

**Village of Somers
7511 12th Street
Somers, WI 53171**

**Special Village Board Meeting
Agenda
Tuesday, October 4th, 2022
(Immediately Following 5:30 p.m. Village Board Work
Session Meeting)**

Special Village Board Meeting:	
Item #	
1	Call to order
2	Pledge of Allegiance
3	Citizen Comments
4	Discussion and possible action on Commercial Insurance Renewal Proposal from Arthur Gallagher Risk Management Services, Inc. in the amount of \$238,606.15
5	Adjourn

On September 29th, 2022, A Special Board Meeting Request was filed by President Stoner, pursuant to s. 2.02(B) of the Code of Ordinances of the Village of Somers and s. 61.32 of the Wisconsin State Statutes.

I hereby certify that as the designee of the chief elected official of the Village of Somers, I posted this notice of the October 4, 2022 Special Village Board Meeting & Agenda in 1 public place & on the Village website.

Dated this 30th day of September, 2022

Treasurer

Brandi Baker Clerk-

Requests from person with disabilities who need assistance to participate in this meeting should be made to the Clerk's Office at 262-859-2822 with as much notice as possible. **Notice is hereby given that members of the Village Board may participate telephonically. Notice is hereby given that members of the Town Board may be in attendance for the sole purpose of gathering information. A quorum may be present. However, no Board action will be taken**



**VILLAGE OF SOMERS
VILLAGE BOARD
MEETING ITEM MEMORANDUM**

MEETING DATE: October 4, 2022

TO: Village President Stoner and Village Trustees

PREPARED BY: Brandi Baker, Clerk-Treasurer

AGENDA ITEM: #4 Discussion and possible action, on Commercial Insurance Renewal Proposal from Arthur Gallagher Risk Management Services, Inc. in the amount of \$238,606.15

BACKGROUND:

Staff has worked over the past few months to provide updated information to our commercial insurance company. On September 28th, Staff meet with representatives from Arthur Gallagher, to review our quote for our 2022-2023 Village and Town comprehensive commercial insurance plan. There was a significant increase due to four substantial Workmen's Compensation Claims within the last year. Staff discussed with the representatives the potential of going with another company but was advised that there was a risk of another company picking up the Village due to the high number of claims. Representatives and Staff discussed further training opportunities to help prevent future claims. This figure has been worked into our 2023 budget.

PRIOR ACTION TAKEN:

This matter has not been previously reviewed by the Board.

SUGGESTED ACTION/ACTION REQUESTED/COMMENTS:

Attached you will find a breakdown of the premium and the coverage provided. Staff recommends approval. In the event the Village Board agrees with the suggested action, a suggested motion to approve would be as follows:

“Motion to approve Commercial Insurance Renewal Proposal from Arthur Gallagher Risk Management Services, Inc. in the amount of \$238,606.15”

ATTACHMENTS:

EMC Program Structure
Premium Summary

Premium Summary

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

LINE OF COVERAGE		EXPIRING PROGRAM ESTIMATED COST		PROPOSED PROGRAM ESTIMATED COST	
General Liability	Premium	EMCASCO Insurance Company (EMC Insurance Companies)	\$24,617.00	EMCASCO Insurance Company (EMC Insurance Companies)	\$32,015.00
	TRIA Premium		- Included	- Included	
Property & Equipment Breakdown	Premium	EMCASCO Insurance Company (EMC Insurance Companies)	\$12,240.00	EMCASCO Insurance Company (EMC Insurance Companies)	\$16,338.00
	TRIA Premium		- Included	- Included	
Automobile	Premium	EMCASCO Insurance Company (EMC Insurance Companies)	\$45,256.00	EMCASCO Insurance Company (EMC Insurance Companies)	\$55,930.00
	TRIA Premium		- Included	- Included	
Inland Marine	Premium	Employers Mutual Casualty Company (EMC Insurance Companies)	\$1,332.00	Employers Mutual Casualty Company (EMC Insurance Companies)	\$2,092.00
	TRIA Premium		- Included	- Included	
Public Officials Liability	Premium	Employers Mutual Casualty Company (EMC Insurance Companies)	\$11,781.00	Employers Mutual Casualty Company (EMC Insurance Companies)	\$12,930.00
	TRIA Premium		- Included	- Included	
Workers' Compensation	Premium	EMCASCO Insurance Company (EMC Insurance Companies)	\$54,511.00	EMCASCO Insurance Company (EMC Insurance Companies)	\$102,625.00
	TRIA Premium		- Included	- Included	

LINE OF COVERAGE		EXPIRING PROGRAM ESTIMATED COST		PROPOSED PROGRAM ESTIMATED COST	
Umbrella	Premium	Employers Mutual Casualty Company	\$9,868.00	Employers Mutual Casualty Company	\$13,416.00
	TRIA Premium	(EMC Insurance Companies)	-	(EMC Insurance Companies)	Included
Crime	Premium	Hanover Insurance Company (Hanover Insurance Companies)	\$580.00	Allmerica Financial Benefit Insurance Co (Hanover Insurance Companies)	\$575.00
	TRIA Premium		-		-
Volunteer Fire Fighter AD&D	Premium	Hartford Life and Accident Insurance Co (Hartford Financial Services Group)	\$2,685.15	Hartford Life and Accident Insurance Co (Hartford Financial Services Group)	\$2,685.15
	TRIA Premium		-		-
Total Estimated Program Cost			\$162,870.15		\$238,606.15