

**STAFF MEETING MINUTES
LANCASTER COUNTY BOARD OF COMMISSIONERS
COUNTY-CITY BUILDING
ROOM 113, THE BILL LUXFORD STUDIO
TUESDAY, SEPTEMBER 6, 2016
10:00 A.M. OR IMMEDIATELY FOLLOWING THE
9:00 A.M. LANCASTER COUNTY BOARD OF COMMISSIONERS MEETING**

Commissioners Present: Todd Wiltgen, Vice Chair
Larry Hudkins
Deb Schorr
Bill Avery

Commissioners Absent: Roma Amundson, Chair

Others Present: Kerry Eagan, Chief Administrative Officer
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 2, 2016.

The Vice Chair noted the location of the Open Meetings Act and opened the meeting at 10:02 a.m.

AGENDA ITEM

1 APPROVAL OF THE SEPTEMBER 1, 2016 STAFF MEETING MINUTES

MOTION: Hudkins moved and Avery seconded approval of the September 1, 2016 Staff Meeting minutes. Avery, Schorr, Hudkins and Wiltgen voted yes. Amundson was absent. Motion carried 4-0.

2 ADDITIONS TO THE AGENDA

A. Provide Assistance to the County Engineer with Bridges

The Vice Chair asked Kerry Eagan, Chief Administrative Officer, to notify Pam Dingman, County Engineer, that the Board intends to discuss this issue.

B. Attendance at September 7, 2016 Chamber Coffee

MOTION: Hudkins moved and Avery seconded approval of the additions to the agenda. Schorr, Hudkins, Avery and Wiltgen voted yes. Amundson was absent. Motion carried 4-0.

3 INSURANCE RENEWALS - Tom Champoux, UNICO Group, Inc. (Insurance Broker); Sue Eckley, County Risk Manager

Sue Eckley, County Risk Manager, said all of the lines of insurance renew on September 30, 2016. She noted there is an overall increase of \$17,636.00, which is equivalent to a 2.8% increase, and felt that was reasonable considering there was a \$1,000,000 claim paid out under general liability.

Tom Champoux, UNICO Group, Inc. (Insurance Broker), presented a coverage/cost comparison for the following lines of insurance (Exhibit A):

- Property/Inland Marine

Champoux reported an increase of \$2,169.00 and said it is not uncommon for large property accounts to be experiencing premium increases. He noted property values decreased by \$113,541.00. Eckley pointed out that the 605 Building is currently under builder's risk insurance.

In response to a question from Hudkins, Eckley said the Community Mental Health Center (CMHC) Building will be taken off the policy on the date the property is transferred. Champoux said there will be a pro rata refund.

- Public Building Commission

Champoux said there is an increase of \$57.00.

- Mental Health Crisis Center

Champoux indicated there is no change in the premium amount.

- Law Enforcement/Public Officials/Excess Liability

Champoux said there is an increase of \$9,785.00 attributed to the increase in the County budget.

- Business and Sheriff's Auto

Champoux said there was an overall increase of \$3,526.00 (\$2,721.00 and \$805.00 respectively) which is equivalent to a 3.2% increase. He noted the County has 283 total business units (vehicles), which is down three from the expiring policy, and said the cost per unit is \$300. The Sheriff's Department has 76 units, which is down 7 from the expiring policy, with a \$400 cost per unit. The Sheriff's auto premium increase is due to loss experience. Eckley noted the Sheriff's Department repaired and kept one cruiser in service that was totaled by the insurance company.

Eckley also reported that she and Pam Dingman, County Engineer, have discussed whether to add comprehensive and collision coverage to some of County Engineering's motor graders and unlicensed equipment.

In response to a question from Avery, Eckley said her department does a search of motor vehicle records (MVR's) for all County employees on an annual basis and provides a copy for any that are a concern to the respective department and County Attorney's Office. She said they will decide whether action is necessary.

- Crime/Employee Dishonesty

Champoux reported an increase of \$318.00.

- Excess Worker's Compensation

Champoux said the increase is \$1,979.00 and said that is partially due to the increase in payroll. He noted there is currently a \$900,000.00 per claim, retention and said the renewal cost would drop from \$100,947.00 to \$97,756.00 if the County were to move to a \$1,000,000.00 retention. Eckley added it is unlikely the Worker's Compensation Court would approve such a change in the retention level.

- Boiler/Machinery

Champoux said there is a reduction of \$198.00.

Champoux noted the Gemini Insurance Company, which provides general liability coverage, is a non-admitted carrier so the County must pay a 3% excess and surplus lines tax. He said Midwest Employers Casualty Company, which provides excess workers' compensation coverage, is an admitted carrier.

Champoux discussed Terrorism Risk Insurance Act (TRIA) insurance, noting in order to be considered an act of terrorism there must be at least \$5,000,000 of bodily injury and property damage and the United States Secretary of State must deem it an act of

terrorism. He said the County can either buy or reject coverage, adding it is available on any line of insurance coverage except for worker's compensation.

Champoux also discussed cyber liability (a data breach in which the firm's customers' personal information is compromised) and social engineering (a psychological manipulation of people into performing actions or divulging confidential information) insurance coverage. He recommended the Board give consideration to the coverage and agreed to provide them with additional information. Avery suggested that staff training be provided to employees.

MOTION: Schorr moved and Hudkins seconded to reject terrorism insurance coverage and to authorize the Vice Chair to sign the necessary documents. Avery, Schorr, Hudkins and Wiltgen voted yes. Amundson was absent. Motion carried 4-0.

MOTION: Hudkins moved and Schorr seconded to accept the recommended insurance coverages. Schorr, Hudkins, Avery and Wiltgen voted yes. Amundson was absent. Motion carried 4-0.

4 CORRECTIONS WORKOUT AREA - Brad Johnson, Interim Corrections Director; Sue Eckley, County Risk Manager

Brad Johnson, Interim Corrections Director, said space was designated for a staff workout area when the Lancaster County Adult Detention Facility (LCADF) was designed. He said the facility recently acquired a couple of surplus treadmills and would like authorization to install the equipment and to try to acquire additional fitness equipment for use by staff, such as a weight machine. Johnson requested an opinion from the County Attorney's regarding worker's compensation liability. He said they were not able to provide a "strong" opinion but felt the facility could be responsible if injuries occurred when staff were using the equipment.

Hudkins noted Sheriff's deputies use a workout room in the Justice and Law Enforcement Center and asked how liability is addressed. Sue Eckley, County Risk Manager, said no claims have been filed but said the Lincoln Police Department (LPD) has paid claims under worker's compensation. She said she supports the request.

Schorr suggested the idea be brought forward at a regular County Board of Commissioners Meeting when media are present, adding there may be commercial entities that would be willing to donate equipment to the facility.

MOTION: Hudkins moved and Schorr seconded to authorize Brad Johnson, Interim Corrections Director, to pursue his ideas regarding a staff workout room in the Lancaster County Adult Detention Facility (LCADF). Hudkins, Avery, Schorr and Wiltgen voted yes. Amundson was absent. Motion carried 4-0.

ADDITIONS TO THE AGENDA

A. Provide Assistance to the County Engineer with Bridges

Eagan said he was unable to reach Pam Dingman, County Engineer, on her cellular or office telephone.

Avery said it was his understanding that discussion with Dingman will take place at the September 15, 2016 County Board Staff Meeting.

MOTION: Hudkins moved and Avery seconded to have the County Board request that the County Engineer bring forth a proposal to engage a consultant bridge engineer to expedite the evaluation, repair and/or replacement of the twelve (12) Lancaster County bridges that are currently closed.

Schorr asked Hudkins whether he discussed this with Dingman. Hudkins indicated he had.

Eagan cautioned the Board against making motions on items that were not on the agenda.

Avery suggested it be made part of the September 15th discussion with Dingman. Hudkins said he wanted to offer the motion at this time because he will not be present at that meeting. Wiltgen questioned whether the motion should be ruled out of order. Hudkins felt the Vice Chair could not do so without good reason.

Schorr again asked Hudkins whether he discussed the need for a consultant with Dingman. Hudkins said he did. Schorr asked whether Dingman is supportive. Hudkins said he doesn't know, stating he raised the issue with Dingman for two weeks but has not received an answer or reply. He said Dingman has stated that she has not replaced a bridge engineer in her department because it was more cost effective to hire one when needed and said he views this as an effort to assist her.

Schorr felt it would be more appropriate to have the conversation on the September 15th when the County Engineer is present. Wiltgen concurred, stating he asked Dingman whether she has contemplated bringing in a third-party consultant during their discussions about county bridges and her answer was no. He added Dingman has four certified bridge engineers on staff, in addition to herself.

Hudkins requested a vote on the motion.

Avery said he agrees with Hudkins. He said he would like a second opinion on the bridges, stating there has been a "rash" of bridge closures. **NOTE:** Twelve county bridges were closed over the past year, based on recommendations from the County Engineer.

Wiltgen noted Avery is questioning the County Engineer's judgement on bridge closures which is different than the issue Hudkins identified in his motion. Hudkins said he also questions closure of the bridges without a plan of action on how to reopen them. He said the County Engineer needs to provide reasoning for the closures, not just state, "We're closing it because we think it's unsafe." Hudkins added if that's the case, the County Engineer should welcome the extra effort to support her opinion. Schorr felt Dingman provided a valid explanation for each one of the closures, noting she provided pictures, traffic counts, where the weaknesses exist, and the age of the bridge. She said she has asked Dingman for information on potential cost replacement and dates and believes Dingman is compiling that data.

Avery said the County Engineer has refused to prioritize the projects stating they are all critical. He felt that does not make sense. Wiltgen noted that conversation took place during budget discussion (see July 21, 2016 County Board Staff Meeting minutes) and said that is somewhat different than prioritization of bridges that have been damaged and need repairs. He also pointed out that a County employee was severely injured last week working on one of the bridges that had been closed. Avery said Dingman's refusal to prioritize projects has created a "climate of doubt." Schorr said Dingman has indicated that she is not at the point where she can provide that prioritization list. She said she is not sure what type of assistance Dingman needs, noting Dingman might ask for a temporary consultant to help secure Section 404 (Clean Water Act) permits or a consultant that specializes in hydrology. She said that's what she wants to hear from her. Hudkins said that is what he intended with his motion, to let the County Engineer know the Board supports providing assistance if she needs it.

MOTION: Schorr moved and Wiltgen seconded to call the question. Schorr and Wiltgen voted yes. Avery and Hudkins voted no. Amundson was absent. The motion failed on a 2-2 vote.

Wiltgen said it sounds like the Board is giving Dingman a directive. Hudkins said it is a request.

Wiltgen said he has seen emails from a number of people who have called Dingman's judgement into question and said he believes those are unfair. He said Dingman is a licensed engineer who has given her professional opinion in a public forum. Wiltgen said there is an inspection report for each of the bridges which are public documents and encouraged Board members to read them.

Avery said the Board has a responsibility to make sound judgements and decisions and cannot do so without more information.

Hudkins said he disagrees with Wiltgen's assertion that he and Avery are saying Dingman's opinion doesn't count, it does, but felt she may need extra help and support to work through this. He added he agrees with Avery that there should be a priority

list, noting some of the bridges that were closed involve farm-to-market roads and school bus routes.

Wiltgen said this involves professional judgement. He said Dingman is an elected official and has the certification necessary to provide an expert opinion on the condition of these bridges. Wiltgen said he believes Hudkins and Avery are second guessing her judgement and motives. Avery admitted he is.

Wiltgen said he does not believe it is right to have this discussion without Dingman present. Hudkins said he believes this is a deliberate attempt to postpone the discussion to a time when he will not present and cannot voice his opinion. Wiltgen said he had not been aware that Hudkins would not be present for the September 15th County Board Staff Meeting and is willing to hold the item until Hudkins is back. Hudkins said he doesn't want the matter delayed. He added he believes Board members need to take responsibility as a Board to guide and assist department heads. Wiltgen said he views it as trying to undermine the County Engineer. He assured Hudkins that if Dingman asks for assistance, he will be supportive.

Avery said he believes it is the Board's responsibility to ask questions, require information and hold department heads accountable, whether they are elected or not. Wiltgen said it should be done in a public forum.

Hudkins said this is one of the most serious problems he has seen in his years on the Board and stressed the Board needs to do everything it can to help the residents that are affected.

The maker of the motion and the seconder withdrew their motion with the understanding the issue would be scheduled for further discussion at the next Staff Meeting.

B. Attendance at September 7, 2016 Chamber Coffee

Schorr said she will be unable to attend the meeting. Wiltgen agreed to attend in her place.

EMERGENCY ITEMS AND OTHER BUSINESS

Hudkins said he will be unable to attend the September 13, 2016 Public Building Commission (PBC) meeting and suggested another Board member could sit in, although they would not have voting privileges. **NOTE:** Commissioner Amundson also serves on the PBC.

5 ACTION ITEMS

There were no action items.

6 CONSENT ITEMS

There were no consent items.

7 ADMINISTRATIVE OFFICER REPORT

A. Community Mental Health Center (CMHC) Property Sale

Eagan said the sale of the CMHC Building is set for September 8, 2016. He said he was informed there are no active easements on the property and that information has been forwarded to Kent Seacrest, the attorney for Bryan Health (see September 1, 2016 County Board Staff Meeting for more information on the public utility easement issue). Eagan said he believes the County can proceed with the sale and said he will ask the County Sheriff to make an announcement that Lancaster County will obtain releases of all easements that run under the building before the deed is transferred.

MOTION: Hudkins moved and Avery seconded to proceed with the sale of the Community Mental Health Center (CMHC) property, as outlined. Schorr, Hudkins, Avery and Wiltgen voted yes. Amundson was absent. Motion carried 4-0.

B. Re-appointment of Jack Coogan, Phillip Nalley and Rachel Warman to the Air Pollution Advisory Board

Wiltgen noted that Rachel Warman has stated in her appointment application that her legal address is in Papillion, Nebraska.

Eagan said he does not believe residency in Lancaster County is required but said he will check.

The re-appointments will be scheduled on the September 13, 2016 County Board of Commissioners Meeting agenda for action.

8 PENDING

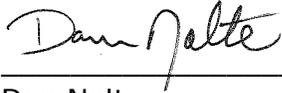
There were no pending items.

9 EMERGENCY ITEMS AND OTHER BUSINESS

Item was moved forward on the agenda.

10 ADJOURNMENT

MOTION: Schorr moved and Avery seconded to adjourn the meeting at 11:16 a.m. Hudkins, Avery, Schorr and Wiltgen voted yes. Amundson was absent. Motion carried 4-0.



Dan Nolte
Lancaster County Clerk



tabbles®
EXHIBIT
A



Insurance Proposal for:



Presentation by:

Thomas W. Champoux, CPCU, AIC, CWCA

September 6, 2016

- ▶ UNICO Group
- ▶ 1128 Lincoln Mall, Suite 200
- ▶ Lincoln, NE 68508

- ▶ Phone: (402) 434-7200
- ▶ Fax: (402) 434-7272
- ▶ Toll-Free: (800) 755-0048

This presentation is designed to give you an overview of the insurance coverages we are offering for your company. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you. Please refer to your specific insurance contracts for details on coverages, conditions and exclusions.

COVERAGE/COST COMPARISON

UNICO Group, Inc.

Insured: Lancaster County - OVERVIEW
 Effective Date: September 30, 2016

A/M: Megan Unvert
 Date Provided: _____

Coverage	Renewal	Expiring	Difference
Building(s) PROPERTY	145,627.00	143,458.00	+ 2,169.00
Content(s) CONT. WESTERN			
Business Income			
Property Enhancement			
EDP/Computer			
Public Building Commission Cont. Western	29,302.00	29,245.00	+ 57.00
Mental Health Crisis Center	23,146.16	23,146.16	---
Type -			
Commercial General Liability			
Incl. Public Officials & Excess Law Enforcement	206,000.00	196,215.00	+ 9,785.00
Auto (Master) – Continental Western	84,914.00	82,193.00	+ 2,721.00
Auto – Sheriff’s Dept.	30,424.00	29,619.00	+ 805.00
Crime – Hartford	13,325.00	13,007.00	+ 318.00
Subtotal			
Workers’ Compensation – Excess	100,947.00	98,968.00	+ 1,979.00
Boiler/Machinery - Cincinnati	6,982.00	7,180.00	- 198.00
SUBTOTAL			
Pay Plan Charge			
GRAND TOTAL	\$640,667.16	\$623,031.16	+ \$17,636.00 (+2.8%)

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.

COVERAGE/COST COMPARISON

UNICO Group, Inc.

Insured: Lancaster County – Property/Inland Marine

A/M: Megan Unvert

Effective Date: September 30, 2016

Date Provided: _____

Coverage	Union Renewal	Union Expiring	Difference
Building(s)			
Content(s) PROPERTY	145,627.00	143,458.00	+ 2,169.00
Business Income			
Property Enhancement			
EDP/Computer			
Signs/Glass			
Inland Marine			
Type -			
Commercial General Liability			
EBL			
EPLI			
Professional/E&O			
Auto			
Garage			
Crime			
Fiduciary Liability			
GRAND TOTAL	① 145,627.00	\$143,458.00	+ \$2,169.00

Comments:

① Property Values decreased by \$113,541 from \$124,075,136 to \$123,961,595

Board of Commissioners of Lancaster County

Marketplace Review

We approached the following carriers in an effort to provide the most comprehensive and cost effective insurance program.

INSURANCE COMPANY	LINE OF COVERAGE	RESPONSE	PREMIUM
Gemini Insurance Company	General Liability	Recommended Quote	\$200,000.00
Midwest Employers Casualty Company	Excess Workers Comp	Recommended Quote	\$100,947.00

Board of Commissioners of Lancaster County

Insurance Company Ratings and Admitted Status

PROPOSED INSURANCE COMPANIES	A.M. BEST'S RATING	ADMITTED / NON-ADMITTED
Gemini Insurance Company	A+ XV	Non-Admitted
Midwest Employers Casualty Company	A+ XV	Admitted

If the above indicated coverage is placed with a Non-Admitted Carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. As such, this carrier is not subject to the same regulations which apply to an admitted carrier nor do they participate in any insurance guarantee fund applicable in that state.

*The above A.M. Best Rating was verified on the date the proposal document was created.

Guide to Best Ratings Rating Levels and Categories

LEVEL	CATEGORY	Financial Size Categories <i>(In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)</i>	
A++, A+	Superior		
A, A-	Excellent	FSC I Up to 1,000	FSC IX 250,000 to 500,000
B++, B+	Good	FSC II 1,000 to 2,000	FSC X 500,000 to 750,000
B, B-	Fair	FSC III 2,000 to 5,000	FSC XI 750,000 to 1,000,000
C++, C+	Marginal	FSC IV 5,000 to 10,000	FSC XII 1,000,000 to 1,250,000
C, C-	Weak	FSC V 10,000 to 25,000	FSC XIII 1,250,000 to 1,500,000
D	Poor	FSC VI 25,000 to 50,000	FSC XIV 1,500,000 to 2,000,000
E	Under Regulatory Supervision	FSC VII 50,000 to 100,000	FSC XV 2,000,000 or more
F	In Liquidation	FSC VIII 100,000 to 250,000	
S	Suspended		

Best's Insurance Reports, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View the A.M. Best Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

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Board of Commissioners of Lancaster County

Insurance Company Ratings and Admitted Status (Cont.)

GUIDE TO BEST'S FINANCIAL STRENGTH RATINGS			
A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. The rating is based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.			
Best's Financial Strength Ratings			
	Rating	Descriptor	Definition
Secure	A++, A+	Superior	Assigned to companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
	A, A-	Excellent	Assigned to companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
	B++, B+	Good	Assigned to companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.
Vulnerable	B, B-	Fair	Assigned to companies that have, in our opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C++, C+	Marginal	Assigned to companies that have, in our opinion, a marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C, C-	Weak	Assigned to companies that have, in our opinion, a weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
	D	Poor	Assigned to companies that have, in our opinion, a poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.
	E	Under Regulatory Supervision	Assigned to companies (and possibly their subsidiaries/affiliates) placed under a significant form of regulatory supervision, control or restraint - including cease and desist orders, conservatorship or rehabilitation, but not liquidation - that prevents conduct of normal, ongoing insurance operations.
	F	In Liquidation	Assigned to companies placed in liquidation by a court of law or by a forced liquidation.
	S	Suspended	Assigned to rated companies when sudden and significant events impact operations and rating implications cannot be evaluated due to a lack of timely or adequate information, or in cases where continued maintenance of the previously published rating opinion is in violation of evolving regulatory requirements.
Rating Modifiers			
Modifier	Descriptor	Definition	
u	Under Review	Indicates the rating may change in the near term, typically within six months. Generally is event driven, with positive, negative or developing implications.	
pd	Public Data	Indicates rating assigned to insurer that chose not to participate in A.M. Best's interactive rating process. (Discontinued in 2010)	
s	Syndicate	Indicates rating assigned to a Lloyd's syndicate.	
Rating Outlooks			
Indicates potential direction of a Best's Financial Strength Rating over an intermediate term, generally defined as 12 to 36 months.			
Positive	Indicates possible rating upgrade due to favorable financial/market trends relative to the current rating level.		
Negative	Indicates possible rating downgrade due to unfavorable financial/market trends relative to the current rating level.		
Stable	Indicates low likelihood of a rating change due to stable financial/market trends.		
Under Review Implications			
Indicates the potential direction of a Best's Financial Strength Rating that is in Under Review status based on information currently available.			
Positive	Indicates there is a reasonable likelihood the company's rating will be raised as a result of A.M. Best's analysis of a recent event.		
Negative	Indicates there is a reasonable likelihood the company's rating will be lowered as a result of A.M. Best's analysis of a recent event.		
Developing	Indicates there is uncertainty as to the final rating outcome, but there is a reasonable likelihood the company's rating will change as a result of A.M. Best's analysis of a recent event.		
Not Rated Designation			
NR: Assigned to companies that are not rated by A.M. Best.			
Rating Disclosure			
A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. The ratings are not assigned to specific insurance policies or contracts and do not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. A Best's Financial Strength Rating is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. In arriving at a rating decision, A.M. Best relies on third-party audited financial data and/or other information provided to it. While this information is believed to be reliable, A.M. Best does not independently verify the accuracy or reliability of the information. For additional details, see A.M. Best's <i>Terms of Use</i> at www.ambest.com			
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Board of Commissioners of Lancaster County

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 8/18/2016, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	LINE OF COVERAGE	CARRIER
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	General Liability	Gemini Insurance Company (W. R. Berkley Group)
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	TRIA Coverage	
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Excess Workers Comp - \$900,000 SIR	Midwest Employers Casualty Company (W. R. Berkley Group)
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Excess Workers Comp - \$1,000,000 SIR	
TRIA Cannot be rejected	TRIA Coverage	

Producer/ Insured Coverage Amendments and Notes:

_____ Client Initials

Board of Commissioners of Lancaster County

Client Authorization to Bind Coverage

Provide Quotations or Additional Information on the Following Coverage Considerations:

Other Coverage Considerations

- Yes No Cyber Risk
 Yes No Environmental Pollution Liability

Note: Selecting the "Reject All or Accept All" option will override any selections that you have made above

Reject All Accept All - Coverages for Consideration

It is understood this proposal provides only a summary of the details; the policies will contain the actual coverages.

We confirm 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.

By:

Specify: owner, partner or corporate officer

Print Name

Date:

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, (the "Act"), you have a right to purchase insurance coverage for losses resulting from acts of terrorism, *as defined in Section 102(1) of the Act*. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

Coverage under your policy may be affected as follows:

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020 OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE ACT, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage

	I hereby elect to purchase terrorism coverage, subject to the limitations of the Act, for acts of terrorism as defined in the Act, for a prospective premium of <u>\$5,000.00</u> .
	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant's Signature

Insurance Company

Print Name

Policy Number

COVERAGE/COST COMPARISON

Lancaster County – Law Enforcement/
 Insured: **Public Officials/Excess Liability**
 Effective Date: September 30, 2016

UNICO Group, Inc.
 A/M: Megan Unvert
 Date Provided: _____

Coverage	Gemini Renewal	Gemini Expiring	Difference
Building(s)			
Content(s)			
Business Income			
Property Enhancement			
EDP/Computer			
Signs/Glass			
Inland Marine			
Type -			
Commercial General Liability			
Incl. Public Officials & Excess Law Enforcement	200,000.00	190,500.00	+ 9,500.00
Public Officials	Included	Included	
Auto Liability – Emergency Vehicles	Included	Included	
Crime			
Surplus Lines Tax	6,000.00	5,715.00	+ 285.00
Subtotal			
Workers' Compensation-Excess			
Boiler/Machinery			
Umbrella			
SUBTOTAL			
Pay Plan Charge			
GRAND TOTAL	\$206,000.00	\$196,215.00	+ \$9,785.00 (+5%)

Comments:

① Premium increase due to increase in County Budget from \$141M to \$178M (26% increase).

COVERAGE/COST COMPARISON

UNICO Group, Inc.

Insured: Lancaster County – Business Auto
 Effective Date: September 30, 2016

A/M: Megan Unvert
 Date Provided: _____

Coverage	Continental Western Renewal	Continental Western 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 – Master	① 84,914.00	82,193.00	+ 2,721.00
Sheriff's Department	② 30,424.00	29,619.00	+ 805.00
Crime			
Fiduciary Liability			
Subtotal			
Workers' Compensation			
Boiler/Machinery			
Umbrella			
SUBTOTAL			
Pay Plan Charge			
GRAND TOTAL	\$115,338.00	\$111,812.00	+ \$3,526.00 (+3.2%)

Comments:

See Business Auto Comments Page

COVERAGE/COST COMPARISON COMMENTS

Insured: Lancaster County – Business Auto
Effective Date: September 30, 2016

UNICO Group, Inc.
A/M: Megan Unvert
Date Provided: _____

Comments:

- ① 283 units Renewal – 286 Expiring
Per Unit Cost: \$300.00
-

- ② 76 units Renewal – 83 Expiring
Sheriff's Auto Premium increase due to Loss Experience
Per Unit Cost: \$400.00
Loss Ratio: 1 yr – 137% 3 yr – 146% 5 yr – 104%
Experience credit/debit maxed out at 25% debit.
See attached Loss History
-

- ③ Continental Western does not require the addition of units to the policy when acquired. Lancaster County benefits from "free insurance" as long as these units are not involved in an accident – at which time they must be added to the policy.
-

Summary Loss History

Continental Western Insurance Company

Losses as of prior day, premium as of prior month-end

Insured Name: Lancaster County

Evaluated Date: 8/17/2016

Line of Business: CAA

Agency name: UNICO GROUP, INC

Policy Number	Effective Dates	Claim Status	# of Claims	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
2650205-30	09/30/2015 - 09/30/2016	0 Open, 5 Closed	5	39,048.96	527.36	0.00	39,576.32	5,320.00	0.00	34,256.32
2650205-29	09/30/2014 - 09/30/2015	0 Open, 7 Closed	7	22,595.85	149.00	0.00	22,744.85	610.00	0.00	22,134.85
2650205-28	09/30/2013 - 09/30/2014	0 Open, 10 Closed	10	60,954.72	251.00	0.00	61,205.72	4,166.00	0.00	57,039.72
2650205-27	09/30/2012 - 09/30/2013	0 Open, 4 Closed	4	46,546.73	66.00	0.00	46,612.73	15,623.84	0.00	30,988.89
2650205-26	09/30/2011 - 09/30/2012	0 Open, 2 Closed	2	6,132.99	66.00	0.00	6,198.99	0.00	0.00	6,198.99
2650205-25	09/30/2010 - 09/30/2011	0 Open, 1 Closed	1	2,190.55	8.00	0.00	2,198.55	0.00	0.00	2,198.55
Totals		0 Open, 29 Closed	29	177,469.80	1,067.36	0.00	178,537.16	25,719.84	0.00	152,817.32

Loss Cause	# of Features	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
COLLISION	13	\$98,022.03	\$663.36	\$0.00	\$98,685.39	\$23,923.84	\$0.00	\$74,761.55
FIRE	2	\$14,647.97	\$33.00	\$0.00	\$14,680.97	\$0.00	\$0.00	\$14,680.97
GLASS	1	\$1,197.15	\$0.00	\$0.00	\$1,197.15	\$0.00	\$0.00	\$1,197.15
HAIL	5	\$21,909.79	\$99.00	\$0.00	\$22,008.79	\$0.00	\$0.00	\$22,008.79
OTHER PHYSICAL DAMAGE	10	\$34,132.44	\$272.00	\$0.00	\$34,404.44	\$0.00	\$0.00	\$34,404.44
WIND	1	\$7,560.42	\$0.00	\$0.00	\$7,560.42	\$1,796.00	\$0.00	\$5,764.42
Totals	32	\$177,469.80	\$1,067.36	\$0.00	\$178,537.16	\$25,719.84	\$0.00	\$152,817.32

Coverage Type	# of Occur	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
COLL	13	\$98,022.03	\$663.36	\$0.00	\$98,685.39	\$23,923.84	\$0.00	\$74,761.55
COMP	14	\$65,832.30	\$264.00	\$0.00	\$66,096.30	\$1,796.00	\$0.00	\$64,300.30
OTC	5	\$13,615.47	\$140.00	\$0.00	\$13,755.47	\$0.00	\$0.00	\$13,755.47
Totals	32	\$177,469.80	\$1,067.36	\$0.00	\$178,537.16	\$25,719.84	\$0.00	\$152,817.32

LOB Loss Summary

Continental Western Insurance Company

Policy Number: 2650205

Insured Name: Lancaster County

Evaluated Date: 8/17/2016

Line of Business: CAA

Agency name: UNICO GROUP, INC

Eff Dates	Line of Business	# of Occur	Gross Paid Losses	Gross Expenses	Outstanding Reserve	Gross Incurred	Recoveries	Deduct Reimb	Net Incurred
09/30/2015 - 09/30/2016	AutoPD	5	\$39,048.96	\$527.36	\$0.00	\$39,576.32	\$-5,320.00	\$0.00	\$34,256.32
	Policy	5	\$39,048.96	\$527.36	\$0.00	\$39,576.32	\$-5,320.00	\$0.00	\$34,256.32
09/30/2014 - 09/30/2015	AutoPD	7	\$22,595.85	\$149.00	\$0.00	\$22,744.85	\$-610.00	\$0.00	\$22,134.85
	Policy	7	\$22,595.85	\$149.00	\$0.00	\$22,744.85	\$-610.00	\$0.00	\$22,134.85
09/30/2013 - 09/30/2014	AutoPD	10	\$60,954.72	\$251.00	\$0.00	\$61,205.72	\$-4,166.00	\$0.00	\$57,039.72
	Policy	10	\$60,954.72	\$251.00	\$0.00	\$61,205.72	\$-4,166.00	\$0.00	\$57,039.72
09/30/2012 - 09/30/2013	AutoPD	4	\$46,546.73	\$66.00	\$0.00	\$46,612.73	\$-15,623.84	\$0.00	\$30,988.89
	Policy	4	\$46,546.73	\$66.00	\$0.00	\$46,612.73	\$-15,623.84	\$0.00	\$30,988.89
09/30/2011 - 09/30/2012	AutoPD	2	\$6,132.99	\$66.00	\$0.00	\$6,198.99	\$0.00	\$0.00	\$6,198.99
	Policy	2	\$6,132.99	\$66.00	\$0.00	\$6,198.99	\$0.00	\$0.00	\$6,198.99
09/30/2010 - 09/30/2011	AutoPD	1	\$2,190.55	\$8.00	\$0.00	\$2,198.55	\$0.00	\$0.00	\$2,198.55
	Policy	1	\$2,190.55	\$8.00	\$0.00	\$2,198.55	\$0.00	\$0.00	\$2,198.55
All Terms (curr yr + 5 yrs)	AutoPD	29	\$177,469.80	\$1,067.36	\$0.00	\$178,537.16	\$-25,719.84	\$0.00	\$152,817.32
	Policy	29	\$177,469.80	\$1,067.36	\$0.00	\$178,537.16	\$-25,719.84	\$0.00	\$152,817.32

Detailed Loss History

Policy: 2650205 30 **Effective:** 09-30-2015 - 09-30-2016

Claim #: 40110447 **Status:** CLOSED **Loss Date:** 7/6/2016 **Driver:** Amy Lesan
Loss Description: 13 Ford 0722-IV struck deer. CSR
Loss Location: County Road 175 LINCOLN, NE
Date Reported: 07-08-2016
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	OTHER PHYSICAL DAMAGE	Comp	07-13-2016	739800	62	\$2,417.33	\$33.00	\$0.00	\$2,450.33	\$0.00	0.00	\$2,450.33
Totals						\$2,417.33	\$33.00	\$0.00	\$2,450.33	\$0.00	\$0.00	\$2,450.33

Claim #: 40108431 **Status:** CLOSED **Loss Date:** 5/9/2016
Loss Description: 11 Ford 4343 - hail damage
Loss Location: 7100 S 91st St LINCOLN, NE
Date Reported: 05-18-2016
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	HAIL	Comp	06-20-2016	791100	46	\$900.00	\$0.00	\$0.00	\$900.00	\$0.00	0.00	\$900.00
Lancaster County	HAIL	Comp	N/A	791100	53	\$6,531.85	\$33.00	\$0.00	\$6,564.85	\$0.00	0.00	\$6,564.85
Totals						\$7,431.85	\$33.00	\$0.00	\$7,464.85	\$0.00	\$0.00	\$7,464.85

Claim #: 40103021 **Status:** CLOSED **Loss Date:** 11/30/2015 **Driver:** John Brady
Loss Description: 10 Ford 1644 / Insured lost control on black ice and struck cement bridge.
Loss Location: LINCOLN, NE
Date Reported: 12-01-2015
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	COLLISION	Coll	12-22-2015	791100	40	\$4,086.44	\$0.00	\$0.00	\$4,086.44	-\$210.00	0.00	\$3,876.44
Totals						\$4,086.44	\$0.00	\$0.00	\$4,086.44	-\$210.00	\$0.00	\$3,876.44

Claim #: 40102895 **Status:** CLOSED **Loss Date:** 11/19/2015 **Driver:** Ryan Schmuecker
Loss Description: 13 Ford 6811/IV was completing U-turn w/emergency lights on and pulled out in front of OV-Semi Trk
Loss Location: LINCOLN, NE
Date Reported: 11-24-2015
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Raimh	Net Incurred
Lancaster County	COLLISION	Coll	12-14-2015	739800	59	\$18,450.00	\$428.36	\$0.00	\$18,878.36	-\$5,110.00	0.00	\$13,768.36
Totals						\$18,450.00	\$428.36	\$0.00	\$18,878.36	-\$5,110.00	\$0.00	\$13,768.36

Claim #: 40102549 **Status:** CLOSED **Loss Date:** 11/9/2015 **Driver:** Julie Hoffman
Loss Description: 14 Ford vin#4414-struck deer
Loss Location: LINCOLN, NE
Date Reported: 11-16-2015
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Raimh	Net Incurred
Lancaster County	GLASS	Comp	N/A	739800	71	\$1,197.15	\$0.00	\$0.00	\$1,197.15	\$0.00	0.00	\$1,197.15
Lancaster County	OTHER PHYSICAL DAMAGE	Comp	11-30-2015	739800	71	\$5,466.19	\$33.00	\$0.00	\$5,499.19	\$0.00	0.00	\$5,499.19
Totals						\$6,663.34	\$33.00	\$0.00	\$6,696.34	\$0.00	\$0.00	\$6,696.34

Policy: 2650205 **29** **Effective:** 09-30-2014 - 09-30-2015

Claim #: 40097774 **Status:** CLOSED **Loss Date:** 6/13/2015 **Driver:** Zachary Meyer
Loss Description: 2012 Chev Caprice 2284 / IV attempted to stop to avoid CV but could not stop, striking OV
Loss Location: UNKNOWN, NE
Date Reported: 07-01-2015
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Raimh	Net Incurred
Lancaster County	COLLISION	Coll	07-15-2015	739800	60	\$532.15	\$33.00	\$0.00	\$565.15	\$0.00	0.00	\$565.15
Totals						\$532.15	\$33.00	\$0.00	\$565.15	\$0.00	\$0.00	\$565.15

Claim #: 40096135 **Status:** CLOSED **Loss Date:** 5/3/2015

Loss Description: 10 Ford 1645 - hail damage

Loss Location: 25066 Ironhorse Ct LINCOLN, NE

Date Reported: 05-15-2015

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	HAIL	Comp	06-12-2015	791100	46	\$4,905.38	\$0.00	\$0.00	\$4,905.38	\$0.00	0.00	\$4,905.38
Totals						\$4,905.38	\$0.00	\$0.00	\$4,905.38	\$0.00	\$0.00	\$4,905.38

Claim #: 40094971 **Status:** CLOSED **Loss Date:** 4/5/2015 **Driver:** Casey Dahlke

Loss Description: 14 Ford 4419- IV hit deer

Loss Location: SW 14th St SPRAGUE, NE

Date Reported: 04-13-2015

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	OTHER PHYSICAL DAMAGE	Comp	04-16-2015	739800	77	\$3,638.51	\$33.00	\$0.00	\$3,671.51	\$0.00	0.00	\$3,671.51
Totals						\$3,638.51	\$33.00	\$0.00	\$3,671.51	\$0.00	\$0.00	\$3,671.51

Claim #: 40094875 **Status:** CLOSED **Loss Date:** 4/5/2015 **Driver:** Kory Lehr

Loss Description: 13 Ford 0723- IV hit deer

Loss Location: SW 14th St SPRAGUE, NE

Date Reported: 04-09-2015

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	OTHER PHYSICAL DAMAGE	Comp	05-21-2015	739800	65	\$6,878.46	\$0.00	\$0.00	\$6,878.46	\$0.00	0.00	\$6,878.46
Totals						\$6,878.46	\$0.00	\$0.00	\$6,878.46	\$0.00	\$0.00	\$6,878.46

Claim #: 40092838 **Status:** CLOSED **Loss Date:** 1/31/2015
Loss Description: IV 2008 Ford#2463 was parked on side of road when struck by OV 2001 Nissan Frontier#6705 when slid on snow.
Loss Location: Hwy 33 DENTON, NE
Date Reported: 02-06-2015
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	COLLISION	Coll	02-10-2015	791100	54	\$1,141.35	\$8.00	\$0.00	\$1,149.35	\$0.00	0.00	\$1,149.35
Totals						\$1,141.35	\$8.00	\$0.00	\$1,149.35	\$0.00	\$0.00	\$1,149.35

Claim #: 40089677 **Status:** CLOSED **Loss Date:** 10/29/2014 **Driver:** Jarod Brabec
Loss Description: Insured pulled into intersection on a red light to follow another veh. Had light on only. Claimant proceeded into intersection or
Loss Location: S 14th & Hwy 2 LINCOLN, NE
Date Reported: 10-31-2014
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	COLLISION	Coll	11-19-2014	791100	48	\$5,500.00	\$75.00	\$0.00	\$5,575.00	-\$610.00	0.00	\$4,965.00
Totals						\$5,500.00	\$75.00	\$0.00	\$5,575.00	-\$610.00	\$0.00	\$4,965.00

Claim #: 40088999 **Status:** CLOSED **Loss Date:** 10/3/2014 **Driver:** Jason Mayo
Loss Description: Vehicle stopped & wiring started on fire
Loss Location: Near Lincoln, NE LINCOLN, NE
Date Reported: 10-10-2014
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	FIRE	Comp	10-23-2014	739800	57	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	\$0.00
Totals						\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Policy: 2650205 28 **Effective:** 09-30-2013 - 09-30-2014

Claim #: 40089386 **Status:** CLOSED **Loss Date:** 9/27/2014 **Driver:** Jason Mayo

Loss Description: While stopped on the side of the road vehicle wiring started on fire.

Loss Location: Near Lincoln, NE LINCOLN, NE

Date Reported: 10-23-2014

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimh	Net Incurred
Lancaster County	FIRE	Comp	12-30-2014	739800	62	\$14,647.97	\$33.00	\$0.00	\$14,680.97	\$0.00	0.00	\$14,680.97
Totals						\$14,647.97	\$33.00	\$0.00	\$14,680.97	\$0.00	\$0.00	\$14,680.97

Claim #: 40088000 **Status:** CLOSED **Loss Date:** 9/10/2014

Loss Description: IV backed into fire hydrant.

Loss Location: 800 Prairie Ct. HICKMAN, NE

Date Reported: 09-12-2014

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimh	Net Incurred
Lancaster County	COLLISION	Coll	09-12-2014	739800	75	\$723.52	\$0.00	\$0.00	\$723.52	\$0.00	0.00	\$723.52
Totals						\$723.52	\$0.00	\$0.00	\$723.52	\$0.00	\$0.00	\$723.52

Claim #: 40087655 **Status:** CLOSED **Loss Date:** 8/28/2014 **Driver:** Jared Brabec

Loss Description: 11 Ford 9270 / Insured collided with stalled vehicle.

Loss Location: LINCOLN, NE

Date Reported: 09-03-2014

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimh	Net Incurred
Lancaster County	COLLISION	Coll	09-15-2014	739800	27	\$10,225.00	\$0.00	\$0.00	\$10,225.00	-\$760.00	0.00	\$9,465.00
Totals						\$10,225.00	\$0.00	\$0.00	\$10,225.00	-\$760.00	\$0.00	\$9,465.00

Claim #: 40085473 **Status:** CLOSED **Loss Date:** 6/25/2014 **Driver:** Ryan Schmuecker
Loss Description: IV rear ended OV after OV stopped to avoid collision with OV2 that turned against the green light.
Loss Location: 27th & Randolph LINCOLN, NE
Date Reported: 07-02-2014
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimh	Net Incurred
Lancaster County	COLLISION	Coll	07-14-2014	739800	66	\$341.15	\$53.00	\$0.00	\$394.15	\$0.00	0.00	\$394.15
Totals						\$341.15	\$53.00	\$0.00	\$394.15	\$0.00	\$0.00	\$394.15

Claim #: 40084928 **Status:** CLOSED **Loss Date:** 6/16/2014 **Driver:** Lancaster County Sheriff
Loss Description: Hail damage to autos.
Loss Location: LINCOLN, NE
Date Reported: 06-23-2014
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimh	Net Incurred
Lancaster County	HAIL	Comp	07-03-2014	739800	62	\$2,848.58	\$33.00	\$0.00	\$2,881.58	\$0.00	0.00	\$2,881.58
Lancaster County	HAIL	Comp	07-03-2014	739800	68	\$6,723.98	\$33.00	\$0.00	\$6,756.98	\$0.00	0.00	\$6,756.98
Totals						\$9,572.56	\$66.00	\$0.00	\$9,638.56	\$0.00	\$0.00	\$9,638.56

Claim #: 40083962 **Status:** CLOSED **Loss Date:** 5/29/2014 **Driver:** Christina Worster
Loss Description: insd lost control and went into ditch
Loss Location: 110th St LINCOLN, NE
Date Reported: 06-03-2014
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimh	Net Incurred
Lancaster County	COLLISION	Coll	07-01-2014	791100	12	\$3,585.75	\$33.00	\$0.00	\$3,618.75	\$0.00	0.00	\$3,618.75
Totals						\$3,585.75	\$33.00	\$0.00	\$3,618.75	\$0.00	\$0.00	\$3,618.75

Claim #: 40083511 Status: CLOSED Loss Date: 5/17/2014

Loss Description: insured driver hit a deer

Loss Location: LINCOLN, NE

Date Reported: 05-21-2014

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	OTHER PHYSICAL DAMAGE	Comp	05-22-2014	739800	72	\$2,116.48	\$33.00	\$0.00	\$2,149.48	\$0.00	0.00	\$2,149.48
Totals						\$2,116.48	\$33.00	\$0.00	\$2,149.48	\$0.00	\$0.00	\$2,149.48

Claim #: 40083297 Status: CLOSED Loss Date: 5/11/2014

Loss Description: 09 Dodge 5713 / Tornado damage to vehicle.

Loss Location: Malcom, NE MALCOLM, NE

Date Reported: 05-14-2014

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	WIND	Comp	10-20-2014	791100	19	\$7,560.42	\$0.00	\$0.00	\$7,560.42	-\$1,796.00	0.00	\$5,764.42
Totals						\$7,560.42	\$0.00	\$0.00	\$7,560.42	-\$1,796.00	\$0.00	\$5,764.42

Claim #: 40078664 Status: CLOSED Loss Date: 12/13/2013

Loss Description: 07 Ford 2304 - IV was parked when struck by other party that has no insurance.

Loss Location: Kessler Blvd Lincoln, NE LINCOLN, NE

Date Reported: 12-18-2013

Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	COLLISION	Coll	12-23-2013	791100	38	\$2,031.87	\$33.00	\$0.00	\$2,064.87	\$0.00	0.00	\$2,064.87
Totals						\$2,031.87	\$33.00	\$0.00	\$2,064.87	\$0.00	\$0.00	\$2,064.87

Claim #: 40076904 **Status:** CLOSED **Loss Date:** 10/12/2013 **Driver:** Alison Evans
Loss Description: IV was responding to call when she lost control and collided with OV.
Loss Location: Hwy 77 & Pioneers LINCOLN, NE
Date Reported: 10-16-2013
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County Sheriffs Departn	COLLISION	Coll	11-25-2013	791100	14	\$10,150.00	\$0.00	\$0.00	\$10,150.00	-\$1,610.00	0.00	\$8,540.00
Totals						\$10,150.00	\$0.00	\$0.00	\$10,150.00	-\$1,610.00	\$0.00	\$8,540.00

Policy: 2650205 27 **Effective:** 09-30-2012 - 09-30-2013

Claim #: 40074396 **Status:** CLOSED **Loss Date:** 7/25/2013 **Driver:** Allison Evens
Loss Description: Deer hit
Loss Location: Near Lincoln, NE LINCOLN, NE
Date Reported: 07-30-2013
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	OTHER PHYSICAL DAMAGE	OTC	09-06-2013	791100	15	\$4,403.13	\$33.00	\$0.00	\$4,436.13	\$0.00	0.00	\$4,436.13
Totals						\$4,403.13	\$33.00	\$0.00	\$4,436.13	\$0.00	\$0.00	\$4,436.13

Claim #: 40073194 **Status:** CLOSED **Loss Date:** 6/22/2013 **Driver:** Michael Hipps
Loss Description: 08 Ford 1468 / Deer hit.
Loss Location: LINCOLN, NE
Date Reported: 06-25-2013
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	OTHER PHYSICAL DAMAGE	OTC	06-26-2013	791100	52	\$888.80	\$33.00	\$0.00	\$921.80	\$0.00	0.00	\$921.80
Totals						\$888.80	\$33.00	\$0.00	\$921.80	\$0.00	\$0.00	\$921.80

Claim #: 40070983 **Status:** CLOSED **Loss Date:** 4/10/2013 **Driver:** Jeremy Schwarz
Loss Description: 12 Chevy 3433 / Insd chasing down suspect, lost control on icy bridge and struck other vehicle. (No liability coverage)
Loss Location: MM 405 LINCOLN, NE
Date Reported: 04-16-2013
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	COLLISION	COLL	04-29-2013	739800	73	\$27,000.00	\$0.00	\$0.00	\$27,000.00	-\$4,060.00	0.00	\$22,940.00
Totals						\$27,000.00	\$0.00	\$0.00	\$27,000.00	-\$4,060.00	\$0.00	\$22,940.00

Claim #: 40067003 **Status:** CLOSED **Loss Date:** 11/11/2012 **Driver:** Curtis Reha
Loss Description: IV struck OV in front of driver door
Loss Location: Westgate Blvd & Okl Creek Rd LINCOLN, NE
Date Reported: 11-21-2012
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	COLLISION	COLL	01-17-2013	739800	72	\$14,254.80	\$0.00	\$0.00	\$14,254.80	-\$11,563.84	0.00	\$2,690.96
Totals						\$14,254.80	\$0.00	\$0.00	\$14,254.80	-\$11,563.84	\$0.00	\$2,690.96

Policy: 2650205 26 **Effective:** 09-30-2011 - 09-30-2012

Claim #: 40062959 **Status:** CLOSED **Loss Date:** 7/8/2012
Loss Description: IV struck a deer.
Loss Location: LINCOLN, NE
Date Reported: 07-12-2012
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	OTHER PHYSICAL DAMAGE	OTC	07-16-2012	791100	71	\$4,180.39	\$33.00	\$0.00	\$4,213.39	\$0.00	0.00	\$4,213.39
Totals						\$4,180.39	\$33.00	\$0.00	\$4,213.39	\$0.00	\$0.00	\$4,213.39

Claim #: 40060686 **Status:** CLOSED **Loss Date:** 5/10/2012 **Driver:** Eric Schilmoeller
Loss Description: deer hit
Loss Location: LINCOLN, NE
Date Reported: 05-14-2012
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	OTHER PHYSICAL DAMAGE	OTC	05-16-2012	791100	14	\$1,952.60	\$33.00	\$0.00	\$1,985.60	\$0.00	0.00	\$1,985.60
Totals						\$1,952.60	\$33.00	\$0.00	\$1,985.60	\$0.00	\$0.00	\$1,985.60

Policy: 2650205 **25** **Effective:** 09-30-2010 - 09-30-2011

Claim #: 40040288 **Status:** CLOSED **Loss Date:** 12/15/2010 **Driver:** Jason Henkel
Loss Description: Deer Hit.
Loss Location: 5000 W Van Dorn LINCOLN, NE
Date Reported: 12-20-2010
Insured Location: 233 S 10th Street Lincoln NE 68508

Claimant	Loss Cause	Coverage Type	Last Reserve	Premium Class	Cov Item	Gross Paid Losses	Gross Expenses	Outstanding Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Lancaster County	OTHER PHYSICAL DAMAGE	OTC	12-22-2010	791100	50	\$2,190.55	\$8.00	\$0.00	\$2,198.55	\$0.00	0.00	\$2,198.55
Totals						\$2,190.55	\$8.00	\$0.00	\$2,198.55	\$0.00	\$0.00	\$2,198.55

This information being provided herein is for informational purposes only. The Company does not make any express or implied representation or warranty as to the accuracy or completeness of the Information. The Company shall have no liability relating to the Information or for any errors therein or omissions therefrom.

COVERAGE/COST COMPARISON

Insured: Lancaster County – Work Comp
 Effective Date: September 30, 2016

UNICO Group, Inc.
 A/M: Megan Unvert
 Date Provided: _____

Coverage	Midwest Employers Casualty Renewal	Midwest Employers Casualty 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	100,947.00	98,968.00	+ 1,979.00
Boiler/Machinery			
Umbrella			
SUBTOTAL			
Pay Plan Charge			
GRAND TOTAL	\$100,947.00	\$98,968.00	+ \$1,979.00 (+2.0%)

Comments:

- ① \$900,000 Retention
- ② \$1,000,000 Retention - \$97,756 Rate - .1869

2016 Payrolls - \$52,304,136 Rate - .193

2015 Payrolls - \$51,278,565 Rate - .193

Difference +\$ 1,025,571 (+2%)

COVERAGE/COST COMPARISON

UNICO Group, Inc.

Insured: Lancaster County – Crime
 Effective Date: September 30, 2016

A/M: Megan Unvert
 Date Provided: _____

Coverage	Hartford Renewal	Hartford Expiring	Difference
Building(s)			
Content(s)			
Business Income			
Property Enhancement			
EDP/Computer			
Signs/Glass			
Inland Marine			
Type -			
Type -			
Commercial General Liability			
EBL			
Law Enforcement			
Public Officials			
Auto			
Garage			
Crime	① 13,325.00	13,007.00	+ 318.00
Fiduciary Liability			
Subtotal			
Workers' Compensation- Excess			
Boiler/Machinery			
Umbrella			
SUBTOTAL			
Pay Plan Charge			
GRAND TOTAL	\$13,325.00	\$13,007.00	+ \$318.00 (+2.4%)

Comments:

① Increase in premium due to revenues being up by 6% from prior year.

COVERAGE/COST COMPARISON

UNICO Group, Inc.

Insured: Lancaster County – Boiler & Machinery
 Effective Date: September 30, 2016

A/M: Megan Unvert
 Date Provided: _____

Coverage	Cincinnati Renewal	Cincinnati 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			
Boiler/Machinery - All Locations	6,982.00	7,180.00	- 198.00
SUBTOTAL			
Pay Plan Charge			
GRAND TOTAL	\$6,982.00	\$7,180.00	- \$198.00

Comments:

- ① New 3-year term with guaranteed rates.
- ② Excludes terrorism premium of \$64.00. If you elect to purchase renewal premium will be increased by that amount.

COVERAGE/COST COMPARISON

Mental Health Crisis Center
 Insured: **of Lancaster County**
 Effective Date: September 30, 2016

UNICO Group, Inc.
 A/M: Megan Unvert
 Date Provided: _____

Coverage	Landmark American Renewal	Landmark American Expiring	Difference
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	22,222.000	22,222.00	---
Broker Fee	250.00	250.00	---
Surplus Lines Tax	674.16	674.16	---
Fiduciary Liability			
Subtotal			
Workers' Compensation			
Boiler/Machinery			
Umbrella			
Subtotal			
Pay Plan Charge			
GRAND TOTAL	\$23,146.16	\$23,146.16	---

Comments:

COVERAGE/COST COMPARISON

Insured: **Lincoln/Lancaster County Public Building
Commission**

UNICO Group, Inc.
A/M: Megan Unvert

Effective Date: September 30, 2016

Date Provided: _____

Coverage	Continental Western Renewal	Continental Western Expiring	Difference
Building(s)			
Content(s)			
Business Income			
Property Enhancement			
EDP/Computer			
Signs/Glass			
Other Property			
Inland Marine			
Type -			
Commercial General Liability	Ⓢ 23,128.00	23,085.00	+ 43.00
EBL			
EPLI			
Professional/E&O			
Auto			
Garage			
Crime			
Fiduciary Liability			
Package – Subtotal			
Workers' Compensation			
Boiler/Machinery			
Umbrella	6,174.00	6,160.00	+ 14.00
SUBTOTAL			
Pay Plan Charge			
GRAND TOTAL	\$29,302.00	\$29,245.00	+ \$57.00

Comments:



UNICO

Where Connections Make a Difference

402.434.7200

unicogroup.com