City Of Woodland
City Council Meeting Agenda Summary Sheet

Agenda Item: Authorize 2013-2014 renewal with Cities Insurance Association of Washington (CIAW).

Agenda Item #: (C) Consent
For Agenda of: 09/3/2013
Department: Clerk/Treasurer
Date Submitted: 08/28/2013

Cost of Item: $141,445
Amount Budgeted: $158,000
Unexpended Balance: ($3,645)* 7/31

BARS #: 001 518 10 46; Various – by fund
Description: Insurance

Department Supervisor Approval: *Mari E. Ripp, Clerk-Treasurer / s /*

Committee Recommendation: 8/26/2013 Council workshop recommend approval

Agenda Item Supporting Narrative (list attachments, supporting documents):

Premium invoice (revised to include credits—see attached), 2013/2014 Insurance renewal packet, educational services

Summary Statement/Department Recommendation:

Recommend approval of renewal of 2013-2014 Cities Insurance Association of Washington for insurance. There is a rate decrease of ($5,937) from prior year. The city has already received adjustments/credits* to premiums in 2013 for the deletion of most of the fire department vehicles and equipment.

Premium comparison

Coverage	2012 Premiums at binding	2013 Premium (revised)	Inc/Decr
Property/Crime	$53,050	$55,867	2,817
Equipment	Included	Included	Included
Crime	$2,577	$4,738	2,161
General Liability	$53,163	$53,146	(17)
Automobile	$38,592	$27,693	(10,899)
Sub-total	**$147,382**	**$141,445**	**(5,937)**
Broker fee	$5,000	$5,000	0
Total	**$152,382**	**$146,445**	**(5,937)**

Cities Insurance Association of Washington

451 Diamond Drive | Ephrata, WA 98823

TO: CIAW Members and Brokers

FROM: CIAW Board of Directors

DATE: August 12, 2013

SUBJECT: Renewal 2013-2014

On behalf of the Cities Insurance Association of Washington (CIAW) Board of Directors, we want to thank you for your continued support and shared vision of our mission to ensure the availability of stable and affordable insurance protection for Washington's cities, fire districts, and special districts. We recognize the budgetary constraints you may be facing and are committed to providing excellent value to our membership.

As a result of loss development and changes in state funding requirements, the Board has approved a premium increase to the program. Your renewal premium is based on exposure changes and loss performance.

As the CIAW begins its 25th year, we are pleased to announce the following benefits to the membership:

- The flexibility of a Memorandum of Coverage, which meets the unique needs of public entities and is continuously improved with input from both our membership and brokers. It is reinsured by fiscally sound, A-rated insurance carriers.
- A fully-funded Aggregate Stop Loss Policy is purchased to protect your program's assets and secure future unreserved equity.
- Quality risk management services and educational trainings are available to all members at no additional cost. Visit www.ciaw.us for details.
- Competitive premium financing options are available through Imperial PFS. Please contact us for a quick, no obligation quote. Multiple payment structures are available, including options for 12 equal monthly installments or quarterly payments. Various billing options such as invoicing, coupon books, or ACH services are available, as well.

The enclosed Coverage Confirmation provides a detailed outline of your new coverage and deductibles for the 2013-2014 coverage period. Please note that the Equipment Breakdown coverage deductible for Motor and Pump losses has been changed from $10,000 to $25,000 in order to keep premium increases in this area to a minimum. Please contact Angela Eloff at aeloff@canfieldsolutions.com, or 800-407-2027, ext. 246, with questions regarding your enclosed renewal documents.

Please mail premiums directly to the Administration Office, made payable to the Cities Insurance Association of Washington, prior to October 1, 2013. The unpaid premium after October 1, 2013, will be subject to a 2% per month late fee. Please note, the State Auditor's Office does not allow the invoice for public entities to pass directly through the broker, as the billing is considered public funds. The

invoice is being held five (5) days before being sent to members to allow brokers time to contact members prior to receiving their renewal e-mail.

The CIAW Board of Directors is proud to be working with qualified partners who share the philosophy of risk management, responsibility, and community within a member-owned and directed program. If you have any questions or concerns, please feel free to contact our program administrator, Canfield.

Thank you for your continued participation. We look forward to providing quality service to your entity in the future.

Sincerely,

Wes Crago, CIAW Board Chair
City of Ephrata, City Manager

INVOICE

Mail to:

Cities Insurance Association of Washington
451 Diamond Drive
Ephrata, WA 98823
800-407-2027

Insured:	34574
Invoice Number:	P2759521
Invoice Date:	8/23/2013
Invoice Total:	$141,444.74

City of Woodland
P.O. Box 9
Woodland , WA 98674

Coverage Information	
Coverage # CIAW131434574 **Insured: City of Woodland** Coverage Effective Date: 09/01/2013 to 09/01/2014	
Premium Information	
Property	$45,135.91
General Liability	$53,146.32
Auto Liability	$16,802.59
Equipment Breakdown	$10,731.52
Crime	$4,738.30
Auto Physical Damage	$7,873.06
UIM	$3,017.04
Total	**$141,444.74**

Property deductible $1,000
GL deductible $1,000

CIAW Program Underwriter:
Angela Eloff
509-754-2027 ext 246
aeloff@canfieldsolutions.com

CIAW

Cities Insurance Association of Washington

Educational Services

Through our administrator, Canfield, we provide various trainings all of which can be customized to meet your needs and are available to you in person and at your location. In addition, these trainings can be utilized by those throughout your organization including council members, staff and/or volunteers. The following is a list of the types of trainings available to all CIAW members. For a complete description of these trainings visit www.ciaw.us. For more details please feel free to contact us direct at 800.407.2027.

Our Trainings

- Adolescent Bullying
- Bullying in the Workplace
- Collision Response
- Concussion Management
- Confidentiality in the Workplace
- Confronting Personnel Problems
- Defensive Driving
- Defusing Anger in the Workplace
- Developing and Managing Volunteer Programs
- Diversity in the Workplace
- Diversity with a Focus on Sexual Harassment
- Driver Training Simulator (DTS)
- Employee Evaluations
- Enhancing Workplace Climate
- Excited Delirium
- Front-line Liability Issues Overview
- Hiring Smart
- Law Enforcement Training Simulator (LETS)
- Managing Conflict
- Managing the Risks of Social Media
- Maintaining Professionalism in the Work Environment
- Public Officials Liability/Creating Balance
- Public Records Request
- Recognizing and Reporting Child Abuse and Misconduct
- Right Response
- Risk Communication
- Sexual Harassment in the Workplace
- Supervision of Children
- Taser Training
- Team Building I
- Team Building II

Program Website: www.ciaw.us

Administered by:
CANFIELD

Points for Discussion

- Building limits were increased by 4% for Inflation. Business Personal Property limits were not changed.
    - Property totals: increased from $20,829,983 to $21,715,229.
    - Auto totals: decreased from $3,136,319 to $1,176,519. The majority of this decrease was caused by the service contract between Clark County Fire District and the City of Woodland. The City no longer pays for insurance coverage on the vehicles used by Clark County Fire District.
    - Equipment totals: remained the same at $564,090.
- The limit for the Bathrooms at 544 Goerig has been increased to $300,000 per instructions.
- The P6 and P8 vehicles have been accounted for. Their ID numbers just needed to be corrected and the vehicles listed under the correct department.
- The Police vehicle (P9) that is used only as a radar reader board needs to remain on the Schedule of vehicles. Even though it's only driven for that purpose, it is still subject to Liability coverage.
- There have been some questions about coverage for Computers, specifically the Lap Tops assigned to certain locations on the Property schedule, as well as mention of updates to your processing systems. The current program has a $10,000,000 sublimit of Electronic Data Processing built in. Please let us know if you'd like to move forward with removing the Lap Top limits, I've highlighted them on the Schedule to make them easy to identify.

This schedule of insurance is a matter of information only. The insurance afforded by the policy(ies) described herein is subject to all the terms, exclusions and conditions of such policies.

Location Schedule

Loc#	Address	City	State	Zip Code
1	Horseshoe Lake Park - Kitchen	Woodland	WA	98674
2	Property in Open/Park	Woodland	WA	98674
3	1711 Lewis River Rd - Fire Station #92	Woodland	WA	98674
4	230 Davidson Street - City Admin Office Annex	Woodland	WA	98674
5	544 Goerig - Restrooms	Woodland	WA	98674
6	Reservoir #3	Woodland	WA	98674
7	100 Davidson Ave - City Hall/Fire Station #91	Woodland	WA	98674
8	Scott Hill Road – Scott Reservoir #2	Woodland	WA	98674
9	Park Storage Building	Woodland	WA	98674
10	38404 Lake Shore Dr - Modular/Office	Woodland	WA	98674
11	1713 Lewis River Rd - P/W Dept Storage	Woodland	WA	98674
12	782 Park Street - Community Bldg.	Woodland	WA	98674
13	Lewis River Drive - Water Treat Plant-Ranney	Woodland	WA	98674
14	Lewis River Rd - Old Water Dept Warehouse	Woodland	WA	98674
15	130 Scott Hill Rd - Water Filtration	Woodland	WA	98674
16	770 Park Street - Library	Woodland	WA	98674
17	755 Sandalwood Road – Wastewater Treatment Plant	Woodland	WA	98674
18	38404 Lake Shore Dr - Public Work Shop	Woodland	WA	98674
19	300 E Scott Ave - Station 99	Woodland	WA	98674
20	250 Raspberry Lane - Sewer Lift Station #14	Woodland	WA	98674

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21	Parcel #50565 - Ranney Well	Woodland	WA	98674
22	1711 Lewis River Rd - Sewer Lift Station #6	Woodland	WA	98674
23	1013 Lewis River Dr - Sewer Lift Station #4	Woodland	WA	98674
24	500 Block Robinson - Sewer Lift Station #10	Woodland	WA	98674
25	Goerig St @ Buckeye St - Sewer Lift Station #3	Woodland	WA	98674
26	1661 Down River Drive (N.end) Sewer Lift Station #11	Woodland	WA	98674
27	CC Street@Frazier Lane - Sewer Lift Station #1	Woodland	WA	98674
28	1336 Glennwood St - Sewer Lift Station #5	Woodland	WA	98674
29	300 Blk Insel Road - Sewer Lift Station #7	Woodland	WA	98674
30	110 S. Pekin - Sewer Lift Station #9	Woodland	WA	98674
31	300 Block N. Pekin by NW Pet - Sewer Lift Station #8	Woodland	WA	98674
32	Bozarth St @ 3rd St - Sewer Lift Station #2	Woodland	WA	98674
33	1931 Belmont Loop Street - Sewer Lift Station #12	Woodland	WA	98674
34	1801 Howard Way - Sewer Lift Station #13	Woodland	WA	98674
35	Park Road & Lakeshore Drive	Woodland	WA	98674

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Policy Number: CIAW131434574
Insurance Company: Munich Reinsurance Company
Effective Dates: 09/01/2013 to 09/01/2014
AM Best Rating: A+

Sub-Limits and Deductibles

Sub-Limits

- $15,000,000 Earthquake; Occurrence & Aggregate.
- $15,000,000 Flood; Occurrence / Aggregate except V/A/SFHA zones.
- $1,000,000 Flood Member Aggregate / $15,000,000 Program Aggregate for V/A/SFHA.
- $1,000,000 Transit and Off Premise.
- $5,000,000 Business Income/Extra Expense per Occurrence.
- $1,000,000 Accounts Receivable.
- $5,000,000 Rental Income.
- $1,000,000 Valuable Papers.
- $10,000,000 EDP per Occurrence.
- $25,000 Random Attack of Computer Hack or Virus/ Occurrence & Aggregate.
- $1,000,000 Fine Arts.
- Debris Removal: Lesser of 25% of Loss or $1,000,000 Aggregate.
- Ordinance & Law (B): 25% of Value.
- Ordinance & Law (C): 25% of Value.

Deductibles

- **$250**: Auto Private Passenger/Pickups/Vans.
- **$1,000**: Fire Trucks/Ambulances/Heavy Duty Vehicles (1 Ton+); All Liability Coverage; Property; Money/Securities; Theft.
- **$2,500**: Equipment Breakdown
- **$10,000** Equipment Breakdown for Deep Well Motors and Pumps.
- **Earthquake**: Greater of 2% of the Values at Risk or $50,000 per Occurrence.
- **$25,000** per Occurrence Flood for other than V/A/SFHA.
- **$500,000** per Occurrence for V/A/SFHA.
- **Equipment Breakdown**: 24 Hour Interruption of Service Waiting Period.

Valuations

- Replacement Cost: Building; Personal Property; Fire Trucks; Ambulances.
- Actual Cash Value: All Other Autos; Equipment.

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