

**STAFF MEETING MINUTES
LANCASTER COUNTY BOARD OF COMMISSIONERS
COUNTY-CITY BUILDING
ROOM 113 - BILL LUXFORD STUDIO
THURSDAY, SEPTEMBER 18, 2014
8:30 A.M.**

Commissioners Present: Larry Hudkins, Chair
Brent Smoyer, Vice Chair
Deb Schorr
Jane Raybould
Roma Amundson

Others Present: Gwen Thorpe, Deputy Chief Administrative Officer
Dennis Meyer, Budget and Fiscal Officer
Brittany Behrens, Deputy County Attorney
Dan Nolte, County Clerk
Cori Beattie, Deputy County Clerk
Ann Taylor, County Clerk's Office

Advance public notice of the Board of Commissioners Staff Meeting was posted on the County-City Building bulletin board and the Lancaster County, Nebraska, web site and provided to the media on September 17, 2014.

The Vice Chair noted the location of the Open Meetings Act and opened the meeting at 8:32 a.m.

AGENDA ITEM

1 APPROVAL OF THE MINUTES OF THE SEPTEMBER 11, 2014, STAFF MEETING

MOTION: Amundson moved and Schorr seconded approval of the minutes of the September 11, 2014 Staff Meeting. Raybould, Amundson and Schorr voted aye. Smoyer abstained from voting. Hudkins was absent from voting. Motion carried 3-0, with one abstention.

2 ADDITIONS TO AGENDA

- A. Update by Gene Cotter, Chief Probation Officer, Adult Probation
- B. Countywide Survey of Constituent Opinions

MOTION: Raybould moved and Amundson seconded approval of the additions to the agenda. Amundson, Schorr, Raybould and Smoyer voted aye. Hudkins was absent from voting. Motion carried 4-0.

The Chair arrived at the meeting at 8:34 a.m. and assumed direction of the meeting.

3 INTERLOCAL AGREEMENT FOR ANIMAL CONTROL DURING EMERGENCIES - Judy Halstead, Lincoln-Lancaster County Health Department (LLCHD) Director, Steve Beal, Animal Control Division Manager

Judy Halstead, Lincoln-Lancaster County Health Department (LLCHD) Director, discussed a proposed interlocal agreement that would establish a plan and procedures for the delivery of Animal Control services outside the corporate limits of the City and within the jurisdictional limits of Lancaster County during an emergency disaster event (see agenda packet). Animal Control is completely funded by fees and the City's budget and does not currently serve the County or the area within the City's three-mile zoning jurisdiction. The services would only relate to household pets and would only be provided if the Health Department has sufficient resources available to share with the County. In the event the Health Department is asked by Emergency Management to assist during an emergency disaster event, it would work with that department to get reimbursement from the Nebraska Emergency Management Agency (NEMA) and/or the Federal Emergency Management Agency (FEMA), depending on which would have jurisdiction. Halstead noted the proposed agreement has been reviewed by the City and County Attorneys' Offices, Emergency Management and the County Sheriff.

Raybould asked whether Animal Control was called in to assist after the 2004 Hallam tornado. Halstead said it was.

Steve Beal, Animal Control Division Manager, indicated he has been working with the Capital Humane Society to figure out options for sheltering pets until they can be identified and reunited with their owners. Beal noted plans to hold a pet microchip clinic in October, explaining microchips assist in identifying lost animals.

ADDITIONS TO THE AGENDA

B. Countywide Survey of Constituent Opinions

Amundson noted the City conducts a constituent survey and suggested the Board consider conducting a survey to get ideas and thoughts from County constituents.

Gwen Thorpe, Deputy Chief Administrative Officer, said she has a meeting scheduled with Rick Hoppe, Administrative Assistant to the Mayor, to discuss who conducts the survey for the City, what information is included with the survey and the cost.

Schorr said one of her concerns in formatting questions for the survey is that many of the County's services are mandated.

ADMINISTRATIVE OFFICER REPORT

A. Agenda Items for the Monday, October 6, 2014 City-County Common Meeting

Amundson and Raybould requested an update on 911 costs and the City's discussions with the Southeast Rural Fire District about the possibility of them sharing fire stations with Lincoln Fire and Rescue (LFR) to better cover growing areas of the City. Input from the Lincoln Independent Business Association (LIBA) and the Lancaster County Mutual Aid Association were also suggested. Thorpe said the discussion may be premature and suggested the Board wait to see what comes out of the City's discussions with the Southeast Rural Fire District.

Raybould also requested an update on the Railroad Transportation Safety District (RTSD) long-range plan.

4 INSURANCE RENEWALS - Sue Eckley, County Risk Manager; Tom Champoux, UNICO Group, Inc.

Tom Champoux, UNICO Group, Inc., disseminated a coverage/cost comparison for renewal of insurance for the following (Exhibit A):

- Law Enforcement/Public Officials/Excess Liability
- Excess Workers' Compensation
- Crisis Center (Professional Liability)

It was noted the third notation was incorrect. The Crisis Center is included in Crime coverage.

Sue Eckley, County Risk Manager, noted the Board discussed other lines of coverage (Property/Inland Marine, Business Auto, Crime, Boiler and Machinery, Public Building Commission and Fiduciary Liability) at the September 4, 2014 Staff Meeting and there was consensus at that meeting to move the fiduciary liability insurance from Chubb to Travelers and to increase the limit from \$1,000,000 to \$2,000,000. She said Doug Cyr, Chief Deputy County Attorney, strongly recommends moving to a \$5,000,000 limit,

which is the Tort Claim cap amount, and asked her to bring that proposal back to the Board. It was noted fiduciary liability insurance protects both the County Board and the Pension Review Committee (PRC), which provides advice to the Board on pension related issues. Eckley said the premium is \$4,861 for \$2,000,000 in coverage and \$8,370 for \$5,000,000 in coverage (both premiums have a \$5,000 retention).

Raybould expressed concern regarding the premium difference and said she thought there were caps in place for political subdivisions. Champoux said the cap is \$1,000,000 per plaintiff and \$5,000,000 in the aggregate. Raybould felt that should be sufficient coverage. Champoux explained that individuals have filed fiduciary liability claims during economic downturns when they felt their investments weren't doing as well as they should be. He said there could be multiple claims and possibly personal liability. Champoux added although there are not many claims in this area, they can be very expensive to defend.

Raybould said she would like to know if other counties have "bumped up" coverage on their plans. Eckley said she can look into that and will bring the information back to the Board. Champoux noted the fiduciary liability insurance doesn't renew until November. He also pointed out the County is currently paying \$5,087 for \$1,000,000 in coverage.

Champoux said the \$10,775,000 increase in Excess Workers' Compensation coverage was primarily due to an increase in payroll.

Discussion then focused on the Law Enforcement/Public Officials/Excess Liability coverage. Eckley noted the incumbent is Illinois Union (ACE) and said there are optional quotes from Brit/Lloyd's of London and Gemini Insurance Company. She said Gemini, which is a W.R. Berkley Corporation company, is a non-admitted carrier with an A+15 (superior) rating and said although its quote is less than the one submitted by ACE, she feels strongly that the County should remain with ACE. **NOTE:** Non-admitted carriers are usually referred to as "surplus" or "excess lines insurers". A non-admitted carrier is not regulated in the State and doesn't contribute to the State Guaranty Fund, which protects policyholders from the bankruptcy of its insurance carrier. Champoux said the concern is that Gemini is "buying" the County's business and could increase the rate next year. Eckley noted ACE currently has a large claim from Lancaster County and said she is concerned that ACE will decline to quote next year if it loses the County's business. She added the public entity market is small.

Raybould remarked the Board has to be mindful of competitive bids and said even if Gemini would increase the rate next year, it is very unlikely it would "jump" \$41,000 (the approximate difference between the two quotes).

Schorr asked whether they could ask ACE to keep their rate at the current level. Champoux said he could notify ACE it is in jeopardy of losing the County's business and see what happens. He pointed out ACE already has a substantial loss reserve and said it is unlikely they would reduce their rate further.

Raybould felt the County should take advantage of the lower quote rather than being concerned about where future markets may go.

Schorr asked whether Gemini might consider a two-year contract so the County can lock-in the rate. Champoux said this type of coverage would not typically be written on a two-year contract.

MOTION: Raybould moved and Amundson seconded to: 1) Increase the fiduciary liability coverage to \$5,000,000; and 2) Move to Gemini Insurance Company for Law Enforcement/Public Officials/Excess Liability coverage, with a \$250,000 retention.

Champoux noted coverage has already been "triggered" with ACE for the claim that was mentioned and a change in carriers won't have an impact.

Amundson asked whether they are aware of any other counties that have coverage through Gemini. Champoux and Eckley said they are not aware of any.

ROLL CALL: Smoyer, Schorr, Raybould, Amundson and Hudkins voted aye. Motion carried 5-0.

Amundson exited the meeting at 9:27 a.m.

Discussion also took place regarding professional liability coverage for the Crisis Center. Eckley said the County was able to secure a really good rate when the Community Mental Health Center (CMHC) and the Crisis Center were combined but said NMIC, the current carrier, declined to quote for just the Crisis Center. **NOTE:** The County transitioned CHMC's services to private providers earlier this year. Eckley said four quotes were received and said she is most impressed with the quote submitted by Scottsdale (provides coverage up to \$5,000,000, the Tort Claim cap, and has no deductible). Champoux concurred.

Amundson returned to the meeting and Smoyer exited at 9:32 a.m.

In response to a question from Raybould, Champoux said the \$1,000,000/\$3,000,000 optional quote from Scottsdale is also a viable option. Raybould felt the quote from Landmark American was the more competitive option.

Smoyer returned to the meeting at 9:34 a.m.

There was consensus to ask Scottsdale to submit a quote without a deductible, and if it declines to do so, to accept the quote from Landmark American with limits of \$1,000,000/\$3,000,000 (\$5,000 per claim deductible).

MOTION: Amundson moved and Raybould seconded to: 1) Reject terrorism coverage; and 2) Authorize the Chair to sign the client authorization to bind coverage form. Schorr, Raybould, Amundson, Smoyer and Hudkins voted aye. Motion carried 5-0.

5 PENSION MATCH FOR ALL COUNTY EMPLOYEES - Brittany Behrens, Deputy County Attorney

Brittany Behrens, Deputy County Attorney, said the County Attorney's Office needs clarification on the Board's direction to prepare a resolution to move to a 1 to 1 pension match for new hires, specifically, which employees will the resolution apply to and what will be the effective date (see September 11, 2014 County Board Staff Meeting minutes).

Raybould said the motion approved at the August 28th County Board Staff Meeting was related to unrepresented employees, with an effective date of January 1, 2015. Behrens said the motion was not clear because the only group the Board was legally allowed to address was the classified, unrepresented employees because of how the item was stated on the agenda. She said the motion also did not specify an effective date, although there was general discussion in that regard.

Raybould presented information on County pay plans, stating it is her understanding that unrepresented employees involve the "C", "E" and "MSS" groups (see Exhibit B). She said Doug McDaniel, Lincoln-Lancaster County Human Resources Director, has suggested language to include in the resolution that relates to all non-union employees. Behrens explained they are two separate and distinct classifications. The Board could direct that the resolution address only the "C", "E" and "MSS" groups, which are the classified and unclassified, unrepresented groups, or all non-union employees, which would include department heads, elected officials and chief deputies.

In response to a question from Hudkins, Behrens said state statutes limit the maximum total contribution to 13%. If the Legislature amends the total contribution amount, the County will have to renegotiate the pension match with each of the unions.

MOTION: Amundson moved and Schorr seconded to direct the County Attorney's Office to prepare a resolution to move to a 1 to 1 match for all non-union employees, stipulating it will only apply to new hires, with an effective date of January, 1, 2015, or the appropriate pay period.

Raybould asked whether the resolution will need to specify the classes. Behrens said the classes fall under the larger "umbrella" of either classified or unclassified and said the resolution will specify the entirety of the remainder of the class.

ROLL CALL: Raybould, Amundson, Smoyer, Schorr and Hudkins voted aye. Motion carried 5-0.

There was consensus to review the resolution at the October 2, 2014 County Board Staff Meeting.

Also present for the discussion were the following members of the Pension Review Committee (PRC): Scott Gaines, Tim Genuchi, Dennis Meyer and Jeanne Sayers.

6 LABOR NEGOTIATIONS - Doug McDaniel, Lincoln-Lancaster County Human Resources Director; Nicole Gross and Amy Sadler, Compensation Technicians; Richard Grabow, Deputy County Attorney

MOTION: Smoyer moved and Raybould seconded to enter Executive Session at 9:52 a.m. for the purpose of protecting the public interest with regards to labor negotiations.

The Chair restated the motion for the record.

ROLL CALL: Amundson, Smoyer, Schorr, Raybould and Hudkins voted aye. Motion carried 5-0.

MOTION: Schorr moved and Raybould seconded to exit Executive Session at 10:11 a.m. Amundson, Smoyer, Schorr, Raybould and Hudkins voted aye. Motion carried 5-0.

7 ACTION ITEMS

A. Authorize Lutheran Family Services (LFS) to Make Alterations at 2201 S. 17th Street

MOTION: Schorr moved and Smoyer seconded approval. Smoyer, Schorr, Raybould, Amundson and Hudkins voted aye. Motion carried 5-0.

RETURNING TO ITEM 9A

The following items were suggested: 1) Information Services (IS) interlocal agreement; and 2) Geographic Information System (GIS) portal.

8 CONSENT ITEMS

There were no consent items.

9 ADMINISTRATIVE OFFICER REPORT

- A. Agenda Items for the Monday, October 6, 2014 City-County Common Meeting

Item was moved forward on the agenda.

10 PENDING

There were no pending items.

11 DISCUSSION OF BOARD MEMBER MEETINGS

- A. Juvenile Justice Review Committee (JJRC) - Amundson

Amundson said they reviewed the objectives that were established at the beginning of the fiscal year and how they had been accomplished. She said they also discussed grant writing and said assistance will be provided.

- B. Railroad Transportation Safety District (RTSD) - Schorr, Smoyer, Amundson

Schorr said they approved the final budget and Roger Figard, City Engineer and RTSD Executive Director, presented the long-range fiscal plan which shows the RTSD will run at a deficit if the County Board continues to shift 1.3 cents of the RTSD's levy to the County. She also reported the following: 1) Southwest 40th Street viaduct project is on target to open in 2016; 2) City of Hickman is instituting a "quiet zone" (a railroad grade crossing at which trains are prohibited from sounding their horns in order to decrease the noise level for nearby residential communities); and 3) Plans to proceed with a Request for Proposal (RFP) for design services for the 33rd/35th and Adams Street project.

ADDITIONS TO THE AGENDA

A. Update by Gene Cotter, Chief Probation Officer, Adult Probation

Gene Cotter, Chief Probation Officer, Adult Probation, said he will be leaving his position at the end of the month to accept the position of Assistant Deputy Probation Administrator for Programs and Field Services with the State and said the process to hire his replacement is underway. He thanked the County for the collaboration that has been provided during his time serving as the Chief Probation Officer and said he believes the system that is in place should be modeled by others. Board members thanked Cotter for his service.

Cotter also gave an update on pre-sentence investigation (PSI) reports. **NOTE:** The County has an interlocal agreement with the State of Nebraska Probation Administration for two probation officers to provide additional PSI report services in an effort to decrease the time needed to complete PSI's of inmates housed by the County Corrections Department. He said there have been 367 PSI reports during the first nine months of the calendar year with a reduction of 22 days. Cotter calculated the savings at \$718,586, using a cost of \$89 per day to house a prisoner in the jail. He compared that to the County's investment of \$58,000 per year, under terms of the interlocal agreement.

Cotter said two new Specialized Substance Abuse Supervision Program (SSAS) Officers, will be allocated to the County as a result of Legislative Bill (LB) 907 but said he does not anticipate any additional expenses for the County. He said the State will also allocate additional resources to the County's Reporting Center.

RETURNING TO ITEM 11

C. Public Building Commission (PBC) Meeting with Mayor - Hudkins

Hudkins said a new gated parking lot on "H" Street will open next week to serve the government campus. He said they discussed future growth needs in this area, including cooling towers for the District Energy Corporation (DEC).

D. Meeting with Mayor - Hudkins, Smoyer

Meeting was cancelled.

E. Public Building Commission (PBC) - Hudkins, Raybould

Raybould said the PBC rebid construction of the sally port, which is part of the project to remodel the former jail facility (605 South 10th Street). She said that could delay construction by one month.

F. Board of Health - Amundson

Amundson said she did not attend, due to a scheduling conflict.

G. Information Services Policy Committee (ISPC) - Raybould

Raybould said she was unable to attend the meeting.

H. Parks and Recreation Advisory Board - Hudkins

No report.

I. Lincoln Independent Business Association (LIBA) Budget Monitoring Committee - Smoyer

Smoyer said they discussed the City's public safety bond issue.

J. Parks and Recreation Advisory Board Futures Committee - Hudkins

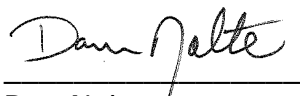
Hudkins reported an increase in public golf course revenues.

12 EMERGENCY ITEMS AND OTHER BUSINESS

There were no emergency items or other business.

13 ADJOURNMENT

MOTION: Schorr moved and Raybould seconded to adjourn the meeting at 10:33 a.m. Schorr, Raybould, Amundson, Smoyer and Hudkins voted aye. Motion carried 5-0.



Dan Nolte
Lancaster County Clerk



COVERAGE/COST COMPARISON

UNICO Group, Inc.

Insured: **Lancaster County - OVERVIEW**

A/M: **Nadine Rohan**

Effective Date: **September 30, 2014**

Date Provided: _____

| Coverage | Renewal | Expiring | | Difference |
|--|---------------------|---------------------|--|------------------------------|
| Building(s) PROPERTY | 166,978.00 | 162,777.00 | | + 4,201.00 |
| Content(s) CONT. WESTERN | | | | |
| Business Income | | | | |
| Property Enhancement | | | | |
| EDP/Computer | | | | |
| Public Building Commission Cont. Western | 27,951.00 | 25,363.00 | | + 2,588.00 |
| Inland Marine | | | | |
| Type - | | | | |
| Commercial General Liability | | | | |
| Incl. Public Officials & Excess Law Enforcement | 232,712.02 | 226,497.00 | | + 6,215.02 |
| | | | | |
| Auto (Master) – Continental Western | 71,845.00 | 75,299.00 | | - 3,454.00 |
| Auto – Sheriff's Dept. | 27,978.00 | 21,221.00 | | + 6,757.00 |
| Crime – Hartford | ③ 12,906.00 | 12,315.00 | | + 591.00 |
| Subtotal | | | | |
| Workers' Compensation – Excess | 94,115.00 | 83,340.00 | | + 10,775.00 |
| Boiler/Machinery - Cincinnati | 7,180.00 | 7,188.00 | | - 8.00 |
| Fiduciary Liability | 4,861.00 | 5,087.00 | | - 226.00 |
| SUBTOTAL | | | | |
| Pay Plan Charge | | | | |
| GRAND TOTAL | \$646,526.02 | \$619,087.00 | | + \$27,439.02 (+4.4%) |

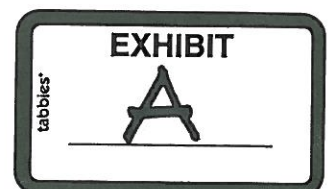
Comments:

① Will need authorization to bind coverage for Carriers signed.

Mark as to whether Terrorism is Accepted or Rejected. Terrorism rejected last year.

② See attached Marketing efforts.

③ Above numbers do not include Crisis Center.



Market Review

Obtaining a comprehensive and competitively priced program of insurance in the marketplace requires more than access to the market. Past experience and credibility with markets are the foundation of a successful campaign for your company. Accurate and detailed specifications are essential in all of Arthur J. Gallagher Risk Management Services, Inc. communications to each insurance company contacted.

| Insurance Carrier | Coverages | <u>Carrier Position</u> <ul style="list-style-type: none"> • Quoted • Declined & Reason • Indication • Verbal Quote |
|---|--|---|
| ACE | General Liability, Automobile Liability, Public Officials Liability, and Law Enforcement Liability | Quoted |
| ACE (Incumbent) | General Liability, Automobile Liability, Public Officials Liability, and Law Enforcement Liability | Quoted |
| Alteris (Argonaut) | General Liability, Automobile Liability, Public Officials Liability, and Law Enforcement Liability | Declined |
| Berkley Risk/Berkley Public Entity Managers | General Liability, Automobile Liability, Public Officials Liability, and Law Enforcement Liability | Quoted |
| Travelers | General Liability, Automobile Liability, Public Officials Liability, and Law Enforcement Liability | Declined |
| BRIT (Lloyd's) | General Liability, Automobile Liability, Public Officials Liability, and Law Enforcement Liability | Quoted |
| AWAC (Allied World)/Allied Public Risk | General Liability, Automobile Liability, Public Officials Liability, and Law Enforcement Liability | Blocked |
| Munich Re | General Liability, Automobile Liability, Public Officials Liability, and Law Enforcement Liability | Pending |
| Safety National Casualty Corp. | General Liability, Automobile Liability, Public Officials Liability, and Law Enforcement Liability | Declined – Pricing |
| Ironshore | General Liability, Automobile Liability, Public Officials Liability, and Law Enforcement Liability | \$1,000,000 SIR Only – Declined |
| OneBeacon | General Liability, Automobile Liability, Public Officials Liability, and Law Enforcement Liability | Blocked |
| Lexington/All AIG Companies | General Liability, Automobile Liability, Public Officials Liability, and Law Enforcement Liability | Declined – SIR too Low |
| Genesis | General Liability, Automobile Liability, Public Officials Liability, and Law Enforcement Liability | Blocked |
| Catlin | General Liability, Automobile Liability, Public Officials Liability, and Law Enforcement Liability | Declined – Structure |
| Civic Risk (Scottsdale) | General Liability, Automobile Liability, Public Officials Liability, and Law Enforcement Liability | Indication High at \$500,000 SIR |

Lancaster County

| Insurance Carrier | Coverages | Carrier Position |
|--|--|---|
| | | <ul style="list-style-type: none"> • Quoted • Declined & Reason • Indication • Verbal Quote |
| CV Starr | General Liability, Automobile Liability, Public Officials Liability, and Law Enforcement Liability | Declined – Pricing |
| Markel Re/Midland Management | General Liability, Automobile Liability, Public Officials Liability, and Law Enforcement Liability | Declined – Pricing |
| Midwest Employers Casualty Corporation | Excess Workers Compensation | Quoted |
| Safety National | Excess Workers Compensation | Quoted |
| NY Magic/Midland Management | Excess Workers Compensation | Indication Only – \$900,000 SIR \$110,000 – \$125,000 |
| ACE | Excess Workers Compensation | Indication Only – \$200,000 Minimum Premium at \$1,000,000 SIR |
| Arch | Excess Workers Compensation | Blocked |
| U.S. Specialty | Miscellaneous Workers Compensation | Blocked |
| Great American | Miscellaneous Workers Compensation | Declined |
| PMA | Miscellaneous Workers Compensation | Declined |
| Travelers | Miscellaneous Workers Compensation | Declined |

Lancaster County

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated September 18, 2014, Lancaster County accepts the following coverage(s).

Please check the desired coverage(s).

| | | Line of Coverage | Carrier |
|---------------------------------|---------------------------------|-----------------------------|--|
| <input type="checkbox"/> Accept | <input type="checkbox"/> Reject | Package | ACE - Option I |
| <input type="checkbox"/> Accept | <input type="checkbox"/> Reject | Package | ACE - Option II |
| <input type="checkbox"/> Accept | <input type="checkbox"/> Reject | Package | Brit - Option III |
| <input type="checkbox"/> Accept | <input type="checkbox"/> Reject | Package | Brit - Option IV |
| <input type="checkbox"/> Accept | <input type="checkbox"/> Reject | Package | Berkley - Option V |
| <input type="checkbox"/> Accept | <input type="checkbox"/> Reject | Package | Berkley - Option VI |
| <input type="checkbox"/> Accept | <input type="checkbox"/> Reject | Excess Workers Compensation | Midwest Employers Casualty Corporation - Option I |
| <input type="checkbox"/> Accept | <input type="checkbox"/> Reject | Excess Workers Compensation | Midwest Employers Casualty Corporation - Option II |
| <input type="checkbox"/> Accept | <input type="checkbox"/> Reject | Excess Workers Compensation | Safety National Casualty Corporation - Option III |

| TRIA/Terrorism Coverage | | Line of Coverage | Carrier |
|---------------------------------|---------------------------------|--|---------|
| <input type="checkbox"/> Accept | <input type="checkbox"/> Reject | Bind TRIA Terrorism Coverage Act as quoted | |

| Provide Quotations or Additional Information on the Following Coverage Considerations | | |
|---|-----------------------------|---------------------------------|
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Line of Coverage Description |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Line of Coverage Description |

The above coverage may not necessarily represent the entirety of available insurance products. If you are interested in pursuing additional coverages other than those addressed in the coverage considerations included in this proposal, please list below:

It is understood this proposal provides only a summary of the details; the policies will contain the actual coverages. Lancaster County confirms the values, schedules, and other data contained in the proposal are from our records and acknowledge it is our responsibility to see that they are maintained accurately.

We agree that your liability to us arising from your negligent acts or omissions, whether related to the insurance or surety placed pursuant to these binding instructions or not, shall not exceed \$20 million, in the aggregate. Further, without limiting the foregoing, we agree that in the event you breach your obligations, you shall only be liable for actual damages we incur and that you shall not be liable for any indirect, consequential or punitive damages.

Client Signature

Dated

Arthur J. Gallagher Risk Management Services, Inc.

COVERAGE/COST COMPARISON

Lancaster County – Law Enforcement/
 Insured: **Public Officials/Excess Liability**
 Effective Date: September 30, 2014

UNICO Group, Inc.
 A/M: Nadine Rohan
 Date Provided: _____

| Coverage | Illinois Union | Illinois Union | | Difference |
|-------------------------------------|---------------------|---------------------|--|---------------------|
| Building(s) | | | | |
| Content(s) | | | | |
| Business Income | | | | |
| Property Enhancement | | | | |
| EDP/Computer | | | | |
| Signs/Glass | | | | |
| Inland Marine | | | | |
| Type - | | | | |
| Commercial General Liability | | | | |
| Incl. Public Officials & Excess | ① 232,712.02 | 226,497.00 | | + 6,215.02 |
| Law Enforcement | | | | |
| Public Officials | Included | Included | | |
| Auto Liability – Emergency Vehicles | Included | Included | | |
| Crime | | | | |
| Fiduciary Liability | | | | |
| Subtotal | | | | |
| Workers' Compensation-Excess | | | | |
| Boiler/Machinery | | | | |
| Umbrella | | | | |
| SUBTOTAL | | | | |
| Pay Plan Charge | | | | |
| GRAND TOTAL | \$232,712.02 | \$226,497.00 | | + \$6,215.02 |

Comments:

① Illinois Union (ACE) – A+ XV – Non-Admitted -

\$250,000 Retention Liability \$225,934.00 plus

Surplus Lines Tax \$ 6,778.02

Total: \$232,712.02

OPTIONAL QUOTE:

Illinois Union - \$350,000 Retention - \$215,339.01

Optional Quotes

Insured: **Lancaster County**

Effective Date: September 30, 2014

UNICO Group, Inc.

A/M: Nadine Rohan

Date Provided: _____

Public Entity/Law Enforcement Optional Quotes:

| | |
|------------------------|-----------------|
| Brit/Lloyd's of London | |
| \$250,000 Retention | \$215,000.00 |
| Surplus Lines Tax | <u>6,450.00</u> |
| | \$221,450.00 |

| | |
|--|-----------------|
| Brit/Lloyd's of London | |
| \$250,000 Retention | |
| \$200,000 Retention – Work Comp Buffer Layer | |
| Premium | \$240,000.00 |
| Surplus Lines Tax | <u>7,200.00</u> |
| | \$247,200.00 |

| | |
|----------------------|-----------------|
| Gemini Insurance Co. | |
| \$250,000 Retention | \$185,625.00 |
| Surplus Lines Tax | <u>5,568.75</u> |
| | \$191,193.75 |

| | |
|----------------------|-----------------|
| Gemini Insurance Co. | |
| \$350,000 Retention | \$163,125.00 |
| Surplus Lines Tax | <u>4,893.75</u> |
| | \$168,018.75 |

COVERAGE/COST COMPARISON

Insured: **Lancaster County – Work Comp**

Effective Date: September 30, 2014

UNICO Group, Inc.

A/M: Nadine Rohan

Date Provided: _____

| Coverage | Midwest Employers Casualty Renewal | MECC Expiring | | Difference |
|------------------------------|---|--------------------|--|-----------------------------------|
| Building(s) | | | | |
| Content(s) | | | | |
| Business Income | | | | |
| Property Enhancement | | | | |
| EDP/Computer | | | | |
| Signs/Glass | | | | |
| Inland Marine | | | | |
| Type - | | | | |
| Commercial General Liability | | | | |
| EBL | | | | |
| EPLI | | | | |
| Professional/E&O | | | | |
| Auto | | | | |
| Garage | | | | |
| Crime | | | | |
| Fiduciary Liability | | | | |
| Subtotal | | | | |
| Workers' Compensation-Excess | ① 94,115.00 | ① 83,340.00 | | + 10,775.00 |
| Boiler/Machinery | | | | |
| Umbrella | | | | |
| SUBTOTAL | | | | |
| Pay Plan Charge | | | | |
| GRAND TOTAL | \$94,115.00 | \$83,340.00 | | + \$10,775.00 (+12.9%) |

Comments:

① \$900,000 Retention

② \$1,000,000 Retention - \$87,143

③ Safety National – \$900,000 Retention - \$118,764

2014 Payrolls - \$49,796,240

2013 Payrolls - \$47,622,816

Difference +\$ 2,173,424 (+4.6%)

COVERAGE/COST COMPARISON

Insured: **Crisis Center of Lancaster County**

Effective Date: September 30, 2014

UNICO Group, Inc.

A/M: Nadine Rohan

Date Provided: _____

| Coverage | Landmark American ① | Evanston ② | Evanston | Scottsdale ③ |
|------------------------------|---------------------------|--------------------|--------------------|--------------------|
| Building(s) | | | | |
| Content(s) | | | | |
| Business Income | | | | |
| Property Enhancement | | | | |
| EDP/Computer | | | | |
| Signs/Glass | | | | |
| Inland Marine | | | | |
| Type - | | | | |
| Commercial General Liability | Included | Included | | Included |
| EBL | Included | | | Included |
| EPLI | | | | |
| Professional/E&O | 25,000.00 | 28,750.00 | | 27,957.00 |
| Terrorism | 250.00 | | | |
| Surplus Lines Tax | 757.50 | 870.00 | 629.25 | 853.26 |
| Broker Fee | | 250.00 | 250.00 | 485.00 |
| Fiduciary Liability | | | | |
| Subtotal | | | | |
| Workers' Compensation | | | | |
| Boiler/Machinery | | | | |
| Umbrella - \$4 Million | | | 20,725.00 | |
| Subtotal | | | | |
| Pay Plan Charge | | | | |
| GRAND TOTAL | \$26,007.50 | \$29,870.00 | \$21,604.25 | \$29,295.26 |

Comments:

See Comments page.

COVERAGE/COST COMPARISON COMMENTS

Insured: **Crisis Center of Lancaster County**
Effective Date: September 30, 2014

UNICO Group, Inc.
A/M: Nadine Rohan
Date Provided: _____

Comments:

① A.M. Best Rating A XIII – Non-Admitted Carrier
Limits: \$1,000,000/\$3,000,000
Deductible: \$5,000 per Claim
Retroactive Date: July 14, 1986

② A.M. Best Rating A XIV – Non-Admitted Carrier
Limits: \$1,000,000/\$3,000,000
Professional Liability Deductible: \$10,000 per Claim
Retroactive Date: July 14, 1986

③ A.M. Best Rating A+ XV – Non-Admitted Carrier
Limits: \$1,000,000/\$3,000,000
Professional Liability Deductible: Zero
Retroactive Date: July 14, 1986

a) OPTIONAL QUOTE:

Limits: \$2,000,000/\$5,000,000 General and Professional Liability
\$1,000,000/\$3,000,000 Employee Benefit Liability

Retroactive Date: July 14, 1986

| | |
|-------------------|-----------------|
| Premium | \$33,417.00 |
| Fees | 485.00 |
| Surplus Lines Tax | <u>1,017.06</u> |
| Total Quote: | \$34,919.06 |

④ Evanston Umbrella only goes over Evanston Primary

⑤ Non-Admitted Carriers do not qualify for Nebraska Excess Fund

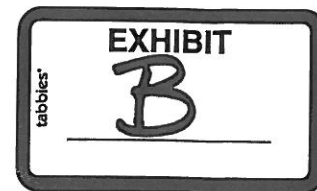
⑥ Companies declining to Quote:

MMIC
GuideOne
NAS (MGA for London)
HIIG (Great Midwest/Houston Specialty)
Java (MGA for London)



**Lancaster County
Human Resources Department
Classification & Compensation Division**

County Pay Plans



All links are in PDF Format

- [Interpretation Guide](#) • [Alphabetic Title Listing](#)
- ("A")(AFSCME) - [American Federation of State, County, and Municipal Employees, AFL-CIO, Local 2468](#) (Titles)
(Blue Collar • Clerical • Technical Workers)
- ("A")(AFSCME) - [American Federation of State, County, and Municipal Employees, AFL-CIO, Local 2468](#) (Pay Ranges)
(Blue Collar • Clerical • Technical Workers)
- ("G")(AFSCME) - [American Federation of State, County, and Municipal Employees, AFL-CIO, Local 2468](#) (Titles)
(Certain County Engineer Classes)
- ("G")(AFSCME) - [American Federation of State, County, and Municipal Employees, AFL-CIO, Local 2468](#) (Pay Ranges)
(Certain County Engineer Classes)
- ("C")(UNREP) - [Unrepresented](#) (Titles)
(All Non-union positions)
- ("C")(UNREP) - [Unrepresented](#) (Pay Ranges)
(All Non-union positions)
- ("E") - [Excluded "E"](#) (Titles)
(Non Represented classes)
- ("E") - [Excluded "E"](#) (Pay Ranges)
(Non Represented Classes)
- ("D")(LDSA) - [Fraternal Order of Police, Lodge 29](#)
(Deputies, Sergeants and Lieutenants)
- ("J")(FOP) - [Fraternal Order of Police, Lodge 32](#)
(Correctional Officer)
- ("Y")(FOP) - [Fraternal Order of Police, Lodge 77](#)
(Juvenile Detention Officer)
- (MSS) - [Unclassified](#)
(Non career Service)
- (MSS) - [Attorney I & Attorney II](#)

[Human Resources Homepage](#) • [Classification & Compensation](#)