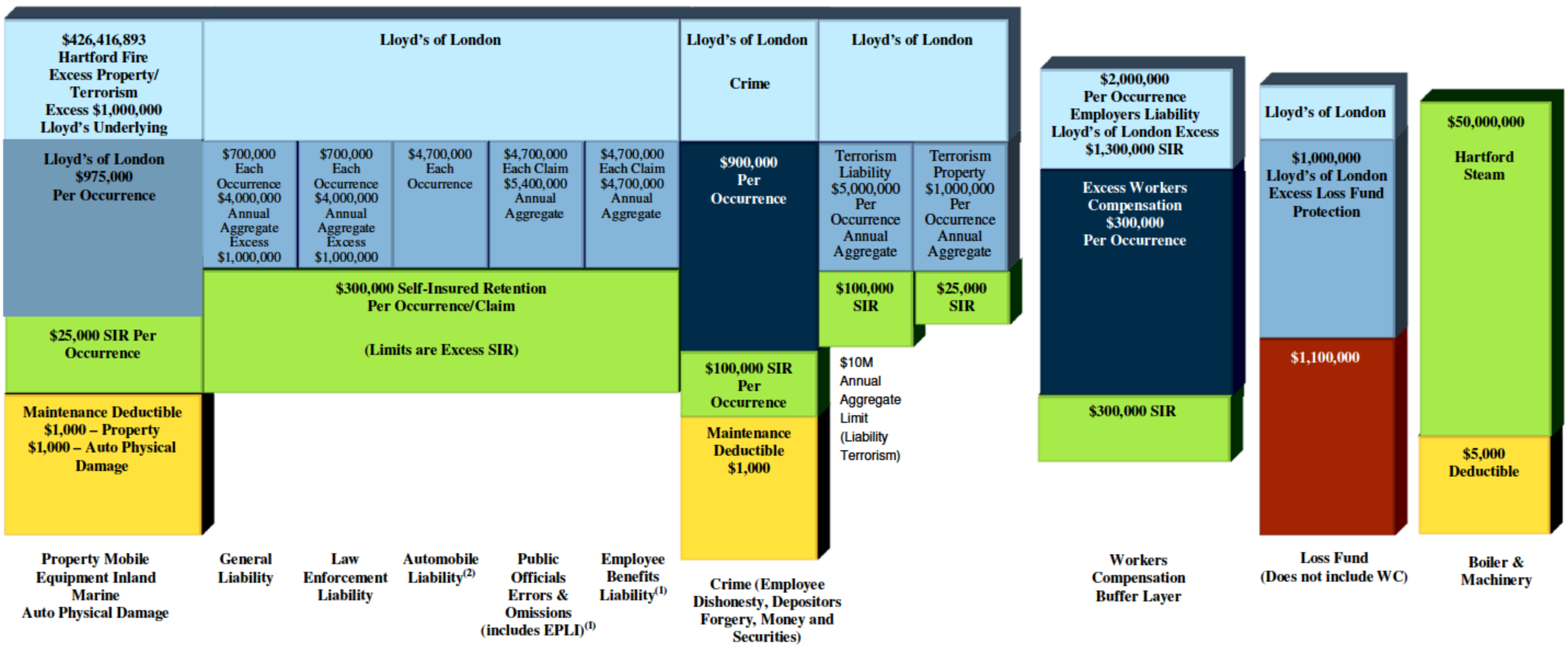
That the Mayor or City Manager is hereby authorized to submit an application to receive funds in the amount of $20,000 for the CPD Neighborhood Assistance Office (NAO) equipment grant from the WV Division of Homeland Security and Emergency Management to provide funds to purchase equipment for the Neighborhood Assistance Officers and the CPD Dive Team.

Program Structure Chart

City of Charleston, WV

Lloyd's Protected Self-Insurance Program Structure

March 31, 2019 to March 31, 2020



Premium Summary

The estimated program cost for the options are outlined in the following table:

LINE OF COVERAGE		EXPIRING PROGRAM		PROPOSED PROGRAM	
		CARRIER	EXPIRING COST	CARRIER	ESTIMATED COST
Package	Premium Includes TRIA	Underwriters at Lloyd's London (Underwriters at Lloyd's London)	**$703,427.00**	Underwriters at Lloyd's London (Underwriters at Lloyd's London)	**$747,505**
Excess Property	Premium Includes TRIA	Hartford Fire Insurance Company (Hartford Financial Services Group)	**$96,654.00**	Hartford Fire Insurance Company (Hartford Financial Services Group)	**$127,072**
Equipment Breakdown	Premium	Hartford Steam Boiler Inspection & Insurance Company (Munich Re America Corporation Group)	**$15,797.00**	Hartford Steam Boiler Inspection & Insurance Company (Munich Re America Corporation Group)	**$21,913**
Total Estimated Program Cost			**$815,878.00**		**$896,490.00**
TPA – RMSC Services			**$103,720.00**		**$103,720.00**
***Risk Management Services – AssuredPartners of WV**			**$35,000.00**		**$35,000.00**
Broker – AJG Fee			**$37,500.00**		**$37,500.00**
Taxes / Surcharges			**$32,093.00**		**$40,347.00**
Less Loss Control Reimbursement			**-$15,000.00**		**-$15,000.00**
Total Annual Cost (after reimbursement)			**$1,009,191.00**		**$1,098,057.00**

***BRIT is offering $15,000 in loss control reimbursement.**

Commercial Insurance

An AssuredPartners Company

340 MacCorkle Ave. SE, Suite 2(
Charleston, WV 25314
(304) 345-8000
(800) 827-8116
fax (304) 345-8014
ciswv.com

Charleston • Morgantown

Account History

CIS/AssuredPartners of WV has provided the City of Charleston property and casualty insurance services for the past 38 years. The current All Lines Aggregate (or ALA) program was first placed in 2006 through carriers we currently access through Arthur J. Gallagher (AJG). The prior ALA coverage was placed by CIS through another program manager, Willis. CIS/AssuredPartners of WV has maintained property and casualty insurance for the City of Charleston through six mayors and five separate city managers (Mike Roark; Chuck Gardner; Kent Hall/Curt Voth; Kemp Melton/Bill Kenney; Jay Goldman/Greg Burton and Sherry Risk; and Danny Jones/David Molgaard).

The ALA insurance program is a creative alternative to conventional insurance. It is a tailor-made package for large municipal insurance risks blending risk retention, risk transfer and customized claim management and loss control/safety consulting services as an alternative to traditional insurance. The ALA protects assets and earnings with specific excess and aggregate stop-loss coverage while allowing the City to manage its own claims and loss control management services in-house. CIS provides claims oversight and loss control safety consulting services. The ALA provides property, auto, liability coverages and a $300,000 loss corridor of Workers' Compensation (WC) excess coverage. The City is self-insured for WC and purchases full statutory excess (or stop-loss) coverage from **Safety National**. A separate third-party claims administrator (Risk Management Services Corporation or **RMSC**) manages (adjusts) all claims – both property/casualty and WC claims. The ALA program structure has been in effect since 1989. The ALA package is currently written by **Lloyd's of London (Brit Syndicate)**. The Excess Property and Boiler coverages are provided by **Hartford Insurance Company**.

In 2011, the City went through a comprehensive public bid process (as they have repeatedly done over the years) using an independent insurance consultant. No other bids in 2011 nor in prior bid scenarios or since were competitive with the current ALA program. Almost every year, CIS as retail agent and AJG as the current wholesale broker carefully check the global insurance markets to ensure the current program structure remains the best value for the City.

In 2016, CIS approached a number of other markets on behalf of the City, but no other carrier was competitive with coverages and pricing. In that year (and as we have done regularly in the past), CIS also obtained a formal quote from the West Virginia Board of Risk and Insurance Management (BRIM) which quoted a first dollar conventional insurance program for a comparison. Without including WC coverage, the annual BRIM premium for all other lines was $5,700,863 for a $1,000,000 of liability limit. The City currently has $5,000,000 liability limits under the ALA program at an annual fixed cost of approximately $1,000,000. As a comparison, adding in the City's paid and reserved claims costs within its SIR; claims adjusting costs; and loss control consulting services produces an average total cost of risk (TCOR) for the ALA program of between $1,300,000 to $2,400,000* per year for a $5,000,000 limit program depending on annual claims experience (vs. a $5,700,000 BRIM program cost for a $1,000,000 limit). As you can see, the ALA program has served the City very well.

Further program details are attached.

* Adding in WC excess insurance; TPA services; and claims costs adds another $600,000 to $1,200,000 of total WC cost per year depending on aggregate self-insured claims cost per year. The City has been self-insured for WC coverage for many, many years.

340 MacCorkle Ave. SE, Suite 2
Charleston, WV 25314
(304) 345-8000
(800) 827-8116
fax (304) 345-8014
ciswv.com
Charleston • Morgantown

Insurance Coverage Services Provided by or Brokered through CIS/AssuredPartners of WV

I. ALA – 3/31/19 – Lloyd's/AJG/CIS (AssuredPartners of WV)
   Property
   Liability – General Liability
   Boiler & Machinery
   Auto
   Crime
   Professional Liability
   Law Enforcement
   Excess Property and Boiler/Machinery coverage – Hartford Insurance Company
   TPA Services – RMSC – Property/Casualty and Workers' Compensation coverages
   Risk Management Training – 3/21/19 – Jeff Dixon (CIS)

II. Excess Workers' Compensation – 7/1/19 – Safety National

III. Cyber Liability – 8/20/19 – Beazley Insurance Company

IV. Pollution (underground tanks) – 8/22/19 – Nautilus Insurance Company

V. Miscellaneous – Bonds

The City of Charleston
Property and Casualty
Renewal

I. **Renewal Policy Overview**

A. **Policy Period**: 3/31/18 to 3/31/19

B. **Major Lines of Insurance:**

1. **Property** (Real, personal, computers, EDP, inland marine, vehicle physical damage)
2. **Boiler and Machinery**
3. **Crime/Fidelity**
4. **Foreign and Domestic Terrorism Coverage** (Property and Liability)
5. **Automobile** (Liability and Uninsured Motorists Coverage)
6. **Liability** (Commercial General Liability, Public Officials/Employment Practices, Law Enforcement, Sexual Harassment/Sexual Abuse and Employee Benefits Liability)
7. **Buffer Layer Workers' Compensation Coverage** (A $300,000 coverage limit which is excess of $300,000 per claim and below the City's $600,000 SIR for Excess Workers' Compensation coverage Attachment Point)

II. **Historical Coverage and Pricing Summary** – ALA Program

III. **Historical Claims Summary**

IV. **TPA Contract and Pricing** (Property and Casualty, Workers' Compensation)

V. **Comments and Recommendations:**

Limits and Retention Summary:

Coverage	SIR	Total Insured Limit	Total Limits
General Liability	$300,000	$4,700,000	$5,000,000
Auto Liability	$300,000	$4,700,000	$5,000,000
Public Officials/Employment Practices Liability	$300,000	$4,700,000	$5,000,000
Sexual Harassment	$300,000	$4,700,000	$5,000,000
Sexual Abuse	$300,000	$4,700,000	$5,000,000
Employee Benefits Liability	$300,000	$4,700,000	$5,000,000
Law Enforcement	$300,000	$4,700,000	$5,000,000
Workers' Compensation "Buffer Layer"	$300,000	$300,000	$300,000
Property – Real and Personal Property	$25,000	$975,000	$1,000,000
Excess Property	$1,000,000	$324,342,729	$323,342,729
Terrorism (Property)	$25,000	$1,000,000	$1,000,000
Terrorism (Liability)	$100,000	$5,000,000 per Loss; $10,000,000 Maximum Limit	$5,000,000
Crime – Employee Dishonesty, Depositors' Forgery/Alterations, Money and Securities – In/Out	$100,000	$900,000	$1,000,000
Boiler and Machinery	$5,000	$50,000,000	$50,000,000

Historical Summary of the City of Charleston's Package Account with Lloyd's of London

Policy Year	2011/2012	2012/2013	2013/1014	2014/2015	2015/2016	2016/2017	2017/2018	2018/2019
Package Premium	$829,000	$750,000	$747,500	$765,000	$765,000	$740,000	$703,427	$703,427
Loss Control Funds	$20,000	$20,000	$20,000	$25,000	$25,000	$35,000	$35,000	$35,000
Aggregate Loss Fund	$1,100,000	$1,100,000	$1,100,000	$1,100,000	$1,100,000	$1,100,000	$1,100,000	$1,100,000
General Liability, Auto Liability, Public Officials & Law Enforcement Limits	$4,700,000 Excess	$4,700,000 Excess	$4,700,000 Excess	$4,700,000 Excess	$4,700,000 Excess	$4,700,000 Excess	$4,700,000 Excess	$4,700,000 Excess
Self-Insured Retention Liability Lines Property/Auto Physical Damage	$300,000 SIR $25,000 SIR	$300,000 SIR $25,000 SIR	$300,000 SIR $25,000 SIR	$300,000 SIR $25,000 SIR	$300,000 SIR $25,000 SIR	$300,000 SIR $25,000 SIR	$300,000 SIR $25,000 SIR	$300,000 SIR $25,000 SIR
WC/EPL Buffer Layer	$200,000 Excess $300,000	$200,000 Excess $300,000	$200,000 Excess $300,000	$300,000 Excess $300,000	$300,000 Excess $300,000	$300,000 Excess $300,000	$300,000 Excess $300,000	$300,000 Excess $300,000
No. of Vehicles	427	431	441	442	448	461	489	466
Payroll	$34,842,646	$36,163,961	$34,889,843	$41,902,422	$37,676,597	$36,553,202	$37,884,735	$39,132,254
Total Insured Values	**$302,128,520**	**$303,674,189**	**$310,835,228**	**$314,851,752**	**$322,702,934**	**$314,334,462**	**$320,703,079**	**$324,342,729**

DISCLAIMER: Coverage outlines used on this spreadsheet are only visuals to a basic understanding of coverages. If there is any conflict between the coverage statements and the actual insurance policy, the policy provisions will prevail.

City of Charleston
Historical Coverage and Pricing Summary

2018/2019 Cost Summary:

Subject	15/16 Expiring Cost	16/17 Renewal	17/18 Renewal	18/19 Renewal
BRIT All Lines Aggregate (ALA) – Primary property and liability coverages	$765,000	$740,000	$703,427	$703,427
Terrorism (Property)	Included	Included	Included	Included
Terrorism (Liability)	Included	Included	Included	Included
Excess Property (Hartford)	$93,111	$93,111	$93,038	$96,654
Boiler and Machinery (Hartford Steam Boiler)	15,327	$15,366	$15,306	$15,797
Premium Taxes (WVDOI)	$34,892	$33,755	$32,091	$32,093
Loss Control Consulting Fee (CIS)	$25,000	$35,000*	$35,000*	$35,000*
AJG Placement Fee	$37,500	$37,500	$37,500	$37,500
Subtotal Cost	$970,830	$954,732	$916,362	$920,471
Loss Control Reimbursement (from BRIT)	-$25,000	-$25,000	-$25,000	-$15,000
Net Cost to The City of Charleston after reimbursement of Loss Control Fee	$945,830	$929,732	$891,362	$905,471

*$10,000 paid by CSB

STAND-ALONE TPA FEES

	15/16	16/17	17/18	18/19
TPA Workers' Compensation and Property/Casualty Claims Handling Contract Fee (RMSC)	$97,140	$97,140	$103,720	$103,720

Premium History for The City of Charleston (Total Cost Including TPA Claims Service):

2011/2012	2012/2013	2013/2014	2014/2015	2015/2016	2016/2017	2017/2018	2018/2019
$1,138,600	$1,004,742.44	$1,005,544.70	$1,042,562	$1,042,970	$1,026,872	$995,082	$1,009,191

DISCLAIMER: Coverage outlines used on this spreadsheet are only visuals to a basic understanding of coverages. If there is any conflict between the coverage statements and the actual insurance policy, the policy provisions will prevail.

Comments and Recommendations:

1. Uninsured Motorist Statutory Limits have changed from 20/40/10 to 25/50/25 effective January 1, 2016. In the past, the City has chosen to carry Uninsured Motorist Coverage only for the Statutory Limits required by law, and rejecting Underinsured Motorist Coverage. Higher limits are available and always quoted as an option.

2. Cyber Liability Coverage

3. Note: Five (5) year Pollution policy for CSB renews 3/18/18.

City of Charleston Contract Renewal
Terms for the Period April 1, 2017 - March 31, 2020

	Annual Avg - 2YR	Contract Estimate	Proposed Estimate	2015-17 Contract Pricing	Annual Fee	Proposed Pricing		Annual Fee
Auto Liability - BI	8	5	5	$ 560	$ 2,800	$ 590	5%	$ 2,950
Auto Liability - PD	33	32	32	$ 370	$ 11,840	$ 390	5%	$ 12,480
Auto Phys Dam	8	6	6	$ 370	$ 2,220	$ 390	5%	$ 2,340
General Liability - BI	14	12	12	$ 560	$ 6,720	$ 590	5%	$ 7,080
General Liability - PD	75	48	60	$ 420	$ 20,160	$ 440	5%	$ 26,400
Law Enforcement	5	4	4	$ 700	$ 2,800	$ 735	5%	$ 2,940
Property	0	1	1	$ 600	$ 600	$ 630	5%	$ 630
E&O	2	0	0	$ 700	$ -	$ 735	5%	$ -
Record Only	0	0	0		$ -	$ -		$ -
	145	108	120		$ 47,140			$ 54,820
					$ -			$ -
Litigated	10	0	5	$ 400	$ -	$ 420	5%	$ 2,100
	155	108	125		$ 47,140			$ 56,920
Minimum Fee					$ 40,000			$ 42,000
								$ -
Lost Time	25	45	30		$ 31,500			$ 24,000
Medical Only	89	65	80		$ 8,450			$ 10,800
	114	110	110		$ 39,950			$ 34,800
Minimum Fee					$ 30,000			$ 30,000
					$ 87,090			$ 91,720
Minimum Fee					$ 70,000			$ 72,000
					80%			78%
Annual Administration Fee					$ 12,000			$ 12,000
Total Fee Paid In Advance					$ 99,090			$ 103,720

	2015-17	Proposed
Property & Casualty Other Fees		
Litigated Claims - Base Fee Plus	$ 400	$ 400
Tail Charge - open after 12 months from date of loss	$ 300	$ 300
Subrogation	15%	15%

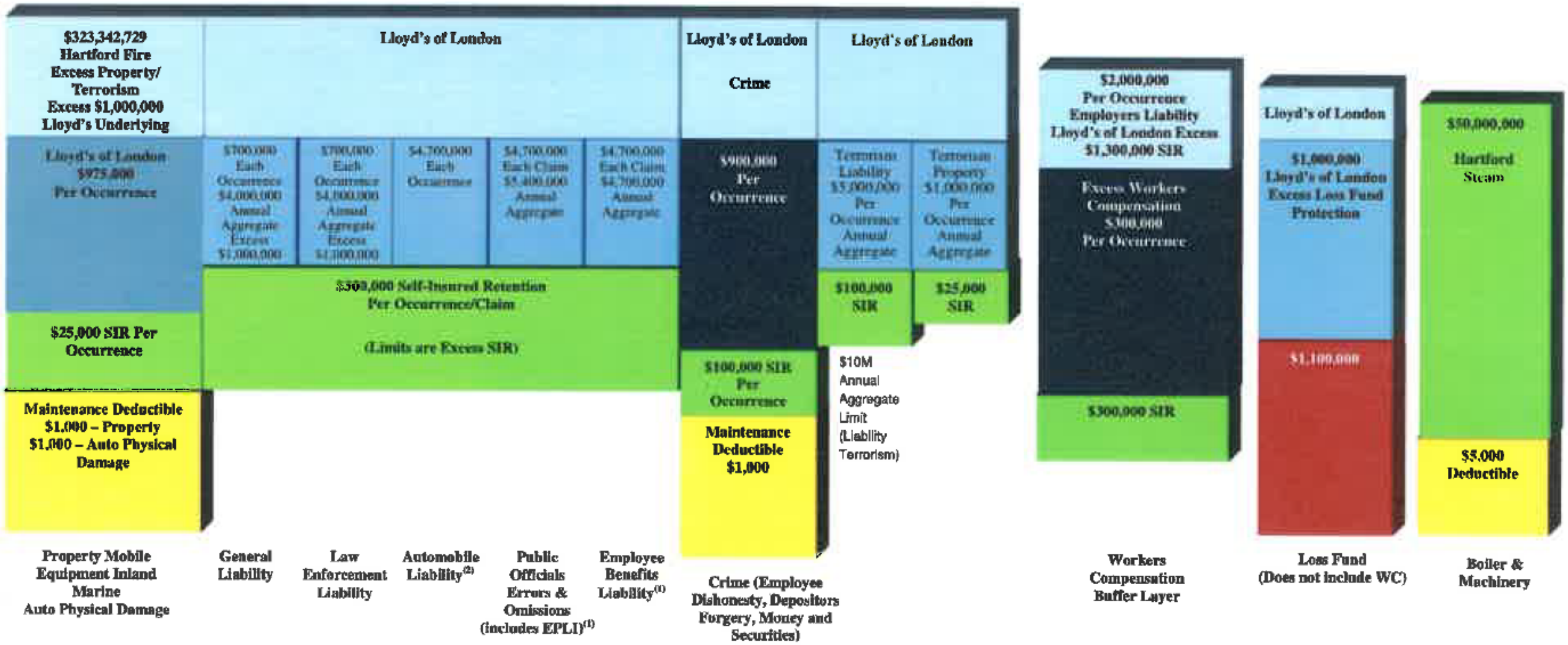
Workers Compensation Other Fees
- Based on 30 indemnity and 80 medical only claims annualy. If the actual claims in a year vary by more than +/- 10% the fee will be adjusted accordingly

	2015-17	Proposed
Medical Bill Repricing	$8.50 per bill	$8.50 per bill
PPO Network	26% of Savings	28% of Savings
Nurse Case Management (on a case-by-case basis)	$85 per hour	$90 per hour
Tail Charge - open after 24 months from date of loss	$ 300	$ 300
Subrogation	15%	15%
20 Hours of Loss Prevention Services	Included	Included

The fees listed above do not include Allocated Loss Adjustment Expenses including but not limited to: medical cost containment, attorney fees, expert witness fees, transcription fees, etc.

Lloyd's Protected Self-Insurance Program Structure

March 31, 2018 to March 31, 2019



Note: The SIR is a per occurrence retention. Only one retention applies in the event of a multiple loss, and the higher retention shall apply. (Does not include Terrorism Coverage) See Multiple Lines Loss Protection for limits in the event of a multiple lines loss.

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(1) Pubic Officials Errors & Omissions and Employee Benefits Liability are on a Claims-Made basis, with an Annual Aggregate and a retro date of July 1, 1990; except Sexual Abuse under the Public Officials Liability retro date March 31, 2008. Sexual Harassment Aggregate Limit $4,700,000; Sexual Abuse Aggregate Limit $4,700,000 (these limits are part of the overall E&O Limit and not in addition to.)

(2) Uninsured Motorists: $25,000 Ground-Up BI Per Person; $50,000 Ground-Up Bodily Injury Per Accident; $25,000 Ground-Up Property Damage Per Accident.

AssuredPartners - Commercial Insurance
Risk Management Services Company

City of Charleston

Historical P&C Summary

Claim Status	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018
Open Claims	0	0	0	0	0	1	3	3	12	16	15
Closed Claims	138	128	117	135	127	113	127	143	80	84	55
Total Claims	138	128	117	135	127	114	130	146	92	100	70

Claim Type

Property	4	4	1	3	3	1	0	0	2	0	0
Automobile Liability	53	38	44	45	46	27	36	48	31	34	28
Automobile Physical Damage	10	5	2	4	14	15	2	9	5	7	7
General Liability	62	75	63	79	61	66	81	81	50	56	33
Professional	0	0	0	0	0	0	2	0	0	0	0
Law Enforcement	8	5	7	4	2	5	8	8	4	3	2
Other Liability	1	1	0	0	1	0	1	0	0	0	0

Claim Financial

Incurred	$ 505,133	$ 479,976	$ 734,387	$ 676,137	$ 1,094,329	$ 534,605	$ 1,935,266	$ 1,289,726	$ 1,097,314	$ 291,835	$ 157,577
Paid	$ 505,133	$ 479,976	$ 734,387	$ 676,137	$ 1,094,329	$ 527,842	$ 1,495,819	$ 1,278,469	$ 955,348	$ 165,201	$ 53,429
Reserve	$ -	$ -	$ -	$ -	$ -	$ 6,763	$ 439,447	$ 11,257	$ 141,966	$ 126,634	$ 104,148
Recoveries	$ 7,375	$ 1,954	$ 14,537	$ 2,721	$ 50,816	$ 20,193	$ 6,130	$ 55,332	$ 28,266	$ 24,730	$ -
Specific Excess Recoveries	$ -	$ -	$ -	$ 314,206	$ 379,158	$ -	$ 616,939	$ 467,400	$ 384,598	$ -	$ -
Net Paid	$ 497,758	$ 478,022	$ 719,850	$ 359,210	$ 664,355	$ 507,649	$ 872,750	$ 755,737	$ 542,484	$ 140,471	$ 53,429
Net Incurred	$ 497,758	$ 478,022	$ 719,850	$ 359,210	$ 664,355	$ 514,412	$ 1,312,197	$ 766,994	$ 684,450	$ 267,105	$ 157,577

RMSC
Risk Management Services Co.

AssuredPartners - Commercial Insurance
Risk Management Services Company

City of Charleston

Workers' Compensation Program
Self-Insured Program Results

	2006-2007	2007-2008	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
Claim Status	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018
Open Claims	0	0	0	1	2	1	0	0	1	8	8	17	19
Closed Claims	119	108	109	79	92	120	132	140	107	91	94	84	14
Total Claims	119	108	109	80	94	121	132	140	108	99	102	101	33
Claim Type													
Med Only Claims	76	70	63	51	57	76	79	85	80	77	82	78	32
Lost Time Claims	43	38	46	29	37	45	53	55	28	22	20	23	1
Claim Financial													
Incurred	$ 769,074	$ 516,818	$ 773,831	$ 2,076,720	$ 553,326	$ 679,743	$ 679,008	$ 652,876	$ 377,429	$ 533,848	$ 272,352	$ 576,773	$ 49,169
Paid	$ 769,074	$ 516,818	$ 773,831	$ 695,937	$ 540,154	$ 677,401	$ 679,008	$ 652,876	$ 374,160	$ 426,432	$ 215,605	$ 364,837	$ 18,983
Reserve	$ -	$ -	$ -	$ 1,380,783	$ 13,172	$ 2,342	$ -	$ -	$ 3,269	$ 107,416	$ 56,747	$ 211,936	$ 30,186
Average Claim	$ 6,463	$ 4,785	$ 7,099	$ 25,959	$ 5,886	$ 5,618	$ 5,144	$ 4,663	$ 3,495	$ 5,392	$ 2,670	$ 5,711	$ 1,490
WC Payroll	$ 32,564,109	$ 33,931,358	$ 34,868,072	$ 36,038,073	$ 35,757,832	$ 37,149,278	$ 35,628,920	$ 35,089,144	$ 34,669,658	$ 36,550,886	$ 37,732,516	$ 39,132,254	$ 39,500,000
Basic Loss Rate/$100 payroll	2.362	1.523	2.219	5.763	1.547	1.830	1.906	1.861	1.089	1.461	0.722	1.474	0.124
# Claims Over $25k	8	9	7	5	7	10	7	10	4	7	2	8	0
# Claims Over $100k	1	0	2	1	1	0	1	1	0	0	0	1	0
Excess of Specific Retention	0	0	0	$ 1,168,773	0	0	0	0	0	0	0	0	0
Net Incurred	$ 769,074	$ 516,818	$ 773,831	$ 907,947	$ 553,326	$ 679,743	$ 679,008	$ 652,876	$ 377,429	$ 533,848	$ 272,352	$ 576,773	$ 49,169

RMSC
Risk Management Services Co

STATE OF WEST VIRGINIA
DEPARTMENT OF ADMINISTRATION
BOARD OF RISK AND INSURANCE MANAGEMENT
1124 Smith St. Suite 4300
CHARLESTON, WV 25301

(304) 766-2646 ADMINISTRATION
(304) 558-6004 FAX
(800) 345-4669 TOLL FREE WV
www.state.wv.us/brim

Earl Ray Tomblin
Governor

Mary Jane Pickens
Executive Director
maryjane.pickens@wv.gov

Jason Pizatella
Cabinet Secretary

December 30, 2016

CISWV
Janet Buckley
340 MacCorkle Ave. SE, Suite 200
Charleston, WV 25314

VIA FACSIMILIE TO: scanned & emailed

Re: City of Charleston

Dear: Ms. Buckley:

As per your request, the following is a breakdown of the quotation you requested for obtaining insurance coverage through the WV Board of Risk and Insurance Management (BRIM) for the above named risk:

LIABILITY COVERAGE PREMIUM	$	4,690,321.00
AUTO COVERAGE PREMIUM	$	406,656.00
MEDICAL MALPRACTICE PREMIUM	$	
PROPERTY COVERAGE PREMIUM	$	603,886.00
TOTAL ANNUAL PREMIUM	$	5,700,863.00
DEPOSIT PREMIUM	$	1,425,216.00

This quotation is provided in accordance with the standard coverage provided by the Board of Risk and Insurance Management and may not be responsive to all coverage requested in the applications submitted. Please review coverage closely and advise your client accordingly. For your convenience, the policies are available for review on our website (www.brim.wv.gov). Also, we are not in a position to provide "Prior Acts" coverage to extend the reporting period of any current "Claims Made" policy. Additionally, a deductible of $2,500 per occurrence is applicable to both liability and property coverage.

If the entity wishes to be covered through this program, please send a letter stating the following: you desire coverage listing the effective date; identify the agent of record and enclose a check for the deposit premium listed above to WV BRIM, PO Box 1373, Charleston, WV 25325. Upon receipt of the letter and a check, we will forward to you a Certificate of Insurance. Coverage cannot be bound prior to our receipt of the deposit premium.

Sincerely,

Jeff Lawrentz
Underwriter

City of Charleston

2018 Schedule of Services – Summary

Date of Training	*Time(s)*	*Topic*
Tuesday, 1-22-2018	1:00 PM	**Facility Safety Inspection**
Tuesday, 1-30-2018	6:30 AM	**Employee Training** Maintenance Dept. – Hand and Power Tool Safety
Tuesday, 2-13-2018	6:30 AM 7:00 AM 9:00 AM	**City-Wide Employee Training** 2017 Year in Review, 2018 Focus
Wednesday, 2-21-2018	1:00 PM	**Facility Safety Inspection**
Tuesday, 3-27-2018	7:00 AM	**Employee Training** North Charleston Rec. – Mowing and Trailering (all affected)
Wednesday, 3-28-2018	1:00 PM	**Facility Safety Inspection**
Tuesday, 4-10-2018	6:30 AM 7:00 AM 9:00 AM	**City-Wide Training** Emergency Exits, Electrical Panel Clearance Requirements, Flammable Storage Basics and Fire Extinguisher Use.
Wednesday, 4-18-2018	1:00 PM	**Facility Safety Inspection**
Tuesday, 5-22-2018	6:30 AM	**Employee Training** Parks – Summer Hazards & Patron Safety
Wednesday, 5-30-2018	1:00 PM	**Facility Safety Inspection**
Tuesday, 6-26-2018	2:30 PM	**Employee Training** Cemetery – Summer Heat and Hydration, Review Mowing (time moved to end of shift due to heat)
Wednesday, 6-27-2018	1:00 PM	**Facility Safety Inspection**
Tuesday, 7-24-2018	6:30 AM	**Employee Training** Traffic Eng./Street Dept. – Traffic Control and Flagging Review
Wednesday, 7-25-2018	1:00 PM	**Facility Safety Inspection**

Tuesday, 8-07-2018	6:30 AM 7:00 AM 9:00 AM	**City-Wide Training** **What is a "Hazard Assessment" and how to determine which PPE is adequate for each job and Hearing Conservation.**
Wednesday, 8-29-2018	1:00 PM	**Facility Safety Inspection**
Thursday, 9-27-2018	6:30 AM	**Employee Training** Maintenance – Housekeeping, Exit Pathways, and Vehicles
Thursday, 10-04-2018	1:00 PM	**Facility Safety Inspection**
Tuesday, 10-23-2018	6:30 AM 7:00 AM 9:00 AM	**City-Wide Training** **Defensive Driving Techniques**
Tuesday, 11-29-2018	6:30 AM	**Employee Training** Working in Cold Environments/Safe Winter Driving Tips
Thursday, 12-13-2018	9:00 AM	**Facility Safety Inspection**
Tuesday, 12-18-2018	6:30 AM	**Employee Training** Construction Dept. – Electrical Hazards/First Aid
Wednesday, 12-19-2018	1:00 PM	**Facility Safety Inspection**

Charleston Sanitary Board

2018 Schedule of Services – Summary

Date of Training	*Time(s)*	*Topic*
Wednesday, 1-31-2018	7:45 AM 8:30 AM	**Employee Training** 2017 Year in Review/Back Injury Prevention
Wednesday, 2-28-2018	7:45 AM 8:30 AM	**Employee Training** Avoiding Strains and Sprains/Slip, Trip and Fall Prevention
Wednesday, 3-28-2018	7:45 AM 8:30 AM	**Employee Training** Job Hazard Analysis/Safety Habits
Wednesday, 4-25-2018	7:45 AM 8:30 AM	**Employee Training** Summertime Hazards
Wednesday, 5-30-2018	7:45 AM 8:30 AM	**Employee Training** Defensive Driving
Wednesday, 6-27-2018	7:45 AM 8:30 AM	**Employee Training** Confined Space Entry
Wednesday, 7-25-2018	7:45 AM 8:30 AM	**Employee Training** Safe Lifting
Wednesday, 8-29-2018	7:45 AM 8:30 AM	**Employee Training** Lockout Tagout and Electrical Hazards
Wednesday, 9-26-2018	7:45 AM 8:30 AM	**Employee Training** Fall Protection and Excavation Safety
Wednesday, 10-31-2018	7:45 AM 8:30 AM	**Employee Training** PPE, Ladders, HAZCOM, Bloodborne Pathogens, Fire Extinguishers, Equipment and Vehicle Walk-Around
Wednesday, 11-28-2018	7:45 AM 8:30 AM	**Employee Training** Basic First Aid Training/Working and Driving in the Winter
Wednesday, 12-26-2018	7:45 AM 8:30 AM	**Employee Training** Year in Review/Goals for 2018

Proposal of Insurance

City of Charleston, Sanitary Board
City of Charleston, and all Boards, Departments, Divisions, Commissions Under Supervision or Control of the City

Coverage Period: 3/31/2019 to 3/31/2020

Presented By:

Frank A. Baer III, J.D., CIC
Chairman, CEO

Janet Buckley, AAI, CPIW
Account Executive

Ann Henderson
Account Manager

AssuredPartners of WV/Commercial Insurance

AssuredPartners
WEST VIRGINIA

340 MacCorkle Ave. SE, Suite 200
Charleston, WV 25314
(304) 345-8000
(800) 537-8118
fax (304) 345-8014
ciawv.com
Charleston • Morgantown

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Premium Summary

The estimated program cost for the options are outlined in the following table:

LINE OF COVERAGE		EXPIRING PROGRAM		PROPOSED PROGRAM	
		CARRIER	EXPIRING COST	CARRIER	ESTIMATED COST
Package	Premium Includes TRIA	Underwriters at Lloyd's London (Underwriters at Lloyd's London)	**$703,427.00**	Underwriters at Lloyd's London (Underwriters at Lloyd's London)	**$747,505**
Excess Property	Premium Includes TRIA	Hartford Fire Insurance Company (Hartford Financial Services Group)	**$96,654.00**	Hartford Fire Insurance Company (Hartford Financial Services Group)	**$127,072**
Equipment Breakdown	Premium	Hartford Steam Boiler Inspection & Insurance Company (Munich Re America Corporation Group)	**$15,797.00**	Hartford Steam Boiler Inspection & Insurance Company (Munich Re America Corporation Group)	**$21,913**
Total Estimated Program Cost			**$815,878.00**		**$896,490.00**
TPA – RMSC Services			**$103,720.00**		**$103,720.00**
***Risk Management Services – AssuredPartners of WV**			**$35,000.00**		**$35,000.00**
Broker – AJG Fee			**$37,500.00**		**$37,500.00**
Taxes / Surcharges			**$32,093.00**		**$40,347.00**
Less Loss Control Reimbursement			**-$15,000.00**		**-$15,000.00**
Total Annual Cost (after reimbursement)			**$1,009,191.00**		**$1,098,057.00**

***BRIT is offering $15,000 in loss control reimbursement.**

Premiums/Fees Comparison: Expiring to Recommended Carriers

	2012-2013 Lloyd's	2013-2014 Lloyd's	2014-2015 Lloyd's	2015-2016 Lloyd's	2016-2017 Lloyd's	2017-2018 Lloyd's	2018-2019 Lloyd's (At beginning of term before increase to Civic Center)	2019-2020 Lloyd's	% of Change
EXPOSURES									
Gross Operating Expense (as reported to carriers)	$81,950,858	$84,155,200	$87,300,000	$88,390,467	$88,932,000	$94,455,499	$95,237,991	$100,613,720	6%
Total Insured Values (Property/APD)	$302,012,043	$310,835,228	$314,851,752	$321,071,963	$322,072,461	$320,820,030	$324,342,729	$426,416,893	31%
Number of Automobiles	442	440	442	439	454	466	476	494	4%
Number of Armed Police	170	163	163	163	163	163	173	173	0%
Number of EMT's and Firefighters	179	171	164	171	169	169	169	169	0%
PREMIUMS									
Brit/Lloyd's Package* (does not include TRIA/Terrorism	$750,000	$747,500	$765,000	$765,000	$740,000	$703,427	$703,427	747,505	6.7%
Terrorism (Liabilityy)	Included in Brit Package	Included in Brit Package	Included in Brit Package	Included in Brit Package	Included in Brit Package	Included in Brit Package	Included in Brit Package	Included in Brit Package	
Terrorism (Property) – Lloyd's	1,000,00((Stand alone policy	Included in Brit Package	Included in Brit Package	Included in Brit Package	Included in Brit Package	Included in Brit Package	Included in Brit Package	Included in Brit Package	
Excess Propertyy Including Terrorism	95,028	100,000	91,307	93,111	93,111	93,038	96,654	$127,072	31.47%
Boiler & Machinery Includes Surcharge	14,862	14,862	15,007	15,411	15,366	15,391	15,884 (rounded)	$22,034	38.72%
Total	$1,859,890	$862,362	$871,314	$873,522	$848,477	$811,856	$815,965	$896,611	9.9%
Arthur J. Gallagher & Co. Fee	$37,500	$37,500	$37,500	$37,500	$37,500	$37,500	$37,500	$37,500	0.0%

***All premiums above do not include West Virginia Surplus Lines Taxes or Surcharge Fees.**

Premiums/Fees Comparison: Expiring to Recommended Carriers

	2012-2013 Lloyd's	2013-2014 Lloyd's	2014-2015 Lloyd's	2015-2016 Lloyd's	2016-2017 Lloyd's	2017-2018 Lloyd's	2018-2019 Lloyd's (annualized premium adding Civic Center)	2019-2020 Lloyd's	% of Change
EXPOSURES									
Gross Operating Expense (as reported to carriers)	$81,950,858	$84,155,200	$87,300,000	$88,390,467	$88,932,000	$94,455,499	$95,237,991	$100,613,720	6%
Total Insured Values (Property/APD)	$302,012,043	$310,835,228	$314,851,752	$321,071,963	$322,072,461	$320,820,030	$324,342,729	$426,416,893	31%
Number of Automobiles	442	440	442	439	454	466	466	494	6%
Number of Armed Police	170	163	163	163	163	163	173	173	0%
Number of EMT's and Firefighters	179	171	164	171	169	169	169	169	0%
PREMIUMS									
Brit/Lloyd's Package* Annual premium to increase values at City Center	$750,000	$747,500	$765,000	$765,000	$740,000	$703,427	$703,427 $28,470 TOTAL $731,897	$747,505	2.1%
Terrorism (Liability)	Included in Brit Package	Included in Brit Package	Included in Brit Package	Included in Brit Package	Included in Brit Package	Included in Brit Package	Included in Brit Package	Included in Brit Package	
Terrorism (Property) – Lloyd's	1,000,00((Stand alone policy	Included in Brit Package	Included in Brit Package	Included in Brit Package	Included in Brit Package	Included in Brit Package	Included in Brit Package	Included in Brit Package	
Excess Propertyy Including Terrorism Annual premium to increase values at Civic Center	95,028	100,000	91,307	93,111	93,111	93,038	96,654 29,717 TOTAL $126,371	$127,072	.0.05%
Boiler & Machinery Includes Surcharge Annual premium to increase values at Civic Center	14,862	14,862	15,007	15,411	15,366	15,391	15,884 (rounded) 5,512 TOTAL $21,396	$22,034	3%
Total	$1,859,890	$862,362	$871,314	$873,522	$848,477	$811,856	$879,664	$896,611	1.9%
Arthur J. Gallagher & Co. Fee	$37,500	$37,500	$37,500	$37,500	$37,500	$37,500	$37,500	$37,500	0.0%

*All premiums above do not include West Virginia Surplus Lines Taxes or Surcharge Fees.

Prorated premiums to increase values at Civic Center efft 8.1.2018
Lloyds Package $18,876
Hartford Boiler $3,657
Hartford Excess Property $19,702

Commercial Insurance
An AssuredPartners Company

340 MacCorkle Ave. SE, Suite 200
Charleston, WV 25314
(304) 345-8000
(800) 627-8116
fax (304) 345-8014
ciswv.com

Charleston • Morgantown

The City of Charleston
Property and Casualty
Renewal

I. **Renewal Policy Overview**

A. **Policy Period:** 3/31/19 to 3/31/20

B. **Major Lines of Insurance**:

1. **Property** (Real, personal, computers, EDP, inland marine, vehicle physical damage)
2. **Boiler and Machinery**
3. **Crime/Fidelity**
4. **Foreign and Domestic Terrorism Coverage**
(Property and Liability)
5. **Automobile** (Liability and Uninsured Motorists Coverage)
6. **Liability** (Commercial General Liability, Public Officials/Employment Practices, Law Enforcement, Sexual Harassment/Sexual Abuse and Employee Benefits Liability)
7. **Buffer Layer Workers' Compensation Coverage**
(A $300,000 coverage limit which is excess of $300,000 per claim and below the City's $600,000 SIR for Excess Workers' Compensation coverage Attachment Point)

II. **Historical Coverage and Pricing Summary** – ALA Program

III. **Historical Claims Summary**

IV. **TPA Contract and Pricing** (Property and Casualty, Workers' Compensation)

V. **Comments and Recommendations:**

Limits and Retention Summary:

Coverage	SIR	Total Insured Limit	Total Limits
General Liability	$300,000	$4,700,000	$5,000,000
Auto Liability	$300,000	$4,700,000	$5,000,000
Public Officials/Employment Practices Liability	$300,000	$4,700,000	$5,000,000
Sexual Harassment	$300,000	$4,700,000	$5,000,000
Sexual Abuse	$300,000	$4,700,000	$5,000,000
Employee Benefits Liability	$300,000	$4,700,000	$5,000,000
Law Enforcement	$300,000	$4,700,000	$5,000,000
Workers' Compensation "Buffer Layer"	$300,000	$300,000	$300,000
Property – Real and Personal Property	$25,000	$975,000	$1,000,000
Excess Property	$1,000,000	$425,416,893	$425,416,893
Terrorism (Property)	$25,000	$1,000,000	$1,000,000
Terrorism (Liability)	$100,000	$5,000,000 per Loss; $10,000,000 Maximum Limit	$5,000,000
Crime – Employee Dishonesty, Depositors' Forgery/Alterations, Money and Securities – In/Out	$100,000	$900,000	$1,000,000
Boiler and Machinery	$5,000	$50,000,000	$50,000,000

Historical Summary of the City of Charleston's Package Account with Lloyd's of London

Policy Year	2011/2012	2012/2013	2013/1014	2014/2015	2015/2016	2016/2017	2017/2018	2018/2019	2019/20120
Package Premium	$829,000	$750,000	$747,500	$765,000	$765,000	$740,000	$703,427	$703,427	$896,490
Loss Control Funds	$20,000	$20,000	$20,000	$25,000	$25,000	$35,000	$35,000	$35,000	$35,000
Aggregate Loss Fund	$1,100,000	$1,100,000	$1,100,000	$1,100,000	$1,100,000	$1,100,000	$1,100,000	$1,100,000	$1,100,000
General Liability, Auto Liability, Public Officials & Law Enforcement Limits	$4,700,000 Excess	$4,700,000 Excess	$4,700,000 Excess	$4,700,000 Excess	$4,700,000 Excess	$4,700,000 Excess	$4,700,000 Excess	$4,700,000 Excess	$4,700,000 Excess
Self-Insured Retention Liability Lines Property/Auto Physical Damage	$300,000 SIR $25,000 SIR	$300,000 SIR $25,000 SIR	$300,000 SIR $25,000 SIR	$300,000 SIR $25,000 SIR	$300,000 SIR $25,000 SIR	$300,000 SIR $25,000 SIR	$300,000 SIR $25,000 SIR	$300,000 SIR $25,000 SIR	$300,000 SIR $25,000 SIR
WC/EPL Buffer Layer	$200,000 Excess $300,000	$200,000 Excess $300,000	$200,000 Excess $300,000	$300,000 Excess $300,000	$300,000 Excess $300,000	$300,000 Excess $300,000	$300,000 Excess $300,000	$300,000 Excess $300,000	$300,000 Excess $300,000
No. of Vehicles	427	431	441	442	448	461	489	466	495
Payroll	$34,842,646	$36,163,961	$34,889,843	$41,902,422	$37,676,597	$36,553,202	$37,884,735	$39,132,254	$41,018,180
Total Insured Values	**$302,128,520**	**$303,674,189**	**$310,835,228**	**$314,851,752**	**$322,702,934**	**$314,334,462**	**$320,703,079**	**$324,342,729**	**$425,416,893**

DISCLAIMER: Coverage outlines used on this spreadsheet are only visuals to a basic understanding of coverages. If there is any conflict between the coverage statements and the actual insurance policy, the policy provisions will prevail.

City of Charleston
Historical Coverage and Pricing Summary

2018/2019 Cost Summary:

Subject	15/16 Expiring Cost	16/17 Renewal	17/18 Renewal	18/19 Renewal	19-20 Renewal
BRIT All Lines Aggregate (ALA) – Primary property and liability coverages	$765,000	$740,000	$703,427	$703,427	$747,505
Terrorism (Property)	Included	Included	Included	Included	Included
Terrorism (Liability)	Included	Included	Included	Included	Included
Excess Property (Hartford)	$93,111	$93,111	$93,038	$96,654	$127,072
Boiler and Machinery (Hartford Steam Boiler)	15,327	$15,366	$15,306	$15,797	$21,913
Premium Taxes (WVDOI)	$34,892	$33,755	$32,091	$32,093	$40,347
Loss Control Consulting Fee (CIS)	$25,000	$35,000*	$35,000*	$35,000*	$35,000
AJG Placement Fee	$37,500	$37,500	$37,500	$37,500	$37,500
Subtotal Cost	$970,830	$954,732	$916,362	$920,471	$1,009,332
Loss Control Reimbursement (from BRIT)	-$25,000	-$25,000	-$25,000	-$15,000	- $15,000
Net Cost to The City of Charleston after reimbursement of Loss Control Fee	$945,830	$929,732	$891,362	$905,471	$994,337

*$10,000 paid by CSB

STAND-ALONE TPA FEES

	15/16	16/17	17/18	18/19	19/20
TPA Workers' Compensation and Property/Casualty Claims Handling Contract Fee (RMSC)	$97,140	$97,140	$103,720	$103,720	$103,720

TOTAL (Including TPA Fees)	$1,042,970	$1,026872	$995,082	$1,009,191	$1,098,057

DISCLAIMER: Coverage outlines used on this spreadsheet are only visuals to a basic understanding of coverages. If there is any conflict between the coverage statements and the actual insurance policy, the policy provisions will prevail.

City of Charleston Contract Renewal
Terms for the Period April 1, 2017 - March 31, 2020

	Annual Avg - 2YR	Contract Estimate	Proposed Estimate	2015-17 Contract Pricing	Annual Fee	Proposed Pricing		Annual Fee
Auto Liability - BI	8	5	5	$ 560	$ 2,800	$ 590	5%	$ 2,950
Auto Liability - PD	33	32	32	$ 370	$ 11,840	$ 390	5%	$ 12,480
Auto Phys Dam	8	6	6	$ 370	$ 2,220	$ 390	5%	$ 2,340
General Liability - BI	14	12	12	$ 560	$ 6,720	$ 590	5%	$ 7,080
General Liability - PD	75	48	60	$ 420	$ 20,160	$ 440	5%	$ 26,400
Law Enforcement	5	4	4	$ 700	$ 2,800	$ 735	5%	$ 2,940
Property	0	1	1	$ 600	$ 600	$ 630	5%	$ 630
E&O	2	0	0	$ 700	$ -	$ 735	5%	$ -
Record Only	0	0	0		$ -	$		$ -
	145	108	120		$ 47,140			$ 54,820
					$ -			$ -
Litigated	10	0	5	$ 400	$ -	$ 420	5%	$ 2,100
	155	108	125		$ 47,140			$ 56,920
Minimum Fee					$ 40,000			$ 42,000
								$ -
Lost Time	25	45	30		$ 31,500			$ 24,000
Medical Only	89	65	80		$ 8,450			$ 10,800
	114	110	110		$ 39,950			$ 34,800
Minimum Fee					$ 30,000			$ 30,000
					$ 87,090			$ 91,720
Minimum Fee					$ 70,000			$ 72,000
					80%			78%
Annual Administration Fee					$ 12,000			$ 12,000
Total Fee Paid in Advance					$ 99,090			$ 103,720

	2015-17	Proposed
<u>Property & Casualty Other Fees</u>		
Litigated Claims - Base Fee Plus	$ 400	$ 400
Tail Charge - open after 12 months from date of loss	$ 300	$ 300
Subrogation	15%	15%
<u>Workers Compensation Other Fees</u>		
- Based on 30 indemnity and 80 medical only claims annualy. If the actual claims in a year vary by more than +/- 10% the fee will be adjusted accordingly		
Medical Bill Repricing	$8.50 per bill	$8.50 per bill
PPO Network	26% of Savings	28% of Savings
Nurse Case Management (on a case-by-case basis)	$85 per hour	$90 per hour
Tail Charge - open after 24 months from date of loss	$ 300	$ 300
Subrogation	15%	15%
20 Hours of Loss Prevention Services	Included	Included

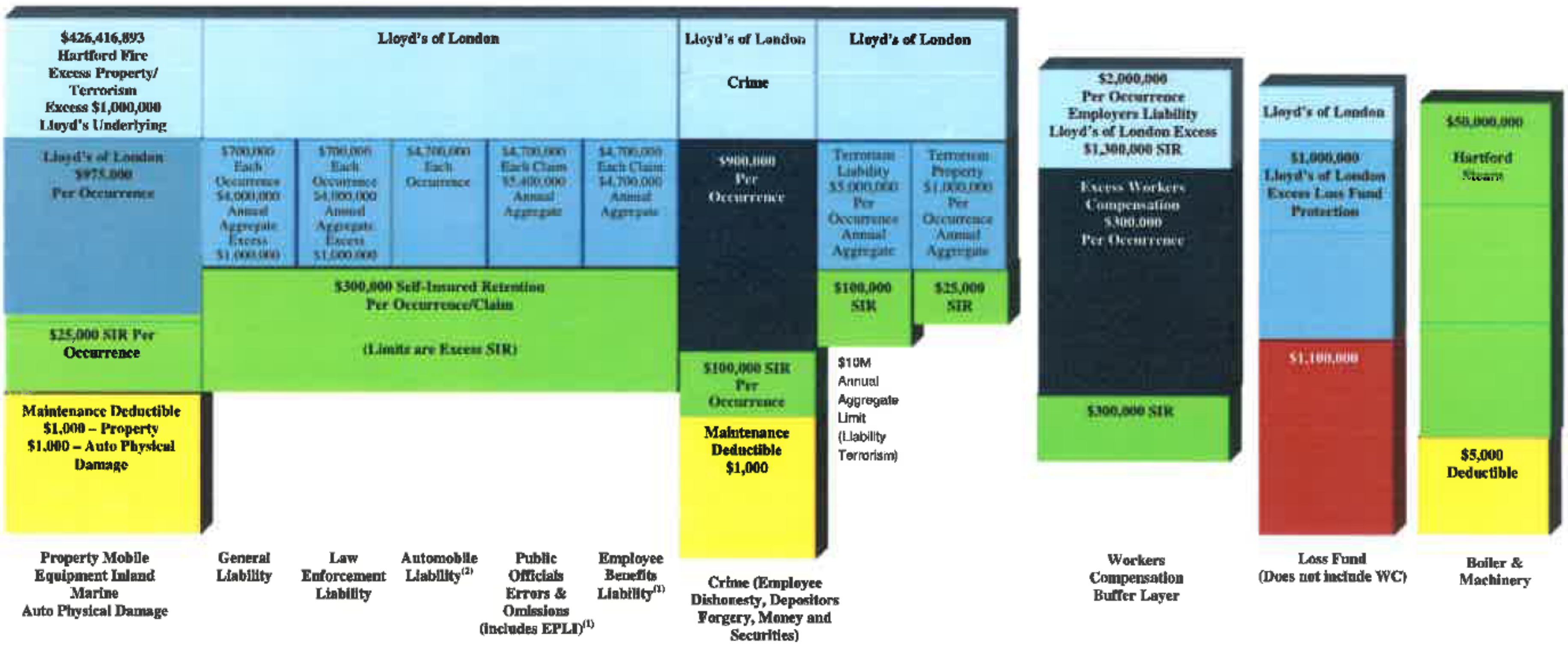
The fees listed above do not include Allocated Loss Adjustment Expenses including but not limited to; medical cost containment, attorney fees, expert witness fees, transcription fees, etc.

Program Structure Chart

City of Charleston, WV

Lloyd's Protected Self-Insurance Program Structure

March 31, 2019 to March 31, 2020



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Gallagher
Insurance | Risk Management | Consulting

Program Details

Coverage: Package

Carrier: Underwriters at Lloyd's London

Policy Period: 3/31/2019 to 3/31/2020

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	INSURING AGREEMENT	STATEMENT OF DEFENSE COSTS
Property/Auto Physical Damage	Occurrence	Not Applicable	Indemnity	Within Policy Limits/Erodes Policy Limit and SIR/Limited
General Liability	Occurrence	Not Applicable	Indemnity	Within Policy Limits/Erodes Policy Limit and SIR/Limited
Public Officials Liability/Employment Practices Liability - All Coverages	Claims Made	7/1/1990	Indemnity	Within Policy Limits/Erodes Policy Limit and SIR/Limited
Public Officials Liability/Employment Practices Liability - Sexual Abuse Liability	Claims Made	3/31/2008	Indemnity	Within Policy Limits/Erodes Policy Limit and SIR/Limited
Excess Workers' Compensation and Employers' Liability	Occurrence	Not Applicable	Indemnity	Within Policy Limits/Erodes Policy Limit and SIR/Limited
Employee Benefits Liability	Claims Made	7/1/1990	Indemnity	Within Policy Limits/Erodes Policy Limit and SIR/Limited
Crime	Occurrence	Not Applicable	Indemnity	Within Policy Limits/Erodes Policy Limit and SIR/Limited
Law Enforcement Liability	Occurrence	Not Applicable	Indemnity	Within Policy Limits/Erodes Policy Limit and SIR/Limited
Terrorism	Occurrence	Not Applicable	Indemnity	Within Policy Limits/Erodes Policy Limit and SIR/Limited

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Loss Fund Workers Compensation Section V does not erode loss fund	Limit	$1,100,000	
Excess Loss Fund Protection Limit	Limit	$1,000,000	Annual Aggregate
All Coverages Under Section I Property Combined	Limit	$975,000	
Subject to the Following Sublimits/Annual			
Automobile Physical Damage Only	Sublimit	$975,000	Each Occurrence

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Flood and Surface Water	Sublimit	$975,000	Each Occurrence
Flood and Surface Water	Sublimit	$975,000	Annual Aggregate
Earthquake	Sublimit	$975,000	Each Occurrence
Earthquake	Sublimit	$975,000	Annual Aggregate
Named Windstorm	Sublimit	$975,000	Each Occurrence
Data Processing Extra Expense	Sublimit	$975,000	Each Occurrence
Data Processing Systems	Sublimit	$975,000	Each Occurrence
Data Processing Media	Sublimit	$975,000	Each Occurrence
Valuable Papers	Sublimit	$975,000	Each Occurrence
Fine Arts	Sublimit	$100,000	Ground up – each occurrence
Accounts Receivable	Sublimit	$975,000	Each Occurrence
Extra Expense	Sublimit	$975,000	Each Occurrence
Mobile Equipment	Sublimit	$975,000	Each Occurrence
Transit	Sublimit	$500,000	Ground up – each occurrence
Business Income Other than Rental Value	Sublimit	$975,000	Each Occurrence
Newly Acquired Property Reporting Limit as provided in Section I Conditions, Automatic Acquisition Clause	Sublimit	$1,000,000	Each Occurrence
Coverage Section II General Liability:			
Specific Excess Limit of Insurance for Each Occurrence:			
All coverages under Section II combined:			
- Primary – each and every	Limit	$700,000 xs $300,000 SIR	Aggregate Does Not Apply
- Excess	Limit	$4,000,000 xs $1,000,000 with $4,000,000 Annual Aggregate	
Subject to the Following Sublimits/Annual Aggregates Which are Part of, And not in Addition to, The Specific Excess Limit of Insurance and Annual Aggregate Limit Above:			
Sexual Harassment Liability	Sublimit	$4,700,000	Each Occurrence

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Sexual Harassment Liability	Sublimit	$4,700,000	Annual Aggregate
Sexual Abuse Liability	Sublimit	$4,700,000	Each Occurrence
Sexual Abuse Liability	Sublimit	$4,700,000	Annual Aggregate
Premises Medical Payments	Sublimit	$5,000	Ground up any One Person
Premises Medical Payments	Sublimit	$50,000	Ground up any One Person
Coverage Section III Automobile Liability:			
Specific Excess Limit of Insurance for Each Occurrence:			
All Coverages under Section III combined:	Sublimit	$4,700,000	Each Occurrence
Subject to the Following Sublimits/Annual Aggregates Which are Part of, And not in Addition to, The Specific Excess Limit of Insurance and Annual Aggregate Limit Above:			
Automobile Medical Payments – any One Person	Sublimit	$5,000	Ground up
Automobile Medical Payments – any One Occurrence	Sublimit	$50,000	Ground up
Uninsured Motorists/Underinsured Motorists	Sublimit	$25,000 ground up Property Damage per Accident $25,000 ground up Bodily Injury per person $50,000 per accident	Ground up any One Occurrence
Garagekeeper's Legal Liability	Sublimit	$250,000	Ground up any One Occurrence
Coverage Section IV Public Officials Miscellaneous Liability:			
Specific Excess Limit of Insurance for Each Claim:			
All coverages under Section IV combined:	Limit	$4,700,000	Each Claim
All coverages under Section IV combined:	Limit	$5,400,000	Annual Aggregate
Subject to the Following Sublimits/Annual Aggregates Which are Part of, And not in Addition to, The Specific Excess Limit of Insurance and Annual Aggregate Limit Above:			
Errors & Omissions	Sublimit	$4,700,000	Each Claim
Errors & Omissions	Sublimit	$5,400,000	Annual Aggregate

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Employment Practice Liability	Sublimit	$4,700,000	Each Claim
Employment Practice Liability	Sublimit	$5,400,000	Annual Aggregate
Sexual Harassment Liability	Sublimit	$4,700,000	Each Claim
Sexual Harassment Liability	Sublimit	$5,400,000	Annual Aggregate
Sexual Abuse Liability	Sublimit	$4,700,000	Each Claim
Sexual Abuse Liability	Sublimit	$5,400,000	Annual Aggregate
Coverage Section V Excess Workers' Compensation and Employers' Liability for a Qualified Self-Insurer:			
Specific Excess Limit of Insurance for Each Occurrence:			
- Coverage A Excess Workers' Compensation	Sublimit	$300,000	
- Coverage B Excess Employers' Liability	Sublimit	$2,000,000	
Coverage Section VI Employee Benefits Liability:			
Specific Excess Limit of Insurance for Each Claim:			
All Coverages Under Section VI Combined:	Limit	$4,700,000	Each Claim
All Coverages Under Section VI Combined:	Limit	$4,700,000	Annual Aggregate
Coverage Section VII Crime:			
Specific Excess Limit of Insurance for Each Occurrence:			
Money & Securities	Limit	$900,000	Each Occurrence
Forgery or Alteration	Limit	$900,000	Each Occurrence
Employee Dishonesty	Limit	$900,000	Each Occurrence
Coverage Section VIII Law Enforcement Liability:			
Specific Excess Limit of Insurance for Each Occurrence:			
All coverage under Section VIII Combined	Limit	$4,700,000	
- Primary	Limit	$700,000 xs $300,000 SIR	Aggregate Not Applicable
- Excess	Limit	$4,000,000 xs $1,000,000 With $4,000,000 Annual Aggregate	
Subject to the Following Sublimits/Annual Aggregates Which are Part of, And not in Addition to, The Specific Excess Limit of Insurance and Aggregate Limit Above:			

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Sexual Harassment Liability	Sublimit	$4,700,000	Each Occurrence
Sexual Harassment Liability	Sublimit	$4,700,000	Annual Aggregate
Sexual Abuse Liability	Sublimit	$4,700,000	Each Occurrence
Sexual Abuse Liability	Sublimit	$4,700,000	Annual Aggregate
Coverage Section IX Terrorism:			
Specific Excess Limit of Insurance for Each Occurrence:			
Property Terrorism	Limit	$1,000,000	Each Occurrence
Property Terrorism	Limit	$1,000,000	Annual Aggregate
Liability Terrorism	Limit	$5,000,000	Each Occurrence
Liability Terrorism	Limit	$10,000,000	Annual Aggregate

Deductibles / Self Insured Retention

TYPE	COVERAGE	AMOUNT
Self Insured Retention	SIR, Which Apply to a Covered Loss for Each Occurrence or Claim.	
Self Insured Retention	I. Property	$25,000
Self Insured Retention	Automobile Physical Damage	$25,000
Self Insured Retention	Flood and Surface Water	$25,000
Self Insured Retention	Earthquake	$25,000
Self Insured Retention	Named Windstorm	$25,000
Deductible	Property-Maintenance Deductible	$1,000
Deductible	Automobile Physical Damage-Maintenance Deductible	$1,000
Deductible	Flood and Surface Water-Maintenance Deductible	$1,000
Deductible	Earthquake-Maintenance Deductible	$1,000
Deductible	Named Windstorm-Maintenance Deductible	$1,000
Self Insured Retention	II. General Liability:	$300,000
Self Insured Retention	- Sexual Harassment Liability	$300,000
Self Insured Retention	- Sexual Abuse Liability	$300,000
Self Insured Retention	III. Automobile Liability	$300,000

Deductibles / Self Insured Retention

TYPE	COVERAGE	AMOUNT
Self Insured Retention	IV. Public Officials Miscellaneous Liability	$300,000
Self Insured Retention	- Errors & Omissions	$300,000
Self Insured Retention	- Employment Practice Liability	$300,000
Self Insured Retention	- Sexual Harassment Liability	$300,000
Self Insured Retention	- Sexual Abuse Liability	$300,000
Self Insured Retention	V. Excess Workers' Compensation & Employers Liability For A Qualified Self Insurer:	-
Self Insured Retention	- Coverage A Excess Workers' Compensation	$300,000
Self Insured Retention	- Coverage B Excess Employers' Liability	$1,300,000
Self Insured Retention	VI. Employee Benefits Liability	$300,000
Self Insured Retention	VII. Crime:	-
Self Insured Retention	- Money and Securities	$100,000
Self Insured Retention	- Forgery or Alteration	$100,000
Self Insured Retention	- Employee Dishonesty	$100,000
Self Insured Retention	VIII. Law Enforcement Liability:	$300,000
Self Insured Retention	- Sexual Harassment Liability	$300,000
Self Insured Retention	- Sexual Abuse Liability	$300,000
Self Insured Retention	IX. Terrorism:	$25,000
Self Insured Retention	- Property Terrorism	$25,000
Self Insured Retention	- Liability Terrorism	$100,000

Definition of Claim:

DESCRIPTION
Public Officials Liability: Claim Definition and Claim Reporting Provisions: POL/EPLI
A liability policy that provides coverage for an injury or loss if the claim is first reported or filed during the policy period. This is in contrast to the broader occurrence policy forms, which cover injury or loss that occurs during the policy period, regardless of when the claim is first made. Generally, Medical Malpractice, Professional Liability, and High Hazard Product Liability policies are written on a Claims-Made basis

AssuredPartners - Commercial Insurance
Risk Management Services Company

City of Charleston

Historical P&C Summary

Claim Status	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018
Open Claims	0	0	0	0	0	1	3	3	12	16	15
Closed Claims	138	128	117	135	127	113	127	143	80	84	55
Total Claims	138	128	117	135	127	114	130	146	92	100	70

Claim Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Property	4	4	1	3	3	1	0	0	2	0	0
Automobile Liability	53	38	44	45	46	27	36	48	31	34	28
Automobile Physical Damage	10	5	2	4	14	15	2	9	5	7	7
General Liability	62	75	63	79	61	66	81	81	50	56	33
Professional	0	0	0	0	0	0	2	0	0	0	0
Law Enforcement	8	5	7	4	2	5	8	8	4	3	2
Other Liability	1	1	0	0	1	0	1	0	0	0	0

Claim Financial	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Incurred	$ 505,133	$ 479,976	$ 734,387	$ 676,137	$ 1,094,329	$ 534,605	$ 1,935,266	$ 1,289,726	$ 1,097,314	$ 291,835	$ 157,577
Paid	$ 505,133	$ 479,976	$ 734,387	$ 676,137	$ 1,094,329	$ 527,842	$ 1,495,819	$ 1,278,469	$ 955,348	$ 165,201	$ 53,429
Reserve	$ -	$ -	$ -	$ -	$ -	$ 6,763	$ 439,447	$ 11,257	$ 141,966	$ 126,634	$ 104,148
Recoveries	$ 7,375	$ 1,954	$ 14,537	$ 2,721	$ 50,816	$ 20,193	$ 6,130	$ 55,332	$ 28,266	$ 24,730	$ -
Specific Excess Recoveries	$ -	$ -	$ -	$ 314,206	$ 379,158	$ -	$ 616,939	$ 467,400	$ 384,598	$ -	$ -
Net Paid	$ 497,758	$ 478,022	$ 719,850	$ 359,210	$ 664,355	$ 507,649	$ 872,750	$ 755,737	$ 542,484	$ 140,471	$ 53,429
Net Incurred	$ 497,758	$ 478,022	$ 719,850	$ 359,210	$ 664,355	$ 514,412	$ 1,312,197	$ 766,994	$ 684,450	$ 267,105	$ 157,577

RMSC
Risk Management Services Co.

AssuredPartners - Commercial Insurance
Risk Management Services Company

City of Charleston

Workers' Compensation Program
Self-Insured Program Results

Claim Status	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
	11/28/2018	11/28/2018	11/28/2018	11/28/2018	11/28/2018	11/28/2018	11/28/2018	11/28/2018
Open Claims	1	1	0	1	3	11	15	26
Closed Claims	124	123	143	107	104	94	78	34
Total Claims	125	124	143	108	107	105	93	60

Claim Type	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
Med Only Claims	83	74	77	81	83	85	70	54
Lost Time Claims	42	50	66	27	24	20	23	6

Claim Financial	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
Incurred	$ 762,174.00	$ 521,715.00	$ 909,396.00	$ 292,824.00	$ 429,134.00	$ 411,947.00	$ 413,498.00	$ 282,955.00
Paid	$ 749,242.00	$ 519,373.00	$ 909,396.00	$ 289,555.00	$ 380,605.00	$ 299,562.00	$ 290,471.00	$ 156,672.00
Reserve	$ 12,932.00	$ 2,342.00	$ -	$ 3,269.00	$ 48,529.00	$ 112,385.00	$ 123,027.00	$ 126,283.00
Average Claim	$ 6,097.39	$ 4,207.38	$ 6,359.41	$ 2,711.33	$ 4,010.60	$ 3,923.30	$ 4,446.22	$ 4,715.92
WC Payroll	$ 34,953,085	$ 35,064,471	$ 35,089,144	$ 34,669,658	$ 35,279,131	$ 37,732,516	$ 37,750,000	$ 37,750,000
Basic Loss Rate/$100 payroll	2.181	1.488	2.592	0.845	1.216	1.092	1.095	0.750

RMSC
Risk Management Services Co.