



CITY OF CHARLESTON West Virginia



Council Member – 12th WARD

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

Finance Committee, Chair
Parking Committee, Chair
Ordinance and Rules Committee

AGENDA
FINANCE COMMITTEE MEETING
Tuesday, February 20, 2024
6:30 PM

AV ROOM #308, CITY HALL, CHARLESTON, WV

AVAILABLE TO VIEW VIA LIVESTREAM AT <https://charlestonwv.civicclerk.com/web/home.aspx>

I. DISCUSSION:

- a. Approval of Previous Minutes 2-5-2024

II. RESOLUTIONS:

- a. Resolution No. 930-24 - Authorizing the Mayor or City Manager to purchase 2 2024 Ford Super Duty trucks for Spring Hill Cemetery from National Auto Fleet Group.
- b. Resolution No. 931-24 - Authorizing the Mayor or City Manager to purchase an Interactive Use of Force Training Simulator from Safeware for use by the Charleston Police Department.
- c. Resolution No. 932-24 - Authorizing settlement of pending disputed claims against the City in the matter known as Mary Maddox v. City of Charleston as recommended by the City Solicitor.
- d. Resolution No. 933-24 - Authorizing the Mayor or City Manager to renew its contract with Encova Insurance for workers' compensation insurance coverage, authorizing the Mayor or City Manager to renew its contract with USI Insurance Services for insurance broker, risk management, and loss control services related to the City's property, liability, and workers' compensation insurance coverages, and authorizing the Mayor or City Manager to renew its contract with the West Virginia Counties Group Self Insurance Risk Pool for Third Party Administration services related to legacy claims incurred while the City was self-insured for workers' compensation.
- e. Resolution No. 934-24 - Authorizing the Mayor or City Manager to renew its contracts with the West Virginia Counties Group Self Insurance Risk Pool for the City's Risk Management and Property, Casualty, and Cyber Insurance coverage and including all Third Party Administrator Services.

- f. Resolution No. 935-24 - The City Council of Charleston, West Virginia strongly backs the Charleston Capital Connector project, and authorizes the Mayor or City Manager to submit an application for U.S. DOT construction funding for the initiative.

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

MINUTES
FINANCE COMMITTEE MEETING
6:30 P.M., FEBRUARY 5, 2024
AV ROOM #308, CITY HALL

Joseph Jenkins, Chairperson, called the meeting of the Charleston City Council Committee on Finance to order at 6:30 p.m., February 5, 2024.

A silent roll was taken by the Clerk and a quorum was established. The following committee members were present:

Joseph Jenkins, Chair
Brent Burton, Vice Chair
Mary Beth Hoover
Larry Moore
Chad Robinson
Shawn Taylor

Absent:
Becky Ceperley

Other Councilmembers present:
Beth Kerns

I. DISCUSSION:

a. Approval of Previous Minutes - Councilmember Burton asked for unanimous consent to dispense with the reading of the minutes for the January 16, 2024 meeting and that they be approved as distributed. There were no objections, and the minutes were approved.

II. RESOLUTIONS:

- a. Resolution No. 924-24 – Authorizing the Mayor or City Manager to submit an application to the Regional Intergovernmental Council's Surface Transportation Block Grant Program with a total project cost in the amount of \$2,500,000. The program requires an 80/20 match with \$500,000 coming from the City's American Rescue Plan proceeds. The grant will be used for sidewalk improvements in the downtown central business district.

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

The Mayor or City Manager is authorized to submit an application to the Regional Intergovernmental Council's Surface Transportation Block Grant Program with a total project cost in the amount of \$2,500,000. The program requires an 80/20 match with \$500,000 coming from the City's American Rescue Plan proceeds. The grant will be used for sidewalk improvements in the downtown central business district.

City Manager, Ben Mishoe, added that the grant is requesting \$2 million, and \$500,000 will be the required match. If awarded, the funds will be used for sidewalk improvements, primarily in the Downtown Business area.

Councilmember Hoover added that the Planning, Streets and Traffic Committee has approved this.

Councilmember Burton moved to approve the Resolution. With members present recorded thereon as voting in the majority as affirmative, Chairperson Jenkins declared Resolution No. 924-24 approved.

- b. Resolution No. 925-24 – Authorizing the Mayor or City Manager to enter into an agreement with Ozark Materials, LLC in the amount of \$33,785.40 for the City’s Traffic Marking Paint, where the purchase was determined through a competitive bidding process.

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

That the Mayor or City Manager is authorized to enter into an agreement with Ozark Materials, LLC in the amount of \$33,785.40 for the City’s Traffic Marking Paint, where the purchase was determined through a competitive bidding process.

Mishoe added that the resolution is for an annual purchase of traffic marking paint that was sourced through a competitive bid.

Councilmember Burton moved to approve the Resolution. With members present recorded thereon as voting unanimously in the majority as affirmative, Chairperson Jenkins declared Resolution No. 925-24 approved.

- c. Resolution No. 926-24 – Authorizing the General Manager of the Charleston Coliseum & Convention Center to enter into a contract with MTN Shop in the amount of \$ 38,977.47 for the purchase of curtain motors, where the purchase price was determined through a competitive bidding process.

Now, therefore, be it Resolved by the Council of the City of Charleston, West Virginia:

That the General Manager of the Charleston Coliseum & Convention Center is authorized to enter into a contract with MTN Shop in the amount of \$ 38,977.47 for the purchase of curtain motors, where the purchase price was determined through a competitive bidding process.

Mishoe added that the vendor was selected through a competitive bidding process.

Councilmember Burton moved to approve the Resolution. With members present recorded thereon as voting unanimously in the majority as affirmative, Chairperson Jenkins declared Resolution No. 926-24 approved.

- d. Resolution No. 927-24 – Authorizing the Mayor or City Manager to enter into a lease agreement with Waste Management of West Virginia, Inc. for approximately 30.5 acres and associated access and utility easements of Kanawha County parcel identification number 19 9000100010000 adjacent to the City Landfill, to be used by Waste Management for the construction and operation of a waste storage facility for transfer of both waste and recyclables and all ancillary use thereto.

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

The Mayor or City Manager is authorized to enter into a lease agreement with Waste Management of West Virginia, Inc. for approximately 30.5 acres and associated access and utility easements of Kanawha County parcel identification number 19 9000100010000 adjacent to the City Landfill, to be used by Waste Management for the construction and operation of a waste storage facility for transfer of both waste and recyclables and all ancillary use thereto.

Mishoe added that the lease will benefit the City.

City Attorney, Kevin Baker, added that the landfill is reaching its maximum capacity. A transfer station will be placed directly behind the landfill. This will ensure that the current routes will not be impacted or changed. The transfer station will also include recycling, which eliminates the need for the City to drive its recycling to Raleigh County. The lease is \$5,000/month that will increase annually. Any change to the rate will have to be approved by City Council.

Councilmember Taylor confirmed with Baker that the consumer will not notice any change in service.

Councilmember Jenkins asked if there had been any sort of study with the increase in cost. Baker replied that the tipping fee will increase as it is not changed since the mid-1990s.

From the audience, Councilmember Kerns confirmed that there will also be savings associated with no longer needing to drive to Raleigh County on a regular basis.

Councilmember Burton moved to approve the Resolution. With members present recorded thereon as voting unanimously in the majority as affirmative, Chairperson Jenkins declared Resolution No. 927-24 approved.

- e. Resolution No. 928-24 – Authorizing the Mayor or City Manager to enter into a contract with Mountwest Community and Technical College in the amount of \$90,000 to provide four semesters of paramedic training courses for 15 members of the Charleston Fire Department.

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 Mountwest Community and Technical College in the amount of \$90,000 to provide four semesters of paramedic training courses for 15 members of the Charleston Fire Department.

Mishoe added that the City has had a good relationship with Mountwest Community and Technical College.

Councilmember Burton moved to approve the Resolution. With members present recorded thereon as voting unanimously in the majority as affirmative, Chairperson Jenkins declared Resolution No. 928-24 approved.

- f. Resolution No. 929-24 – Authorizing the Mayor or City Manager to grant American Rescue Plan Act (“ARPA”) funds to the Charleston Area Alliance in the total amount of \$1,250,000 and to execute appropriate agreements establishing the terms and conditions imposed upon the recipient, including ongoing duties for reporting on expenditure and programmatic activities and binding covenants to spend funds in accordance with the purposes of the Charleston LIFT Center.

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

That the Mayor or City Manager to grant American Rescue Plan Act (“ARPA”) funds to the Charleston Area Alliance in the total amount of \$1,250,000 and to execute appropriate agreements establishing the terms and conditions imposed upon the recipient, including ongoing duties for reporting on expenditure and programmatic activities and binding covenants to spend funds in accordance with the purposes of the Charleston LIFT Center.

Mishoe added that the resolution will ensure that the proper monitoring for the ARPA funds is being followed.

Councilmember Burton moved to approve the Resolution. With members present recorded thereon as voting unanimously in the majority as affirmative, Chairperson Jenkins declared Resolution No. 929-24 approved.

Councilmember Burton motioned to adjourn the meeting.
Meeting adjourned.

Resolution No. 930-24

Introduced in Council:

February 20, 2024

Adopted by Council:

Introduced by:

Joseph Jenkins

Referred to:

Finance

Resolution No. 930-24 – Authorizing the Mayor or City Manager to purchase two (2) new 2024 Ford Super Duty F-250 trucks for Spring Hill Cemetery from National Auto Fleet Group in the total amount of \$97,636.20 pursuant to a competitively sourced multi-state contract. These will replace Spring Hill Cemetery trucks 952/201 and 952/211 as part of the budgeted replacement cycle.

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

That the Mayor or City Manager is authorized to purchase two (2) new 2024 Ford Super Duty F-250 trucks for Spring Hill Cemetery from National Auto Fleet Group in the total amount of \$97,636.20 pursuant to a competitively sourced multi-state contract. These will replace Spring Hill Cemetery trucks 952/201 and 952/211 as part of the budgeted replacement cycle.



INSTRUCTIONS: This form must be submitted to the City Manager's Office for any purchase of materials or supplies costing **\$2,500 or more**. A minimum of **3** quotes is required for this form.

CITY OF CHARLESTON

Purchase Request

Replacing Spring Hill Cemetery
Trucks 952/201 & 952/211
FY2023-2024

Date: 2-5-2024

To: CITY MANAGER,

I request permission to purchase the following materials and/or supplies: _____

Two new 2024 Ford Super Duty F-250 SRW XL 4WD Reg Cab from National Auto

Fleet Group off the Sourcewell Contract # 091521-NAF

Purchase justification: This is on the replacement cycle and needs replaced

If approved, the total purchase price will be: \$97,636.20

(Check One)

☐ The price is less than the \$25,000 permitted for purchases without advertising for bids and needing approval from City Council. I have not purposefully split the purchase request to keep the purchase under the \$25,000 threshold and have not favored a particular vendor. I have not shared competitive information with any vendor(s).

☐ The proposed vendor is a sole source provider for the materials/supplies requested. (Skip to **ITEM A** on page 2.)

I have contacted the following responsible vendors and have attached their written quotes for the requested item(s): (Minimum of 3 Quotes Required)

- | | | | |
|----|----------------------------------|-----------------|------------------|
| 1. | <u>National Auto fleet group</u> | Price Quote: \$ | <u>97,636.20</u> |
| 2. | <u></u> | Price Quote: \$ | <u></u> |
| 3. | <u></u> | Price Quote: \$ | <u></u> |
| 4. | <u></u> | Price Quote: \$ | <u></u> |
| 5. | <u></u> | Price Quote: \$ | <u></u> |

The apparent low-bid vendor *meeting specifications* is: _____

AND

☐ The low-bid vendor is not delinquent on any financial obligations owed to the City of Charleston according to the City Collector's records, and I recommend authorizing the purchase through the low-bid vendor.

OR

☐ I recommend not contracting with the lowest bidder meeting specifications and instead recommend contracting with National Auto Fleet Group because:

These are getting purchased off Sourcwell Contract # 091521-NAF

Additionally, the recommended vendor is not delinquent on any financial obligations owed to the City of Charleston according to the City Collector's records.

ITEM A (For Sole Source Procurements ONLY)

Explain what is unique about this vendor/brand and why your department must purchase this product:

Identify at least 1 independent third party who has verified the vendor is a sole source for the item(s) requested to be purchased, and submit his/her written opinion regarding the vendor's sole source status:

(Name & Phone Number) _____

REQUESTOR'S DECLARATION

I declare that I have fully complied with the letter and intent of the City Code as it pertains to procurement and have exercised reasonable precaution to procure the item(s) requested above at the lowest price, consistent with good service and quality.

I also declare that I have no personal or business relationship with the listed vendor(s) that would be considered a conflict of interest, except as follows:

(List Actual, Potential, or Perceived Conflicts of Interest) _____

Request Submitted By: Kevin Oxley Department: Equipment Maintenance

Kevin Oxley

Is this purchase being paid with grant funds? ☐ Yes ☒ No

Funds Approval: *Chad Ward* Date: 2/7/2024
Authorized Financial Officer

Account Number: 001-980-00-000-4-459 Council Approval Required

City Manager Approval: _____ Date: _____



National Auto Fleet Group

A Division of Chevrolet of Watsonville

490 Auto Center Drive, Watsonville, CA 95076

(855) 289-6572 • (831) 480-8497 Fax

Fleet@NationalAutoFleetGroup.com

2/1/2024

Quote ID: **37278**

Order Cut Off Date: **TBA**

Kevin Oxley
City of Charleston WV
Equipment Maintenance

PO Box 2749

Charleston, West Virginia, 25330

Dear Kevin Oxley,

National Auto Fleet Group is pleased to quote the following vehicle(s) for your consideration.

Two (2) New/Unused (2024 Ford Super Duty F-250 SRW (F2B) XL 4WD Reg Cab 8' Box 142" WB,) and delivered to your specified location, each for

	One Unit (MSRP)	One Unit	Total % Savings	Extended Unit's (2)	Total Savings
Contract Price	\$50,670.00	\$48,818.10	3.655 %	\$97,636.20	\$3,703.80
Tax (0.0000 %)		\$0.00		\$0.00	
Tire fee		\$0.00		\$0.00	
Total		\$48,818.10		\$97,636.20	

- per the attached specifications.

This vehicle(s) is available under the **Sourcewell (Formerly Known as NJPA) Contract 091521-NAF** . Please reference this Contract number on all purchase orders to National Auto Fleet Group. Payment terms are Net 20 days after receipt of vehicle.

Thank you in advance for your consideration. Should you have any questions, please do not hesitate to call.

Sincerely,

Jesse Cooper
Account Manager
Email: Fleet@NationalAutoFleetGroup.com
Office: (855) 289-6572
Fax: (831) 480-8497



GMC

Vehicle Configuration Options

ENGINE	
Code	Description
99A	Engine: 6.8L 2V DEVCT NA PFI V8 Gas, (STD)
TRANSMISSION	
Code	Description
44F	Transmission: TorqShift-G 10-Speed Automatic, (STD)
WHEELS	
Code	Description
64A	Wheels: 17" Argent Painted Steel, (STD)
TIRES	
Code	Description
TD8	Tires: LT245/75Rx17E BSW A/S, (STD)
PRIMARY PAINT	
Code	Description
Z1	Oxford White
SEAT TYPE	
Code	Description
AS	Medium Dark Slate, HD Vinyl 40/20/40 Split Bench Seat, -inc: center armrest, cupholder, storage and driver's side manual lumbar
AXLE RATIO	
Code	Description
X37	3.73 Axle Ratio, (STD)
ADDITIONAL EQUIPMENT	
Code	Description
18B	Platform Running Boards
85S	Tough Bed Spray-In Bedliner, -inc: tailgate-guard, black box bed tie-down hooks and black bed attachment bolts
OPTION PACKAGE	
Code	Description
600A	Order Code 600A

2024 Fleet/Non-Retail Ford Super Duty F-250 SRW XL 4WD

Reg Cab 8' Box 142" WB

WINDOW STICKER

2024 Ford Super Duty F-250 SRW XL 4WD Reg Cab 8' Box 142" WB		
CODE	MODEL	MSRP
F2B	2024 Ford Super Duty F-250 SRW XL 4WD Reg Cab 8' Box 142" WB	\$47,760.00
OPTIONS		
99A	Engine: 6.8L 2V DEVCT NA PFI V8 Gas, (STD)	\$0.00
44F	Transmission: TorqShift-G 10-Speed Automatic, (STD)	\$0.00
64A	Wheels: 17" Argent Painted Steel, (STD)	\$0.00
TD8	Tires: LT245/75Rx17E BSW A/S, (STD)	\$0.00
Z1	Oxford White	\$0.00
AS	Medium Dark Slate, HD Vinyl 40/20/40 Split Bench Seat, -inc: center armrest, cupholder, storage and driver's side manual lumbar	\$0.00
X37	3.73 Axle Ratio, (STD)	\$0.00
18B	Platform Running Boards	\$320.00
85S	Tough Bed Spray-In Bedliner, -inc: tailgate-guard, black box bed tie-down hooks and black bed attachment bolts	\$595.00
600A	Order Code 600A	\$0.00
Please note selected options override standard equipment		
SUBTOTAL		\$48,675.00
Advert/ Adjustments		\$0.00
Manufacturer Destination Charge		\$1,995.00
TOTAL PRICE		\$50,670.00
Est City: N/A MPG		
Est Highway: N/A MPG		
Est Highway Cruising Range: N/A mi		

Any performance-related calculations are offered solely as guidelines. Actual unit performance will depend on your operating conditions.

Notes

Standard Equipment

MECHANICAL

Engine: 6.8L 2V DEVCT NA PFI V8 Gas -inc: Flex fuel (STD)

Transmission: TorqShift-G 10-Speed Automatic -inc: SelectShift and selectable drive modes: normal, eco, slippery roads, tow/haul and off-road (STD)

3.73 Axle Ratio (STD)

EXTERIOR

Wheels: 17" Argent Painted Steel -inc: painted hub covers/center ornaments (STD)
--

Tires: LT245/75Rx17E BSW A/S -inc: Spare may not be the same as road tire (STD)

GVWR

GVWR: 10,000 lb Payload Package

ADDITIONAL EQUIPMENT

50-State Emissions System

Transmission w/Oil Cooler

Electronic Transfer Case

Part-Time Four-Wheel Drive

78-Amp/Hr 750CCA Maintenance-Free Battery w/Run Down Protection

160 Amp Alternator

Class V Towing Equipment -inc: Hitch, Brake Controller and Trailer Sway Control

Trailer Wiring Harness

3814# Maximum Payload

HD Shock Absorbers

Front Anti-Roll Bar

Firm Suspension

Hydraulic Power-Assist Steering

34 Gal. Fuel Tank

Single Stainless Steel Exhaust

Auto Locking Hubs

Front Suspension w/Coil Springs

Solid Axle Rear Suspension w/Leaf Springs

4-Wheel Disc Brakes w/4-Wheel ABS, Front And Rear Vented Discs, Brake Assist and Hill Hold Control
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Regular Box Style

Steel Spare Wheel

Full-Size Spare Tire Stored Underbody w/Crankdown
Clearcoat Paint
Black Front Bumper w/Black Rub Strip/Fascia Accent and 2 Tow Hooks
Black Rear Step Bumper
Black Side Windows Trim and Black Front Windshield Trim
Black Door Handles
Black Power Heated Side Mirrors w/Convex Spotter, Manual Folding and Turn Signal Indicator
Manual Extendable Trailer Style Mirrors
Fixed Rear Window
Light Tinted Glass
Variable Intermittent Wipers
Aluminum Panels
Black Grille
Tailgate Rear Cargo Access
Tailgate/Rear Door Lock Included w/Power Door Locks
Boxside Steps
Autolamp Auto On/Off Aero-Composite Halogen Daytime Running Lights Preference Setting
Headlamps w/Delay-Off
Cargo Lamp w/High Mount Stop Light
Perimeter/Approach Lights
Radio w/Seek-Scan, Clock and Speed Compensated Volume Control
Radio: AM/FM Stereo w/MP3 Player -inc: 4 speakers
Fixed Antenna
SYNC 4 -inc: 8" LCD capacitive touchscreen w/swipe capability, wireless phone connection, cloud connected, AppLink w/app catalog, 911 Assist, Apple CarPlay and Android Auto compatibility and digital owner's manual
2 LCD Monitors In The Front
4-Way Driver Seat -inc: Manual Recline and Fore/Aft Movement
4-Way Passenger Seat -inc: Manual Recline and Fore/Aft Movement
Manual Tilt/Telescoping Steering Column
Gauges -inc: Speedometer, Odometer, Oil Pressure, Engine Coolant Temp, Tachometer, Transmission Fluid Temp, Engine Hour Meter, Trip Odometer and Trip Computer
FordPass Connect 5G Mobile Hotspot Internet Access
Remote Keyless Entry w/Integrated Key Transmitter, Illuminated Entry and Panic Button
Cruise Control w/Steering Wheel Controls
Manual Air Conditioning
Illuminated Locking Glove Box
Interior Trim -inc: Chrome Interior Accents
Full Cloth Headliner
Urethane Gear Shifter Material
HD Vinyl 40/20/40 Split Bench Seat -inc: center armrest, cupholder, storage and driver's side manual lumbar

Day-Night Rearview Mirror
Passenger Visor Vanity Mirror
Full Overhead Console w/Storage and 2 12V DC Power Outlets
Front Map Lights
Fade-To-Off Interior Lighting
Full Vinyl/Rubber Floor Covering
Pickup Cargo Box Lights
Smart Device Remote Engine Start
Instrument Panel Covered Bin and Dashboard Storage
Power 1st Row Windows w/Driver And Passenger 1-Touch Up/Down
Delayed Accessory Power
Power Door Locks
Driver Information Center
Trip Computer
Outside Temp Gauge
Digital/Analog Appearance
Seats w/Vinyl Back Material
Manual Adjustable Front Head Restraints
Securilock Anti-Theft Ignition (pats) Immobilizer
2 12V DC Power Outlets
Air Filtration
AdvanceTrac w/Roll Stability Control Electronic Stability Control (ESC) And Roll Stability Control (RSC)
ABS And Driveline Traction Control
Side Impact Beams
Dual Stage Driver And Passenger Seat-Mounted Side Airbags
Tire Specific Low Tire Pressure Warning
Dual Stage Driver And Passenger Front Airbags w/Passenger Off Switch
Safety Canopy System Curtain 1st Row Airbags
Outboard Front Lap And Shoulder Safety Belts -inc: Height Adjusters
Back-Up Camera

Resolution No. 931-24

Introduced in Council:

Adopted by Council:

February 20, 2024

Introduced by:

Referred to:

Joseph Jenkins

Finance

Resolution No. 931-24 – Authorizing the Mayor or City Manager to purchase an Interactive Use of Force Training Simulator from Safeware in the amount of \$616,220.00. The purchase is being made through a Sourcewell contract with grant funds awarded under a COPS Technology grant. The training simulator includes LED screens, surround system speakers, cameras, projectors, on-site installation, training and scenario filming.

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

That the Mayor or City Manager is authorized to purchase an Interactive Use of Force Training Simulator from Safeware in the amount of \$616,220.00. The purchase is being made through a Sourcewell contract with grant funds awarded under a COPS Technology grant. The training simulator includes LED screens, surround system speakers, cameras, projectors, on-site installation, training and scenario filming.

Safeware, Inc.
510 Eastpark Court
Suite # 120
Sandston, VA 23150
804-236-0579
www.safewareinc.com

Order Number	
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Quote Expires On: 03/06/2024

Contract No: Sourcewell #080922-SAF PS & EM

Bill To: **Customer ID:** 100138

City of Charleston
PO Box 2749
Shauna Pearson
Charleston, WV 25330

Ship To:

Charleston Police Department
501 Virginia St. E.
Charleston, WV 25301

304-348-6426

Requested By: Tim Davis

PO Number	Taker	Email
Quote TI Training	Amber Vickery	avickery@safewareinc.com
Freight Terms	Phone	Fax
Freight Paid		
Sales Representative		
Brad Brown		

Quantities					Item ID	Pricing	Unit	Extended
Ordered	Allocated	Remaining	UOM	Unit Size	Item Description	UOM	Price	Price
1.00	0.00	1.00	EA		TIT R-LED 180	EA	150,000.00	150,000.00
Safeware Catalog Price:					254,237.29	Contract Discount: 41%	Your Discount: 41.00%	
		1.0			RECON 3 LED screen 180 degree Training Lab Interactive Use of Force Simulator	1.0		
2.00	0.00	2.00	EA		TIT R-SMARTLED	EA	50,000.00	100,000.00
Safeware Catalog Price:					84,745.76	Contract Discount: 41%	Your Discount: 41.00%	
		1.0			Recon Smart LED Screen (each screen to add on to Recon LED 180)	1.0		
5.00	0.00	5.00	EA		TIT R-SWING	EA	1,000.00	5,000.00
Safeware Catalog Price:					1,694.92	Contract Discount: 41%	Your Discount: 41.00%	
		1.0			Swing Mount for Camera/Projectors	1.0		
4.00	0.00	4.00	KT		TIT TRS-PXXX	KT	2,950.00	11,800.00
Safeware Catalog Price:					5,000.00	Contract Discount: 41%	Your Discount: 41.00%	
		1.0			Pistol air recoil kit w/ 1 magazine and and laser, *Gun not included* (specify model)	1.0		
Ordered As:					TIT RS-PXXX			
4.00	0.00	4.00	KT		TIT TRS-RXXX	KT	3,000.00	12,000.00
Safeware Catalog Price:					5,084.75	Contract Discount: 41%	Your Discount: 41.00%	
		1.0			Rifle air recoil kit w/ 1 magazine and laser (specify Model)	1.0		

Safeware, Inc.
510 Eastpark Court
Suite # 120
Sandston, VA 23150
804-236-0579
www.safewareinc.com

Order Number	
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Quote Expires On: 03/06/2024
Contract No: Sourcewell #080922-SAF PS & EM

Quantities					Item ID	Pricing UOM	Unit Price	Extended Price
Ordered	Allocated	Remaining	UOM	Disp.	Item Description	Unit Size		
4.00	0.00	4.00	EA		TIT TL-300	EA	2,650.00	10,600.00
Safeware Catalog Price:					4,491.53	Contract Discount: 41%	Your Discount: 41.00%	
		1.0			TASER 7 laser inert handle w/ lasers	1.0		
12.00	0.00	12.00	EA		TIT TRS-PMXXX	EA	350.00	4,200.00
Safeware Catalog Price:					593.22	Contract Discount: 41%	Your Discount: 41.00%	
		1.0			Pistol air recoil additional Magazine (specify Model)	1.0		
8.00	0.00	8.00	EA		TIT TL-12G	EA	290.00	2,320.00
Safeware Catalog Price:					491.53	Contract Discount: 41%	Your Discount: 41.00%	
		1.0			12g C02 Cansters Case of 500	1.0		
2.00	0.00	2.00	KT		TIT TRS-SGXX	KT	3,400.00	6,800.00
Safeware Catalog Price:					5,762.71	Contract Discount: 41%	Your Discount: 41.00%	
		1.0			Shotgun recoil kit w/ laser (specify Model)	1.0		
1.00	0.00	1.00	EA		TIT TL-218	EA	1,500.00	1,500.00
Safeware Catalog Price:					2,542.37	Contract Discount: 41%	Your Discount: 41.00%	
		1.0			Auxillary control box with Light Bar	1.0		
4.00	0.00	4.00	EA		TIT TL-112	EA	1,400.00	5,600.00
Safeware Catalog Price:					2,372.88	Contract Discount: 41%	Your Discount: 41.00%	
		1.0			OC Canister inert laser model	1.0		
1.00	0.00	1.00	PK		TIT TL-959	PK	5,900.00	5,900.00
Safeware Catalog Price:					10,000.00	Contract Discount: 41%	Your Discount: 41.00%	
		1.0			Stress Vest Simulation Vest Package (1 Vest, 1 Room Laser, Software)	1.0		
3.00	0.00	3.00	EA		TIT TL-330	EA	3,500.00	10,500.00
Safeware Catalog Price:					5,932.20	Contract Discount: 41%	Your Discount: 41.00%	
		1.0			Stress Vest (vibration, Light, Buzzer) stand alone 1 - Vest	1.0		
4.00	0.00	4.00	EA		TIT TL-333	EA	950.00	3,800.00
Safeware Catalog Price:					1,610.17	Contract Discount: 41%	Your Discount: 41.00%	
		1.0			Stress Vest dedicated inert pistol w/ laser	1.0		
4.00	0.00	4.00	EA		TIT IRHS	EA	9,000.00	36,000.00
Safeware Catalog Price:					15,254.24	Contract Discount: 41%	Your Discount: 41.00%	
		1.0			IR - Immersive Reality headset	1.0		

Safeware, Inc.
510 Eastpark Court
Suite # 120
Sandston, VA 23150
804-236-0579
www.safewareinc.com

Order Number	
10106036	
Order Date	Page
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Quote Expires On: 03/06/2024

Contract No: Sourcewell #080922-SAF PS & EM

Quantities					Item ID	Pricing UOM	Unit Price	Extended Price
Ordered	Allocated	Remaining	UOM	Unit Size	Item Description	Unit Size		
					w/ RECON editing software, Includes 2 rechargeable batteries and carrying case			
1.00	0.00	1.00	EA		TIT TL-PIN	EA	3,000.00	3,000.00
					Safeware Catalog Price:	5,084.75	Contract Discount: 41%	Your Discount: 41.00%
		1.0			Pin Point Sound Upgrade	1.0		
					Includes- 5.1 Surround Speakers with Mounts, Amplifier/Receiver, Sound Blaster Attachment			
4.00	0.00	4.00	EA		TIT WAR 101 CPWV	EA	20,000.00	80,000.00
					Safeware Catalog Price:	33,898.31	Contract Discount: 41%	Your Discount: 41.00%
		1.0			Additional one year of warranty	1.0		
					5 year max. with System Replacement in year 4 /5, 24 Hours a day, 7 days a week, 365 days a year, Hot Line Technical Support via telephone, On-line Remote Maintenance, Diagnostics, Repair Parts and Labor 100% covered at the Ti Repair Facility in Colorado			
2.00	0.00	2.00	EA		TIT TRAIN-101	EA	4,500.00	9,000.00
					Safeware Catalog Price:	5,000.00	Contract Discount: 10%	Your Discount: 10.00%
		1.0			Operator training (6 per class) on site 2.5 days	1.0		
1.00	0.00	1.00	EA		TIT TIP-500	EA	10,000.00	10,000.00
					Safeware Catalog Price:	11,111.11	Contract Discount: 10%	Your Discount: 10.00%
		1.0			Custom Scenario Filming Boot Camp at agency location 3 day	1.0		
34.00	0.00	34.00	EA		TIT TIP-108	EA	2,700.00	91,800.00
					Safeware Catalog Price:	4,576.27	Contract Discount: 41%	Your Discount: 41.00%
		1.0			Custom Scenario production at customers site, per scenario (minimum 5 scenarios)	1.0		
1.00	0.00	1.00	EA		TIT TL-ES	EA	11,000.00	11,000.00
					Safeware Catalog Price:	18,644.07	Contract Discount: 41%	Your Discount: 41.00%
		1.0			Content Editing Station for Custom Content for RECON 300. Mobile system with Training Lab scenario editor software	1.0		
1.00	0.00	1.00	KT		TIT TL-PROGEAR	KT	16,000.00	16,000.00
					Safeware Catalog Price:	27,118.64	Contract Discount: 41%	Your Discount: 41.00%
		1.0			6K Cinema Camera; Portable Harddrives	1.0		

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Order Number	
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Order Date	Page
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Quote Expires On: 03/06/2024

Contract No: Sourcewell #080922-SAF PS & EM

Quantities					Item ID	Pricing	Unit	Extended
Ordered	Allocated	Remaining	UOM	Unit Size	Item Description	UOM	Price	Price
						Unit Size		
					Extended Batteries; Card Reader; Mounts; Gimble; Lenses; Wireless Transmitters; Microphones; Portable Recorder; Light Kit; Tripod; On Camera Monitor; HDMI Cable; Boom Pole			
1.00	0.00	1.00	EA		TIT TL-TAB	EA	1,600.00	1,600.00
					Safeware Catalog Price: 2,711.86 Contract Discount: 41% Your Discount: 41.00%			
				1.0	Remote system instructor tablet	1.0		
2.00	0.00	2.00	EA		TIT R-SDESK	EA	1,700.00	3,400.00
					Safeware Catalog Price: 2,881.36 Contract Discount: 41% Your Discount: 41.00%			
				1.0	Instructor Desk - Mobile Stand Up Desk with Custom Logos for RECON 300 Operation	1.0		
2.00	0.00	2.00	EA		TIT VRG-AM	EA	5,500.00	11,000.00
					Safeware Catalog Price: 6,111.11 Contract Discount: 10% Your Discount: 10.00%			
				1.0	Virtual Range Gear Armorer Course Certification Course for Virtual Range Gear Armorer. Course is in Golden, CO. and offered Bi-Annually. Flight and Hotel cost included.	1.0		
1.00	0.00	1.00	EA		TIT VRG-CASE	EA	3,000.00	3,000.00
					Safeware Catalog Price: 5,084.75 Contract Discount: 41% Your Discount: 41.00%			
				1.0	Portable Rugged case for VRG Laser Ruggedized Lockable Portable Case for the Laser Devices	1.0		
4.00	0.00	4.00	EA		TIT TL-112WM	EA	600.00	2,400.00
					Safeware Catalog Price: 1,016.95 Contract Discount: 41% Your Discount: 41.00%			
				1.0	Weapon Mounted Flashlight	1.0		
1.00	0.00	1.00	EA		TIT INSTALL-LED 300	EA	8,000.00	8,000.00
					Safeware Catalog Price: 8,888.89 Contract Discount: 10% Your Discount: 10.00%			
				1.0	Onsite Install RECON LED 300 2-Onsite Technicians install for RECON LED 300	1.0		

Total Lines: 28

SUB-TOTAL: 616,220.00

TAX: 0.00

AMOUNT DUE: 616,220.00

Actual freight added per freight terms

Resolution No. 932-24

Introduced in Council:

February 20, 2024

Adopted by Council:

Introduced by:

Joseph Jenkins

Referred to:

Finance Committee

Resolution No. 932-24 - Authorizing settlement of pending disputed claims against the City in the matter known as Mary Maddox v. City of Charleston, Civil Action No. 21-C-147 in the Circuit Court of Kanawha County, West Virginia, as recommended by the City Solicitor.

Now, therefore, be it Resolved by the Council of the City of Charleston, West Virginia:

That the City Council hereby authorizes and approves the settlement of pending disputed claims against the City by Mary Maddox, as contained in Civil Action No. 21-C-147 in the Circuit Court of Kanawha County, West Virginia, in the amount of \$60,000.00, as recommended by the City Solicitor. The City Council authorizes the City Solicitor and City Manager to take all necessary steps to finalize resolution of the claims.

Resolution No. 933-24

Introduced in Council:

Adopted by Council:

February 20, 2024

Introduced by:

Referred to:

Joseph Jenkins

Finance

1 Resolution No. 933-24 - Authorizing the Mayor or City Manager to renew its contract with
2 Encova Insurance for workers' compensation insurance coverage for a premium of \$269,847,
3 including surcharges, and with an additional claims handling charge of 10% of paid claims, as
4 detailed in Exhibit A: Provided, That this contract does not include any commission to the City's
5 broker of record, USI Insurance Services LLC;

6
7 Authorizing the Mayor or City Manager to renew its contract with USI Insurance Services LLC
8 ("USI") for insurance broker, risk management, and loss control services related to the City's
9 property, liability, and workers' compensation insurance coverages for a cost of \$75,000 as
10 detailed in Exhibit A; and

11
12 Authorizing the Mayor or City Manager to renew its contract with the West Virginia Counties
13 Group Self Insurance Risk Pool, Inc, D/B/A West Virginia Communities Risk Pool ("WVCorp"), for
14 Third Party Administration (TPA) services related to legacy claims incurred while the City was
15 self-insured for workers' compensation at a fee not to exceed \$20,000.

16
17 This procurement is based on the results of a competitive insurance quote review process and
18 the Memorandum of Understanding among the City, USI, and WVCorp entered into under
19 Resolution No. 617-22.

20
21 The effective dates of the policies/contracts above will be from March 31, 2024 through March
22 31, 2025.

23
24 Be it Resolved by the Council of the City of Charleston, West Virginia:

25
26 That the Mayor or City Manager is authorized (1) to renew its contract with Encova Insurance
27 for workers' compensation insurance coverage for a premium of \$269,847, including
28 surcharges, and with an additional claims handling charge of 10% of paid claims, and
29 authorizing leaving the WV self-insurance system, as detailed in Exhibit A: Provided, That this
30 contract does not include any commission to the City's broker of record, USI Insurance Services
31 LLC; (2) to renew its contract with USI Insurance Services LLC for insurance broker, risk
32 management, and loss control services related to the City's property, liability, and workers'
33 compensation insurance coverages for a cost of \$75,000 as detailed in Exhibit A; and

1 (3) to renew its contract with the West Virginia Counties Group Self Insurance Risk Pool, Inc,
2 D/B/A West Virginia Communities Risk Pool, for Third Party Administration (TPA) services
3 related to legacy claims incurred while the City was self-insured for workers' compensation at a
4 fee not to exceed \$20,000, all to be effective from March 31, 2024 through March 31, 2025.

2024 Workers' Compensation Insurance Proposal

City of Charleston



Dave Stacy
Senior Vice President

Account Executive: Colleen Gatens
Date Prepared: February 07, 2024

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This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 02/07/2024 Prepared for City of Charleston
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About USI Insurance Services

USI is one of the largest insurance brokerage and consulting firms in the world, delivering property and casualty, employee benefits, personal risk, program and retirement solutions to large risk management clients, middle market companies, smaller firms and individuals. Headquartered in Valhalla, New York, USI connects together over 9,000 industry leading professionals across approximately 200 offices to serve clients' local, national and international needs. USI has become a premier insurance brokerage and consulting firm by leveraging the USI ONE Advantage®, an interactive platform that integrates proprietary and innovative client solutions, networked local resources and expertise, and enterprise-wide collaboration to deliver customized results with positive, bottom line impact. USI attracts best-in-class industry talent with a long history of deep and continuing investment in our local communities. For more information, visit usi.com.

The USI ONE Advantage

market insurance brokerage and consulting firm is the USI proposition that delivers clients a robust set of risk exclusive resources with financial impact. USI ONE™ three key elements that create the USI ONE Advantage and

Omni – USI's Proprietary Analytics

Omni, which means “all,” is USI's one-of-a-kind solutions evolving, and customized for each client. Built in-house by USI experience of more than 100,000 clients, thousands of activity through our acquired agencies into targeted,

USI has made a very large investment in local resources and professionals networked nationally to build strong vertical local and regional experts ensure account team availability, through so we can deliver on the solutions we customize for our clients.

Enterprise – USI's Team Based Strategic Planning

USI's enterprise planning is a disciplined, focused, analysis centered on our client's issues and challenges. Highly consultative meetings integrate USI's Omni analytics with our broad resource network to build a risk management strategy aligned with client business needs. Our enterprise process is a proven method for identifying, quantifying and minimizing client risk exposures.

The USI ONE Advantage—our **Omni** knowledge engine, with our **Network** of local and national resources, delivered to our clients through our **Enterprise** planning process gives USI fundamentally different solutions, the resources to deliver, and a process to bring superior results to our clients.



What truly distinguishes USI as a leading middle One Advantage, a game-changing value management and benefit solutions and represents **Omni, Network, Enterprise**—the set us apart from the competition.

platform—real time, interactive, dynamic and subject matter experts, Omni captures the professionals and over 100 years of business actionable solutions.

Network – USI's Local and National Resources technical expertise, with more than 6,000 capabilities and integrated account teams. Our hands-on service, and ongoing diligent follow-

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Proposal date: 02/07/2024 Prepared for City of Charleston
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Service Team

USI Insurance Services, LLC

300 Kanawha Blvd. East, Suite 300, Charleston, WV 25301

(304) 347-0611 www.usi.com

Producers

Your **Producer/Senior Vice President** is **Dave Stacy**

Direct Number: (304) 347-0691

E-Mail: Dave.Stacy@usi.com

Account Management Team

Your **Commercial Lines Account Executive** is **Colleen Gatens**

Direct Number: (304) 347-0702

E-Mail: Colleen.Gatens@usi.com

Your **Commercial Lines Senior Account Representative** is **Nancy Loudin**

Direct Number: (304) 347-0792

E-Mail: Nancy.Loudin@usi.com

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Additional USI Contacts

Your **Casualty Analytics** contact is **Kristina Chandler**

Direct Number: (304) 347-0601

E-Mail: Kristina.Chandler@usi.com

Your **Claims Advocate Primary** contact is **Lisa Jordan**

Direct Number: (304) 347-0626

E-Mail: Lisa.Jordan@usi.com

Your **Risk Control Primary** contact is **Jonathan Jeffries**

Direct Number: (304) 347-0689

E-Mail: Cody.Jeffries@usi.com

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Schedule of Named Insureds

Workers Compensation

Insurance Company: SummitPoint Insurance Company
Policy Term: 03/31/2024 to 03/31/2025

Named Insureds
City of Charleston

Only the Named Insureds shown above are included in this proposal. If any Named Insureds are not shown above and should be included for coverage, please notify us immediately.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Schedule of Locations

Workers Compensation

Insurance Company: SummitPoint Insurance Company
Policy Term: 03/31/2024 to 03/31/2025

Location Number	Address	City	State	ZIP Code
1	501-9 Virginia Street, E.	Charleston	WV	25330

Only the locations shown above are included in this proposal. If any locations are not shown above and should be included for coverage, please notify us immediately.

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Proposal date: 02/07/2024 Prepared for City of Charleston
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Workers' Compensation Exposure – Rate Comparison

This summary is provided as a quick comparison of exposure and rates for the expiring and proposed terms.

Workers' Compensation Schedule of Exposures

State: WV

Classification	Class Code	Expiring Rate	Expiring Payroll	Expiring Premium	Proposed Rate	Proposed Payroll	Proposed Premium
Landscape Gardening & Drivers	0042	2.51	\$783,820	\$19,674	1.97	\$788,916	\$15,542
Street Or Road Construction: Paving or Repaving & Drivers	5506	3.84	\$2,072,435	\$79,582	3.21	\$2,164,312	\$69,474
Firefighters--not Volunteer & Drivers (CT)	7710	1.17	\$10,881,145	\$127,309	1.11	\$11,386,962	\$126,395
Police Officers & Drivers	7720	0.99	\$11,289,869	\$111,770	0.78	\$12,386,622	\$96,616
Automobile Service or Repair Center & Drivers	8380	0.81	\$792,512	\$6,419	0.75	\$799,112	\$5,993
Clerical Office Employees Noc	8810	0.07	\$7,630,757	\$5,342	0.06	\$7,905,120	\$4,743
Attorney--all Employees & Clerical, Messengers, Drivers	8820	0.05	\$408,645	\$204	0.04	\$402,260	\$161
Social Services Organization - All Employees & Salespersons, Drivers	8864	0.49	\$277,351	\$1,359	0.42	\$276,593	\$1,162
Buildings Or Buildings Noc--operation By Owner or Lessee	9015	1.17	\$473,012	\$5,534	0.98	\$414,466	\$4,062
Park Noc--all Employees & Drivers	9102	1.00	\$1,225,990	\$12,260	0.86	\$1,698,942	\$14,611
Cemetery Operations & Drivers	9220	1.84	\$150,554	\$2,770	1.61	\$184,282	\$2,967
Garbage, Ashes, or Refuse Collection & Drivers	9403	3.41	\$2,012,552	\$68,628	2.87	\$2,353,134	\$67,535
Municipal, Township, County or State Employee Noc	9410	1.18	\$2,696,679	\$31,821	1.09	\$2,847,501	\$31,038
Employers' Liability Limits		0.014		\$6,617	0.014		\$6,164
Employers Liability Increased Limits Deductible Credit		0.545		\$3,606	0.335		\$3,082
Large Deductible Credit Premium		0.545		\$257,606	1.03		\$220,150
Total Standard Premium				\$218,077			\$223,231

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 02/07/2024 Prepared for City of Charleston
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Expense Constant				\$175			\$175
Terrorism		0.005		\$2,035	0.005		\$2,180
Catastrophe (Other than certified acts of terrorism)		0.010		\$4,070	0.01		\$4,361
Broad Form Employers Liability		0.0792		\$37,436	0.0792		\$34,872
Broad Form Employers Liability Deductible Credit				\$20,403			\$17,436
WV Regulatory Budget Surcharge		0.050		\$23,948	0.05		\$22,351
WV Fire & Casualty Surcharge		0.0055		\$110	0.0055		\$113

Total				\$265,448	Total				\$269,847
-------	--	--	--	-----------	-------	--	--	--	-----------

Description	Expiring Term	Proposed Term	Difference
Estimated Annual Payroll	\$40,695,321	\$43,608,222	\$2,912,901
Estimated Annual Policy Premium	\$241,390	\$247,383	\$5,993
Estimated Net Premium Including Taxes and Assessments	\$265,448	\$269,847	\$4,399

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Proposal date: 02/07/2024 Prepared for City of Charleston
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Workers' Compensation

Insurance Company: SummitPoint Insurance Company
Policy Term: 03/31/2024 to 03/31/2025
Coverage: **Part One** – Workers' Compensation agrees to pay the benefits required under the applicable State's Workers' Compensation Law.

Part Two – Employers Liability for work-related injuries or disease other than that which is imposed by a state Workers' Compensation Law.

Part Three – Other States. States in which you have no exposure on the policy inception date, but in which you may have a temporary or future worksite or exposure during the policy term. If listed, statutory benefits will apply as if the state were listed in Part One.

Coverage Description	Limit
Employers Liability - Each Accident	\$1,000,000
Employers Liability - Disease (Policy Limit)	\$1,000,000
Employers Liability - Disease (Each Employee)	\$1,000,000
Experience Mod	N/A
Statutory Limits Apply	Y
United States Longshore and Harbor (USL&H)	Y
Voluntary Compensation	N
Other States	Y

Coverage is not automatic in all states. Please notify us immediately if you begin operations in another state.

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Proposal date: 02/07/2024 Prepared for City of Charleston
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Workers' Compensation Schedule of Exposures

Class Code	Classification Description	Estimated Annual Payroll	Rate	Premium
0042	Landscape Gardening & Drivers	\$788,916	1.97	\$15,542
5506	Street Or Road Construction: Paving or Repaving & Drivers	\$2,164,312	3.21	\$69,474
8864	Social Services Organization - All Employees & Salespersons, Drivers	\$276,593	0.42	\$1,162
7710	Firefighters--not Volunteer & Drivers (ct)	\$11,386,962	1.11	\$126,395
7720	Police Officers & Drivers	\$12,386,622	0.78	\$96,616
8380	Automobile Service or Repair Center & Drivers	\$799,112	0.75	\$5,993
8810	Clerical Office Employees Noc	\$7,905,120	0.06	\$4,743
8820	Attorney--all Employees & Clerical, Messengers, Drivers	\$402,260	0.04	\$161
9015	Buildings Or Buildings Noc--operation By Owner or Lessee	\$414,466	0.98	\$4,062
9102	Park Noc--all Employees & Drivers	\$1,698,942	0.86	\$14,611
9220	Cemetery Operations & Drivers	\$184,282	1.61	\$2,967
9403	Garbage, Ashes, or Refuse Collection & Drivers	\$2,353,134	2.87	\$67,535
9410	Municipal, Township, County or State Employee Noc	\$2,847,501	1.09	\$31,038
9812	Employers' Liability Limits		0.014	\$6,164
9721	Employers Liability Increased Limits Deductible Credit		0.335	\$3,082
9664	Large Deductible Credit Premium		1.03	\$220,150
	Total Standard Premium			\$223,231
0900	Expense Constant			\$175
9740	Terrorism		0.005	\$2,180
9741	Catastrophe (Other than certified acts of terrorism)		0.01	\$4,361
9614	Broad Form Employers Liability		0.0792	\$34,872
9657	Broad Form Employers Liability Deductible Credit			\$17,436
9703	WV Regulatory Budget Surcharge		0.05	\$22,351
9704	WV Fire & Casualty Surcharge		0.0055	\$113
Total Estimated Annual Premium Including Premium Adjustments				\$269,847

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Audit Provisions

Description	Minimum & Deposit Premium
Audit based on Payroll and Class Codes	N/A

The premium quoted is the minimum and deposit premium and is a fully earned premium. The policy is auditable at expiration and there may be charges for additional exposures; however, the premium will never fall below the minimum and deposit premium shown above.

Premiums are calculated based on the insurance company's rules and rates. Premiums shown as advance, or deposit premiums are subject to audit and adjustment at the close of each audit period. If the advance premium is less than the earned premium as determined by the audit, the insured pays the difference. If the advance premium is more than the earned premium as determined by the audit, the insurance company returns the difference to the insured. The insured must keep records of the information needed for the audit and the premium calculations and send copies to the insurance company when it requests them.

Included/Excluded Officers:

State: WV

Name	Include (I) / Exclude (E)
ALL INCLUDED	INCLUDED

Key Endorsements, Limitations, Warranties and Exclusions include, but are not limited to, the following:

Coverage Description	Loc #	ST	Limit	Ded
Terrorism Included	ALL	WV		
All States except those in 3A and North Dakota, Ohio, Washington, Wyoming				
Workers Compensation Broad Form Endorsement	ALL	WV	\$1,000,000/\$1,000,000/\$1,000,000	
Deductible Endt - Each Accident/Each Claim/Disease Each Employee	ALL	WV		\$300,000

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Coverage Description	Loc #	ST	Limit	Ded
Policy Aggregate Limit The policy aggregate amount is the most you must reimburse Encova for the sum of all indemnity, medical benefits and damages for which you are legally obligated including allocated loss adjustment expense (unless excluded) for the policy period.	ALL	WV	\$1,000,000	
Alternative Claims Handling Expense Charge - Basis:10% of Deductible Plan Paid Loss. Subject to the following limit per Claim: \$30,000.00				
COLLATERAL REQUIREMENTS - Total Collateral Requirement: \$550,000.00 We may modify Collateral amounts during the Policy term. Loss Fund: \$75,000.00 (Deductible Loss Fund to be deposited in our approved bank and replenished monthly.) Other Collateral: \$475,000.00 Escrow Loss Fund requirements: Amount Required for ALL Policy Years: \$75,000.00 Currently Holding for Historical Policy Years: \$75,000.00 Additional Amount Due: \$.00 (Deductible Loss Fund to be deposited in our approved bank.) Letters of Credit* (LOC) Collateral requirements: Amount Required for ALL Policy Years: \$475,000.00 Currently Holding for Historical Policy Years: \$325,000.00 Additional Amount Due: \$150,000.00 *Letters of Credit are required to be in Encova's approved format and issued by a NAIC-approved bank. An Encova-approved LOC form is attached. For a list of NAIC- approved banks please refer to the NAIC List of Qualified U.S. Financial Institutions.				

Excluded coverage or other coverages sought may be available: please discuss with USI.

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 02/07/2024 Prepared for City of Charleston
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Premium Summary

Coverage	Term	Carrier	AM Best Rating	Admitted or Non Admitted	Expiring Term Premium	Proposed Term Premium
Worker's Compensation	2024-2025	SummitPoint Insurance Company	A	Admitted	\$265,448	\$269,847
Risk Control/Fee Agreement	2024-2025	USI Insurance		N/A	\$75,000	\$75,000
TOTAL ESTIMATED ANNUAL PREMIUM					\$ 340,448	\$ 344,847

Binding Requirements:

- USI's "Client Authorization to Bind" signed by the insured.
- Premium Deposit - Please see Deposit Information on the previous page.
- A Signed Large Deductible Program Plan Agreement
- Loss Fund Amount of \$75,000.00
- Letter of Credit or Other Collateral as specified.
 - Must be in Encova's approved format (Attached)
 - Must be issued by an Encova-approved bank.

All documents requiring a signature must be signed by an authorized representative of the Insured.

Payment Terms:

- Encova- 11 Installment payments to Encova Insurance. 1st installment of \$40,477 is due on 3/31/2024.

Bill Date	Amount Due
03/31/2024	\$40,477.00
05/01/2024	\$22,937.00
05/31/2024	\$22,937.00
07/01/2024	\$22,937.00
07/31/2024	\$22,937.00
08/31/2024	\$22,937.00
10/01/2024	\$22,937.00
10/31/2024	\$22,937.00

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Proposal date: 02/07/2024 Prepared for City of Charleston
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12/01/2024	\$22,937.00
12/31/2024	\$22,937.00
01/31/2025	\$22,937.00

- USI - Quarterly installment payments to USI Insurance Services, LLC. 1st Installment payment of \$18,750 is due on 3/31/2024.

<u>Bill Date</u>	<u>Amount Due</u>
04/01/2024	\$18,750.00
07/01/2024	\$18,750.00
10/01/2024	\$18,750.00
01/01/2025	\$18,750.00

Note:

In evaluating your exposure to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as your beginning new operation, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed.

Higher limits may be available. Please contact us if you would like a quote for higher limits.

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Agency Bill Payment Options

We sincerely appreciate the opportunity to service your insurance needs. We believe good credit relationships are established by making our clients aware in advance of the terms of our payment procedures.

OUR BASIC PAYMENT PLAN IS THAT ALL PAYMENTS ARE DUE ON OR BEFORE THE EFFECTIVE DATE OF COVERAGE. THERE ARE THREE METHODS OF PAYMENT AVAILABLE:

-CASH ON EFFECTIVE DATE
-PREMIUM FINANCING BY A PREMIUM FINANCE COMPANY
-INSURANCE COMPANY PAYMENT PLAN, IF AVAILABLE

Please note that USI Insurance Services LLC and its subsidiaries and affiliates do not provide customer financing.

In some instances, you will receive invoices covering additions or changes to your coverage, endorsements. These invoices are payable upon receipt. You will receive a monthly statement of your account as a reminder as we realize that it is occasionally possible to miss a payment through oversight. Accounts with payments past due are subject to cancellation for non-payment. This is a serious situation as your insurer may refuse to reinstate coverage even if payment is made later. Accounts are subject, but not limited to, reasonable attorney fees, interest, collection fees and/or court costs incurred in connection with collection of past due balances.

PAYMENTS: Please remember to return the remittance copy of the invoice with your payment in the provided envelope. Otherwise, all payments will be applied to your oldest balance or left as unapplied if we cannot identify the applicable invoice being paid.

CREDITS: Credit invoices may be applied against other invoices due us. Please indicate in your remittance or contact us as to where to apply credit invoices on your account.

These payment procedures will apply for any and all policy renewals or future business written.

If you have any questions concerning our payment procedures or any other matters pertaining to account payments, please contact your insurance representative.

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USI Disclosures

Direct Bill DISCLOSURE: The Insurance Company operates independently for the financing of your insurance premium. Your agreement to finance this premium is directly with the insurance company and not USI Insurance Services.

If payment is not received by the due date, the insurance company could cancel your insurance policy(s) for non-payment of premium. The insurance company has the right to honor the cancellation date and **NOT** offer reinstatement or rewrite the insurance coverage.

We are not in a position to make monthly reminders or verify that your payment was received. Please take the necessary action to avoid possible cancellation of your insurance policy(s) which you are paying directly to the insurance company.

Information Concerning Our Fees: As a licensed insurance producer, USI is authorized to confer with or advise our clients and prospective clients concerning substantive benefits, terms or conditions of insurance contracts, to sell insurance and to obtain insurance coverages for our clients. You have agreed to pay compensation to USI, for the placement of insurance, pursuant to a written agreement.

Document Delivery DISCLOSURE: USI strives to make your interactions with us easy and efficient. Therefore, we intend to deliver your policy and all policy-related documents electronically through our InsurLink client portal or through email. If you do not wish to receive these documents electronically or if you would like a paper copy of any or all documents at no cost to you, please notify your client service representative in writing. If your email or electronic contact information changes, please notify your client service representative in writing.

Reviewing Client Contracts DISCLOSURE: As a service to our clients, upon their request, USI will review those portions of your contract regarding the insurance and indemnity requirements as they relate to your insurance program and provide comments and/or recommendations based upon such review. This service should not be taken as legal advice and it does not replace the need for review by the insured's own legal counsel.

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USI Privacy Notice

Our Privacy Promise to You

USI provides this notice to you, our customer, so that you will know what we will do with the personal information, personal financial and health information (collectively referred to as the “protected information”) that we may receive from you directly or receive from your health care provider or receive from another source that you have authorized to send us your protected information. We at USI are concerned about your privacy and assure you that we will do what is required of us to safeguard your protected information.

What types of information will we be collecting?

USI collects information from you required both for our business and pursuant to regulatory requirements. Without it, we cannot provide our products and services for you. We will be collected protected information about you from:

- Applications or other forms, such as name, address, Social Security number, assets and income, employment status and dependent information;
- Your transactions with us or your transactions with others, such as account activity, payment history, and products and services purchased;
- Consumer reporting agencies, such as credit relationships and credit history. These agencies may retain their reports and share them with others who use their services;
- Other individuals, businesses and agencies, such as medical and demographic information; and
- Visitors to our websites, such as information from on-line forms, site visitorship data and on-line information collection devices, commonly called “cookies.”

What will we do with your protected information?

The information USI gathers is shared within our company to help us maximize the services we can provide to our customers. We will only disclose your protected information as is necessary for us to provide the insurance products and services you expect from us. USI does not sell your protected information to third parties, nor does it sell or share customer lists.

We may also disclose all of the information described above to third parties with which we contract for services. In addition, we may disclose your protected information to medical care institutions or medical professionals, insurance regulatory authorities, law enforcement or other government authorities, or to affiliated or nonaffiliated third parties as is reasonably necessary to conduct our business or as otherwise permitted by law.

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Our Security Procedures

At USI, we have put in place the highest measures to ensure the security and confidentiality of customer information. We will handle the protected information we receive by restricting access to the protected information about you to those employees and agents of ours who need to know that information to provide you with our products or services or to otherwise conduct our business, including actuarial or research studies. Our computer database has multiple levels of security to protect against threats or hazards to the integrity of customer records, and to protect against unauthorized access to records that may harm or inconvenience our customers. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to safeguard all of your protected information.

Our Legal Use of Information

We retain the right to use ideas, concepts, know-how, or techniques contained in any nonpublic personal information you provide to us for our own purposes, including developing and marketing products and services.

Your Right to Review Your Records

You have the right to review the protected information about you relating to any insurance or annuity product issued by us that we could reasonably locate and retrieve. You may also request that we correct, amend or delete any inaccurate information by writing to us at the above address.

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Insurance Carrier Ratings

As a service to our clients, USI is furnishing an assessment by a financial rating service of the insurance companies included in our proposal. We are including the legends used by this service.

All ratings are subject to periodic review; therefore, it is important to obtain updated ratings from each service. Should you desire further information concerning the financial statements of any of the insurance companies being proposed, so that you can make your own assessment of the financial strength of the companies being offered, it is available from USI at your request.

USI has made no attempt to determine independently the financial capacity of the insurance companies that we are including in our proposal as we believe the nationally recognized services are better equipped to comment.

A. M. BEST RATINGS

A++ & A+	Superior	D	Poor
A & A-	Excellent	E	Under Regulatory Supervision
B++ & B+	Good	F	In Liquidation
B & B-	Fair	S	Rating Suspended
C++ & C+	Marginal	NR	Not Rated

FINANCIAL SIZE CATEGORY

(In \$ Thousands)

Class I	Less than		1,000
Class II	1,000	to	2,000
Class III	2,000	to	5,000
Class IV	5,000	to	10,000
Class V	10,000	to	25,000
Class VI	25,000	to	50,000
Class VII	50,000	to	100,000
Class VIII	100,000	to	250,000
Class IX	250,000	to	500,000
Class X	500,000	to	750,000
Class XI	750,000	to	1,000,000
Class XII	1,000,000	to	1,250,000

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Class XIII	1,250,000	to	1,500,000
Class XIV	1,500,000	to	2,000,000
Class XV	2,000,000	to	or greater

RATING "NOT ASSIGNED" CLASSIFICATIONS

NR-1 Insufficient Data
NR-3 Rating Procedure Inapplicable
NR-5 Not Formally Followed

NR-2 Insufficient Size and/or Operating Experience
NR-4 Company Request

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Client Authorization to Bind

Important Information - Coverage cannot be bound when severe weather is threatening regardless of the expiration date.

After careful consideration of your proposal dated February 07, 2024, we accept your insurance program as presented with the following exceptions, changes, and/or recommendations:

Client Signature

Date Signed

City of Charleston

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February 5, 2024

3/31/2024 ENCOVA QUOTE COMPARISON
CITY OF CHARLESTON

Dave Stacy | Kristina Chandler
www.usi.com





City of Charleston

WC Program Comparisons - 3/31/2024 Renewal Quotes

	Expiring	Encova Fully Insured Quote	Encova \$200k Deductible Quote	Encova \$300K Deductible Quote
Deductible (each accident)	300,000	NA	200,000	300,000
Aggregate	1,000,000	NA	1,000,000	1,000,000
Basis-Payroll Per 100	40,695,321	43,608,222	43,608,222	43,608,222
Payroll increase		7%		

Premium and Surcharges

Premiums	241,390	818,800	326,804	247,383
Surcharges	23,058	37,876	22,501	22,464
Total WC Premium	264,448	856,676	349,305	269,847

Premium % change from last year

2%

GC Pricing

855,645

Premium Difference from Expiring		591,228	84,857	5,399
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Renewal payroll is up 7% from expiring, premium for the \$300k retention (same program as expiring) is only up 2%.

Fully insured pricing difference from expiring is \$591k however this must be compared to premium plus losses under the deductible options to determine if GC is a more feasible option than the deductible pricing, see next page.



WC Claims & Claims Handling-Using Loss pick generated from Loss forecaster, based on 10 yr history

	Expiring	Encova Fully Insured Quote	Encova \$200k Deductible Quote	Encova \$300K Deductible Quote
Expected Incurred Losses USI calc	375,338	NA	448,000	448,000
Expected 1st year loss payout	74,729	NA	112,000	112,000
LCF (claims handling charge)	0.10	NA	0.10	0.10
Est Claims Handling Cost based on loss pick	7,473	NA	11,200	11,200
Retro Adjustment year 1 (130% of incurred value)	NA	NA	NA	NA
Expected First Year Losses & LCF	82,202	NA	123,200	123,200
Estimated TCOR in First Year (Premium + out of pocket)	347,650	856,676	472,505	393,047
Estimated TCOR First Year Difference			124,855	45,397
Expected Reserves after 1st Year	148,387	NA	336,000	336,000
LCF on Reserves	14,839	NA	33,600	33,600
Expected Total Reserves to be paid out in the future	163,226	NA	369,600	369,600
Estimated Amount Paid on Claims	245,428	NA	492,800	492,800
Estimated TCOR (all claims paid and closed)	510,876	856,676	842,105	762,647
TCOR Difference if GC is picked over a loss sensitive	344,769	345,800		
TCOR Difference if loss year is higher than last year			331,229	251,771

Expiring currently has a \$375,338 in total incurred claims filed (paid + reserves). If reserves do not change, the City of Charleston's premium plus claims year for 23-24 will total \$510,876, which is a savings of \$344,769 compared to last years GC quote.

There is no additional claims risk paid out between a \$200k and \$300k retention; however, there is a greater premium savings under the \$300k option. We are projecting the loss pick to be \$448k for the renewal year under either retention, with combined premium and losses the total payout is \$842k under the \$200k option and \$763k under the \$300k option. If the insured is still comfortable taking on larger risk, the \$300k option is the best price, we are expecting a savings after claims are paid and final totaling \$94,029 compared to GC pricing.



Carrier Required Security				
	Expiring	Encova Fully Insured Quote	Encova \$200k Deductible Quote	Encova \$300K Deductible Quote
LOC or bond required by carrier	325000	NA	325,000	325,000
Escrow/Loss Fund (used to pay claims)	75000	NA	75,000	75,000
Totals	400000	-	400,000	400,000
Additional requested security				
LOC or bond required by carrier		NA	150,000	150,000
Escrow/Loss Fund (used to pay claims) (4)		NA	-	-
Totals		-	550,000	550,000

Encova's collateral ask is an increase of \$150k under either the \$200k option or the \$300k option. This is because, based on historical loss data, there are no losses paid out to either retention. USI has reviewed the historical claims stratification and provided our collateral review of Encova's ask to determine if appropriate, see next few slides.



Historical Claims Stratification

Workers' Compensation

Policy Year	\$1 to \$50,000		\$50,001 to \$100,000		\$100,001 to \$150,000		\$150,001 to \$250,000		\$250,001 to \$350,000		\$350,001 to \$500,000		\$500,001 to Unlimited		Total Net Incurred
	# of Claims	Net Incurred	# of Claims	Net Incurred	# of Claims	Net Incurred	# of Claims	Net Incurred	# of Claims	Net Incurred	# of Claims	Net Incurred	# of Claims	Net Incurred	
3/31/2019	47	\$ 230,255	1	\$ 15,389	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	\$ 245,644
3/31/2020	73	\$ 376,111	3	\$ 79,916	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	\$ 456,027
3/31/2021	74	\$ 188,176	2	\$ 16,894	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	\$ 205,070
3/31/2022	69	\$ 482,735	3	\$ 47,488	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	\$ 530,223
3/31/2023	42	\$ 199,516	1	\$ 23,600	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	\$ 223,116
Totals	305	\$ 1,476,793	10	\$ 183,286	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	\$ 1,660,080

Cumulative Severity %:	89%	100%	100%	100%	100%	100%	100%	100%	100%
Penetration Frequency %:	100%	0%	0%	0%	0%	0%	0%	0%	0%

*Severity % is the percentage of historical incurred dollars that fall at or below the stratified range.

*Frequency % is the percentage of years with claims that penetrated the stratified range.

A stratification of previous claims show that within the last five years, no historical policy year had a claims over \$100k. Optimal retention for this insured would be any over \$50k, which is greater than 80% of the historical severity of claims.



Loss Pick for Policy Year 3/31/2024-25

City of Charleston

Workers' Compensation Loss Forecast - Losses Limited to \$300,000 per Occurrence

A	B	C	D	E	F	G (E / F)
Policy Start Date	# of Claims	Limited Incurred	Selected Ultimate Loss	Inflated Ultimate Loss	Inflated Payroll (00's)	Severity Loss Rate
3/31/2019	47	245,644	245,644	288,660	450,443	0.641
3/31/2020	80	456,027	456,027	523,121	406,747	1.286
3/31/2021	85	205,070	250,000	281,048	400,775	0.701
3/31/2022	81	530,223	594,000	639,015	408,119	1.566
3/31/2023	60	223,116	450,000	466,380	427,301	1.091
<u>Loss Rate Selection:</u> Excluding the high and low loss year to get the straight average selected loss rate. → Selected Loss Rate: 1.026 3/31/24 Proj. Payroll (00's) 436,082 3/31/24 Projected Losses: 448,000 Using Lowest Historical Rate: 279,000 Using Highest Historical Rate: 683,000						All Years Wtd Avg: 1.050
						5 Year Wtd Avg: 1.050
						3 Year Wtd Avg: 1.122
						All Yrs Excl H/L Straight Avg: 1.026
						X
						436,082
						448,000

USI's loss pick for the 3/31/2024 loss year is \$448,000. This is based on actuary data using the last five years of claims experience for this insured and projecting the ultimate cost based on inflation, med cost increasing, etc. USI has used the All Years excluding the High and Low Straight Average loss rate times by the estimated projected payroll of \$4.36M to determine the loss pick. Using the lowest historical and highest historical years, the loss pick could range from \$279k to \$683k



City of Charleston

Encova Collateral Analysis Valued as of 1/31/2024

Workers' Compensation

A	B	C	D	E	F (D - E)
Policy Start Date	Deductible	Limited Incurred	Selected Ultimate Loss	Limited Paid	Collateral Need (includes LCF)
3/31/2023	300,000	223,116	450,000	74,729	412,798
3/31/2024	300,000	-	448,000	-	492,800
Workers' Compensation Totals		223,116	898,000	74,729	905,598

Calculations are subject to change based on the financial condition of the company.

Current Collateral Held: **400,000**

Estimated Paid Until Adjustment: (20,150)

Projected

Additional	Total Required
485,448	885,448

With 20% Credit Discount of \$ 177,090: **308,358** **708,358**

With 30% Credit Discount of \$ 265,634: **219,814** **619,814**

With 38% Credit Discount of \$ 336,470: **148,978** **548,978**

USI's Collateral Calculation shows there is a need for collateral totaling \$885,448. Encova is requiring another \$150k in an LOC to the already held \$325k LOC and \$75k loss fund. This shows Encova is providing the City of Charleston a collateral discount credit of 37-38%. Collateral credits are subjectively determined by carriers based on financials, relationships, payment history with the carrier, etc.



City of Charleston
Loss Summary Information

Workers' Compensation

Policy Start Date	Policy End Date	Valuation Date	Historical Deductible	LCF (1.00 if not applicable)	Payroll	# of Claims	Count Excl Record Only	# of Open	Net Paid	Case Reserves	Net Incurred	Excess Incurred	Carrier Premium w/out surcharges	Carrier Premium with surcharges	Premium per \$100 of payroll	GC Premium w/out surcharges	Undeveloped Loss Ratio	Undeveloped Carrier Profit (pre A&E removal)	Carrier Name
3/31/2019	3/31/2020	1/5/2024	300,000	1.000	37,254,795	47	47	-	245,644	-	245,644	-					N/A	-	
3/31/2020	3/31/2021	1/5/2024	300,000	1.000	34,616,386	80	73	-	456,027	-	456,027	-					N/A	-	
3/31/2021	3/31/2022	1/5/2024	300,000	1.000	35,054,680	85	74	-	205,070	-	205,070	-					N/A	-	
3/31/2022	3/31/2023	1/5/2024	300,000	1.000	37,000,000	81	69	8	460,308	69,915	530,223	-					N/A	-	
3/31/2023	3/31/2024	1/31/2024	300,000	1.100	40,695,321	60	47	15	74,729	148,387	223,116	-	241,390	264,448	0.59		0%	241,390	Encova
3/31/2024	3/31/2025	1/31/2024	300,000	1.100	43,608,222	-	-	-	-	-	-	-	247,383	269,847	0.57	818,800	0%	247,383	Encova
Subtotals:						353	310	23	1,441,778	218,302	1,660,080	-	488,773					488,773	

Historical policy information used to determine premiums, collateral, and expected loss pick for 3/31/2024.



Self Insurance Proposal February 14, 2024

City of Charleston Claim Handling

Package coverages, terms, conditions, and exclusions are only briefly outlined. For complete provisions, please refer to the coverage contract.

For additional information, please contact: Member Services at (844) 986-2705 or info@riskprograms.com



WELCOME TO WVcorp

WVcorp was established in 2007 at the request of West Virginia counties seeking to break from the status quo of the commercial insurance industry and assert more control over their risk management and coverage needs. Today, we are the only self-insurance risk pool for public entities in the state. We provide coverage to more counties and county-related agencies than any other provider, and we attribute our extraordinary success to the strength of our members. As a member, you are so much more than a customer. You are a part of WVcorp itself! Our membership is at the heart of everything we do, and this member-centric focus has driven us to emerge as a leader in developing coverage solutions. We are a one-stop-shop when it comes to safeguarding your peace of mind – capable of addressing all of your risk management needs, including coverage for:

Property	General Liability	Workers' Compensation
Inland Marine	Public Officials Liability	Business Automobile
Equipment Breakdown	Law Enforcement Liability	Cyber Risk
Crime	Environmental Liability	Excess Liability Limits

WELCOME TO WVcorp

YOU'RE CHOOSING OWNERSHIP

At WVcorp, you are an owner of the program and its assets. Unlike traditional insurance providers, we have no outside owners, investors or shareholders expecting dividends or profits to be generated from our programs. Rather than profit-minded executives making decisions, we have a Supervisory Board elected from and by our members. The Board approves all major risk pool decisions, and as a voting member, you have a direct voice in the decisions that matter most to your organization.

In choosing WVcorp, you are choosing a partner that is unlike any traditional insurance provider for one reason: you are truly our primary concern.



YOU'RE CHOOSING PRICE STABILITY

No one likes surprises. The pool was founded to provide an alternative to the commercial insurance marketplace, in part based on the principle of providing price stability. This long-standing ideal has guided our decisions since day one. While the commercial market has seen considerable volatility and rate increases,

and competitors have stripped away coverages to combat rate increases, the pool has enjoyed rate stability for more than a decade, even as we've consistently expanded coverages. It all adds up to giving you peace of mind that rates will remain predictable, aiding in long-term planning and budgeting.

YOU'RE CHOOSING SPECIALIZED PROTECTION

We were created by public entities, service only public entities, and are directed by our Board elected from within our membership. This gives our organization remarkable focus, and it's allowed us to grow our team with experts that know your organization and its unique needs, because serving partners like you is all we do. It also means we're able to keep ahead of regulatory and other changes as or even before

they happen, adjusting coverages or creating new programs as needed.

Our expert Risk Control team works directly with members to provide employee training, safety audits, or consult on relevant risk management topics to help prevent claims from occurring. It's all part of our commitment to address your need for protection holistically.



YOU'RE CHOOSING TRANSPARENCY

We're proud of the products and services we offer, so we feel there's no need to play games or hide behind gimmicks. Although our policy period begins on July 1, renewal quotes are distributed as early as mid-March, giving you ample time to prepare your budget. We empower members to run your own loss reports at the click of a button on our website without having to request that information through an agent. Because we're partners when it comes to protecting your assets, we openly share every bit of information we have for each of your claims. With our online claim viewer, we bring you behind the curtain and give you the same access to financials and notes that our adjusters have themselves.

MEMBERSHIP HIGHLIGHTS

WEBSITE

- Intuitive, user-friendly design
- Claims reporting with instantaneous claim number
- Risk management tools and templates
- Downloadable employee training presentations and webinars
- Customizable loss reports
- Claim viewer giving access to claim summaries, financials, and adjuster notes
- Property and vehicle schedule editing tool
- Certificates of insurance request feature

RISK CONTROL

- Facility safety assessments
- Certified Playground Safety Inspectors (CPSI)
- Risk management policy creation and consultation
- In person and web-based employee training – safety, liability, human resource, cyber security, and more
- Loss analysis
- Safety committee assistance and participation
- Up to 14 hours of approved CE-credits for law enforcement
- Hot topic workshops presented at various conferences across West Virginia



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WORKERS' COMPENSATION

- Medical Bill Review provides savings across multiple medical provider networks to ensure cost effective treatment
- First Fill program so employees have no “out of pocket” for prescriptions

CYBER RISK

- Comprehensive cyber risk coverage like no other West Virginia provider
- No deductible
- Optional limits up to \$5,000,000
- Designated breach coach guides legal guidance on cyber incidents
- Live and webinar based cyber security training available

SERVICES

- Property valuations provided at no charge
- Investigations unit available for claim surveillance and analysis
- Tenant User Liability Insurance Program (TULIP) makes it simple to acquire short-term event coverage for facility users
- Contract and lease review to ensure adequate coverage requirements
- Safelite Auto Glass direct billing allows for quick and painless glass replacement; with a deductible waiver with glass repairs

COVERAGE

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- Defense coverage for EEOC and HCR complaints included





**2024 – 2025 Workers Compensation Claim Handling Quote for
City of Charleston**

- Lost Time and Litigated Claims - \$850 per claim
- Medical Only Claims - \$200 per claim
- Minimum Handling Fee of \$15,000/Maximum Handling Fee of \$20,000
- WC Bill Review \$7.50 Per Bill & 22% of Audit or any PPO Savings
- \$5,000 for Data Migration

The City of Charleston will be responsible for any Self Insurance Assessments and Regulatory Surcharges after 3/31/2024.

WVcorp will need to create a deposit account funded by the City to pay claims since we would no longer be collecting WC premium. All billings will be quarterly.

Resolution No. 934-24

Introduced in Council:

Adopted by Council:

February 20, 2024

Introduced by:

Referred to:

Joseph Jenkins

Finance

Resolution No. 934-24 - Authorizing the Mayor or City Manager, subject to final review by the City Attorney, to renew its contracts with the West Virginia Counties Group Self Insurance Risk Pool, Inc., DBA West Virginia Communities Risk Pool, at a price of \$1,079,948 for the City's Risk Management and Property, Casualty, and Cyber Insurance coverage and including all Third Party Administrator (TPA) Services for those lines of coverage for the period March 31, 2024 through March 31, 2025, in accordance with the costs and coverages in Exhibit A. Underinsured motorists coverage is specifically rejected. Uninsured motorists coverage with statutory minimum limits of \$25,000/\$50,000/\$25,000 is accepted only.

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 renew its contracts with the West Virginia Counties Group Self Insurance Risk Pool, Inc., DBA West Virginia Communities Risk Pool, at a price of \$1,079,948 for the City's Risk Management and Property, Casualty, and Cyber Insurance coverage and including all Third Party Administrator (TPA) Services for those lines of coverage for the period March 31, 2024 through March 31, 2025, in accordance with the costs and coverages in Exhibit A. Underinsured motorists coverage is specifically rejected. Uninsured motorists coverage with statutory minimum limits of \$25,000/\$50,000/\$25,000 is accepted only.



Self Insurance Proposal February 6, 2024

City of Charleston

Package coverages, terms, conditions, and exclusions are only briefly outlined. For complete provisions, please refer to the coverage contract.

For additional information, please contact: Member Services at (844) 986-2705 or info@riskprograms.com



WELCOME TO WVcorp

WVcorp was established in 2007 at the request of West Virginia counties seeking to break from the status quo of the commercial insurance industry and assert more control over their risk management and coverage needs. Today, we are the only self-insurance risk pool for public entities in the state. We provide coverage to more counties and county-related agencies than any other provider, and we attribute our extraordinary success to the strength of our members. As a member, you are so much more than a customer. You are a part of WVcorp itself! Our membership is at the heart of everything we do, and this member-centric focus has driven us to emerge as a leader in developing coverage solutions. We are a one-stop-shop when it comes to safeguarding your peace of mind – capable of addressing all of your risk management needs, including coverage for:

Property	General Liability	Workers' Compensation
Inland Marine	Public Officials Liability	Business Automobile
Equipment Breakdown	Law Enforcement Liability	Cyber Risk
Crime	Environmental Liability	Excess Liability Limits

WELCOME TO WVcorp

YOU'RE CHOOSING OWNERSHIP

At WVcorp, you are an owner of the program and its assets. Unlike traditional insurance providers, we have no outside owners, investors or shareholders expecting dividends or profits to be generated from our programs. Rather than profit-minded executives making decisions, we have a Supervisory Board elected from and by our members. The Board approves all major risk pool decisions, and as a voting member, you have a direct voice in the decisions that matter most to your organization.

In choosing WVcorp, you are choosing a partner that is unlike any traditional insurance provider for one reason: you are truly our primary concern.



YOU'RE CHOOSING PRICE STABILITY

No one likes surprises. The pool was founded to provide an alternative to the commercial insurance marketplace, in part based on the principle of providing price stability. This long-standing ideal has guided our decisions since day one. While the commercial market has seen considerable volatility and rate increases,

and competitors have stripped away coverages to combat rate increases, the pool has enjoyed rate stability for more than a decade, even as we've consistently expanded coverages. It all adds up to giving you peace of mind that rates will remain predictable, aiding in long-term planning and budgeting.

YOU'RE CHOOSING SPECIALIZED PROTECTION

We were created by public entities, service only public entities, and are directed by our Board elected from within our membership. This gives our organization remarkable focus, and it's allowed us to grow our team with experts that know your organization and its unique needs, because serving partners like you is all we do. It also means we're able to keep ahead of regulatory and other changes as or even before

they happen, adjusting coverages or creating new programs as needed.

Our expert Risk Control team works directly with members to provide employee training, safety audits, or consult on relevant risk management topics to help prevent claims from occurring. It's all part of our commitment to address your need for protection holistically.



YOU'RE CHOOSING TRANSPARENCY

We're proud of the products and services we offer, so we feel there's no need to play games or hide behind gimmicks. Although our policy period begins on July 1, renewal quotes are distributed as early as mid-March, giving you ample time to prepare your budget. We empower members to run your own loss reports at the click of a button on our website without having to request that information through an agent. Because we're partners when it comes to protecting your assets, we openly share every bit of information we have for each of your claims. With our online claim viewer, we bring you behind the curtain and give you the same access to financials and notes that our adjusters have themselves.

MEMBERSHIP HIGHLIGHTS

WEBSITE

- Intuitive, user-friendly design
- Claims reporting with instantaneous claim number
- Risk management tools and templates
- Downloadable employee training presentations and webinars
- Customizable loss reports
- Claim viewer giving access to claim summaries, financials, and adjuster notes
- Property and vehicle schedule editing tool
- Certificates of insurance request feature

RISK CONTROL

- Facility safety assessments
- Certified Playground Safety Inspectors (CPSI)
- Risk management policy creation and consultation
- In person and web-based employee training – safety, liability, human resource, cyber security, and more
- Loss analysis
- Safety committee assistance and participation
- Up to 14 hours of approved CE-credits for law enforcement
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Contribution Summary Form

Coverage	Deductible	Contribution
Property : Special Form; Replacement Cost (or stated otherwise); No Coinsurance; Blanket	See Schedule	\$304,047
Inland Marine : Replacement Cost if Scheduled, otherwise Actual Cash Value	See Schedule	\$6,322
Equipment Breakdown	\$5,000	\$32,037
General Liability : \$1,000,000 Combined Single Limit; Occurrence Form; No Annual Aggregate; Non-Audited	\$300,000	\$273,108
Law Enforcement Liability : \$1,000,000 Limit	\$300,000	Included
Public Officials Liability : \$1,000,000 Limit Each Wrongful Act	\$300,000	\$91,277
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	\$142,562
Crime : Blanket \$1,000,000 Faithful Performance; In/Out Robbery; Counterfeit; Forgery; Computer Fraud; Telephone Toll Fraud \$25,000 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	\$170,595
Environmental Liability : \$500,000 Limit	\$25,000	Included
Cyber Risk : \$5,000,000 Limit	\$50,000	\$55,000
Grand Total Annual Contribution		\$1,079,948
Total Contribution Due		\$1,079,948
STOP LOSS P&C	\$1,200,000	
STOP LOSS LIMIT P&C	\$1,000,000	



Property

- WVCoRP provides members with the most extensive property coverage available.
- Property coverage is Special Form specifically drafted for public entities; all perils are covered except those specifically excluded.

Buildings and Contents

Total Building Values	\$ 434,568,490
Total Contents Values	\$ 10,391,724
Business Income / Extra Expense (\$100,000 Automatic or as scheduled)	\$ 4,000,000

Coverage Includes: (no additional charge)*

- Back-up of Sewers & Drains: \$1,000,000 Limit
- Debris Removal: \$20,000,000 Pool Limit
- Pollutant Clean-up and Removal: \$500,000 Pool Limit
- Newly Acquired Property: \$10,000,000 Limit (up to 120 Days)
When timely reported, covered until renewal at no additional charge if under \$500,000 in value;
additional charge for new values above \$500,000
- Property in Transit: \$5,000,000 Pool Limit
- Utility Services Time Element: \$2,000,000 Pool Limit
- Building Ordinance/Increased Cost of Construction/Demolition: up to \$20,000,000 Pool Limit
- Earthquake, Volcanic Eruption, Landslide, and Mine Subsidence: up to \$10,000,000 Pool Limit
- Flood (if outside the 100 year flood plain): up to \$10,000,000 Pool Limit
- Architect & Engineering fees for plans, specifications, and supervision included upon replacement
- Error in Reporting Provision
- Improvements and Betterments to buildings leased by the member
- Signs, fences, light poles, antenna, masts, and towers; retaining walls are covered within 1,000 feet
of the premises provided their values are included in the schedule

**Does not apply to properties valued at Actual Cash Value (ACV)*

Coverage Available (Additional Charge):

Builders' Risk during building construction (Optional - must be reported)

Perils Covered

- Special Form; specifically drafted for public entities; all perils are covered except those specifically excluded.
- Flood (if outside the 100 year flood plain) and Earthquake are included.

Valuation
• Building & Contents – Replacement Cost, except vacant property at Actual Cash Value or stated otherwise • Business Income - Actual Loss Sustained

Other Terms
• Blanket Limit • No Coinsurance • Vacant Buildings must be reported. <i>If vacant building becomes occupied, please notify WVCoRP to ensure proper coverage is in place.</i>

Deductibles (Per Occurrence)
• \$50,000 Building & Contents • \$50,000 Flood • \$50,000 Earthquake

Definitions
• Replacement Cost (RC): The cost to repair, rebuild, or replace, at the same site, lost, damaged, or destroyed property, with other property of comparable size, material, and quality; or the applicable Limit of Coverage. • Actual Cash Value (ACV): The cost to repair, rebuild, or replace lost or damaged property, at the time and place of the loss, with other property of comparable size, material and quality, less allowance for physical deterioration, depreciation, obsolescence, and depletion. • Functional Replacement Cost: The cost of repairing or replacing damaged or stolen property with the same kind or quality; or comparable new property as of the time of loss; or applicable Limit of Coverage. • Vacant: A building that does not contain adequate Covered Property to conduct customary business operations.



Inland Marine

- Inland Marine is property coverage for movable or specialized types of property and equipment.
- Electronic Data Processing (EDP) covers direct physical loss to member-owned computer equipment, phone systems, fax machines, printers, and copiers.

Inland Marine

Total Inland Marine Value (Per Schedule)	\$ 22,008,852
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Computers / Electronic Data Processing (EDP)

Hardware (Per Schedule)	\$ 1,000,000
Software (Per Schedule)	Included

Perils Covered

- Special Form; specifically drafted for public entities; all perils are covered, except those specifically excluded.
- Electronic Data Processing (EDP) includes electrical and mechanical breakdown.

Valuation

- Inland Marine – Replacement Cost if scheduled, otherwise Actual Cash Value except:
- Electronic Data Processing (EDP) - Functional Replacement Cost, if scheduled at 100% replacement values - otherwise Actual Cash Value.

Deductible

\$50,000

Definitions

- **Replacement Cost (RC):** The cost to repair, rebuild, or replace, at the same site, lost, damaged, or destroyed property, with other property of comparable size, material, and quality; or the applicable Limit of Coverage.
- **Actual Cash Value (ACV):** The cost to repair, rebuild, or replace lost or damaged property, at the time and place of the loss, with other property of comparable size, material and quality, less allowance for physical deterioration, depreciation, obsolescence, and depletion.
- **Functional Replacement Cost:** The cost of repairing or replacing damaged or stolen property with the same kind or quality; or comparable new property as of the time of loss; or applicable Limit of Coverage.

Equipment Breakdown

- Equipment Breakdown is comprehensive coverage for direct damage to covered equipment. Examples of covered equipment include: air conditioning and refrigeration equipment, boilers and pressure vessels (air tanks, hot water tanks, cookers, furnaces), communication systems, and electrical equipment (compressors, fans, system motors).
- Coverage includes the expense of inspections and certification of boilers and air compressors as required by the Department of Labor and Industry

Limits

- \$50,000,000 Limit Per Breakdown; includes Property Damage, Business Income and Extra Expense, and Hazardous Substances
- \$1,000,000 Newly Acquired Property (up to 90 Days)
- \$1,000,000 Demolition (Coverage B)
- \$1,000,000 Increased Cost of Construction (Coverage C)
- \$1,000,000 Service Interruption
- \$250,000 Spoilage Damage
- \$100,000 Electronic Data or Media Damage

Covered Events

Property losses ranging from air conditioning equipment and HVAC systems to electrical equipment, including system motors, compressors, refrigeration equipment, fans, switchboards, coils, pipes and air conditioning vessels.

Deductibles

- 24 Hours Business Income Loss
- \$5,000 Per Occurrence



General Liability

- WVcorp general liability coverage provides the broadest protection for public entities in West Virginia.
- WVcorp coverage provides protection from claims or suits for personal injury or property damage.
- Excess limits available

Basis of Contribution

Net Operating Expense	\$ 64,919,237
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Limits

- \$1,000,000 Combined Single Limit for Bodily Injury and Property Damage - Each Occurrence
- No Annual Aggregate

Additional Coverages

- Failure to Supply (No Sublimit)
- Sidetrack Agreements including Railroads
- Contractual Liability for Covered Contracts
- Personal Injury and Advertising Liability
- Broad Form Property Damage Liability
- Incidental Medical Malpractice
- Limited Worldwide Liability
- Owned Watercraft under 51 feet
- Products/Completed Operations
- Punitive Damages Covered in Most Cases
- Employee Benefits Liability

Deductible

\$300,000 Per Occurrence



Cyber Risk

- WVcorp members are covered for online privacy matters (including identity theft), losses due to network security breaches (including hacking and viruses), copyright infringement, and online slander or libel, among other issues.
- Increased limits available

Limits

- \$5,000,000 Per Occurrence and Aggregate - Per Member

Coverages
Network Security, Privacy, and Data Breach Liability
• Liability for unauthorized access to the computer network, including personal identifying information such as social security numbers, credit card numbers, etc. • Liability for transmission of a computer virus
Multimedia Liability
• Copyright/trademark infringement, invasion of privacy, plagiarism, libel and slander through website or social media
Regulatory Liability
• Liability, including defense costs, resulting from a claim by an official regulatory agency or governmental body as a result of a security breach or privacy breach or breach of privacy regulations • Includes civil and/or administrative penalties or fines imposed by an official regulatory agency or governmental body
Data Breach Incident Response
• Expenses paid to third party service providers arising from a data breach for legal services, notification expenses, fraud monitoring and resolution services, call center services, public relations services, and computer forensic services.
Data Restoration
• Costs to restore, compile or replace data • Reasonable and necessary costs and expenses to determine scope of breach • Costs paid to restore, compile or replace data to a third party as a result of a network security breach or cyber extortion event
Cyber Extortion
• Reimbursement of reasonable costs and expenses resulting from request for money to avoid damage, destruction, corruption or introduction of a computer virus, a malicious code or denial of service
Social Engineering Fraud
• Covers financial loss relating to a social engineering event whereby an employee is instructed to move funds to another bank fraudulently
PCI DSS Fines
• Covers PCI contractual costs and regulatory fines following a security or privacy event
Deductible
• \$50,000 Per Occurrence

Environmental Liability

- WVcorp provides members with liability protection for first and third party environmental liabilities.
- Coverage for third party cleanup involving above ground pollution exposures is included.

Limits

- \$500,000 Each Incident and Aggregate - Per Member
- \$1,000,000 Pool Aggregate

Coverages

- Third Party Clean-up for above ground pollution exposures, such as:
 - Water & Sewer Operations
 - Transfer Stations
 - Spraying of Pesticides and Herbicides
 - Golf Courses
 - Above Ground Storage Tanks

Exclusions *

- Underground Storage Tanks
- Landfills

* WVcorp will place coverage for these excluded exposures through a commercial carrier, if requested.

Deductible

- \$300,000 Per Occurrence



Law Enforcement Liability

- WVcorp Law Enforcement Liability provides protection from allegations arising from law enforcement operations.

Limit

- \$1,000,000 Personal Injury, Property Damage, or Wrongful Act – Per Occurrence

Coverages

Follows Coverage Contract for Liability Coverage

Additional Coverages

- Bodily Injury/Property Damage with respects to Law Enforcement operations
- Personal Injury Liability
- Broad Form Property Damage Liability
- Limited Worldwide Liability
- Owned Watercraft under 51 feet
- Volunteers included as covered persons (volunteer fire & rescue are excluded)
- Contractual Liability for covered contracts

Deductible

- \$300,000 Per Occurrence



Public Officials Liability

- Public Officials Liability provides protection against allegations of wrongful acts, such as sexual harassment and employment practices.
- Defense costs are provided for certain excluded coverages
- Prior Acts Coverage included if prior coverage was written on claims-made basis.

Limits

- \$1,000,000 Each Wrongful Act
- \$1,000,000 Annual Aggregate

Policy Form

Occurrence

Coverages

- Employment Practices
- Sexual Harassment
- Notary Public applicable for all current employees while acting within the course and scope of their notarial duties of the Member
- Defense cost in addition to coverage limits

Additional Provisions

- Claims handled when filed, not only if a lawsuit is filed

\$100,000 Defense Limit provided for the following excluded coverages:

- Employment Wrongful Acts, when no monetary damages requested
- Land Use/Eminent Domain (subject to \$25,000 Deductible)
- Suits for non-monetary relief brought to remove an elected official pursuant to WV Code §6-6-7 (subject to \$25,000 Deductible)

\$50,000 Defense Reimbursement Limit provided for the following excluded coverages:

- Criminal Acts (subject to a \$10,000 Deductible); see contract language for specific terms and conditions

Deductible

- \$300,000 Per Occurrence



Automobile Liability and Physical Damage

- WVcorp coverage includes hired and non-owned vehicles
- Automatic coverage for newly acquired vehicles at no additional charge until renewal.
- Excess limits available.

Basis of Contribution

Number of Vehicles	493
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Liability

Limits

- \$1,000,000 Hired Auto Bodily Injury & Property Damage Liability
- \$1,000,000 Liability Limit For Owned and Hired Autos - Bodily Injury and Property Damage - Each Occurrence
- \$1,000,000 Non-Owned Auto Liability (excess over any other collectible insurance)
- \$25,000 Per Person/\$50,000 Per Accident/\$25,000 Property Damage Uninsured Motorists / RejectedUnderinsured
- \$1,000,000 Garage Liability/\$100,000 Garagekeepers
No Annual Aggregate

Additional Coverages

- Out of State No Fault Coverage provided at the basic minimum limits required by state law
- Newly acquired vehicles covered until renewal at no additional charge
- Unlimited Physical Damage for all owned vehicles; deductible will apply
- Replacement cost coverage can be provided on any vehicle with a replacement cost value in excess of \$50,000
 - Must be reported at 100% of replacement cost value
 - Additional charge will apply

Physical Damage

Deductibles

- \$50,000 Comprehensive (ACV)
- \$50,000 Collision (ACV)
- \$250 Physical Damage to Hired or Borrowed Autos (up to \$50,000)
- \$300,000 Auto Liability

Definitions

- **Replacement Cost (RC):** The Fund will pay the lesser of: (a) the cost of repairing damaged property or replacing damaged or stolen property with the same kind or quality; (b) the cost to replace the damaged or stolen property with comparable new property as of the time of loss; or (c) the Limit of Coverage applicable to the lost, damaged or stolen Covered Auto.
- **Actual Cash Value (ACV):** The cost to repair, rebuild, or replace lost or damaged property, at the time and place of the loss, with other property of comparable size, material and quality, less allowance for physical deterioration, depreciation, obsolescence, and depletion.

Please provide values for all vehicles you wish to have this coverage applied to effective 07/01/2022



Crime Coverage

- Crime provides protection from loss of money and securities, as well as, forgery and fraud.
- State-required faithful performance bonds for covered persons are included.
- Coverage is for covered crimes committed by employees, board members, commission members and volunteers.

Limits

- \$1,000,000 Per Occurrence
- \$100,000 Telephone Toll Fraud

Coverage Forms

- Employee Theft
- Employee Dishonesty (Faithful Performance Form)
- Loss Inside and Outside the Premises
- Money Orders and Counterfeit Paper Currency
- Depositors Forgery Coverage
- Computer Fraud
- Funds Transfer Fraud

Public Officials Required Bond

Meets maximum listed Bond value for all public officials as outlined by West VA Code §6-2-10, §6-2-10A, and §6-2-11

Deductible

- \$50,000 Per Occurrence

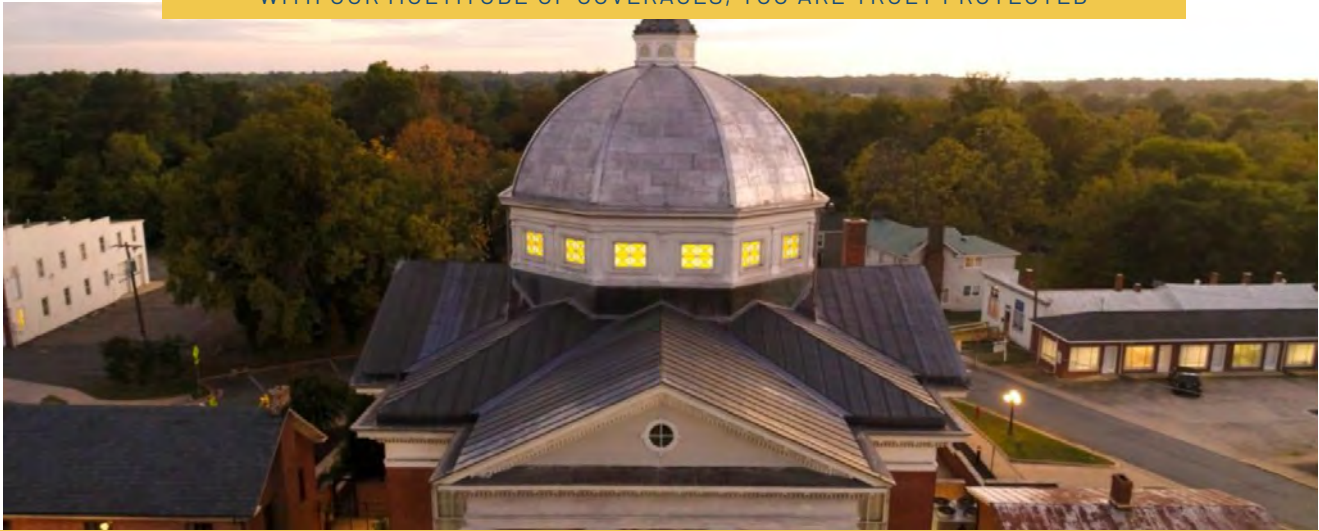
Excess Liability

- Excess liability provides additional limits over and above the underlying limits for those coverages for which excess limits are purchased.
- Underlying limits must be exhausted before excess liability is available for losses.

Limits

- Excess Automobile Liability
 - \$4,000,000 Limit
 - \$0 Excess Liability Aggregate
- Excess General Liability
 - \$4,000,000 Limit
 - \$0 Excess Liability Aggregate
- Excess Law Enforcement Liability
 - \$4,000,000 Limit
 - \$0 Annual Aggregate
- Excess Public Officials Liability
 - \$4,000,000 Limit
 - \$4,000,000 Annual Aggregate

**Does not include Non-Owned Automobile Liability, Garage Liability, and Uninsured/Underinsured Motorists Coverage*



Local Government Coverages

We diligently listen to our members to provide a growing number of coverages in-house, including those below:

- **Property** - Written specifically for West Virginia local governments under a "special form," meaning all perils are covered unless specifically excluded
- **Inland Marine** - Covers trailers, boats, and other movable and specialized property, as well as miscellaneous equipment
- **Boiler & Machinery** - Covers a wide range of equipment such as air conditioning and refrigeration, boilers, and pressure vessels
- **Crime** - Covers crimes committed by employees and volunteers, including losses of money and securities, failure to faithfully perform duties, forgery, and computer fraud
- **Auto** - Covers all vehicles you own, as well as hired and rented vehicles for member business
- **General Liability** - Provides the broadest protection and defense for public entities against allegations of bodily injury or property damage
- **Public Officials Liability** - Provides coverage and defense against allegations of wrongful acts, such as sexual harassment, employment practices, petition for removal, and criminal defense reimbursement
- **Law Enforcement Liability** - Protection and defense from allegations against your officers and their actions
- **Environmental Liability** - Provides members liability protection, including defense, arising from an environmental incident of discharge or release of pollutants
- **Cyber** - Provides coverage due to network security breaches that may include hacking, malware, viruses, and online privacy matters like identity theft
- **Workers' Compensation** - Provides the most affordable and responsive workers' compensation program available
- **Excess/Increased Limits** - All coverages can be customized with increased limits beyond what is standard

WVcorp is right for local government.

You have been entrusted with the power and responsibility to govern your communities, so why shouldn't you have more control over the coverage decisions that matter most when it comes to safeguarding your peace of mind? With WVcorp, you are an owner of the program and its assets, and you have a voice in guiding the direction of the risk pool. WVcorp is governed by a Supervisory Board elected from and by our membership. Why do so many local government entities trust WVcorp with their coverage needs?

- Former local government officials on staff
- Endorsed by WVACo, CCAWV, and WVML
- Only self-insurance risk pool for local government entities in West Virginia
- Only comprehensive cyber liability coverage program available in West Virginia
- Customizable training available at no additional charge

We truly understand you.

WVcorp was founded upon the vision of providing the best coverages possible for local government while maintaining price stability and transparency. The fact that today WVcorp has been so successful is a testament to our unwavering commitment to those founding principles. Because we work exclusively with local government members of all sizes, we are able to tailor our coverages specifically to your unique needs and quickly respond to new coverage challenges that emerge. WVcorp was the first to offer comprehensive programs for cyber liability, environmental liability, and active shooter coverage, among others, and we are constantly analyzing the regulatory environment for new ways to innovate.

We are committed to stability.

While the insurance industry as a whole has experienced considerable volatility and regular rate increases, the pool has enjoyed remarkable rate stability year after year. Not only that, but we bring you our rates without gimmicks or games. Although our policy period begins on July 1 each year, you can expect to receive your renewal quote in mid-March, giving you ample time to prepare your budget accordingly. We empower our members to run their own loss reports at the click of a button on our website without having to request that information through an agent. Because we are on the same team when it comes to your protection, we openly share every bit of information that we have for each of your claims. With our online claim viewer, we bring you behind the curtain and give you the same access to financials and notes that our adjusters have themselves.

For more information about this program, please contact the following:

info@riskprograms.com





Cyber Risk Coverage

Protect your organization from the latest online threats.

WVcorp gives members peace of mind by providing liability coverage for digital breach of information. In the rapidly-evolving landscape of the technology world, new threats are always around the corner. WVcorp's CyberRisk coverage provides protection from the latest threats and liability concerns. We want members to feel safe when accessing the Internet, which is vital for work life as well as using digital information and equipment when conducting public business.

Cyber claim frequency has escalated:

- According to the FBI, instances of Cybercrime have jumped as much as 300% since the beginning of the coronavirus pandemic
- The Bureau's Internet Crime Complaint Center (IC3) says it receives between 3,000 and 4,000 cyber security complaints every day, up from around 1,000 complaints per day
- Attacks against public entities have intensified(SolarWinds)
 - \$1,500,000 Ransomware event
 - \$700,000 Social Engineering event

Our Solution

Our coverage includes:

- Network and Information Security Liability
- Communication and Media Liability
 - For unauthorized access to or breaches of personal identifying information
 - Transmission of a computer virus
 - Copyright and trademark infringement, plagiarism, libel, and slander online
- Regulatory Defense Expenses
 - For any claims by a governmental agency resulting from liability related to network security lapse or breach
- Crisis Management and Security Breach Notification Expenses
 - Coverage for public relations services as a result of a network breach or communication fault
 - Expenses to determine the scope of the breach
 - Costs of notification of all affected parties as required by law

WVcorp is the only local government self-insurance pool that provides:

- Cyber liability coverage with zero deductible
- Cyber Breach Attorney guidance on each claim
- Claims handled by Specialists familiar with Cyber Security trends
- Ransomware/Public Relations event response coverage, no sublimit
- Social Engineering/Fraudulent Instruction event coverage, no sublimit
- No pooled aggregate for purchase of \$1,000,000 limit or greater
- Increased coverage available up to \$10,000,000 limit

For more information about this program, please contact the following:

info@riskprograms.com





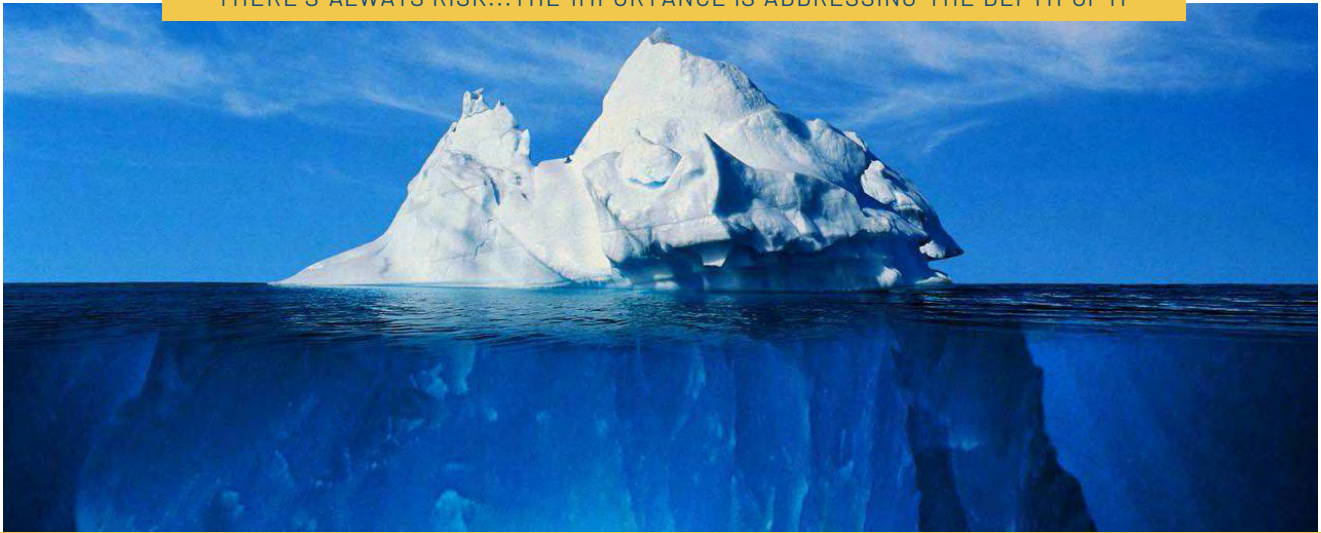
Online Member Portal

Our portal makes it easy to file or review claims and so much more.

We give you access to online tools to help you streamline and simplify your risk management efforts. We believe that interactions with your coverage provider should be easy and transparent. That is why we take you behind the curtain with our secure member portal. When you log in with your unique password, you have the following features available at your fingertips:

- **Homepage** – The home page gives you a quick snapshot of your organization's claims data without going too far into the weeds. You can see a broad overview of the status of current fiscal year claims, current claims by claim type, your financial data over the previous 5 years, and all open claims without ever leaving the home page.
- **Claim reporting tool** – We strive to make reporting claims as simple and convenient as possible. With our claim reporting tool, you can fill out a form online to file a claim, and you'll instantly receive a claim number to help you track your claim through our system.
- **Claim viewer** – You have a right to your claims data. With our claim viewer, we give you access to all the information that we have on each of your losses. You can filter and search for specific claims in order to see the details and financial data associated with each individual claim. We even post our adjuster's notes and correspondences to keep you apprised of any new developments.
- **Report generator** – You have the ability to create, view, and export your own loss runs without ever having to contact us. You can customize your loss reports by selecting which lines of coverage you'd like to see, setting a date range, and choosing to view a summary or detailed report.
- **Site tools** – We offer several online tools that allow you to view your vehicle, equipment, and property schedules, make edits to those schedules, or even request certificates of insurance without ever having to pick up the phone.
- **Risk control resources** – This resource library contains relevant sample policy and procedure templates that can be customized to suit your needs. You will also find training webinars and corresponding presentation slides that can be used to educate your staff.





Risk Control Services

Our team helps identify and minimize the risks you encounter every day.

While WVcorp is proud to offer the most comprehensive coverages available to protect your organization, we know that every claim can still be disruptive and shouldn't be accepted as an inevitable part of operations. In addition to the financial burden, claims can cost you precious time, result in public embarrassment, or even alter the lives of the individuals involved. Fortunately, we're here to help.

Our solution

Our Risk Control team is available to help you mitigate risk before it ever results in an incident. Our extensive experience in the operations of our members enables us to identify and address common exposures shared by all as well as those specific to your unique operations.

Customized to your needs

Our services are custom-tailored to meet the distinct needs of each member. We have an extensive array of member-specific programs, including those for:

- Counties, Cities, Towns, and Villages
- Law Enforcement
- Authorities, including Water & Sewer

Breadth of services

Proactive risk control is the essence of pooling, so WVcorp offers a wide array of services to help members working control their risks. From employee training to policy consultation to physical property walkthroughs, our staff will work with you to help identify exposures that can impact your operations from a safety, liability, and property damage standpoint.

Services offered through our Risk Control department include:

- Organizational Risk Management Consultation – Educating member contacts about coverage, loss history, exposures, and strategies for reducing specific losses
- Loss Analysis
 - Workers' Compensation & Property and Casualty
 - Summary by Year
 - Summary by Claim Type
 - Departmental Summary
 - Open claims analysis
 - Detailed individual claim review
- "Train the trainer" approach to promote internal safety programs
- Safety Committee assistance – Supporting members in developing, operating, and leading safety committees
- Employee training – Customized training sessions at member sites to address risk management needs
 - Topics include:
 - Safety and OSHA related training
 - Human Resources
 - Cyber Liability
 - Fleet Management
 - Law Enforcement specific training
 - In-person, live via video conferencing platform, and pre-recorded webinar formats available
 - Online archive of recorded training webinars
 - Safety Source – Online collection of over 1,000 safety videos available to stream instantaneously
- Periodic pool-wide webinars on relevant risk management issues
- On-site facility safety surveys
 - Comprehensive reviews of facility safety
 - Evaluation of work procedures, including job-safety analysis and ergonomics
 - Playground safety inspections with Certified Playground Safety Inspector (CPSI)
 - Fire and electrical hazard assessment
- Policy Consultation – Assisting members with creation or review of formal, written safety programs, policies, and procedures
- Archive of customizable templates available online

For more information about this program, please contact the following:

info@riskprograms.com





Law Enforcement Training

The selfless nature of our law enforcement personnel makes it necessary that they be trained to look out for their own wellbeing while also looking out for the safety of the citizenry.

No matter how safe we attempt to make their jobs, law enforcement officers have an inherently dangerous profession, and they willingly accept those risks. However, we see an increasing number of preventable incidents that could have been avoided had appropriate training been in place.

Our Solution

WVcorp employs a Public Safety Specialist with a law enforcement background whose focus is solely our members' law enforcement agencies. This specialist, along with other members of WVcorp's Risk Control team, provides law enforcement training on several key areas, including:

- Wellness and physical fitness to ensure optimal performance
- Safety awareness, including pictures, news reports and videos of incidents from our vast claims experience
- Injury and fatality statistical analysis, as well as accident trends based on claims reporting and other data

- Scenario awareness through prior and pending litigation, where law enforcement is either plaintiff or defendant through our claims experience and national stories
- State law changes that affect law enforcement, as well as policy review
- Safety mindset and complacency, traffic-stop safety, arrest safety and safe transport of prisoners
- Hands-on driving training, including driving simulator scenarios
- Mental fitness to prevent and heal from PTSD and mental stress
- Division of Justice and Community Services updates
- Critical Incident Review - video, statements, and reports

Submit training for credit.

Along with these training opportunities, we also offer up to 14 hours of coursework that can be submitted to the state for credit:

- Law Enforcement Defensive Driving – 2 hours
- Law Enforcement Emergency Driving/Pursuit – 4 hours
 - Responsibilities
 - Policy Review
 - Sovereign Immunity
- Driving Simulator – 2 hours
- Law Enforcement Safety Attitudes – 2 hours
 - Safety attitude makes a difference
 - Making safety a core value
 - Recognizing unsafe attitudes
 - Emergency vehicle operations
 - Traffic stops
 - Making arrests
 - Transporting suspects
 - Safety away from work
- Below 100 – 4 hours
 - Wear your seatbelt
 - Wear your vest
 - Watch your speed
 - Complacency skills
 - WIN (What's Important Now)

For more information about this program, please contact the following:

info@riskprograms.com

Resolution No. 935-24

Introduced in Council:

February 20, 2024

Adopted by Council:

Introduced by:

Joseph Jenkins

Referred to:

Finance Committee

Resolution No. 935-24 - WHEREAS, the City of Charleston seeks to upgrade Kanawha Boulevard from Magic Island and the West Side, to the 35th Street Bridge, together with Greenbrier Street from Kanawha Boulevard to Washington Street, a project known as the “Charleston Capital Connector”;

WHEREAS, this complete street upgrade will make this corridor safer for pedestrians and cyclists, will better connect citizens and visitors to the riverfront and key community hubs, will create better public transit accessibility, will promote improved accessibility for the West Side to the community, will foster downtown economic development, and will make this corridor more beautiful and environmentally sustainable;

WHEREAS, the U.S. Department of Transportation has awarded the City of Charleston \$1,750,000 through a “RAISE Grant” to conduct the design, engineering, and permitting necessary to make this project shovel-ready for implementation;

WHEREAS, the City of Charleston will be using the RAISE Planning Grant and city resources to retain the firm GAI Consultants to conduct the design and engineering project for the Capital Connector;

WHEREAS, the U.S. Department of Transportation has issued a notice of funding availability soliciting applications for \$1.5 billion in RAISE grants for projects such as the Capital Connector, which can be for up to \$25 million each for construction projects, with applications due by close of February 28, 2024;

WHEREAS, the U.S. Department of Transportation RAISE grant solicitation waives the requirement for local matching funds for areas that meet certain criteria, which includes the area for the Charleston Capital Connector project;

WHEREAS, the City of Charleston expects to have completed the design and engineering of the Capital Connector and will have a shovel-ready project for construction, by the time the 2024 RAISE Grant awards will be disbursed to winning applicants;

Now, therefore, be it resolved by the Council of the City of Charleston, West Virginia:

The City Council of Charleston, West Virginia strongly backs the Charleston Capital Connector project, and authorizes the Mayor or City Manager to submit an application for U.S. DOT construction funding for the initiative.