

**CITY OF WAUKESHA**  
**EVALUATION OF BIDS FOR PROPERTY, CONTENTS, PROPERTY IN THE OPEN; CONTRACTOR'S EQUIPMENT; AUTO PHYSICAL DAMAGE**  
**October 19, 2015**

	LGPIF Expiring Policy		LGPIF Anticipated Renewal		MPIC/League		CIC (HNI Brian Kaminski, Broker)		EMC (G2, Broker)		Travelers (Gallagher, Broker)	
	Premium	Deductible	Premium	Deductible	Premium	Deductible	Premium	Deductible	Premium	Deductible	Premium	Deductible
Vehicles Collision/Comprehensive	75,753.00	500 Ded.	123,477.39	500 Ded.	52,850.00	500 Ded. ACV	69,130.00	5,000 Ded. ACV	96,392.00	1,000 Ded. ACV	Included	10,000 Ded ACV
Buildings, Personal Prop, PIO	155,431.00	10,000 Ded	253,352.53	10,000 Ded	125,313.00	5,000 Ded RCV	211,124.00	10,000 Ded	169,969.00	10,000 Ded	167,003.00	10,000 Ded. RCV
Contractors	18,945.00	500 Ded.	30,880.35	500 Ded.	18,216.00	500 Ded.	Included		18,883.00	1,000 Ded.	Included	5,000 Ded.
Monies and Securities	2,247.00	500 Ded.	3,662.61	500 Ded.	2,371.00	500 Ded.	355.00		574.00	10,000 Ded.	5,000.00	15,000 Ded.
Monies & Securities Limited Term	45.00	500 Ded.	73.35	500 Ded.	34.00	500 Ded.			Included		Included	
Accounts Receivable	173.00	10,000 Ded.	281.99	10,000 Ded.	166.00	10,000 Ded.			No Charge		No Charge	
Business Income	239.00	10,000 Ded.	389.57	10,000 Ded.	227.00	10,000 Ded.	Included		Included		Included	
Alarm Credits	(6,910.00)		(11,263.30)									
2 Building Deductibles												
11 Vehicle Deductibles												
<b>TOTAL</b>	<b>245,923.00</b>		<b>400,854.49</b>		<b>199,177.00</b>		<b>280,609.00</b>		<b>285,818.00</b>		<b>172,003.00</b>	<b>See Note - Deductible</b>

ACV = Actual Cash Value  
RCV = Replacement Cash Value  
PIO = Property in the Open

No respondents gave 3 year quotes as requested. Only Travelers offered a rate "freeze" for 2017  
Conclusion: Staff recommends that the property, contractor's equipment, vehicle collision and comprehensive insurance be placed with the Municipal Property Insurance and League of Wisconsin Municipalities.

# of Vehicle Claims per yr	Total Incl Ded	Average	# of Building, Contents & PIO claims by yr	NOTE: Deductibles MPIC vs Travelers Diff in Proposal
2010	10	26,293.30	2,629.33	2010 1
2011	5	21,404.27	4,280.85	2011 4
2012	10	24,314.40	2,431.44	2012 0
2013	14	44,419.67	3,172.83	2013 2
2014	11	16,400.04	1,490.91	2014 3
2015 To Date	4	13,064.40	3,266.10	2015 To Date 1
<b>Avg</b>	<b>9 to 10 per year</b>	2015 Incl One Est.		<b>Avg</b> <b>1 to 2 per year</b>

  

Avg Vehicle Claim	(25,000.00)	10 @ \$3,000 less \$500
Avg Building Claim	(5,000.00)	1 amt (\$5,000 diff in ded)
	<u>(2,826.00)</u>	

Travelers would be more when factoring in deductibles

Note: Building claims are infrequent, but can be very large when made. The difference is showing one claim in the deductible.