

**CITY OF GAUTIER  
MEMORANDUM**

**To:** Samantha Abell, City Manager  
**From:** Jason D. Pugh, Human Resources Director  
**Through:** Veneice A. Barnett, Personnel Generalist  
**Date:** September 13, 2012  
**Subject:** Commercial Insurance Solutions for FY2013

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**REQUEST:**

The Human Resources Department requests City Council approval to enter into professional services contract for commercial property with Lemon-Mohler and also liability and auto collision insurance with Fox Everett Inc.

**BACKGROUND:**

The Human Resources Department has reviewed the commercial insurance policies in an effort to streamline the claims management of commercial policies and reduce cost of premiums for FY2013. The total savings amounts to \$70,000.

**DISCUSSION:**

The City currently pays \$297,000 in commercial insurance premiums between two insurance companies Lemon-Mohler Insurance and Mississippi Municipal Service Company. These policies were expected to increase by approximately \$14,000 which would be a total annual premium of \$311,000 for all policies for FY2013.

Through research and negotiation with Lemon-Mohler and Fox Everett Inc., Human Resources reduced annual premium costs by approximately \$70,000 without a reduction of coverage for FY2013. The total premiums this coming fiscal year will be \$241,122.

**RECOMMENDATION:**

Staff recommends the City Council approve entering a professional service contract as follows:

Fox Everett Inc. will provide:

- Commercial General Liability
- Auto Liability & Physical Damage
- Law Enforcement Liability
- Public Officials Liability
- Employment Practices Liability
- Auto Physical Damage
- Crime

Lemon-Mohler Insurance will provide professional services for the following:

- Commercial Property
- Inland Marine
- Boat
- Police Reserves

The City Council may:

1. Approve the attached order;
2. Approve the attached order with changes; or
3. Disapprove the attached order.

**ATTACHMENT(S):**

Fox Everett Inc. Premium Summary

Lemon-Mohler Insurance Proposal of Insurance

## Premium Summary

Based upon information you provided, your dedicated team at Fox/Everett has developed the following insurance solutions to protect you, your business and your employees.

<b>Coverage</b>	<b>2012-2013 Estimated Premiums</b>
Commercial General Liability	\$52,445
Auto Liability & Physical Damage	\$56,827
Law Enforcement Liability	\$27,537
Public Officials Liability	\$14,166
Employment Practices Liability	Included
Auto Physical Damage	Included in Auto Liability Premium above. \$500
Crime	
<b>Total Premium:</b>	<b>\$151,475</b>

<b>Payment Options</b>	<b>Down Payment</b>	<b>Installments</b>
Full payment at inception	\$	N/A

The quotations presented in this proposal will expire on. However, Fox/Everett can withdraw our negotiated program at the time and date we deem appropriate.

The information disclosed in this document, as well as our negotiated program is proprietary, therefore we ask that you not share it with any external sources.

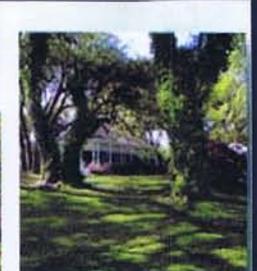
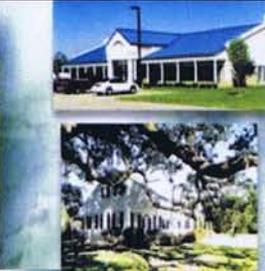
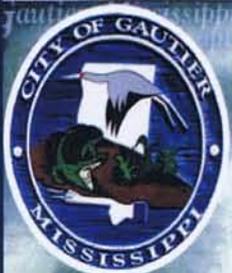
# City of Gautier

## MISSISSIPPI

PRESENTED BY:

**CHARLES RIVERS & SCOTT LEMON**  
LEMON MOHLER INSURANCE  
806 WASHINGTON AVENUE  
OCEAN SPRINGS, MS 39564  
228-875-7777

PROPOSAL OF INSURANCE FOR  
CITY OF GAUTIER



REVISED | 2012

# City of Gautier

## PREMIUM SUMMARY – REVISED 9/13/2012

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### Expiring Premiums:

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Commercial Property	\$ 79,737.00
Inland Marine	\$ 6,004.00
Auto	\$ 57,242.00
Boat	\$ 2,470.00
Police Reserve	\$ 2,612.00
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$ 148,065.00</b>

### Renewal Premiums:

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Commercial Property	<del>\$ 89,883.00</del>	\$ 78,877.00
Inland Marine	<del>\$ 6,004.00</del>	\$ 3,375.00
Boat	<del>\$ 2,477.40</del>	\$ 2,477.40
Police Reserve	<del>\$ 5,475.00</del>	\$ 4,918.00
<b>TOTAL ANNUAL PREMIUM:</b>	<del><b>\$ 162,611.40</b></del>	<b>\$ 89,647.40</b>

## SERVICE TEAM

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### Your customer service contact is:

Brook Miller  
P 228-762-7511  
F 228-762-5319  
E [bmiller@lemonmohler.com](mailto:bmiller@lemonmohler.com)

### Your producer team is:

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