CITY OF GAUTIER
MEMORANDUM

To: Samantha Abell, City Manager

From: Jason Pugh, Human Resources Director

Date: 09/10/14

Subject: Commercial Insurance Renewal for FY2015

REQUEST:
The Human Resources Department requests that the Gautier City Council approve entering into a professional services agreement with Lemon Mohler Insurance and Fox Everett Inc. for insurance coverage of property, automobile and liability insurance coverage for FY2015.

BACKGROUND:
The Human Resources Department has reviewed current commercial insurance policies and negotiated premiums with our insurance providers for FY2015.

DISCUSSION:
Total insurance premiums for FY2015 will be $251,291 for all renewals. This is a decrease from FY2014 of $24,516.

Insurance coverage is as follows:

Fox Everett Inc. will provide:

- Commercial General Liability Insurance
- Auto Liability and Physical Damage Insurance
- Law Enforcement Liability Insurance
- Public Officials Liability Insurance
- Crime Insurance

Lemon Mohler Insurance will provide:

- Commercial Property Insurance
- Inland Marine Insurance (Heavy Equipment)
- Boat Insurance
- Police Reserves Insurance

In addition to the above coverages, Lemon Mohler through the new insurance carrier is also offering the option of including flood/earthquake coverage with a $100,000/$50,000 aggregate deductible per event for an additional $3,217.50.

RECOMMENDATION:
The Human Resources Director recommends the Gautier City Council approve entering into a professional services agreement with Fox Everett Inc. and Lemon Mohler Insurance to provide the city's insurance coverage needs for FY2015.

ATTACHMENT(S):
Fox Everett Premium Summary
Lemon Mohler Premium Summary
Property Schedule of Values
Inland Marine Schedule of Values
Vehicle Schedule of Values
Boat Schedule of Values

Fox Everett

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.

Coverage	2014-2015 Renewal Premiums	2013-2014 Expired Premiums	2012-2013 Expired Premiums
Commercial General Liability	$34,492	$53,430	$52,445
Auto Liability & Physical Damage	$54,654	$70,844	$56,827
Law Enforcement Liability	$52,616	$33,256	$27,537
Public Officials Liability	$3,297	$18,284	$15,160
Employment Practices Liability	$6,190	Included	Included
Crime	$731	$500	$500
Total Premium:	**$151,980**	**$176,314**	**$152,469**

Payment Options	Down Payment	Installments
Trident Direct Bill 2 pay (2nd pay due in 5 Months)– No Interest	$75,990	$75,990
Trident Direct Bill 4 pay (quarterly) – No Interest	$60,792	3 @ $30,396
Premium Finance ($3,218.80 Finance Charge)	$22,797	10@13,240.18

The quotations presented in this proposal will expire on 09/30/2014; 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.

Binding restrictions apply for the Gulf Coast as well as some inland counties once a named storm is within the 80/20 coordinates, and this restriction continues until the National Weather Service announces an "all clear" for the area. Please do not jeopardize your coverage by delaying your decision.

PREMIUM SUMMARY

EFFECTIVE DATE: **SEPTEMBER 30, 2014** **TO** **SEPTEMBER 30, 2015**

Expiring
(Based on a TIV of $6,818,078)

Coverage	Premium
Commercial Property	$ 86,414.00
Inland Marine	$ 5,686.00
Boat	$ 2,475.00
Police Reserve	$ 4,918.00
TOTAL	**$ 99,493.00**

Option 1
(Based on a TIV of $8,794,635)

Coverage	Premium
Commercial Property (Excluding Flood/Earthquake)	$ 93,192.74
Inland Marine	$ Included
Boat	$ 2,135.00
Police Reserve	$ 3,984.00
TOTAL	**$ 99,311.74**

Option 2
(Based on a TIV of $8,794,635)

Coverage	Premium
Commercial Property (Including Flood/Earthquake)	$ 96,410.24
Inland Marine	$ Included
Boat	$ 2,135.00
Police Reserve	$ 3,984.00
TOTAL	**$102,529.24**

Option 3
(Based on a TIV of $8,794,635 & TIV of $32,750,000 for the Hydraulic Systems))

Coverage	Premium
Commercial Property (Hydraulic System & Flood/Earthquake Included)	$ TBD
Inland Marine	$ Included
Boat	$ 2,135.00
Police Reserve	$ 3,984.00
TOTAL	**$ TBD**

Location Name	Street Address	*Occupancy	Year Built	Is Prop within 1000 ft of saltwater	*# of Bldgs	Construction	Real Property Value ($)	Personal Property Value	Total Bldg. & PPV	*Square Footage			
City Hall	3330 Hwy. 90 Gautier, MS	Municipal Building	1988	No	1	NC	$1,229,000	$60,000	$1,289,000	8,512			
City Maintenance Barn (Blue)	3330 Hwy. 90 Gautier, MS	Fleet Maintenance	1993	No	1	NC	$100,000	$50,000	$150,000	4,000			
City Storage Building (Yellow)	3330 Hwy. 90 Gautier, MS	City Storage/Shop	2011	No	1	NC	$259,654	$5,000	$264,654	6,480			
Pole Barn	3330 Hwy. 90 Gautier, MS	Equipment Storage	1997	No	1	NC	$20,000	$10,000	$30,000	800			
Veterans Tribute Tower	3330 Hwy. 90 Gautier, MS	Monument	2012	No	1			$300,000	$300,000	N/A			
Nature's Playground Sculpture	Dolphin Rd. Traffic Circle	Art	2012	No	1	Fine Art	See	Endorsement	$500,000	N/A			
Police Department	3329 Hwy. 90 Gautier, MS	Police/City Court	1990	No	1	NC	$1,275,000	$75,000	$1,350,000	12,000			
Public Works Building	3305 Gautier Vancleave Rd. Gautier, MS	Water Department	1992	No	1	Frame	$302,000	$20,000	$322,000	4,200			
Public Works Warehouse	3305 Gautier Vancleave Rd. Gautier, MS	Warehouse/Offices	1992	No	1	Frame	$354,341	$100,000	$454,341	9,480			
Central Fire Station	2502 College Dr. Gautier, MS	Fire Department	1984	No	1	MNC	$299,150	$30,000	$329,150	4,742			
North Fire Station	7510 Martin Bluff Rd. Gautier, MS	Fire Department	1984	No	1	MNC	$307,314	$30,000	$337,314	3,340			
South Fire Station	1905 Ladnier Rd. Gautier, MS	Fire Department	1984	No	1	Frame	$281,252	$30,000	$311,252	4,230			
West Fire Station	6200 Brown Rd. Gautier, MS	Fire Department	2013	No	1	MNC	$669,000	$35,000	$704,000	5,400			
Senior Citizens Building	914 De La Pointe Dr. Gautier, MS	Senior Center	1999	No	1	Frame	$406,224	$10,000	$416,224	4,368			
City Park Storage Building	914 1/2 De La Pointe Dr. Gautier, MS	Storage/Restrooms	1999	No	1	Frame	$54,980	$0	$54,980	1,368			
City Park Restrooms	914 1/3 De La Pointe Dr. Gautier, MS	Restrooms	1999	No	1	Frame	$43,521	$0	$43,521	480			
City Park Pavillion D	914 1/4 De La Pointe Dr. Gautier, MS	Pavilion	1999	No	1	Frame	$53,474	$0	$53,474	1,008			
City Park Pavillion E	914 1/5 De La Pointe Dr. Gautier, MS	Pavilion	1999	No	1	Frame	$44,138	$0	$44,138	832			
City Park Pier/Boat Ramp	914 De La Pointe Dr. Gautier, MS	Boat Ramp	1999	No	1	Frame	$79,841	$0	$79,841	N/A			
Old School House	902 De La Pointe Dr. Gautier, MS	Storage	1946	No	1	JM	$98,641	$0	$98,641	1,786			
Old School House Storage	902 De La Pointe Dr. Gautier, MS	Storage	1946	No	1	JM	$4,532	$0	$4,532	120			
Police Substation	2300 Ladnier Rd. Gautier, MS	Storage/PD Substation	1987	No	1	JM	$224,205	$5,000	$229,205	2,296			
Storage Building(Bacot Park)	2300 Ladnier Rd. Gautier, MS	Storage	1999	No	1	Frame	$21,990	$25,000	$46,990	600			
Batting Cage/Storage (Bacot Pk)	2300 Ladnier Rd. Gautier, MS	Batting Cage	1997	No	1	NC	$8,463	$0	$8,463	420			
Restrooms (Bacot Park)	2300 Ladnier Rd. Gautier, MS	Restrooms	1993	No	1	JM	$53,886	$0	$53,886	540			
Concession Stand/Baseball (Bacot)	2300 Ladnier Rd. Gautier, MS	Concession	1979	No	1	JM	$70,830	$0	$70,830	1,500			
Concession Stand/Football (Bacot)	2300 Ladnier Rd. Gautier, MS	Concession	1993	No	1	JM	$57,796	$0	$57,796	400			
Press Box/Baseball (Bacot)	2300 Ladnier Rd. Gautier, MS	Press Box/North	1999	No	1	Frame	$19,839	$0	$19,839	480			
Press Box/Football (Bacot)	2300 Ladnier Rd. Gautier, MS	Press Box/South	1999	No	1	Frame	$38,840	$10,000	$48,840	800			
Aluminum Bleachers (Bacot)	2300 Ladnier Rd. Gautier, MS	Bleachers	1998	No	1	Other	$11,507	$0	$11,507	N/A			
Bus Stop ShelterWest	Hwy. 90	Bus Stop West	2012	No	1	Frame	$50,000	$0	$50,000				
Bus Stop ShelterCentral	Hwy. 90	Bus Stop Central	2012	No	1	Frame	$50,000	$0	$50,000				
Bus Stop ShelterEast	Hwy. 90	Bus Stop East	2012	No	1	Frame	$50,000	$0	$50,000				
Digital Sign (Mall)	Hwy. 90/Gautier Town Center	Digital Sign	2014	No	1	Other	$50,000	$0	$50,000				
Pavilion (FrasierPark)	720 Frasier Dr., Gautier, MS	Pavilion		No	1	Frame	$34,452		$34,452	900			
Pavilion (Bob Hayes Park)	1528 Lima Dr. Gautier, MS	Pavilion		No	1	Frame	$43,065		$43,065	1,100			
Blanket EDP	City Wide	Electronic Data					$175,000		$175,000				
Outside Property	Hwy. 90 and Dolphin Rd.	Light Poles	2011	No	1	Light Poles		$380,000	$380,000	N/A			

City of Gautier **As of 09-09-14**

Inland Marine Equipment

Deductible $1,000 per occurrence

Year	Make	Model	Vin Number	Misc. Notes	Value
2010	New Holland	B95B Backhoe	N8C511443	Backhoe/Yellow	50,000
2010	Polaris	Ranger	4XARH45A0AD100917	400cc/Cultural Svcs.	5,000
2010	Polaris	Ranger	4XARH45A4AD100919	400cc/Cultural Svcs.	5,000
2010	Polaris	Ranger	4XARH45A0AD101694	400cc/Police	5,000
2010	Polaris	Ranger	4XARH45A4AD100855	400cc/Police	5,000
	John Deere	3320 Tractor	W0300CX019812	Loader/Rec. Dept.	10,000
	Vermeer	BC600XL	1VR2091H551002750	Wood Chipper	5,000
	Mad Vac	Vaccuum	11267	Industrial Vaccuum	5,000
	Smith	Field Pro	02707-2722	Super Rake/Rec. Dept	8,000
	American Signal Co.	Message Board	1A9BS3332B2B2228426	On Trailer	15,000
	Ingersol Rand	Generator	351544UL0869		35,000
2009	Taylor TM100	Generator	IM100-22183		35,000
2009	Taylor TM140	Generator	IM140-22184		50,000
2009	Taylor TM140	Generator	IM140-22185		50,000
2009	Taylor TM200	Generator	IM200-22186		65,000
	Detroit	Generator	KW160-0065-9600		5,000
	Onan	Generator	J090048492		10,000
	Ingersol	Light Plant	4FVLSBDA9AU415076	Portable	5,000
	Ingersol	Light Plant	4FVLSBDA1AU415086	Portable	5,000
	Ingersol	Light Plant	4FVLSBDAXAU415085	Portable	5,000
	Ingersol	Light Plant	4FFVLSBDA3AU415087	Portable	5,000
2001	John Deere	990 Tractor (4WD)	LV0990G390401	w/ Front Loader #430	5,000

	Mobile Equipment			**$500 Deductible**	
19	Portable Radios	Motorola	Fire Department	3,700 each	70,300
57	Portable Radios	Motorola	Police Department	3,700 each	210,900
10	Turn Out Gear		Fire Department	3,000 per set	30,000
70	Fire Hose		Fire Department	$550 per section	38,500

City of Gautier
Schedule of Vehicles

As of 09-09-14 **$1,000 deductible per occurrence**

Admin. Department

Year	Make	Model	VIN Number	Misc. Notes	City No.	Coverage Type
2012	Ford	F-150	1FTEX1CMXCFA89440	XL/Ext. Cab/ White/City Manager		Full
2005	Ford	Windstar SEL	2FMZA52215BA26009	Gold/City Hall Spare	A1	Liability
2005	Ford	Windstar	2FMZA57655BA66637	Gold/City Clerk	A2	Liability
2010	Ford	Crown Victoria	2FABP7BV0AX102302	Silver Birch/HR Director	12302	Full
2010	Chevrolet	Silverado 2500	1GC4KVBG5AF136383	4 X 4/ Crew Cab/ Silver/Craftsman		Full
2008	Ford	F-250	1FTSW20R78EE17633	XL/Crew Cab/Green/Fleet Maint.		Liability
1996	Dodge	Dakota	1B7FL26X3TS644585	Single Cab/Blue/Custodian		Liability
2004	GMC	Sierra 1500	1GTEC14V74Z332253	Reg. Cab/Blue/Utility Mgr.		Liability
2010	Port City	Trailer	5YCBE162XAH002412	7x16 Enclosed/side door/rear door tlr.		Liability

Economic Development Department

Year	Make	Model	VIN Number	Misc. Notes	City No.	Coverage Type
2007	Ford	Ranger	1FTYR10D97PA49362	XL, Reg. Cab/ Dark Gray/Code Enf.	908	Liability
2007	Ford	Ranger	1FTYR10DX7PA93645	XL, Reg. Cab/ Dark Gray/Code Enf.	909	Liability
2004	GMC	Sierra	1GTEC14V34Z350409	Reg. Cab/White/Spare	902	Liability
2005	Ford	Escape	1FMYUO3115KB93195	SLT/Gray/ED Director	900	Liability
2010	Ford	F150	1FTEX1CW3AFD19415	XL, Ext. Cab/ Gray/Building Official		Full
2011	Ford	F350	1FT8W3A63BEB10648	Super Duty Crew Cab/White/Grds Maint.		Full
2007	Ford	F150	1FTPX12V97FA91642	XL/Ext. Cab/White/Rec. Coordinator		Liability
2006	Dodge	Ram 1500	1D7HU18N66J112744	Reg. Cab/White/ Cultural Svc. Mgr.		Liability
2008	Ford	F350	1FTWW30R38EC98695	XL/Diesel/Crew Cab/Green/Grds Maint.	603	Liability
2005	Ford	E350	1FBSS31S05HA64928	15 Passenger Van/Blue/Parks		Liability
1994	Chevrolet	Silverado 1500	1GBJC34K0RE259004	Flatbed/Water Tank		Liability
2008	Ford	F350	1FTWW30588EA69832	XL/Crew Cab/Green/Parks Spare	221	Liability
2010	Ford	F150	1FTEX1CW1AFD19414	XL/Ext. Cab/White/Animal Control		Full
2011	Freightliner	Dump Truck	1FYACXDT7BDA26916	Dump Truck/White		Full
1998	International	Bucket Truck	1HTSCABN8XH626148	Trash/Limb Truck		Liability

2010	Texas Bragg	Trailer	5VTBU182X9RBB4	6'10 x 18' Tandem Axle Trailer/ Parks	Liability
2010	Port City	Trailer	4R7BU2026AT101685	8' x 20' Tandem Axle Dove Tail w/Ramps	Liability
Unk	Southern	Trailer	G54549	6'6 x 18 Tandem Axle Trailer	Liability

Police Department

Year	Make	Model	VIN Number	Misc. Notes	City No.	Coverage Type
2010	Ford	F-150	1FTFW1EV1AFB13408	XLT/ Ext. Cab/Maroon	13408	Full
2009	Dodge	Charger	2B3KA43T79H561762	Silver	11762	Liability
2009	Dodge	Charger	2B3KA43T39H561760	Silver	11760	Liability
2010	Ford	Crown Victoria	2FABP7BV9AX102301	Black	12301	Full
2011	Ford	Crown Victoria	2FABP7BV9BX124400	White	14400	Full
2007	Ford	Crown Victoria	2FAFP71W97X112802	White	110	Liability
2011	Ford	Crown Victoria	2FABP7BV2BX124402	White	14402	Full
2011	Ford	Crown Victoria	2FABP7BV4BX124403	White	14403	Full
2011	Ford	Crown Victoria	2FABP7BV6BX124404	White	14404	Full
2008	Ford	Crown Victoria	2FAFP71V18X179614	White	19614	Liability
2008	Ford	Crown Victoria	2FAFP71V58X179616	White	19616	Liability
2011	Ford	Crown Victoria	2FABP7BVXBX124406	White	14406	Full
2007	Ford	Crown Victoria	2FAFP71W77X112796	White	105	Liability
2007	Ford	Crown Victoria	2FAFP71W07X112798	White	106	Liability
2007	Ford	Crown Victoria	2FAFP71W97X112797	White	108	Liability
2007	Ford	Crown Victoria	2FAFP71W77X112801	White	109	Liability
2011	Ford	Crown Victoria	2FABP7BV0BX124401	White	14401	Full
2007	Ford	Crown Victoria	2FAFP71W27X112799	White	107	Liability
2011	Ford	Crown Victoria	2FABP7BV6BX124399	White	14399	Full
2007	Ford	Crown Victoria	2FAFP71W57X115809	White	120	Liability
2007	Ford	Crown Victoria	2FAFP71W37X115808	White	130	Liability
2007	Ford	Crown Victoria	2FAFP71W87X115805	White	140	Liability
2007	Ford	Crown Victoria	2FAFP71W67X115804	White	148	Liability
2007	Ford	Crown Victoria	2FAFP71WX7X115806	White	145	Liability
2007	Ford	Crown Victoria	2FAFP71W37X115811	White	121	Liability
2007	Ford	Crown Victoria	2FAFP71W27X112804	White	123	Liability
2007	Ford	Crown Victoria	2FAFP71W47X115803	White	115	Liability
1998	Ford	Crown Victoria	2FAFP71W8WX118914	White	18914	Liability

2007	Ford	Crown Victoria	2FAFP71W57X112800	White	104	Liability
2011	Ford	Crown Victoria	2FABP7BV8BX124405	White	14405	Full
2011	Ford	Crown Victoria	2FABP7BV4BX124398	White	14398	Full
2014	Dodge	Charger	2C3CDXAT4EH172400	White	12400-30	Full
2014	Dodge	Charger	2C3CDXAT9EH172411	White	12411-27	Full
2014	Dodge	Charger	2C3CDXAT2EH172413	White	12413-21	Full
2014	Dodge	Charger	2C3CDXAT4EH172414	White	12414-24	Full
2014	Dodge	Charger	2C3CDXAT8EH172416	White	12416-5	Full
2014	Dodge	Charger	2C3CDXAT1EH172418	White	12418-6	Full
2014	Dodge	Charger	2C3CDXAT5EH191277	White	11277-7	Full
2004	Ford	Expedition	1FMPU15L44LA66160	White/SUV	16160	Liability
2007	Ford	Crown Victoria	2FAFP71W17X115810	White	126	Liability
2010	Ford	E350 Van	1FBSS3BL8ADA56004	15 Passenger/White	16004	Full
2001	GMC	Yukon	1GKEC13T21J183877	SUV/Gold	13877	Liability
2005	Ford	Crown Victoria	2FAFP71W65X145365	White	35	Liability
2005	Ford	Crown Victoria	2FAFP71W25X145363	White	33	Liability
2005	Ford	Crown Victoria	2FAFP71W85X145366	White	36	Liability
2007	Ford	Crown Victoria	2FAFP71W17X115807	White	125	Liability
2003	Ford	Crown Victoria	2FAFP71W63X164978	White	14978	Liability
1999	Ford	Crown Victoria	2FAFP71W0XX134977	White	14977	Liability
2007	Ford	Crown Victoria	2FAFP71W27X115802	White	146	Liability
2011	Ford	Crown Victoria	2FABP7BV2BX124397	White	14397	Full
2006	Ford	F250	1FTSW21586EC45606	XLT/Crew Cab/4x4/Gray	15606	Liability
2005	Jeep	Grd. Cherokee	1J4HS48N25C670508	Laredo/White	21	Liability
2005	Chrysler	Model 300	2C3JA53G35H645238	4 door/Cream	15238	Liability
2007	Dodge	Charger	2B3KA53H77H740687	Black	9	Liability
2013	Ford	F150	1FTFW1EF4DFB54435	FX4/Crew Cab/Green	14435	Full
2005	Ford	F250	1FTNX20515EB86487	XL/Ext. Cab/White	37	Liability
2001	Nissan	Pathfinder	JN8DR07X31W500652	SUV/Black	10652	Liability
2008	Harley Dav.	Electraglide	1HD1FMM188Y704889	Motorcycle	22	Liability
2000	Harley Dav.	Electraglide	1HD1FMW13YY649653	Motorcycle	27	Liability
2008	Harley Dav.	Electraglide	1HD1FMM1X8Y705509	Motorcycle	25	Liability
2002	Harley Dav.	Electraglide	1HD1FMW142Y656957	Motorcycle	24	Liability
2006	Ford	Fusion	3FAFP08146R113497	4 door/Blue	13497	Liability

2009	Carry On	Trailer 5x8	4YMCL10119G003445	White/Enclosed/Double Rear Doors	13445	Liability

Fire Department						
Year	Make	Model	VIN Number	Misc. Notes	City No.	Coverage Type
1987	E-1	Pumper	1F9RBAA84H1037119	E-R1 Pumper/Custom	36	Liability
2008	Pierce	Contender	4P1CC01M08A008330	E-1 Pumper	46	Full
2009	Pierce	Contender	4P1CC01M39A010171	E-2 Pumper	47	Full
2005	Pierce	Pumper	4P1CC01A15A005504	E-4 Pumper/Custom	40	Full
1999	E-1	Pumper	4ENRAAA85X1000806	E-3 Pumper/Custom	37	Full
1994	Freightliner	Pumper	1FV6JLCB4RL557094	E-5 Pumper	44	Liability
1999	Ford	F550	1FDAF56F4XED43091	Rescue Truck	33	Liability
2000	GMC	Sierra 3500	1GTAK34FXYF457131	Brush Truck	B34	Liability
2003	Chevrolet	Silverado	1GCGC24U03Z208409	Fire Marshall's Truck	R39	Liability
2003	Ford	Taurus	1FAFP53U03A172258	Fire Chief's Vehicle	S38	Liability
2010	Ford	F350	1FTWW3AY5AEA18237	Truck	S48	Full
1997	Ford	Ambulance	1FDLE40F9VHA15577	Ambulance	R51	Liability
1999	Chevrolet	Tahoe	1GNEC13R8XJ455722	Tahoe	7	Liability
2013	Ford	F550	1FD0W5GT1DEB43104	Command Vehicle	C33	Full

Vehicles Removed from Insurance						Date Removed
2004	Ford	Crown Victoria	2FAFP71W34X137934	White (Police)	129	Jan. 22, 2014
2000	Ford	Crown Victoria	2FAFP71W3YX161382	White (Police)	50	Jan. 22, 2014
2008	Ford	Crown Victoria	2FAFP71V38X179615	White (Police)	19615	6-May-14
2000	Ford	Crown Victoria	2FAFP71W8YX148384	White	55	Aug. 5, 2014

City of Gautier
Boat Insurance Policy

Deductible $1,000 per occurrence
As of 09/09/14

Year	Make	Model	Vin Number	Misc. Notes	Value
2010	Cobia	21.5 Open Fish.	CBASX0003B010		25,000
2010	Yamaha	150 HP	1S9BB2121AW542736	4 stroke	INC.
2010	Sport Trailer	TAL2010			2,000