
THE CITY OF ROCHELLE
Ogle County, Illinois

RESOLUTION
NO. _____

**RESOLUTION APPROVING THE 2024-2025 RISK INSURANCE RENEWAL
INSURANCE**

JOHN BEARROWS, Mayor
ROSE HUERAMO, City Clerk

TOM McDERMOTT
BIL HAYES
KATE SHAW-DICKEY
DAN McDERMOTT
ROSAELIA ARTEAGA
BEN VALDIVIESO
City Council

Published in pamphlet form by authority of the Mayor and City Council of the City of Rochelle
Peterson, Johnson, and Murray, LLC, City Attorneys
1301 W. 22nd Street – Ste. 500 Oak Brook, Illinois 60523

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WHEREAS, Section 7 of Article VII of the 1970 Constitution of the State of Illinois provides that a municipality that is not a home rule unit shall only have the powers granted to them by law and as such the City of Rochelle, Ogle County, Illinois being a non-home rule unit pursuant to the provisions of said Section 7 of Article VII, and may exercise only the powers expressly granted by law; and

WHEREAS, the Illinois General Assembly granted non-home rule municipalities broad authority to “pass all ordinances and make all rules and regulations proper or necessary, to carry into effect the powers granted to municipalities.” 65 ILCS 5/1-2-1; and

WHEREAS, while “non-home rule municipalities have the authority to enact ordinances, such ordinances may in no event conflict with state law or prohibit what a state statute expressly permits . . . A local ordinance may impose more rigorous or definite regulations in addition to those enacted by the state legislature so long as they do not conflict with the statute.” (*Village of Wauconda v. Hutton*, 291 Ill. App. 3d 1058, 1060 (1997)); and

WHEREAS, the City of Rochelle has been advised that each unit of local government has the power, under the Local Governmental and Governmental Employees Tort Immunity Act (745 ILCS 10/9-103) (the “Tort Immunity Act”), to protect itself against liability or loss through risk management programs, including insurance, individual or joint self-insurance, and educational, inspectional, and supervisory services directly relating to loss prevention and loss reduction; and

WHEREAS, the City of Rochelle maintains liability insurance for its property and operations through Marsh McLennan Insurance Brokerage; and

WHEREAS, Marsh McLennan Agency approached Travelers, Trident, Liberty Mutual and Glatfelter’s Public Entities Program to provide risk insurance policies on the City’s behalf. The carriers declined to provide quotes citing power generation and biomass exposure as their reasons; and

WHEREAS, the City’s risk insurance policy with Illinois Counties Risk Management Trust (ICRMT), managed by Marsh McLennan Agency, is scheduled to renew on December 1, 2024 in the amount of \$498,531. The package includes general liability, law enforcement liability, auto, public official liability, property, inland marine, equipment breakdown, sales tax interruption, crime, and excess liability coverage; and

WHEREAS, the City’s workers’ compensation coverage with the Illinois Public Risk Fund (IPRF) is set to renew on January 1, 2025, in the amount of \$302,999; and

WHEREAS, the City’s cyber insurance coverage is scheduled to renew on December 31, 2024, and a quote has been procured from AmTrust (new cyber carrier) in the amount of \$35,204;

and

WHEREAS, Starr Tech has provided a quote for the City’s electrical operations insurance. The highest limit of coverage available is \$61,475,400 and includes a \$250,000 deductible. This policy would begin on December 1, 2024, and the premium quoted is \$290,531; and

WHEREAS, the Marsh McLennan Agency brokerage agency fee is \$50,000; and

WHEREAS, the Mayor and City Council after consideration, now concur that it is advisable, necessary, and in the best interests of the residents of the City of Rochelle to authorize the City Manager to renew its risk insurance with the ICMRT, IPRF, AmTrust and Starr Tech, through Marsh McLennan Agency for 2024-2025, in the amount of \$1,177,265; and

NOW, THEREFORE, BE IT RESOLVED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF ROCHELLE, OGLE COUNTY, ILLINOIS, as follows:

SECTION ONE: The foregoing recitals shall be, and are hereby, incorporated into and made a part of this Resolution as if fully set forth in this Section One.

SECTION TWO: That the Mayor and City Council of the City of Rochelle hereby approve and authorize the City Manager to renew its risk insurance policies through Marsh McLennan Agency for 2024-2025 in the amount of \$1,177,265, and the City Manager or his designee is hereby authorized to execute any documents necessary to memorialize said renewal, subject to review and revision as to form by the City Attorney.

SECTION THREE: If any provision of this Resolution or application thereof to any person or circumstance is ruled unconstitutional or otherwise invalid, such invalidity shall not affect other provisions or applications of this Resolution that can be given effect without the invalid application or provision, and each invalid provision or invalid application of this Resolution is severable.

SECTION FOUR: Where the conditions imposed by any provisions of this Resolution are more restrictive than comparable provisions imposed by Resolution in any other local law, ordinance, resolution, rule or regulation, the regulations of this Resolution will govern.

SECTION FIVE: The City Clerk shall publish this Resolution in pamphlet form.

SECTION SIX: This Resolution shall be in full force and effect from and after its passage, approval and publication in pamphlet form as provided by law.

PASSED and APPROVED this 25th day of November, 2024.

AYES:

NAYS:

ABSENT:

MAYOR

ATTEST:

CITY CLERK

STATE OF ILLINOIS)
)
COUNTY OF OGLE) SS.

CERTIFICATE

I, Rose Huéramo, City Clerk of the City of Rochelle, County of Ogle and State of Illinois, DO HEREBY CERTIFY that the foregoing is a true and correct copy of Resolution No. _____, “A RESOLUTION APPROVING THE 2024-2025 RISK INSURANCE RENEWAL INSURANCE,” which was adopted by the Mayor and City Council of the City of Rochelle on November 25, 2024.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the corporate seal of the City of Rochelle this 25th day of November, 2024.

CITY CLERK