

STATE OF ILLINOIS        )  
  ) SS  
COUNTY OF DU PAGE     )

I, Lynn Curiale, City Clerk of Wood Dale, Illinois DO HEREBY CERTIFY that as such City Clerk and keeper of the records, that the foregoing is a true and correct copy of Resolution **#R-22-71 A RESOLUTION AUTHORIZING THE CITY OF WOOD DALE TO ENTER INTO AN INSURANCE AGREEMENT WITH TRAVELERS INSURANCE FOR CITY GENERAL LIABILITY, EMPLOYEE BENEFIT LIABILITY, AUTO INSURANCE, CITY PROPERTY, AND CRIME INSURANCE IN THE AMOUNT OF \$215,439** Passed by The City of Wood Dale, Du Page County, Illinois, IN WITNESS WHERE OF, I have hereunto subscribed my name and affixed the seal of the City of Wood Dale, this 22<sup>nd</sup> day of December, 2022.



Lynn Curiale, City Clerk



**Resolution #R-22-71**

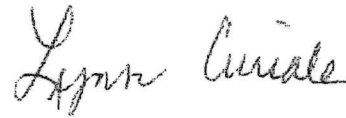
**A RESOLUTION AUTHORIZING THE CITY OF WOOD DALE TO ENTER INTO AN INSURANCE AGREEMENT WITH TRAVELERS INSURANCE FOR CITY GENERAL LIABILITY, EMPLOYEE BENEFIT LIABILITY, AUTO INSURANCE, CITY PROPERTY, AND CRIME INSURANCE IN THE AMOUNT OF \$215,439**

Passed: December 22, 2022  
Published in Pamphlet Form: December 23, 2022

I, Lynn Curiale, as the City Clerk for the City of Wood Dale, hereby certify that the attached Resolution is a true and correct copy of #R-22-71

**A RESOLUTION AUTHORIZING THE CITY OF WOOD DALE TO ENTER INTO AN INSURANCE AGREEMENT WITH TRAVELERS INSURANCE FOR CITY GENERAL LIABILITY, EMPLOYEE BENEFIT LIABILITY, AUTO INSURANCE, CITY PROPERTY, AND CRIME INSURANCE IN THE AMOUNT OF \$215,439**

Passed and approved by the City Council of the City of Wood Dale on December 22, 2022 and hereby published in pamphlet on December 23, 2022.



Lynn Curiale, City Clerk

SEAL



**RESOLUTION NO. R-22-71**

**A Resolution Authorizing the City of Wood Dale to Enter into an Insurance Agreement with Travelers Insurance for City General Liability, Employee Benefit Liability, Auto Insurance, City Property, and Crime Insurance in the Amount of \$215,439**

**WHEREAS**, the City of Wood Dale (hereinafter referred to as the "City") is a duly organized and existing body politic and corporate governed by the provisions of the Illinois Municipal Code, 65 ILCS 5/1-1-1, *et seq.*, and its own duly adopted Municipal Code; and

**WHEREAS**, the City is authorized and empowered under the Illinois Municipal Code, and its Ordinances adopted pursuant thereto, to enter into agreements and to contract for goods and services; and

**WHEREAS**, the Mayor and the City Council of the City seek to ensure that the City is run effectively and efficiently; and

**WHEREAS**, the City has previously authorized the insurance brokerage services of Alliant Insurance Services in connection with securing property insurance coverage for the City; and

**WHEREAS**, Alliant Insurance Services has produced an insurance proposal from **Travelers Insurance** that the City Council of the City finds to be reasonable and in the best interests of the citizens of the City; and

**WHEREAS**, the City Council for the City desires to approve and authorize a contract for insurance coverage in conformity with **Travelers Insurance** proposal for insurance;

**NOW, THEREFORE, BE IT RESOLVED BY THE CITY OF WOOD DALE, DUPAGE COUNTY, AN ILLINOIS CORPORATION**, as follows:

**SECTION 1:** The recitals set forth above are incorporated herein and made a part hereof.

**SECTION 2:** The Mayor is authorized to execute said Agreement on behalf of the City of Wood Dale, which signature shall be attested to by the City Clerk.

**SECTION 3:** The City Manager, staff and/or the City Attorney shall take the steps necessary to put the terms and conditions of the Agreement into effect.

**SECTION 4:** That all ordinances and resolutions, or parts thereof in conflict with the provisions of this Resolution are, to the extent of such conflict, hereby repealed.

**SECTION 5:** That this Resolution shall be in full force and effect from and after its adoption, approval and publication in pamphlet form as provided by law.

PASSED this **22nd day of December, 2022.**

AYES:     1    

NAYS:     0    

ABSENT:     0    

APPROVED this **22nd day of December, 2022.**

SIGNED:     Annunziato Pulice      
Annunziato Pulice, Mayor

ATTEST:     Lynn Curiale      
Lynn Curiale, City Clerk

## Premium Summary and Comparison

	1/01/2022 -1/01/2023	1/01/2023 -1/01/2024	1/01/2023 -1/01/2024
	Expiring Travelers & IPRF	Renewal Travelers & IPRF Hanover	Renewal Travelers & IPRF
<b>Property</b>	\$ 39,093	\$ 41,581	\$ 41,581
<b>Equipment Breakdown</b>	Included in Property Premium	Included in Property Premium	Included in Property Premium
<b>Inland Marine</b>	\$ 1,599	\$ 1,864	\$ 1,864
<b>General Liability</b>	\$ 75,877	\$ 81,313	\$ 81,313
<b>Employee Benefits Liability</b>	Included in GL Premium	Included in GL Premium	Included in GL Premium
<b>Law Enforcement Liability</b>	Included in GL Premium	Included in GL Premium	Included in GL Premium
<b>Public Officials Liability</b>	Included in GL Premium	Included in GL Premium	Included in GL Premium
<b>Employment Practices Liability</b>	Included in GL Premium	Included in GL Premium	Included in GL Premium
<b>Auto Liability</b>	\$ 55,144	\$ 64,639	\$ 64,639
<b>Auto Physical Damage</b>	Included in Auto Liability Premium	Included in Auto Liability Premium	Included in Auto Liability Premium
<b>Umbrella/Excess Liability</b>	\$ 22,136	\$ 23,820	\$ 23,820
<b>Crime</b>	\$ 2,646	\$ 2,646	\$ 2,222
<b>Non WC Package Total</b>	\$ 196,495	\$ 215,863	\$ 215,439
<b>Workers Compensation</b>	\$ 372,367	\$ 365,094	\$ 365,094
<b>IPRF Safety Grant</b>	\$ (13,888)	\$ (15,613)	\$ (15,613)
<b>Net WC Cost</b>	\$ 358,479	\$ 349,481	\$ 349,481
<b>Total Program Cost</b>	\$ 554,974	\$ 565,344	\$ 564,920
<b>Increase/Decrease</b>		1.9%	1.8%

TRIA included above

<b>Cyber</b>	\$ 13,120	\$ 23,454	\$ 23,454
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**WOOD DALE - WORKERS COMPENSATION PREMIUM COMPARISON**

Class Code	Classification	01/01/2022 - 23 Renewal			01/01/2023 - 24 Renewal		
		Payroll	Rate	Premium	Payroll	Rate	Premium
5506	Street Maintenance	\$ 725,000	15.751	\$ 114,195	\$ 689,000	15.233	\$ 104,955
7380	Drivers	\$ 42,500	14.058	\$ 5,975	\$ 43,000	13.595	\$ 5,846
7520	Waterworks	\$ 710,000	5.22	\$ 37,062	\$ 625,000	5.048	\$ 31,550
7580	Sewage Disposal	\$ 775,000	6.222	\$ 48,221	\$ 750,000	6.017	\$ 45,128
7720	Policemen	\$ 3,800,000	3.657	\$ 138,966	\$ 4,000,000	3.537	\$ 141,480
8380	Auto Repair	\$ 160,000	6.192	\$ 9,907	\$ 200,000	5.988	\$ 11,976
8810	Clerical	\$ 2,550,000	0.200	\$ 5,100	\$ 2,400,000	0.194	\$ 4,656
9410	Municipal Employees	\$ 40,000	5.24	\$ 2,096	\$ 175,000	5.068	\$ 8,869
<b>**NOTE: POLICY IS SUBJECT TO ANNUAL AUDIT</b>							
		<b>\$ 8,802,500</b>		<b>\$ 361,521</b>	<b>\$ 8,882,000</b>		<b>\$ 354,460</b>

Administrative Fee	3.00%	\$10,846	Administrative Fee	3.00%	\$10,634
<b>Total Annual Premium</b>		<b>\$ 372,367</b>	<b>Total Annual Premium</b>		<b>\$ 365,094</b>
		<b>\$ (13,888)</b>			<b>\$ (15,613)</b>
		<b>\$ 358,479</b>			<b>\$ 349,481</b>
	<b>Rate</b>	<b>\$ 4.072</b>		<b>Rate</b>	<b>\$ 3.935</b>

## Request to Bind Coverage

City of Wood Dale

We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

Coverage	Bind Coverage for:
Workers' Compensation	<input checked="" type="checkbox"/>
Crime	<input checked="" type="checkbox"/>
Cyber	<input checked="" type="checkbox"/>
Package	<input checked="" type="checkbox"/>

*This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.*

*Annunziato Police*

Signature of Authorized Insurance Representative

*Mayor*

Title

*ANNUNZIATO POLICE*

Printed / Typed Name

*1-19-23*

Date

**This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval. The actual terms and conditions of the policy will prevail.**