



April 29, 2022

Greg Sticha, Finance Director  
Jamey Larson, Accountant  
City of Maple Grove  
12800 Arbor Lakes Parkway  
Maple Grove, MN 55369

Re: Renewal Proposal Effective 3-31-22

LMCIT Package/Bond/Boiler/Petro Fund Policy #CMC10019266  
LMCIT Open Meeting Policy #OML10019285  
LMCIT Excess Liability Policy #MEL10019276  
LMCIT Work Comp Policy #WC10019297  
LMICT Volunteer Accident Policy #VL00019307  
St. Paul Fire & Marine Computer Policy #6605943X887

Dear Greg and Jamey:

A proposal is enclosed reflecting premiums, coverage, exposure basis, and loss and premium exhibits. The key elements are as follows:

- ❖ Page one gives a premium comparison by coverage for the expired and the current renewal term. The total renewal premium has increased by \$15,805. This is due to exposure changes per the exhibit, experience credit, and rate changes pro and con in various categories.
- ❖ Your last package dividend was \$152,147 paid in December 2021 and your package dividends have averaged a 29% return since 1987. These are excellent returns reflecting good loss experience, and the city staff is to be commended.
- ❖ The remaining pages provide coverage summaries, premium exposure basis, premium detail, loss and premium exhibits.
- ❖ The excess liability is again on a non-waiver basis (not waiving tort immunity) which Justin Templin favors. The city carries the maximum \$5,000,000 limit offered by the LMCIT, and higher limits would have to procure through the private market. The council should make a discretionary decision accepting the \$5,000,000 limit on a non-waiver basis.

The LMCIT continues to provide broad coverage and generous package dividend returns.

We will review these enclosures with you.

Sincerely,

Shaun Irwin, CPCU, RPLU  
Janelle Darling, CIC

CC: Heidi Nelson, City Administrator  
Justin Templin, City Attorney

City of Maple Grove  
Premium/Coverage Summary Comparison  
Effective 3/31/2022

<u>EXPIRING GO-IN "NET"</u> <u>PREMIUMS/CARRIER</u>		<u>COVERAGE</u>	<u>NET" RENEWAL</u> <u>(WITHOUT</u> <u>COMMISSION)</u>
\$207,123	LMCIT	Property/Marine	\$176,063
\$2,296	LMCIT	Crime/Bond	\$2,315
\$66,335	LMCIT	Automobile	\$54,951
\$162,470	LMCIT	Municipal Liability	\$158,045
\$36,311	LMCIT	Boiler & Machinery	\$40,632
\$1,800	LMCIT	Data Breach Mitigation/First Party Cyber	\$7,371
<b>\$476,335</b>	LMCIT	Package Sub-Totals	<b>\$439,377</b>
Included with	LMCIT	Open Meeting Law	Included with Liability
Included with	LMCIT	Petro Fund Reimb.	Included with Property
\$141,032	LMCIT	Excess Liability	\$159,071
\$5,672	ST. PAUL	Computer	\$6,099
\$766,316	LMCIT	Work Comp/Vol Acc.	\$800,613
\$25,500		Agent's Annual Fee	\$25,500
<b>\$1,414,855</b>		Grand Totals	<b>\$1,430,660</b>

All lines deductible to \$150,000/250,000

**City of Maple Grove**  
**Premium Dollar Exposure Increase/Decrease**  
**Effective 3/31/22**

PROPERTY	(\$28,249)	Exposures up by 10%
MARINE	(\$2,811)	Exposures increased by 2%
CYBER	\$5,931	
CRIME/BOND	\$19	
MUNICIPAL LIABILITY	(\$4,425)	
Expenditures		Exposures increased by 17%
Land Use - number of households		Exposure increased by 163
Sewer Back up - number of connections		Exposure increase 177
Employment		Exposure increased by 7
Police Department		Exposure increased 4
AUTOMOBILE	(\$11,384)	No. of units down by 14
BOILER & MACHINERY	\$4,321	Exposures up by 10%
<b>LMCIT PACKAGE SUBTOTAL</b>	<b>(\$36,598)</b>	
EXCESS LIABILITY	\$18,039	
COMPUTER	\$427	Exposures increased by 2 %
WORKERS COMPENSATION	\$34,297	Payrolls up by 5% Exp. Mod. Down 10 points
<b>GRAND TOTAL</b>	<b>\$16,165</b>	

**Inflation Factors**

Building up 1.033%	Automobile Liability Rates - same
Contents - no change	Experience Modification down 10 points
Property in the Open - no change	Work Comp Rates up 10% on average
Mobile Property - no change	Experience Modifier decreased from .777 to .757
Property rates - decreased 7%	Liability rates decreased 1%, land use & sewer backup decreased 3%

**CURRENT LEAGUE PACKAGE**

**PROPERTY/MARINE**

**LIMITS**

**PREMIUM**

General Limits	Property	\$320,192,860	\$165,203
	Marine	\$4,014,168	\$10,860
	Data Breach Mitigation/First Party Cyber	\$500,000	\$7,371

Specific Property limits at 150% of estimated Replacement Cost (Except total City loss). Agreed amount, no co-insurance.  
For Mobile equipment limits are the lesser of Replacement Cost or two times market value.

Special Causes of Loss. **Property Coverage now includes Petro Fund at no charge or deductible.**

**All Lines Deductible:** Each Occurrence Limit - \$150,000  
Annual Aggregate Limit - \$250,000 (If Aggregate Exceeded - \$1,000)

**Following sub limits are within the Specific Property Limit:**

<b><u>Coverage</u></b>	<b><u>Limit</u></b>
EDP, data, and media	\$1,000,000 per Occ. (covered w/St. Paul)
Fine Arts	\$500,000 per Occ.
Personal Effects	\$25,000 per Occ./\$2,500 per employee
Business Personal Effects	\$25,000 per Occ./\$5,000 per employee

**Following sub limits are part of and not in addition to the General Limit:**

<b><u>Coverage</u></b>	<b><u>Limit</u></b>
Property in transit	\$250,000
Unscheduled locations	\$500,000
Golf Course property	\$100,000

**Following sub limits are in addition to and outside the Specific Property Limit and/or the General Limit:**

<u>Coverage</u>	<u>Limit</u>
Asbestos clean up	\$250,000 per location
Loss of Revenue, extra & expediting exp.	\$5,000,000 per Occ.
Loss of Revenue, etc. - electrical utilities	\$500,000 per Occ.
Debris removal w/phy. dam. to property	25% of Est. RC to property per Occ.
Debris removal w/no phy. dam. to property	\$50,000 per Occ.
Leasehold interest	\$500,000 per location
Pollutant cleanup and removal	\$250,000 per location
Errors	90% of loss/Max. \$500,000 per Occ.
Rental Reimbursement	\$250,000 annual aggregate
Arson Reward	\$5,000 per occurrence
Accounts receivable	\$500,000 per location
Valuable papers and records	\$500,000 per location
Utility service interruption	\$100,000 per Occ.
Buildings under construction	\$2,000,000 max. builders risk
Newly <u>constructed</u> or <u>acquired</u> buildings	Lesser of 150% of construction cost or \$5,000,000
Newly acquired mobile property	\$250,000 per unit
Extraordinary expense	\$250,000 annual aggregate
Water and Supplemental Flood	\$500,000 per Occ. & annual aggregate
Organic Pathogen Cleanup & Removal	\$250,000 annual aggregate
Green Building Expenses – Per Location	1% of the Contract Cost but not to exceed \$100,000

**Following are sub limits on damages from specific causes:**

Terrorism losses	\$1,000,000 annual aggregate
Criminal acts other than vandalism	\$1,000,000 annual aggregate

CURRENT LEAGUE PACKAGE

PREMIUM

CRIME

CRIME

Blanket limit for theft of City Funds by persons other than City officers and employees given free of charge. (Higher limits available.) Covers all locations, includes Depositor's Forgery.

\$250,000

No Charge

Faithful Perf Blanket Bond  
Limit incl. HRA  
Gambling mgr., & MGFRA

\$1,000,000

\$2,315

Deductible on bond is \$2,500

AUTOMOBILE

AUTOMOBILE

Occurrence Form

Occurrence Form  
Go-in units - 274  
\$2,000,000

\$54,951

Combined Single Limit  
Incl. Hired & Non-Owned Autos  
Incl. Volunteer Liab. for Park & Rec Seniors (10)  
Basic No-Fault (Incl. Unregistered Vehicles)  
Un/Underinsured Motorists (Incl Unregistered Vehicles)  
Comprehensive  
Collision  
Incl. RC on Fire Trucks/Hvy trucks

\$200,000

Deductible - Same All Lines Applies:

Each Occurrence \$150,000

Aggregate \$250,000

Per Line (if agg. Exceeded) \$1,000

**CURRENT LEAGUE PACKAGE**

**PREMIUM**

**MUNICIPAL LIABILITY**

**MUNICIPAL LIABILITY**

**\$158,045**

Each Occurrence Limit	\$2,000,000
Prod Comp/Oper Agg Limit	\$3,000,000
Failure to Supply Ann Agg Limit	\$3,000,000
EMF Ann Agg Limit	\$3,000,000
Medical Expense:	
Each Occurrence Limit	\$2,500
Occurrence Aggregate	\$10,000
Limited Contamination Liability: *	
Annual Aggregate Limit	\$3,000,000
Lead or Asbestos Claim: *	
Per Claim Limit	\$200,000
Annual Aggregate Limit	\$200,000
Land Use Development Annual Agg.*	\$1,000,000
* Limit includes loss, loss adjustment expense and legal defense costs.	
Data Security Breach	\$3,000,000

**Deductible-same All Lines Applies**

Except Land Use Claims - Ded + participation - see policy details!

**Retroactive Dates:**

Municipal Liability	3/12/1987
Limited Pollution Liability	3/12/1989
Lead or Asbestos	3/12/1993

Expenditures	109,497,544
Land Use	27,489
Sewer Backup	23,548
Employment	274.7
Police Department	76



**CURRENT LEAGUE PACKAGE**

**PREMIUM**

**BOILER AND MACHINERY**

**\$40,632**

Comprehensive  
Limits:

\$100,000,000

Sublimits:

Sublimits:  
\$101,315,027 Property Damage  
\$5,000,000 Loss of Revenue & Ext Exp  
\$100,000 Service Interruption  
\$100,000 Perishable Goods  
\$100,000 Data Restoration  
\$100,000 Demolition and ICC  
\$100,000 Expediting Expenses  
\$100,000 Pollutants  
\$100,000 CFC Refrigerants  
\$50,000 Ice Rink Buried Piping

Covers All City Locations!

**Deductible - \$1,000 per accident**

**PACKAGE SUB-TOTALS \$439,377**

**LEAGUE POLICIES**

**PREMIUM**

**EXCESS LIABILITY**

Not Waiving Tort Immunity

**\$159,071**

Aggregate Limit

\$5,000,000

Excl. Child Molestation/Failure to Supply/Lead or Asbestos/Mold

No extended reporting form for limited pollution and land use

Retro Active Date

3/12/1995

Un/Underinsured Motorist-following form

**PETRO FUND SUPPL. REIM.**

	7 Tanks	Included
<u>Reimbursable Costs:</u>		
Each Tank Release	\$212,500	
Agreement Term Aggregate	\$212,500	
<u>Defense Costs:</u>		
Each Tank Release	\$250,000	
Agreement Term Aggregate	\$250,000	
Incl. HRA and Mpl Grv Park Board		

**OPEN MEETING LAW**

		Included
<u>Reimbursement Limits: (Elected 100%)</u>		
Defense Costs per Lawsuit/Per Official Maximum	\$50,000	
Agreement Term Aggregate Per Official Maximum	\$50,000	
Incl. HRA and Maple Grove Park Board Retro active Date 1/1/94		

**WORKERS COMPENSATION**

Elected Prem. refund Option Plan #9 "Net" Premium Volunteer Coverage Included		\$800,613
Go-In Payroll	26,972,010	
Population Basis (2000 census)	53,753	
Experience Modification	0.64	
Incl. Police Reserves, Mayor & Council, Commissions, HRA, and Maple Grove Park Board for WC Include Managed Care since 9-12-96		

CURRENT POLICIES

COMPUTER POLICY (TRAVELERS)

PREMIUM

PREMIUM

\$6,099
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SUMMARY OF LOCATIONS:

12800 Arbor Lakes Parkway	\$1,309,327
12951 Weaver Lake Road	\$144,183
9030 Forest View Lane	\$341,033
6880 Hemlock	\$18,166
8925 Lawndale	\$17,767
13450 Maple Knoll Way	\$45,113
9675 Zachary Lane	\$16,063
11650 89th Ave. N	\$11,413
11350 N 89th Ave	\$4,153
11370 N 89th Ave	\$21,476
8377 Rice Lake	\$3,354
6900 Lawndale	\$20,683
11480 89th Ave N	\$19,089
12350 Main Street	\$38,610
9870 Maple Grove Pkway - Pkwy Transit	\$36,911
11332 96th Ave N - Zachery Pkg & Ride	\$7,872
7991 Main St. - Town Green	\$5,176
14520-0064 Central Park	\$8,375
9095 Elm Creek Blvd - Kerber Pk Bldg	\$1,356
9880 Fernbrook Lane - Sports Dome	\$15,479
9331 Fernbrook Lane - Impound	\$2,644

9180 Zachary Lane - Pump House #2	\$1,885
9300 Zachary Lane - Pump House #3	\$1,885
10365 89th Ave - Pump House #4	\$1,885
10350 89th Ave Pump House 6 & 10	\$1,885
10950 91st Ave - Pump House 8	\$1,885
10351 Cty Road #81 - Pump House #9	\$1,885
County Road 81 - Pump House #12	\$1,885
9959 89th Ave N - Pump House #13	\$1,885
14401 99th Ave N	\$8,901
9511 Ranchview Lane N-Water Tower N	\$3,052
6865 E Fish Lake Rd - Water Tower South	\$6,719
7000 Hemlock Lan N	\$3,456
13895 Timbercrest Drive	\$2,539
Cameras, Video, Card Access & Surveillance	\$125,000
Total Blanket Equipment Limit	<b>\$2,127,940</b>

Transit	\$250,000
Combined Media & Data	\$500,000
Blanket BI & EE over City Hall/Police Facility and Community Center	\$500,000
<b>Deductible \$500</b>	
<b>Mechanical Breakdown Deductible \$1,000</b>	

Agent's Service Fee

\$25,500
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**GRAND TOTALS**

<b>\$1,430,660</b>
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NOTE: This schedule is for reference only and does not take the place of actual policy wording