
TERREBONNE PARISH COUNCIL

POLICY, PROCEDURE, AND LEGAL COMMITTEE

Mr. Gerald Michel
Mr. Darrin W. Guidry, Chairman
Sr. Vice-Chairman
Mr. John Navy Member
Ms. Arlanda Williams Member
Mr. Scotty Dryden Member
Ms. Christa Duplantis-Member
Prather Member
Mr. Al Marmande Member
Mr. Dirk Guidry Member
Mr. Steve Trosclair



In accordance with the Americans with Disabilities Act, if you need special assistance, please contact Vénita H. Chauvin, Council Clerk, at (985) 873-6519 describing the assistance that is necessary.

AGENDA

March 6, 2017
5:40 PM

Parish Council Meeting Room

NOTICE TO THE PUBLIC: If you wish to address the Council, please complete the "Public Wishing to Address the Council" form located on either end of the counter and give it to either the Chairman or the Council Clerk prior to the beginning of the meeting. Individuals addressing the council should be respectful of others in their choice of words and actions. Thank you.

**ALL CELL PHONES, PAGERS AND ELECTRONIC DEVICES USED FOR COMMUNICATION
SHOULD BE SILENCED FOR THE DURATION OF THE MEETING**

INVOCATION

PLEDGE OF ALLEGIANCE

CALL MEETING TO ORDER

ROLL CALL

1. **RESOLUTION:** Approving the recommendation of Administration and the Risk Management Department to accept the attached schedule for Casualty Insurance premiums for the Houma Fire Department (VFIS).
2. **RESOLUTION:** Approving the recommendation of Administration and the Risk Management Department to accept the attached schedule of Casualty Insurance premiums effective for April 1, 2017.
3. Adjourn

Category Number:
Item Number:



Monday, March 6, 2017

Item Title:

INVOCATION

Item Summary:

INVOCATION

Category Number:
Item Number:



Monday, March 6, 2017

Item Title:

PLEDGE OF ALLEGIANCE

Item Summary:

PLEDGE OF ALLEGIANCE



Monday, March 6, 2017

Item Title:

2017 Resolution to accept quotes for Casualty coverage for the Houma Fire Department

Item Summary:

RESOLUTION: Approving the recommendation of Administration and the Risk Management Department to accept the attached schedule for Casualty Insurance premiums for the Houma Fire Department (VFIS).

ATTACHMENTS:

Description	Upload Date	Type
2017 Resolution to accept Quotes for Casualty premiums for Houma Fire Department (VFIS)	2/21/2017	Resolution
2017 Spreadsheet Expiring VS Current Premiums	2/21/2017	Backup Material
Executive Summary 2017 Renewal of Casualty Insurance coverage for Houma Fire Department (VFIS)	2/21/2017	Executive Summary

WHEREAS, Terrebonne Parish Consolidated Government (TPCG) is authorized to provide Casualty Insurance coverage through its Department of Risk Management for Houma Fire Department; and

WHEREAS, Administration and the Risk Management Department reviewed and analyzed Casualty Insurance quotes and submits a recommendation for Casualty Insurance coverage for Houma Fire Department; and

WHEREAS, it is the recommendation of Administration and the Risk Management Department that the attached schedule of Casualty Insurance premiums for the Houma Fire Department become accepted effective for April 1, 2017.

NOW THEREFORE BE IT RESOLVED, by the Terrebonne Parish Council (Policy, Procedure and legal Committee) on behalf of the Terrebonne Parish Consolidated Government that the recommendation of Administration and the Risk Management Department is to accept the attached schedule for Casualty Insurance premiums for Houma Fire Department to become effective for April 1, 2017.

Terrebonne Parish Consolidated Government												
2017 Casualty Renewal Insurance												
April 1, 2016 to April 1, 2017					April 1, 2017 to April 1, 2018							
Line of Coverage	Current Carrier	Current Premium	Limit of Insurance	Self-Insured Retention or Deductible	Renewal Carrier	Renewal Premium	Limit of Insurance	Self-Insured Retention or Deductible	Reason for Increase/Decrease	Percent Increase	Dollar change	Options
City of Houma Package Property General Liability Portable Equipment Management Liability Commercial Umbrella & Commercial Automobile	American Alternative Insurance Corporation A+ XV AM Best Rating 10/22/2015	\$28,728.25	Property Buildings in Houma Buildings \$4,087,615. Contents \$570,328.	Property: \$1,000.00 Deductible,except 5% Wind/Hail/Flood Deductible for Named Storm applies to the combined Building & Contents values each premises/item and 5% Earthquake Deductible	American Alternative Insurance Corporation	\$28,143.00	Property Buildings in Houma: Building: \$4,188,174.00 Contents: \$ 615,142.00	Property: \$1,000. Ded. Except 5% Wind/Hail/Flood Ded. For Named Storm applies to combined Building & Contents values each premises/item and 5% Earthquake Ded.				
		\$9,903.00	General Liability \$1,000,000. Occurrence \$2,000,000. Aggregate \$2,000,000. Prod/Comp Ops \$1,000,000. Fire Legal \$1,000,000. MI/AI \$5,000. Medical Payments \$10,000. Line of Duty Acc. Death Benefit	General Liability: \$0 - Deductible		\$9,807.00	General Liability \$1,000,000. Occurrence \$2,000,000. Aggregate \$2,000,000. Prod/Comp Ops \$1,000,000. Fire Legal \$1,000,000. MI/AI \$5,000. Medical Payments \$10,000. Line of Duty Acc. Death Benefit	General Liability: \$0 - Deductible				
		\$3,073.00	Portable Equipment Management Liability: \$1,000,000. each Act \$2,000,000. Aggregate Limit \$50,000. each action for injuntive relief \$1,000,000. Cyber Liability each event \$50,000. Privacy Crisis Mgt Exp each event \$100,000. HIPAA Fines and Penalties Agg	\$250. Deductible Nil		\$3,024.00	Portable Equipment Management Liability: \$1,000,000. each Act \$2,000,000. Aggregate Limit \$50,000. each action for injuntive relief \$1,000,000. Cyber Liability each event \$50,000. Privacy Crisis Mgt Exp each event \$100,000. HIPAA Fines and Penalties Agg	\$250.00 Ded. Nil				
		\$18,894.00	Excess Liability: \$10,000,000. Occurrence \$10,000,000. Aggregate	N/A		\$18,778.00	Excess Liability: \$10,000,000. Occurrence \$10,000,000. Aggregate	N/A				
		\$6,824.00				\$6,845.00						

TOTAL		\$34,780.00	Automobile Liability: \$1,000,000. BI/PD CSL \$5,000.00 Medical Pmts. \$1,000,000. UM 20 Units	\$0 - on Liability \$250. Comprehensive \$500. Collision		\$36,489.00	Automobile Liability: \$1,000,000. BI/PD CSL \$5,000.00 Medical Pmts. \$1,000,000. UM 19 Units	\$0 - on Liability \$250. Comp \$500. Collision				\$36,489. (Increase of \$1,782.)
					Sub-Total	\$103,086.00						
		\$102,202.25			Surcharges & Fees	<u>\$785.40</u> \$103,871.40						



EXECUTIVE SUMMARY

(REQUIRED FOR ALL SUBMISSIONS)

PROJECT TITLE

2017 Renewal of Casualty Insurance Coverage for Houma Fire Department

PROJECT SUMMARY (200 WORDS OR LESS)

Presentation of Quotes obtained by Ledet Insurance Agency for renewal of 2017 Casualty Insurance coverage for Houma Fire Department effective date of April 1, 2017.

PROJECT PURPOSE & BENEFITS (150 WORDS OR LESS)

It is the recommendation of Administration and the Risk Management Department that the attached schedule of Casualty Insurance premiums for the Houma Fire Department become accepted effective for April 1, 2017.

TOTAL EXPENDITURE

Property Buildings in Houma.....	\$ 28,143.00
General Liability coverage.....	\$ 9,807.00
Portable Equipment.....	\$ 3,024.00
Management Liability.....	\$ 18,778.00
Excess Liability.....	\$ 6,845.00
Automobile Liability.....	\$ 36,489.00
Surcharges & Fees.....	\$ 785.40
Total Premiums.....	\$103,871.40

AMOUNT SHOWN ABOVE IS: (CIRCLE ONE)

(ACTUAL)

ESTIMATED

IS PROJECT ALREADY BUDGETED: (CIRCLE ONE)

N/A

NO

(YES)

IF YES AMOUNT
BUDGETED:

\$1,814,995.00

COUNCIL DISTRICT(S) IMPACTED (CIRCLE ONE)

PARISHWIDE

1

2

3

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Signature

2/21/2017

Date



Monday, March 6, 2017

Item Title:

2017 Renewal of Casualty Insurance Coverage

Item Summary:

RESOLUTION: Approving the recommendation of Administration and the Risk Management Department to accept the attached schedule of Casualty Insurance premiums effective for April 1, 2017.

ATTACHMENTS:

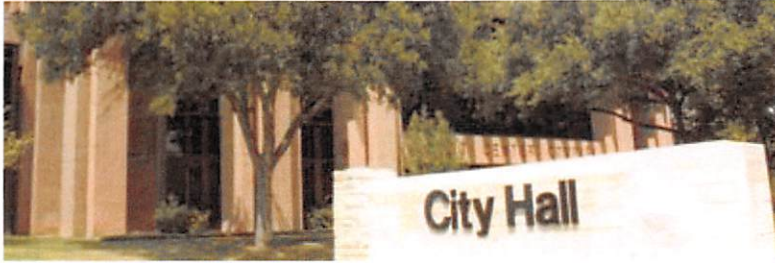
Description	Upload Date	Type
Resolution requesting approval of 2017 Casualty Insurance Quotes	2/23/2017	Resolution
Proposal presented by Laris Insurance Agency	2/23/2017	Backup Material
Executive Summary 2017 Casualty Insurance Renewals	2/23/2017	Executive Summary
2017 Casualty Renewal Spreadsheet	2/23/2017	Backup Material

WHEREAS, Terrebonne Parish Consolidated Government (TPCG) is authorized to provide Casualty Insurance Coverage through its Department of Risk Management; and

WHEREAS, Administration and the Risk Management Department reviewed and analyzed Casualty Insurance quotes and submits a recommendation for Casualty Insurance coverage; and

WHEREAS, it is the recommendation of Administration and the Risk Management Department that the attached schedule of Casualty Insurance premiums become accepted effective for April 1, 2017.

NOW THEREFORE BE IT RESOLVED, by the Terrebonne Parish Council (Policy, Procedure and legal Committee) on behalf of the Terrebonne Parish Consolidated Government that the recommendation of Administration and the Risk Management Department is to accept the attached schedule of Casualty Insurance premiums effective for April 1, 2017.



PUBLIC ENTITY – QUOTE

Terrebonne Parish Consolidated Government



Thank you for providing American Alternative Insurance Corporation the opportunity to present Terrebonne Parish Consolidated Government with the attached proposal.

PREMIUM SUMMARY

Option 1:

\$822,000 Excess Insurance Premium
\$152,000 Aggregate Stop Loss Premium
\$ 3,000 Terrorism

Retail Agent Commission 10%

Total = \$977,000 (Aggregate Stop Loss and Terrorism are not mandatory)

Option 2:

\$672,500 Excess Insurance Premium
\$148,000 Aggregate Stop Loss Premium
\$ 2,500 Terrorism

Total = \$823,000 (Aggregate Stop Loss and Terrorism are not mandatory)

LAYER SUMMARY

See Limits and Retentions Section Below

For over 25 years, we have been providing public and nonprofit entity clients with alternative market insurance solutions to meet their specific needs. We understand the risk inherent in these operations, and we deliver a variety of products through a consultative approach.

We have highly skilled professionals who work with our clients to ensure they receive the support and services that meet their specific needs. We have experts in virtually all fields of underwriting, actuarial, and claims, as well as in many other supporting services, who take time to understand our clients' business.

My Community Workplace - We continue to offer access to Mycommunityworkplace.org, a web-based platform designed specifically for public and nonprofit entities. The site offers management-level training, including sexual harassment prevention, discrimination prevention, and ethical behavior. Model policies and forms are provided as well as a daily article on vital workplace risk issues. Mycommunityworkplace.org is dynamic and can be adapted to meet your organization's needs.

Our financial strength is recognized by the leading rating agencies. We hold some of the industry's strongest insurer financial strength ratings: A+ (Superior) from A.M. Best, AA- (Very Strong) from S&P, Aa3 (Excellent) from Moody's, and AA- (Very Strong) from Fitch.

We would appreciate the opportunity to count Terrebonne Parish Consolidated Government amongst our clients and are very happy to discuss in more detail the services and products we can provide to you in the future.

QUOTE DETAIL

This quote is valid until March 31, 2017

ISSUE DATE: 2/7/2017

INSURED: Terrebonne Parish Consolidated Government
P. O. Box 2768
8026 Main Street, Suite 520
Houma, Louisiana 70361

INSURER: American Alternative Insurance Corporation

SHARE: 100%

POLICY NUMBER: TBD

TERM: Effective 4/1/2017 12:01 AM CST and expiring 4/1/2018 12:01 AM CST

LIMITS AND RETENTIONS

Option 1:

MAJOR LINE OF BUSINESS SUB LINE OF BUSINESS	SPECIFIC LIMIT	ANNUAL AGG LIMIT	UNDERLYING RETENTION	COVERAGE TRIGGER	RETROACTIVE DATE
Auto Liability	\$10,000,000		\$500,000	Accident	
General Liability	\$10,000,000	\$20,000,000	\$500,000	Occurrence	
Law Enforcement Liability	\$10,000,000	Included	\$500,000	Occurrence	
Employee Benefits Liability	\$10,000,000	Included	\$500,000	Claims-made	4/1/17
Sexual Abuse	\$5,000,000	\$5,000,000	\$500,000	Claims-made	4/1/17
Wrongful Acts Liability Including POL, EPLI and Sexual Harassment	\$10,000,000	\$20,000,000	\$250,000	Claims-made	4/1/17

Option 2:

MAJOR LINE OF BUSINESS SUB LINE OF BUSINESS	SPECIFIC LIMIT	ANNUAL AGG LIMIT	UNDERLYING RETENTION	COVERAGE TRIGGER	RETROACTIVE DATE
Auto Liability	\$10,000,000		\$750,000	Accident	
General Liability	\$10,000,000	\$20,000,000	\$750,000	Occurrence	
Law Enforcement Liability	\$10,000,000	Included	\$750,000	Occurrence	
Employee Benefits Liability	\$10,000,000	Included	\$750,000	Claims-made	4/1/17
Sexual Abuse	\$5,000,000	\$5,000,000	\$750,000	Claims-made	4/1/17
Wrongful Acts Liability Including POL, EPLI and Sexual Harassment	\$10,000,000	\$20,000,000	\$500,000	Claims-made	4/1/17

*Sub-limits/Sub-lines are included and not in addition to the Major Lines of Business covered above. While the Sexual Abuse Aggregate is limited to \$5,000,000, it does erode the \$20,000,000 General Aggregate Limit under the General Liability.

AGGREGATE STOP LOSS: BUSINESS COVERED	AGGREGATE STOP LOSS LIMIT	AGGREGATE STOP LOSS RETENTION
Option 1: The business covered includes all of the above coverages found in the Limits and Retentions Table	\$2,000,000	\$2,000,000
Option 2: The business covered includes all of the above coverages found in the Limits and Retentions Table	\$2,000,000	\$2,250,000

Claims Made Coverage

Claims-made coverage offerings in this quote have a Retro-Date of 4/1/17. The carrier will consider backdating the Retro-Date up to ten years with confirmation of continuous claims-made coverage that provided equal limits and retentions to those offered in this quotation for all claims-made lines

LIMITS STRUCTURE: Separate limits applicable to Auto Liability; General Liability (including Law Enforcement, Employee Benefits Liability, and Sexual Abuse); and Wrongful Acts (including Public Officials Liability, Employment Practices Liability and Sexual Harassment).

**DEFENSE COST
TREATMENT FOR INSURER
LIMIT** Defense cost outside the limit

**DEFENSE COST
TREATMENT FOR INSURED
RETENTION** Defense cost inside the retention

CANCELLATION: (60) Days for Cancellation and Non-Renewal
(10) Days for Non-Payment of Premium

POLICY FORM: Retained Limits Form

PREMIUM: **Option 1:**
\$822,000 Excess Insurance Premium
\$152,000 Aggregate Stop Loss Premium
\$ 3,000 Terrorism

Total = \$977,000 (Aggregate Stop Loss and Terrorism are not mandatory)

Option 2:
\$672,500 Excess Insurance Premium
\$148,000 Aggregate Stop Loss Premium
\$ 2,500 Terrorism

Total = \$823,000 (Aggregate Stop Loss and Terrorism are not mandatory)

Minimum and deposit premium, due within 30 days of inception. Premium is not auditable.

CLAIMS ADMINISTRATION: A. The Claims Administrator (TPA) needs to be approved prior to binding coverage. A TPA Questionnaire will need to be completed prior to binding, and a claim review will need to be conducted prior to binding.

- B. It is understood and agreed that the Insured shall not make any changes in the Claims Administration without the prior written approval of the Insurer prior to the implementation of any such changes.
- C. The terms of paragraph A shall take precedence over any other agreement between the Insured and the Insurer regarding such Claims Administration.
- D. We may decide to audit the TPA during this policy year. If we do decide to audit we will provide at least 60 days of notice. Any and all recommendations by Munich Reinsurance America, Inc. Claims will be completed within 90 days of receiving written notice.

GENERAL CONDITIONS:

Risk Management Funds

In an effort to support the meaningful Risk Management practices of Terrebonne Parish Consolidated Government (TPCG), Munich Re America, Inc. has allocated \$8,000 from our Risk Management Fund to apply to an approved Risk Management Proposal. TPCG can submit their proposal to Munich Re America, Inc. for consideration. Once approved and performed by an outside vendor, Munich Re America, Inc. will make a direct payment to the vendor performing the service, or for Risk Management equipment purchase up to the allocated amount specified above.

Sexual Harassment

The Insurer's review of the information may result in recommendations to the Insured's policies and procedures.

Sexual Abuse

The Insurer's review of the information may result in recommendations to the Insured's policies and procedures.

Dams and Levees

This quotation is subject to confirmation that there are no moderate or high hazard dams.

Juvenile Detention Facility

This quotation is subject to the receipt and satisfactory review the Insured's written Strip Search and Suicide Prevention Policies within 45 days of the policy effective date. The Insurer's review of the information may result in recommendations to the Insured's policies and procedures.

Terrebonne Parish Sheriff's Office

All operations of Terrebonne Parish Sheriff's Office are excluded under this policy. These operations will be excluded on RL 2076.

Utilities

All utility operations will be excluded under this policy on RL 2076.

Uninsured and Underinsured Motorist Coverage

UM/UIM coverages are not provided in this quotation. However at the Insured's request these coverages can be added for an additional premium. Please advise if these coverages are requested or if the insured wishes to reject.

Financial Responsibility Requirements

When an entity is self-insuring for limits that meet or exceed a state's Financial Responsibility requirements, there are various ways the entity can meet the proof of insurance requirements. In some states, the DMV (Department of Motor Vehicles) issues an Automobile ID card to the self-insurer showing the self-insurer as the carrier and their assigned self-insurance number as the policy number. In others, the self-insurer receives a memorandum of self-insurance that is carried in the entity's vehicles as proof of insurance. Therefore, the excess insurance carrier providing

insurance above the Financial Responsibility requirements should not be evidenced on the Automobile ID card. All producers and brokers placing business for an entity that is self-insuring for limits that meet or exceed a state's Financial Responsibility requirements should not issue Automobile ID cards identifying the excess insurance carrier. An entity that is self-insuring for limits that meet or exceed a state's Financial Responsibility requirements, including one that is exempt from Financial Responsibility requirements, needs to contact its Department of Motor Vehicles for guidance on handling the proof of insurance requirements.

Terrorism Coverage

Additional Premium for Terrorism Risk Insurance Program Reauthorization Act of 2015 (TRIPRA) Coverage is Option 1: **\$3,000** and Option 2: **\$2,500**. TRIPRA Coverage is inclusive of all lines of business quoted except as outlined in the attached Policyholders Disclosure Notice of Terrorism Insurance Coverage. TRIPRA coverage is not sub-limited nor annually aggregated, unless the line of business for which coverage is being provided is sub-limited or annually aggregated, in which case the TRIPRA coverage follows the same terms the line of business for which the TRIPRA coverage is being provided follows. TRIPRA coverage is not excluded from Aggregate Excess coverage, i.e. if TRIPRA coverage applies to the Specific coverage for a given line of business, then TRIPRA coverage also applies to Aggregate Excess coverage for such given Line of Business. If TRIPRA coverage is rejected, all lines of business included in the quotation are applicable to the TRIPRA exclusion.

This quote is subject to the receipt of a signed and dated Terrorism Disclosure Notice (separately attached) prior to binding.

Cyber coverages below can be offered for additional premium. If these coverages are not desired they will be excluded within the Retained Limits policy wording. If they are desired, the completed application previously sent to your attention will be necessary prior to offering a quote.

Cyber Risk

Privacy Notification and Crisis Management Expense (1st Party)

Provides coverage for reasonable and necessary fees expenses associated with:

- Computer Forensics Analysis – cost to determine if/where/how breach occurred.
- Crisis Management Review and Advise – handle media and restore insured's brand/image.
- Notification to Affected Parties.
- Services for individuals Affected by Personal Identity Event including
 - Call Center Services
 - Credit Monitoring Services
 - Other services approved, e.g., costs to secure data and mitigate further breach

Cyber Liability (3rd Party)

Provides coverage for monetary damages the insured is legally obligated to pay due to an electronic information event associated with:

- Negligent transmission of Malware to a 3rd party.

- Personally identifiable information taken (hacking) or released from insured's computer system.
- Release of nonpublic data such as corporate information.

Inability to use computer systems/website of others due to intentional denial of service attack.

Needed prior to binding:

- 1) Claims review
- 2) UM/UIM signed rejection form
- 3) Signed TRIPRA form
- 4) Signed De-regulation form
- 5) Brokerage Licensing information
- 6) Strip Search and Suicide Prevention policies and procedures
- 7) Confirmation there are no Moderate or High Hazard Dams
- 8) TPA Claims Questionnaire completed prior to binding.

**ADDITIONAL
INFORMATION:**

CLAIMS

Please advise our Claims Department of any claims occurring during the policy period. Notices should be sent via mail or email to the following address:

American Alternative Insurance Corporation
555 College Road East
Princeton, NJ 08543
Phone: 609-243-4200
Fax: 609-243-4558
clmsins@munichreamerica.com

**FORMS AND
ENDORSEMENTS:**


RL 1000 CDEC	Common Policy Declaration
RL 1000 LC	Liability Conditions Definitions and Exclusions
RL 1000 LDEC	Liability Coverage Parts Declarations
RL 1000 PC	Policy Conditions
RL 1000 AU	Automobile Liability - Coverage Part
RL 1000 GLOC	General Liability Coverage Part - Occurrence
RL 2015	Law Enforcement Endorsement
RL 2031 Made)	Employee Benefits Liability (General Liability Claims
RL 1000 WRCM	Wrongful Acts Liability Coverage Part - Claims Made
RL 2023	Sexual Abuse Wrongful Act (Claims Made)
RL 2006	Dams and Reservoirs
RL 2070	Watercraft
RL VLTERR 01	Cap On Losses Certified Acts of Terrorism – if purchased

EXCLUSIONS (in addition to those contained in agreed policy form)

RL CTERR 01	Terrorist Activity Exclusion If coverage is rejected
RL 2034	Mold/Fungal Pathogens Exclusion
RL 2076 Sheriff's Office operations	Exclusion - Designated Operations – Terrebonne Parish
RL 2076	Exclusion - Designated Operations – all Utilities operations

IN WITNESS WHEREOF, the Insurer has caused this binder for to be signed by its authorized representative in Princeton, New Jersey.

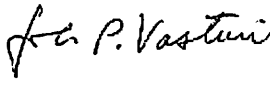
Authorized Representatives for American Alternative Insurance Corporation

By: 

Name: Robin Willcox

Title: General Counsel/Secretary

Date: 2/7/2017

By: 

Name: John Vasturia

Title: President

Date: 2/7/2017

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respective owners.



EXECUTIVE SUMMARY

(REQUIRED FOR ALL SUBMISSIONS)

PROJECT TITLE

2017 Renewal of Casualty Insurance Premiums

PROJECT SUMMARY (200 WORDS OR LESS)

Presentation of Quotes obtained by Laris Insurance Agency for renewal of 2017 Casualty Insurance coverage for effective dates of 4/1/2017 to 4/1/2018.

PROJECT PURPOSE & BENEFITS (150 WORDS OR LESS)

It is the recommendation of Administration and the Risk Management Department to accept the attached schedule of Casualty Insurance premiums effective for April 1, 2017.

TOTAL EXPENDITURE

Workers' Compensation coverage	\$ 139,930.00
Excess Utility Liability (AEGIS)	\$ 377,497.03
Environmental Pollution/Legal Liability	\$ 42,923.49
Contractors Pollution Liability	\$ 3,360.44
Special Excess (AL, GL, & Law Enforcement)	\$ 825,000.00
Excess Special Excess (AL, GL & Law Enf.)	\$ Included Above
Public Officials, Employment Practices Liab.	\$ Included Above
Cyber Liability	\$ 14,481.88
P&I on Scheduled Watercraft	\$ 29,080.00
Excess P & I on Scheduled Watercraft	\$ 14,587.00
Auto Physical Damage	\$ 5,924.02
Medical Professional Liability	\$ 135,780.75
2017 Casualty Insurance Premiums	\$ 1,588,565.39

AMOUNT SHOWN ABOVE IS: (CIRCLE ONE)

(ACTUAL)

ESTIMATED

IS PROJECT ALREADY BUDGETED: (CIRCLE ONE)

N/A

NO

(YES)

IF YES AMOUNT
BUDGETED:

\$1,814,995.00

COUNCIL DISTRICT(S) IMPACTED (CIRCLE ONE)


PARISHWIDE 1 2 3 4 5 6 7 8 9



Signature


2/23/17

2/23/2017

Date

Terrebonne Parish Consolidated Government 2017 Casualty Renewal Insurance Program Munich Re Package														
April 1, 2016 to April 1, 2017					April 1, 2017 to April 1, 2018									
Line of Coverage	Current Carrier	Current Premium	Limit of Insurance	Self-Insured Retention or Deductible		Renewal Carrier	Renewal Premium	Limit of Insurance	Self-Insured Retention or Deductible	Reason for Increase/Decrease	Subjectivities	Percent Increase	Dollar change	Markets Approached
Excess Workers Compensation	Safety National Casualty Corporation A+ XIII AM Best rating as of 8-21-15	\$114,707.00 (Includes Terrorism) Payroll = \$40,276,319 Rate .02848	\$25,000,000 Workers Compensation: Maximum Limit of Indemnity Per Occurrence; \$1,000,000 Employers Liability: Maximum Limit of Indemnity Per Occurrence	\$550,000 Retention per Occ. \$550,000 Retention Each Employee for Disease \$750,000 Retention per Occ. for Police, Firemen, Gas Electrical		Safety National Casualty Corporation A+ XIV AM Best rating as of 8-19-16	\$139,930.00 (Includes Terrorism) Payroll =41,583,816 Rate .03365	\$25,000,000 Workers Compensation: Maximum Limit of Indemnity Per Occurrence; \$1,000,000 Employers Liability: Maximum Limit of Indemnity Per Occurrence	\$600,000 Retention per Occ. \$600,000 Retention Each Employee for Disease \$750,000 Retention per Occ. for Police, Firemen, Gas, Electrical	1) Increase in payroll 2) TPCG has experienced more large oss development as one claim has developed from a total incurred of \$529,220 to \$567,720, in addition to another claim that last year was at \$1,796,323 (4-30-09) 3) 4 claims from last year have developed to over \$75,000 4) The Industry continues to experience medical cost increase	1)Need to provide updated group transporation details - estimated 1 to 4 employee at anyone given time, traveling 1 to 20 miles per trip 2) Updated details on Alternate Employers Endorsement to continue this year 3) They would like updated loss runs - last they have is 12/31/16	18.03%	\$25,223.00	1)Midwest - due to Utility & Bridges and loss experience she could not match premiums and would require \$750K/\$1M Split 2) ARCH could not compete 3) NY Marine - Minimum SIR \$750K/\$1M
		\$114,707.00					\$139,930.00							
Excess Utility Liability	Associated Electric & Gas Insurance Services Ltd (AEGIS) A XII AM Best Rating as of 6-11-15	Premium: \$333,589.00 Terrorism \$18,347.00 SL Tax \$17,068.90 TOTAL \$369,004.90	\$20,000,000 Each Occurrence \$20,000,000 Products/Compl Ops Agg. \$20,000,000 Failure to Supply Agg. \$20,000,000 Pollution Aggregate \$20,000,000 Medical Malpractice \$20,000,000 Wild Fire Liab Agg \$40,000,000 General Aggregate	\$200,000 Occ-Gen Liab \$500,000 Occ-Pollution \$200,000 Occ-Emergency Assistance Agreement		Associated Electric & Gas Insurance Services Ltd (AEGIS) A XII AM Best Rating as of 7-12-16	Premium: \$340,667.00 Terrorism \$19,080.00 SL Tax \$17,750.03 TOTAL \$377,497.03	\$20,000,000 Each Occurrence \$20,000,000 Products/Compl Ops Agg. \$20,000,000 Failure to Supply Agg. \$20,000,000 Pollution Aggregate \$20,000,000 Medical Malpractice \$20,000,000 Wild Fire Liab Agg \$40,000,000 General Aggregate	\$200,000 Occ-Gen Liab \$500,000 Occ-Pollution \$200,000 Occ-Emergency Assistance Agreement	Carrier has national average of 4.5% increase	Written confirmaiton if insured will accept or reject terrorism	2.25%	\$8,492.13	Best Market for exposure
		\$369,004.90					\$377,497.03							
Environmental Pollution Legal Liability	Illinois Union Ins. Co.. A++ XV AM Best Rating as of 7-2-2015	Premium: \$40,938.00 (IncludesTerrorism) SL Tax: \$1,085.49 Total: \$42,923.49	\$5,000,000 Each Incident \$5,000,000 Aggregate Limit	\$250,000 Deductible each incident		Illinois Union Ins. Co.. A++ XV AM Best Rating	Premium: \$40,938.00 (IncludesTerrorism) SL Tax: \$1,085.49 Total: \$42,923.49	\$5,000,000 Each Incident \$5,000,000 Aggregate Limit	\$250,000 Deductible each incident			0.00%	\$0.00	1) Ironshore declined
		\$42,923.49					\$42,923.49							
Contractors Pollution Liability	AIG Specialty Insurance Co. A XV AM Best Rating as of 2-27-2015	Premium: \$3,000.00 Terrorism: \$27.00 SL Tax: \$151.35 Total: \$3,178.35	\$1,000,000 Each Loss \$2,000,000 Aggregate Limit	\$5,000 Deductible each loss		AIG Specialty Insurance Co. A XV AM Best Rating as of 1-26-17	Premium: \$3,176.00 Terrorism: \$29.00 SL Tax: \$155.44 Total: \$3,360.44	\$1,000,000 Each Loss \$2,000,000 Aggregate Limit	\$5,000 Deductible each loss	Includes Sublimit of \$250,000 for Emergency Response	Written confirmation if insured will accept or reject terrorism	5.42%	\$182.09	1)Rockhill - \$2,097.00 - deductible \$2,500 resume on key personnel , evidence of retro date 2) Ironshore quoted with \$25K deductible \$2,775.38
		\$3,178.35					\$3,360.44							

Terrebonne Parish Consolidated Government 2017 Casualty Renewal Insurance Program Munich Re Package													
April 1, 2016 to April 1, 2017					April 1, 2017 to April 1, 2018								
Line of Coverage	Current Carrier	Current Premium	Limit of Insurance	Self-Insured Retention or Deductible	Renewal Carrier	Renewal Premium	Limit of Insurance	Self-Insured Retention or Deductible	Reason for Increase/Decrease	Subjectivities	Percent Increase	Dollar change	Markets Approached
Special Excess Liability Auto & General Liability and Law	The Insurance Company of the State of Pennsylvania (AIG) A XV AM Best Rating as of 1-27-16	\$598,500.00 (includes \$5,926.00 Terrorism Premium)	\$6,000,000 Occurrence \$6,000,000 Products/Compl Ops Agg. \$6,000,000 Personal Injury Aggregate \$6,000,000 Employee Benefit Liab. Agg. \$12,000,000 All Other Aggregate	\$500,000 Retained Limit	American Alternative Insurance Corporatin A XV AM Best Rating as of 10-19-16	\$822,000.00 Terrorism \$3,000.00	\$10,000,000 Auto Liability \$10,000,000 General Liability \$20,000,000 General Aggregate \$10,000,000 Law Enforcement Liability Included Law Enforcrcement Aggregate \$10,000,000 Employee benefits Liability Included Employee Benefits Aggregate \$5,000,000 Sexual Abuse	\$500,000 Retained Limit	Optional : Aggregate Stop Loss Premium \$152,000.00 - This would caps losses the insrued pays under the self-insured retentions at \$2,000,000 for option 1. Option 2 Aggregate Stop Loss Premium \$148,000.00	Written confirmation if insured will accept or reject terrorism	-5.06%	#####	1) \$750,000/ \$500,000 deductible option Premium \$672,500 .00 Terrorism Premium \$ 2,500.00
		\$598,500.00				\$825,000.00							
Excess Special Excess Liability (Auto, General Liability & Law)	Ironshore Specialty Insurance Company AM Best Rating of A XIV as of 11-23-15	Premium: \$141,089.00 Terrorism: \$1,411.00	\$4,000,000 Occurrence \$8,000,000 Annual Aggregate Excess of:	n/a	American Alternative Insurance Corporatin	Included Above	Included Above	n/a					
		\$149,411.25											
Public Officials and Employment Practices Liability	Ironshore Specialty Insurance Company AM Best Rating of A XIV as of 11-23-15	Premium: \$113,350.00 SL Tax: \$5,497.48 Total: \$118,847.48	\$6,000,000 Aggregate (Includes Employment Practices Violation coverage for Law Enforcement & Fire Fighting)	\$250,000 Deductible	American Alternative Insurance Corporatin A XV AM Best Rating as of 10-19-16	Included Above	\$10,000,000 Wrongful Acts Liability Including POL, EPLI and Sexual Harrassement \$20,000,000 Aggregate Retro Date 3/1/2003	\$250,000 Retained Limit					
		\$118,847.48											
Cyber Liability: Security and Privacy, Network Interruption, Event Management, Cyber Extortion	AIG Specalcly Insurance Company A XV AM Besting Rating as of 2/27/2105	Premium: \$13,812.00 SL Tax: \$669.88 Total: \$14,481.88	Security and Privacy Liability - \$1,000,000 Per Claim \$1,000,000 Network Interruption - Per occurrence subject to 12 hour waiting period \$1,000,000 Event Management - Discovery \$1,000,000 Cyber Extortion - Per occurrence	\$10,000 Retention; except \$25,000 for Event Management Liability	AIG Specalcly Insurance Company A XV AM Best Rating as of 1-26-17	Premium: \$13,812.00 SL Tax: \$669.88 Total: \$14,481.88	Security and Privacy Liability - \$1,000,000 Per Claim \$1,000,000 Network Interruption - Per occurrence subject to 12 hour waiting period \$1,000,000 Event Management - Discovery \$1,000,000 Cyber Extortion - Per occurrence	\$10,000 Retention; except \$10,000 for Event Management Liability	No Change		0.00%	\$0.00	1) AIG optional limits indication \$3M \$25K Ded \$28,309.50 \$5M \$50K Ded \$39,843.00 2) Ironshore quoted \$1M limit \$10K Ded \$26,309.00 3) Liberty declined, 4) Great American - can not compete
		\$14,481.88				\$14,481.88							
Protection and Indemnity on Scheduled watercraft	Catlin Indemnity Company A XV AM Best rating as of 5-1-15	Premium: \$27,880.00 Terrorism: \$100.00 Total:	\$1,000,000 any one accident (includes crew coverage)	\$500,000 deductible per acc.	Atlantic Specialty Insurance Company A X AM Best Rating as of 11-15-16	Premium: \$28,980.00 Terrorism: \$100.00 Total: \$29,080.00	\$1,000,000 any one accident (includes crew coverage)	\$500,000 deductible per acc.		Signed application and terrorism	3.78%	\$1,100.00	Catlin quoted \$ 32,529.71
		\$27,980.00				\$29,080.00							
Excess Protection and Indemnity on Scheduled watercraft including crew coverage	Starr Indemnity Ins. Company A XIV AM Best rating as of 11-20-15	Premium: \$15,000 Terrorism: \$750 Total: \$15,750	\$9,000,000 any one accident per schedule of vessels excess of underlying \$1,000,000	N/A	Lloyds of London A XIV	Premium: \$13,250.00 Terr: \$663.00 State Tax:\$ 674.78 Total: \$14,587.78	\$9,000,000 any one accident per schedule of vessels excess of underlying \$1,000,000	N/A		Signed application and terrorism	-7.97%	(\$1,162.22)	Atlantic Specialty and Markel quoted \$17,250.00
		\$15,750.00				\$14,587.78							

Terrebonne Parish Consolidated Government														
2017 Casualty Renewal Insurance Program Munich Re Package														
April 1, 2016 to April 1, 2017					April 1, 2017 to April 1, 2018									
Line of Coverage	Current Carrier	Current Premium	Limit of Insurance	Self-Insured Retention or Deductible		Renewal Carrier	Renewal Premium	Limit of Insurance	Self-Insured Retention or Deductible	Reason for Increase/Decrease	Subjectivities	Percent Increase	Dollar change	Markets Approached
Auto Physical Damage Insurance	Lloyds of London A XV AM Best rating as of 7-22-15	Premium: \$5,515.00 SL Tax: \$267.48 Total: \$5,782.48	\$139,271 on 5 scheduled vehicles	\$2,500 comprehensive and collision deductible		Lloyds of London A XV AM Best rating as of 7-22-15	Premium: \$5,500.00 Policy Fee : \$150.00 SL Tax: \$274.02 Total: \$5,924.02	\$137,096 on 6 scheduled vehicles	\$2,500 comprehensive and collision deductible	Rate 4%	Written confirmation if insured will accept or reject terrorism	2.39%	\$141.54	Limited Markets due to size of fleet values
		\$5,782.48					\$5,924.02							
Medical Professional Liability	Evanston Insurance Company A XV AM Best rating as of 5-15-15	Premium: \$140,169.00 SL Tax: \$6,798.20 Total: \$146,967.20	\$1,000,000 each claim \$3,000,000 Aggregate	\$15,000 deductible per claim		Lloyds of London A XV	Premium: \$129,500.00 SL Tax: \$6,280.75 Total: \$135,780.75	\$1,000,000 each claim \$3,000,000 Aggregate Retro Date 6/8/2009	\$25,000 deductible per claim	Quoted with higher deductible for premium cost	Details on Michael Nixon and Nancy Bourgeois Budget and Expenses for correctional services Are you Accredited for Correctional Facilities Copy of license of license number for Dr. William Kuang Wu Lo	-8.24%	#####	1) Llodys of London - \$15,000 Ded premium \$148,000 tax \$7,178.00 = \$ 155,178.00 2) Med Marc -declined 3) RSUI -declined 4) Admiral - not writing for public entity anymore
		\$146,967.20					\$135,780.75							
TOTAL		\$1,593,052.15					\$1,588,565.39					-0.28%	(\$4,486.76)	No Agency Fee