

**Call To Order:**

This meeting of the Executive, Ethics and Insurance Committee was called to order by acting Chairman Stephen Favorite at 11:30 A.M. in Vilas County Courthouse conference rooms, 330 Court Street, Eagle River, Wisconsin, with the following committee member present: Christopher Mayer, Linda Thorpe and Erv Teichmiller. Alden Bauman was excused. Others present at this meeting: Jesse Furrer representing Spectrum Insurance Group LLC, Jim Galloway, Jason Hilger and David Alleman. Proper notification of meeting and quorum present were verified.

**Approve Agenda to be discussed in any order by the Chair:**

**Motion by C. Mayer, 2<sup>nd</sup> by E. Teichmiller to approve the agenda. All voted aye. Carried.**

**Approve minutes of the September 10, 2013 meeting:**

**Motion by L. Thorpe, 2<sup>nd</sup> by S. Favorite to approve the minutes of the September 10, 2013 meeting as presented. All voted aye. Carried.**

**2014 Worker's Compensation renewal:**

J. Furrer began the discussion by informing the committee that two insurance companies submitted quotes for the 2014 worker's compensation renewal. United Heartland, the County's current worker's compensation carrier, submitted a quote based upon a sliding scale discount tied to loss ratio performance. Based upon that scale, the County's current loss ratio precludes the payment of a discount in 2014. Argent submitted a quote that also offers a sliding scale discount based upon loss ratio performance, except that Argent guarantees a minimum 5% discount. The County's worker's compensation loss history and experience rating were discussed. J. Galloway reported that the current carrier offered excellent loss control programs and support; but added that the Argent representative also offered a comparable level of those services. J. Galloway also stated that in his opinion, the level of claims services provided by United Heartland declined over the past three years. The committee then discussed the pros and cons of renewing the worker's compensation insurance with a different carrier. J. Hilger commented that the 5% discount offered by Argent amounted to about a \$10,000 reduction in premium costs. The Chair asked for a verbal consensus regarding a switch to Argent, and each member present responded in the affirmative. **Motion by E. Teichmiller, 2<sup>nd</sup> by C. Mayer to accept the quote from Argent for 2014 worker's compensation insurance coverage. All voted aye. Carried.**

**Letters and Communications:**

The Clerk presented the need for this committee to meet before the end of the year, to discuss the County's liability insurance renewal.

**Set next meeting date and time:**

The next meeting was scheduled for 3:00 P.M., Thursday, December 19, 2014.

**Adjournment:**

The Chair adjourned the meeting at 12:42 P.M.

Respectfully submitted by:  
David R. Alleman  
Vilas County Clerk

Minutes reflect the recorder's notations and are subject to approval by the appropriate board or committee.