



TOWN OF RIB MOUNTAIN
Where Nature, Family & Sport Come Together

www.townofribmountain.org

3700 North Mountain Road
Wausau, Wisconsin 54401
(715) 842-0983
Fax(715) 848-0186

OFFICIAL NOTICE & AGENDA

The Rib Mountain Finance & Personnel Committee will meet at the Rib Mountain Municipal Building, 3700 North Mountain Road, Town of Rib Mountain, November 4, 2016, 12:00 p.m. and is called in accordance to SS 19.83 and SS 19.84. Subject matter for consideration and possible action follows.

It is possible that members of and possibly a quorum of members of other governmental bodies of the municipality may be in attendance at the above stated meeting to gather information; no action will be taken by any governmental body at the above stated meeting other than the governmental body specifically referred to above in this notice.

1. Call to Order
2. Roll Call
3. Approve Minutes of August 31, 2016
4. Uncollectible Accounts
5. Discussion and Recommendation on 2017 Town Fee Schedule
6. Discussion and Recommendation on 2016 Budget Adjustments
7. Review of 2017 Health Insurance Plans
8. Review and Recommendation of General Liability & Workers Compensation Insurance Request for Proposals
9. Adjourn

Committee Chairman

Date

Please note that, upon reasonable notice, efforts will be made to accommodate the needs of disabled individuals through appropriate aids and services. For additional information or to request this service, contact the Town Clerk for the Town of Rib Mountain at (715) 842-0983.

TOWN OF RIB MOUNTAIN
Finance & Personnel Committee
August 31, 2016

Chairman Gerry Klein called the Rib Mountain Finance & Personnel Committee to order at 11:38 a.m. at the Town of Rib Mountain Municipal Center, 3700 North Mountain Road. Present were Chairman Klein, Town Board Chairman Allen Opall, Supervisor Jim Legner, and Supervisor Fred Schaefer.

Also in attendance: Town Administrator Gaylene Rhoden, Street Superintendent Scott Turner, and Finance Director/Clerk Jessica Trautman.

Approval of Minutes – **Motion by Legner/Schaefer to approve the minutes of the 6/13/2016 Finance & Personnel Committee meetings. Questioned and carried 4:0**

Uncollectable Accounts – Committee reviewed the listing and questioned the larger write-offs. Larger write-offs tend to be for inter-facility transfers. Most of the ambulance bills were beyond the statute of limitations, others were collection commission. **Motion by Legner/Schaefer to approve the uncollectable write-offs for a total of \$15,541.02. Questioned and carried 4:0**

Review and Discussion of Springsted Study Results – Administrator Rhoden discussed the results of the Springsted study. She said there was an impressive return of responses. There was no recommendation to move any position to a different grade. There are positions that will be bumping up against the max again. The committee discussed the changes in the payment plan. Administrator Rhoden led discussion on the future of the pay plan. Committee discussed options on how to compensate the employees who are eligible for a pay increase because of performance, but an increase would put their rate over the max. Committee suggested a policy allowing for a one-time bonus for those who are at the max in their pay grade. Supervisor Klein recommended staff review the pay plan every other year and look at individual grades and increase them independently instead of changing the plan as a whole.

FY 2017 Salary & Wage Discussion and Direction – Administrator Rhoden summarized the past practice in budgeting for wage increases. Currently staff is looking for direction from the committee regarding budgeting for wage/salary increases. Committee discussed the rate increases that were reflected in the Springsted study, also discussed what was given in the past. **Motion by Legner/Schaefer to direct the Administrator to use a 2% increase for wage/salary pay-for -performance plan for the FY2017 Budget. Questioned and carried 4:0**

Motion by Schaefer/Legner to direct the Administrator to use a 1% increase for wage/salary for all seasonal /temporary employees.

FY 2017 Health Insurance Budget Discussion and Direction – Administrator Rhoden said there was discussion about moving the plan year earlier so health insurance does not hold the budget hostage. After discussions with Jim Berry moving the plan year was not the best option. Health insurance rates will not be known until the first week in November, 60 days before the beginning of the plan year. Last year the Town Board gave direction to staff that allowed staff to budget \$200,000 for health insurance. Staff is looking for the same type of direction this year. Committee discussed different types of plan options and the potential increase in health insurance

costs. The Committee allowed for a 2% increase (similar to the increase allowed for wages) over last year's budget for health insurance, for a total commitment of \$204,000 for health insurance.

General Liability & Workers Compensation Insurance Request for Proposals Update – Mrs. Trautman said a copy of the proposed RFP for insurance services is in the packet. She was looking for any suggestions to improve the current draft. Committee did not have a problem with the proposed draft, they agreed to keep it general

Discussion and Recommendation on Workers Compensation Policy – Mrs. Trautman said last year the Town learned that it was obligated to pay the employee's portion of Wisconsin Retirement if that employee cannot work because of a Workers Compensation claim injury. Staff has added to the Workers Compensation policy a paragraph indicating the Employee will reimburse the Town for any contributions made on the employee's behalf.

Adjourn – Motion by Legner / Schaefer to adjourn at 12:37 p.m. Questioned and carried 4:0.

Submitted by
Jessica Trautman
Finance Director/Clerk

Note: These minutes are not to be considered official until acted upon at an upcoming regular meeting, therefore, they are subject to revision.

ITEM: Updates to Building and Zoning Fees

ISSUES: In an effort to better align permit fees with the scale of building projects, staff time and resources, the Building and Zoning Department has put together suggested updates to the Town's Fee Schedule. Attached is a breakdown identifying changes to new single family dwelling, additions, remodeling, deck, fence, and accessory building permit fees. Generally speaking, decreases are found with smaller, simpler projects while increases are found in larger, more intense projects. Also included are some signage related permit fees for discussion. The concept of 'Special Event' signage would need to go through the Plan Commission for zoning ordinance amendments.

FISCAL IMPACT: The 2017 Budget calls for \$32,000 in building permit revenue. Considering the volatile nature of permit fees, staff does not anticipate an impact to that projection based on the proposed fee schedule. The proposal should result in a more equitable fee process.

ACTION TO BE TAKEN:

1. Recommend approval of updates to Building and Zoning fees, as presented
2. Recommend approval of updates to Building and Zoning fees, with conditions/modifications
3. Send the item back to staff for additional consideration

Suggested Fee Schedule Changes for 2017

New 1 or 2 Family Dwelling

- \$400 Base Fee
- \$0.275 Per Square Foot of Lower Level Finished Area - Includes Plan Review and Inspections
- \$0.150 Per Square Foot of Lower Level Unfinished Area - Includes Plan Review and Inspections
- \$0.250 Per Square Foot of Above Grade Finished Area - Includes Plan Review and Inspections
- \$0.150 Per Square Foot of Garage Area - Includes Plan Review and Inspections

\$650/\$1,300 Parkland Fees (remain the same)

Examples	1	2	3	4
LL Finished	0	650	1200	700
LL Unfinished	1240	1200	400	200
Main Floor	1240	1850	1600	900
Garage	540	576	760	480
Upper Floor	0	800	0	0
Other/Attic	0	0	0	0
Permit Fee (New)	977	1508	1304	920
Permit Fee (Old)	1006	1418	1256	968

Additions \$100 Base Fee + \$0.20/sqft

Remodel \$50 Base Fee + \$0.125/sqft

- Deck**
- \$35 <20 sqft
 - \$70 > 20 sqft but < 100 sqft
 - \$100 > 100 sqft
 - \$0.20 per sqft of complex area (hot tubs, roofs, angle bays, other special design features)

- Accessory Building**
- \$35 <100 sqft
 - \$50 >100 but <250
 - \$50 + \$0.10/sqft >250 sqft
 - \$25 per additional feature (permanent foundation, electrical, plumbing, hvac)

- Fence**
- \$50 New Fence (no previous fence on property)
 - \$25 Additional Fencing added to the property

No Changes to Minor Repairs, Mechanical or Commercial Permits at this time. - \$50

- Signage**
- \$50 + \$1/sqft Completely New Signage
 - \$1/sqft Sign Face Replacement
 - No Fee Temporary Signage Permit (30 day maximum, for easier notification and enforcement)
 - \$50 Special Event Signage (3 day max for Grand Opening, Community Event, Fundraiser, etc - same prohibitions & regulations)

Town of Rib Mountain
Effective January 1, 2016
To Be Adopted by Town Board 12/1/15

CODE
SECTION
OFFICE

FY 2016

ZONING FEES

17.26	Zoning Code Text Amendment	\$300.00
17.26	Zoning Code Map Amendment	\$250.00
17.26	Comprehensive Plan Amendment	\$300.00
17.26	Special Use	\$100.00
17.26	Conditional Use	\$250.00
17.26	Sign Permit fee, PLUS	\$50.00
17.26	Sign Permit per sq ft (min \$50)	\$1.00
17.26	Site Plan / Zoning Permit, 1 & 2 Family	\$50.00
17.26	Site Plan / Zoning Permit, All other, per acre	\$50.00
17.26	Occupancy Insp / Cert.	\$50.00
17.26	Zoning Occupancy Bond, Res.	\$1,000.00
17.255	Zoning Occupancy Bond, Comm.	1% / \$1,000. min
17.255	Board of Appeals Variance	\$400.00
17.255	Zoning Code Interpretation	\$200.00
17.255	Appeals	\$400.00
17.255	Filing / recording, plus fees	\$35.00
17.255	Bed & Breakfast	\$200.00
17.255	Consultant fees:	Cost

***Note: Zoning requests are subject to publication fees at cost.**

SUBDIVISION & PLATTING FEES

	Certified Survey Maps	\$150.00
18.13(1)	Preliminary Plats	\$400.00
	Final Plats	\$300.00
19.16(3)(b)	Park Dedication Fees, single family	\$600.00
19.16(3)(b)	Park Dedication Fees, two family	\$1,100.00
19.16(3)(b)	Park Dedication Fees, multi-family	550 per unit
	Consultant review fees	Cost

RESIDENTIAL BUILDING PERMIT FEES

14.01(2)	Residential (new) - Min. application fee	\$200.00
14.01(2)	Early Start Permit Fee, Residential	\$100.00
14.01(2)	Plan Review Fee (Base Fee)	\$50.00
14.01(2)	Finished Area Plan Review Fee	\$ 20 / 100 sq. ft. or part thereof
14.01(2)	Unfinished Area Plan Review Fee	\$10 / 100 s.f. or part thereof
14.01(2)	UDC Inspections Fee (Six Inspections)	\$210.00
14.01(2)	Inspections, additional / special	\$50.00
14.01(2)	UDC Seal	\$40.00
14.01(2)	Garage (attached) Review Fee (Base Fee)	\$40.00
14.01(2)	Unfinished Area Plan Review Fee	\$10/ 100 s.f. or part thereof
14.01(2)	Driveway permits / approvals	\$40.00
14.01(2)	Decks, new or altered, plus inspection	\$50.00
14.01(2)	Remodeling / Additions application fee (Base Fee)	\$100.00
14.01(2)	Finished Area Plan Review Fee	\$20 / 100 sq. ft. or part thereof
14.01(2)	Unfinished Area Plan Review Fee	\$10 / 100 s.f. or part thereof
14.01(2)	Swimming Pools	\$100.00

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CODE
SECTION
OFFICE

FY 2016

RESIDENTIAL BUILDING PERMIT FEES (continued)

14.01(2)	Wrecking Permit (Residential)	\$50.00
14.01(2)	Minor repairs	\$50.00
14.01(2)	Mechanical Permits	\$50.00

COMMERCIAL BUILDING PERMIT FEES

Contracted commercial building inspection fees (including mechanical permits) shall be per the contracted consultant's fee schedule, in lieu of the below listed commercial fees.

17.255	Site Plan/Zoning Permit - Commercial	\$100.00
14.01(2)	Commercial Bldg. Application Fee (Base Fee)	\$650.00
14.01(2)	Early Start Permit Fee, Commercial	\$150.00
14.01(2)	Commercial Plan Review (Base Fee)	\$50.00
14.01 (2)	Commercial Finished Area Review Fee - New Construction	\$1/1,000 cubic feet (c.f.) or part thereof
14.01(2)	Comm. Tenant Remodel/Buildout (Base Fee)	\$350.00
14.01 (2)	Commercial Finished Area Plan Review Fee	\$1/1,000 cubic feet (c.f.) or part thereof
14.01(2)	Inspections, additional / special	\$50.00
14.01(2)	Driveway permits / approvals	\$40.00
17.255	Sign Permit, minimum	\$50.00
17.255	Sign Permit per sq ft	\$1.00
14.01(2)	Wrecking Permit (Commercial)	\$100.00

MISCELLANEOUS BUILDING PERMIT FEES

14.01(2)	Accessory Bldgs/Use (Base Fee)	\$50.00
14.01(2)	Unfinished Area Plan Review Fee	\$10 / 100 s.f. or part thereof
14.01(2)	Moving Permit	
	Moving Garages	\$100.00
	Moving Dwellings & Other Buildings	\$300.00
	Street Privilege Permit	\$50.00
	Moving Financial Surety	Town Board Determination

ITEM: 2016 Budget Adjustments

ISSUES: The purpose of contingency funds is to set aside money to be spent in a future period but the specific purpose and expense accounts are unknown at the time of budget adoption. When the 2016 budget was prepared, the board elected to put \$50,140 in a contingency fund, \$25,140 was set aside for wages and \$25,000 was set aside for operating. During 2016 the Board approved use of contingency funds for the Marathon County Sheriff and some work done in the public works building. The wage resolution adopted in January 2016 approved the disbursement of the wage contingency. This spreadsheet shows the departments where the contingency monies should be allocated per board approval. The spreadsheet also shows a redistribution of other budget monies to best match up budget with actual expenses in 2016.

The Town Board also approved use of General Fund Balance to pay off our State Trust Fund Loan. The amount of the payoff was \$130,077.

Last, in a Public Works meeting, the committee recommended the use of Tourism Funds to fund the 51/ Tunnel Trail, this is the trail that goes past Dicks and Red Robbin.

FISCAL IMPACT: Currently, as projected, the total General Fund balance will be reduced by \$73,554 when the transfer of \$130,077 to the Debt Service Fund is included in the projection.

ACTION TO BE TAKEN:

1 – Approve the 2016 Budget Adjustments as presented

Or

2 – Approve the 2016 Budget Adjustments, but adjusting.....

		2016 Original Budget	DR (CR)		2016 Amended Budget	Reason	
			2016 Budget Adjustments				
			Salaries Wages	Fringe Benefits	Other		
51400-110-100	Salaries/Wages	62,000.00	662.00			62,662.00	Performance based wage increase
51402-110-110	Salaries/Wages	102,687.00	2,375.00			105,062.00	from 2015 reviews
51410-110-100	Salaries/Wages	76,947.00	5,348.00			82,295.00	
52400-110-100	Salaries/Wages	57,700.00	2,832.00			60,532.00	
53313-110-100	Salaries/Wages	51,981.00	3,030.00			55,011.00	
53313-110-110	Salaries/Wages	119,687.00	6,056.00			125,743.00	
55303-110-100	Salaries/Wages	12,995.00	757.00			13,752.00	
56100-110-100	Salaries/Wages	48,300.00	1,248.00			49,548.00	
52100-110-125	Salaries/Wages	17,862.00	588.00			18,450.00	
		<u>550,159.00</u>	<u>22,896.00</u>			<u>573,055.00</u>	
100-00-59285-000-000	Wage Contingency	25,140	(22,896)	-	-	2,244	
100-00-53312-130-200	Misc contract svcs	4,000	-	-	8,623	12,623	spray foam insulation for pw bldg
100-00-52100-130-200	Misc contract svcs	2,000	-	-	2,100	4,100	Money for Marathon County Sheriff
100-00-59282-000-000	Contingency	25,000	-	-	(10,723)	14,277	
300-00-58100-000-000	State Trust Fund Loan	820,046			130,077	950,123	Approval at 6/14 special meeting to use fund balance to pay of loz
300-00-49210-000-000	Transfer from Other Funds	(4,000)			(130,077)	(134,077)	Approval at 6/14 special meeting to use fund balance to pay of loz
100-00-59230-000-000	Transfer to Debt Service	-			130,077	130,077	Approval at 6/14 special meeting to use fund balance to pay of loz
100-00-49211-000-000	Applied fund Balance	(55,000)			(130,077)	(185,077)	Approval at 6/14 special meeting to use fund balance to pay of loz
415-00-49210-000-000	Transfer from Other Funds	-			(37,010)	(37,010)	PW committee reccomended payment of the trail to come from r
201-00-59281-000-000	Transfer to Other funds	74,800.00			37,010	37,010	PW committee reccomended payment of the trail to come from r

ITEM: Review of 2017 Health Insurance Plans

ISSUES: At the time of this cover sheet, the Town had not received information for the 2017 Health Insurance Plans. The Administrator and Finance Director are scheduled to meet with the Insurance Broker on Thursday, November 3. This information will be available at the time of the Finance & Personnel Committee meeting.

It is recommended that once the information is received and reviewed, the employee insurance committee should reconvene to review options, if any. Depending on the changes to the plan, this would be a good way to communicate the information to the employees. This will also allow the committee members to give feedback on possible options.

FISCAL IMPACT: Per the Finance Committee and the FY 2017 Budget recommendation, there is a limit of 2% over last year's allotment for health insurance. It is the goal to stay within this limit.

ACTION TO BE TAKEN:

1. To be determined.

ITEM: Review and Recommendation of General Liability & Workers Compensation Insurance Request for Proposals

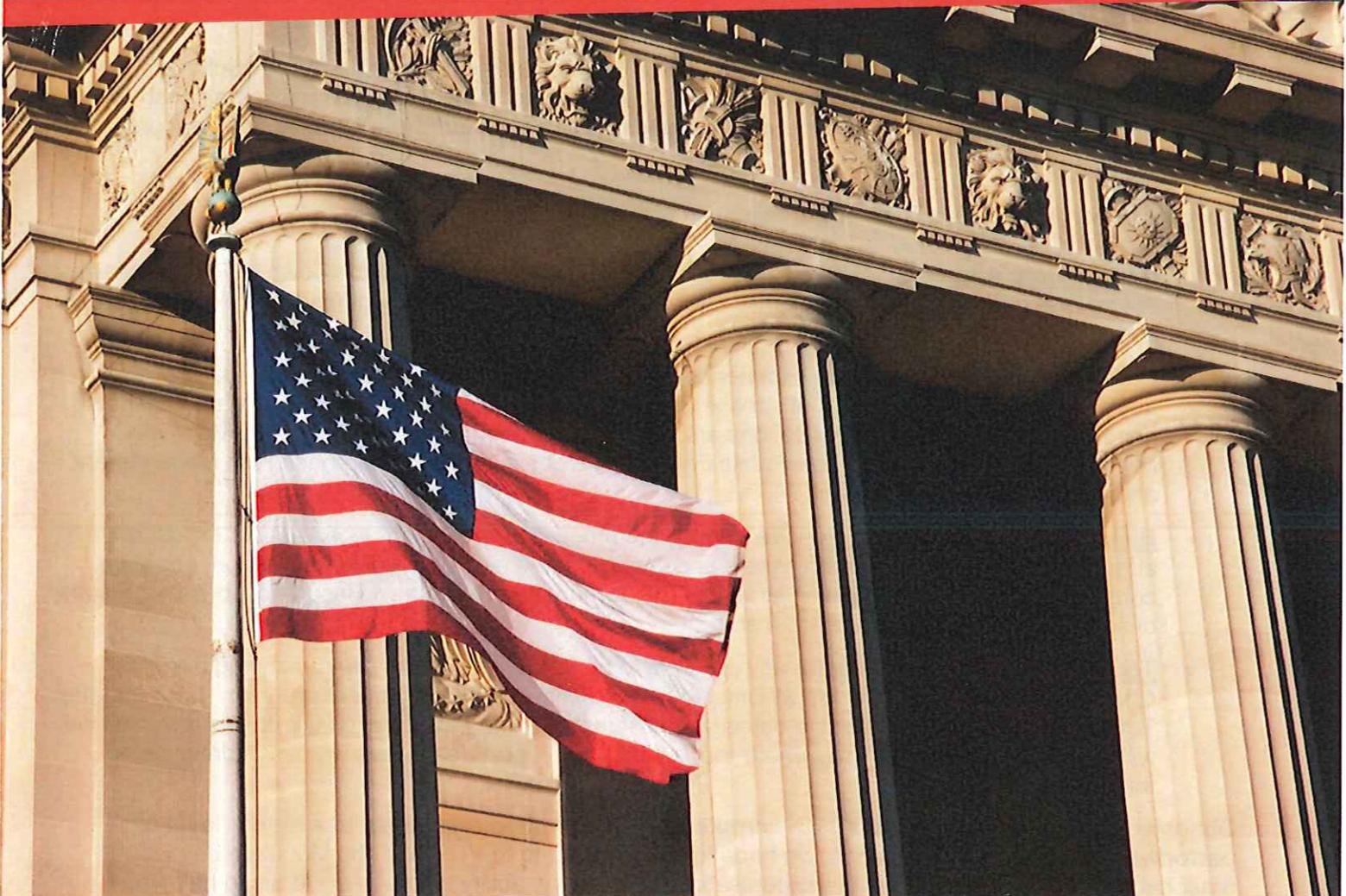
ISSUES: In 2015 when the Finance and Personnel Committee along with the Town Board agreed to switch the Town's insurance to Rural Insurance it was with the understanding that it would be a one year commitment and the Town would request proposals for 2017. The Finance Director/Clerk prepared the request and sent it to 4 companies and also posted the request on the Town's website. The Town received responses from 3 companies: M3, Horton, and Rural Insurance. The quote from M3 was the highest, with Horton and Rural having about a \$9,000 difference, with Rural being the lowest. Attached are the proposals from Horton and Rural.

FISCAL IMPACT: The budget has been prepared using the quote from Rural Insurance

ACTION TO BE TAKEN:

1. Recommend the Town Board accept the proposal from _____ for the Town's General Liability and Worker's Compensation Insurance.

2017-2018 Proposal



Prepared for:



Presented By:

Nathan Pezewski / Sales Executive

Nathan.Pezewski@thehortongroup.com

Phone: 715.842.2043

Cell: 715.409.0036

Renee Fredel / Client Manager

Renee.Fredel@thehortongroup.com

Phone: 715.842.2043

Fax: 715.848.3740

Effective Date: 1-1-2017 to 1-1-2018

Phone: 715.842.2043 / Website: www.thehortongroup.com

Insurance / Risk Advisory / Employee Benefits

HORTON

Executive Summary

Dear Town of Rib Mountain,

On behalf of Horton, we sincerely appreciate the opportunity to share our philosophy and methodology for managing risk for our clients. In the following proposal, we hope to show a comprehensive and cost effective Property & Casualty insurance program that can positively impact the Risk Management program for the Town of Rib Mountain.

Our goal in working with the Town of Rib Mountain is to provide the following:

- **Independent Approach** – We will be focusing on the best outcome for the Town of Rib Mountain, not for any individual insurance carrier. As an independent insurance agency, we select the carrier and coverage that fits our client's needs.
- **High Level of Analysis** – With experience in the Public Entity marketplace and the staff qualifications to provide a level of service to the Town of Rib Mountain, we will explore all areas of need for the Town. Recommendations are not only based on what the Town of Rib Mountain needs, but also insight as to how Public Entity clients of similar scope approach Risk Management and Coverage options.
- **Risk Management Approach** – We will use the process of managing uncertainty of exposures that affect the Town of Rib Mountain assets and financial statements through identification, analysis, control, risk financing, and administration. This is more than just placing insurance, but the process of how and why the decisions are made.
- **Total Cost of Risk** – In order for any program to be successful, we will be monitoring the Total Cost of Risk for the Town of Rib Mountain and the entire Risk Management program. Lowering the Total Cost of Risk should be one objective to consider in hiring any firm to take on this role, and we will work to provide insight into where the Town is today, and what areas we can address going forward.

Our objective is to **lead our clients with complex needs & limited resources to a higher level of performance**. In the following pages, we hope to demonstrate to the Town of Rib Mountain beyond a reasonable doubt that Horton has the expertise in your industry, ability to bring new ideas to help you continue to build an industry leading risk management program, and the passion to faithfully execute our service plan on your behalf.

We appreciate your consideration and hope to have the opportunity to partner with you.

Sincerely,

Nathan Pezewski – Sales Executive
Horton Risk Advisory Solutions

Renee Fredel – Client Manager
Horton Risk Advisory Solutions

Cost Summary

All coverage information detailed in the preceding pages is based on information provided by the insured and subject to the terms, conditions, exclusions and limitations contained in the policies. Please read your policies for a complete explanation. Property limits are flexible and chosen by the insured. Additional limits of liability may be available upon request.

Premium Summary

Coverage	2016-17 Insurance Quote
Property	\$4,618
Portable Equipment & Inland Marine	\$3,265
Government Crime	\$443
General Liability	\$2,831
Law Enforcement Activity Liability	Included
Public Officials & Management Liability	\$3,662
Cyber Liability & Privacy Crisis Management Expense	Included
Automobile	\$9,527
Excess Liability	\$4,085
Workers Compensation	\$28,052
Total Premium	\$56,483

Liability and Worker's Compensation Insurance Bids

Presented by The Horton Group

Line of Insurance	Premium	Company/Address
General Liability (Including Code Enforcement Officer)	\$ 2,831	AAIC/Glatfelter
Excess Liability Coverage	\$ 4,085	
Auto Physical Damage & Auto Liability	\$ 9,527	AAIC/Glatfelter
Cyber Liability & Public Officials Liability	\$ 3,662	AAIC/Glatfelter
Property, Inland Marine, and Boiler & Machinery	\$ 7,883	AAIC/Glatfelter
Crime Coverage	\$ 443	AAIC/Glatfelter
Workers' Compensation (See separate quotation form)	\$28,052	BITCO

Total Premium Quoted - \$56,483

Notes/Exceptions to specifications:

Property - Increased Blanket coverage to \$6,993,010 based on updated values of Town buildings and contents. Property & Contents are covered under Policy Blanket, not Premises Blanket. Provides a higher amount of coverage. In addition, or policy does not include Coinsurance.

Portable Equipment/Inland Marine - The proposal has increased values based on past coverage with the Town. In addition, the coverage is at Replacement Cost, not Actual Cash Value.

Crime Coverage is increased based on past coverage with the Town and recommended limits.

Public Officials Liability - The proposal removed the Retroactive Date. We highly recommend Prior Acts Coverage for EVERY Municipality, and the current policy appears to not cover this.

Cyber Liability - Increased 3rd Party and 1st Party coverage based on recommended limits.

Auto - Physical Damage limits are at Actual Cash Value and amount is determined at time of loss.

Workers Compensation - Appendix A showed an Experience Modification of .81, but based on most recent published information, the Experience Mod has to be increased to 1.25.

APPENDIX C

WORKER'S COMPENSATION
Information provided is based on coverage offered by

The Horton Group - BITCO General Insurance Corporation

A. Payrolls. See attachment for payroll classification.

B. Complete the following:

Total Premium	<u>\$23,241</u>
Experience Modification	<u>\$5,874</u>
Loss Constant	<u>\$256 - (increased limits of liability)</u>
Expense Constant	<u>\$444 - (including Terrorism & Catastrophe charge)</u>
Less estimated premium discount, if any	<u>-\$1,763</u>
Total estimated annual premium	<u>\$ 28,052</u>

C. Is the premium subject to dividend? ? Yes ? No - Based on loss history, Dividend is not offered this upcoming year

D. Show dividends company paid for the past three years:

2013 up to 17 %
2014 up to 17 %
2015 up to 17 %

E. What premium discount is available? 9.1 %

Insurance company for which dividend information is shown:

BITCO General Insurance Corporation

APPENDIX D

Property

Named Insured: **Town of Rib Mountain**
 Insurer (A.M. Best): AAIC provided by Glatfelter Public Practice
 Best Rating: A+ (Superior) Financial Size XV
 Policy Term: 01-01-17 to 01-01-18

Conditions

Description	Limit (\$)	
Deductible:	1,000 Any one Occurrence – Buildings, Personal Property, and Outdoor Property 1,000 Boiler & Machinery / Equipment Breakdown 5,000 Flood	
Cause of Loss:	Special	
Valuation:	Buildings: Business Personal Property: Outdoor Property:	Replacement Cost Replacement Cost Replacement Cost

Location	Coverage	Coinsurance	Limits (\$)
All	Buildings & Business Personal Property – Blanket Limit	N/A	\$6,993,010
	Outdoor Property – Blanket Limit	N/A	\$500,000
	Boiler & Machinery / Equipment Breakdown	N/A	Included
	Flood Coverage	N/A	\$5,000,000

Schedule of Locations:

1. 2001 Goose Lane – DPW Building & Salt Shed
2. 3700 North Mountain Road – Municipal Center
3. 2200 South Mountain Road – Doepke Park Maintenance Building & Warming Shelter
4. 5901 Hummingbird Road – SAFER Fire Station #1 & Training Tower

Outdoor Property Blanket – Covers fixed or permanent items such as: Exterior Signs, Antennas, Fences, Benches, Playground Equipment, Hydrants, Dumpsters, Electric Utility Power Transmission and Distribution Lines, Poles and related equipment owned by the insured not at a scheduled premises.

Portable Equipment & Inland Marine

Named Insured: **Town of Rib Mountain**
Insurer (A.M. Best): AAIC Provided by Glatfelter Public Practice
Best Rating: A+ (Superior) Financial Size XV
Policy Term: 01-01-17 to 01-01-18

Portable Equipment & Inland Marine – Replacement Cost

Coverage	Limit (\$)
Scheduled Contractors Equipment	See Schedule Below
Scheduled Contractors Equipment – Deductible	\$500
Blanket Tools and Equipment – Total Coverage	\$100,000
Blanket Tools and Equipment – Per Item Limit	\$10,000
Blanket Tools and Equipment – Deductible	\$1,000

Scheduled Contractors Equipment & Coverage Limits:

1. 1969 Ford Tractor - \$28,537
2. 1990 John Deere Grader - \$209,202
3. 2005 Morbark Chipper - \$50,105
4. 2003 Ventrac Tractor/Mower w/Attachments - \$23,287
5. 2005 John Deere Brush Tractor w/Attachments - \$108,519
6. 2006 Bobcat Loader w/Attachments - \$64,857
7. 2010 Case Tractor/Backhoe - \$82,066
8. 2010 Ventrac Tractor/Mower w/Attachments - \$30,214
9. 2010 John Deere Loader - \$180,598
10. 1996 Landa 24HP Pressure Washer/Steamer - \$14,655
11. 2004 Tuff Pressure Washer and Culver Steamer - \$10,175
12. 2013 Ventrac Tractor/Mower w/Attachments - \$35,000

Items listed on current policy valued at \$10,000 and under are included under Blanket Tools and Equipment blanket limit above.

Government Crime

Named Insured: **Town of Rib Mountain**
 Insurer (A.M. Best): AAIC provided by Glatfelter Public Practice
 Best Rating: A+ (Superior) Financial Size XV
 Policy Term: 01-01-17 to 01-01-18

Coverage

Coverage	Limit (\$)
Employee Theft – Including Faithful Performance	\$100,000
Forgery or Alteration	\$100,000
Inside the Premises – Theft of Money & Securities	\$100,000
Inside the Premises – Robbery/Safe Burglary	\$5,000
Outside the Premises	\$100,000
Computer Fraud	\$50,000
Funds Transfer Fraud	\$50,000
Money Orders	\$50,000

Deductible

Coverage	Amount (\$)
Basic Deductible per Occurrence	500

Coverage provides reimbursement for the loss of your money or other property on a loss sustained basis resulting from dishonest acts of your employees or volunteers. Coverage does not apply to any public officials or employees whose positions require separate bonds such as a tax collector or treasurer. Those obligations are typically addressed by a surety or fidelity bond.

Liability Coverage

Named Insured: **Town of Rib Mountain**
 Insurer (A.M. Best): AAIC provided by Glatfelter Public Practice
 Best Rating: A+ (Superior) Financial Size XV
 Policy Term: 01-01-17 to 01-01-18

Coverage

Coverage	Limit (\$)
General Liability – Each Occurrence	\$1,000,000
• Includes Personal & Advertising Injury	
General Liability – General Aggregate	\$3,000,000
• Includes Product & Completed Operations	
Damage to Premises Rented to You	\$1,000,000
Medical Expense – Premises/Operations	\$10,000
Law Enforcement Activity Liability – Each Occurrence	\$1,000,000
Law Enforcement Activity Liability – General Aggregate	\$3,000,000
Public Officials & Management Liability – Each Occurrence	\$1,000,000
• Includes Employee Benefits Liability and Employment Practices Liability	
Public Officials & Management Liability – General Aggregate	\$3,000,000
Public Officials & Management Liability – Policy Type	Claims Made
Public Officials & Management Liability – Retroactive Date	None
Injunctive Relief – Per Action	\$10,000
Excess Liability – Each Occurrence	\$5,000,000
Excess Liability – General Aggregate	\$5,000,000

Deductible

Coverage	Amount (\$)
Basic Deductible per Occurrence	\$0

Excess Liability coverage protects you by adding limits above your scheduled underlying Auto Liability, General Liability, Law Enforcement Activity Liability, and Public Officials & Management Liability.

Excess Liability coverage will apply when scheduled underlying policy limits have been exhausted.

Defense Costs are payable IN ADDITION to the Coverage Limit

Automobile

Named Insured: **Town of Rib Mountain**
Insurer (A.M. Best): AAIC provided by Glatfelter Public Practice
Best Rating: A+ (Superior) Financial Size XV
Policy Term: 01-01-17 to 01-01-18

Coverage – Per Accident

Coverage	Limit (\$)
Bodily Injury & Property Damage	\$1,000,000
Auto Medical Payments	\$5,000
Uninsured Motorist Coverage	\$1,000,000
Underinsured Motorist Coverage	\$1,000,000
Physical Damage Deductible – Comprehensive	\$250
Physical Damage Deductible – Collision	\$500
Hired & Non-Owned Auto Liability	Included

Schedule of Vehicles

1. 2003 Ford F450 Pickup Truck
2. 2016 Ford Escape
3. 2005 Ford F150 Pickup Service Truck
4. 2007 IHC Dump Truck
5. 2009 IHC Dump Truck
6. 2003 Ford Pickup Service Truck
7. 2003 Ford Pickup Service Truck
8. 2007 Sterling Dump Truck
9. 2008 Dodge Nitro
10. 2010 Peterbilt Dump Truck
11. 2003 Sterling Street Sweeper
12. 2012 Peterbilt Dump Truck
13. 2013 Ford F350 Pickup Service Truck
14. 2016 Peterbilt Dump Truck
15. 1989 Chevy Pickup Service Truck – Liability Only
16. 1994 Dressen Trailer – Liability Only
17. 1999 Caravan Trailer – Liability Only
18. 2006 Homemade Trailer – Liability Only

Cyber Liability & Privacy Crisis Management Expense

Named Insured: Town of Rib Mountain
 Insurer (A.M. Best): AAIC provided by Glatfelter Public Practice
 Best Rating: A+ (Superior) Financial Size XV
 Policy Term: 01-01-17 to 01-01-18

Coverage – Each Electronic Information Security Event

Coverage	Limit (\$)
Cyber Liability – Each Event Limit	\$1,000,000
Cyber Liability Retroactive Date	None
Privacy Crisis Management Expense – Each Event Limit	\$50,000
Privacy Crisis Management Expense – Aggregate Limit	\$50,000
Privacy Crisis Management Expense Retroactive Date	None
Cyber Liability & Privacy Crisis Management Expense Deductible	\$0

Cyber Liability coverage applies to each electronic information security event which includes transmission of malware from your computer system to a third party, the inability of an authorized user to access your web site or your computer system because of a denial of service attack, or a Personal Identity Event or Corporate Privacy Event caused by information that is obtained or released directly from your computer system.

A Personal Identity Event or Corporate Privacy Event is unauthorized disclosure of or failure to protect identifiable or confidential corporate information from misappropriation, the failure to disclose or warn of an actual or potential disclosure of misappropriation of personally identifiable or confidential corporate information, or violation of any federal or state privacy statute pertaining to the disclosure or misappropriation of personally identifiable or confidential corporate information.

Privacy Crisis Management Expense Coverage pays on behalf of the Town applicable reasonable and necessary fees because of a privacy event which may include - conducting a computer forensic analysis to determine the cause and extent of the privacy event, providing a crisis management review and advice by an approved independent crisis management or legal firm, notification to affected parties for printing, advertising, mailing of materials or other costs, travel expenses by directors and employees to mitigate damages, or call center services for credit monitoring as well as identity theft education and assistance for affected individuals.

Workers Compensation

Named Insured: **Town of Rib Mountain**
 Insurer (A.M. Best): BITCO General Insurance Corporation
 Best Rating: A+ (Superior) Financial Size IX
 Policy Term: 01-01-17 to 01-01-18

Coverage

Coverage	Limit (\$)
Workers Compensation Coverage Part A	Per Laws of the State of Wisconsin
Employers Liability Insurance – Bodily Injury by Accident	\$1,000,000 Each Accident
Employers Liability Insurance – Bodily Injury by Disease	\$1,000,000 Each Employee
Employers Liability Insurance – Bodily Injury by Disease	\$1,000,000 Policy Limit

Class Code & Payroll

Class Code	Payroll
7720 – Police Officers & Drivers	\$29,300
8810 – Clerical Office Employees NOC	\$241,399
9413 – Municipal Operations – County and Town	\$475,654
2017-18 Experience Modification	1.25
Premium Discount	Type A
Terrorism Coverage	Included
Catastrophe Coverage	Included

References

Entity Name: Town of Land O Lakes – Vilas County

Contact Person: Lynn Bybee

Phone No. 715-547-3255

E-mail Address: town.landolakes@gmail.com

Type(s) of Service(s) Provided: Property & Casualty Insurance package; Workers Compensation; Tax Collector, Notary, and Fidelity Bonds; Accident & Sickness coverage for Fire/EMS departments; Underground Storage Tank and General Liability for Airport; Group Life for Fire/EMS departments; Length of Service Award Program for Fire and Ambulance departments.

We were able to consolidate all of these programs to one Agency so that the Town could have consistent service on all lines of coverage. This also allowed us to offer safety and loss control services that could impact all aspects of Town operations.

Entity Name: Town of Saratoga – Wood County

Contact Person: Heidi Kawleski

Phone No. 715-325-5204

E-mail Address: saratogaclerk@saratogawisconsin.org

Type(s) of Service(s) Provided: Property & Casualty Insurance package and Workers Compensation.

The Public Officials Liability coverage had to be placed with outside of the insurance package due to past claims activity and their prior insurance carrier cancelling their policy. We were able to market this coverage and obtained a policy that protected the Town Board and employees, while still maintaining a cost effective insurance policy.

Entity Name: Village of Whiting

Contact Person: Debi Lutz

Phone No. 715-341-2742

E-mail Address: debilutz@villageofwhiting.com

Types of Coverage Provided: Property & Casualty Insurance package, Workers Compensation, and Group Medical coverage with our Horton Benefit Services division.

Having insured the Liability lines for the Village for many years, we were asked to provide options for their Property insurance program in 2016. After reviewing the Village policy with LGPIF, and inspecting the locations, we determined there was a shortage of coverage just over \$2.5 Million from underinsured and missing locations.

Recommendations

Our goal is to provide a comprehensive approach to your Property Insurance program. Based on our work so far, below are a few service and analysis items that we would offer to the Town of Rib Mountain for your Insurance and Risk Management program.

- **Valuation Review** – We have tools to evaluate the level of coverage that should be carried by the Town for your Property coverage. Updating these values periodically can ensure that items are properly protected in the event of a claim.
- **Accident Review Board** – Working with Department supervisors, Town staff, and Board members, we can work with the Town to reduce workplace incidents. By reviewing past claims and incidents, we can help the Town promote a safe working environment and also locate any trouble spots that can be pro-actively corrected to reduce future incidents.
- **Certificate & Contract Review** – As we had done when working with the Town in the past, we would continue to review all Certificates that the Town receives for compliance. In addition, we can review Contracts Indemnification Language for any agreement that the Town enters into. Our staff Attorney Kevin Palmer can then prepare any recommendations for the Town.
- **Inventory Review** – Working with the Town departments, we can assist the Town in creating an Inventory of Assets. These can be items at the Town garage, the Municipal Center, or even the Parks. Documenting these items and their locations is a helpful tool in the event of a claim, or a financial audit.
- **Department of Safety & Professional Services Compliance Assistance** – We can work with the Town to ensure that policies and procedures required by DSPS are adhered to. This can range from reporting requirements, to documentation, to notification requirements for injuries.
- **Utilize Horton and Insurance Carrier Loss Control** – Horton, Glatfelter, and BITCO can assist with onsite Loss Control services to help evaluate coverage at certain locations and make potential Risk Management recommendations.

Town of Rib Mountain – Horton Team

**Nathan Pezewski**

Sales Executive
715.842.2043 / Fax: 715.848.3740
nathan.pezewski@thehortongroup.com

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*Consultation and Negotiation / Service Needs
Analysis / Account Strategy*

**John Hamer**

Director Of Operations
262.347.2640 / 262.347.2740
john.hamer@thehortongroup.com

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Division Workflow / Analysis / Service Needs and Optimization

**Renee Fredel**

Client Manager
715.842.2043 / Fax: 715.848.3740
renee.fredel@thehortongroup.com

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*Secure and Maintain Policy Information
Obtain Renewal and Mid-Term Quotations*

**Kathy Koscher**

Client Service Representative – Claims Management Services
574.334.5536 / Fax: 574.334.5636
kathy.koscher@thehortongroup.com

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Service Needs / Claims Advocacy

**Megan Johnson**

Client Service Representative
262.347.2627 / Fax: 262.347.2727
megan.johnson@thehortongroup.com

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*Field Client Service Questions
Assist with Audits and Endorsements*

**Kevin Palmer**

Corporate Attorney
708.845.3378 / Fax: 708.845.4378
kevin.palmer@thehortongroup.com

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*Contract Review
Insurance Compliance / Restrictions*

**Dave Valentine**

Vice President, Horton Safety Consultants
262.347.2674 / 262.347.2774
dave.valentine@thehortongroup.com

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Safety and OSHA Compliance

Town of Rib Mountain – Service Schedule

Service Schedule

Client Name: Town of Rib Mountain

Policy Period: January 1, 2017 to January 1, 2018

	DUE DATE	DATE COMPLETED	ASSIGNED TO	1st 2nd 3rd 4th											
				JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
GENERAL RISK MANAGEMENT SERVICES															
Bind Coverages with Insurers	12/15/2016		Nathan												
Binders to Client	12/24/2016		Renee												
Client Service Meeting with Town of Rib Mountain Team	1/7/2017		Renee/Nathan	■											
Invoices to Insured	1/1/2017		Renee	■											
Issue Certificates of Insurance	1/1/2017		Renee	■											
6 Month Policy Review	7/1/2017		Nathan							■					
Policy Endorsements	As Needed		Renee								■				
Deliver Policies	1/1/2017		Nathan	■											
Valuation Updates	As Needed		Nathan												■
Pre-Renewal Meeting (*Determine if Marketing to Carriers)	9/1/2017		Nathan										■		
Certificate Compliance Review	As Needed		Nathan											■	
Contract Indemnification Language Review	As Needed		Nathan												■
Evaluate Quotations	10/15/2017		Nathan/Renee												■
Prepare Recommendations to Client	10/30/2017		Nathan/Renee												■
Present Proposal to Client	10/30/2017		Nathan/Renee												■
CLAIMS MANAGEMENT SERVICES															
Special Handling Instructions	12/15/2016		Nathan												■
Total Cost of Risk Analysis Report	1/1/2017		Nathan	■											
Claims Advocacy	As Needed		Kathy												
Claim Reporting & Tracking	Ongoing		Renee												
Semi-Annual Claim Review	7/1/2017		Renee/Nathan	■							■				
SAFETY															
Accident Review Board Meeting with Town Representatives	7/1/2017		Nathan/Renee										■		
Conduct Loss Control Programs with City Departments	As Needed		Nathan/Dave												
Meet with Insurance Company Loss Control Representative	As Needed		Nathan/Dave												

About Horton

Our business is helping clients with complex needs and limited resources achieve a higher level of performance.

We specialize in helping clients turn costs and risk into competitive advantage. We're all aware of the risks of operating and growing an agency. However, not all brokerage firms understand enterprise risk to be both an opportunity and a threat. That's where we come in.

The Horton Group is an **insurance, employee benefits, and risk advisory firm.**

We lead the way for clients with complex needs and limited resources to focus on capturing opportunity today, and growing the business for tomorrow.

Our experts work closely with business owners, HR leaders, Finance leaders, Chief Operating Officers, and even Risk Advisors to look across their organization and assess risk, resources, and opportunities to help them improve performance, sales, and growth.

We prepare you for the present and the future.

The Horton Group has the people, the insight and innovation to get ahead of trends, and offer new ideas on critical challenges.

But we don't stop at the idea stage. We're there to assess and select the right solutions, coverage and carriers customized to your needs.

Our industry solutions and value-add services combine expert insight with execution excellence to ensure we're solving the right problem in the right way.

Experience business impact from our continuous improvement process.

We assess, plan and execute. Again and Again. The continuous improvement process, accountability and service commitment that you experience when working with the Horton Group occurs every day, not just on renewal day.

It takes more than insurance expertise to drive higher levels of performance from your programs. Our people have the business and industry acumen to assess risk, resources, and opportunities. Then they put their experience and service obsession to use as they implement. And they remain accountable for their reliable, high quality service you expect from the Horton Group.

We work with you to drive down your costs, work and risk.

Insuring your organization is more than giving you peace of mind. We want to change your insurance, employee benefits and enterprise risk from cost to a competitive advantage. And we'll deliver on that promise by helping you drive down costs, workload and risk. How do we do it?

One way is to work on your behalf to accelerate efficiencies in program administration. Another way is to apply our business and industry insight to advise you on enterprise risk.

This holistic perspective helps us work with you to map a course that maximizes your goals, improves your performance, and increases your competitive advantage.

The Horton Group Services

As one of the largest privately-held insurance brokers in the country, The Horton Group offers a comprehensive portfolio of products and services for a wide-array of industries and niche markets. Your business will not outgrow the Horton Group.

Multiple Insurance Lines

- **Property & Casualty** – provides property, general liability, automobile, excess liability, workers' compensation, and directors and officers insurance.
- **Employee Benefits** – help employers achieve the right balance between cost management and employee satisfaction, through all types of options-insured, self-funded and consumer-directed alternatives. We partner with our clients to understand healthcare reform, support compliance, and also offer technology based private exchange solutions where appropriate.
- **Voluntary Benefits** – help companies improve morale and free up staff by offering well-designed, optional products such as individual life, short-term and long-term disability and supplemental vision, dental, critical illness and accident insurance.
- **Personal Lines** – help business owners, key executives and employees protect their homes, automobiles, watercraft and more. Services include detailed coverage reviews, annual coverage reviews and programs for high net worth individuals
- **International** – As one of 100+ privately-held Assurex Global Partners we have access to more than 500 offices in over 70 countries. Horton has the resources to deliver cost-effective risk management; insurance and employee benefit solutions anywhere in the world.

Consulting Services

- **Safety Consulting and Loss Control** – From employee orientation and training to jobsite inspections, Horton helps contractors and other commercial clients manage claims, facilitate appropriate return-to-work programs and incorporate safety into every aspect of their business operation.
- **Claims Advocacy** – our team of claims professionals offers years of experience and a hands-on approach to enable clients to navigate difficult situations with ease.
- **Surety Bonding** – industry-proven expertise, an excellent reputation throughout the surety and bond markets and a unique pre-executed license bond program help Horton clients save valuable time and money.
- **Alternative Risk** – specialized expertise has enabled Horton to create two successful group captive insurance companies with financial results that exceed industry standards.

A.M. Best Rating

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. Carriers are assigned a best's Rating which attempts to measure the comprehensive position of the company or association to industry average.

Best Financial Strength Ratings

<u>Rating</u>	<u>Description</u>	
A++, A+	Superior	} Secure
A, A-	Excellent	
B++, B+	Very Good	
B, B-	Fair	} Vulnerable
C++, C+	Marginal	
C, C-	Weak	
D	Poor	
E	Under Regulatory Supervision	
F	In Liquidation	
S	Suspend	

Financial Size Categories

(Reported Policyholders' Surplus Plus Conditional Reserve Funds)

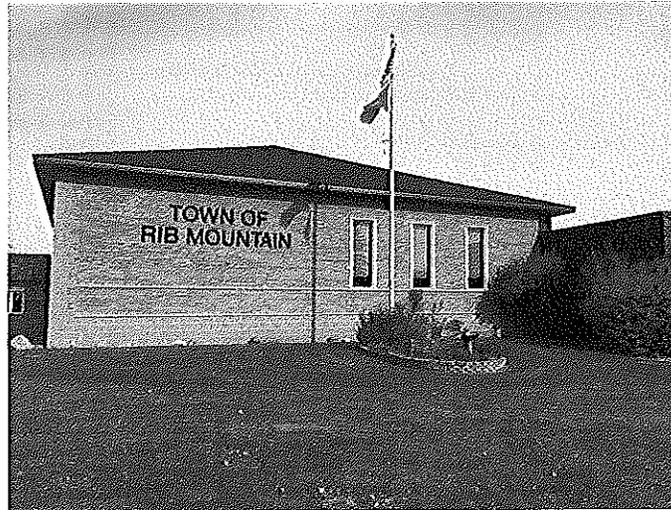
<u>Category</u>	<u>Adjusted Policyholders Surplus</u>
I	Less than 1,000,000
II	1,000,000 to 2,000,000
III	2,000,000 to 5,000,000
IV	5,000,000 to 10,000,000
V	10,000,000 to 25,000,000
VI	25,000,000 to 50,000,000
VII	50,000,000 to 100,000,000
VIII	100,000,000 to 250,000,000
IX	250,000,000 to 500,000,000
X	500,000,000 to 750,000,000
XI	750,000,000 to 1,000,000,000
XII	1,000,000,000 to 1,250,000,000
XIII	1,250,000,000 to 1,500,000,000
XIV	1,500,000,000 to 2,000,000,000
XV	Greater than 2,000,000,000

A Packaged Proposal
From Rural Mutual Insurance Company
Designed for Towns and Villages

Presented to:

Town of Rib Mountain

3700 North Mountain Road
Wausau, WI 54401



Presented by:
Rudy Mikulich
1720 Merrill Ave.
Wausau, WI. 54401
715-581-1837
Assisted by: David Meihak



Rudy C. Mikulich
10/10/2016

Rural Mutual
Insurance Company

Liability and Worker's Compensation Insurance Bids

Line of Insurance	Premium	Company/Address
General Liability (Including Code Enforcement Officer)	\$ 1 \$ PER APPENDIX	RURAL MUTUAL MADISON, WI
Auto Liability	\$ A	↓
Public Officials Liability	\$ PACKAGE POLICY	
Boiler & Machinery	\$ 1	
Crime Coverage	\$	
<u>TOTAL</u>	\$ 19,617	
Workers' Compensation (See separate quotation form)	27,977	↓

Notes/Exceptions to specifications:

* ALL LINES OF INSURANCE WITH RURAL
IN ONE PACKAGE. (SEE ATTACHED)

*Robert C. M...
10/10/2016*

WORKER'S COMPENSATION

Information provided is based on coverage offered by

RURAL MUTUAL INSURANCE

A. Payrolls. See attachment for payroll classification.

B. Complete the following:

Total Premium		<u>23,646</u>
Experience Modification	1.25%	<u>5,874</u>
Loss Constant		<u>-</u>
Expense Constant		<u>220</u>
Less estimated premium discount, if any		<u>- 1,763</u>
Total estimated annual premium		\$ <u>27,977</u>

C. Is the premium subject to dividend? ? Yes ? No

D. Show dividends company paid for the past three years:

2013	<u> </u>	%
2014	<u>N/A</u>	%
2015	<u> </u>	%

E. What premium discount is available? UP TO 17.5%

* STANDARD VARIABLE PLAN

Insurance company for which dividend information is shown:

RURAL MUTUAL

* SEE ATTACHED PROPOSAL.

Rudolph C. St. Aubert
10/10/2016

Rural Mutual Insurance Company

- ❖ The endorsed carrier for the Wisconsin Towns Association.
- ❖ Insures over 65% of the towns in Wisconsin including many with unique characteristics such as: Hartford, Beaver Dam, Sun Prairie, Middleton, Grafton, Cedarburg, and many more.
- ❖ Awarded Ward's top 50 provider for 8 consecutive years.
- ❖ A Rated by AM Best with positive outlook.
- ❖ A+ Credit Rating by AM Best.

Rural Mutual Benefits

- ❖ Consolidated plan offering all coverage under one roof.
- ❖ Highly discounted premium as a result of your three year commitment.
- ❖ A fully underwritten "current" program with no surprises to follow.
- ❖ True commitment to understanding your exposures which resulted in the discovery of many missing items from your past policies including: structures, costly equipment, and over \$500,000 of wooden boardwalks.
- ❖ Ability to provide blanket protection for outdoor property without scheduling.
- ❖ Rural Mutual provides loss control services that we make available to our clients including "Medcore Injury Triage", of which the town is currently enrolled in at no additional cost. Medcore is an exclusive program designed to reduce injury claims.
- ❖ Simplified Rural Billing: All policies are on one bill with multiple payment plans to choose from.
- ❖ True local Rural Insurance representation with a proven track record of availability in all service areas including: Agent Rudy Mikulich, Underwriters Kris Thiele & Gail Luedke, Claims Adjuster Ray O'Malley, and Loss Control Specialist Dennis Ray.

Property Coverage

Building

Includes completed additions, permanently installed fixtures, and personal property used to maintain or service the building or premises, such as; fire extinguishing equipment, outdoor furniture, floor coverings, and appliances used for refrigerating, ventilating, cooking, dishwashing, or laundering; and your personal property in apartments or rooms furnished by you, the landlord.

Business Personal Property

Includes property you own that is used in your business while in or on buildings at the described premises. It includes coverage, while in the open or in a vehicle within 100 feet of the described premises, to include: furniture and fixtures, machinery and equipment, stock, and property of others in your care, custody, or control for which you are legally liable; plus the cost of labor, materials, or services furnished or arranged by you on personal property of others and your interest as a tenant in improvements and betterments.

Valuation

If at the time of loss, the covered property is insured to 80% of its replacement cost, loss settlement will be made without consideration of depreciation, subject to policy limitations. Otherwise, actual cash value coverage applies.

Special Property Coverage Form

Insures buildings and business personal property for risks of direct physical loss unless the loss is excluded or limited. Theft coverage is provided for business property. Includes money and securities coverage, \$5,000 on-premise and \$2,000 off-premise. Coverage is provided for earthquake, flood, and damage caused by the back-up of sewer and drains.

Additional Coverages and Extensions

- ◆ **Business Income** – Actual loss of Business Income (earnings and rents) is covered when the loss is a direct result of an insured peril. Coverage is provided for up to 12 consecutive months from the date of loss. There is a 24 hour waiting period. The ordinary payroll is limited to 60 days.
- ◆ **Business Income from Dependent Properties** – Up to \$5,000. Covers actual loss of Business Income sustained due to physical loss or damage to a property owned by others that your business depends upon for :
 - ◆ Delivery of materials to you or others for your account
 - ◆ Accepting your products or services
 - ◆ Manifesting of your products for delivery to your customers under contract for sale
 - ◆ Attracting customers to your business
- ◆ **Extended Business Income** – Pays for the actual loss of Business Income for 60 days after operations are resumed.
- ◆ **Extra Expense** – Pays the necessary Extra Expenses that are incurred within 12 consecutive months after the date of direct physical loss or damage.
- ◆ **Electronic Data** – Up to \$10,000. Covers the cost to replace or restore electronic data which has been destroyed or corrupted by a covered cause of loss. Higher limits are available.
- ◆ **Interruption of Computer Operations** – Up to \$10,000. Covers a suspension of operations caused by an interruption in computer operations due to destruction or corruption of electronic data resulting from a covered cause of loss. Higher limits are available.
- ◆ **Limited Coverage for Fungi, Wet Rot, Dry Rot, and Bacteria** – Up to a limit of \$15,000 per 12-month period. Covers fungi, wet or dry rot, and bacteria that results from a covered cause of loss (not including fire or lightning). Business Income and Extra Expenses associated with the loss is limited to 30 days. Higher limits are available.
- ◆ **Preservation of Property** – Up to 30 days to preserve property from loss or damage by a covered cause of loss.
- ◆ **Fire Department Service Charge** – Up to \$10,000 when called to save or protect covered property from loss or damage by a covered cause of loss.

Property Coverage continued

- ◆ **Reward Coverage** – Up to \$5,000. Covers payment to an individual or organization for information leading to a crime conviction, including arson, in connection with loss or damage to covered property caused by a covered cause of loss.
- ◆ **Actions of Civil Authority** – Actual loss of business income and necessary extra expense for up to 3 weeks, caused by action of civil authority, away from the insured premises, caused by or resulting from any covered cause of loss after a 72-hour waiting period.
- ◆ **Money Orders and Counterfeit Money** – Up to \$1,000 due to good faith acceptance of counterfeit money or money orders not paid upon presentation.
- ◆ **Forgery and Alteration of Checks** – Up to \$2,500 for loss resulting from forgery or alteration of any check draft, promissory note, or bill of exchange you have issued.
- ◆ **Pollutant Clean Up** – Up to \$10,000 for your expenses to extract pollutants at the described premises resulting from a covered cause of loss.
- ◆ **Newly Acquired or Constructed Property**
Up to \$250,000 of the limit of personal property and up to \$250,000 of the building limit can be applied to personal property or building property at any premises you acquire or construct for up to 30 days.
- ◆ **Personal Property Off-Premises** – Coverage is provided up to \$10,000 for personal property in transit or temporarily at a premise you do not own.
- ◆ **Outdoor Property** - \$10,000 with a maximum of \$500 for one tree, plant or shrub. Perils insured against include fire, lightning, explosion, riot or civil commotion and aircraft.
- ◆ **Seasonal Increase Business Personal Property** – Automatically increases by 25% to provide for seasonal variations. Coverage is provided if the limit of insurance on personal property is at least 100% of the average monthly values.
- ◆ **Debris Removal** – Up to 25% of the amount paid for the direct loss and up to \$10,000 debris removal coverage.
- ◆ **Account Receivable**– Up to \$25,000 for loss resulting from direct physical loss or damage by any covered cause of loss to your records or accounts receivable.
- ◆ **Cost to Prepare Inventory** – Up to \$5,000. Covers reasonable expenses for the taking of inventory and appraisals incurred at the company's request to assist the company in the determination of the amount of the covered loss.
- ◆ **Fire protection Devices Recharging** – Up to \$5,000. Pays for expenses incurred to recharge fire extinguishers and the cost of resetting automatic fuel shut-off connections if they are discharged due to mechanical malfunction.
- ◆ **Off-Premise Electronic Media and Records Storage** - Up to \$25,000. Pays for direct physical loss or damage to duplicate and backup electronic media and records which are at a premise where you do not conduct operation and which is not insured elsewhere.
- ◆ **Security after Loss** – Up to \$5,000. Pays for the cost of a security service approved by the company that is used to protect covered property at the described premise after a covered loss.
- ◆ **Valuable Papers and Records**- Up to \$25,000 for your cost to research, replace, or restore the lost information.

Property Coverage continued

- ◆ **Equipment Breakdown** – Provides coverage for the breakdown of many types of equipment that generate, use, or transmit mechanical or electrical power. Covered equipment includes not only boilers and pressure vessels, but also many types of business equipment; such as telephone systems, refrigeration systems, compressors, and other types of equipment and machinery. This coverage provides protection from mechanical breakdown, artificially generated electrical current, and explosion of steam objects.
- ◆ **Pollutants Clean Up and Removal** – Coverage of \$250,000 for the expenses associated with the cleanup and removal of pollutants resulting from an Equipment Breakdown. Higher limits are available.
- ◆ **Refrigerant Contamination** – Coverage of \$250,000 for contamination by a refrigerant resulting from an Equipment Breakdown with respect to refrigerating, cooling or humidity control equipment. Higher limits are available.
- ◆ **Spoilage** – Coverage of \$250,000 for loss of perishable goods due to spoilage resulting from lack of power, light, heat, steam or refrigeration caused by an Equipment Breakdown. Higher limits are available.
- ◆ **Scheduled Equipment** – When the Scheduled Property Floater is attached to the policy and coverage is provided for the following pieces of equipment, Equipment Breakdown applies to them as well:
 - ◆ **Ordinance or Law Coverage** – Blanket coverage up to \$10,000. Pays for the following if an insured building is damaged by a covered cause of loss:
 1. Loss to the undamaged portion of an insured building as a consequence of enforcement of any ordinance or law that requires demolition of the undamaged portion.
 2. The cost to demolish and remove debris of undamaged parts of the property caused by the enforcement of building, zoning or land use ordinance or law.
 3. The increased cost of construction when the increased cost is a consequence of enforcement of building, zoning, or land use ordinance or law.
- ◆ **Rental Expense Reimbursement** – Provides coverage to reimburse your rental expenses should a covered cause of loss to your property make it necessary to rent replacement equipment to continue your normal operations. This coverage is available with no waiting period or with a 72-hour waiting period.
- ◆ **Specified Outdoor Property** – Extends business personal property coverage to apply on a blanket basis to specified outdoor property which includes but is not limited to:
 - ◆ Traffic lights, traffic signs, traffic guard rails, traffic fences, or traffic walls
 - ◆ Fixed recreational equipment, fixed playground equipment, fixed park shelters, permanent dugouts, permanent bleachers, fixed benches, or permanent score boards
 - ◆ Sirens, antennas, towers, or similar Structures
 - ◆ Street lights, power poles, or power lines

Additional coverage is available by endorsement.

The deductible for this endorsement is the same as for the buildings and personal property.

Property Schedule

Location	Building Limit	Building Valuation	Automatic increase in Building value	Contents Limit	Deductible
Town Hall/Municipal Center	\$1,213,328	Replacement Cost	4%	\$120,000	\$1000
Fire Station	\$2,777,415	Replacement Cost	4%	\$0	\$1,000
Fire Tower	\$15,424	Replacement Cost	4%	N/A	\$1,000
Town Garage/DPW	\$1,673,365	Replacement Cost	4%	\$250,000	\$1,000
Salt Shed	\$218,383	Replacement Cost	4%	\$100,000	\$1,000
Doepke Park Shelter	\$231,000	Replacement Cost	4%	\$5,000	\$1,000

* Building Blanket Limit: \$6,128,915

** Business Personal Property Blanket Limit: \$475,000

Perils insured against:

Comprehensive form– all causes of direct physical loss except those specifically excluded from or limited by the policy.

Exclusions: Ordinance or law. Governmental action, nuclear hazard, power failure, war & military action, certain computer related losses. Losses caused by dishonesty, neglect, wear and tear, inherent vice, etc. are also excluded.

How claims are settled:

Replacement cost – the cost to rebuild insured building, the way it was, without factoring in any depreciation. Coverage at the time of loss must be equal to or greater than 80% of replacement cost.

Additional Property Coverages

Coverage	Limit
Equipment Breakdown	
Pollutants cleanup and removal	\$250,000
Refrigerant Contamination	\$250,000
Spoilage	\$250,000
Money & Securities Limit / Bldg	\$5,000 On \$2,000 Off
Employee-Volunteer Worker Personal Auto	Covers Deductible Up to \$2,500
Business Owners Advantage Plus	
Increases:	
Fire Department Service Charge	\$10,000
Extended Business Income (reduces waiting period to 24 hours)	60 days
Outdoor Property	\$10,000 (\$500 max for any one tree or shrub)
Personal Effects	\$5,000
Valuable papers and records off-premise	\$25,000
Accounts receivable on-premise	\$25,000
Personal Property off-premise	\$10,000
Electronic media and records storage off-premise	\$25,000
Personal property extended to within 1000 feet of the premise	
Additions:	
Computer off-premise	\$10,000
Fine arts	\$5,000
Off premise Utility failure	\$25,000
Portable tools (not one more than \$500)	\$5,000
Outdoor signs	\$5,000
Employee Dishonesty	\$2,500
Outdoor fences	\$5,000
Water back-up and Sump pump overflow	\$10,000
Lock replacement	\$2,500
Personal property in transit	\$15,000
Tenant's legal liability (other than fire)	\$10,000 (\$250 ded)
Waiver of subrogation for written contracts	

Property

F829 Specified Outdoor Property	Deductible	Amount of Insurance
	\$1000	\$750,000

F-752 Scheduled Property		Deductible \$1000
Description of Item	Agreed Value Y/N	Amount of Insurance
Wooden Boardwalks Eagle Ave and Doepke Park	Y	\$565,000
DPW Entrance Gate	Y	\$7,500
Total		\$572,500

Vehicles		Deductible \$1000
F-828 Glass Breakage Deductible Waiver		INC
F-834 Rental Expense Reimbursement		INC
Year, Make, Model	Agreed Value Y/N	Amount of Insurance
2008 Dodge Nitro	Y	\$13,000
"New" 2016 Peterbilt Dump Truck w/Attachments	Y	\$165,000
2003 Ford F350 2WD Service Truck	Y	\$6,000
2007 Sterling LT8500 Dump Truck w/Attachments	Y	\$90,000
2003 Ford F450 Dump Truck w/Plow	Y	\$25,000
2009 IHC 7400 SFA Dump Truck w/Attachments	Y	\$90,000
2010 Peterbilt 3481 Dump Truck w/Attachments	Y	\$75,000
2012 Peterbilt 365 Dump Truck w/Attachments	Y	\$140,000
2003 Sterling L8500 Dump Truck w/Attachments	Y	\$70,000
2013 Ford F350 Dump Truck w/Attachments	Y	\$35,000
1989 Chev K2500 4WD Service Truck w/Utility Box	Y	\$6,000
2005 Ford F150 2WD service Truck	Y	\$9,000
2007 IHC 7400 SFA Dump Truck w/Attachments	Y	\$90,000
2003 Ford F350 2WD Service Truck	Y	\$6,000
2003 Sterling SC700C Street Sweeper	Y	\$150,000
1990 John Deere Moto Grader 670B	Y	\$150,000
1999 Caravan Trailer	Liability Only	\$0
1994 Dressen Trailer	Liability Only	\$0
2006 Homemade Tandem Axel Trailer	Liability Only	\$0
2016 Ford Escape	Y	\$25,000
Total		\$1,145,000

Property Continued

Portable Equipment Blanket	Deductible	Amount of Insurance
	\$1000	\$100,000

Portable Equipment Blanket– Small tools and equipment not to exceed \$2,000 on any one item. Provides coverage for items routinely used off-premise such as items carried on the service vehicles.

Portable Equipment- Scheduled		Deductible	\$1000
F-828 Glass Breakage Deductible Waiver		INC	
F-834 Rental Equipment Reimbursement		INC	
Description of Item, Manufacturer	Agreed Value Y/N	Amount of Insurance	
2010 John Deere 624K Loader	Y	\$165,000	
2010 Case 580 Tractor Backhoe	Y	\$75,000	
2005 John Deere 6715 Tractor w/Brush Master	Y	\$90,000	
2006 Bob Cat T190 Skidsteer w/Tracks Loader and Attachments	Y	\$45,000	
2005 Morbark 2400 Hurricane Chipper	Y	\$30,000	
2013 Bob Cat 5600 Tool Cat w/Cab and Attachments	Y	\$50,000	
1973 Wausau Snowblower	Y	\$10,000	
1996 Landa Culvert Steamer	Y	\$10,000	
2004 Tuff TNT-5030 Culvert Steamer	Y	\$7,000	
2007 Karcher Pressure Washer	Y	\$6,000	
1988 Hy-Power Sewer Flusher	Y	\$5,000	
160 Sulliscrew Compressor	Y	\$5000	
1999 Lazer Striper and Gun Kit	Y	\$5,000	
2009 Floor Sweeper	Y	\$5,000	
2005 Alamo Grass King Flail Mower	Y	\$8,000	
2005 Charger 25HP Mower (Fire Dept)	Y	\$4,500	
2010 Ventrac 4200VXD Mower	Y	\$25,000	
2002 Ventrac 4200VXD Mower	Y	\$12,000	
2013 Ventrac 4500Z Mower/Blower w/Attachments	Y	\$35,000	
1969 Ford 3000 Tractor	Y	\$15,000	
Total		\$607,500	

Portable Equipment Scheduled– Includes equipment such as graders, wood chippers, bobcats, etc.

F-828 Glass Breakage Deductible Waiver – Provides coverage for damage to glass on a scheduled auto without applying the deductible

F-834 Rental Expense Reimbursement (No Waiting Period \$10,000 Limit) -
Provides coverage for rental expenses should a covered loss to scheduled property make it necessary to rent replacement equipment to continue normal operations.

Agreed Value – Value is agreed upon by the insured and the insurance company at policy inception. Loss settlement is the lesser of the cost to repair, cost to replace, or the amount listed on the declarations.

Business Liability Coverage

- ◆ **Premise and Operations** – Provides coverage for your premises and all associated operations conducted from those premises.
- ◆ **Products Liability** – Provides coverage for your product when the loss occurs away from your premise and after physical possession of the product has been relinquished to others.
- ◆ **Completed Operations Liability** – Provides coverage for your operations occurring away from your premises after work has been completed.
- ◆ **Contractual Liability** – For liability assumed by contract to save or hold harmless a third party
- ◆ **Damage to Premises Rented to You** – Protects you against claims resulting from legal obligations to your landlord for damage to your landlord's building caused by fire, explosion or smoke.
- ◆ **Owned and Non-Owned Watercraft Liability** – Provides coverage for claims arising from the operation of watercraft, owned by others and used in the conduct of your business. The size of the watercraft is restricted to less than 26 feet.
- ◆ **Employees as Additional Insured** – Protects your employees against liability claims that relate to your business operations.
- ◆ **Mobile Equipment Liability** – For claims arising from business use of mobile equipment not subject to motor vehicle registration.
- ◆ **Incidental Medical Malpractice Liability**– For claims arising from injury which occurs in the course of your activities if that injury arises out of the giving or failing to give medical, dental, nursing, or x-ray service or treatment, or drugs, supplies, and appliances. Does not apply to a person engaged in this type of business or occupation.
- ◆ **Automobile Liability** – For those autos listed on the policy, coverage is provided for Bodily Injury or Property Damage liability claims that you are obligated to pay, which may have been caused by you, your employees, or volunteers while driving your vehicles with your permission.
- ◆ **Uninsured Motorist Coverage*** – Provides coverage for damages, subject to limits, for Bodily Injury which you, your employees, or volunteers are legally entitled to recover from the owner or operator of an uninsured motor vehicle. The uninsured motorist must be at fault for the accident.

- ◆ **Personal and Advertising Injury Liability**
For claims arising from injury which occurs in the course of your activities if that injury arises out of libel, slander, defamation of character, violation of right to privacy, piracy, or unfair competition, and infringement of copyrights, titles, or slogans.
- ◆ **Liquor Liability** – For protection against claims arising from selling, serving, or furnishing alcoholic beverages. Coverage is limited to four (4) occasions in a 12-month calendar year.
- ◆ **Host Liquor Liability** – For protection against claims arising from serving or giving any alcoholic beverage at any function incidental to your business. Does not apply if you are in the business of manufacturing, distributing, selling, serving alcoholic beverages.
- ◆ **Underinsured Motorist Coverage*** - Provides coverage for damages, subject to limits, for Bodily Injury when you, your employees or volunteers are involved in an accident where the other owners or drivers liability for these damages results from the ownership, maintenance or use of an "underinsured motor vehicle" as defined.
- ◆ **Medical Payments** – Pays reasonable medical expenses due to injuries suffered by patrons or visitors who may be hurt in accidents at your business premises or for those in your vehicle, regardless of who is at fault.

Additional Liability Coverage

- ◆ **Non-Owned Auto Liability** – Protects you against claims which arise from non-owned automobiles driven by your employees in the pursuit of your business.
- ◆ **Hired Auto Liability** – For claims arising from the operation of a hired auto by you or your employees in the course of your business.
- ◆ **Pollution Liability Broadened Coverage for Covered Autos** – Deletes that portion of the pollution exclusion that relates to discharges of pollutants which are in or upon, being transported or towed by, being loaded onto, or unloaded from a covered auto.
- ◆ **Covered Auto / Any Auto** – Provides coverage for any auto owned, maintained or used in the course of your normal operations.
- ◆ **Additional Insureds** – Persons or organizations can be added to the definition of an insured. There are numerous endorsements available to provide this coverage
- ◆ **Public Officials Professional Liability** – Provides coverage for the board members and others responsible for carrying out the responsibilities of the rural town, village, government body, administrative department, or agency named and defined in the endorsement. Coverage is provided for wrongful acts, as defined, for which you are legally obligated to pay damages.

You may extend coverage to apply to an employment practices injury or an employment benefit plan administration injury. Each of these is defined in the policy and is limited per policy period to the lesser of the liability limit you have for Public Officials Professional Liability or \$1,000,000.

A separate limit of \$50,000 per occurrence and \$100,000 aggregate applies to the supplemental coverage for suits seeking non-monetary damages (injunctive relief). This is a claims-made coverage.
- ◆ **Cyber Liability** – Provides coverage for:
 - First & third party shared coverage
 - Regulator proceeding claim expense
 - Privacy breach expense
 - Data restoration expense

Liability Coverage

Coverage	Limits
Each Occurrence	\$5,000,000
General Aggregate	\$10,000,000
Damage to Premise rented to you	\$100,000
Medical Expense Each Person	\$10,000
Uninsured Motorist Coverage*	\$1,000,000
Underinsured Motorist Coverage*	\$1,000,000
Pollution Liability Broadened Coverage for Covered Auto	\$1,000,000
Hired Auto & Non-owned Auto	INC

*The limits of liability for these coverages are per policy limits and shall be reduced as a result of your receiving amounts from other sources because of your "Bodily Injury".

Additional Liability Coverages

Coverage	Limits
Public Officials Professional Liability Coverage Claims Made*	\$5,000,000 Each Loss \$10,000,000 Aggregate
Cyber Liability *\$1,000 deductible per claim	\$100,000 Aggregate
Employee Dishonesty	\$25,000

Workers Compensation

Class & Description	Rate	Payroll	Premium
9413 Municipal Operations - Town	4.55	\$475,654	\$21,642
8810 Clerical	.24	\$241,399	\$579
7720 Police Officers & Drivers	3.48	\$29,300	\$1,020
Experience Modification	1.25		\$5,874
Increased Limits			\$256
Premium Discount			\$-1,763
Expense Constant	N/A		\$220
Terrorism Charge	.02		\$149
Total Estimated Premium			\$27,977

Rural Mutual Dividend Plan

Above plan qualifies for a Standard Variable plan which has a dividend range from 0% to 17.5%.

STANDARD VARIABLE DIVIDEND PLAN
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Incurred Loss Ratio	PREMIUM RANGE			
	\$3,000 to \$5,000	\$5,001 to \$10,000	\$10,001 to \$30,000	Over \$30,000
0 to 5%	12.5%	15.0%	17.5%	20.0%
5.1 to 10%	11.5%	13.5%	15.5%	17.5%
10.1 to 15%	10.0%	11.5%	13.5%	15.0%
15.1 to 20%	8.5%	10.0%	11.5%	13.0%
20.1 to 25%	7.0%	8.0%	9.5%	10.5%
25.1 to 30%	5.5%	6.5%	7.5%	8.5%
30.1 to 35%	4.0%	4.5%	5.5%	6.0%
35.1 to 40%	2.5%	3.0%	3.5%	4.0%
40.1 to 45%	1.5%	1.5%	1.5%	1.5%
Over 45%	0.0%	0.0%	0.0%	0.0%

Premium Summary

Item	Premium
Businessowners Package	\$19,617
Farm Bureau Membership	\$50
Workers' Compensation	\$27,977
Total Premium Package	\$47,644

This proposal is intended to highlight the features of our Business Owners Pak Town and Village Program, Commercial Liability Umbrella endorsement, Business Auto and Workers' Compensation policies. For a detailed description of exact coverages, limitations and exclusions, please refer to the policies.

Public Official Bonds

Item	Premium
\$20,000 Public Officials Position Schedule Bond: for Two Positions - 2 Year Term (Clerk/Treasurer)	\$221
\$75,000 Public Officials 2 Position Bond: (Clerk/Treasurer)	\$425 – 1 yr \$723 – 2 yr
\$100,000 Public Officials 2 Position Bond: (Clerk/Treasurer)	\$550 – 1 yr \$935 – 2 yr
\$100,000 All Employee Dishonesty Blanket Bond	\$460.50
Total Bond Package Premium	As Selected Above

Payment Options

❖ Full Pay

- \$47,644

❖ 2 Pay – 50% down plus a \$5 service fee per policy

- $\$23,822 + \$10 + \$50$ (FB Membership) = \$23,882 to start
- $\$23,822 + \$10 = \$23,832$ 2nd installment

❖ 4 Pay – 25% down plus a \$5 service fee per policy

- $\$12,021 + \$10 + \$50$ (FB Membership) = \$11,964.25 to start
- $\$11,961 + \$10 = \$11,971$ 2nd 3rd and 4th installments



BUSINESSOWNERS POLICY PROPOSAL

P.O. Box 5555 • Madison, WI 53705-0555
www.ruralins.com

CLIENT NUMBER: 0100113904
ACCOUNT NUMBER : 544010628

PROPOSAL NUMBER: QBP003719C
PROPOSED ON: 10/06/2016

MAILING ADDRESS:

TOWN OF RIB MOUNTAIN
3700 NORTH MOUNTAIN ROAD
RIB MOUNTAIN WI 54401

SERVICE CENTER: 13 AGENT: 4235

RUDY MIKULICH
1720 MERRILL AVE SUITE J
WAUSAU WI 54401
OFFICE: 715-581-1837

NAMED INSURED

TOWN OF RIB MOUNTAIN AND RIB MOUNTAIN
COMMUNITY FOUNDATION
3700 NORTH MOUNTAIN ROAD
RIB MOUNTAIN WI 54401

EFFECTIVE: 01/01/2017

**** THIS IS NOT A BILL ****

SUMMARY OF COVERAGES & PREMIUMS

Legal Entity: Municipality

BUSINESSOWNERS POLICY PREMIUM
TOTAL POLICY PREMIUM

\$19,639
\$19,639

This proposal is only intended to highlight the features of our Businessowners Policy. For a detailed description of exact coverages, limitations and exclusions, please refer to the policy. Proposal valid for 60 days.

BUSINESSOWNERS POLICY PROPOSAL

Proposal Number: QBP003719C

BUSINESS PROPERTY COVERAGES

PROPERTY AND OPTIONAL/GLASS COVERAGES DEDUCTIBLE: \$1,000

LOCATION1	BLANKET BUILDING LIMIT:	LIMIT	PREMIUM
		\$1,213,361	\$922
	BLANKET PERSONAL PROPERTY LIMIT:	\$120,000	\$160

LOCATION 1 BUILDING 1: 3700 NORTH MOUNTAIN ROAD RIB MOUNTAIN WI 54401

CONSTRUCTION: FRAME
 PROTECTION CLASS:4
 BUSINESS DESCRIPTION:MUNICIPAL CENTER
 COVERAGE FORM: COMPREHENSIVE

COVERAGE	LIMIT	PREMIUM
BUILDING	\$ See Blanket Limit	
PERSONAL PROPERTY	\$ See Blanket Limit	
BUILDING LIMIT - AUTOMATIC INCREASE OF 4%		
PERSONAL PROPERTY LIMIT - AUTOMATIC INCREASE OF 0%		
REPLACEMENT COST VALUATION		

OPTIONAL COVERAGE, COVERAGE EXTENSIONS OR ADDITIONAL COVERAGES

BP 04 30 PROTECTIVE SAFEGUARDS: P-2		Included
MONEY & SECURITIES - LIMITS : INSIDE	\$5,000	Included
OUTSIDE	\$2,000	

LOCATION NUMBER 1 PREMIUM:

\$1,082

LOCATION2	BLANKET BUILDING LIMIT:	LIMIT	PREMIUM
		\$1,891,748	\$1,689
	BLANKET PERSONAL PROPERTY LIMIT:	\$350,000	\$845

LOCATION 2 BUILDING 1: 2001 GOOSE LANE RIB MOUNTAIN WI 54401

CONSTRUCTION: NON COMBUSTIBLE
 PROTECTION CLASS:4
 BUSINESS DESCRIPTION:DPW BUILDING
 COVERAGE FORM: COMPREHENSIVE

COVERAGE	LIMIT	PREMIUM
BUILDING	\$ See Blanket Limit	
PERSONAL PROPERTY	\$ See Blanket Limit	
BUILDING LIMIT - AUTOMATIC INCREASE OF 4%		
PERSONAL PROPERTY LIMIT - AUTOMATIC INCREASE OF 0%		
REPLACEMENT COST VALUATION		

OPTIONAL COVERAGE, COVERAGE EXTENSIONS OR ADDITIONAL COVERAGES

BP 04 30 PROTECTIVE SAFEGUARDS: P-2		Included
MONEY & SECURITIES - LIMITS : INSIDE	\$5,000	Included
OUTSIDE	\$2,000	

LOCATION 2 BUILDING 2: 2001 GOOSE LANE RIB MOUNTAIN WI 54401

CONSTRUCTION: FRAME
 PROTECTION CLASS:4
 BUSINESS DESCRIPTION:SALT SHED
 COVERAGE FORM: COMPREHENSIVE



BUSINESSOWNERS POLICY PROPOSAL

Proposal Number: QBP003719C

COVERAGE	LIMIT	PREMIUM
BUILDING	\$ See Blanket Limit	
PERSONAL PROPERTY	\$ See Blanket Limit	
BUILDING LIMIT - AUTOMATIC INCREASE OF 4%		
PERSONAL PROPERTY LIMIT - AUTOMATIC INCREASE OF 0%		
REPLACEMENT COST VALUATION		
OPTIONAL COVERAGE, COVERAGE EXTENSIONS OR ADDITIONAL COVERAGES		Included
MONEY & SECURITIES - LIMITS : INSIDE	\$5,000	
OUTSIDE	\$2,000	
LOCATION NUMBER 2 PREMIUM:		\$2,534
LOCATION3	BLANKET BUILDING LIMIT:	LIMIT
		\$2,777,415
LOCATION 3 BUILDING 1: 5901 HUMMINGBIRD ROAD RIB MOUNTAIN WI 54401		PREMIUM
CONSTRUCTION: NON COMBUSTIBLE		\$2,138
PROTECTION CLASS:4		
BUSINESS DESCRIPTION:FIRE STATION		
COVERAGE FORM: COMPREHENSIVE		
COVERAGE	LIMIT	PREMIUM
BUILDING	\$ See Blanket Limit	
BUILDING LIMIT - AUTOMATIC INCREASE OF 4%		
REPLACEMENT COST VALUATION		
OPTIONAL COVERAGE, COVERAGE EXTENSIONS OR ADDITIONAL COVERAGES		Included
BP 04 30 PROTECTIVE SAFEGUARDS: P-1		Included
MONEY & SECURITIES - LIMITS : INSIDE	\$5,000	
OUTSIDE	\$2,000	
LOCATION NUMBER 3 PREMIUM:		\$2,138
LOCATION4	BLANKET BUILDING LIMIT:	LIMIT
		\$231,000
	BLANKET PERSONAL PROPERTY LIMIT:	PREMIUM
		\$146
LOCATION 4 BUILDING 1: 2200 SOUTH MOUNTAIN ROAD RIB MOUNTAIN WI 54401		\$11
CONSTRUCTION: FIRE RESISTIVE		
PROTECTION CLASS:4		
BUSINESS DESCRIPTION:MAINT BUILDING AND WARMING SHELTER		
COVERAGE FORM: COMPREHENSIVE		
COVERAGE	LIMIT	PREMIUM
BUILDING	\$ See Blanket Limit	
PERSONAL PROPERTY	\$ See Blanket Limit	
BUILDING LIMIT - AUTOMATIC INCREASE OF 4%		
PERSONAL PROPERTY LIMIT - AUTOMATIC INCREASE OF 0%		
REPLACEMENT COST VALUATION		
OPTIONAL COVERAGE, COVERAGE EXTENSIONS OR ADDITIONAL COVERAGES		Included
MONEY & SECURITIES - LIMITS : INSIDE	\$5,000	
OUTSIDE	\$2,000	

BUSINESSOWNERS POLICY PROPOSAL

Proposal Number: QBP003719C

LOCATION NUMBER 4 PREMIUM:

LOCATIONS	BLANKET BUILDING LIMIT:	LIMIT	PREMIUM
		\$15,424	\$28

LOCATION 5 BUILDING 1: N/A HUMMINGBIRD ROAD RIB MOUNTAIN WI 54401

CONSTRUCTION: FRAME
 PROTECTION CLASS:4
 BUSINESS DESCRIPTION:PRACTICE FIRE TOWER
 COVERAGE FORM: COMPREHENSIVE

COVERAGE	LIMIT	PREMIUM
BUILDING	\$ See Blanket Limit	
BUILDING LIMIT - AUTOMATIC INCREASE OF 4%		
REPLACEMENT COST VALUATION		

OPTIONAL COVERAGE, COVERAGE EXTENSIONS OR ADDITIONAL COVERAGES

MONEY & SECURITIES - LIMITS :	INSIDE	\$5,000	Included
	OUTSIDE	\$2,000	

LOCATION NUMBER 5 PREMIUM:

\$28

PROPERTY ENDORSEMENTS

BUSINESSOWNERS ADVANTAGE PLUS \$68

EMPLOYEE DISHONESTY \$25,000 \$78

EQUIPMENT BREAKDOWN \$991

POLLUTANT CLEAN-UP AND REMOVAL
 REFRIGERANT CONTAMINATION
 SPOILAGE

PORTABLE EQUIPMENT-BLANKET \$100,000 \$203

DEDUCTIBLE : \$1,000
 (VALUES NOT TO EXCEED \$2000 ON ANY ONE ITEM)

PORTABLE EQUIPMENT-SCHEDULED-AGREED VALUE \$953

DEDUCTIBLE: \$1,000

LIMIT	DESCRIPTION/MANUFACTURER	SERIAL NUMBER
\$15,000	1969 FORD 300 TRACTOR W/CAB AND ATTACHMENTS	C227859
\$30,000	2000 MORBARK CHIPPER 2400 HURRICANE	1J8459
\$12,000	2002 VENTRAC 4200 VXD 4WD W/ATTACHMENTS	WBB1363
\$90,000	2005 JOHN DEERE 6715 W/BRUSH MASTER MOWER AND OTHER ATTACHMENTS	LO6715B370235
\$45,000	2006 BOBCAT T190 W/TRACKS AND ATTACHMENTS	531611620
\$75,000	2010 CASE 580SM W/BACKHOE AND ATTACHMENTS	NAC532026
\$25,000	2010 VENTRAC 4200 VXD 4WD W/ATTACHMENTS	WFB3709

BUSINESSOWNERS POLICY PROPOSAL

Proposal Number: QBP003719C

\$165,000	2010 JOHN DEERE 624K LOADER W/ATTACHMENTS	DW624KZ627689
\$10,000	1996 LANDA 24HP 3000PSI PRESSURE STEAMER	PO6962384
\$7,000	2004 TUFF TNT 5030 CULVERT STEAMER	T1103-69596
\$10,000	1973 WAUSAU SNOWBLOWER ST96-1	7697
\$2,013	BOBCAT TOOLCAT UTV5600 W/CAB AND ATTACHMENTS	A94Y13157
\$6,000	2007 KARCHER PRESSURE WASHER HDS4.0/20-4	10920
\$5,000	1988 HY-POWER SEWER FLUSHER HV1800TR/L	WMTR88775
\$5,000	160 SULLISCREW COMPRESSOR	UNKNOWN
\$5,000	1999 LAZER STRIPER W/GUN KIT	UNKNOWN
\$4,500	2005 CHARGER MOWER W/25HP KOHLER	UNKNOWN
\$35,000	2013 VENTRAC 4500Z W/ATTACHMENTS	4500Z-AJ01897
\$8,000	2005 ALAMO GRASS KING 74ES FLAIL MOWER	UNKNOWN
\$5,000	2009 FLOOR SWEEPER	UNKNOWN

F-822 AGREED VALUE

F-828 GLASS DEDUCTIBLE WAIVER APPLIES TO THIS CATEGORY

F-834 RENTAL EXPENSE REIMBURSEMENT APPLIES TO THIS CATEGORY \$10,000 LIMIT

SCHEDULED PROPERTY FLOATER

\$572,500 \$4,008

LIMIT	DESCRIPTION/MANUFACTURER	SERIAL NUMBER
\$400,000	1298' X 12' WOODEN BOARDWALK AT EAGLE AVE TRAIL	N/A
\$165,000	774' X 8' WOODEN BOARDWALK AT DOEPKE PARK	N/A
\$7,500	DPW ENTRANCE GATE	N/A

VEHICLES-AGREED VALUE

\$2,131

DEDUCTIBLE: \$1,000

LIMIT	DESCRIPTION/MANUFACTURER	SERIAL NUMBER
\$150,000	1990 JOHN DEERE MOTO GRADER 670B	DW6708X525299
\$165,000	2016 PETERBILT DUMP TRUCK W/ATTACHMENTS	2NP3HJ8X0GM351347
\$150,000	2003 STERLING SC700C STREET SWEEPER	49HAADB93DK65027
\$13,000	2008 DODGE NITRO	1D8GU58K58W246316
\$6,000	2003 FORD F350 2WD SERVICE TRUCK	1FDSF34L53ED46416
\$90,000	2007 IHC 7400 SFA DUMP TRUCK	1HTWDAZR67J460616
\$9,000	2005 FORD F150 SERVICE TRUCK	1FTRF122X5NB63596
\$6,000	1989 CHEVY PICKUP SERVICE	1GCGK24KOKE244477
\$35,000	2013 FORD F350 SERVICE TRUCK	1FDRF3H6XDEA35102
\$140,000	2012 PETERBILT 365 DUMP TRUCK W/ATTACHMENTS	1NPSL59X9CD173199
\$75,000	2010 PETERBILT 3481 DUMP TRUCK W/ATTACHMENTS	2NP3HN8X7BM112331
\$90,000	2009 IHC 7400 SFA DUMP TRUCK W/ATTACHMENTS	1HTWDAZR29J073175

BUSINESSOWNERS POLICY PROPOSAL

Proposal Number: QBP003719C

\$25,000	2003 FORD F450 DUMP TRUCK W/PLOW	1FDXF47P13EC63589
\$90,000	2007 STERLING LT 8500 TANDEM AXEL DUMP TRUCK W/ATTACHMENTS	2FZHAWDJ87AY51423
\$6,000	2003 FORD F350 2WD	1FDSF34L53EC72446

F-822 AGREED VALUE

F-828 GLASS DEDUCTIBLE WAIVER APPLIES TO THIS CATEGORY

F-834 RENTAL EXPENSE REIMBURSEMENT APPLIES TO THIS CATEGORY \$10,000 LIMIT

VEHICLES

\$99

DEDUCTIBLE: \$1,000

LIMIT	DESCRIPTION/MANUFACTURER	SERIAL NUMBER
\$25,000	2016 FOR ESCAPE	1FMCU9GX0GUC13571
\$0	1999 CARAVAN TRAILER	BAM1019XM002908
\$0	1994 DRESSEN TRAILER	4GBFS1621R1000456
\$0	2006 TANDEM TRAILER HOMEMADE	3059

F-828 GLASS DEDUCTIBLE WAIVER APPLIES TO THIS CATEGORY

F-834 RENTAL EXPENSE REIMBURSEMENT APPLIES TO THIS CATEGORY \$10,000 LIMIT

F-824 EMPLOYEE AND VOLUNTEER WORKER PERSONAL AUTO

\$8

F-829 SPECIFIED OUTDOOR PROPERTY

\$750,000

\$2,040

OUTDOOR SIGN

LOC: 1 - 3700 NORTH MOUNTAIN ROAD RIB MOUNTAIN,WI 54401

\$7,500

\$45

LOC: 4 - 2200 south mountain road RIB MOUNTAIN,WI 54401

\$2,500

\$15

TOTAL PROPERTY ENDORSEMENT PREMIUM:

\$10,639

TOTAL PROPERTY PREMIUM:

\$16,578

BUSINESSOWNERS POLICY PROPOSAL

Proposal Number: QBP003719C

COMPREHENSIVE BUSINESS LIABILITY

LIMITS OF INSURANCE	LIMIT	PREMIUM
GENERAL AGGREGATE:	\$10,000,000	
PRODUCTS/COMPLETED OPERATIONS AGGREGATE:	\$10,000,000	
LIABILITY AND MEDICAL EXPENSES LIMIT:	\$5,000,000	PER OCCURRENCE
PREMISE/OPERATION MEDICAL EXPENSE LIMIT:	\$10,000	PER PERSON
DAMAGE TO PREMISES RENTED TO YOU LIMIT:	\$100,000	PER OCCURRENCE
PREMIUM BASIS:		
\$376,755 TOTAL OPERATING EXPENDITURES		
LIABILITY COVERAGE PREMIUM		\$2,273

LIABILITY ENDORSEMENTS

THE LIMITS OF LIABILITY FOR UNINSURED MOTORISTS COVERAGE AND UNDERINSURED MOTORISTS COVERAGE ARE PER POLICY LIMITS AND SHALL BE REDUCED AS A RESULT OF YOUR RECEIVING AMOUNTS FROM OTHER SOURCES BECAUSE OF YOUR "BODILY INJURY".

AUTO MEDICAL PAYMENTS COVERAGE LIMIT - Per Person	\$10,000	Included
UNINSURED MOTORIST COVERAGE LIMIT - Per Accident	\$1,000,000	Included
UNDERINSURED MOTORIST COVERAGE LIMIT - Per Accident	\$1,000,000	Included

BP 18 01 CYBER COVERAGE INSURANCE

\$152

(Premium and fees are fully earned and non-refundable)

Per Claim, Regulatory Proceeding, and Privacy Breach Event Deductible- \$1,000

A. Third Party Liability Coverage	\$100,000	
B. Regulatory Proceeding Claims Expense Coverage		Included in First Party Limit
C. First Party Privacy Breach Expense Coverage	\$25,000	
D. First Party Data Restoration Expense Coverage	\$5,000	
E. Cyber Coverage Aggregate	\$100,000	

F-830 POLLUTION LIABILITY - BROADENED COVERAGE FOR COVERED AUTOS **\$1,000,000** **\$119**

HIRED AND NON-OWNED AUTO LIABILITY **\$8**

PACKAGE ENDORSEMENT FOR RURAL TOWNS PUBLIC OFFICIALS LIABILITY **\$509**

Name Of Entity : TOWN OF RIB MOUNTAIN

Limit of Liability - Each Loss \$5,000,000

BUSINESSOWNERS POLICY PROPOSAL

Proposal Number: QBP003719C

Limit of Liability - Annual Aggregate

\$5,000,000

Retroactive Date : 01/01/2016

TOTAL LIABILITY ENDORSEMENT PREMIUM

\$788

TOTAL LIABILITY PREMIUM

\$3,061



WORKERS COMPENSATION AND EMPLOYERS LIABILITY PROPOSAL

QUOTE NUMBER : QWC004931B
BUREAU FILE NO.
CARRIER ID NO. 17280

CLIENT NAME & ADDRESS
TOWN OF RIB MOUNTAIN
3700 NORTH MOUNTAIN ROAD
RIB MOUNTAIN WI 54401

SERVICE CENTER: 13 **AGENT: 4235**
RUDY MIKULICH
1720 MERRILL AVE SUITE J
WAUSAU WI 54401
OFFICE: 715-581-1837

EFFECTIVE: 1/1/2017
ANNIVERSARY RATING DATE: 1/1/2017
PROPOSED ON: 10/6/2016

Employers Liability Insurance: the following limits of liability apply to Part Two of the policy:

Bodily Injury by Accident	\$1,000,000	Each Accident
Bodily Injury by Disease	\$1,000,000	Policy Limit
Bodily Injury by Disease	\$1,000,000	Each Employee

Premiums: The premium for this policy will be determined by our Manual of Rules, Classifications, Rates and Rating Plans. All information required below is subject to verification and change by audit.

Classification of Operations	Loc	Code	Annual Exposure	Base Rate	Estimated Annual Premium
POLICE OFFICERS AND DRIVERS	1	7720	\$29,300	3.48	\$1,020
CLERICAL OFFICE EMPLOYEES NOC	1	8810	\$241,399	0.24	\$579
MUNICIPAL OPERATIONS-COUNTY AND TOWN	1	9413	\$475,654	4.55	\$21,642
INCREASED LIMITS		9807			\$256
EXPERIENCE MODIFICATION FACTOR		9898	Final Modification Factor	1.25	\$5,874
PREMIUM DISCOUNT		0063			-\$1,763
EXPENSE CONSTANT		0900			\$220
FOREIGN TERRORISM		9740	\$746,353	0.02	\$149
TOTAL ESTIMATED ANNUAL PREMIUM:					\$27,977
Minimum Premium: \$900					

This proposal is not an offer of insurance. This proposal is valid for 60 days. Coverage is not effective until the application for insurance is signed by the applicant and a Rural Mutual agent.

Workers Compensation

Class & Description	Rate	Payroll	Premium
9413 Municipal Operations - Town	4.55	\$475,654	\$21,642
8810 Clerical	.24	\$241,399	\$579
7720 Police Officers & Drivers	3.48	\$29,300	\$1,020
	Experience Modification	1.25	\$5,874
	Increased Limits		\$256
	Premium Discount		\$-1,763
	Expense Constant	N/A	\$220
	Terrorism Charge	.02	\$149
	Total Estimated Premium		\$27,977

Rural Mutual Dividend Plan

Above plan qualifies for a Standard Variable plan which has a dividend range from 0% to 17.5%.

STANDARD VARIABLE DIVIDEND PLAN

Incurred Loss Ratio	PREMIUM RANGE			
	\$3,000 to \$5,000	\$5,001 to \$10,000	\$10,001 to \$30,000	Over \$30,000
0 to 5%	12.5%	15.0%	17.5%	20.0%
5.1 to 10%	11.5%	13.5%	15.5%	17.5%
10.1 to 15%	10.0%	11.5%	13.5%	15.0%
15.1 to 20%	8.5%	10.0%	11.5%	13.0%
20.1 to 25%	7.0%	8.0%	9.5%	10.5%
25.1 to 30%	5.5%	6.5%	7.5%	8.5%
30.1 to 35%	4.0%	4.5%	5.5%	6.0%
35.1 to 40%	2.5%	3.0%	3.5%	4.0%
40.1 to 45%	1.5%	1.5%	1.5%	1.5%
Over 45%	0.0%	0.0%	0.0%	0.0%

Chairman: David A. Rogers
Treasurer: Janet Bell
Supervisors: Tom Finta
Charles Cassaday
Josh Mauritz
Matt Joiner
Clerk: Kathleen Altmann-
Drinka

TOWN OF LINCOLN

10905 Falcon Rd
Marshfield WI 54449



14th of November, 2015

RE: LETTER OF RECOMMENDATION RURAL MUTUAL INSURANCE COMPANY

To Whom It May Concern:

I am writing this letter, as a recommendation of your company and services, as well as to thank you for all of the hard work you have done for us at the Town of Lincoln. This letter however, is no comparison to the actual service, support, and cost savings we have received from Rural Mutual Insurance Company throughout the years.

Rural Mutual has found coverage gaps and areas to help provide better coverage for the township's property and liability insurance and in most cases, lowering the total premium while providing the Town of Lincoln with better coverage.

While nobody wants to file a claim, at times filing a claim is something that unfortunately happens. Jennifer Howen at Rural Mutual has always stood by the township's side through the process taking care of any claim that is needed; she takes the time to explain the townships insurance policies while retaining the town's best interest, continues to provide us with excellent service, and is always looking outside of the box while maintaining a high level of integrity. Jennifer is very knowledgeable in all aspects of insurance. She has always provided the Town of Lincoln with good sound advice, and usually with a cost savings. I would highly recommend Rural Mutual Insurance Company and Jennifer Howen to anyone who is looking for an insurance agency to represent its needs.

Please feel free to call me to discuss Rural Mutual Insurance Company, or Jennifer.

David Rogers
Town of Lincoln Chairman

Town of Pine Grove

Post Office Box 312, Bancroft, Wisconsin 54921

Jeanette Wilson
Chairperson

Harlan Nigh
Ben Sawyer
Supervisors

Paula Cummings
Clerk/Treasurer

Tel / Fax: 715-335-4011

pinegrov@uniontel.net

TO: David Meihak, District Manager, Rural Insurance

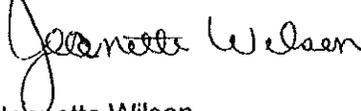
DATE: October 22, 2015

This letter is being written on behalf of the Pine Grove Town Board to express our satisfaction with Rural Insurance from our initial inquiry on Town insurance coverage to the underwriting/inspections that were completed. This allowed a true picture of the coverage needed to be presented at a Board meeting to the Town Board and residents present.

Both David Meihak and Michael Olson have proven to be knowledgeable agents and easy to work with. Our questions were answered quickly and professionally.

Thank you.

Sincerely,



Jeanette Wilson
Pine Grove Town Chairperson

pac

Representing the Citizens of Southern Portage County

VILLAGE OF STETSONVILLE
TAYLOR COUNTY
STETSONVILLE, WISCONSIN 54480

November 6, 2015

Sam Scott, Agent
Rural Mutual Insurance
1124 E. 8th Street
Medford, WI 54451

Dear Mr. Scott,

Over the past four years as the Clerk Treasurer for the Village of Stetsonville, I'd like to say "thank you" for your professionalism and exceptional support that you have provided the Village. Your team has acted expeditiously when claims have been submitted for review. You have provided feedback regarding the claims process and outcome. Any requests for changes have been handled immediately.

I enjoy dealing with Nikki as she provides outstanding customer service. She responds immediately to my phone calls and emails and will seek assistance on questions if she's unable to answer them herself. She is always friendly and pleasant to work with.

Thank you for your service to the Village of Stetsonville.

Sincerely,



Shawn Sullivan
Clerk Treasurer
Village of Stetsonville
PO Box 219
Stetsonville, WI 54480
715-678-2191