

**AMENDED
AGENDA
STE. GENEVIEVE BOARD OF ALDERMEN
REGULAR MEETING
THURSDAY – JUNE 27, 2024
CITY HALL - 165 S. FOURTH STREET
6:00 P.M.**

CALL TO ORDER.

PLEDGE OF ALLIGIANCE.

ROLL CALL.

APPROVAL OF AGENDA.

PRESENTATION/AWARDS.

PERSONAL APPEARANCE.

CITY ADMINISTRATORS REPORT.

STAFF REPORTS.

- Jasen Crump – Police Chief
- Steve Wilson – Alliance Water Resources

PUBLIC COMMENTS. Please identify yourself for the record and please try and keep comments to 5 minutes. (The Board will not interact during public comments and will have staff investigate any city related issues brought forward and contact the individual later with a response.)

CONSENT AGENDA.

- Minutes – Board of Aldermen – Regular Meeting – June 13, 2024
- Minutes – Board of Alderman – Work Session – June 13, 2024
- Minutes – Board of Alderman – Closed Work Session – June 13, 2024
- Treasurer’s Report – May 2024
- **RESOLUTION 2024 – 31. A RESOLUTION AUTHORIZING THE CITY ADMINISTRATOR TO EXECUTE A CONTRACT WITH MISSOURI EMPLOYERS MUTUAL TO PROVIDE WORKERS COMPENSATION COVERAGE.**
- **RESOLUTION 2024 – 32. A RESOLUTION AUTHORIZING THE CITY ADMINISTRATOR TO ENTER INTO A CONTRACT BROKERED THROUGH LAKENAN INSURANCE COMPANY A SUBSIDIARY OF TOKIO MARIEN, HCC**

COMPANY TO PROVIDE PROPERTY AND CASUALTY INSURANCE AND CYBER LIABILITY INSURANCE.

OLD BUSINESS.

NEW BUSINESS.

Approval of bid for Washington Street property.

OTHER BUSINESS.

MAYOR/BOARD OF ALDERMEN COMMUNICATION.

ADJOURNMENT.

Any person requiring special accommodations (i.e. qualified interpreter, large print, hearing assistance) in order to attend the meeting please notify this office at 573-883-5400 no later than forty-eight hours prior to the scheduled commencement of the meeting.

Join us on the Zoom app at:

Meeting ID: 848 1121 1564 Passcode: 808225 Mobile: (312) 626-6799 US (Chicago)

Meeting ID: 848 1121 1564 Passcode: 808225 **Find the Zoom Link at:**

www.facebook.com/stegenevievecityhall/

And you can watch live on SGTV Spectrum Channel 991.

*Posted By: Sue Schweiss
June 24, 2024*

Staff Report

June 27, 2024

To: Board of Aldermen
From: Happy Welch
Re: Insurance Renewals



Issue:

Lakenan Insurance, the City's broker, stopped by Tuesday with final numbers for renewal for multiple policies that start July 1, 2024 and run until July 1, 2025.

Our general carrier Tokio Marine-HCC premium escalated due to some increases in property and equipment values, the payouts to other businesses due to natural disasters, and a potential major claim due to a lawsuit. Deductibles have also increased and we are looking to adjust the business income loss to a lower number that could trim the overall premium by about \$2,500. Cost for the renewal is \$175,142, up almost \$48,000. Only 2 other companies bid on our policy (Travelers and Missouri Rural) and they were over \$200,000 for the yearly premium.

The Cyber Liability policy cost through Tokio Marine-HCC stays the same at \$6,595. Our work with Forward Slash has kept our rate from climbing into the \$30,000 range.

Worker's Compensation through Missouri Employer's Mutual increases \$1,221.00 and that is due to compensation increases approved through the salary study.

Recommendation:

Staff recommends approving the insurance renewals presented by Lakenan Insurance.

Premium Summary

| Line of Business | Company | Policy Term | 7/1/23-24 Expiring - HCC Annual Premium | 7/1/24-25 Renewal - HCC Annual Premium |
|---|------------------|--------------|--|--|
| Package (Property, General Liability, Auto, Management Liability, Inland Marine, Crime, Electronic Data, Umbrella) | Tokio Marine-HCC | 7/1/2024 -25 | \$ 128,560 | \$ 175,142* |
| Cyber Liability | Tokio Marine-HCC | 7/1/2024 -25 | \$ 6,595 | \$ 6,595 |
| Worker's Compensation | MEM | 7/1/2024 -25 | \$ 76,611 | \$ 77,832 |
| Total Program Premium | | | \$ 211,766 | \$ 259,569 |

*Based on \$2,000,000 business income limit.

Payment Options

| Policy | Down Payment Amount | # of Installments | Payable to |
|-----------|------------------------|----------------------|------------|
| Work Comp | \$14,104.95 | 9 | MEM |
| Cyber | Due in Full | 0 | Lakenan |
| Package | Due in Full | 0 | Lakenan |

RESOLUTION 2024-31

A RESOLUTION OF THE CITY OF STE. GENEVIEVE, MISSOURI AUTHORIZING THE CITY ADMINISTRATOR TO EXECUTE A CONTRACT WITH MISSOURI EMPLOYERS MUTUAL TO PROVIDE WORKERS COMPENSATION COVERAGE

WHEREAS, the City of Ste. Genevieve (“City”) has identified the need to provide viable workers compensation insurance benefits in order to protect the City and its employees; and

WHEREAS, Lakenan Insurance as insurance broker for the City has reviewed available plans and determined Missouri Employers Mutual (“MEM”) provides the best rate for the year July 1, 2024 to July 1, 2025; and

WHEREAS, the Board of Aldermen wishes to accept Missouri Employers Mutual proposal through Lakenan Insurance and hereby authorize the Mayor to enter into a contract with MEM for workers compensation insurance benefits.

NOW THEREFORE BE IT RESOLVED BY THE BOARD OF ALDERMEN OF THE CITY OF STE. GENEVIEVE, MISSOURI AS FOLLOWS:

SECTION ONE. The City Administrator of the City of Ste. Genevieve is hereby authorized and directed to execute and enter into a contract with Missouri Employers Mutual of Columbia, Missouri at a cost of \$77,832.

SECTION TWO. All prior actions taken by the Mayor, the city administrator and all other City officials in respect to the contract are hereby approved ratified and confirmed. Mayor and City Administrator are hereby authorized to take such further action as deemed necessary to obtain the benefits of the contract for the City.

SECTION THREE. The portions of this Resolution shall be severable. In the event that any portion of this Resolution is found by a court of competent jurisdiction to be invalid, the remaining portions of this Resolution are valid, unless the court finds the valid portions of this Resolution are so essential and inseparably connected with and dependent upon the void portion that it cannot be presumed that the Board of Aldermen would have enacted the valid portions within the invalid ones, or unless the court finds that the valid portions standing alone are incomplete and are incapable of being executed in accordance with the legislative intent.

SECTION FOUR. This Resolution shall be in full force and effect from and after its passage and approval as provided by law.

**PASSED AND APPROVED BY THE STE. GENEVIEVE BOARD OF ALDERMEN THIS
27nd DAY OF JUNE, 2024.**

Approved as to form by:

Brian Keim, Mayor

Mark Bishop, City Attorney

Attest:

Reviewed by:

Pam Meyer, City Clerk

Happy Welch, City Administrator

RESOLUTION 2024-32

A RESOLUTION OF THE CITY OF STE. GENEVIEVE, MISSOURI AUTHORIZING THE CITY ADMINISTRATOR TO ENTER INTO AN INSURANCE CONTRACT BROKERED THROUGH LAKENAN INSURANCE AGENCY WITH U.S. SPECIALTY INSURANCE COMPANY A SUBSIDIARY OF TOKIO MARINE, HCC COMPANY TO PROVIDE PROPERTY AND CASUALTY INSURANCE AND CYBER LIABILITY INSURANCE

WHEREAS, the City of Ste. Genevieve (“City”) received a proposal from Lakenan Insurance Agency acting as the City’s insurance broker for property and liability insurance including property, casualty, automobile, and equipment insurance for the City along with cyber liability insurance; and

WHEREAS, the Board of Aldermen wishes to accept the proposal and authorizes the City Administrator to enter into a contract with U.S. Specialty Insurance Company a subsidiary of Tokio Marine, HCC Company.

NOW THEREFORE BE IT RESOLVED BY THE BOARD OF ALDERMEN OF THE CITY OF STE. GENEVIEVE, MISSOURI AS FOLLOWS:

SECTION ONE. The City Administrator of the City of Ste. Genevieve, Missouri is hereby authorized and directed to execute and enter into an insurance contract brokered through Lakenan Insurance Agency with U.S. Specialty Insurance Company, a subsidiary of Tokio Marine, HCC of Houston, Texas per the terms of the proposal attached and incorporated herein by reference at a cost of \$175,142 for July 1, 2024 to July 1, 2025.

SECTION TWO. All prior actions taken by the Mayor, the city administrator and all other City officials in respect to the contract are hereby approved, ratified and confirmed. The Mayor and city administrator are hereby authorized to take such further action as deemed necessary to obtain the benefits of the contract for the City.

SECTION THREE. The portions of this Resolution shall be severable. In the event that any portion of this Resolution is found by a court of competent jurisdiction to be invalid, the remaining portions of this Resolution are valid, unless the court finds the valid portions of this Resolution are so essential and inseparably connected with and dependent upon the void portion that it cannot be presumed that the Board of Aldermen would have enacted the valid portions within the invalid ones, or unless the court finds that the valid portions standing alone are incomplete and are incapable of being executed in accordance with the legislative intent.

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