



CITY OF MARSHALL AGENDA ITEM REPORT

Presenter:	E.J. Moberg
Meeting Date:	Tuesday, February 28, 2023
Category:	CONSENT AGENDA
Type:	ACTION
Subject:	Consider approval of 2023 workers compensation insurance and a recommended policy for volunteer service
Background Information:	<p>The suggested prorated premium for March 1, 2023 to January 1, 2024 with BITCO for workers compensation is attached.</p> <p>Workers compensation insurance covers City employees, elected and appointed officials, volunteer firefighters, and employees of the Library and Marshall Municipal Utilities.</p> <p>The Safety Committee continues to meet and discuss safety improvements and/or changes on a regular basis. Along with the continued safety training required for staff on an annual basis, that creates a safe workplace environment for staff.</p> <p>The policy specimen from CHUBB is also attached. Some coverage available from LMCIT is not included with the quote from BITCO. North Risk recommends this policy from CHUBB to conform more to what we are accustomed to with LMCIT's volunteer coverage.</p> <p>When a city leaves LMCIT for workers compensation coverage, they are not able to go back to LMCIT for 3 years.</p> <p>The Personnel Committee met on February 21st to discuss the workers compensation options. Staff and the Personnel Committee recommend the Council approve the workers compensation insurance policy through BITCO. Staff agrees with the North Risk recommendation for the volunteer coverage through CHUBB (the information was not available when the Personnel Committee met).</p> <p>If approved, staff will work with North Risk to be sure LMCIT is contacted for the existing policy to be cancelled.</p>
Fiscal Impact:	<p>Total savings to City of Marshall, Marshall-Lyon County Library and MMU of \$146,072 on an annual basis over the comparable coverage with LMCIT. The City's share of the savings on an annual basis would be \$125,911, which is 1.54% of the approved 2023 tax levy.</p> <p>Actual savings will be prorated as we are with LMCIT through February.</p>
Alternative/Variations:	Not recommended
Recommendations:	Approve the 2023 workers compensation insurance policy through BITCO and the volunteer coverage through CHUBB.