

CHARLESTON CITY COUNCIL

Regular Meeting

March 18, 2019

at 7:00 PM



Council Chambers, Third Floor
City Hall, 501 Virginia St. E.
Charleston, WV

AGENDA

CALL TO ORDER BY THE MAYOR

INVOCATION AND PLEDGE OF ALLEGIANCE

ROLL CALL

PUBLIC SPEAKERS AND CLAIMS

1. Claims

COMMUNICATIONS

REPORTS OF STANDING COMMITTEES

FINANCE

1. Resolution No. 174-19 - Adoption of the Proposed FY 2019-2020 Municipal Budget.
2. Resolution No. 175-19 - Authorizing approval of Amendment No. 8 in the FY 2018- 2019 General Fund Budget as indicated on the attached list of accounts.
3. Resolution No. 176-19 – Authorizing the Mayor or City Manager to into contract with Carpenter Reclamation, Inc. in the amount of \$71,494.00 for the slip repair construction project on Gordon Drive.
4. Resolution No. 177-19 – Renewal of Property and Liability Insurance Coverage through Commercial Insurance Services.

5. Resolution No. 178-19 - Authorizing the Mayor or City Manager to submit an application for \$39,600.00 to the WV Division of Justice and Community Services and administer any funds awarded. These funds will provide partial salary reimbursement and travel/training funds for Charleston Police Department's Crime Victims Specialist.

REPORTS OF OFFICERS

1. Reports of Officers

NEW BILLS

UNFINISHED BUSINESS AND/OR MISCELLANEOUS BUSINESS

ROLL CALL

ADJOURNMENT

THE NEXT MEETING WILL BE HELD APRIL 1, 2019 AT 7:00 P.M.

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



AFFIDAVIT City of Charleston



STATE OF WEST VIRGINIA
COUNTY OF KANAWHA, to-wit:

The Mayor, Recorder, and/or Municipal Attorney of the City of Charleston, West Virginia, will take notice that this day appeared before the undersigned authority,

Brock Jarrett Claimant,
who, after being first by me duly sworn, deposes and says:

That this affiant resides at: 104 Samuel Ave. Pease, WV 25159

Telephone Number: 304-940-2865

and that on the 5th day of November, 2017/2018, at approximately 1h am/pm
in the City of Charleston, West Virginia, he/she sustained

A flat tire due to damaged street

Nature Of Injury And/Or Damage

As A Result Of:

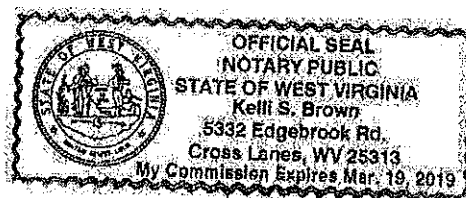
A flat tire on Rt. Tire. Attached is a copy of the bill. This occurred on Summers St. North bound. A large crack extends all the way across the street.

As a result of which accident the Claimant, Brock Jarrett, does hereby make claim against the City of Charleston, West Virginia, for damages incurred and to be incurred by him/her in the future.

[Signature]
Signature of Claimant

Taken, subscribed and sworn to before me this 8th day of March, 2018/9
My commission expires 3-19-19

Kelli S Brown
Notary Public



Resolution No. 174-19

Introduced in Council

Passed by Council

March 18, 2019

Introduced by
Joseph Jenkins

Referred from
Finance Committee

1 Resolution No. 174-19 - Approving the Official Municipal Budget Document for the Fiscal
2 Year 2019-2020, as proposed and revised, inclusive of the Municipal Levy Rates Estimate
3 for Current Expenses and Excess Levy purposes.

4

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

6

7 That the Official Municipal Budget Document for the Fiscal Year 2019-2020, as proposed
8 and revised, inclusive of the Municipal Levy Rates Estimate, is hereby approved.

Resolution No. 175-19

Introduced in Council

Passed by Council

March 18, 2019

Introduced by
Joseph Jenkins

Referred from
Finance Committee

- 1 Resolution No. 175-19 - Authorizing approval of Amendment No. 7 in the FY 2018- 2019
- 2 General Fund Budget as indicated on the attached list of accounts.
- 3
- 4 Be it Resolved by the Council of the City of Charleston, West Virginia:
- 5
- 6 That the approval of Amendment No. 7 in the FY 2018- 2019 General Fund Budget as
- 7 indicated on the attached list of accounts.

General Fund FY 2018-2019 Budget Amendment No. 8 - March 18 2019

Account No.	Department	Account Description	Amount
001 442 00 000 2 230	Strategy Management	Contracted Services	(60,568)
001 409 00 000 2 230	Mayor's Office	Contracted Services	60,568

To reallocated funds for the Coordinated Addiction Response Effort (CARE) Office.

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

Gordon Drive Slip Repair - Engineering

Bid Opening: March 5, 2019 @ 10:30 a.m.

			Carpenter Reclamation, Inc. P.O. Box 13015 Charleston, WV 25360 P: (304) 984-1115 rcarpen103@aol.com		Thaxton Construction Co. P.O. Box 13279 Charleston, WV 25360 P: (304) 984-2299 thaxtonconstruction@gmail.com	
Item	Unit	Estimated Quantity	Price per Unit	Total Cost	Price per Unit	Total Cost
Item 3.01 Mobilization and Demolition	LS	1	\$25,000.00	\$25,000.00	\$4,250.00	\$4,250.00
Item 3.02 Erosion and Sediment Control	LS	1	\$4,994.00	\$4,994.00	\$20,600.00	\$20,600.00
Item 3.03 Clearing, Grubbing, Debris Removal	AC	0.20	\$8,000.00	\$1,600.00	\$5,000.00	\$1,000.00
Item 3.04 Excavation Onsite Soils	CY	215	\$10.00	\$2,150.00	\$60.00	\$12,900.00
Item 3.05 Removal of Excess On Site Soils	CY	165	\$30.00	\$4,950.00	\$50.00	\$8,250.00
Item 3.06 Underdrains	CY	40.00	\$105.00	\$4,200.00	\$100.00	\$4,000.00
Item 3.07 Rock Toe Key	CY	120	\$105.00	\$12,600.00	\$150.00	\$18,000.00
Item 3.08 Revegetation/Erosion Control Matting	AC	0	\$5,000.00	\$1,000.00	\$5,000.00	\$1,000.00
Item 3.09 Allowances			\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00

TOTAL PROJECT COST	\$71,494.00	\$85,000.00
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Resolution No. 177-19

Introduced in Council

Passed by Council

March 18, 201

Introduced by
Joseph Jenkins

Referred from
Finance Committee

1 Resolution No. 177-19 - Authorizing the Mayor or City Manager, subject to final review
2 by the City Attorney, to enter into contracts through Commercial Insurance Services and
3 Arthur J. Gallagher Risk Management Services, Inc., at a price of \$1,009,332.00, for the
4 City's Risk Management and Property and Casualty Insurance coverage for the period
5 March 31, 2019 through March 31, 2020, in accordance with the costs attached, and
6 specifically by rejecting all underinsured motorists coverage and accepting uninsured
7 motorists coverage with statutory minimum limits of \$25,000/\$50,000/\$25,000 only;
8 and Risk Management Services Co. (RMSC) for Third Party Administration of Workers
9 Compensation and Property/Casualty Claims in accordance with the costs attached and
10 a fee advance of \$103,720.00; and further authorizing the Mayor or City Manager to
11 sign the appropriate forms rejecting the underinsured motorists coverage and accepting
12 the uninsured motorists coverage.

13

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

15

16 That the Mayor or City Manager is hereby authorized and directed, subject to final
17 review by the City Attorney, to enter into contracts through Commercial Insurance
18 Services and Arthur J. Gallagher Risk Management Services, Inc., at a price of
19 \$1,009,332.00, for the City's Risk Management and Property and Casualty Insurance
20 coverage for the period March 31, 2019 through March 31, 2020, in accordance with the
21 costs attached, and specifically by rejecting all underinsured motorists coverage and
22 accepting uninsured motorists coverage with statutory minimum limits of
23 \$25,000/\$50,000/\$25,000 only; and Risk Management Services Co. (RMSC) for Third
24 Party Administration of Workers Compensation and Property/Casualty Claims in
25 accordance with the costs attached and a fee advance of \$103,720.00; and further
26 authorizing the Mayor or City Manager to sign the appropriate forms rejecting the
27 underinsured motorists coverage and accepting the uninsured motorists coverage.

28



July 2015

WEST VIRGINIA INFORMATIONAL LETTER

NO. 193

TO: All Insurance Companies Doing Business in the State of West Virginia, Insurance Trade Associations, Insurance Media Publications and Other Interested Persons

RE: Minimum Financial Responsibility Limits & UM/UIM Offer Forms

The purpose of this Informational Letter is to advise interested parties of the increased minimum financial responsibility limits for motor vehicles and provide revised forms with respect to the optional limits of uninsured motor vehicle (UM) and underinsured motor vehicle (UIM) coverages.

I. FINANCIAL RESPONSIBILITY LIMITS

A. INCREASED LIMITS

During the 2015 regular session, the West Virginia Legislature enacted House Bill 2790. This legislation raised the minimum financial responsibility limits for motor vehicles to the following levels:

- \$25,000 because of bodily injury to or death of one person in any one accident;
- \$50,000 because of bodily injury to or death of two or more persons in any one accident (subject to the limit for one person); and
- \$25,000 because of injury to or destruction of property of others in any one accident.

The new limits become effective on **January 1, 2016**. However, pursuant to W. Va. Code § 17D-4-2(b), “proof of financial responsibility provided by an insurance policy in effect on December 31, 2015 in the minimum amounts required in subdivision (a) of this section [(i.e., current minimum limits)] shall continue to provide adequate proof of financial responsibility required by this chapter until the policy expires or is renewed.”¹ Such policies shall hereinafter be referred to as “Extended Policies.”

¹ The Insurance Commissioner considers “expired” policies to include cancelled policies in this context.



The Insurance Commissioner notes that W. Va. Code § 17D-4-7, as amended by House Bill 2790 and pertaining to the satisfaction of judgments, does not directly address Extended Policies. However, it is the opinion of the Commissioner that the legislative intent, as clearly set forth in W. Va. Code § 17D-4-2(b), necessitates the applicability of the current financial responsibility limits referenced in W. Va. Code § 17D-4-7(a) with respect to the satisfaction of judgments that involve Extended Policies.

B. EFFECT OF NEW LIMITS ON UNINSURED AND UNDERINSURED MOTOR VEHICLE COVERAGE OFFERS

House Bill 2790 further addressed the mandatory offers of UM and UIM coverages in the context of the increased minimum financial responsibility limits:

“For insurance policies in effect on December 31, 2015, including motor vehicle insurance policies and liability policies that are of an excess or umbrella type that cover automobile liability, insurers are not required to make a new offer of uninsured and underinsured motor vehicle coverage upon the renewal if the liability coverage is increased solely to meet the requirements of the increased minimum required financial responsibility limits set forth in subdivision (b), section two, article four, chapter seventeen-d of this code. Those insurers that have issued policies that carry limits of coverage below the minimum required financial responsibility limits in effect on December 31, 2015 shall increase such limits to an amount equal to or above the new minimum required financial responsibility limits when the policy is renewed but not later than December 31, 2016.” W. Va. Code § 33-6-31(m).

“[F]or insurance policies in effect on December 31, 2015, insurers are not required to offer or obtain new uninsured or underinsured motorist coverage offer forms as described in this section on any insurance policy to comply with the amount of the minimum required financial responsibility limits set forth in subsection (b), section two, article four, chapter seventeen-d of this code. All such offer forms that were executed prior to January 1, 2016, shall remain in full force and effect.” W. Va. Code § 33-6-31d(f).

II. UNINSURED AND UNDERINSURED MOTOR VEHICLE COVERAGE

A. COVERAGE OPTIONS IN WEST VIRGINIA – MANDATORY OFFERS

1. UNINSURED MOTOR VEHICLE COVERAGE

Bodily Injury
Per Person

Bodily Injury
Per Accident

Property Damage
Per Accident

Option #1:

Amount up to limits of insured’s liability coverage but not less than \$25,000

Amount up to limits of insured’s liability coverage but not less than \$50,000

Amount up to limits insured’s liability coverage but not less than \$25,000

Option #2:		
\$100,000	\$300,000	\$50,000

2. UNDERINSURED MOTOR VEHICLE COVERAGE

<u>Bodily Injury Per Person</u>	<u>Bodily Injury Per Accident</u>	<u>Property Damage Per Accident</u>
Amount up to limits of insured's liability coverage	Amount up to limits of insured's liability coverage	Amount up to limits insured's liability coverage

B. WHEN INSURER MUST PROVIDE UM AND UIM OPTION FORMS

Subsections (b) and (e) of W. Va. Code § 33-6-31d require that the UM and UIM forms prescribed by the Insurance Commissioner must be provided by the insurer to a named insured:

- Upon application for insurance either by:
 - (a) Hand delivery to the prospective named insured, or
 - (b) By mail with the first premium notice to a named insured; and
- Upon the request of any named insured for different coverage limits.

In addition to the delivery methods named above, delivery may also be accomplished by electronic delivery to an applicant or a prospective named insured provided that such delivery is in compliance with the Uniform Electronic Transactions Act, W. Va. Code § 39A-1-1 *et seq.*

For policies issued on or after January 1, 2016, or if a named insured requests different coverage limits on or after January 1, 2016, insurers should use the revised forms contained herein. The previous versions of the forms, as provided in Informational Letter 121, should be used for policies issued on or before December 31, 2015, or if a named insured requests different coverage limits on or before December 31, 2015.

As noted above, if a policy is in effect on December 31, 2015, insurers are not required to make a new offer of uninsured and underinsured motor vehicle coverage upon renewal in 2016 if the liability coverage is increased solely to meet the requirements of the increased minimum required financial responsibility limits set forth in W. Va. Code § 17D-4-2(b).

C. MANDATORY CONTENTS OF FORM

W. Va. Code § 33-6-31d(a) specifies that at a minimum the form must:

- Inform the named insured of the optional coverages being offered;
- Inform the named insured of the rate calculation for the optional coverages, including but not limited to, all levels and amounts of optional UM or UIM coverages;

- Provide the number of vehicles subject to the coverages; and
- Give the named insured the option to reject optional coverages.

D. PREPARATION OF FORMS BY INSURERS: COMPLIANCE REQUIREMENTS

Statutory compliance in the reproduction of the forms contained herein necessary to create a presumption of an effective offer of optional coverages and a knowing and intelligent election or rejection is achieved so long as the reproduced forms provide ALL the information set forth within the Insurance Commissioner's promulgated forms. It is not necessary that the reproduced forms be exact replicas of the Commissioner forms in font size and font shape. However, a minimum 10 point font size and a commonly used font face are required. Additionally, the portions of the Insurance Commissioner promulgated forms which appear in bold font style must likewise appear in bold font style on the insurer reproduced forms.

E. OFFER VALID FOR THIRTY DAYS; FORM MUST BE COMPLETED BY NAMED INSURED

A named insured or applicant must complete and return the completed forms to the insurer within **thirty days** or W. Va. Code § 33-6-31d(d) creates a presumption that such named insured has rejected or waived the optional UIM coverage or optional combined UM and UIM coverages on behalf of all insureds under the policy. The form must be completed, dated and signed by a named insured in his or her own handwriting or by marking the form and submitting an electronic signature in conformity with the Uniform Electronic Transactions Act, W. Va. Code § 39A-1-1 *et seq.*

F. INSTRUCTIONS FOR COMPLETION OF UM/UIM FORMS BY INSURER

The revised forms developed by the Insurance Commissioner pursuant to W. Va. Code § 33-6-31d consist of two parts: 1) The "Important Notice" and 2) Alternative Forms A and B.

The Important Notice must be provided in all circumstances where an offer of optional UM and UIM coverages are provided to an applicant or a named insured. The Important Notice must be combined by the insurer with either Form A or Form B, as appropriate.

Form A is to be used by insurers which offer "split limits" liability coverages. Form B is to be used by insurers which offer "single limit" liability coverage. Therefore, the form provided to a named insured would consist of either the:

- Important Notice and Form A (split limits); or
- Important Notice and Form B (single limit).

Both Forms A and B address uninsured coverage on the first page and underinsured coverage on the second page of the respective forms. The insurer must insert the following information on Form A or Form B, whichever applicable, in order to make an effective offer of optional UM and UIM coverages:

- The number of vehicles covered by the policy;
- Whether there is a multi-car discount used in the premium calculation;
- The agent's name (if the insurer is a direct marketer and no agent is used, the insurer should type in "none");
- The policy number;
- The policy period (*e.g.*, 3, 6 or 12 months);
- Coverage amounts up to the limits of the insured's liability coverage with corresponding premium amount; and
- The coverage and premium amounts for the policy period that would apply to each optional UM and UIM coverages offered by the insurer for which the named insured or applicant is eligible.

Insurers are not required to, but may, quote premiums as to UM and UIM coverage levels that are different than those required by W. Va. Code § 33-6-31. The blank spaces in the "Optional Offers" section are provided to allow the insurer some flexibility in completing the form.

Please e-mail any questions concerning this Informational Letter to Informational.Letters@wvinsurance.gov or call (304) 558-0401.

[ss://Michael D. Riley](#)
Michael D. Riley
Insurance Commissioner

IMPORTANT NOTICE

OFFER VOID AFTER THIRTY (30) DAYS

TO: PROPOSED POLICYHOLDERS (APPLICANT):

IF YOU DO NOT RETURN THIS FORM TO YOUR INSURER WITHIN THIRTY (30) DAYS IT MEANS YOU HAVE DECIDED NOT TO BUY OPTIONAL UNDERINSURED COVERAGES OR OPTIONAL LIMITS OF UNINSURED MOTORIST COVERAGE ABOVE THAT REQUIRED BY LAW.

or

PRESENT POLICYHOLDERS:

IF YOU DO NOT RETURN THIS FORM TO YOUR INSURER WITHIN THIRTY (30) DAYS IT MEANS YOUR COVERAGE WILL STAY THE SAME AS IT IS NOW. THIS IS AN OPPORTUNITY TO CHANGE THE COVERAGE YOU PRESENTLY HAVE.

Uninsured Motor Vehicle Coverage

The State of West Virginia requires that you purchase **Uninsured** motor vehicle coverage with limits not less of \$25,000 per person, \$50,000 per accident for uninsured bodily injury losses, and \$25,000 for uninsured property losses. The law also requires that you be given the opportunity to purchase higher limits.

Uninsured Motor Vehicle Coverage will protect you and passengers in your car if you are injured in an accident that was caused by an uninsured driver who was at-fault, or an unidentified driver who was at-fault.

UNDERinsured Motor Vehicle Coverage

The State of West Virginia **does not require** you to purchase **UNDERinsured** motor vehicle coverage. However, the law does state that you must be given the opportunity to purchase this coverage at limits as high as your liability coverage.

If you and passengers in your car are involved in an accident in which the other driver is legally at fault, the at-fault driver's insurance policy has the obligation to pay for your damages. It is not uncommon that the at-fault driver will not have enough liability insurance to pay for all the damages you have suffered. In order for you to protect yourself and others in your car, **UNDERinsured motor vehicle coverage** is available to you. This type of coverage will pay for the remainder of your damages up to your policy limits.

EXAMPLE:

You have purchased **UNDERinsured** motor vehicle coverage with limits of \$50,000 per person with a maximum of \$100,000 for any accident. You are in an accident where the other driver is at fault. The at-fault driver's liability policy limits are \$25,000 per person. You suffered damages of \$30,000. You receive \$25,000 from the at-fault driver's insurance. Since you still have outstanding losses of \$5,000, you can receive \$5,000 from your **UNDERinsured** motor vehicle coverage.

If you do not have **UNDERinsured motor vehicle coverage**, you may have found yourself in a situation where you did not have enough coverage to meet all of the losses you sustained in the accident.

UNINSURED MOTORISTS COVERAGE OFFER

(EXCEPT FOR THE SELECTION SECTION AND INSURED'S SIGNATURE, INSURER MUST COMPLETE THE BLANK SPACES BELOW TO CREATE AN EFFECTIVE OFFER IN ORDER FOR THE CONSUMER TO EXERCISE A KNOWING AND INTELLIGENT SELECTION.)

AGENT: _____ AJG _____

POLICY/BINDER NUMBER: _____ City of Charleston / PK1007019 _____

NUMBER OF VEHICLES SUBJECT TO PREMIUMS BELOW: _____ 494 _____

Rates [] **include** [X] **do not include** multi-car discount.

Below are different limits and the ____12__ **month premium** available to you.

MANDATORY OFFERS (initial offer [A] represents limits no less than liability coverage):

<u>Bodily Injury Per Person</u>	<u>Bodily Injury Per Accident</u>	<u>Property Damage</u>	<u>Premium</u>	<u>SELECT ONE*</u>
<u>\$25,000</u>	<u>\$50,000</u>	<u>\$25,000</u>	<u>[A] \$5,000**</u>	<u>[A] _____</u>
<i>** Premium of \$5,000 is included in Policy Premium as above stated Mandatory limits are within the Self-Insured Retention.</i>				
<u>\$ _____</u>	<u>\$ _____</u>	<u>\$ _____</u>	<u>[B] \$ _____</u>	<u>[B] _____</u>

OPTIONAL OFFERS:

<u>\$300,000</u>	<u>\$4,700,000</u>	<u>\$300,000</u>	<u>[C] \$150,000</u>	<u>[C] _____</u>
<u>\$100,000</u>	<u>\$300,000</u>	<u>\$50,000</u>	<u>[D] \$25,000</u>	<u>[D] _____</u>
<u>\$ _____</u>	<u>\$ _____</u>	<u>\$ _____</u>	<u>[E] \$ _____</u>	<u>[E] _____</u>
<u>\$ _____</u>	<u>\$ _____</u>	<u>\$ _____</u>	<u>[F] \$ _____</u>	<u>[F] _____</u>

*A named insured or applicant must complete the selection part of this form in his or her own handwriting or by appropriate electronic means. The selection of coverage is binding on all persons covered under the policy. The selected limits apply until a change in the limits is requested.

I have read the IMPORTANT NOTICE, attached, on UNinsured motor vehicle coverage and understand how this coverage works. I have been given the opportunity to select limits of UNinsured motor vehicle coverage listed above. By making a selection, I am rejecting the other remaining offers of coverage.

SIGNATURE OF A NAMED INSURED OR APPLICANT DATE

UNDERINSURED MOTORISTS COVERAGE OFFER

(EXCEPT FOR THE SELECTION SECTION AND INSURED'S SIGNATURE, INSURER MUST COMPLETE THE BLANK SPACES BELOW TO CREATE AN EFFECTIVE OFFER IN ORDER FOR THE CONSUMER TO EXERCISE A KNOWING AND INTELLIGENT SELECTION OR REJECTION.)

AGENT: _____ AJG _____

POLICY/BINDER NUMBER: _____ City of Charleston / PK1007019 _____

NUMBER OF VEHICLES SUBJECT TO PREMIUMS BELOW: _____ 494 _____

Rates [] **include** [X] **do not include** multi-car discount.

Below are different limits and the _____ **month premium** available to you.

MANDATORY OFFER (limits no less than liability coverage):

Bodily Injury Per Person	Bodily Injury Per Accident	Property Damage	Premium	<u>SELECT ONE*</u>
\$ _____	\$ _____	\$ _____	[A] \$ _____	[A] _____

OPTIONAL OFFERS:

\$300,000	\$4,700,000	\$300,000	[B] \$135,000	[B] _____
\$ _____	\$ _____	\$ _____	[C] \$ _____	[C] _____
\$ _____	\$ _____	\$ _____	[D] \$ _____	[D] _____
\$ _____	\$ _____	\$ _____	[E] \$ _____	[E] _____
<u>REJECT</u>	<u>REJECT</u>	<u>REJECT</u>	[F] <u>REJECT</u>	[F] _____

*A named insured or applicant must complete the selection part of this form in his or her own handwriting or by appropriate electronic means. The selection or rejection of coverage is binding on all persons covered under the policy. The selected limits apply until a change in the limits is requested.

I have read the IMPORTANT NOTICE, attached, on UNDERinsured motor vehicle coverage and understand how this coverage works. I have been given the opportunity to select or reject limits of UNDERinsured motor vehicle coverage listed above. By making a selection for coverage, I am rejecting the other remaining offers of coverage.

SIGNATURE OF A NAMED INSURED OR APPLICANT DATE

UNINSURED MOTORISTS COVERAGE OFFER

(EXCEPT FOR THE SELECTION SECTION AND INSURED'S SIGNATURE, INSURER MUST COMPLETE THE BLANK SPACES BELOW TO CREATE AN EFFECTIVE OFFER IN ORDER FOR THE CONSUMER TO EXERCISE A KNOWING AND INTELLIGENT SELECTION.)

AGENT: _____

POLICY/BINDER NUMBER: _____

NUMBER OF VEHICLES SUBJECT TO PREMIUMS BELOW: _____

Rates ☐ include ☒ do not include multi-car discount.

Below are different limits and the 12 month premium available to you.

MANDATORY OFFERS (initial offer [A] represents limit no less than liability coverage):

<u>Single Limit</u>	<u>Premium</u>	<u>SELECT ONE*</u>
\$ _____	[A] \$ _____	[A] _____
\$ _____	[B] \$ _____	[B] _____
OPTIONAL OFFERS:		
\$ _____	[C] \$ _____	[C] _____
\$ _____	[D] \$ _____	[D] _____
\$ _____	[E] \$ _____	[E] _____
\$ <u>WAIVE/REJECT</u>	[F] \$ <u>WAIVE/REJECT</u>	[F] _____

*A named insured or applicant must complete the selection part of this form in his or her own handwriting or by appropriate electronic means. The selection of coverage is binding on all persons covered under the policy. The selected limit applies until a change in the limit is requested.

I have read the IMPORTANT NOTICE, attached, on UNinsured motor vehicle coverage and understand how this coverage works. I have been given the opportunity to select the limits of UNinsured motor vehicle coverage listed above. By making a selection, I am rejecting the other remaining offers of coverage.

SIGNATURE OF A NAMED INSURED OR APPLICANT

DATE

UNDERINSURED MOTORISTS COVERAGE OFFER

(EXCEPT FOR THE SELECTION SECTION AND INSURED'S SIGNATURE, INSURER MUST COMPLETE THE BLANK SPACES BELOW TO CREATE AN EFFECTIVE OFFER IN ORDER FOR THE CONSUMER TO EXERCISE A KNOWING AND INTELLIGENT SELECTION OR REJECTION.)

AGENT: _____

POLICY/BINDER NUMBER: _____

NUMBER OF VEHICLES SUBJECT TO PREMIUMS BELOW: _____

Rates ☐ include ☒ do not include multi-car discount.

Below are different limits and the __12__ month premium available to you.

MANDATORY OFFER (limit no less than liability coverage):

<u>Single Limit</u>	<u>Premium</u>	<u>SELECT ONE*</u>
\$ _____	[A] \$ _____	[A] _____

OPTIONAL OFFERS:

\$ _____	[B] \$ _____	[B] _____
\$ _____	[C] \$ _____	[C] _____
\$ _____	[D] \$ _____	[D] _____
\$ _____	[E] \$ _____	[E] _____
_____ REJECT	[F] REJECT	[F] _____

*A named insured or applicant must complete the selection part of this form in his or her own handwriting or by appropriate electronic means. The selection or rejection of coverage is binding on all persons covered under the policy. The selected limits apply until a change in the limits is requested.

I have read the IMPORTANT NOTICE, attached, on UNDERinsured motor vehicle coverage and understand how this coverage works. I have been given the opportunity to select or reject the limits of UNDERinsured motor vehicle coverage listed above. By making a selection for coverage, I am rejecting the other remaining offers of coverage.

SIGNATURE OF A NAMED INSURED OR APPLICANT

DATE

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



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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	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	% of Change
EXPOSURES	Lloyd's	Lloyd's	Lloyd's	Lloyd's	Lloyd's	Lloyd's	Lloyd's	Lloyd's	
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 (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	1,000,000 (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 Property 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%
*All premiums above do not include West Virginia Surplus Lines Taxes or Surcharge Fees.									
Arthur J. Gallagher & Co. Fee	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	0.0%

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*	\$750,000	\$747,500	\$765,000	\$765,000	\$740,000	\$703,427	\$703,427	\$703,427	2.1%
Annual premium to increase values at City Center						\$28,470			
							TOTAL \$731,897	\$747,505	
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	Included in Brit Package	
Terrorism (Property) - Lloyd's	1,000,000 (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 Property including Terrorism Annual premium to increase values at Civic Center	95,028	100,000	91,307	93,111	93,111	93,038	96,654	96,654	
							29,717	29,717	
							TOTAL		
Boiler & Machinery Includes Surcharge	14,862	14,862	15,007	15,411	15,366	15,391	\$126,371	\$127,072	0.05%
Annual premium to increase values at Civic Center							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%
* All premiums above do not include West Virginia Surplus Lines Taxes or Surcharge Fees.									
Arthur J. Gallagher & Co. Fee	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	0.0%

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	2013/2014	2014/2015	2015/2016	2016/2017	2017/2018	2018/2019	2019/2020	2020/2021	2021/2022	2022/2023	2023/2024	2024/2025
Package Premium	\$829,000	\$750,000	\$747,500	\$765,000	\$765,000	\$740,000	\$703,427	\$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	\$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	\$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	\$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	\$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	\$300,000 Excess \$300,000				
No. of Vehicles	427	431	441	442	448	461	489	466	489	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	\$37,884,735	\$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	\$320,703,079	\$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 (WVDOJ)	\$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

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

TOTAL (Including TPA Fees)	\$1,042,970	\$1,026,872	\$995,082	\$1,009,191	\$1,098,057
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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
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 annually. 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			26% 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.

City of Charleston, WV

Lloyd's Protected Self-Insurance Program Structure

March 31, 2019 to March 31, 2020

**\$5,000
Deductible**

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:			
<i>Specific Excess Limit of Insurance for Each Occurrence:</i>			
- Coverage A Excess Workers' Compensation	Sublimit	\$300,000	
- Coverage B Excess Employers' Liability	Sublimit	\$2,000,000	
Coverage Section VI Employee Benefits Liability:			
<i>Specific Excess Limit of Insurance for Each Claim:</i>			
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:			
<i>Specific Excess Limit of Insurance for Each Occurrence:</i>			
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:			
<i>Specific Excess Limit of Insurance for Each Occurrence:</i>			
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
	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
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
	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
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

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

Med Only Claims	83	74	77	81	83	85	70	54
Lost Time Claims	42	50	66	27	24	20	23	6

Claim Financial

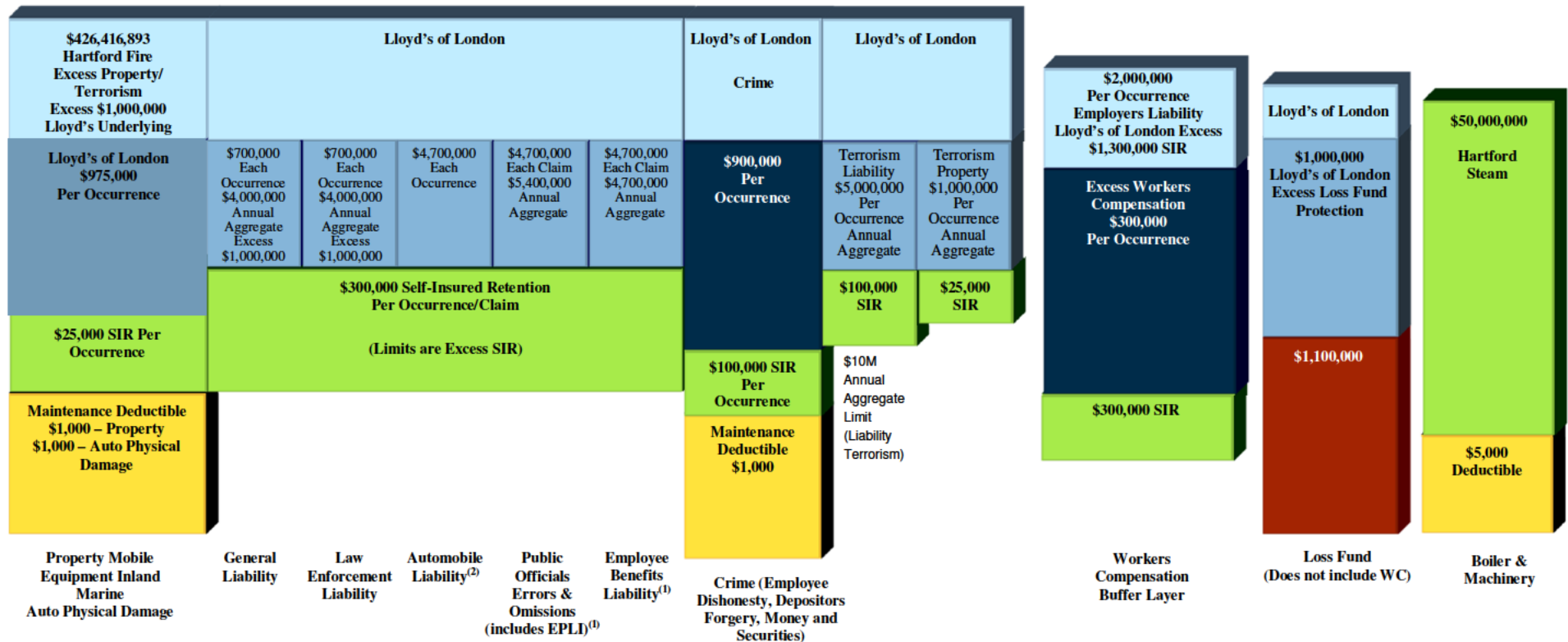
Incurred	\$ 762,174.00	\$ 521,715.00	\$ 909,396.00	\$ 292,824.00	\$ 429,134.00	\$ 411,947.00	\$ 413,498.00	\$ 282,955.00
Paid	\$ 749,242.00	\$ 519,373.00	\$ 909,396.00	\$ 289,555.00	\$ 380,605.00	\$ 299,562.00	\$ 290,471.00	\$ 156,672.00
Reserve	\$ 12,932.00	\$ 2,342.00	\$ -	\$ 3,269.00	\$ 48,529.00	\$ 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

Program Structure Chart

City of Charleston, WV

Lloyd's Protected Self-Insurance Program Structure

March 31, 2019 to March 31, 2020



Gallagher

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.

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.

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	2013/2014	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 (WVDOJ)	\$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.

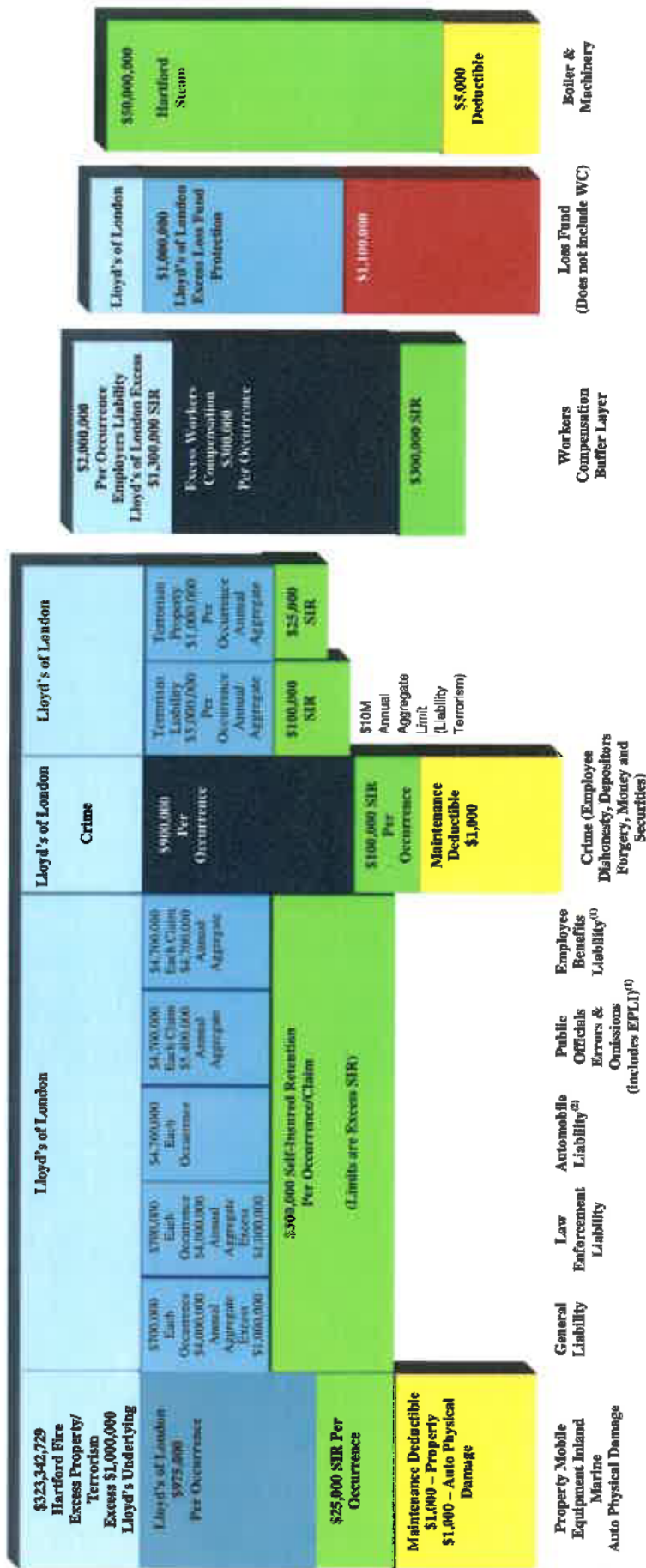
City of Charleston Contract Renewal
Terms for the Period April 1, 2017 - March 31, 2020

	<u>Annual Avg - 2YR</u>	<u>Contract Estimate</u>	<u>Proposed Estimate</u>	<u>2015-17 Contract Pricing</u>	<u>Annual Fee</u>	<u>Proposed Pricing</u>	<u>Annual Fee</u>
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
Minimum Fee					\$ 87,090		\$ 91,720
					\$ 70,000		\$ 72,000
					80%		78%
Annual Administration Fee				\$ 12,000		\$ 12,000	
Total Fee Paid In Advance				\$ 99,090		\$ 103,720	
<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 annually. 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.

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.

⁽¹⁾ Public 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.

Historical P&C Summary

Claim Type

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

AssuredPartners - Commercial Insurance
Risk Management Services Company



City of Charleston

Workers' Compensation Program
Self-Insured Program Results

Claim Status	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
Open Claims	0	0	0	1	2	1	0	0	1	8	8	37	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	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
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	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
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	\$ 7,069	\$ 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	\$ 34,569,658	\$ 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	1.451	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

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:

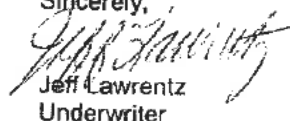
As per your request, the following is a breakdown of the quotation you requested for obtaining insurance coverage through the WV Board of Risk and Insurance Management (BRIM) for the above named risk:

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 Trailing (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



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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	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	% 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	\$96,237,991	\$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 (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	1,000,000 (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 Property 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%
*All premiums above do not include West Virginia Surplus Lines Taxes or Surcharge Fees.									
Arthur J. Gallagher & Co. Fee	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	0.0%

Premiums/Fees Comparison: Expiring to Recommended Carriers

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	% of Change
	Lloyd's	Lloyd's	Lloyd's	Lloyd's	Lloyd's	Lloyd's	Lloyd's	Lloyd's	
EXPOSURES							(annualized premium adding Civic Center)		
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*	\$750,000	\$747,500	\$765,000	\$765,000	\$740,000	\$703,427	\$703,427	\$703,427	
Annual premium to increase values at City Center							\$28,470		2.1%
							TOTAL \$731,897	\$747,505	
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	1,000,000 (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 Property including Terrorism Annual premium to increase values at Civic Center	95,028	100,000	91,307	93,111	93,111	83,038	96,654	96,654	
							29,717	29,717	
							TOTAL	\$126,371	0.05%
Boiler & Machinery Includes Surcharge	14,862	14,862	15,007	15,411	15,366	15,391	15,884 (rounded)	15,884	
Annual premium to increase values at Civic Center							5,512	5,512	
							TOTAL \$21,396	\$22,034	3%
Total	\$1,859,890	\$862,362	\$871,314	\$873,522	\$848,477	\$811,856	\$879,654	\$896,611	1.9%
*All premiums above do not include West Virginia Surplus Lines Taxes or Surcharge Fees.									
Arthur J. Gallagher & Co. Fee	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	0.0%
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									

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	2013/2014	2014/2015	2015/2016	2016/2017	2017/2018	2018/2019	2019/2020
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 (WVDOJ)	\$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

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

TOTAL (Including TPA Fees)	\$1,042,970	\$1,026,872	\$995,082	\$1,009,191	\$1,098,057
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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				\$ 99,080		\$ 103,720	
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 annually. 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	

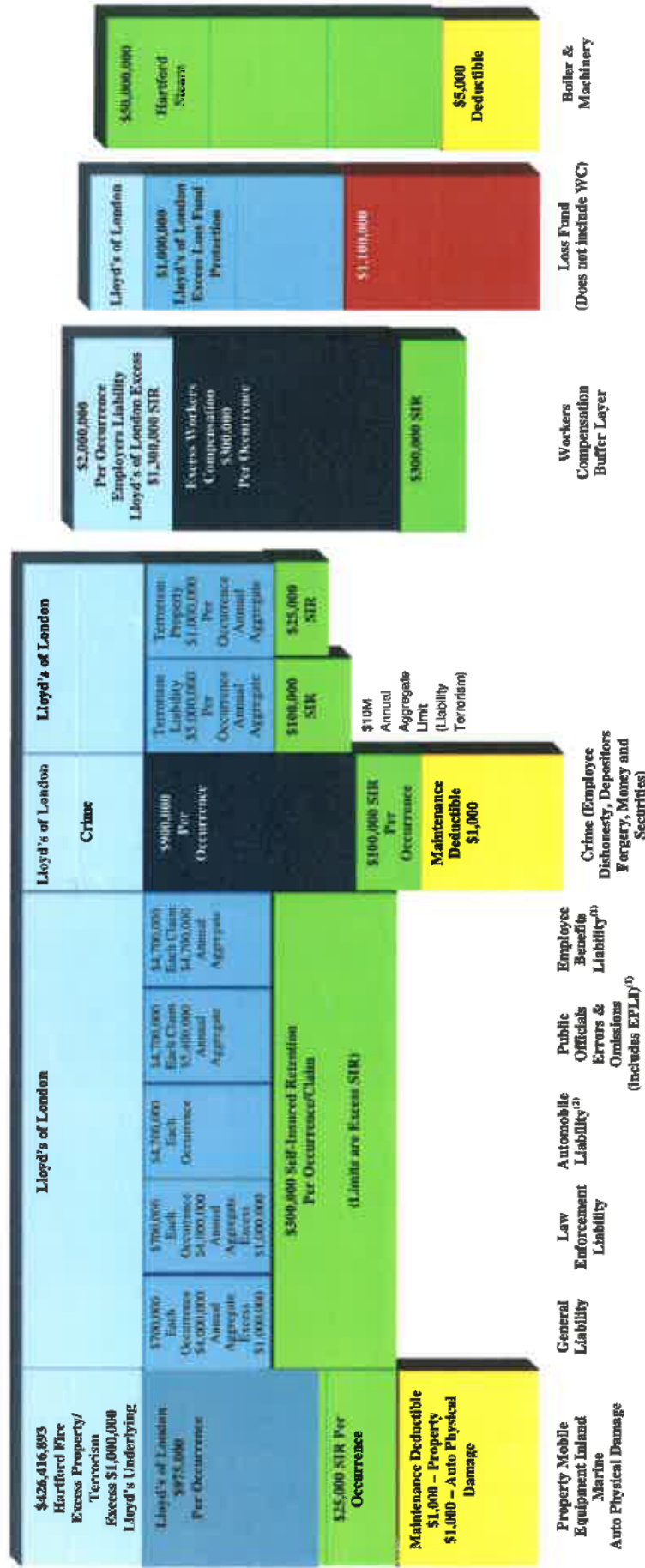
The fees listed above do not include Allocated Loss Adjustment Expenses including but not limited to; medical cost containment, attorney fees, expert witness fees, transcription fees, etc.

Program Structure Chart

City of Charleston, WV

Lloyd's Protected Self-Insurance Program Structure

March 31, 2019 to March 31, 2020



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
	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
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
	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
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

**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
	11/28/2018	11/28/2018	11/28/2018	11/28/2018	11/28/2018	11/28/2018	11/28/2018	11/28/2018
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
	11/28/2018	11/28/2018	11/28/2018	11/28/2018	11/28/2018	11/28/2018	11/28/2018	11/28/2018
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

**MUNICIPAL COURT
CITY OF CHARLESTON**

**Post Office Box 2749
Charleston, West Virginia 25330
(304) 348-8079**

Anne B. Charnock, Judge

Conrad Lucas, Clerk

TO: Mayor Amy Shuler Goodwin
FROM: Conrad Lucas, Clerk
DATE: Monday, March 4, 2019
RE: February 2019 Financial Information, Charleston Municipal Court

TOTAL CITATIONS FILED 1025

Criminal Violations: 179
Traffic Violations: 822
Parking: 0
Building Search Warrants 24 Properties

RESTITUTION COLLECTED (paid to victims): \$0.00

Primarily related to shoplifting cases, restitution monies are collected and refunded to the store/victim.

FINANCIAL REPORT ATTACHED

cc: Judge Anne B. Charnock
Miles Cary, City Clerk
Victor Grigoraci, Treasurer
Lieutenant Paul Perdue, Deputy Chief of Police
Tony Harmon, Building Department
David Potters, Office of the City Attorney
Captain Mark Abbott, CPD
Nikki Smith, City Clerk's Office

Violations by Filed Date...

TRAFFIC	822	
CRIMINAL	179	
BUILDING SEARCH WARRANT	24	
Total Filed Violations		1,025

Completed Cases...

Paid Fine...		
TRAFFIC	295	
CRIMINAL	10	
BUILDING SEARCH WARRANT	0	
Total Paid Fines		305
Before Judge...		
TRAFFIC	12	
CRIMINAL	20	
BUILDING SEARCH WARRANT	0	
Total Before Judge		32
Total Completed		337

Other Completed...

DISMISS- OFFICER NOT WITH CITY		
TRAFFIC	5	
CRIMINAL	9	
BUILDING SEARCH WARRANT	0	
Total		14
DISMISSED (BY COMPLAINANT)		
TRAFFIC	1	
CRIMINAL	0	
BUILDING SEARCH WARRANT	0	
Total		1
DEFENDANT DECEASED		
TRAFFIC	10	
CRIMINAL	3	
BUILDING SEARCH WARRANT	0	
Total		13
DISMISSED OFFICER FAIL TO PROS		
TRAFFIC	5	
CRIMINAL	4	
BUILDING SEARCH WARRANT	0	
Total		9
DISMISSED (PRESENTED INSURANCE)		

TRAFFIC	52	
CRIMINAL	0	
BUILDING SEARCH WARRANT	0	
Total		52
DISMISSED (BY JUDGE'S ORDER) _		
TRAFFIC	4	
CRIMINAL	1	
BUILDING SEARCH WARRANT	0	
Total		5
DISMISSED E-PROOF		
TRAFFIC	5	
CRIMINAL	0	
BUILDING SEARCH WARRANT	0	
Total		5
DISMISSED (PRESENTED DL)		
TRAFFIC	7	
CRIMINAL	0	
BUILDING SEARCH WARRANT	0	
Total		7
DISMISSED STORE CLOSED		
TRAFFIC	0	
CRIMINAL	19	
BUILDING SEARCH WARRANT	0	
Total		19
DISMISSED OFF FAIL TO PROV VIN		
TRAFFIC	8	
CRIMINAL	0	
BUILDING SEARCH WARRANT	0	
Total		8
DISMISSED (PROSECUTOR'S ORDER)		
TRAFFIC	96	
CRIMINAL	65	
BUILDING SEARCH WARRANT	0	
Total		161
DISMISSED PRESENTED RECORDS		
TRAFFIC	84	
CRIMINAL	0	
BUILDING SEARCH WARRANT	0	
Total		84
DISMISSED AFTER PT DIVERSION		
TRAFFIC	8	
CRIMINAL	11	
BUILDING SEARCH WARRANT	0	
Total		19
DISMISSED VICTIM/WITNESS FTA		

CHARLESTON MUNICIPAL COURT
Report For February 1, 2019 Thru February 28, 2019

Page: 3
FILEDST

TRAFFIC	0	
CRIMINAL	2	
BUILDING SEARCH WARRANT	0	
Total		2

DISMISSED WITHOUT PREJUDICE

TRAFFIC	19	
CRIMINAL	29	
BUILDING SEARCH WARRANT	0	
Total		48

VOIDED DOCKET

TRAFFIC	1	
CRIMINAL	0	
BUILDING SEARCH WARRANT	0	
Total		1

Total Other Completed	448
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Grand Total Completed	785
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Net Difference Filed/Complete	240
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Warrants...

Issued...

TRAFFIC	339	
CRIMINAL	366	
BUILDING SEARCH WARRANT	0	
Total Violations		705
Total Warrants Issued		705

Cleared...

TRAFFIC	279	
CRIMINAL	302	
BUILDING SEARCH WARRANT	0	
Total Violations		581
Total Warrants Cleared		581

Change in Total Warrants	124
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Other Paid Cases...

Paid Fine...

Total Other Paid Fines	123
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FINE FINE	\$37,694.00
JAILF REGIONAL JAIL CORR.	\$10,172.03
REST RESTITUTION	\$5,779.00
CVC CRIME VICTIM'S FUND	\$2,049.00

CHARLESTON MUNICIPAL COURT
Report For February 1, 2019 Thru February 28, 2019Page: 4
FILEDST

LAWFND LAW ENFORCE. TRAIN STATE	\$512.00
LAWLOC LAW ENFORCE. TRAIN (LOCAL)	\$1,077.00
ADMIN ADMINISTRATIVE COST	\$514.00
CCF COMMUNITY CORRECTIONS FUND	\$393.00
NSF NSF	\$50.00
OP OVER PAYMENT	\$39.00
Total Fees/Fines Paid	\$58,279.03

Monthly Report – Definition Key

Violations by Filed Date:

Violations keyed into the Court software during the month

Completed Cases:

Cases where the fine and court costs were paid in full and the case was closed during the month.

Before Judge:

Number of violations where a case set for trial before the judge; the defendant was found guilty or entered a guilty plea at trial and the defendant paid off all costs/fines in full thereby closing the case.

Other Completed -Dismissed (By Complainant):

The City Attorney moved to dismiss cases because the person who filed the complaint no longer wishes to pursue the charges.

Defendant Deceased:

Cases dismissed because the defendant died.

Dismissed Officer Fail to Pros:

Cases dismissed because the officer failed to appear in Court.

Dismissed (presented insurance):

Cases dismissed because the defendant presented valid proof of insurance for the offense date.

Dismissed (presented DL):

Cases dismissed because the defendant presented a valid driver's license.

Dismissed Mistaken Identity:

Cases dismissed cases on the City Attorney's motion due to mistaken identity.

Dismissed (Prosecutor's Order):

Cases dismissed on the City Attorney's motion or as a result of a plea agreement.

Dismissed Presented Records:

Cases dismissed because the defendant presented records to satisfy a code or Court requirement.

Dismissed After PT Diversion:

Cases dismissed because the defendant entered into a Pre-Trial Diversion agreement with the City and satisfied the requirements of the Pre-Trial Diversion.

Dismissed Victim/Witness FTA:

Cases dismissed because the witness or victim did not appear in Court for trial.

Dismissed without prejudice:

Cases dismissed but the City having the option to re-file the case within one (1) year of the date of the offense.

Dismissed No Drug Results:

Drug results were not received for trial.

Dismissed – Officer Not With City

Officer/Witness is no long employed by the City.

Warrants

The Court issues warrants for Failure to Appear in Court for court sessions. These warrants are printed and copied to the CPD Warrants Division.

Cleared:

The Court clears warrants once the warrant is served by an officer or when a defendant self reports to the Court. The Court also clears warrants if a person is deceased, posts bond and or, in some cases, enters a plea.

Other Paid Cases:

The Court received a partial payment for a case; however, the defendant still has a balance due.

Search Warrant Issued:

A search warrant document was prepared and presented to the court by the City Attorney's office with regard to safety and public health concerns of a structure/property.

This report is not indicative of the case volume in Municipal Court. Rather, this information reflects payment status/coding for cases.

Citation	Name	Status	Defendant Address
SW201901	WATTS, EUGENE W	SW	1401 6TH AVENUE
SW201901B	SPENCER, DOROTHY	SW	1401 6th AVENUE
SW201902	SAMPLES, DALE	SW	906 RICHARD STREET
SW201903	EDMONDS, CLAYTON	SW	705 MADISON AVENUE
SW201904	STEBEC LLC,	SW	257 OAKWOOD ROAD
SW201905	MILLER, BRENDA	SW	110 WESTVIEW DRIVE
SW201906	SMITH, STANLEY	SW	312 GARRISON AVENUE
SW201907	HORUS, PROPERTIES LLC	SW	817 INDIANA AVENUE
SW201907B	HORUS, PROPERTIES LLC	SW	817 1/2 INDIANA AVENUE
SW201908	DICKERSON, LLOYD O	SW	SOUTHOVER ROAD
SW201909	DADDY AND MOM, LLC	SW	922 GARDEN STREET
SW201910	WOODS, AMANDA	SW	1035 BEECH AVENUE
SW201911	HOBSON, MATTHEW IV	SW	1001 1ST AVENUE
SW201912	WTH, PROPERTIES LLC	SW	1331 GRANT STREET
SW201913	MOORE, W L	SW	305 DELAWARE AVENUE
SW201914	PUGH, DAVID R	SW	305 BEUHRING AVENUE
SW201914B	PUGH, BRENDA G	SW	305 BEUHRING AVENUE
SW201915	STONE, ALMA	SW	401 BEUHRING AVENUE
SW201916	GRACE, HARRAH LIVING TRUST	SW	1533 3RD AVENUE
SW201917	ZIEGLER, MILFORD	SW	1434 3RD AVENUE
SW201917B	ZIEGLER, ELIZABETH	SW	1434 3RD AVENUE
SW201918	AHANGARDEZFOULI, TRUDY	SW	1907 4TH AVENUE
SW201919	KNAPPER, EVERETTE Q	SW	1517 4TH AVENUE
SW201919B	KNAPPER, CLARENCE	SW	1517 4TH AVENUE

CITY OF CHARLESTON
Office of Finance Director
Payroll Variance Analysis
February, 2019

Department		Type Wages	Current Month				Year-to-Date				Annual	
Name	Code		Budget	Actual	Variance	%	Budget	Actual	Variance	%	Budget	Available
Mayor	409	Regular	25,667	26,279	(611)	-2.38%	204,712	246,706	(41,994)	-20.51%	320,216	73,511
		IPT	-	-	-		-	-	-		-	-
Budget	4	Overtime	-	-	-		-	-	-		-	-
Actual	4	Total	25,667	26,279	(611)	-2.38%	204,712	246,706	(41,994)	-20.51%	320,216	73,511
City Council	410	Regular	13,433	12,500	933	6.95%	92,950	78,150	14,800	15.92%	153,400	75,250
		IPT	-	-	-		-	-	-		-	-
Budget	26	Overtime	-	-	-		-	-	-		-	-
Actual	26	Total	13,433	12,500	933	6.95%	92,950	78,150	14,800	15.92%	153,400	75,250
City Manager - Admin.	412-00	Regular	47,073	32,247	14,825	31.49%	400,117	374,199	25,917	6.48%	611,943	237,744
		IPT	385	3,620	(3,235)	-841.20%	3,269	5,140	(1,871)	-57.22%	5,000	(140)
Budget	8	Overtime	-	-	-		-	-	-		-	-
Actual	7	Total	47,457	35,867	11,590	24.42%	403,386	379,339	24,046	5.96%	616,943	237,604
City Manager - Const.	412-50	Regular	42,545	53,543	(10,998)	-25.85%	361,631	370,594	(8,963)	-2.48%	553,082	182,488
		IPT	3,462	1,375	2,087	60.29%	29,423	14,165	15,258	51.86%	45,000	30,835
Budget	14	Overtime	4,615	1,869	2,747	59.51%	39,231	41,508	(2,277)	-5.80%	60,000	18,492
Actual	12	Total	50,622	56,786	(6,164)	-12.18%	430,284	426,266	4,018	0.93%	658,082	231,816
City Treasurer	413	Regular	9,478	9,478	(0)	0.00%	80,561	80,561	(0)	0.00%	123,211	42,650
		IPT	692	-	692	100.00%	5,885	637	5,248	89.18%	9,000	8,364
Budget	3	Overtime	-	-	-		-	-	-		-	-
Actual	3	Total	10,170	9,478	692	6.81%	86,446	81,198	5,248	6.07%	132,211	51,013
City Collector	414	Regular	52,673	52,123	550	1.05%	447,721	446,725	996	0.22%	684,750	238,025
		IPT	-	-	-		-	-	-		-	-
Budget	15	Overtime	-	-	-	-100.00%	-	26	(26)	-100.00%	-	(26)
Actual	15	Total	52,673	52,123	550	1.05%	447,721	446,752	969	0.22%	684,750	237,998
City Clerk	415	Regular	9,539	9,540	(0)	0.00%	81,084	80,546	538	0.66%	124,011	43,465
		IPT	-	-	-		-	-	-		-	-
Budget	3	Overtime	-	-	-		-	-	-		-	-
Actual	3	Total	9,539	9,540	(0)	0.00%	81,084	80,546	538	0.66%	124,011	43,465
Municipal Court	416	Regular	22,023	22,614	(591)	-2.69%	184,499	189,310	(4,811)	-2.61%	283,600	312,044
		IPT	1,385	1,204	181	13.04%	11,769	10,009	1,760	14.96%	18,000	7,991
Budget	8	Overtime	2,154	1,849	305	14.16%	18,308	20,617	(2,309)	-12.61%	28,000	7,383
Actual	8	Total	25,561	25,667	(106)	-0.41%	214,576	219,935	(5,360)	-2.50%	329,600	327,418

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Year-to-Date includes 17 pay periods covering the period of June 24, 2018 through February 16, 2019

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CITY OF CHARLESTON
Office of Finance Director
Payroll Variance Analysis
February, 2019

Department		Type Wages	Current Month				Year-to-Date				Annual	
Name	Code		Budget	Actual	Variance	%	Budget	Actual	Variance	%	Budget	Available
City Attorney	417	Regular	29,457	28,191	1,265	4.30%	250,381	261,055	(10,674)	-4.26%	382,936	121,881
		IPT	-	-	-		-	-	-		-	-
		Overtime	-	-	-		-	-	-		-	-
Budget	5	Total	29,457	28,191	1,265	4.30%	250,381	261,055	(10,674)	-4.26%	382,936	121,881
Actual	5											
Accounting	418	Regular	22,089	22,089	0	0.00%	187,757	187,756	0	0.00%	287,157	99,401
		IPT	-	-	-		-	-	-		-	-
		Overtime	-	-	-		-	-	-		-	-
Budget	5	Total	22,089	22,089	0	0.00%	187,757	187,756	0	0.00%	287,157	99,401
Actual	5											
Engineering - General	420-00	Regular	35,526	35,449	77	0.22%	301,973	301,197	776	0.26%	461,841	160,644
		IPT	269	-	269	100.00%	2,288	-	2,288	100.00%	3,500	3,500
		Overtime	-	-	-		-	-	-		-	-
Budget	7	Total	35,795	35,449	346	0.97%	304,261	301,197	3,064	1.01%	465,341	164,144
Actual	7											
Engineering - Stormwater	420-01	Regular	16,690	16,690	0	0.00%	141,869	141,869	0	0.00%	216,976	75,107
		IPT	-	-	-		-	-	-		-	-
		Overtime	-	-	-		-	-	-		-	-
Budget	4	Total	16,690	16,690	0	0.00%	141,869	141,869	0	0.00%	216,976	75,107
Actual	4											
MOECD	421	Regular	30,329	30,329	0	0.00%	257,793	259,816	(2,023)	-0.78%	394,272	134,456
		IPT	-	-	-		-	-	-		-	-
		Overtime	-	-	-		-	-	-		-	-
Budget	7	Total	30,329	30,329	0	0.00%	257,793	259,816	(2,023)	-0.78%	394,272	134,456
Actual	7											
Human Resources	422	Regular	35,723	35,723	0	0.00%	303,644	303,644	0	0.00%	464,397	160,753
		IPT	-	-	-		-	-	-		-	-
		Overtime	-	-	-		-	-	-		-	-
Budget	8	Total	35,723	35,723	0	0.00%	303,644	303,644	0	0.00%	464,397	160,753
Actual	8											
Mail Room	431	Regular	4,944	2,596	2,348	47.50%	42,024	32,708	9,316	22.17%	64,272	31,564
		IPT	-	-	-		-	-	-		-	-
		Overtime	-	-	-		-	-	-		-	-
Budget	2	Total	4,944	2,596	2,348	47.50%	42,024	32,708	9,316	22.17%	64,272	31,564
Actual	2											
Building Commission	436	Regular	48,676	47,927	749	1.54%	413,742	407,990	5,752	1.39%	632,782	224,792
		IPT	-	-	-		-	-	-		-	-
		Overtime	-	-	-		-	20	(20)		-	-
Budget	13	Total	48,676	47,927	749	1.54%	413,742	408,009	5,733	1.39%	632,782	224,792
Actual	13											

CITY OF CHARLESTON
Office of Finance Director
Payroll Variance Analysis
February, 2019

Department		Type Wages	Current Month				Year-to-Date				Annual	
Name	Code		Budget	Actual	Variance	%	Budget	Actual	Variance	%	Budget	Available
Planning	437	Regular	30,353	30,353	(0)	0.00%	257,999	253,353	4,646	1.80%	394,587	141,234
		IPT	923	-	923	100.00%	7,846	-	7,846	100.00%	12,000	12,000
Budget	7	Overtime	-	-	-		-	-	-		-	
Actual	7	Total	31,276	30,353	923	2.95%	265,845	253,353	12,492	4.70%	406,587	153,234
Information Systems	439	Regular	60,834	54,982	5,852	9.62%	517,086	467,344	49,742	9.62%	790,838	323,494
		IPT	-	-	-		-	-	-		-	-
Budget	12	Overtime	-	-	-		-	-	-		-	-
Actual	12	Total	60,834	54,982	5,852	9.62%	517,086	467,344	49,742	9.62%	790,838	323,494
Building Maintenance	440	Regular	17,825	17,829	(4)	-0.02%	151,513	151,288	225	0.15%	231,725	80,437
		IPT	-	-	-		-	400	(400)		-	(400)
Budget	7	Overtime	1,385	1,238	146	10.57%	11,769	20,577	(8,807)	-74.83%	18,000	(2,577)
Actual	7	Total	19,210	19,068	142	0.74%	163,282	172,265	(8,983)	-5.50%	249,725	77,460
Strategy Management	442	Regular	11,454	16,656	(5,201)	-45.41%	97,363	103,713	(6,351)	-6.52%	148,908	45,195
		IPT	-	-	-		-	-	-		-	-
Budget	2	Overtime	-	-	-		-	-	-		-	-
Actual	3	Total	11,454	16,656	(5,201)	-45.41%	97,363	103,713	(6,351)	-6.52%	148,908	45,195
Morris Square Property	500	Regular	4,627	4,804	(177)	-3.83%	39,330	39,568	(238)	-0.61%	60,152	20,584
		IPT	-	-	-		-	-	-		-	-
Budget	2	Overtime	923	431	492	53.26%	7,846	9,373	(1,527)	-19.46%	12,000	2,627
Actual	2	Total	5,550	5,236	314	5.66%	47,176	48,941	(1,765)	-3.74%	72,152	23,211
Public Works	566	Regular	8,000	8,000	-	0.00%	68,000	68,000	-	0.00%	104,000	36,000
		IPT	-	-	-		-	-	-		-	-
Budget	1	Overtime	-	-	-		-	-	-		-	-
Actual	1	Total	8,000	8,000	-	0.00%	68,000	68,000	-	0.00%	104,000	36,000
Public Grounds - Adm.	567-00	Regular	68,158	64,665	3,493	5.12%	579,339	562,095	17,244	2.98%	886,048	323,953
		IPT	-	-	-		-	-	-		-	-
Budget	27	Overtime	2,308	926	1,382	59.87%	19,615	5,748	13,867	70.70%	30,000	24,252
Actual	26	Total	70,465	65,591	4,875	6.92%	598,954	567,843	31,111	5.19%	916,048	348,205
Public Grounds - C/T	567-01	Regular	4,728	4,850	(122)	-2.59%	40,188	40,428	(240)	-0.60%	61,464	21,036
		IPT	-	-	-		-	-	-		-	-
Budget	2	Overtime	385	-	385	100.00%	3,269	187	3,082	94.27%	5,000	4,813
Actual	2	Total	5,113	4,850	262	5.13%	43,457	40,615	2,842	6.54%	66,464	25,849

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CITY OF CHARLESTON
Office of Finance Director
Payroll Variance Analysis
February, 2019

Department		Type Wages	Current Month				Year-to-Date				Annual	
Name	Code		Budget	Actual	Variance	%	Budget	Actual	Variance	%	Budget	Available
Police - Uniform	700-00	Regular	615,660	613,139	2,521	0.41%	5,233,109	5,231,402	1,707	0.03%	8,003,578	2,772,176
		Overtime	147,043	157,547	(10,505)	-7.14%	1,282,202	1,395,679	(113,477)	-8.85%	1,911,554	515,875
Budget	173	Reimb.	(1,923)	(3,232)	1,309	68.06%	(16,346)	(19,264)	2,918	17.85%	(25,000)	(25,000)
Actual	169	Total	760,779	767,454	(6,675)	-0.88%	6,498,964	6,607,817	(108,852)	-1.67%	9,890,132	3,263,051
Police - Civilian	700-01	Regular	62,684	63,938	(1,254)	-2.00%	532,815	550,419	(17,604)	-3.30%	814,893	264,474
		IPT	3,846	4,199	(353)	-9.18%	32,692	25,121	7,571	23.16%	50,000	24,879
Budget	24	Overtime	8,615	4,438	4,177	48.48%	73,231	55,906	17,325	23.66%	112,000	56,094
Actual	23	Total	75,146	72,575	2,570	3.42%	638,738	631,446	7,292	1.14%	976,893	345,447
Fire - Uniform	706-00	Regular	639,857	617,219	22,638	3.54%	5,489,444	5,439,837	49,607	0.90%	8,318,138	2,878,301
		Overtime	75,177	68,386	6,791	9.03%	639,005	506,572	132,432	20.72%	977,302	470,730
Budget	169	Reimb.	(923)	(3,872)	2,949	319.47%	(7,846)	(16,288)	8,441	107.59%	(12,000)	4,288
Actual	157	Total	714,111	681,734	32,377	4.53%	6,120,602	5,930,122	190,480	3.11%	9,283,440	3,353,318
Fire - Civilian	706-01	Regular	6,566	6,566	0	0.00%	55,810	55,809	0	0.00%	85,356	29,547
		IPT	-	-	-	-	-	-	-	-	-	-
Budget	2	Overtime	-	-	-	-	-	-	-	-	-	-
Actual	2	Total	6,566	6,566	0	0.00%	55,810	55,809	0	0.00%	85,356	29,547
TPT	712	Regular	38,494	33,624	4,870	12.65%	327,195	315,885	11,310	3.46%	500,416	184,531
		IPT	-	-	-	-	-	-	-	-	-	-
Budget	12	Overtime	1,077	517	560	51.95%	9,154	8,586	568	6.21%	14,000	5,414
Actual	11	Total	39,570	34,141	5,429	13.72%	336,349	324,470	11,879	3.53%	514,416	189,946
Emergency Services	716	Regular	12,198	11,023	1,175	9.63%	103,685	98,985	4,700	4.53%	158,577	59,592
		IPT	-	-	-	-	-	-	-	-	-	-
Budget	2	Overtime	-	-	-	-	-	-	-	-	-	-
Actual	2	Total	12,198	11,023	1,175	9.63%	103,685	98,985	4,700	4.53%	158,577	59,592
Street	750	Regular	185,068	174,730	10,338	5.59%	1,573,077	1,498,280	74,797	4.75%	2,405,882	907,602
		IPT	-	-	-	-	-	-	-	-100.00%	-	-
Budget	73	Overtime	35,538	28,245	7,294	20.52%	203,077	227,836	(24,759)	-12.19%	300,000	72,164
Actual	71	Total	220,606	202,974	17,632	7.99%	1,776,154	1,726,116	50,037	2.82%	2,705,882	979,766
Equipment Maintenance	754	Regular	64,354	63,169	1,185	1.84%	547,010	554,264	(7,254)	-1.33%	836,603	282,339
		IPT	-	-	-	-	-	-	-	-	-	-
Budget	22	Overtime	5,000	8,094	(3,094)	-61.88%	42,500	47,930	(5,430)	-12.78%	65,000	17,070
Actual	22	Total	69,354	71,264	(1,910)	-2.75%	589,510	602,194	(12,684)	-2.15%	901,603	299,409

CITY OF CHARLESTON
Office of Finance Director
Payroll Variance Analysis
February, 2019

Department		Type Wages	Current Month				Year-to-Date				Annual	
Name	Code		Budget	Actual	Variance	%	Budget	Actual	Variance	%	Budget	Available
Refuse & Recycling	800	Regular	158,777	152,109	6,668	4.20%	1,349,608	1,213,196	136,412	10.11%	2,064,107	850,911
		IPT	-	-	-		-	-	-	-100.00%	-	-
Budget	67	Overtime	21,538	13,510	8,029	37.28%	183,077	181,068	2,009	1.10%	280,000	98,932
Actual	64	Total	180,316	165,618	14,697	8.15%	1,532,685	1,394,264	138,421	9.03%	2,344,107	949,843
Parks & Recreation	900	Regular	96,139	81,591	14,548	15.13%	817,180	775,006	42,174	5.16%	1,249,804	474,798
		IPT	5,600	5,620	(20)	-0.36%	173,600	180,137	(6,537)	-3.77%	280,000	99,863
Budget	33	Overtime	4,923	4	4,919	99.92%	41,846	33,072	8,774	20.97%	64,000	30,928
Actual	29	Total	106,662	87,215	19,447	18.23%	1,032,626	988,215	44,411	4.30%	1,593,804	605,589
Public Arts	906	Regular	4,154	3,846	308	7.41%	35,308	32,692	2,615	7.41%	54,000	21,308
		IPT	-	-	-		-	-	-		-	-
Budget	1	Overtime	-	-	-		-	-	-		-	-
Actual	1	Total	4,154	3,846	308	7.41%	35,308	32,692	2,615	7.41%	54,000	21,308
Municipal Auditorium	910	Regular	7,438	7,438	(0)	0.00%	63,224	63,530	(306)	-0.48%	96,695	33,165
		IPT	-	-	-		-	-	-		-	-
Budget	3	Overtime	385	190	195	50.57%	3,269	3,003	266	8.13%	5,000	1,997
Actual	3	Total	7,823	7,628	194	2.49%	66,493	66,533	(40)	-0.06%	101,695	35,162
Spring Hill Cemetery	952	Regular	25,346	23,753	1,593	6.29%	215,437	212,361	3,076	1.43%	329,492	117,131
		IPT	-	-	-	0.00%	32,938	25,999	6,939	21.07%	62,000	36,001
Budget	8	Overtime	923	177	746	80.79%	7,846	2,653	5,193	66.18%	12,000	9,347
Actual	8	Total	26,269	23,930	2,339	8.90%	256,221	241,013	15,208	5.94%	403,492	162,479
General Fund		Regular	2,568,577	2,491,600	76,976	3.00%	21,846,175	21,490,282	355,894	1.63%	33,354,109	11,863,828
		IPT	16,562	16,018	543	3.28%	299,711	261,607	38,104	12.71%	484,500	222,893
		Overtime	311,989	287,422	24,567	7.87%	2,585,245	2,560,361	24,884	0.96%	3,893,856	1,333,495
Budget	781	Reimb.	(2,846)	(7,104)	4,258	149.60%	(24,192)	(35,552)	11,359	46.95%	(37,000)	(1,448)
Actual	751	Total	2,894,281	2,787,936	106,344	3.67%	24,706,938	24,276,698	430,241	1.74%	37,695,465	13,418,767

CITY OF CHARLESTON
Office of Finance Director
Payroll Variance Analysis
February, 2019

Department		Type Wages	Current Month				Year-to-Date				Annual	
Name	Code		Budget	Actual	Variance	%	Budget	Actual	Variance	%	Budget	Available
Civic Center		Regular	82,745	83,904	(1,160)	-1.40%	794,387	680,701	113,686	14.31%	1,075,680	394,979
		IPT	16,538	35,403	(18,865)	-114.07%	218,846	150,240	68,607	31.35%	215,000	64,760
	Budget 28	Overtime	3,835	6,039	(2,204)	-57.48%	35,670	45,507	(9,838)	-27.58%	49,853	4,346
	Actual 26	Total	103,118	125,347	(22,229)	-21.56%	1,048,903	876,447	172,455	16.44%	1,340,533	464,086
Parking System		Regular	55,914	44,269	11,645	20.83%	427,814	363,479	64,336	15.04%	726,878	363,399
		IPT	3,923	1,557	2,366	60.31%	35,308	27,234	8,074	22.87%	51,000	23,766
	Budget 18	Overtime	2,017	429	1,588	78.75%	12,649	11,709	940	7.43%	26,221	14,512
	Actual 18	Total	61,854	46,254	15,599	25.22%	475,771	402,422	73,350	15.42%	804,099	401,677
Total		Regular	2,707,235	2,619,773	87,462	3.23%	23,068,377	22,534,461	533,916	2.31%	35,156,667	12,622,206
		IPT	37,023	52,978	(15,955)	-43.10%	553,864	439,080	114,784	20.72%	750,500	311,420
		Overtime	317,841	293,890	23,951	7.54%	2,633,564	2,617,578	15,986	0.61%	3,969,930	1,352,352
	Budget 827	Reimb.	(2,846)	(7,104)	4,258	-149.60%	(24,192)	(35,552)	11,359	-46.95%	(37,000)	(1,448)
	Actual 795	Total	3,059,253	2,959,538	99,715	3.26%	26,231,613	25,555,567	676,046	2.58%	39,840,097	14,284,530

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Vacancy Report:

City Manager - Admin	1
City Manager - Const.	2
Strategy Management	(1)
Public Grounds	1
Police - Uniform	4
Police - Civilian	1
Fire - Uniform	12
TPT	1
Street	2
Refuse & Recycling	3
Parks & Recreation	4
Total General Fund	30
Civic Center	2
Total All	32

As of February 28, 2019



City of Charleston West Virginia

Miles C. Cary II, City Clerk

City Treasurer's Report To City Council

Month Ended

February 2019

Please Note:

1. Here is the February 2019 Page 1 "All Funds Collections & Withdrawals" that shows the total of each fund balance.
2. A full copy of the February 2019 Report has been emailed to you.
3. The Report is searchable.
4. If you would like a paper copy of the full report, or if you need assistance in any way, please contact my office at 304-348-8029.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Victor Grigoraci", is written over a horizontal line.

Victor Grigoraci, CPA – City Treasurer

<u>Fund / Description</u>	<u>Balance February 2018</u>	<u>Balance January 2019</u>	<u>Collections February 2019</u>	<u>Withdrawals February 2019</u>	<u>Balance February 28, 2019</u>
001 General Fund	5,958,249.06	6,728,649.40	6,102,916.69	6,548,416.77	6,283,149.32
002 Coal Severance Tax	80.81	8.21	0.00	0.00	8.21
003 Municipal Stabilization	4,171,937.41	4,244,872.47	7,652.40	0.00	4,252,524.87
009 Community Development	38,397.12	1,712.74	131,695.71	39,739.29	93,669.16
016 Charleston Land Trust	44,741.18	45,801.20	82.57	0.00	45,883.77
017 Project West Invest	30,544.82	511.35	0.92	0.00	512.27
026 Uniform Pension Reserve Fund	11,408,806.30	16,180,918.63	59.96	267,240.00	15,913,738.59
035 Municipal Beautification	31,293.22	31,840.29	57.40	0.00	31,897.69
036 Special Demolition	6,894.24	15,268.65	27.53	0.00	15,296.18
037 Sister Cities	21,517.84	26,957.98	48.60	0.00	27,006.58
038 Solid Waste	607,584.26	457,590.26	323,357.61	82,674.74	698,273.13
039 Waste Disposal	0.00	0.00	74,562.20	38,975.00	35,587.20
040 Landfill Closure	3,139,472.21	3,265,878.89	9,885.62	0.00	3,275,764.51
041 Police Contributions	10,370.88	9,629.56	17.36	0.00	9,646.92
042 Police Evidence	29,410.32	52,824.31	95.23	0.00	52,919.54
043 Forfeited Funds	417,312.12	279,252.24	1,501.40	2,631.24	278,122.40
044 Municipal Court	185,058.41	174,597.86	59,377.03	28,393.00	205,581.89
047 Health Insurance Reserves	5,993,705.38	6,098,489.13	10,993.99	0.00	6,109,483.12
048 Wayfinding Commission	52,402.45	73,639.22	132.75	0.00	73,771.97
049 Live On The Levee	31,971.17	7,680.73	31,419.44	1,821.00	37,279.17
080 Human Rights	176,793.29	176,793.29	0.00	0.00	176,793.29
081 Home Program	68,977.57	10,919.87	40,754.18	19,635.50	32,038.55
085 Firefighters Assistance Grant	77.08	77.08	0.00	0.00	77.08
088 SBA Riverfront Project Donation Account	9.18	9.18	0.00	0.00	9.18
088 SBA Riverfront Project Grant Account	10,167.71	10,167.71	0.00	0.00	10,167.71
091 Byrne Justice 10/11	0.10	770.99	0.00	770.99	0.00
095 Police Grants	92,972.04	101,754.31	20,136.26	0.00	121,890.57
096 Historic Preservation	2,601.00	2,601.00	0.00	0.00	2,601.00
099 Public Arts Grant	48,160.00	162,855.10	0.00	10,000.00	152,855.10
100 Sinking Fund	3,969,473.29	4,033,774.81	7,271.85	0.00	4,041,046.66
200 Infrastructure	147,370.60	149,946.99	270.32	0.00	150,217.31
207 South Side Recreation	9,878.74	0.00	0.00	0.00	0.00
214 Civic Center Capital Improvement	280,874.91	327,815.00	12,966.11	0.00	340,781.11
215 Municipal Auditorium Capital Improvement	121,824.15	140,955.59	11,149.55	0.00	152,105.14
216 Civic Center Capital Project Fund	0.00	424.64	73,635.59	28,758.41	45,301.82
218 Soccer Fields	3,080.92	0.00	0.00	0.00	0.00
220 General Maintenance	1,475,197.79	1,791,728.69	3,227.83	1,622.50	1,793,334.02
221 City Service Fee Capital Project	3,161,336.83	4,252,942.05	5,351.60	1,712,467.68	2,545,825.97
222 Facilities Maintenance	4,423,091.76	2,343,575.27	4,218.82	4,773.62	2,343,020.47
255 Ballpark Maintenance	92,230.24	78,626.28	139.15	5,750.00	73,015.43
402 Civic Center Revenue	65,827.45	266,122.20	537,859.96	369,284.07	434,698.09
406 Parking System Revenue	3,679,027.63	4,537,589.78	228,737.00	96,462.05	4,669,864.73
426 Parking Operation and Maintenance	1,768,247.71	1,117,658.25	2,014.85	0.00	1,119,673.10
427 Civic Center TIF Project	1,308,812.21	157,185.72	528.81	63,635.59	94,078.94
900 M - DENT	566,620.88	629,972.31	8,335.07	23,538.47	614,768.91
901 Pending Forfeiture	2,054,220.02	2,175,068.24	3,917.81	1,814.00	2,177,172.05
Working Cash Advance Fund	37,135.00	37,460.00	0.00	0.00	37,460.00
Total All Funds	55,743,757.30	60,202,917.47	7,714,399.17	9,348,403.92	58,568,912.72