# COUNTY OF KENDALL, ILLINOIS ADMIN HR COMMITTEE





# Wednesday, October 21, 2020 at 5:30p.m. MEETING AGENDA

- 1. Call to Order
- 2. Roll Call: Elizabeth Flowers (Chair), Scott Gengler, Judy Gilmour, Matthew Prochaska, Robyn Vickers
- 3. Approval of Agenda
- 4. Approval of Minutes from October 5, 2020
- 5. Department Head and Elected Official Reports
- 6. Public Comment
- 7. Committee Business
  - Discussion and Approval of Worker Compensation, Liability, Property, and Cyber Security Insurance Renewal
  - Discussion and Approval of Facilities Management Assistant Director/Project Manager Job Description
- 8. Executive Session
- 9. Items for Committee of the Whole
- 10. Action Items for County Board
- 11. Adjournment

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Meeting
+1 309-248-0701 United States,
Rock Island (Toll)

Conference ID: 786 956 061#

## COUNTY OF KENDALL, ILLINOIS ADMIN HR MEETING MINNUTES Monday, October 5, 2020

CALL TO ORDER - Chair Flowers called the meeting to order at 5:31pm.

### **ROLL CALL**

Attendee	Status	Arrived	Left Meeting
Elizabeth Flowers	Present		
Scott Gengler	Here		
Judy Gilmour	Here		
Matthew Prochaska	Here		
Robyn Vickers	Here		

KC Employees in Attendance: Meagan Briganti, Matt Kinsey, Scott Koeppel

Others in Attendance: Beth Ishmael and Mike Wojcik, the Horton Group

**APPROVAL OF AGENDA** – Motion made by Member Prochaska, with the third item on the agenda being removed, second by Member Gilmour to approve the agenda. <u>With all members voting Aye the motion passed.</u>

APPROVAL OF MINUTES – Motion made by Member Prochaska, second by Member Vickers to approve the September 16, 2020 minutes. With all members present voting Ave the motion passed 5-0

DEPARTMENT HEAD AND ELECTED OFFICIAL REPORTS – Technology Director Matt Kinsey reported there have been some bids by the state and neighboring counties that will allow other Counties to use their verbiage, and Technology would use that language in the bid documentation for new copiers in 2021. Mr. Kinsey is awaiting the verbiage from DuPage County, and once received, would like the Committee's permission to forward the document to the State's Attorney for legal review. There was consensus by the committee to authorize Technology to forward the verbiage and bid documentation to the State's Attorney for legal review.

**PUBLIC COMMENT - None** 

#### **COMMITTEE BUSINESS**

▶ Discussion and Approval of Health Insurance Premium Rates FY 20-21 – Mr. Wojcik reviewed the analyzed renewal information and BCBSIL data. Mr. Wojcik reviewed the Medical, Dental and Life renewal premiums and plan designs, with a number of alternatives with the committee. Mr. Wojcik stated they are seeing a trend in public sector of offering more choices and participation. Discussion on designated

providers, Tier 1 and Tier 2 levels and the differences of each, direct line changes, and potential savings.

Ms. Ishmael reviewed the County's Pharmacy Annual Review, the potential savings of a performance formulary drug plan, the specialty drug lists, and how the performance formulary drug plan works, and the appeal process for exceptions.

Member Vickers made a motion to forward for Approval of the 5-Tier Health Insurance Plan and closed Drug Formulary to the October 21, 2020 County Board meeting, second by Member Prochaska. With Members Gilmour, Vickers, Prochaska and Gengler voting ave, and Member Flowers voting nay, the motion carried by a 4-1 vote.

Discussion on Dental, Life and Vision coverage and the options available to the County. The Horton Group recommended staying with MetLife for Dental and with EyeMed. Motion by Member Gengler, second by Member Prochaska to forward these items to the County Board for approval. With five members voting aye, the motion carried by a 5-0 vote.

- Discussion of Metronet p2p Fiber Connection from Main Campus to COB and Highway Technology Director Matt Kinsey briefed the committee on the wireless connection to the County Office Building and Highway Department. Mr. Kinsey stated that as the County moves toward VOiP Phone System in the near future, he is recommending a MetroNet fiber circuit for the County Office Building and the Highway Department data switches at an estimated cost of \$18,600 for more efficient, more stable and quality service. Motion made by Member Gengler, second by Member Vickers to forward the item to the County Board for approval. With five members present voting ave, the motion carried.
- Discussion and Approval of GIS Analyst Job Description Meagan Briganti stated that the job description that were brought to the committee last year were to change the two previous job descriptions into one job description of GIS Cadastral Specialist. Ms. Briganti stated that one employee is performing very well, and going above and beyond the GIS Cadastral Specialist position responsibilities, resulting in the request to change one job description to reflect the additional responsibilities that have been assumed. Ms. Berganti stated that she desired to upgrade one job description to GIS Cadastral Analysis. She reviewed the changes and highlighted the responsibilities regarding the new Cloud based operations to include Amazon S3 infrastructure and any virtual instances, perform technical functions such as security updates of Windows and Unix based operating systems to maintain secure working environment. Motion by Member Prochaska, second by Member Gengler to forward the proposed job description to the County Board for approval. With five members voting ave. the motion carried by a 5-0 vote.

**EXECUTIVE SESSION** – None

ITEMS FOR COMMITTEE OF THE WHOLE - None

### **ACTION ITEMS FOR COUNTY BOARD**

Approval of the 2021-2022 Wellness Program

Approval of Renewal with BCBSIL Insurance with five different options and the performance formulary drug plan

Approval of renewal with BCBSIL for Life Insurance, EyeMed for Vision Insurance, and Met Life for Dental Insurance

Approval to purchase Operating System Deployment software not to exceed \$15,495.00

Approval of Metronet p2p Fiber Connection from Main Campus to COB and Highway at a cost not to exceed \$18,600.00

Approval of GIS Cadastral Analyst Job Description

ADJOURNMENT – Member Vickers made a motion to adjourn the meeting, second by Member Prochaska. With all members present voting yes the meeting adjourned at 6:59p.m.

Respectfully Submitted,

Valarie McClain
Administrative Assistant and Recording Secretary

## **Kendall County Job Description**

TITLE:

Assistant Director of Facilities Management/Project Manager

DEPARTMENT:

Facilities Management

**SUPERVISED BY:** 

**Facilities Management Director** 

FLSA STATUS: APPROVED:

Exempt In Process

## **Position Summary**

As directed by the Facilities Management Director, organizes, develops, administers and coordinates Facilities and Information Technology Capital Projects and Planning through the RFQ and ITB process from the initiation stage through planning, design, construction/installation. Manages the delivery of services to operate and maintain property, financial management, facility maintenance, procurement, and supplier management. Develop relationships with key County representatives to support Capital Planning goals and objectives.

## **Essential Duties and Responsibilities**

- A. Develops conceptual plans and budgets for facilities and other capital projects to support fiscal decision-making. Coordinates with Department Heads and Committees to facilitate rational planning, budgeting, and scheduling. Develops planning documents for initiation of projects to gain approval of the County Board.
- B. Manages and coordinates the activities of a designated project with a specific timeframe and funding amount to ensure that goals or objectives of the project are accomplished within specified timeframe and funding parameters.
- C. Prepares, post and solicits invitation to Bid (ITB) documents. Conducts all necessary meetings and answers questions, reviews bids and recommends award of contract to facilitate the successful completion of the ITB process.
- D. Follows the County's Procurement procedures. Works with Departments, Committees and the State's Attorney's Office to ensure contracts are reviewed and approved.
- E. May prepare or participate in the preparation of abstracts, research reports, funding proposals, operations and procedure manuals and other written material and documentation as required.
- F. Performs research, data and financial analysis during the ITB or RFQ process and provides reports and recommendation to specific Committees and Department Heads.
- G. Monitors and reports on all phases of planning and construction to ensure that implementation and prescribed activities are carried out in accordance with specified objectives. Coordinates all

- parties involved in the planning, design, and construction process by assigning tasks and providing guidance for specific functions.
- H. Develops and maintains each project budgets. Processes any change orders for Committee and Board approval.
- I. Prepare project reports and controls expenditures in accordance with budget allocations.

  Receives pay requests from professional consultants and contractors and processes payments approved in the project budget.
- J. Monitors and facilitates resolution of construction contract disputes and claims
- K. Coordinates with facility occupants, communicating any construction or repair schedule and organizing contractors and vendor access.
- L. Minimizes the County's liability regarding by ensuring compliance with local, state, and federal regulations by enforcing policies, laws, and regulations governing environmental protection, hazardous waste disposal, and the use of chemical substances and materials.
- M. Develops and maintains safety plans for each County Building.
- N. Ensures effective, timely written and oral communication with consultants and internal customers during all phases of design and construction.
- O. Implements and Maintains new and existing standards of practice for project management
- P. As directed serves as the County's point of contact for Capital Improvement Projects.
- Q. Attends workshops, seminars and training on Project Management and other related topics on Capital Improvement Planning and Budgeting.
- R. Establishes current and long range goals, plans, and policies and procedures within the scope of Capital Project Management.
- S. Performs other duties relating to Kendall County's Facilities Maintenance and Information Technology Capital Projects as assigned by the Director of Facilities Management.
- T. Serves as the Day to Day Supervisory Role during the absence of the Facilities Management Director. Includes 24/7 on call responsibilities.

## **Supervisory Responsibilities**

This job has no day to day supervisory responsibility, only as Directed by the Director of Facilities Management. This includes supervision of subordinate Facilities Management staff in the absence of the Director of Facilities Management. There is administrative support available to assist the position with clerical duties.

## Qualifications

To perform this job successfully, an individual must be able to perform all essential duties satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required for the position.

### A. Language Skills:

- Ability to research, read, and interpret documents and simple instructions.
- Ability to prepare documents, reports, minutes, agendas, and correspondence.
- Ability to speak effectively with the public, employees, outside entities, vendors, and the County's elected officials in both a one-on-one and group settings.
- Requires proficiency in the English language, spelling, and grammar.

#### B. Mathematical Skills:

- Ability to add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions, and decimals.
- Ability to compute rate, ratio, and percent and to draw and interpret bar graphs.

#### C. Reasoning Ability:

- Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form.
- Ability to deal with problems involving several concrete variables in standardized situations.
- Ability to analyze problems, identify alternative solutions, project consequences of proposed actions, and implement recommendations.
- Ability to evaluate situations and draw conclusions.

#### D. Skills, Knowledge and Abilities:

- Strong organization skills and attention to detail.
- Knowledge of facilities planning and construction management processes and procedures.
- Knowledge of building codes and standard practices.
- Knowledge of current status of costs of new construction, escalation factors, and market trends
- Knowledge of building systems (mechanical and electrical systems).
- Knowledge of basic accounting principles and practices and office management procedures.
- Knowledge of estimating, budgeting, and scheduling practices

- Knowledge of construction materials and methods.
- Knowledge of laws governing construction contracts and contracting.
- Ability to read and interpret plans and specifications.
- Ability to express oneself clearly and concisely both orally and in writing.
- Knowledge of the County infrastructure and buildings.
- Ability to have flexible hours.
- Ability to prepare accurate reports, write plans.
- Ability to work with confidential information.
- Ability to establish and maintain effective working relationships with Department staff, other Departments, Elected Officials and others such as private sector businesses and the general public.
- Ability to use MS Word, Excel, Outlook, PowerPoint, Visio & Project or other Project management software. Ability to use the Internet and specialized department software to extract and record data.
- Ability to create and maintain accounting spreadsheets of projects.
- Ability to manage projects and multiple priorities simultaneously.

### E. Education and Experience:

- A Bachelor's Degree in Technical or Project Management desired.
- A minimum of five years' practical experience in Construction Management, Project
   Management, Facilities Management or Procurement.
- Valid and current Illinois Driver's License and good driving record is required.
- Ability to pass State of Illinois background screen including fingerprint analysis.

## **Physical Demands**

While performing the duties of this job, the employee must be able to:

- Frequently sit for hours in meetings, office and/or a vehicle;
- Occasionally lift and/or move up to 50 pounds;
- Frequently lift and/or move up to 10 pounds.
- Stand and walk on uneven ground and at development sites;
- Use hands to finger, handle, or feel;
- Reach, push and pull with one and/or both hands and arms;
- Bend over at the waist and reach with one and/or both hands and arms;
- Climb and balance at various sites:
- Stoop, kneel, crouch, and/or crawl;
- Talk and hear in person and via use of telephone;
- Operate County vehicles and safety equipment;
- Specific vision abilities include close and distance vision, depth perception; and
- Travel independently to various sites, public hearings and other locations both within and outside Kendall County, Illinois.

## Work Environment

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. While performing the duties of this job, the employee is subject to the following working conditions:

- Inside and outside environmental conditions, especially extreme weather.
- May be exposed to blood borne pathogens or other infections or contagious diseases.
- May be exposed to dust, fumes, odors, smoke, gases and chemicals.
- The noise level in the work environment varies from quiet to noisy.
- The employee must be able to perform all assigned job duties during normal business hours and outside of normal business hours.
- Employee may be exposed to stressful situations while working with elected officials, law enforcement, first responders, medical professionals, and the general public.
- Employee may be required to provide own transportation to travel to and from meetings, training, conferences, etc.

By signing my name below, I hereby affirm that I receive	ed a copy of this job description
Employee Receipt Acknowledgement & Signature	Date
Signature of Supervisor  cc: personnel file, employee	Date



## Kendall County GIS/Mapping Department 630.553.4212 KCGIS@co.kendall.il,us

October 20, 2020

As we settle into our new normal, we are continuing to find avenues of improvement. The following is an

overview of our recent projects:

- Created a comparison viewer to compare
   2010 and 2018 contours in order to assist the
   PBZ Department with storm water issues.
- Fulfilled a request from Facilities
   Management to accurately map out private
   utilities on County property due to the solar farm construction.
  - We decided to take advantage of the beautiful weather and have an inperson, safe, staff meeting - Figure 1



Figure 1: GIS Department Staff Meeting

- Scheduled our cloud servers to automatically turn on and off in order to maximize savings
- Continued improvement and management of our data quality
  - Rights-Of-Way and
     Subdivisions data cleaned up
  - o Maintained KenCom 911 data
- Assessor reopened the books and we are able to process a majority of held documents.
- Upheld same level of legal
   description review with the Assessor's Office Figure 2
- Virtually attended the annual Illinois GIS Association Conference.
  - o Josh submitted our Digital Change Record App to the web map contest. Sadly, we didn't win, but we received great comments from our professional colleagues!



Figure 2: Workflow Metrics

Josh minimal and Divital Change Board Anna 4 41 and

Thank you!



## **Insurance Proposal**

Presented by:
Dane Mall
Lead Public Entity Risk Advisor
Account Executive

Samantha Shock, AINS, CISR Account Manager

Daniel Mackey Senior Vice President- Producer

October 21, 2020

Services may be provided by Mesirow Insurance Services, Inc., an Alliant-owned company, and Alliant Insurance Services, Inc. 353 N Clark St 11th Floor
Chicago, IL 60654
O (312) 595-6200
CA License No. 0803093 | 0C36861

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## **Your Service Team**

Jacqui Norstrom

Senior Vice President-Surety

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## **Executive Summary**

The Public Entity Professionals of Alliant Insurance Services, Inc. would like to thank you for the opportunity to present the December 1<sup>st</sup>, 2020 to 2021 insurance renewal proposal to Kendall County. In a year of unprecedented challenges for the County, country and world, we have enjoyed working with County staff to tackle the impact of a global pandemic and assist the County in responding to the "new" normal.

The challenging market conditions that began in 2019 worsened through the first half of 2020 and have remained very difficult through the remainder of the year. The impact of the COVID-19 pandemic, civil unrest and distrust of law enforcement will likely have a lasting impact on the insurance marketplace for public entities with regard to the availability of carriers and upward premium pricing.

However despite the unfavorable insurance market conditions mentioned, Alliant worked closely with the County's incumbent insurance carrier, Illinois Counties Risk Management Trust (ICRMT), to convey the needs of our ICRMT clients and the negative financial and operational impact that these challenging times are having on public entities, like Kendali County. Our open communication channels with ICRMT and market leverage resulted in Alliant receiving early notice that premium relief was ahead. As shared with County staff and the Administration and Human Resources Committee on September 16, ICRMT committed significant premium relief in the form of a premium credit in exchange for agreement to renew with ICRMT for the 12/1/2020 to 12/1/2021 policy term. In light of this situation, no additional insurance market alternatives were pursued.

As one of the largest intermediaries with ICRMT, we were successful in obtaining competitive pricing resulting in a 4.6% decrease (\$30,832) in total premium cost with ICRMT in comparison to the 12/1/2019 to 12/1/2020 policy term. It is important to note that decreases in premium pricing in today's insurance marketplace are extremely rare. Other factors impacting the renewal, most notably, are the following.

- Package Exposure- most notably, exposure increases in the property schedule, employee payroll, loss experience and several significant coverage enhancements noted below.
- Workers' Compensation- Decrease in premium (\$20,196, 13%)
- Workers' Compensation- The County's experience modification rate has decreased in consecutive years due to favorable employee injury experience and favorable claim development.

Year	2018-2019	2019-2020	2020-2021
Experience Modification	1.35	1.04	.99
Rate			

Auto Liability- The County's fleet increased from 131 to 145 vehicles (11%).

Enclosed are highlights of our renewal proposal. These include:

- Tower illustration for recommend renewal program
- Premium summary and comparison
- ICRMT renewal proposal/quotation

#### Workers' Compensation

The 2020-2021 policy term provides Insurances terms that are identical to the expiring program outlined in this proposal. Therefore, the self-insured retention (SIR) remains at \$250,000 for the workers' compensation coverage. The SIR of \$250,000 is the "out of pocket" amount that the Village pays on each loss/claim and expenses. If or when a claim's paid amount exceeds a \$250,000, the carrier pays the amount above the retention. ICRMT's Third Party Administrator Division, IPMG, manages and administers the claims and provides loss control services.

The County's estimated payroll is \$21,354,478 for 2020-2021. For the 2020-2021 term, the annual workers' compensation premium is \$135,981 (\$20,196, -13%), and is subject to audit upon completion of the policy term. The pre-audit premium for the 2019-2020 term was \$156,177. Of note, the County has recorded another year of a lower experience modification rate, decreasing from 1.04 to .99 due to favorable employee injuries and claim development.

#### Liability

This coverage category includes Automobile Liability, General and Products Liability, Employee Benefits Liability, Employment Practices Liability, Law Enforcement Liability, Public Officials Liability and Excess Liability.

The County maintains varying deductible levels for liability coverage as is illustrated in tower illustration of the proposal.

For the 2020-2021 term, the annual combined liability premium is \$550,050. This amount represents an 8.3% increase (\$42,542).

Of note, due to the COVID pandemic the 2020-2021 excess liability policy (\$10 million excess of \$1,000,000 primary) now excludes claims arising out of the actual or alleged transmission of a communicable disease or virus.

Property Including Inland Marine, Equipment Breakdown and Business income and Crime

This coverage category includes Property (Buildings/Contents), Inland Marine, Equipment Breakdown and Business Income and Crime. The building and contents (including EDP) values utilized for this renewal are \$120,178,767 an increase of less than 1%. The deductible remains at \$10,000.

### **Cyber Liability Coverage**

The County's expiring Cyber Llability insurance coverage is placed with BCS Insurance with a \$3,000,000 limit of liability and a \$25,000 deductible. Last year, Alliant conducted a comprehensive assessment of the most competitive options at the time. We did not seek competitive alternatives this year. As a result, we are recommending that the County keep its existing cyber coverage with BCS, despite a 22% increase in premium. The increase is the result of the changing insurance marketplace for public entity cyber risk. This is a relatively new development. At this time, BCS is providing the most competitive coverage and premium options across our cyber book of business for public entities. For the County's consideration, ICRMT can provide the County a \$2,000,000 limit with a \$25,000 retention for \$6,525 but is at a lower limit of liability. ICRMT cannot offer a higher limit at this time.

### **Drone Coverage**

The County has one drone in use at the Sheriff's Department. The Sheriff's Office requested a competitive quotation during the policy period. The coverage is currently placed through a different broker. Alliant provided a quotation from ICRMT during the policy period but was not selected for purchase.

#### Conclusion

As usual, County staff were very helpful in organizing and providing underwriting data to enable a quick and timely renewal proposal. Meetings throughout the year with staff and committee are collaborative and productive.

The County's continued insurance carrier partnership with ICRMT is certainly paying dividends over the short and long-term with respect to coverage, services and pricing when most public entities, in Illinois and across the country, are experiencing significant increases and significant limitations of coverage.

Thank you so much for the opportunity to present the renewal results. We at Alliant Insurance Services, Inc. are very pleased with the renewal results in light of the extremely challenging and unprecedented economic and society times. We are very excited for the coming year to service Kendall County's property & casualty insurance needs, and look forward to our annual stewardship meeting to share the 2020 year-in-review.

We welcome discussion regarding this proposal and thank you for the privilege of partnering with Kendall County.

## **Premium Summary**

Coverage	Expiring (Annualized) Premium*	Renewal Premium*
Package- ICRMT	\$ 507,508	\$ 550,050
Flood & Earthquake	Included	Included
Property	Included	Included
Inland Marine	included	Included
Crime	Included	Included
Machinery Breakdown	Included	Included
Business Auto	Included	Included
Law Enforcement	Included	Included
Employment Practices Liability	Included	Included
Excess Liability	Included	Included
Workers Compensation	\$ 156,177	\$ 135,981
Carrier Credit Applied	N/A	\$ -53,179
Subtotal	\$ 663,685	\$ 632,852
Cyber Liability	\$ 7,647	\$ 9,332
TOTAL	\$ 671,332	\$ 642,184

<sup>\*</sup>Includes policy fees and surplus lines taxes/fees if applicable

# Kendall County Program Structure 12/1/2020 - 12/1/2021



	nties Risk Mar Total Limit	nagement Trust	(ICRMT)	Building Limit \$111,463,467 Flood + Earthquake \$10,000,000	Eac Ann Reti	ual Abuse Liabilit h Occurrence: \$1 nual Aggregate: \$ roactive Date: 12 luctible: \$10k	м 1м		Statutory (Unlimited)
\$10M Occurrence \$10M Aggregate	\$10M Occurrence \$10M Aggregate	\$10M Occurrence \$10M Aggregate	\$10M Occurrence \$10M Aggregate	\$50,000 DED  BPP & EDP \$8,715,300  Mobile Equipment & IM \$3,562,169	or a con	ms arising out of illeged transmissi nmunicable disea ted to \$1M each	on of a se or virus		
ICRMT	ICRMT	ICRMT	ICRMT	Equipment Breakdown \$100,000,000	\$8,431,773 185	\$500,000 Limit	\$3M Limit	\$500K Limit	Employer's Liability \$2.5M
\$3M Agg. \$1M Occ. \$1M Prod/Comp	\$3M Agg. \$1M Occ.	\$1M Occ.	\$1M Agg. \$1M Occ.	ICRMT	Units ICRMT	ICRMT	BCS	ICRMT	4000.00
\$10,000 Ded.	\$25,000 Ded.	\$10,000 Ded.	\$50,000 Ded.	\$10,000 Ded.	\$10,000 Ded.	\$10,000 Ded.	\$25,000 Ret.	\$5,000 Ret.	\$250,000 Retention
General Liability & Employee Benefits Liability & EMT Liability EBL Claims Made 12/01/2013	Law Enforcement Liability Prior Acts Law Enforcement Tail Retro 10/18/1978	Automobile Liability	Public Officials Employment Practices Liability Employee Benefits Claims Made Retro 10/18/1978	Property  — Building and Contents (Mobile Equipment Deductible \$10,000)	Auto Physical Damage	Crime Employee Dishones	Cyber Liability ty	Violent Event Response	Workers' Compensation And Employer's Liability

## Kendall County - Premium and Exposure Summary

	12	piring Annual Premium 2/1/2019 to 12/1/2020	1:	Renewal Premium 2/1/2020 to 12/1/2021	Incr/Dec
Premium - Annualized					
Property & Liability Package Premium	\$	507,508	\$	550,050	8.383%
Workers Comp Premium	\$	156,177	\$	135,981	-12.93%
Carrier Credit			\$	(53,179)	
ICRMT- Sub-Total Premlum	\$	663,685	\$	632,852	-4.65%
Cyber Liability	\$	7,647	\$	9,332	22%
Total Program Premium	\$	671,332	\$	642,184	<b>-4.34%</b> (29,148)

Exposure Changes			Inc/Dec
Building Values	\$ 110,617,445	\$111,463,467	1%
Contents	\$ 8,796,400	\$ 8,715,300	-1%
Total Values	\$ 119,413,845	\$120,178,767	1%
Payroll	\$ 21,703,488	\$ 21,354,478	-2%
Vehicles	135	145	7%
Experience Modifier	1.04	0.99	-5%

## **Request to Bind Coverage**

### **Kendall County**

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 Line	Bind Coverage for:
ICRMT Package	
Cyber Liability - BCS	

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.

Signature of Authorized Representative	Date
Title	
Printed / Typed Name	

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.