CHARLESTON CITY COUNCIL

Regular Meeting

March 7, 2022
at 7:00 PM

THIS MEETING WILL TAKE PLACE IN PERSON AND CAN BE VIWED LIVE VIA
https://charlestonwv.civicclerk.com/web/home.aspx

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. INTERESTED PUBLIC SPEAKERS MUST REGISTER AT THE CLERK'S TABLE IN PERSON NO EARLIER THAN 15 MINUTES BEFORE THE MEETING STARTS. FIVE (5) SPEAKERS WILL BE PERMITTED (RULE NO. 22 (B)).

2. Claims 3-7-2022

PROCLAMATIONS

1. 3-7-2022

COMMUNICATIONS

1. 3-7-2022

REPORTS OF STANDING COMMITTEES

PLANNING, STREETS AND TRAFFIC

1. Bill No. 7943 Committee Substitute - A Bill amending the Zoning Ordinance by amending the Land Use Table in Section 3-050 and the Supplemental Regulations Pertaining to the Land Use Table in Section 3-060.

2. Bill No. 7944 Committee Subsitute - Amending the Zoning Ordinance by creating the definition of "Vape/Smoke Shop" and making it a conditional use permit in the C-8, CVD, and UCD zoning districts.

3. Bill No. 7947 Committee Substitute - A Bill amending the Zoning Ordinance by amending the Land Use Table in Section 3-050 and the Supplemental Regulations Pertaining to the Land Use Table in Section 3-060 relating to the operation of home-based businesses.

SELECT COMMITTEE ON INSURANCE RELATIONS - PROPERTY AND CASUALTY

1. Resolution No. 608-22 - That the Mayor or City Manager is authorized , subject to final review by the City Attorney, to enter into contracts with the West Virginia Counties Group Self Insurance Risk Pool, Inc., DBA West Virginia Communities Risk Pool, at a price of $1,497,770, for the City's Risk Management and Property, Casualty, Cyber, and Workers' Compensation Insurance coverage and including all Third Party Administrator (TPA) Services for the period March 31, 2022 through March 31, 2023.

FINANCE

1. Resolution No. 609-22 Committee Substitute – Authorizing the approval of the American Rescue Plan Act budget for City Allocations.

2. Resolution No. 610-22 - Authorizing the Mayor or City Manager to submit an application to the WV Division of Administrative Services under the Violence Against Women Act grant program and administer any funds awarded to provide overtime reimbursement for investigations of violent crimes involving female victims.

3. Resolution No. 612-22 – Authorizing the Mayor or City Manager to approve and execute Change Order No. 1 relating to the 2021 CIP Pipe Lining project, in the amount of $12,000.00 to permit additional installation of pipe lining.

4. Resolution No. 613-22 - Authorizing the Mayor or City Manager to approve and execute Change Order No. 2 relating to the Concrete Sidewalk and Accessible Ramp Project Agreement – Summer 2021 to permit additional installation of additional ADA improvements at the MLK Community Center and the Kanawha City Community Center.

5. Resolution No. 614-22 - Authorizing the Mayor or City Manager to approve and execute Change Order No. 1 relating to the purchase of Smart Meter Cellular Hardware Upgrades.

6. Resolution No. 615-22 - Authorizing the Mayor or City Manager to enter into a contract for sound and light production services for Live on the Levee.

7. Bill No. 7950 - A BILL authorizing the Mayor or City Manager to execute a Quitclaim Deed for Barlow Drive to the West Virginia Department of Transportation, Division of Highways to finalize its inclusion in the Industrial Access Road Program.

REPORTS OF OFFICERS

1. 3-7-2022

NEW BILLS

1. 3-7-2022

UNFINISHED BUSINESS AND/OR MISCELLANEOUS BUSINESS

REMARKS BY MEMBERS

ROLL CALL

ADJOURNMENT

THE NEXT REGULAR MEETING OF COUNCIL WILL BE MARCH 21, 2022 AT 7:00 PM.

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

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,
MICHELLE BAUER, **Claimant,**
who, after being first by me duly sworn, deposes and says:

That this affiant resides at: 1404 MEADOWCREST DR. CHAS. WV 25314

Telephone Number: 304-543-2594

and that on the 24 day of JANUARY, 2021/2022 at approximately 845 am/pm
in the City of Charleston, West Virginia, he/she sustained

Hit pothole on 13-1400 block Bridge Rd which caused an open splice in Car tire. (Near St. Mathews Church)
Nature Of Injury And/Or Damage

As A Result Of:
Tire went flat and had to be replaced and car needed re-alignment. A few days later I went to obtain pictures of potholes & they had been filled. Attached are picture of potholes (unsure which one it was since they were so close together), as well as tire photos from Marty's Tire, the invoice, And Insurance declaration.

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

Michelle Bauer
Signature of Claimant

Taken, subscribed and sworn to before me this 25 day of February, 2022.
My commission expires 4-16-22.

Pamela J Harper
Notary Public

OFFICIAL SEAL
STATE OF WEST VIRGINIA
NOTARY PUBLIC
Pamela J. Harper
71 Short Leaf Lane
Hurricane, WV 25526
My Commission Expires April 16, 2022

RECEIVED
MAR 01 2022
OFFICE OF CITY CLERK

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,

______________________________, **Claimant,**

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

That this affiant resides at: 1512 Autumn Rd, Charleston, WV 25314

Telephone Number: 304-282-3098

and that on the 23 day of January, 2021/2022 at approximately 1-7 am/pm in the City of Charleston, West Virginia, he/she sustained

damage to clothing, shoes, rugs, furniture, etc.

Nature Of Injury And/Or Damage

As A Result Of:
See letter attached, along with pictures

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

KRJ
Signature of Claimant

Taken, subscribed and sworn to before me this _____ day of __________________, 2022.
My commission expires ____________________________.

____
Notary Public

RECEIVED
FEB 28 2022
OFFICE OF CITY CLERK

AFFII CSB THE SANITARY BOARD

Charleston Sanitary Board

CSB THE SANITARY BOARD

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,
Patricia Johnson, **Claimant**,
who, after being first by me duly sworn, deposes and says:

That this affiant resides at: 726 57th Street SE, Charleston WV 25304

Telephone Number: 304 205 2273

and that on the 18 day of February, 2021/2022, at approximately 1:30 am/pm
in the City of Charleston, West Virginia, he/she sustained

Services from Mullen Plumbing. The men's names were Craig and Wes
Nature Of Injury And/Or Damage

As A Result Of:
I have attached a copy of their invoice & I had to pay Mullen $1,130.00. The blockage was not in my pipe, but in the main sewer. CSB had to come out and fix it that night. Please consider refunding me for mullen services as the blockage was not in my line.

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

Patricia J. Johnson
Signature of Claimant

Taken, subscribed and sworn to before me this 1 day of March, 2022.
My commission expires 05/12/2022.

Carrie A Dandy
Notary Public

OFFICIAL SEAL
Notary Public, State Of West Virginia
CARRIE A DANDY
3418 Maccorkle Ave S.E.
Charleston, WV 25304
My Commission Expires May 12, 2024

RECEIVED
MAR 04 2022
OFFICE OF CITY CLERK

OFFICIAL SEAL
Notary Public, State Of West Virginia
CARRIE A DANDY
3418 Maccorkle Ave S.E.
Charleston, WV 25304
My Commission Expires May 12, 2024

Amy Shuler Goodwin
Office of the Mayor
City of Charleston

P.O. Box 2749
Charleston, WV 25330
(304) 348-8174 Office

March 7, 2022

Dear Margaret,

As the Program Director for the YWCA of Charleston-Sojourner's for Homeless Women and Families, I commend you on your 37 years of dedicated service and compassionate care for our City's Most vulnerable population.

You've helped heal broken hearts and offered hope to those who believed there was none. You've helped folks take the needed steps toward their goals and celebrated when they achieved success. Your kind spirit and hard work have made a lasting impact on so many and energized those who have worked with you.

You have also played a pivotal role in the success and growth of the YWCA. You assisted in the development of the Alicia McCormick Homes; created the YWCA Sojourner's Education/Job Readiness Center; increased funding through state, federal, foundations, and private sources; and formed lasting community partnerships. Your hard work and leadership have helped bring about much positive change.

It is with great pleasure I recognize your tremendous contributions to our city and her people. I am honored to present you this Key to the City of Charleston.

Sincerely,

Amy Shuler Goodwin
Mayor of Charleston

EXECUTIVE DEPARTMENT
CITY OF CHARLESTON
PROCLAMATION

WHEREAS: Problem Gambling Awareness Month is a grassroots effort to bring attention to problem gambling and the availability of prevention, treatment, and recovery services; and

WHEREAS: Problem gambling is defined as all gambling behavior patterns that compromise, disrupt or damage personal, family, or vocational pursuits; and

WHEREAS: Problem gambling affects West Virginians of all ages, races, and ethnic backgrounds—affecting 1 in every 50 West Virginians; and

WHEREAS: Problem gambling is treatable, and treatment is effective in minimizing harm to individuals, their families, and society as a whole; and

WHEREAS: The National Council on Problem Gambling advocates for people and families affected by problem gambling; and

WHEREAS: The Problem Gambling Help Network of West Virginia works to educate the public and healthcare professionals about the warning signs of problem gambling and raise awareness about the help that is available.

NOW THEREFORE, I, Amy Shuler Goodwin, Mayor of the City of Charleston, do hereby designate March 2022 as

Problem Gambling Awareness Month

and encourages all citizens to learn about the available resources and better understand the signs of problem gambling.

IN WITNESS WHEREOF, I have set my hand and caused the Seal of the Executive Department to be affixed this 7th day of March 2022.

Amy Shuler Goodwin, Mayor

EXECUTIVE DEPARTMENT
CITY OF CHARLESTON
PROCLAMATION

WHEREAS: The celebration of women's history was first proclaimed by President Jimmy Carter in March 1980, and it has become a tradition to recognize the contributions of women to our history in March of each year; and

WHEREAS: Women of every age, race, class, and ethnic background have made historic contributions to the growth and strength of our Nation in countless recorded and unrecorded ways; and

WHEREAS: Women serve in critical economic, cultural, and social capacities—contributing to the labor force, both working inside and outside the home; and

WHEREAS: Women have contributed to volunteer organizations, establishing early charitable, philanthropic, and cultural institutions, and have courageously served our country in the United States military; and

WHEREAS: Women led efforts to secure their own rights of suffrage and equal opportunity, and have been instrumental in movements such as emancipation, industrial labor, civil rights, and the peace movement; to create a more fair and just society for all.

NOW THEREFORE, I, Amy Shuler Goodwin, Mayor of the City of Charleston, do hereby designate March 2022 as

Women's History Month

and encourage all residents of Charleston to celebrate the contributions of women throughout our Capital City and join in observing International Women's Day on March 8, 2022.

IN WITNESS WHEREOF, I have set my hand and caused the Seal of the Executive Department to be affixed this 7th day of March 2022.

Amy Shuler Goodwin, Mayor

EXECUTIVE DEPARTMENT
CITY OF CHARLESTON
PROCLAMATION

WHEREAS: Our kidneys perform complex and vital functions—filtering blood, controlling the production of red blood cells, helping remove waste, and releasing the hormones that help regulate blood pressure; and

WHEREAS: An estimated 37 million people in the United States have chronic kidney disease (CKD), and as many as 9 in 10 are not aware they have CKD. A diagnosis of CKD means the kidneys aren't working as well as they should; and

WHEREAS: Major risk factors for CKD include diabetes, high blood pressure, a family history of kidney failure and age over 60. Left untreated CKD can lead to kidney failure. Therefore, it is critical that attention be brought to this often-overlooked health issue; and

WHEREAS: The National Kidney Foundation—dedicated to the awareness, prevention, and treatment of kidney disease—encourages people to get tested if they are at risk, and take proactive steps to keep their kidneys healthy; and

WHEREAS: March 10, 2022 is World Kidney Day and the World Kidney Day Joint Steering Committee declared 2022 to be the year of "Kidney Health for All" and is specifically focused on bridging the knowledge gap to better kidney care.

NOW THEREFORE, I, Amy Shuler Goodwin, Mayor of the City of Charleston, do hereby designate March 2022 as

National Kidney Month

And encourages all citizens to practice self-care and educate themselves about preventive measures for kidney disease.

IN WITNESS WHEREOF, I have set my hand and caused the Seal of the Executive Department to be affixed this 7th day of March 2022.

Amy Shuler Goodwin, Mayor

Bill No. 7943 Committee Substitute

Introduced in Council:	**Adopted by Council:**
February 6, 2022	
Introduced by:	**Referred to:**
Chad Robinson	**Planning, Streets and Traffic**

Bill No. 7943 - A Bill amending the Zoning Ordinance of the City of Charleston, West Virginia, adopted January 1, 2006, as amended, by amending the Land Use Table in Section 3-050 and the Supplemental Regulations Pertaining to the Land Use Table in Section 3-060.

Be it Ordained by the Council of the City of Charleston, West Virginia:
The Zoning Ordinance for the City of Charleston, West Virginia, effective January 1, 2006, is hereby amended as follows:

1) **Sec. 2-020 Definition of Terms**

Kennel, Commercial. A facility for the keeping, boarding, breeding, or maintaining of four or more dogs ~~four~~ three months of age or older ~~that are not owned by the kennel owner~~ for commercial purposes, except for dogs in pet shops or animal hospitals.

2) **Sec. 3-050 Permitted Land Uses**

LAND USE	R-2	R-4	R-6	R-8	R-10	R-O	C-4	C-8	C-10	C-12	CBD	UCD	CVD	PMC	I-2	I-4	PUD	SUPP.
Kennel-Commercial								*C*	*P*	*P*								*8~~,2~~* *~~9~~*

3) **Sec. 3-060 Supplemental Regulations Pertaining to Land Use Table**

8. ~~**Outdoor kennel and storage areas** shall not be visible from streets and/or adjacent properties. Structures housing animals shall be located a minimum of 100 feet from any dwelling unit.~~

Kennels shall comply with the following:

a. Outdoor kennels, dog runs, and storage areas shall be screened from view by an opaque fence, wall or dense landscaping.
b. The use shall not constitute a nuisance due to noise, odor or other irritant detectable beyond the property lines.

c. The City-County Health Department shall approve the plans for all kennels prior to the issuance of a Zoning Permit.

~~29.~~ ~~**Kennel**. The City-County Health Department shall approve the plans for all kennels prior to the issuance of a Zoning Permit.~~

Bill No. 7944 Committee Substitute

Introduced in Council	Adopted by Council
January 18, 2022	
Introduced by	Referred to
Chad Robinson, Bruce King and Bobby Brown	**Municipal Planning Commission and Planning, Streets and Traffic Committee**

Bill No. 7944 - Amending the Zoning Ordinance of the City of Charleston, West Virginia, adopted January 1, 2006, as amended, by creating the definition of “Vape/Smoke Shop” and making it a conditional use permit in the C-8, CVD, and UCD zoning districts.

BE IT ORDAINED BY THE COUNCIL OF THE CITY OF CHARLESTON, WEST VIRGINIA

1. The Zoning Ordinance for the City of Charleston, West Virginia, effective January 1, 2006, is hereby amended as follows:

Sec. 2-020 Definition of Terms

Vape/Smoke Shop. Vape/Smoke Shop means any Retail or Service Establishment that devotes 33% of its floor area to the sale and display of electronic cigarettes, tobacco products, and/or allows vaping on site. An electronic cigarette is any product containing or delivering nicotine or any other substance intended for human consumption that can be used by a person to simulate smoking through inhalation of vapor or aerosol from the product. The term “electronic cigarette” includes any such device, whether manufactured, distributed, marketed, or sold as an e-cigarette, e-cigar, e-pipe, e-hookah, or vape pen, or under any other product name or descriptor.

2. The Zoning Ordinance for the City of Charleston, West Virginia, effective January 1, 2006, is hereby amended as follows:

Sec. 3-050 Permitted Land Uses

LAND USE	R-2	R-4	R-6	R-8	R-10	R-O	C-4	C-8	C-10	C-12	CVD	UCD	PMC	I-2	I-4	PUD	SUPP.
Vape/Smoke Shop								*C*	*P*	*P*	*C*	*C*					*56*

Sec. 3-060 Supplemental Regulations Pertaining to Land Use Table

56. **Vape/Smoke Shops** operating under a Conditional Use authorization shall comply with the following:
    a. Shall not be located within 1500 feet of another vape/Smoke shop.
    b. Shall not be located within ~~1000~~1500 feet of an Elementary School, Middle School or High School Educational Facility as defined in Section 2-020 of the Zoning Ordinance for the City of Charleston, West Virginia, effective January 1, 2006.
    c. Shall conform with all Federal, State, and Local laws related to the sale of electronic cigarettes, tobacco products, and other vape products.

3. All prior ordinances or parts of ordinances, inconsistent with this ordinance are hereby repealed to the extent of such inconsistency.

MEMORANDUM

TO: Councilmembers
FROM: City Clerk's Office
Re: Form for making amendments

We have placed in each of your desks a form to be used for any amendment which you wish to make to any bill or resolution brought before Council

You simply need to complete this form indicating all deletions and additions to be included in your amendment, and return it to the Clerk to be read and voted on.

This method will comply with the Rule of Council, and will ensure that your amendment is correctly stated before action is taken.

Additional forms will be available on the Clerk's desk if needed.

Bill No. 7944

Councilmember Jeanine Faegre/Mary Beth Hoover moves to amend the committee substitute of bill no. 7944 on page 1, section 1, by deleting the definition of Vape/Smoke Shop on lines: 13-22 and adding a new definition by inserting "*Vape/Smoke Shop. means a retail store utilized primarily for the sale of tobacco products, electronic cigarettes and vaping products or accessories, and in which the sale of other products is merely incidental.*"

Bill No. 7947 Committee Substitute

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

February 6, 2022

Introduced by: | **Referred to:**

Mary Beth Hoover | **Planning, Streets and Traffic**

Bill No. 7947 - A Bill amending the Zoning Ordinance of the City of Charleston, West Virginia, adopted January 1, 2006, as amended, by amending the Land Use Table in Section 3-050 and the Supplemental Regulations Pertaining to the Land Use Table in Section 3-060 relating to the operation of home-based businesses.

Be it Ordained by the Council of the City of Charleston, West Virginia:
The Zoning Ordinance for the City of Charleston, West Virginia, effective January 1, 2006, is hereby amended as follows:

1) **Sec. 3-050 Permitted Land Uses**

LAND USE	R-2	R-4	R-6	R-8	R-10	R-O	C-4	C-8	C-10	C-12	CBD	UCD	CVD	PMC	I-2	I-4	PUD	SUPP
Home Based Business- ~~Level I~~: No impact	P	P	P	P	P	P	P	P	P	P	P	P	P	P			P	4
Home Based Business- ~~Level II~~	C	C	C	C	C	P	P	P	P	P	~~C~~P	~~C~~P	P	P			C	4

2) **Sec. 3-060 Supplemental Regulations Pertaining to Land Use Table**

~~4. **Home-Based Businesses** shall be regulated as follows:~~

~~a. Permitting and Enforcement~~

~~(1) All Level I and II proposed home-based businesses shall apply to the City Collector for a Municipal License and to the City Planning Department for zoning review. The Planning Director shall determine whether the proposed home-based business meets the level 1 permitted accessory or level 2 conditional use permit home-based business definition and requirements.~~

~~(a) Level 1 permitted accessory home-based businesses that meet the requirements set forth shall be approved by the Planning Director. The Planning Director shall endorse the Municipal License Application upon approval.~~

~~(b) Level 2 conditional use permit Home-based businesses may be approved after a public hearing for a conditional use permit if the Board of Zoning Appeals determines that the proposed home-based business will not constitute a nuisance or otherwise be detrimental to the neighborhood. The~~

~~Planning Director shall endorse the Municipal License Application upon approval by the BZA.~~

~~(2) Home-based businesses may have their permits revoked for the following reasons:~~

~~(a) Any change in use or any modification to the granted home-based business that is not first approved by the Planning Director or the BZA.~~

~~(b) Any nuisance, including noise, vibration, smoke, electrical interference, dust, heat, glare, or obnoxious odor, detectable beyond the property lines or beyond the walls of the dwelling unit, if the unit is part of a multifamily structure.~~

~~(c) Failure to pay any annual municipal license fee within thirty days after the due date or to renew the municipal license.~~

~~b. Level 1 home-based business uses shall be a permitted accessory use in all residential districts where business activities include, but are not limited to, receiving or initiating correspondence, such as phone calls, mail, faxes, or e-mail; preparing or maintaining business records; word and data processing; and telephone, mail order, and off-premise sales.~~

~~(1) Level I permitted accessory home-based businesses shall be distinguished from Level II home-based businesses requiring a conditional use permit in that they shall not be permitted to:~~

~~(i) Sell articles or products on the premises.~~

~~(ii) Generate any additional pedestrian or vehicular traffic not normally associated with the residential use of the dwelling.~~

~~(iii) Receive deliveries to or from the dwelling, except by the occupant, U.S. Mail or by courier, and by no customers or clients.~~

~~(iv) Display signs for the business use.~~

~~(v) Have employees who are not members of the resident dwelling unit.~~

~~c. Level II home-based businesses shall be conditional uses and regulated and monitored to assure that the use does not create any adverse impact on the surrounding area. Applicants must present the following information to the BZA:~~

~~(1) The type of business and business activities.~~

~~(2) The total number of resident employees.~~

~~(3) The location and floor area of the home-based business.~~

~~(4) The vehicles used in the home-based business.~~

~~(5) The number of expected customer visits per day and at any one time.~~

~~d. Level II home-based businesses shall meet the following performance standards:~~

~~(1) Hours of operation shall be limited to hours between 8:00 a.m. and 7 p.m.~~

~~(2) Employees working at the subject property must be permanent residents of that dwelling.~~

~~(3) Delivery vehicles used to deliver goods to the home-based business are limited to passenger vehicles, mail carriers, and express carriers. Deliveries shall be permitted between 8:00 a.m. and 6:00 p.m.~~

~~(4) The home-based business shall be limited to the parking/storage of one commercial vehicle on the premises, not exceeding a one-ton capacity.~~

~~(5) The home-based business shall not generate traffic in greater volume than would normally be expected in a residential neighborhood.~~

~~(6) The home-based business must provide one off-street parking space in addition to the parking requirement for the dwelling.~~

~~(7) The home-based business may not create a nuisance due to noise, vibration, smoke, electrical interference, dust, heat, glare, or obnoxious odor. Any noise, vibration, smoke, electrical interference, dust, heat, glare, or obnoxious odor detectable beyond the property lines or beyond the walls of the dwelling unit, if the unit is part of a multifamily structure, shall constitute a violation of the terms of this provision.~~

~~(8) The home-based business shall not increase demand on water, sewer, or garbage collection services to the extent that the combined demand for the dwelling and the home-based business is significantly more than is normal to the use of the property for residential purposes.~~

~~(9) The BZA may establish a limit on the number of clients permitted per day or at any one time.~~

~~(10) Structural alterations that are not customarily found in a residential structure are prohibited.~~

~~(11) Equipment and materials related to the home-based business must be stored in a manner that is out of view to the public.~~

~~(12) Signs advertising the home-based business are not permitted.~~

~~e. Level II home-based businesses shall include, but not be limited to:~~

~~(1) Professional offices such as architects, brokers, counselors, clergy, engineers, insurance agents, real estate agents, lawyers, accountants, editors, publishers, journalists, cleaning services, salespersons, travel agents, and psychologists where some clientele may be required.~~

~~(2) Personal services, such as barbershops, beauty parlors, manicure and pedicure shops, catering, chauffeuring services, and physical therapists (no more than 2 people being tended to at any one time).~~

~~(3) Instructional services such as music, dance, art and craft classes, and tutoring (no more than 2 people being instructed at any one time).~~

~~(4) Repair services for small appliances, computers, watches and clocks, electronic devices.~~

~~(5) Workrooms for tailors, dressmakers, milliners, and craft persons, including jewelry making, cabinetry and woodworking.~~

~~(6) The BZA shall make the determination whether an unlisted business is similar to a listed permitted use and issue or deny the Level II home-based business conditional use permit.~~

~~f. Home-based businesses shall not include dance studios, commercial repair or storage of automobiles, medical or dental clinics or offices where patients are treated, restaurants, bars/nightclubs, mortuary or funeral establishments, boarding/rooming/tourist homes, kennels, stables, veterinarian clinics/hospitals, nor adult uses. Uses not specifically mentioned shall not be permitted when the Planning Director determines that such use is of the same general character as at least one of those stated above.~~

4. Home-Based Businesses shall be regulated as follows:

All proposed home-based businesses shall apply to the City Collector for a Municipal Business License and to the City Planning Department for zoning review. The Planning Director shall determine whether the proposed home-based business meets the following 'no impact' criteria:

1. The business must be secondary to the residential use of the property.
2. The business must be compatible with the residential nature of the area.
3. No activity, equipment, or material associated with the business is visible from the street.
4. Operation of the business will not result in an increase in traffic in the neighborhood beyond that customary to a residence.
5. The business employs no one living outside the home who reports to work at the residential property.
6. Adequate on-site parking is provided.
7. The business must not result in an increase in demand on water, sewer, or garbage collection beyond that customary to a residence.
8. Delivery of goods to the business must be limited to passenger vehicles, mail carriers, and express carriers.

If the proposed home-based business satisfies these criteria, the use shall be treated as a permitted use and the Planning Director shall endorse the Municipal Business License Application.

If the proposed home-based business fails to satisfy any of these criteria, a request for a conditional use permit may be filed. Applicants must provide the following information to the Board of Zoning Appeals for consideration:

1. The type of business and business activities.
2. The total number of employees.
3. The location and floor area of the home-based business.
4. The number of expected customer visits per day and at any one time.
5. The vehicles, equipment, and materials used in the home-based business.
6. The availability of on-site parking.

If the BZA determines at a public hearing that the proposed home-based business will not constitute a nuisance or otherwise be detrimental to the neighborhood, the Planning Director shall endorse the Municipal License Application.

Signage for home-based businesses is prohibited, and the address of the home-based business should not be advertised in such a way that customers or salespersons may be encouraged to visit the property without an appointment.

Retail sales are prohibited, with the exception of products complementary to services provided, and online sales.

Home-based businesses shall not include commercial repair or storage of automobiles, dance studios, medical or dental clinics, restaurants, bars/nightclubs, mortuary or funeral establishments, kennels, stables, veterinarian clinics/hospitals, nor adult uses. Uses not specifically mentioned here shall not be permitted when the Planning Director determines that such use is of the same general character as any stated above.

A license for any home-based business may be revoked if 1) the business becomes a nuisance resulting from but not limited to noise, vibration, smoke, electrical interference, dust, heat, glare, odor, detectable beyond the property lines or beyond the walls of the dwelling unit, if the unit is part of a multifamily structure; or 2) any change in use or modification to the home-based business not first approved by the Planning Director or Board of Zoning Appeals occurs.

Resolution No. 608-22

Introduced in Council: Adopted by Council:

February 22, 2022

Introduced by: Referred to:

Joseph Jenkins Council

Resolution No. 608-22 – Whereas, on December 7, 2020, the Mayor created the Select Committee on Insurance Agent Relations – Property & Casualty to draft and issue a solicitation to licensed insurance firms, establish rules for evaluation of the proposals, and make a recommendation to the City Council for the selection of an insurance firm to address the City's insurance needs;

Whereas, following meetings held on July 1 and July 15, 2021, the City Manager, on July 19, 2021, issued a Request for Expressions of Interest for Insurance Broker / Risk Management Consultant Services ("EOI") pursuant to the direction of the Select Committee;

Whereas, the EOI laid out the expectations of qualified firms, established the procedures for shortlisting firms, and established a timeline for the procurement process;

Whereas, on August 23, 2021, the City received responses from four firms, and the Select Committee interviewed each responding firm in September 2021;

Whereas, on September 27, 2021, the Select Committee met to shortlist the responding firms, and three firms were selected to proceed to the next phase of the procurement process: USI, WVCoRP, and RCM&D;

Whereas, on November 5, 2021, the Select Committee met to approve a market allocation plan mutually approved by the three shortlisted firms, dividing up the insurance marketplace among different insurance carriers and lines of insurance coverage;

Whereas, following the market allocation approval, the three shortlisted firms set out to gather information and data from representatives of the City Administration to compile various insurance quotes, plans, and options from suitable carriers to address the City's insurance needs;

Whereas, the representatives of the City Administration spent numerous weeks compiling information and responding to individual requests submitted by the three competing firms;

Whereas, on December 20, 2021, the Select Committee met to approve the evaluation criteria to be used in evaluating any insurance proposal to be received, where the criteria considered categories such as consideration for approach and understanding of the City's needs, client relations and service, and best value insurance options;

Whereas, On February 7, 2022, the City received the proposals from the three competing firms, and the proposals were distributed to the Select Committee members;

Whereas, representatives of the City Administration reviewed and analyzed the proposals and asked clarifying questions of the responding firms in order to prepare a summary of the proposals for the Select Committee to compare the coverage options, limits, self-insured retentions, and premiums and other cost, where a copy of the analysis is attached hereto as Exhibit A;

Whereas, on February 15, 2022, the Select Committee met to evaluate and score the received proposals and invited representatives of the three competing firms to participate in the meeting; and

Whereas, after a thorough and thoughtful review, discussion, and scoring of the various proposals, the Select Committee voted to recommend to the City Council that WVCoRP be awarded the contract.

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

That the Mayor or City Manager is authorized , subject to final review by the City Attorney, to enter into contracts with the West Virginia Counties Group Self Insurance Risk Pool, Inc., DBA West Virginia Communities Risk Pool, at a price of $1,497,770, for the City's Risk Management and Property, Casualty, Cyber, and Workers' Compensation Insurance coverage and including all Third Party Administrator (TPA) Services for the period March 31, 2022 through March 31, 2023, in accordance with the costs referred to as Coverage Option 3 in Exhibit B. Underinsured motorists coverage is specifically rejected. Uninsured motorists coverage with statutory minimum limits of $25,000/$50,000/$25,000 is accepted only.

City of Charleston
Insurance Proposal Summary
& Select Committee Recommendation

Limits	Recommendation: WVCorp	Current	USI Travelers 1	USI Travelers 2	USI BRIT
General Liability	1,000,000	5,000,000	1,000,000/ 2,000,000 Ag.*	1,000,000/ 2,000,000 Ag.	3,000,000
Sexual Abuse	1,000,000 (included in GL)	5,000,000	1,000,000/ 2,000,000 Ag.	1,000,000/ 2,000,000 Ag.	3,000,000
Auto Liability	1,000,000	5,000,000	1,000,000	1,000,000	3,000,000
Public Officials/Employment Practices Liability (Includes sexual harassment)	1,000,000/ 1,000,000 Ag.	5,000,000	1,000,000/ 2,000,000 Ag.	1,000,000/ 2,000,000 Ag.	3,000,000
Employee Benefit Liability	1,000,000 (included in GL)	5,000,000	1,000,000/ 3,000,000 Ag.	1,000,000/ 3,000,000 Ag.	3,000,000
Law Enforcement	1,000,000	5,000,000	1,000,000/ 2,000,000 Ag.	1,000,000/ 2,000,000 Ag.	3,000,000
Umbrella Excess Liability(1)	4,000,000	-	4,000,000	4,000,000	N/A
Crime	1,000,000	1,000,000	Existing Policy expires 2024		
Auto Physical Damage(2)	ACV	1,000,000	AC/AV	AC/AV	3,000,000
Property - Blanket(3)	463,488,522	1,000,000	501,810,892	501,810,892	1,000,000
Inland Marine	9,593,039	516,893,478			500,000,000
Property - Excess	N/A		N/A	N/A	
Boiler	50,000,000	50,000,000	50,000,000	50,000,000	50,000,000
Cyber(4)	5,000,000/ 5,000,000 Ag.	5,000,000	2,000,000/ 2,000,000 Ag.	2,000,000/ 2,000,000 Ag.	2,000,000/ 2,000,000 Ag.
Workers Comp (Part A - Statutory Coverage)(5)(6)	Statutory	Statutory	Statutory until 7/1/2022	Statutory until 7/1/2022	Statutory until 7/1/2022
Workers Comp (Part B - Employer's Liability)(5)(6)	1,000,000	3,300,000	1,300,000 until 7/1/2022	1,300,000 until 7/1/2022	3,300,000 until 7/1/2022
Workers Comp (Buffer Layer)(5)(6)	N/A	300,000	300,000	300,000	300,000
Workers Comp (Excess Beyond Buffer)(5)(6)	N/A	$1,000,000 then $2,000,000	$1,000,000/ $1,000,000 Ag. until 7/1/2022	$1,000,000/ $1,000,000 Ag. until 7/1/2022	$1,000,000 then $2,000,000

Self Insured Retentions (Deductible)	Recommendation: WVCorp	Current	USI Travelers 1	USI Travelers 2	USI BRIT
General Liability	300,000	300,000	500,000	500,000	750,000
Sexual Abuse	300,000 (included in GL)	300,000	500,000	500,000	750,000
Auto Liability	300,000	300,000	500,000	500,000	750,000
Public Officials/Employment Practices Liability (Includes sexual harassment)	300,000	300,000	300,000	300,000	750,000
Employee Benefit Liability	300,000 (included in GL)	300,000	300,000	300,000	750,000
Law Enforcement	300,000	300,000	500,000	500,000	750,000
Umbrella Excess Liability	N/A	N/A	10,000	10,000	
Crime	50,000	50,000	Existing Policy expires 2024		
Auto Physical Damage(7)	50,000	50,000	50,000	2,500	100,000
Property - Blanket	50,000	50,000	100,000	100,000	100,000
Property - Excess	0	1,000,000			1,000,000
Inland Marine	50,000				
Boiler	5,000	5,000	10,000	10,000	5,000
Cyber	50,000	50,000	250,000	250,000	250,000
Workers Comp (Part A - Statutory Coverage)(8)	300,000	600,000/750,000/ 1,000,000 (inc. $300k buffer layer)	600,000/750,000/ 1,000,000 (inc. $300k buffer layer)	600,000/750,000/ 1,000,000 (inc. $300k buffer layer)	600,000/750,000/ 1,000,000 (inc. $300k buffer layer)
Workers Comp (Part B - Employer's Liability)(8)					

City of Charleston
Insurance Proposal Summary
& Select Committee Recommendation

Premiums	Recommendation: WVCorp	Current	USI Travelers 1	USI Travelers 2	USI BRIT
General Liability (Includes Sexual Abuse)	285,645		145,028	145,028	
Auto Liability	105,546		218,017	218,017	
Public Officials/Employment Practices Liability (Includes sexual harassment)	94,782		70,074	70,074	
Sexual Abuse	Included in GL	965,000	10,000	10,000	845,225
Employee Benefit Liability	included		581	581	
Law Enforcement	included		112,973	112,973	
Umbrella Excess Liability	165,372		151,368	151,368	
Auto Physical Damage	29,464		43,620	117,925	
Property - Blanket	305,176				
Property - Excess(9)		361,825	456,354	456,354	303,619
Inland Marine	5,759				
Boiler	33,011	30,488	25,500	25,500	28,447
Cyber	55,000	68,440	52,534	52,534	52,534
Crime	5,000	Included	Existing Policy expires 2024		
Workers Comp (Buffer Layer)	413,015	Included	114,136	114,136	Included
Workers Comp (Excess Beyond Buffer)		236,433	280,000	280,000	280,000
Total Premiums	**1,497,770**	**1,662,186**	**1,680,185**	**1,754,490**	**1,509,825**

Other Costs	Recommendation: WVCorp	Current	USI Travelers 1	USI Travelers 2	USI BRIT
Separate Broker & Loss Control Fees (net reimbursement)(10)	0	50,000	175,000	175,000	175,000
Taxes and Surcharges	0	50,479	8,991	9,400	Included
Third Party Administrator Property/Liability	Included	103,720	Included	Included	90,195
Third Party Administrator Workers Comp	Billed as needed		72,000	72,000	72,000
Claims Fund	N/A	N/A	25,000	25,000	N/A
Assessment when Pool is insufficient for known claims	Waived	N/A	N/A	N/A	N/A
Total Premiums & Other Costs	**1,497,770**	**1,866,385**	**1,961,176**	**2,035,890**	**1,847,020**

Annual Aggregate Loss Fund	WVCorp 3	Current	USI Travelers 1	USI Travelers 2	USI BRIT
(i.e. Total out-of-pocket SIR for the plan year)					
Property	1,200,000	1,200,000	N/A	N/A	2,200,000
Liability			2,700,000	2,700,000	
Workers Comp	1,250,000	2,031,446	N/A	N/A	N/A

*Ag. = aggregate. The aggregate is a total amount for the policy period (one year). For example, for USI Travelers 1 option, the total amount Travelers will pay under the general liability policy in one policy period is $2,000,000. Any amount in excess of $2,000,000 is the City's responsibility, except, where applicable, the Umbrella Excess Liability may apply.

1 - Umbrella Excess Liability limit of $4,000,000 is in addition to the limits for the 5 coverages immediately above the Umbrella in the chart, effectively providing a limit of $5,000,000 for those coverages rather than the $1,000,000 limit. However, some coverages the Umbrella covers have an aggregate or a total limit for the policy period. USI's aggregate for all coverages under the Umbrella is $4,000,000. In other words, the excess $4,000,000 from the Umbrella is shared among all the coverages under the Umbrella. Conversely, WVCORP only has one coverage with an aggregate - Public Officials Liability - in the amount of $4,000,000. Umbrella Excess Liability does not apply to the USI BRIT option.

2 - ACV means Actual Cash Value and AC/AV means Actual Cash/Agreed Value. Essentially, the limit is the value of the physical damage.

3 - USI updated its Total Insured Value for blanket property on February 23, 2022.

4 - USI did not provide a quote for cyber insurance with its proposal due February 7, 2022, but provided this quote on February 24, 2022 after the proposals were scored by the select committee on February 15, 2022.

5 - Under the City's current WC plan, to get to the limits for Part A - Statutory Coverage (Statutory) and Part B - Employer's Liability ($3,600,000), excess coverage beyond the $300,000 SIR is provided as follows:

Part A: $300,000 Buffer (Lloyd's); Statutory (Safety National)

Part B: $300,000 Buffer (Lloyd's); $1,000,000 Excess (Safety National); $2,000,000 Excess (Lloyd's)

6 - USI did not provide a quote for the WC buffer layer or WC excess beyond the buffer layer with its proposal due February 7, 2022 for its two Travelers Options. For its BRIT option, USI provided a quote for the WC buffer layer but not the WC excess beyond the buffer layer. The excess beyond the buffer layer was difficult to obtain because the policy with Safety National did not renew until July 1, 2022 and a quote will not be provided by Safety National until closer to the renewal date. However, for comparison purposes, USI estimated that the quote for excess beyond the buffer layer from Safety National would be $280,000. Furthermore, USI provided a quote for the WC buffer layer on February 24, 2022 after the proposals were scored by the select committee on February 15, 2022. If the WC buffer layer was not provided, the City's SIR for WC would increase from $300k to $600k for the months of April, May and June of this year.

7 - Difference between USI's options is due to the lower deductible of Option 2 for Auto Physical Damage ($2500 v. $50,000) and the concomitant increase in premium and taxes.

8 - For Current and USI, the different levels of SIR are due to different classes of workers/job injuries. General workers - $300k; Presumptive workers - $450k; and Longshore and Harbor workers - $700k (i.e. workers injured on or near the water)

9 - USI did not provide a quote for excess property for its BRIT option with its proposal due February 7, 2022, but provided this quote on February 15, 2022 prior to the select committee scoring the proposals at its February 15, 2022 meeting.

10 - At the Select Committee's February 24, 2022 meeting, USI indicated that it would reduce its brokerage fee from $250,000 to $175,000.

WVcorp

Contribution Summary Form

Coverage - OPTION 3	Deductible	Contribution
Property: Special Form; Replacement Cost (or stated otherwise); No Coinsurance; Blanket	$50,000	$305,176
Inland Marine: Replacement Cost if Scheduled, otherwise Actual Cash Value	$50,000	$5,759
Equipment Breakdown	$5,000	$33,011
General Liability: $1,000,000 Combined Single Limit; Occurrence Form; No Annual Aggregate; Non-Audited	$300,000	$285,645
Law Enforcement Liability: $1,000,000 Limit	$300,000	Included
Public Officials Liability: $1,000,000 Limit Each Wrongful Act	$300,000	$94,782
Automobile: $1,000,000 Liability for Owned Autos; Coverage Level per Schedule; Automatic Coverage for Additions; Non-Audited	$50,000- Comp $50,000- Collision $300,000- Liability	$135,010
Crime: Blanket $1,000,000 Faithful Performance; In/Out Robbery; Counterfeit; Forgery; Computer Fraud; Telephone Toll Fraud $100,000 sublimit	$50,000	$5,000
Excess Liability: Refer to the proposal page for limit information. Underlying limits must be exhausted before excess liability is available for losses.	None	$165,372
Environmental Liability : $500,000 Limit	$300,000	Included
Cyber Risk: $5,000,000 Limit	$50,000	$55,000
Workers' Compensation:	$300,000	$413,015
Grand Total Annual Contribution		**$1,497,770**
	Total Contribution Due	**$1,497,770**

STOP LOSS P&C	$1,200,000
STOP LOSS WC	$1,250,000
STOP LOSS LIMIT P&C	$1,000,000
STOP LOSS LIMIT WC	$1,000,000

- All TPA Services Included
- WC Bill Review $7.50 Per Bill & 22% of PPO Savings
- Nurse Case Management $90 Per Hour

WVcorp Member Agreement assessment provision language located under section 15, paragraphs 3 and 4 is waived in the event this Option (3) is selected.

TRAVELERS
Property and Casualty Review - Pricing Retensions and Limits

Coverage	Carrier	Coverage Type	2022 Limit	2022 Aggregate	Option 1 SIR/Deductible	Option 2 SIR/Deductible	2022 Premium w/Option 1	2022 Premium w/Opton 2	SIR Aggregate for All Retentionl Obligations
General Liability	Travelers	Occurrence	$1,000,000	$2,000,000	$500,000		**$145,028**	**$145,028**	$2,700,000
Abuse or Molestation	Travelers	Occurrence	$1,000,000	$2,000,000	$500,000				
Terrorism	Travelers	Occurrence	INCLUDED	INCLUDED	INCLUDED		INCLUDED	INCLUDED	
Employee Benefits Liability	Travelers	Claims Made	$1,000,000	$3,000,000	$300,000		**$581**	**$581**	
Law Enforcement Liabiity	Travelers	Occurrence	$1,000,000	$2,000,000	$500,000		**$112,973**	**$112,973**	
Public Entity Management Liability	Travelers	Claims Made	$1,000,000	$2,000,000	$300,000		**$22,087**	**$22,087**	
Public Entity Employment Related Practices Liability	Travelers	Claims Made	$1,000,000	$2,000,000	$300,000		**$47,987**	**$47,987**	
Auto Liability	Travelers	Occurrence	$1,000,000	N/A	$500,000		**$218,017**	**$218,017**	
Medical Payments	Travelers	Occurrence	$5,000	N/A	$500,000				
Uninsured Motorist	Travelers	Occurrence	$75,000	N/A	$500,000				
Under Insured Motorist	Travelers	Occurrence	$75,000	N/A	$500,000				
Auto Physical Damage - Comprehensive/Collision	Travelers	Actual Cash/Agreed Value	N/A	N/A	$50,000	$2,500	**$43,620**	**$117,925**	
Garage Keepers - Comprehensive	Travelers	Actual Cash/Agreed Value	$250,000	N/A	$1,000/$5,000				
Garage Keepers - Collision	Travelers	Actual Cash/Agreed Value	$250,000	N/A	$1,000				
Hired Auto Physical Damage	Travelers	Actual Cash/Agreed Value	N/A	N/A	$1,000/$1,000				
Umbrella Excess Liability	Travelers	Occurrence	$4,000,000	$4,000,000	$10,000		**$151,368**	**$151,368**	
Property - Real and Personal Property - Blanket	Travelers	Occurrence	$507,059,502	N/A	$100,000		**$456,354**	**$456,354**	
Real and Personal Property - Specific	Travelers	Occurrence	$906,400	N/A	$100,000				
Windstorm	Travelers	Occurrence	Policy Limit	N/A	$250,000				
Earthquake	Travelers	Occurrence	$10,000,000	N/A	$100,000				
Flood - All Zones with excpetion of Zone V and below	Travelers	Occurrence	$10,000,000	N/A	$100,000				
Flood - 208 26th Street	Travelers	Occurrence	$2,500,000	N/A	$250,000				
Zone A or Zones prefixed A	Travelers	Occurrence	$1,000,000	N/A	$500,000				
Contractors Equipment	Travelers	Occurrence	$5,014,436	N/A	$100,000				
Business Income	Travelers	Occurrence	$1,000,000	N/A	24 Hours				
Extra Expense	Travelers	Occurrence	$3,000,000	N/A	24 Hours				
Terrorism	Travelers	Occurrence	INCLUDED	INCLUDED	INCLUDED		INCLUDED	INCLUDED	
Boiler & Machinery	Travelers	Occurrence	$50,000,000	N/A	$10,000		**$25,500**	**$25,500**	
Tail Coverage for Abuse or Molestation Coverage	Brit/Lloyds of London	Claims Made	$5,000,000		$300,000		**$10,000**	**$10,000**	
Crime	Hanover Insurance	Claims Made	$900,000		$100,000	**Expires in 2024**			
Cyber Liability	AIG	Claims Made	$5,000,000	$5,000,000	$50,000		**TBD**	**TBD**	
Charleston Sanitary Board - Workers Compensaton	Travelers	Occurrence	$1M/$1M/$1M	N/A	N/A		**$48,195**	**$48,195**	
Taxes and Surcharges	Travelers						**$8,991**	**$9,400**	
USI Brokerage Fees	USI						**$250,000**	**$250,000**	
Claim Fund * See Proposal	Travelers						**$25,000**	**$25,000**	
City of Charleston Total							**$1,540,701**	**$1,615,415**	

STAND ALONE TPA FEES

TPA Workers' Compensation and Property/Casualty Claims Handling Contract Fess

Company	New Claims	New Claims and Run-In	WC First Year	WC Ea. Year After
Davies Group	$62,695	$90,195		
Smart Casualty Claims			$72,000	$66,000

*** Fees are based on an estimated number of claims. Please see proposals for per claim fee detail.**

COVERAGE NOTES

* Brit/Ambridge increased the city's SIR's from $300,000 to $750,000. Also decreased the liability limits from $5,000,000 to $3,000,000. Brit/Ambridge has also increased the auto physical damage from $50,000 to $100,000. Travelers offered options of $50,000 and $2,500 which is more in line with other municipalities.

* Due to insufficient COPE information for all locations, Travelers property quotation includes a "Margin Clause". This clause will be removed upon receiving additional property detail. USI and Travelers will obtain the previously omitted information prior to the current policy expiration.

  USI and Travelers has performed property inspections and evaluations at the Coliseum, Sanitary Board, City Hall and the Municipal Auditorium. Travelers feels the TIV's for these locations are adequate. The city requested the COPE information from the incumbent broker via letter on October 18th and November 9th. The city also requested detailed loss runs from the TPA which were not provided. Travelers is duplicating the prior property and liability coverages to the best of their ability.

* Brit provided a "buffer layer" of $300,000 for the excess workers compensation. This policy has a 7/01/22 effective date and we're exploring options to keep the city's SIR of $300,000 in place. A feasibility study is also being conducted by our analytics team to see if increasing SIR's for all lines makes financial sense for the workers compensation. Based on the performance it appears that it's in the city's best interest. Report to follow.

* Travelers will allow for the $4,000,000 Umbrella policy to extend over the $1,000,000 limit for sexual abuse and molestation. This will be contingent on confirmation of periodic background checks for the Parks and Recreation Department. The city currently does them on all pre-hire applicants.

* USI prefers not to use wholesale broker intermediaries to access insurance markets. Our preference is to go direct as this improves communication and cohesiveness with claims, and also reduces costs.

Insured Name: City of Charleston
Policy Term: 03/31/2022 to 03/31/2023
Quote Expiration: 3/25/2022

Pricing, Limits of Insurance, General Terms and Conditions

Term Premium	Taxes/Surcharges	Total (Incl TRIA)
$49,998	$0	$49,998

Policy Fee: 250.00
WV SL Tax: 2,286.28

Issuing Company

Great American Fidelity Insurance Company

Total: $52,534.28

1st and 3rd Party Coverages	Limit of Insurance	Sub-Limits
Insuring Agreement A. Loss Expense Coverage	$2,000,000 (Shared)	
Contingent Business Interruption Loss		No Coverage Provided
Cyber Crime Loss		No Coverage Provided
Insuring Agreement B. Liability Expense Coverage *Insuring Agreement B. Liability Expense Coverage provides Claims-Made Coverage and is provided on a Full Prior Acts basis.*	$2,000,000 (Shared)	
Deductible	$250,000	

Supplemental Coverages	Additional Limit	Deductible
Hotline Help	$10,000	Not applicable
Hardware Restoration Costs	$10,000	Not applicable
C-Suite Protection Services	$5,000	Not applicable

Waiting Period 24 hours

Policy Aggregate Limit $2,000,000

SELF INSURED REIMBURSEMENT LIABILITY INSURANCE PROPOSAL
BUFFER LAYER INSURANCE COVERAGE

Date of Proposal: February 18, 2022

Agency: Apex Insurance Agency, Inc.
411 East 3rd Ave Suite 200
Eugene, OR 97401

Prospective Policyholder: City of Charleston
P.O. Box 2749
Charleston, WV 25330

Service Company: USI

Issuing Carrier: **LYNDON SOUTHERN INSURANCE COMPANY**

FORTEGRA
Experience More

Commission:

Policy Period: Effective Date: 12:01 A.M. on May 1, 2022
Expiration Date: 12:01 A.M. on May 1, 2023

Controlling Underlying Insurance: Workers Compensation & Employers Liability

Payroll: $36,839,011 **Class Codes:** 0042, 5506, 7382, 7520, 7705, 7710, 7720, 8380, 8392, 8601, 8810, 8820, 8864, 9015, 9063, 9102, 9220, 9403, 9410

Limit & Retention			
A	$450,000 Presumptive $300,000 All Other	Excess of	$300,000
B	$500,000 Presumptive $350,000 All Other	Excess of	$250,000
C	$550,000 Presumptive $400,000 All Other	Excess of	$200,000

Deposit and Minimum Premium per $100 of Payroll per Quote Option			
A	$114,136	$0.309825	Per $100 of payroll
B	$141,043	$0.382864	Per $100 of payroll
C	$175,774	$0.477140	Per $100 of payroll

D	$600,000 Presumptive $450,000 All Other	Excess of	$150,000
E	$650,000 Presumptive $500,000 All Other	Excess of	$100,000

D	$223,222	$0.605939	Per $100 of payroll
E	$295,319	$0.801648	Per $100 of payroll

Limit & Retention per occurrence, each Accident: per person, each Occupational Disease or Cumulative Trauma.

The **Company** will not be liable for any amount in excess of the above stated **Limits of Coverage**, applicable to any combination of those coverages indicated above.

Program Administrator: Aquitaine Underwriters LLC **Underwriter:**

IMPORTANT: The coverage provided by this policy is limited and is subject to certain conditions. Please read the policy carefully. Policy form FSIR 00 01 02 17

BRIT/LLOYD'S OF LONDON

Property and Casualty Review - Pricing Retensions and Limits

Coverage	Carrier	2021 SIR	2021 Insuance Limit	2021 Premium/ Taxes & Surcharges	2022 SIR	2022 Insurance Limit	2022 Premium/ Taxes & Surcharges
General Liability	Brit/Lloyds of London	$300,000	$5,000,000	**$953,750**	$750,000	$3,000,000	**$833,225**
Auto Liability	Brit/Lloyds of London	$300,000	$5,000,000		$750,000	$3,000,000	
Public Officials/Employment Practices	Brit/Lloyds of London	$300,000	$5,000,000		$750,000	$3,000,000	
Sexual Harassment	Brit/Lloyds of London	$300,000	$5,000,000		$750,000	$3,000,000	
Sexual Abuse	Brit/Lloyds of London	$300,000	$5,000,000		$750,000	$3,000,000	
Employee Benefits Liability	Brit/Lloyds of London	$300,000	$5,000,000		$750,000	$3,000,000	
Law Enforcement Liabiity	Brit/Lloyds of London	$300,000	$5,000,000		$750,000	$3,000,000	
Workers Compensation "Buffer Layer"	Brit/Lloyds of London	$300,000/$450,000	$300,000/$450,000		$300,000/$450,000	$300,000/$450,000	
Property - Real and Personal Property	Brit/Lloyds of London	$50,000	$1,000,000		$100,000	$1,000,000	
Terrorism (Property)	Brit/Lloyds of London	$25,000	$1,000,000	**$10,000**	$25,000	$1,000,000	**$12,000**
Terrorism (Liability)	Brit/Lloyds of London	$100,000	$5,000,000 per Loss; $10,000,000 Maximum Limit	**Included**	$100,000	$5,000,000 per Loss; $10,000,000 Maximum Limit	**Included**
Excess Workers Compensation	Safety National	$600,000/$750,000	$1,000,000 + EL	**$580,413**	**7/1/2022 Expiration**	$1,000,000 + EL	* **$580,413**
Excess Property	Hartford Excess Property	$1,000,000	$500,000,000	**$363,666**	$1,000,000	$500,000,000	* **$363,666**
Boiler & Machinery	Hartford Steam Boiler	$5,000	$50,000,000	**$30,656**	$5,000	$50,000,000	**$28,447**
Crime	Hanover Insurance	$100,000	$900,000	**N/A**	**Expires in 2024**	N/A	**N/A**
Cyber Liability	Ascent/Lloyds	$50,000	$5,000,000	**$67,940**			**TBD**
Loss Control Fees/Brit Reimbursement				**$0**			**N/A**
AJG Placement Fee				**$40,000**			**N/A**
RMSC - TPA Service				**$103,720**			**Selection Below**
USI Brokerage Fees							**$250,000**
Total				**$2,150,145**			**$1,234,526**

STAND ALONE TPA FEES TPA Workers' Compensation and Property/Casualty Claims Handling Contract Fess				
Company	**New Claims**	**New Claims and Run-In**	**WC First Year**	**WC Ea. Year After**
Davies Group	$62,695	$90,195		
Smart Casualty Claims			$72,000	$66,000

* 2021 Premium used for comparison only.

Quote Proposal: Property Elite

Nathan Jones
Large Property Underwriter
277 Park Avenue
New York, NY 10172
1-212-553-8199
Nathan.Jones@thehartford.com

February 14, 2022

Dave Stacy
USI INSURANCE SERVICES LLC
ONE HILLCREST DRIVE EAST
CHARLESTON, WV 25326

Named Insured: CITY OF CHARLESTON, SANITARY BOARD CITY OF CHARLESTON & BOARDS DEPTS, DIVISIONS & COMMISSIONS
Policy Term: 03/31/2022 **to** 03/31/2023

Dear Dave Stacy,

The Hartford is pleased to provide this Property Elite insurance proposal for CITY OF CHARLESTON, SANITARY BOARD CITY OF CHARLESTON & BOARDS DEPTS, DIVISIONS & COMMISSIONS. We know that CITY OF CHARLESTON, SANITARY BOARD CITY OF CHARLESTON & BOARDS DEPTS, DIVISIONS & COMMISSIONS has a choice of carriers for their insurance needs and appreciate your consideration and recommendation of The Hartford.

Premium Summary

DESCRIPTION	COST
Total Insured Values	$503,474,554.00
Premium	$302,085.00
Terrorism Premium*	$5,341.00
Total Policy Surcharges & Taxes	$1,534.00
TOTAL COST**	$303,619.00

- Premium is due 45 days from the billing date.
- Percentages shown are for base commission only, and do not include any applicable supplemental commission or other forms of compensation. The premiums identified above may contain surcharges and/or assessments to which the commission percentages shown above may not apply.

Articles of Agreement

City of Charleston
Select Committee of Insurance Relations - Property and Casualty
Insurance Proposal Scoring Sheet

Committee Member:

Evaluation Criteria	USI	RCM&D	WVCoRP
Approach and Understanding: Proposer will be evaluated on demonstrated understanding of the City's needs with respect to coverage, as well as the proper's ability to establish or market a comprehensive insurance program for the City. (Maximum of 30 points)			
Client Relations and Service: Proposer will be evaluated on its ability to offer high levels of customer support, claims management services either internally or through a reputable third-party claims administrator, and reliable and frequent risk management advisement. Proposer will specifically outline the contractural services it will provide and their estimated financial value. Proposer must also indicate how many hours it will spend servicing the City's account, including how many hours each quarter it will provide risk management training and safety services. (Maximum of 45 points)			
Best Value Insurance Option: Proposer will be evaluated for providing coverage options that demonstrate the most favorable balance of risk and cost. (Maximum of 75 points)			
Broker/Agent Fees: Proposer will be evaluated on total costs, including but not limited to premium costs, placement fees, commissions, claims management fees, insurance consulting fees, and risk management consulting fees. Per the City's solicitation, the Proposer's fee must be fixed, comprehensive, and disclosed. Proposer must disclose 100% of all financial gain it will earn under each proposal it offers for consideration, including any override commissions. Proposer must disclose the formula used to establish any override commissions and the estimated value of override commissions the Proposer will earn. (Maximum of 35 points)			
Stability of the Firm: Proposer will be evaluated based on its demonstration of corporate management and financial stability. No specific documents are required, but Proposer is encouraged to disclose any information that would support a finding of long-term corporate stability. (Maximum of 10 points)			
Business or Family Relationship: Proposer must submit an affidavit disclosing any ongoing business or family relationships it may have with any elected member of the City's government or with any high-ranking City official. Further, Proposer must disclose any relationship it maintains with any lobbying group that focuses on drawing business from municipal governments. (Maximum of 5 points)			
Total Score (Maximum of 200)	**0**	**0**	**0**

City of Charleston
Select Committee of Insurance Relations - Property and Casualty
Insurance Proposal Scoring Sheet

Committee Averages

Evaluation Criteria	Committee Member	USI	WVCoRP
Approach and Understanding: Max 30	Joseph Jenkins, Chair	25	30
	Bobby Reishman	Did Not Score	30
	Becky Ceperley	Absent	Absent
	Mary Beth Hoover	30	30
	Adam Knauff	30	30
	Shannon Snodgrass	30	25
	Jennifer Pharr	28	28
	Committee Average:	**28.60**	**28.83**
Client Relations and Service: Max 45	Joseph Jenkins, Chair	45	40
	Bobby Reishman	Did Not Score	40
	Becky Ceperley	Absent	Absent
	Mary Beth Hoover	40	35
	Adam Knauff	45	40
	Shannon Snodgrass	45	30
	Jennifer Pharr	45	45
	Committee Average:	**44.00**	**38.33**
Best Value Insurance Option: Max 75	Joseph Jenkins, Chair	50	75
	Bobby Reishman	Did Not Score	75
	Becky Ceperley	Absent	Absent
	Mary Beth Hoover	55	65
	Adam Knauff	65	75
	Shannon Snodgrass	75	70
	Jennifer Pharr	70	69
	Committee Average:	**63.00**	**71.50**
Broker/Agent Fees: Max 35	Joseph Jenkins, Chair	20	35
	Bobby Reishman	Did Not Score	35
	Becky Ceperley	Absent	Absent
	Mary Beth Hoover	20	25
	Adam Knauff	25	30
	Shannon Snodgrass	35	30
	Jennifer Pharr	33	34
	Committee Average:	**26.60**	**31.50**
Stability of the Firm: Max 10	Joseph Jenkins, Chair	10	8
	Bobby Reishman	Did Not Score	10
	Becky Ceperley	Absent	Absent
	Mary Beth Hoover	10	5
	Adam Knauff	10	5
	Shannon Snodgrass	10	6
	Jennifer Pharr	9	8
	Committee Average:	**9.80**	**7.00**
Business or Family Relationships: Max 5	Joseph Jenkins, Chair	5	5
	Bobby Reishman	Did Not Score	5
	Becky Ceperley	Absent	Absent
	Mary Beth Hoover	5	5
	Adam Knauff	5	0
	Shannon Snodgrass	5	3
	Jennifer Pharr	5	4
	Committee Average:	**5.00**	**3.67**
	Committee Total of Averages: Max 200	**177.00**	**180.83**

REQUEST FOR EXPRESSIONS OF INTEREST

INSURANCE BROKER / RISK MANAGEMENT CONSULTANT SERVICES

Issued: July 19, 2021

Jonathan Storage
City Manager

Table of Contents

SECTION ONE: GENERAL INFORMATION

1.1. Purpose:

The City of Charleston, West Virginia, is soliciting Expressions of Interest ("EOI" or "Proposals") from qualified firms to provide Insurance Broker Services and Risk Management Consulting Services to the City. Firms interested in providing these services MUST timely respond to this solicitation to qualify.

1.2. Background:

The City of Charleston is West Virginia's capital and largest municipality. The city limits span approximately 33 square miles, and it has a resident population of just under 50,000. Charleston is a commuter town, with tens of thousands of non-residents working within city limits each day.

The City employs over 700 municipal workers, including budgeted positions for:

- 173 uniformed officers
- 169 firefighters
- 72 street workers
- 66 refuse & recycling workers
- 31 parks & recreation workers
- 26 public grounds workers
- 18 fleet maintenance workers
- 12 building maintenance workers

The City owns significant assets, including:

- a state-of-the-art coliseum & convention center
- professional baseball stadium
- municipal auditorium
- city hall
- 8 fire stations
- 6 parking garages
- 4 community centers
- 4 public swimming pools
- numerous parks with play and exercise equipment
- 473 vehicle fleet predominately made up of emergency and public works vehicles

NOTE: Loss runs showing present and historical values of claims for each line of coverage will be made available to firms selected to participate in the insurance application phase of this procurement.

1.3. Current Insurance Overview

For the past 40 years, Commercial Insurance / Assured Partners of West Virginia has provided the City of Charleston with property and casualty insurance services.

The City currently uses an All Lines Aggregate (ALA) program implemented in 2006 with carriers accessed through Arthur J. Gallagher & Co.[1] The ALA provides property, auto, general liability, and a $300,000 loss corridor of workers' compensation excess coverage. The City is self-insured for workers' compensation and purchases full statutory excess coverage from Safety National. The City's current third-party claims administrator is Risk Management Services Corporation—located in Louisville, Kentucky—which manages property, casualty, and workers' compensation claims.

The current ALA package is written by Lloyd's of London. The City's excess property and boiler coverages are provided by the Hartford Insurance Company. The City's cyber insurance coverage is provided by Ascent.

With the exception of the excess workers' compensation policy, the City's policy year begins March 31st. The excess workers' compensation policy year begins July 1st.

NOTE: A summary of the City's lines of insurance, coverage amounts, premiums, and other information is attached to this solicitation and labeled as **Exhibit A**.

The City also carries insurance on behalf of the Charleston Sanitary Board (sewer system) and the Charleston Urban Renewal Authority. Both entities are constituent components of municipal government but are not directly controlled or directed by the City Council, Mayor, or City Manager.

[1] Prior to 2006, the City had an ALA package that was implemented in 1989.

SECTION TWO: SCOPE OF SERVICES

2.1. Definition of "City"

The term "City" includes all boards, commissions, departments, offices, committees, councils, working groups, elected and unelected government officials and employees, and municipal property.

2.2. Expectations

The City seeks a qualified firm that will provide all supervision, labor, services, equipment, hardware, software, materials, and any assistance necessary to provide broker services and risk management consulting services. The firm must have comprehensive access to the entire property & casualty insurance marketplace.

The firm's services will include, but may not be limited to, the following:

- Design, market, and implement the broadest insurance program that adequately and economically protects the City and designated parties.
- Evaluate all insurer proposals and make recommendations using dedicated personnel who will provide professional services that reflect the best interests of the City.
- Represent the City in all negotiations with insurers, underwriters, insurance regulatory authorities, and other parties (except in legal matters where legal counsel is more appropriate).
- Respond promptly to questions and inquiries from the City, including providing resource information on coverage issues, policy interpretation, claims issues, potential exposures, and other matters.
- Assist with insurance-related issues in contractual agreements, including agreements for construction, services, property leases, memoranda of understanding, etc.
- Prepare certificates of insurance and endorsements to appropriate parties.
- Continually monitor and assess current market conditions to facilitate discussion about how the City may save money and/or reduce risk.

- Assure that insurance policies are placed with reputable insurers eligible to do business in West Virginia.

- Provide advice and assistance relating to loss control, safety, claims management, contractual risk transfer, and related topics.

- Accompany insurer's representatives when they make site inspections, as needed.

- Support and aid the City's safety programs and activities, including providing information relating to new exposures, regulatory requirements, and uninsurable risk.

- Provide an annual executive summary of the various lines of insurance coverage the City maintains.

- Perform periodic analysis of claims reports to spot trends and offer advice to mitigate future exposures.

- Maintain a database of the City's insurance premium and loss history for various lines of coverage for use in analyses and insurance marketing.

- Perform other broker and risk management service as may be customary.

NOTE: All services outlined in this solicitation will be paid for according to a fixed fee schedule. Commission pricing for services will not be permitted.

SECTION THREE: INSTRUCTIONS TO FIRMS SUBMITTING PROPOSALS

3.1. The Proposal

Proposals should be prepared simply and economically, providing straightforward, concise descriptions of the firm's capabilities to satisfy the City's service needs. Emphasis should be placed on completeness and clarity of content.

Ownership of all data, materials, and documentation originated and prepared for the City pursuant to this solicitation will belong to the City and subject to the West Virginia Freedom of Information Act, unless the content is proprietary in nature such that it is excluded from production. All pages or sections of submitted documents considered by the firm to be proprietary in nature should be clearly labeled.

3.2. Questions About the Solicitation

All questions must be transmitted according to established deadlines to
Ms. Jamie Bowles, Purchasing Director, by emailing Jamie.Bowles@cityofcharleston.org.

3.3. Submission of Proposal

All proposals must be submitted in writing and in electronic format as a PDF file readable with Adobe Acrobat software.

Proposals must be transmitted according to established deadlines to Ms. Jamie Bowles, Purchasing Director, by emailing Jamie.Bowles@cityofcharleston.org.

3.4. Qualifications, Experience, and Past Performance:

Firms should provide information regarding its employees, such as staff qualifications and experience in completing similar services; copies or descriptions of any staff certifications or degrees applicable to this solicitation; proposed staffing plan; descriptions of past services completed, including the location of the client, project manager name and contact information, type of services provided, and the service goals and objectives and how they were met.

Firms must submit at least <u>3 current client references, 1 of which must be a municipality</u>.

SECTION FOUR: PROPOSAL EVALUATION & SHORTLIST

4.1. Evaluation Committee

All proposals will be reviewed by an Evaluation Committee, which will consider the statements of qualifications and performance data and other material submitted by the interested firms. The Evaluation Committee will select no more than 6 firms that, in the committee's opinion, are the best qualified to perform the desired services.

The shortlisted firms may be invited to participate in oral interviews, but the Evaluation Committee may or may not, at its discretion, conduct oral interviews.

Following any interviews, the Evaluation Committee may select up to 3 firms to compete in the insurance marketplace by assembling firm insurance quotes and submitting the offerings to the City for consideration prior to the next policy renewal date.

4.2. Shortlisted Firm Evaluation

The City of Charleston will evaluate the firms that have been determined most qualified and able to perform the desired services. The evaluation criteria are based on a 100-point total score:

Evaluation Criteria

Implementation Services..55 pts

- Project management approach
- Project team
- Access to broad property & casualty insurance marketplace
- Current workload and ability to complete work
- Location of where services will be performed

Experience & Qualifications...45 pts

- Professional competence
- Financial stability of firm
- References
- Organizational chart
- Experience providing services to comparable municipalities

SECTION FIVE: SCHEDULE OF EVENTS

Release of the EOI..7/19/21

Written Questions Submission Deadline...8/11/21, 4:00 PM (EDT)

Addendum Issued 8/18/21

Expressions of Interest Due Date...**8/23/2021, 4:00 PM (EDT)**

Evaluation Committee List of Five Most Qualified Firms Provided...................................8/30/2021

Estimated Date for Interviews of Shortlisted Firms..September

List of Selected Competing Firms Released...9/27/2021

Scoring Criteria Released to Competing Firms..October

Insurance Package Options Submittal Deadline...**2/7/22, 4:00 PM (EST)**

3-Year Contract Award Recommendation and Insurance Contract Approval........................3/7/22

NOTE: This schedule is subject to change. Please visit the following City website for updates: https://charlestonwv.gov/bids-purchasing/current-bids

EXHIBIT A

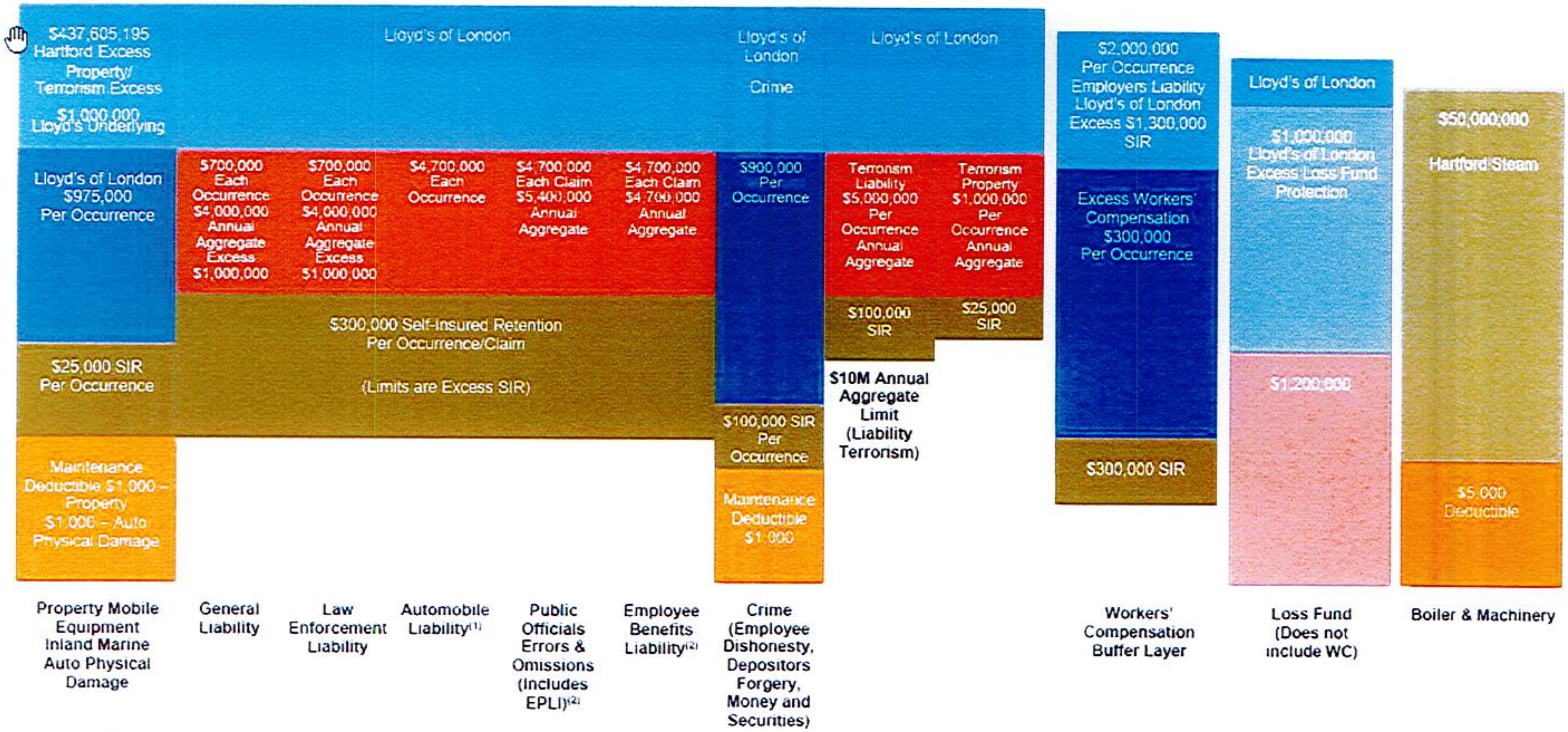
Current Insurance Program Summaries

City of Charleston
Current Lines of Insurance
February 5, 2021

- Property
- General Liability
- Boiler & Machinery
- Auto
- Crime
- Professional Liability
- Law Enforcement
- Excess Property & Excess Boiler & Machinery
- Excess Workers' Compensation
- Cyber Liability
- Pollution (underground tanks)
- Miscellaneous – Bonds

Lloyd's (Brit)/Hartford Protected Self-Insurance Program Structure

March 31, 2020 to March 31, 2021



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) 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.

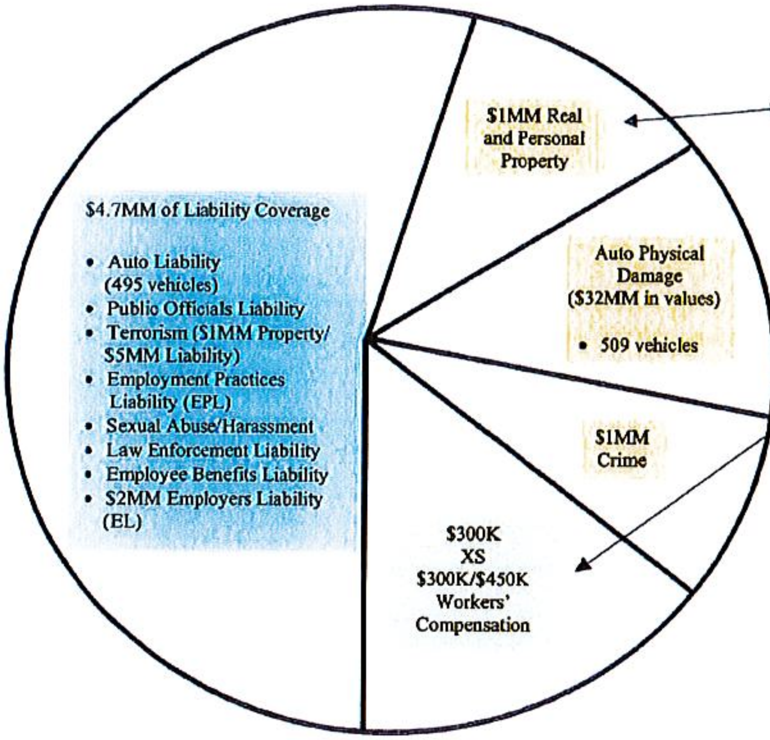
(2) Public Officials Errors & Omissions and Employee Benefits Liability are on a Claims-Made basis, with an Annual Aggregate and a retro date of July 1, 1990, except Sexual Abuse under the Public Officials Liability retro date March 31, 2008. Sexual Harassment Aggregate Limit $4,700,000; Sexual Abuse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

Exposure	3/31/2018 – 2019	3/31/2019 – 2020	3/31/2020 –2021	3/31/2021-2022	% change
Property Values including Vehicle values	$424,062,983	$426,416,893	$439,389,864	$516,893,478	17 63%
Vehicle Count	466	466	473	473	0%
Number of Employees (includes FT/PT)	784/15	784/15	725/165	725/165	0%
Number of Armed Police Officers	173	173	157	157	0%
Number of Firefighters/EMTs	169	169	169	169	0%
Net Operating Expenditures	$74,879,215	$74,723,923	$73,456,679	$77,091,894	5%

CITY OF CHARLESTON, WV - PROGRAM RENEWAL EFFECTIVE 3/31/2021		
	EXPIRING BRIT PACKAGE	RENEWAL BRIT PACKAGE
PROGRAM COMPARISONS	Lloyds of London (BRIT)	Lloyds of London (BRIT)
	2020 expiring (With Crime, Property, APD, Terrorism/WC/EL Buffer)	2021 (With Crime, Property, APD, WC/EL Buffer)
PREMIUMS (1)	$837,618	$856,900
	Non-Admitted (please add state taxes)	Non-Admitted (please add state taxes)
Annual Aggregate (Loss fund)	All lines Aggregate $1,200,000	All lines Aggregate $1,200,000
Excess Annual Aggregate	$1,000,000	$1,000,000
Property Self-Insured Retention (SIR)	$75,000	$50,000
Auto Physical Damage SIR	$25,000	$50,000
Crime Self-Insured Retention (SIR)	$100,000	$100,000
Property, APD, Crime Maintenance Deductible	$1,000	$1,000
Liability Self-Insured Retention (SIR)	$300,000	$300,000
WC/EL SIR (split SIR due to Presumptive claims)	$300,000 SIR WC/$1,300,000 SIR EL	$300,000 SIR/$450,000 WC-$1,300,000 SIR EL
Package Limits:		
Property Occurrence Limits	$375,000	$550,000
Auto Physical Damage Occurrence Limits (Comp and Collision)	$375,000	$550,000
Crime Limits	$900,000	$900,000
Full Liability Terrorism	$5,390,000	NA - Now in separate policy - see below
Full Property Terrorism	$1,000,000	NA - Now in separate policy - see below
WC Buffer Limit per Occurrence	$300,000	$300,000 / $450,000 (all presumptive Claims)
EL Buffer Limit Per Occurrence	$2,000,000	$2,000,000
General Liability Per Occurrence Limits	$700,000 Primary (No Annual Aggregate)	$700,000 Primary (No Annual Aggregate)
GL Aggregate Limits	$4,000,000 Excess and aggregate	$4,000,000 Excess and aggregate
Includes Sexual Harassment	Yes	Yes
Liquor Liability	Yes	Yes
Law Enforcement Liability Per Occurrence Limit	$700,000 Primary (no annual aggregate)	$700,000 Primary (no annual aggregate)
Law Enforcement Liability Aggregate Limit	$4,000,000 Excess and aggregate	$4,000,000 Excess and aggregate
Sexual Harassment	Yes	Yes
		Yes
Auto Liability Limit	$4,700,000	$4,700,000
Garagekeepers	$250,000 Ground UP	$250,000 Ground UP
UM/UIM	$50K Ground up	$50K Ground up
Med Pay	$50K Ground up	$50K Ground up
Errors and Omissions (POL)/EPLI Limit Each Claim	$4,700,000	$4,700,000
Aggregate Limit	$5,400,000	$5,400,000
Retro date	7/1/1990	7/1/1990
Sexual Harassment Retro Date	7/1/1990	7/1/1990
Employee Benefits Liability Limit Each Claim	$4,700,000	$4,700,000
EBL Aggregate limit	$5,400,000	$5,400,000
EBL Retro Date	7/1/1990	7/1/1990
Sexual Abuse	Included above	$4,700,000
Retro Date under the GL/LEL	NA	3/31/2021
Retro Date under the Public Officials	3/31/2008	3/31/2008
TOTAL LIABILITY LIMITS	$4,700,000	$4,700,000
CARRIER ADMITTED OR NON ADMITTED	NON-ADMITTED	NON-ADMITTED
LOSS CONTROL $ REIMBURSEMENT	$15,000 plus a multitude of online programs	$15,000 plus a multitude of online programs
CLASH COVERAGE	YES	YES
Other Policies:		
BRIT Terrorism - stand alone policy		
Terrorism Deductible	NA - INCLUDED IN PACKAGE	$100,000 Deductible Liability/$25,000 Deductible Property
Property Limit per occurrence	NA - INCLUDED IN PACKAGE	$1,000,000
Liability Limit - annual aggregate	NA - INCLUDED IN PACKAGE	$5,000,000
TOTAL TERROR PREMIUM (DOES NOT INCLUDE POLICY SURCHARGE OR TAXES	NA - INCLUDED IN PACKAGE	$10,000
Excess Property - Premium (including policy surcharge/taxes and Terrorism) (1)	$302,521.00	$363,866.00
Carrier	Hartford	Hartford
Limits (including Vacant Macy's and 3 parking Garages)	$499,389,864	$516,893,478
Rate per $100 of Values	0.06030	0.07035
Auto Physical Damage Included - per vehicle	$1,000,000	$1,000,000
Over the Road Coverage for Auto	Not covered	Not covered
Policy margin clause	150%	150%
Total APD values included above	$30,272,349	32,175,594
Boiler and Machinery - Premium (including policy surcharge/taxes and Terrorism) (1)	$27,286.00	$30,655.73
Limits	$50,000,000	$50,000,000
Deductible	$5,000	$5,000
TPA Claims Service Fee - Est	$103,720	$103,720
Gallagher Broker Services Fee	$40,000	$40,000
TOTAL ESTIMATED PROGRAM COST	$1,311,144	$1,[illegible],843
(1) expiring term includes vacant Macy's building & three parking Garages - unvalued		
(2) various options for higher limits		
(3) Receipt review and acceptance of 5 year crime loss runs		
	Lloyds (BRIT) package includes	Lloyds (BRIT) package includes:
	Crime, APD, WC Buffer and	Crime, APD, WC Buffer and
	Liability/Property Terrorism	Liability/Property Terrorism
	$1,000,000 in over the road coverage	$1,000,000 in over the road coverage
	with this program	with this program

THE CITY OF CHARLESTON
P & C INSURANCE SUMMARY

I. ALA PACKAGE (BRIT/Lloyd's of London):



II. EXCESS PROPERTY COVERAGE (Hartford):

- $516,893,478 of insured values

III. BOILER AND MACHINERY COVERAGE (Hartford Steam Boiler):

- $50,000,000 limit

IV. EXCESS WORKERS' COMPENSATION COVERAGE (Safety National):

- Full statutory coverage excess of a $600K/$750K per claim retention
- July 1, 2021 renewal date

V. CYBER/DATA BREACH COVERAGE (Ascent):

- $5,000,000 limit

VI. TPA CLAIMS MANAGEMENT FOR ITEMS I, II, III AND IV ABOVE:

- Provided by RMSC

VII. RISK CONTROL AND SAFETY TRAINING SERVICES FOR COC AND CSB – Jeff Dixon of AssuredPartners of West Virginia, LLC (APWV):

- $25,000 annual cost ($15,000 paid by BRIT Insurance; $0.00 by COC; and $10,000 by CSB)

VIII. AGENCY SERVICES (APWV):

Brokerage; Consultation; Oversight; Marketing; Claims Review; etc. (standard agency commissions payable on all lines).

City of Charleston
Premium Comparison
BRIT Program

	2019-2020	Expiring 2020-2021	Renewal 2021-2022
Package	$747,505	$837,616	$955,000
Terrorism	Included	Included	$10,000 ($1MM Property) ($51MM Liability)
Hartford Excess Property	$127,072	$302,522	$361,825 ($516,893,478 Limit)
Boiler & Machinery	$21,913	$27,286	$30,488 ($50MM Limit)
RMSC-TPA Service	$103,720	$103,720	$103,720
AP Risk Management Service	$35,000*	$25,000*	$25,000*
Gallagher Broker Fee	$37,500	$40,000	$40,000
Cyber Liability	$20,356 (8/20/19-3/31/20) $33,153 Annual	$32,000	$55,565
Tax	$35,162.79	$39,717.61	$48,444.69
Total	$1,128,228.79	$1,407,861.61	$1,630,042.69

*BRIT is offering $15,000 loss control reimbursement (plus CSB pays $10,000 of the total). City of Charleston pay $0.

Notes:

- Auto PD and Property deductible increased from $25,000 to $50,000.
- Property Option – Option for $100K SIR for Property/APD $808,500 Premium and $1.4M Loss Fund WC TRIA $1,625 and Other Section TRIA $8,704.
- Safety National alternative casualty package quote indication - $700K+ premium; $500K casualty SIR; with a $50K auto PD deductible with NO (real or personal) property coverage.
- Alternative Travelers Property Deductible - $100,000 deductible; premium indication of $375K+.

City of Charleston
Historical Coverage and Pricing Summary

2021 / 2022 Cost Summary:

Subject	16/17	17/18	18/19	19/20	20/21 Expiring	21/22 Renewal
BRIT All Lines Aggregate (ALA) – Primary property and liability coverages	$740,000	$703,427	$703,427	$747,505	$837,616	$955,000
Terrorism (Property)	Included	Included	Included	Included	Included	$10,000
Terrorism (Liability)	Included	Included	Included	Included	Included	Included
Excess Property (Hartford)	$93,111	$93,038	$96,654	$127,072	$302,522	$361,825
Boiler and Machinery (Hartford Steam Boiler)	$15,366	$15,306	$15,797	$21,913	$27,286	$30,488
Premium Taxes (WVDOI)	$33,755	$32,091	$32,093	$40,347	$39,717.61	$48,444.69
Loss Control Consulting Fee (CIS)	$35,000*	$35,000*	$35,000*	$35,000*	$25,000*	$25,000*
AJG Placement Fee	$37,500	$37,500	$37,500	$37,500	$40,000	$40,000
Cyber Liability					$32,000	$55,565
Subtotal Cost	$954,732	$916,362	$920,471	$1,009,332	$1,304,141.61	$1,526,322.69
Loss Control Reimbursement (from BRIT)*	-$25,000	-$25,000	-$15,000	- $15,000	- $15,000	- $15,000
*Net Cost to The City of Charleston after reimbursement of Loss Control Fee	$929,732	$891,362	$905,471	$994,337	$1,289,141.61	$1,511,322.69

STANDALONE TPA FEES

TPA Workers' Compensation and Property/Casualty Claims Handling Contract Fee (RMSC)	16/17	17/18	18/19	19/20	20/21	21/22
	$97,140	$103,720	$103,720	$103,720	$103,720	$103,720

TOTAL (Including TPA Fees)	$1,026872	$995,082	$1,009,191	$1,098,057	$1,392,861.61	$1,615,042.69

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.

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 / $450,000	$300,000 / $450,000	$300,000 / $450,000
Property – Real and Personal Property	$50,000	$950,000	$1,000,000
Excess Property	$1,000,000	$516,893,478	$516,893,478
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	2012/ 2013	2013/ 2014	2014/ 2015	2015/ 2016	2016/ 2017	2017/ 2018	2018/ 2019	2019/ 2020	2020/ 2021	2021/ 2022
Package Premium	$750,000	$747,500	$765,000	$765,000	$740,000	$703,427	$703,427	$747,505	$837,616	$955,000
Loss Control Funds	$20,000	$20,000	$25,000	$25,000	$35,000	$35,000	$35,000*	$35,000*	$25,000*	$25,000*
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	$1,200,000	$1,200,000
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 $50,000 Property/Auto PD SIR
WC/EPL Buffer Layer	$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	$300,000 Excess $300,000
No. of Vehicles	431	441	442	448	461	489	466	495	495	509
Payroll	$36,163,961	$34,889,843	$41,902,422	$37,676,597	$36,553,202	$37,884,735	$39,132,254	$41,018,180	$41,018,180	$37,833,931
Total Insured Values	$303,674,189	$310,835,228	$314,851,752	$322,702,934	$314,334,462	$320,703,079	$324,342,729	$425,416,893	$499,389,864	$516,893,478

*** Includes $15,000 which is refunded to insured by the carrier.**

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.

Historical Claims Summary:

Policy Year	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
Total Incurred	$2,122,408	$1,285,141	$1,312,393	$773,712	$185,391	$1,376,881	$235,507	TBD
SIRs paid by The City of Charleston	$1,555,389	$815,423	$888,862	$657,543	$154,790	$211,785	$103,764	TBD
Specific Excess Recoveries	$567,019	$467,400	$384,598	$0	$52,500	$760,000	$0	TBD
Remaining Reserve	$0	$2,318	$38,934	$116,169	$30,601	$1,165,095	$131,743	TBD

AssuredPartners - Commercial Insurance
Risk Management Services Company

City of Charleston

Workers' Compensation Program
Self-Insured Program Results

	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021
Claim Status	12/31/2020	12/31/2020	12/31/2020	12/31/2020	12/31/2020	12/31/2020	12/31/2020	12/31/2020	12/31/2020	12/31/2020	12/31/2020	12/31/2020
Open Claims	1	1	1	0	0	1	1	1	2	4	16	24
Closed Claims	79	93	120	132	140	107	98	101	99	89	53	12
Total Claims	80	94	121	132	140	108	99	102	101	93	69	36
Claim Type												
Med Only Claims	51	57	76	79	85	79	77	80	78	76	54	32
Lost Time Claims	29	37	45	53	55	29	22	22	23	17	15	4
Claim Financial												
Incurred	$ 2,076,631	$ 546,261	$ 677,401	$ 679,008	$ 652,876	$ 413,258	$ 515,705	$ 254,998	$ 616,765	$ 290,323	$ 342,546	$ 201,219
Paid	$ 758,595	$ 540,459	$ 677,401	$ 679,008	$ 652,876	$ 399,279	$ 513,619	$ 234,660	$ 607,732	$ 234,029	$ 241,155	$ 42,599
Reserve	$ 1,318,036	$ 5,801	$ -	$ -	$ -	$ 13,979	$ 2,086	$ 20,339	$ 9,032	$ 56,294	$ 101,391	$ 158,620
Average Claim	$ 25,958	$ 5,811	$ 5,598	$ 5,144	$ 4,663	$ 3,826	$ 5,209	$ 2,500	$ 6,107	$ 3,122	$ 4,964	$ 5,589
WC Payroll	$ 36,038,073	$ 35,757,832	$ 37,149,278	$ 35,628,920	$ 35,089,144	$ 34,669,658	$ 36,550,886	$ 37,732,516	$ 39,132,254	$ 39,500,000	$ 39,500,000	$ 39,500,000
Basic Loss Rate/$100 payroll	5.762	1.528	1.823	1.906	1.861	1.192	1.411	0.676	1.576	0.735	0.867	0.509
# Claims Over $300k	1	0	0	0	0	0	0	0	0	0	0	0

RMSC

AssuredPartners - Commercial Insurance
Risk Management Services Company

THE CITY OF CHARLESTON WEST VIRGINIA

City of Charleston

P&C Summary Claim Summary

Claim Status	2014 1/15/2020	2015 1/15/2020	2016 1/15/2020	2017 1/15/2020	2018 1/15/2020	2019 1/15/2020	2020 1/15/2020
Open Claims	1	2	5	5	4	9	14
Closed Claims	128	145	87	102	100	86	51
Total Claims	129	147	92	107	104	95	65

Claim Type

Property	0	1	3	1	1	4	1
Automobile Liability	36	48	30	34	44	21	9
Automobile Physical Damage	2	9	5	7	7	5	5
General Liability	80	80	49	56	46	57	45
Professional	2	0	0	0	0	0	0
Law Enforcement	8	9	5	9	5	6	1
Other Liability	1	0	0	0	1	2	4

Claim Financial

Incurred	$ 2,122,408	$ 1,285,141	$ 1,312,393	$ 773,712	$ 185,391	$ 1,376,881	$ 235,507
Paid	$ 2,122,408	$ 1,282,823	$ 1,273,460	$ 657,543	$ 154,790	$ 211,785	$ 103,764
Reserve	$ -	$ 2,318	$ 38,934	$ 116,169	$ 30,601	$ 1,165,095	$ 131,743
Recoveries	$ 6,130	$ 55,332	$ 28,994	$ 53,397	$ 4,725	$ 14,776	$ -
Specific Excess Recoveries	$ 567,019	$ 467,400	$ 384,598	$ -	$ -	$ 760,000	$
Net Paid	$ 1,549,259	$ 760,091	$ 859,868	$ 604,146	$ 150,065	$ 197,009	$ 103,764
Net Incurred	$ 1,549,259	$ 762,409	$ 898,801	$ 720,315	$ 180,666	$ 602,105	$ 235,507

RMSC
Risk Management Services Co.

CYBER INSURANCE REVIEW

City of Charleston:

Insurance Co./Coverage:	Beazley Insurance Company March 31, 2020 to 2021 Cyber Coverage:	Beazley Insurance Company March 31, 2021 to 2022 Cyber Coverage:	Ascent Syndicate March 31, 2021 to 2022 Cyber Coverage:
Annual or Policy Aggregate as Indicated:	There are three (3) annual aggregates:(1) aggregate for up to 250,000 Notifications; One (1) Aggregate for up to $1MM of Crisis Management Services; One (1) Policy Aggregate	There are three (3) annual aggregates:(1) aggregate for up to 250,000 Notifications; One (1) Aggregate for up to $1MM of Crisis Management Services; One (1) Policy Aggregate	There is one (1) policy aggregate
1st Party Liability Limits:			
Cyber Incident Response Fund: 1st Party Expenses Incurred as the result of a Privacy/Security breach including but not limited to forensic expenses, public relation expenses, notification & legal expenses.	One (1) Aggregate for up to 250,000 notifications; One (1) Aggregate for up to $1,000,000 for Crisis Management Services	One (1) Aggregate for up to 250,000 notifications; One (1) Aggregate for up to $1,000,000 for Crisis Management Services	$5,000,000 per claim/annual aggregate
Electronic Business Interruption & Extra Expense Loss Caused by a Network Security Breach: 1st party expenses for loss of income and extra expenses	$5,000,000 per claim/annual aggregate (Waiting Period = 10 Hours)	$250,000 per claim/annual aggregate (Waiting Period = 10 Hours)	$5,000,000 per claim/annual aggregate (Waiting Period = 8 Hours)
Electronic Business Interruption & Extra Expense Loss Caused by a Network System Failure: 1st party expenses for loss of income and extra expenses	$5,000,000 per claim/annual aggregate (Waiting Period = 10 Hours)	$250,000 per claim/annual aggregate (Waiting Period = 10 Hours)	$5,000,000 per claim/annual aggregate (Waiting Period = 8 Hours)
Bricking Coverage: This will provide coverage to replace or repair your hardware provided that such hardware cannot be restored to the original level of functionality and the cost of replacement is less than the cost to restore, recollect or replace your data.	$500,000 per claim/annual aggregate	$500,000 per claim/annual aggregate	$250,000 per claim/annual aggregate
Dependent Electronic Business Interruption & Extra Expense Loss Caused by a Network Security breach at a 3rd Party IT Vendor: 1st party expenses for loss of income and extra expenses.	$1,000,000 per claim/annual aggregate (Waiting Period =10 Hours)	$250,000 per claim/annual aggregate (Waiting Period = 10 Hours)	$250,000 per claim/annual aggregate (Waiting Period = 8 Hours)
Dependent Electronic Business Interruption & Extra Expense Caused by a Network Systems Failure at the 3rd Party IT Vendor: 1st party expenses for loss of income and extra expenses	$1,000,000 per claim/annual aggregate (Waiting Period = 10 Hours)	$250,000 per claim/annual aggregate (Waiting Period = 10 Hours)	$250,000 per claim/annual aggregate (Waiting Period = 8 Hours)
Digital Data Recovery: 1st Party Expenses associated with the recovery of damaged data on an insured computer system as the result of a cyber breach	$5,000,000 per claim/annual aggregate	$250,000 per claim/annual aggregate	$5,000,000 per claim/annual aggregate
Electronic Extortion: Payments to prevent or ameliorate a cyber breach or ransomware attack	$5,000,000 per claim/annual aggregate	$250,000 per claim/annual aggregate	$5,000,000 per claim/annual aggregate

Insurance Company/ Coverage:	Beazley Insurance Company 2020 to 2021	Beazley Insurance Company 2021 to 2022	Ascent Underwriting Syndicate 2021 to 2022
3rd Party Liability Limits:			
Cyber, Privacy and Network Security Liability: This provides liability coverage if an insured fails or their computer system fails to prevent a Privacy or Security Breach.	$5,000,000 per claim/annual aggregate	$2,000,000 per claim/annual aggregate	$5,000,000 per claim/annual aggregate
Internet Media Communications: Coverage is provided for those circumstances where an insured commits a personal injury peril including the theft of intellectual property.	$5,000,000 per claim/annual aggregate	$2,000,000 per claim/annual aggregate	$5,000,000 per claim/annual aggregate
Regulatory Defense, Fines & Penalties: Coverage is provided for the defense of any type of regulatory investigation or lawsuit including potential payment of fines & penalties.	$5,000,000 per claim/annual aggregate	$2,000,000 per claim/annual aggregate	$5,000,000 per claim/annual aggregate
Other Insurance Coverage:			
PCI Fines & Penalties:	$5,000,000 per claim/annual aggregate	$2,000,000 per claim/annual aggregate	$5,000,000 per claim/annual aggregate
HIPAA/HITECH Fines & Penalties:	$5,000,000 per claim/annual aggregate	$2,000,000 per claim/annual aggregate	$5,000,000 per claim/annual aggregate
GDPR Cyber Endorsement:	Yes for specific regulations within the act	Yes for specific regulations within the act	Yes up to full limits for the entire act
Post Breach Remedial Services Endorsement:	Yes provided for up to 100 Hours of risk management service	Yes provided for up to 100 Hours of risk management service	As described within the company marketing materials
Amendatory Endorsement for Utilities:	Yes provided per the endorsement wording	Yes provided per the endorsement wording	Not offered
Cryptojacking Endorsement:	Yes, $250,000 per claim/annual aggregate	Yes, $250,000 per claim/annual aggregate	Not Offered
State Consumer Privacy Statutes Endorsement:	Yes, provided to match policy limits	Yes, provided to match policy limits	This has been added specific to the California Consumer Privacy Protection Act at a sub-limit of $250,000
Amend Other Insurance Clause:	Primary with respect to Breach Response Services, Cyber Extortion and Data Loss Recovery	Primary with respect to Breach Response Services, Cyber Extortion and Data Loss Recovery	Not Offered
Voluntary Shutdown Coverage:	Yes, specific to a Business Interruption Loss at the limits offered	Yes, specific to a Business Interruption Loss at the limits offered	Yes, specific to a Business Interruption Loss at the limits offered
Reputation Loss:	Yes, up to $1,000,000 per claim/annul aggregate	Yes, up to $1,000,000 per claim/annul aggregate	Yes, up to $5,000,000 per claim/annual aggregate
Telecommunications Fraud:	$250,000 per claim/annual aggregate	$250,000 per claim/annual aggregate	Not Offered
Social Engineering/ Fraudulent Instruction:	$250,000 per claim/annual aggregate	$250,000 per claim/annual aggregate	Not Offered
Electronic Crime/Funds Transfer Fraud:	$250,000 per claim/annual aggregate	$250,000 per claim/annual aggregate	Not Offered
Criminal Reward Coverage	$50,000 per claim/annual aggregate	$50,000 per claim/annual aggregate	Not Offered
Retentions/ Agreement:	$25,000 per claim/insuring Agreement; $10,000 for Forensic, Public Relations & Crisis Management Expenses; $5,000 for Legal Expenses	$250,000 per claim/insuring agreement; $60,000 for forensic, Public Relations, & Crisis Management Expenses; $20,000 for Legal Expenses	$50,000 per claim/incident
Pending or Prior Acts Date:	August 20, 2018	August 20, 2018	Inception
Retroactive Date:	Full Prior Acts	Full Prior Acts	Full Prior Acts
Annual Premium: (Does Not Include any Taxes or Fees)	$32,000	$102,390	$55,565

Insurance Company Responses to the City of Charleston Cyber Application:

Insurance Company:	Response:
American International Group A.M. Best Rating A + (Superior) XV ($2 Billion or More in Policyholder Surplus)	They indicated that they would need to hold a ninety (90) minute phone call between the underwriter and their cyber specialist with the management of the insured. If they provide a quote they will require at least a $500,000 retention and the premium will be in the 6 figures. The maximum limit they can provide is $5MM.
AXA/XL A.M. Best Rating A + (Superior) XV ($2 Billion or More in Policyholder Surplus)	They indicated that they would need to hold a ninety (90) minute phone call between the underwriter and their cyber specialist with the management of the insured. If they provide a quote they will require a minimum retention of $500,000 and the premium will be in the 6 figures. The maximum limit they can provide is $5MM.
Axis A.M. Best Rating A + (Superior) XV ($2 Billion or More in Policyholder Surplus)	The Axis underwriter indicated that for the remainder of 2021 they will not be providing any cyber quotes for municipal businesses
Beazley A.M. Best Rating A (Excellent) XV ($2 Billion or More in Policyholder Surplus)	Beazley provided a renewal quote lowering the limits offered to $2MM and increasing the retention and premium charge.
CNA A.M. Best Rating A (Excellent) XV ($2 Billion or More in Policyholder Surplus)	The CNA underwriter indicated that for the remainder of 2021 they will not be providing any cyber quotes for municipal businesses
Coalition (Argo & Swiss Re) A.M. Best Rating A (Excellent) XV ($2 Billion or more in policyholder surplus)	The Coalition underwriter indicated that for the remainder of 2021 this is not a class of business they have any interest in underwriting
Corvus (Hudson Insurance Group) A.M. Best Rating A + (Superior) XV ($2 Billion or More in Policyholder Surplus)	The Corvus underwriter indicated that for the remainder of 2021 this is not a class of business they have any interest in underwriting
Various Underwriters at Lloyds of London A.M. Best Rating A (Excellent) XV ($2 Billion or more in policyholder surplus)	They are still reviewing the risk.
SOMPO A.M. Best Rating A (Excellent) XV ($2 Billion or more in policyholder surplus)	The SOMPO underwriter indicated that for the remainder of 2021 this is not a class of business they have any interest in underwriting
Tokio Marine HCC A.M. Best Rating A+ (Superior) XV ($2 Billion or more in policyholder surplus)	The TMHCC underwriter indicated that for the remainder of 2021 this is not a class of business they have any interest in underwriting

Chubb Insurance Group A.M. Best Rating A ++ (Superior) XV ($2 Billion or more in policyholder surplus)	The Chubb underwriter indicated they were not currently interested in underwriting this class of business
Zurich Insurance Company A.M. Best Rating A+ (Superior) XV ($2 Billion or more in policyholder surplus)	The Zurich underwriter indicated that if the insured completed a satisfactory risk engineer conference call they could offer up to $5MM in limits with a minimum of a $150,000 retention and the premium would be in the range of $130,000

Resolution No. 609-22 Committee Substitute

Introduced in Council: Adopted by Council:

February 22, 2022

Introduced by: Referred to:

Mayor Goodwin and Becky Ceperley Finance

Resolution No. 609-22 Committee Substitute – Authorizing the approval of the American Rescue Plan Act budget as indicated on the attached list of accounts for City Allocations ~~and authorizing the Mayor or City Manager sign all required sub-recipient agreements relating to the American Rescue Plan Act allocations.~~

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

That the American Rescue Plan Act budget as indicated on the attached list of accounts for City Allocations is authorized ~~and the Mayor or City Manager is authorized to sign all required sub-recipient agreements relating to the American Rescue Plan Act allocations.~~

American Rescue Plan Act Fund Budget - City Allocations

Item	Account No.	Expenditure Category	Account Description	Amount
1	073 022 01 005 5 566	Personal Protective Equipment	City Response Expenses	100,000
2	073 022 01 009 5 566	COVID-19 Vaccination Incentive	City Response Expenses	464,165
3	073 022 01 009 5 566	Payroll Costs for Response to COVID-19	City Response Expenses	250,000
4	073 022 06 001 5 566	Revenue Replacement	Charleston Land Reuse Agency	1,500,000
5	073 022 06 001 5 568	Revenue Replacement	Charleston Regatta Commission	500,000
6	073 022 06 001 2 223	Revenue Replacement	Public Safety Center Study	1,000,000
7	073 022 06 001 4 458	Revenue Replacement	Athletic Field Turfing and Upgrades	6,000,000
8	073 022 06 001 5 566	Revenue Replacement	Sidewalk Improvement Program Fund	500,000
9	073 022 06 001 5 566	Revenue Replacement	Youth Job Opportunities	250,000
10	073 022 06 001 4 458	Revenue Replacement	Infrastructure and Broadband Upgrades	7,445,278
11	073 022 06 001 5 566	Revenue Replacement	Grant Matching	1,250,000
12	073 022 06 001 6 699	Revenue Replacement	Future Identified Projects	5,000,000
13	073 022 07 001 5 566	Administrative Expenses	Implementation Services	1,000,000
			Total	**25,259,443**

Resolution No. 610-22

Introduced in Council: Adopted by Council:

March 7, 2022

Introduced by: Referred to:

Mayor Goodwin and Becky Ceperley Finance

Resolution No. 610-22 – Authorizing the Mayor or City Manager to submit an application to the WV Division of Administrative Services under the Violence Against Women Act grant program in the amount of $31,500 and administer any funds awarded. These funds will be used to provide overtime reimbursement to the Charleston Police Department ($21,500) and Kanawha County Sheriff's Office ($10,000) for investigations of violent crimes involving female victims. There is a 25% match requirement that will be met through the unreimbursed salary portion absorbed by the department's salary and wage budgets.

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

That the Mayor or City Manager is authorized to submit an application to the WV Division of Administrative Services under the Violence Against Women Act grant program in the amount of $31,500 and administer any funds awarded. These funds will be used to provide overtime reimbursement to the Charleston Police Department ($21,500) and Kanawha County Sheriff's Office ($10,000) for investigations of violent crimes involving female victims. There is a 25% match requirement that will be met through the unreimbursed salary portion absorbed by the department's salary and wage budgets.

Resolution No. 612-22

Introduced in Council: Adopted by Council:

March 7, 2022 ____________________

Introduced by: Referred to:

Joseph Jenkins Finance

Resolution No. 612-22 - Authorizing the Mayor or City Manager to approve and execute Change Order No. 1 relating to the 2021 CIP Pipe Lining project, in the amount of $12,000.00 to permit additional installation of pipe lining at the Lilly Drive and Sugar Creek Drive intersection, raising the total contract amount to $267,510.00 as the pricing details are indicated on Exhibit A attached hereto.

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

That the Mayor or City Manager is authorized to approve and execute Change Order No. 1 relating to the 2021 CIP Pipe Lining project, in the amount of $12,000.00 to permit additional installation of pipe lining at the Lilly Drive and Sugar Creek Drive intersection, raising the total contract amount to $267,510.00 as the pricing details are indicated on Exhibit A attached hereto.

CITY OF CHARLESTON
2021 CIP Pipe Lining

CHANGE ORDER NO. 1

Date of Approval: **February 24, 2022**

Contractor: **Insight Pipe Contracting, LLC.**
232 E. Lancaster Rd.
Harmony, PA 16037

The Contract is changed as follows:

The proposed portions and locations of pipe that were determined unrepairable were left out of the contract and replaced with more qualified portions and locations. There are two 48” CMP pipe (40 LF each) at the Lilly Dr. and Sugar Creek intersection that need repaired. Insight Pipe Contracting has proposed to line them for $62,000.00. With roughly $50,000.00 balance remaining on the contract, only $12,000.00 would be needed for this Change Order.

Description:

- CIP Pipe Line two 48” CMP pipe at Lilly Dr. and Sugar Creek intersection

Totaling $12,000.00

Original Contract Price:	**$255,510.00**
Total of this Change Order	**$ 12,000.00**
Total of previously approved Change Orders:	**$ 0.00**
Contract Price with all Approved Change Orders:	**$267,510.00**

*Any final remaining balance will remain in the City’s account.

Approved by: **Accepted by:**

City of Charleston **Insight Pipe Contracting, LLC.**

Date **Date**

Resolution No. 613-22

Introduced in Council: March 7, 2022

Adopted by Council: ________________

Introduced by: Joseph Jenkins

Referred to: Finance

Resolution No. 613-22 - Authorizing the Mayor or City Manager to approve and execute Change Order No. 2 relating to the Concrete Sidewalk and Accessible Ramp Project Agreement – Summer 2021, in the amount of $42,888.00 to permit additional installation of ADA improvements at the MLK Community Center and the Kanawha City Community Center, raising the total contract amount to $536,688.00 as the pricing details are indicated on Exhibit A attached hereto.

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

That the Mayor or City Manager is authorized to approve and execute Change Order No. 2 relating to the Concrete Sidewalk and Accessible Ramp Project Agreement – Summer 2021, in the amount of $42,888.00 to permit additional installation of additional ADA improvements at the MLK Community Center and the Kanawha City Community Center, raising the total contract amount to $536,688.00 as the pricing details are indicated on Exhibit A attached hereto.

CONCRETE SIDEWALK AND ACCESSIBLE RAMP PROJECT
SUMMER 2021

PROJECT NUMBER E2 06/21-136

Change Order No.2
March 3, 2022

This change order will consist of installing new handicap parking, sidewalk and an ADA accessible ramp at Martin Luther King Center and two ADA accessible ramps and sidewalk at Kanawha City Recreation Center.

Martin Luther King Center

Sidewalk/Ramp and Parking	**1550.00 s.f. @ $20.75/s.f.**		**$ 32,162.50**
Detectable Warning Surface	**1 ea. @ $200.00**		**$ 200.00**
Signage and Pre-Marking	**1 ea. @ $300.00**		**$ 300.00**
Allowance	**1 ea. @ $5000.00**		**$ 5,000.00**
		Sub-Total:	**$ 37,662.50**

Kanawha City Recreation Center

Sidewalk/Ramps	**194.00 s.f. @ $20.75/s.f.**		**$ 4,025.50**
Detectable Warning Surfaces	**2 ea. @ $200.00**		**$ 400.00**
Signage and Pre-Marking	**1 ea. @ $800.00**		**$ 800.00**
		Sub-Total:	**$ 5,225.50**

Change Order No.2 Total: $ 42,888.00

Original Contract Price...…………….... $457,487.50

Change Order No.1 Price……………......$36,312.50

Change Order No.2 Price………………. $42,888.00

New Contract Price..…………………....$536,688.00

THE CITY OF CHARLESTON,
a municipal corporation

By________________________

Its ___ City Manager_______

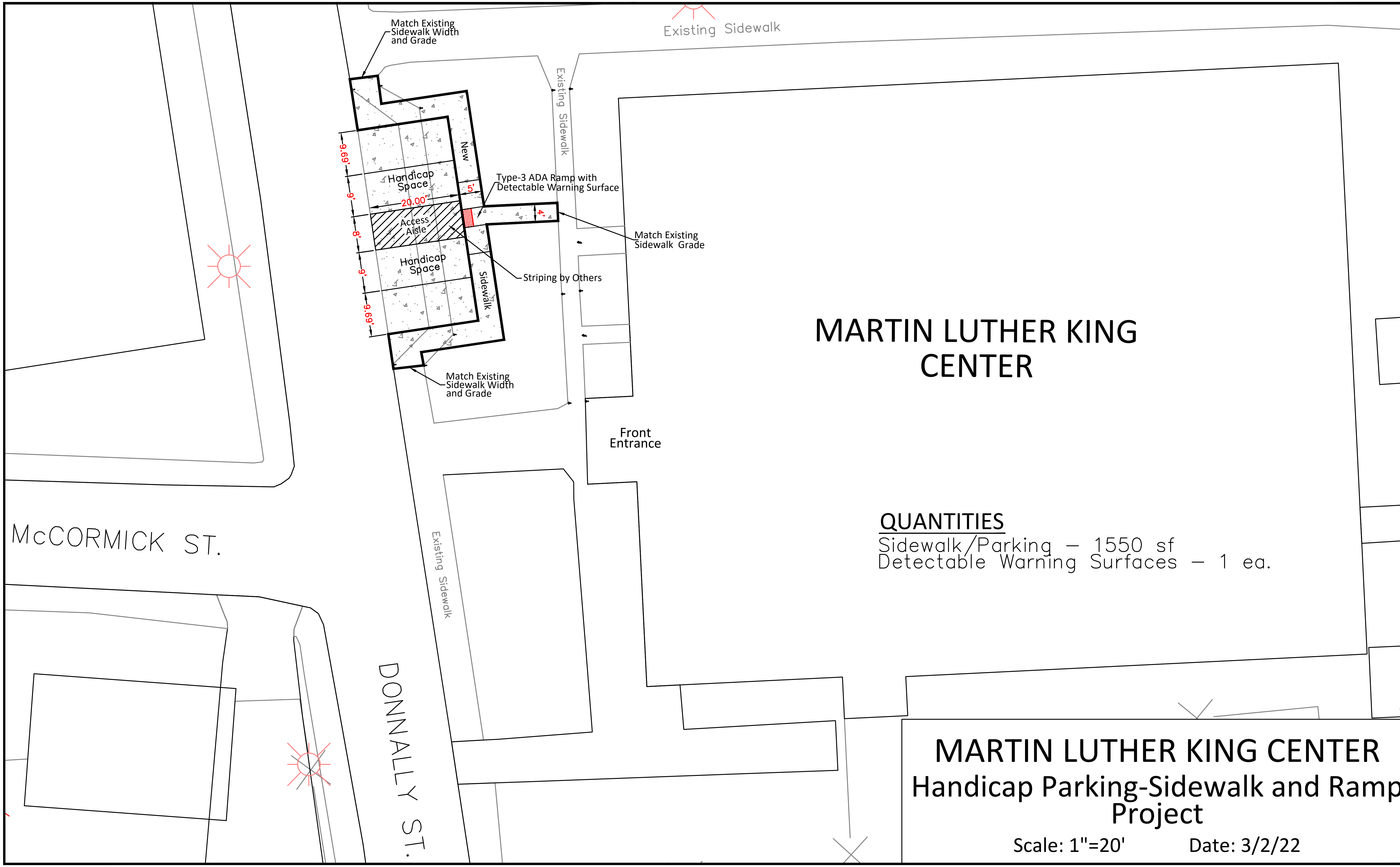
Date ______________________

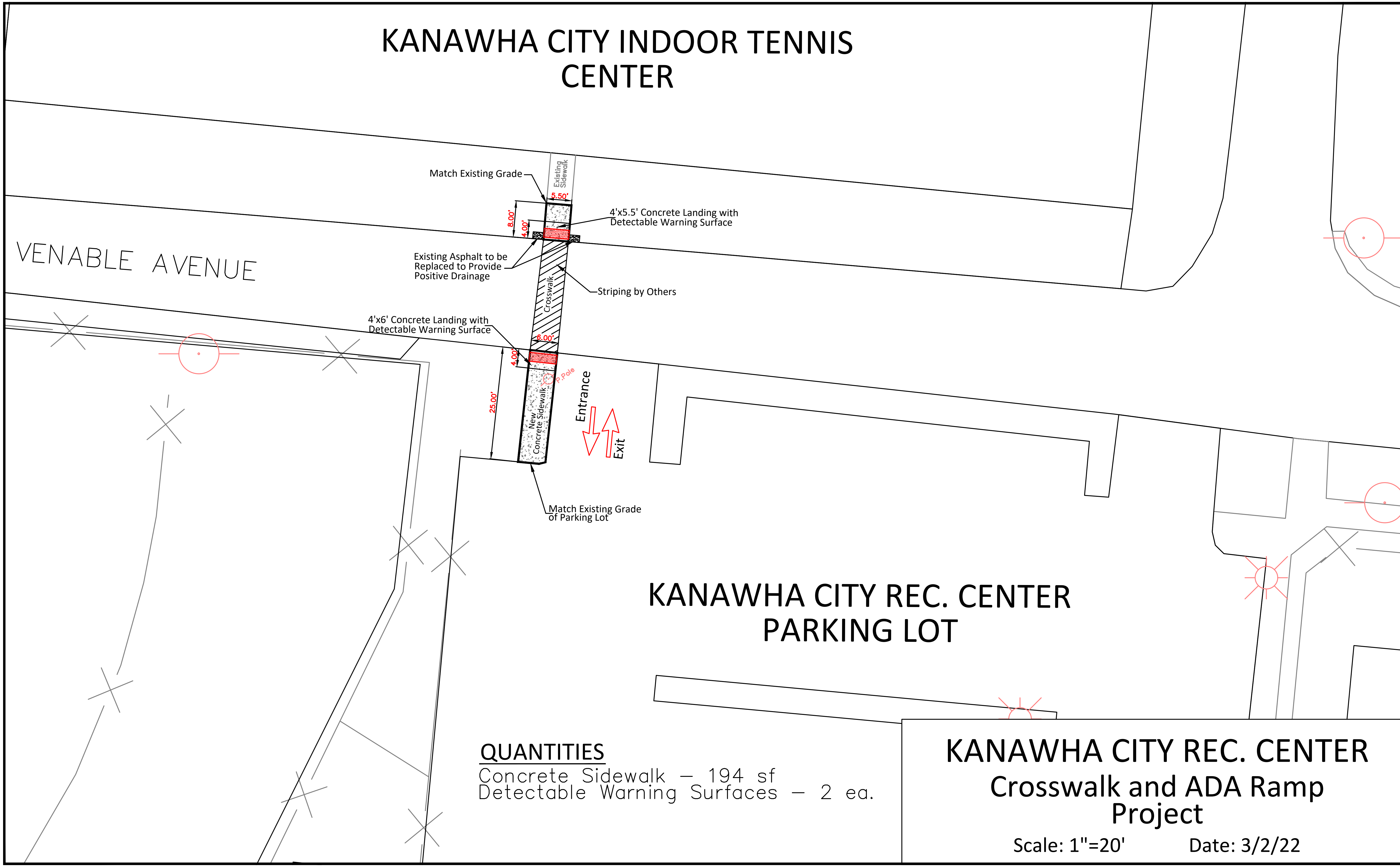
McCLANAHAN CONSTRUCTION CO., LLC

By_____________________________

Its_____________________________

Date ___________________________


Match Existing Sidewalk Width and Grade
Existing Sidewalk
Existing Sidewalk
New Sidewalk
9.69'
9'
8'
9'
9.69'
Handicap Space
20.00'
Access Aisle
Handicap Space
5'
4'
Type-3 ADA Ramp with Detectable Warning Surface
Match Existing Sidewalk Grade
Striping by Others
Match Existing Sidewalk Width and Grade
MARTIN LUTHER KING CENTER
Front Entrance
QUANTITIES
Sidewalk/Parking – 1550 sf
Detectable Warning Surfaces – 1 ea.
McCORMICK ST.
Existing Sidewalk
DONNALLY ST.
MARTIN LUTHER KING CENTER
Handicap Parking-Sidewalk and Ramp Project
Scale: 1"=20'
Date: 3/2/22


KANAWHA CITY INDOOR TENNIS CENTER
VENABLE AVENUE
Existing Sidewalk
Match Existing Grade
5.50'
8.00'
4.00'
4'x5.5' Concrete Landing with Detectable Warning Surface
Existing Asphalt to be Replaced to Provide Positive Drainage
Crosswalk
Striping by Others
4'x6' Concrete Landing with Detectable Warning Surface
6.00'
4.00'
25.00'
New Concrete Sidewalk
P.Pole
Entrance
Exit
Match Existing Grade of Parking Lot
KANAWHA CITY REC. CENTER PARKING LOT
QUANTITIES
Concrete Sidewalk – 194 sf
Detectable Warning Surfaces – 2 ea.
KANAWHA CITY REC. CENTER
Crosswalk and ADA Ramp Project
Scale: 1"=20'
Date: 3/2/22

LNG Single Space Smart Meter Upgrade Quote

Duncan Parking Technologies, Inc.
a CivicSmart Company

Prepared for:	**Charleston**	**Ship-to Region:**	**WV**
Quote ID:	**21 12 08 205c**	**Prepared Date:**	**02/18/2022**
Sales Rep:	**Brad Magee**	**Expiry Date:**	**03/20/2022**

Product ID	Description	Unit Price	Qty	Extended Price
1. Single Space Meter Upgrade				
SSM - LNG - UG	2G/3G LNG Upgrade to LNG Meter with 4G/5G. Includes one year warranty. Existing Liberty units to be sent back to CivicSmart for upgrade. Meters to fit in existing housings and customer batteries will be reused.	$ 181.50	380	$ 68,970.00
Subtotal				**$ 68,970.00**
2. Freight				
FRGHT	Freight/Shipping for Lot (icludes both directions, to and from CivicSmart)	$ 10.00	380	$ 3,800.00
Subtotal				**$ 3,800.00**
Grand Total:				**$ 72,770.00**

3. Monthly Fees			**Monthly Total**
SSM - CC - WIRE	Monthly wireless PEM System fee per single space credit card meter - Does not include Credit Card Gateway Fees. Price is per meter/per month.	380	As per current fees
Subtotal: Monthly Fees			**As per current fees**

4. Additional Requirements

Sales Tax, if applicable, has not been included
Equipment is covered by a 1-year standard manufacturer's warranty. Warranty begins 6 months after final shipment is received.
Shipping Terms FOB Origin. Shipping/Freight is not included. Freight will be prepaid and added to the invoice.
Payment terms: 50% billed upon receipt of order. 25% billed upon delivery. 25% billed upon installation. Net 30 Days.
Customer will be invoiced monthly in advance for recurring wireless service fees.
Quotation does not include installation.
Quotation subject to Duncan Parking Technologies, Inc. Standard Terms and Conditions. Please see attached.
Additional service and transaction processing costs apply from third parties, including credit card merchant processing fees. Customer is responsible for setting up merchant processing arrangement.
Prices are subject to change in the event of new or increased costs of wireless communications and other third party vendor services.
Recurring prices are valid for the first full year of service and may be subject to change for subsequent contract terms.

Please Send Purchase Order To:
Duncan Parking Technologies, Inc.
Attn: Meigan Lindholm
PO BOX 2081
Milwaukee, WI 53201-2081
Ph: (414) 534-8066 Fax: (870) 741-6806
mlindholm@civicsmart.com

I hereby certify that the products and services referenced above have been requested and that by signing below I am confirming the order and agree to the terms and conditions presented in this quotation

Authorized Signature | Date

Print or Type Name | Print or Type Title

Email Address | Phone Number

Continued on next page

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Sales Rep:	Brad Magee	**Expiry Date:**	03/20/2022

Product ID	Description	Unit Price	Qty	Extended Price

Bill To Address:

Ship To Address:

Programming Contact Information Required:

Ship To Phone Number:

Contact Name

Contact Phone Number

Contact Email

Duncan Parking Technologies, Inc.
a CivicSmart Company

LNG Single Space Smart Meter Upgrade Quote

Prepared for:	Charleston	**Ship-to Region:**	WV
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SSM - LNG - UG	2G/3G LNG Upgrade to LNG Meter with 4G/5G. Includes one year warranty. Existing Liberty units to be sent back to CivicSmart for upgrade. Meters to fit in existing housings and customer batteries will be reused.	$ 181.50	20	$ 3,630.00
Subtotal				**$ 3,630.00**
2. Freight				
FRGHT	Freight/Shipping for Lot (icludes both directions, to and from CivicSmart)	$ 10.00	20	$ 200.00
Subtotal				**$ 200.00**
Grand Total:				**$ 3,830.00**

3. Monthly Fees			**Monthly Total**
SSM - CC - WIRE	Monthly wireless PEM System fee per single space credit card meter - Does not include Credit Card Gateway Fees. Price is per meter/per month.	20	As per current fees
Subtotal: Monthly Fees			**As per current fees**

4. Additional Requirements

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Shipping Terms FOB Origin. Shipping/Freight is not included. Freight will be prepaid and added to the invoice.
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Print or Type Name ______________________ Print or Type Title ______________

Email Address ______________________ Phone Number ______________

Continued on next page

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Product ID	Description	Unit Price	Qty	Extended Price

Bill To Address:

Ship To Address:

Programming Contact Information Required:

Ship To Phone Number:

Contact Name

Contact Phone Number

Contact Email

Resolution No. 615-22

Introduced in Council:

March 7, 2022

Introduced by:

Joseph Jenkins

Adopted by Council:

____

Referred to:

Finance

Resolution No. 615-22 - Authorizing the Mayor or City Manager to enter into a contract with Studimo Sound Stage and Light in the amount of $33,768.07 for sound and light production services for Live of Levee during the 2022 season.

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

That the Mayor or City Manager is authorized to enter into a contract with Studimo Sound Stage and Light in the amount of $33,768.07 for sound and light production services for Live of Levee during the 2022 season.

Studimo Sound Stage and Light January 26, 2022

Hello Live on the Levee supporters and enthusiasts!

John Griffiths here with Studimo Sound Stage and Light responding to your request for Expressions of Interest to provide sound and production services for Live on the Levee 2022. I wasn't aware until today that the city was requesting a proposal so if I have not met all the requirements here, please let me know.

We have been with Live on the Levee since its inception. We were integral to the system design and implementation, working within the budget to give the best possible "bang for the buck" possible. We are one of the only one stop shop production providers in the region, able to provide sound, lighting, backline and video, all in house. We have developed friendships and working relationships with city employees also tasked with the LOTL project to make it the success that it is. In wrapping up years end last year, I recommended additional lighting for the coming season.

The system as of last year consisted of:

QSC Wideline 8 speakers with QSC power

Meyer 650P subwoofers

Yamaha Digital console (with feed to radio station)

EAW monitors

Microphone, stand and stage cabling package

Chauvet Colorado72 baton lighting

All power distribution and feeder

We have the equipment and personnel to perform the required production service for the 2022 Live on the Levee season and look forward to doing so. We have always had the ability to augment our system to meet any riders from artists who require additional equipment including sound, lighting, video and/or backline. Insurance liability coverage is in place and proof of such can be provided on request. Please let me know if you need anything else and we look forward to working with the City of Charleston and the LOTL committee again this season.

Thank you,

John Griffiths

John Griffiths

www.studimo.com

606-922-0380

Studimo References

Zach Bogan

The Clay Center

Charleston, WV

304-389-6255

ZBogan@theclaycenter.org

I am writing this letter to recommend Studimo Productions for the sound and lighting and technical rentals for all performances for Live on the Levee. We use Studimo exclusively at the Clay Center for all our performances. We have always had a relationship with this company for their technical equipment, but during the pandemic we took it a step further. We now use Studimo technicians for all performances and technical needs at the Clay Center. These show include the Beach Boys, Three Dog Night, nelly and REO Speedwagon just to name a few. John Griffiths and his team are an absolute pleasure to work with and consistently go above and beyond what is asked.

I offer my highest recommendation and welcome any questions you may have.

Todd Boltin

Variety Attractions

Zanesville, OH

740-453-0394

tboltin@varietyattractions.com

Variety Attractions and Studimo have had a relationship that goes back over 20 years. There is a good reason for that, as we feel when Studimo handling the production needs of our clients, its one less thing we have to worry about. Whether it be staging, light, video or generators the guys can make all your production needs turnkey.

Bill No. 7950

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

February 22, 2022 ______________________

Introduced by: **Referred to:**

Joseph Jenkins **Finance**

Bill No. 7950 - A BILL authorizing the Mayor or City Manager to execute a Quitclaim Deed for Barlow Drive to the West Virginia Department of Transportation, Division of Highways to finalize its inclusion in the Industrial Access Road Program.

Whereas, the City Council duly adopted Resolution No. 203-19 on June 3, 2019, and Resolution No. 246-19 on September 16, 2019, authorizing applications to the State Development Office to add Barlow Drive to the Industrial Access Road Program; and

Whereas, the City of Charleston's applications for the Industrial Access Road Program were approved and the City of Charleston and the West Virginia Department of Transportation, Division of Highways entered into Legal Division Contract No. 1908094 on April 27, 2020 and Legal Division Contract No. 2006036 on July 6, 2020, to memorialize the terms of the Industrial Access Road Program agreement; and

Whereas, as part of the finalization of the project funded through the Industrial Access Road Program, the City is required to transfer the relevant portion of Barlow Drive to the State of West Virginia to become a part of the State Road System.

Now, therefore, be it ordained by the Council of the City of Charleston:

That the Mayor or City Manager is hereby authorized to execute, acknowledge, and deliver a proper quitclaim deed to the West Virginia Department of Transportation, Division of Highways, conveying any and all right, title and interest of the City of Charleston in and to the portion of Barlow Drive beginning at the state-owned bridge over Elk Twomile Creek and continuing to its intersection with Twilight Drive to finalize its inclusion in the Industrial Access Road Program.