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194 N 7th Street • P.O. Box 550 • Lander, Wyoming 82520
(307) 332-7610 • FAX (307) 332-7660

May 5, 2025

City of Lander, WY
Rachelle Fontaine – City Clerk
240 Lincoln St
Lander, WY 82520

Dear Rachelle,

It is my pleasure to offer the enclosed insurance proposal for the City of Lander, WY, covering property, equipment and vehicle physical damage.

Travelers Insurance -- your trusted carrier since 2018 -- continues to offer the most competitive and comprehensive renewal. With its dedicated Public Entity unit, Travelers delivers robust coverage for Property, Equipment, Crime and Vehicle Physical Damage. They also accommodate vehicle liability coverage where we have identified a gap in the LGLP coverage.

- **Compensation Transparency** – Compensation is derived solely from premium commissions. No additional broker fees or consulting charges apply.
- **Public Entity Expertise** – Travelers has a longstanding national presence in municipal insurance, rated A++ by AM Best and AA by S&P. Tegeler & Associates has proudly served the City of Lander since 2015.
- **Loss Control** – Travelers offers both onsite and online risk control services tailored to municipal operations. Additional services are available as part of the agent-insured relationship including building valuation guidance, driver selection standards and liability gap analysis.
- **Claims Process** – Claims or potential claims can be reported directly to me at Tegeler & Associates. I remain available after business hours for emergencies. Alternatively, claims can be filed with Travelers online or by phone. Travelers will directly handle adjustment and payment.

With over a decade of experience insuring the City of Lander, I have an in-depth understanding of your risk profile and operations. In a time when personalized service is often replaced by automation, I remain committed to responsive, in-person support – whether to the Mayor or any staff member. I would be honored to continue serving the City for the next five years.

Sincerely,
Tim Robeson

Tegeler & Associates
PO BOX 550, 194 N 7th St
Lander, WY 82520
Tim Robeson – Agent
307-332-7610
trobeson@tegelerinsurance.com

Summary of Insurance Proposal for City of Lander, WY **July 1, 2025 to July 1, 2026**

Travelers Insurance Company

Description	Limit	Premium	Notes
Property			
Buildings & Contents	\$65,855,988	\$98,990	Blanket Coverage - Coinsurance provision waived
Business Income	\$500,000	\$400	
Equipment Breakdown	<i>Included</i>	\$4,283	
Flood & Earthquake		<i>Included</i>	
Crime			
Employee Theft	\$500,000	\$613	
Forgery or Alteration	\$100,000	<i>Included</i>	
Equipment			
Scheduled	\$4,391,926	\$16,021	
Hired/Leased/Borrowed	\$100,000	<i>Included</i>	
Vehicles			
Auto Liability - 2 Units	\$1,000,000	\$613	
Physical Damage - 43 Units	\$3,541,678	\$18,595	ACV Basis
Total Annual Premium			
		\$139,515	

Statement Regarding Deductibles

Due to ongoing volatility in the insurance industry, deductibles now vary significantly by coverage type and even by cause of loss. For example, a separate wind/hail deductible is now standard for many property policies. Please refer to the attached Travelers proposal document for specific deductible details by line of coverage.

Statement of Qualifications:

Travelers, ranked as the second-largest commercial insurer in the U.S., reported \$126 billion in assets and \$41 billion in revenue in 2023. All proposed coverage is underwritten by Travelers, rated A++ by Am Best and AA by S&P. Should the City of Lander request additional coverages not referenced herein, coverage may be obtained through Travelers or an alternate carrier, provided the carrier maintains financial ratings of A- or better per AM Best's rating system. An example of additional requested coverage is: "liability coverage not available through the LGLP."

Local Service Team:**Tim Robeson – Agent**

Tim has been with Tegeler & Associates since 2005. He is your point person for coverage questions, claims, policy changes and billing. He has been the branch manager for Tegeler & Associates' Lander office since 2015 and primarily handles commercial accounts. Tim is a lifelong Lander resident. He and his family enjoy everything Lander offers. Tim volunteers as a Youth Baseball Coach and as the President of the Friends of South Pass.

Melissa Denton – Account Executive

Melissa has been with Tegeler & Associates since 2015 and is a licensed property & casualty insurance. She is available for coverage questions, claims, policy changes and billing.

About Tegeler & Associates

Tegeler & Associates is a Wyoming owned independent insurance agency based in Pinedale, WY. Tegeler & Associates maintains offices in 14 Wyoming communities handling all lines of coverage including personal insurance, business insurance, bonding and life/health lines.



Rachelle Fontaine <rfontaine@landerwyoming.org>

2025-26 RFP

5 messages

Joe Constantino <joe@warmpool.org>
To: Rachelle Fontaine <rfontaine@landerwyoming.org>

Thu, May 1, 2025 at 4:32 PM

Hi Rachelle,

As a follow-up to our conversation, your contribution for FY 2025-26, based on your stated values of \$68,827,250 would be \$130,000.

Attached is our policy, by-laws and JPA for your review. One thing I did not mention is that WARM members have access to our online learning system through Neogov at no charge. It is available to all employees. <https://www.neogov.com/products/learn>

Don't hesitate to reach out if you have any questions.

Thanks.

jc

Joe Constantino, ARM

Executive Director

Wyoming Association of Risk Management

307.275.3036 (o) 913.549.8524 (c)

~WARM is committed to protecting member assets through progressive and proactive risk management strategies.~

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3 attachments**Property JPA - Amended 10.29.2020.pdf**
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