

WAUKEGAN TOWNSHIP BOARD MEETING

November 10, 2011

The Regular meeting of the Board of Trustees of Waukegan Township, County of Lake, of the State of Illinois was held at Supervisor's Office located at 149 S. Genesee Street, Waukegan, Illinois on Thursday, November 10, 2011.

The meeting was called to order at 5:35 p.m. by Supervisor Patricia Jones and was followed by the Pledge of Allegiance. Trustee Johnson led the Members in prayer.

ROLL CALL: Trustee Katherine Rothwell-Francis, Trustee Percy L. Johnson, Trustee Jeff McBride, Trustee Charles "Chuck" Willms, Clerk Rose M. Staben, Assessor Pat Morris, Supervisor Patricia Jones. **ALSO PRESENT:** Attorney John Joanem, Deputy Clerk Demond D. Edwards. **Absent:** Highway Commissioner Mike Hewitt.

Supervisor Jones called for a motion to approve the Agenda for the November 10, 2011 Waukegan Township Board Meeting. Motion by Trustee Francis, second by Trustee Johnson. **Ayes:** Trustee Francis, Trustee Johnson, Trustee McBride, Trustee Willms, Supervisor Jones. **Nays:** None. **Motion carried.**

Supervisor Jones called for a motion to approve the Minutes for the October 27, 2011 Waukegan Township Board Meeting. Motion by Trustee Francis, second by Trustee Willms. **Ayes:** Trustee Francis, Trustee Johnson, Trustee McBride, Trustee Willms, Supervisor Jones. **Nays:** None. **Motion carried.**

Supervisor Jones called for a motion to approve the Cash-on-Hand as of November 4, 2011. Motion by Trustee Johnson, seconded by Trustee Francis. **Ayes:** Trustee Francis, Trustee Johnson, Trustee McBride, Trustee Willms, Supervisor Jones. **Nays:** None. **Motion carried.**

Waukegan Township Cash-on-Hand Report
as of November 4, 2011

Fund	Bank	Balance	Ins/outs
Town Fund	NorStates Checking	147,214.46	
	NorStates Money Market	1,289,603.49	
	Illinois Funds	209,696.35	
	No. Chicago Comm Bank	245,129.23	
Total Town Fund		\$1,891,643.53	
General Assistance Fund	First Midwest Checking	46,044.07	
	First Midwest Bank M/M	345,297.09	60000. to checking
	Illinois Funds	44,291.93	11/2
Total General Assistance		\$435,633.09	
IMRF/FICA Fund	First Midwest Bank	17,926.12	
	First Midwest Bank M/M	295,284.22	
	Illinois Funds	127,109.96	
Total IMRF/FICA Fund		\$440,320.30	

Senior Fund	NorStates Financial	82,184.01
	NorStates Money Market	449,527.39
	First Midwest Money Market	110,165.72
	Illinois Funds	43,976.83
Total Senior Fund		\$685,853.95
Total General Township Funds		
		3,453,450.87
Road & Bridge	NorStates Financial	173,793.98
Total Road & Bridge		\$173,793.98

PPRT Taxes Received since last report -

Town -

R&B -

For the states fiscal year of 7/1/10-6/30/11 we received a total of \$212,058.35 for Town and \$49726.65 for R & B

Town RE Tax -

Total received to date **\$1,204,822.58**

GA RE Taxes -

Total received to date **\$1,027,120.15**

IMRF/FICA RE Taxes -

Total received to date **\$245,229.37**

SEN'R RE Taxes -

Total received to date **\$1,076,876.83**

R&B RE Taxes -

Total received to date **\$151,914.95**

Supervisor Jones acknowledged citizens present;

Mark Stricklin of 37571 N. Lake Crest, Beach Park, Illinois.

Mr. Stricklin stated that he presented the Township Board in January of 2011 with a packet in reference to paving work performed on the property of Trustee Willms. Mr. Stricklin said that when he was Highway Commissioner Trustee Willms approached him on several occasions about the need to have his driveway and parking area paved. Meanwhile, Mr. Stricklin contacted Superior Paving to get an estimate and suggested to Trustee Willms to do the same. Mr. Stricklin said that he told Trustee Willms that he would be unable to do his driveway because of other priorities that were pressing for the Township and asked him if he was going forward with his driveway. Trustee Willms responded with that it was too much money and that he couldn't afford it at the time. Mr. Stricklin then recommended Trustee Willms to seek other bids. After the election when Mr. Hewitt became the

Highway Commissioner, Mr. Stricklin noticed that the road near Trustee Willms was paved and concurrently his driveway was paved so he decided to do some investigation.

As part of his investigation through the Freedom of Information Act, Mr. Stricklin acquired Superior Paving invoices regarding work that was done at that time. Mr. Stricklin said the invoices ranged in a pattern between \$7,000.00 and \$8,000.00 and showed very little specificity and that Illinois state statute says that anything over \$20,000.00 is to go out for bid. Mr. Stricklin said that there appears to be a special packaging prepared by Highway Commissioner Hewitt to avoid going out to bid by separating the work into groups of \$7,000.00 and \$8,000.00. Mr. Stricklin said that he questioned and presented these concerns to the Township Board in early in 2011 in which the Township Board said that they would do an investigation within three months. Mr. Stricklin said meanwhile he had been in contact with Attorney Joanem who stated at the time that he made several attempts to meet with Trustee Willms and Trustee Willms attorney. Mr. Stricklin told the Board that he felt very little has been done regarding Trustee Willms providing documentation that he paid for his portion of the driveway, that it has been nine months since he presented his concerns to the Board, and that an evaluation should be done to come to a conclusion in the investigation whether Trustee Willms has been justified and cleared from the accusations and to determine whether or not Highway Commissioner Hewitt has violated the intention of the law by separating bids in packages of \$7,000.00 to \$8,000.00. Mr. Stricklin told the Board that he believes that Trustee Willms is an honest man, has been a public servant for most of his life and is well known within the community and asked Trustee Willms if he could provide the proper documentation. Trustee Willms responded that his attorney has the documentation.

Trustee McBride asked if the Highway Commissioner can negotiate with residents for paving work. Mr. Stricklin said that he believes that Trustee Willms was given special consideration, whether his driveway was done for free or the cost of his driveway was hidden in other bids since the invoices of the Highway Commissioner from Superior Paving are very vague. Trustee Johnson asked Mr. Stricklin if it is more verification that he is seeking from Trustee Willms in terms of the payment. Mr. Stricklin responded, yes and that he has asked for that documentation months ago and secondly if in fact the present Highway Commissioner is splitting bids and there are no bid contracts then this is a violation of state statute.

Supervisor Jones asked Attorney Joanem to update the Board with where he is with Trustee Willms attorney. Attorney Joanem stated that he did not have documentation about this issue with him but would speak from his recollection. Attorney Joanem said that the night when Mr. Stricklin presented his concerns to the Board, he made an attempt to speak with Trustee Willms after the meeting about the situation and Trustee Willms said that he has an attorney and did not want to speak with him. Attorney Joanem later found out that the following day Trustee Willms contacted Superior Paving which he does not believe was proper as the Township was making inquiry into this matter based upon the concerns raised by Mr. Stricklin. Attorney Joanem had conversations with Trustee Willms' attorney, Mark Shaw, regarding the driveway paving. After some time, Mr. Shaw submitted

some documents to Attorney Joanem which they had discussion about. During one of their discussions about the payment documentation for the driveway paving which Mr. Shaw stated that Trustee Willms had paid \$2,000.00 in cash for the driveway paving. Attorney Joanem told Mr. Shaw that he would need some type of proof on paper to present to the Board and sent him a letter. Mr. Shaw sent a letter referencing their conversation with attached documents from Superior Paving showing a paid invoice for paving work.

Trustee Johnson asked if the documentation received from Mr. Shaw was an official receipt. Attorney Joanem said that the letter was based upon their conversation and didn't spell out an amount that was paid for the paving but that the documentation attached was an invoice from Superior Paving showing a payment of \$2,000.00. Supervisor Jones asked if that document was sufficient. Attorney Joanem said he didn't have documents with him and that he doesn't know due to the discussion Trustee Willms had with Superior Paving. The attorney said that he spoke with the State's Attorney's Office and one suggestion was that it should be taken up with the Township's Ethics Commission. Also it was suggested that Trustee Willms should have had a disclosure stating that he as a Township official was doing business with a Township vendor. Attorney Joanem said that he has informed Mr. Stricklin about the contact with the State's Attorney's Office and about Attorney Shaw telling him of a cash payment. Attorney Joanem said he requested proof of a money withdrawn in the amount of \$2,000.00 in the form of a bank statement but was told that there was no document as such to provide.

Trustee McBride asked if it business as usual to not farm out certain portions of work and negotiate the work for payment. Supervisor Jones responded that there is some language from the Legislators giving the authorization to the Highway Commissioner to negotiate such as snow removal and that there is some leeway if they want to provide a service to a private entity within the Township. Mr. Stricklin said that the Highway Commissioner has latitude in emergency services and can be exempt from the bid process but does hold the power to solicit bids and put the package together.

Mr. Stricklin said that his concern is that a receipt can be produced after the fact and would like proof of a cancelled check or some documentation from a bank account. Attorney Joanem said that concerning bid splitting that he also spoke with the State's Attorney's office for some direction because of the vast amount of research. Trustee McBride requested to see the documents that Attorney Joanem received regarding Trustee Willms payment. Supervisor Jones asked Trustee Willms if he would be providing his attorney with the requested documents. Trustee Willms responded that the Township has received everything that they had asked for and said that the Township will be hearing from his attorney. Supervisor Jones said that we should have this matter resolved by the next meeting. Trustee Willms said that it may not be ready for the next meeting. Supervisor Jones asked Attorney Joanem to provide the Board with the documents he received from Mr. Shaw and to follow up with the no bid contract. Attorney Joanem said that the no bid contract will take more time.

Supervisors Report:

Supervisor Jones asked Mr. Bove and Ana Albarran to address the Board on the Health Insurance. Mr. Bove referred to the Vision Care letter dated October 10, 2011 with Ameritus and said that there will be no increase with the Vision Care. Mr. Bove referred to the Blue Cross/Blue Shield Group Insurance Renewal letter dated October 17, 2011 and reviewed attachments of an Inforce Plan and Alternates I, II, and III. Mr. Bove referred to the Group Life, Accidental Death & Dismemberment and Dental Insurance letter dated October 10, 2011 with quotes from Guardian attached. The Dental Insurance is being increased due to its utilization. The Life Insurance has also increased. Supervisor Jones asked Clerk Staben to attach the insurance quotes to the Board minutes. Supervisor Jones thanked Mrs. Albarran for her astute record keeping.

Trustee Johnson left the Board meeting at 6:15 p.m.

Supervisor Jones asked Mr. Brad West and Ana Albarran to address the Board on the Property/Casualty Insurance. Mr. West referred to a letter provided in the Board packet from West Insurance Agency, Inc., dated November 01, 2011 with attachments. Mr. West summarized the Liability, Crime, Automobile, Workers Compensation, Public Official's Liability, and Excess Liability coverage's. The proposed annual premium is \$96,535.00. Mr. West said that this is a very comprehensive and competitive insurance program. Supervisor Jones thanked Ana Albarran for her astute record keeping.

Supervisor Jones mentioned the Veterans Day Celebration held on November 05, 2011 and distributed a copy of the program. She said she missed not having the Trustees and Clerk at the event. Said that the program was very good and thanked Deputy Clerk Edwards for his efforts.

Supervisor Jones distributed the Coalition to Reduce Recidivism, Legal Help Desk flier. The first gathering was held on November 04, 2011 and 15 people attended. Beginning the first week of December the Legal Help Desk will be available every week with an attorney on site.

Supervisor Jones mentioned that the Holiday Basket request list is up to 200. The distribution date will be December 23, 2011.

Supervisor Jones mentioned the Veterans Day Celebration Parade will be held on November 11, 2011 with kick-off at 10:30 a.m. and the Township will be participating.

Supervisor Jones mentioned that the Holiday Luncheon will be on December 11, 2011 to be held at the Greenbelt Cultural Center. Donations were received from Vista and NorStates Bank in the amounts of \$500.00 each.

Supervisor Jones mentioned that the January 2012 Martin Luther King Jr. Birthday Celebration will be held at Bonnie Brook and that 30 tickets have been requested. The keynote speaker will be Father Michael Pflieger.

Supervisor Jones thanked Trustee Johnson and Trustee McBride for attending the TOI conference. Supervisor Jones also attended the conference. Trustee McBride said that he attended the General Assistance and House Bill workshop. He said that Senator Link was at the conference and expressed his vote for the Townships to remain. Supervisor Jones distributed a copy of the TOI program. Supervisor Jones said that in all her 34 years with the Township she has always heard about the possibility of Township abolishment. Assessor Morris said that we have 18 Townships and that the Township Supervisor of Avon is in favor of the abolishment.

Supervisor Jones distributed the Intergovernmental Agreement Between the City of North Chicago and Waukegan Township. She asked Attorney Joanem to brief the Board on his meeting with the City of North Chicago on November 07, 2011 regarding the agreement. Attorney Joanem said that the meeting with the council and public was well received. Attorney Joanem said that the Resolution approved at the last Board meeting was incorporated into the distributed Intergovernmental Agreement. Trustee Willms asked if we have an Intergovernmental Agreement and not two different documents. Attorney Joanem said that we have a draft before us and which hasn't been approved by the Township Board and the Resolution that was approved by the Board at the last meeting was incorporated into this draft with other details and input from both sides. As for page 3, item 11, there should be a phrase added stating that the Township should not be held responsible for premises outside of its control.

Supervisor Jones mentioned that Ana Albarran, Nancy Netherton, and she met today with the auditor from IMRF. To participate in the IMRF program the elected officials have to have a number of 1000 hours of work invested per year. The Board has till December 31, 2011 to produce a Resolution and file the necessary paper work. Our representative from IMRF is Emma Rodriguez and she will be invited to the next Board meeting to discuss this matter.

Executive Session: None.

Supervisor Jones requested a motion for the approval of agenda item #13, Payroll period ending September 22, 2011 in the amount of \$77,001.88. Motion by Trustee McBride, second by Trustee Francis. **Ayes:** Trustee Francis, Trustee McBride, Trustee Willms, Supervisor Jones. **Nays:** None. **Motion carried.**

Supervisor Jones requested a motion for the approval of agenda item #14, approval of the following invoices: Invoices for Town Fund in the amount of \$8,343.13; Invoices for G/A Fund/Eddie Washington Center in the amount of \$5,619.91; Invoices for G/A Fund/Staben House in the amount of \$2,536.03; Invoices for Town Fund/Assessor's Office in the amount of \$1,954.76 Invoices for Road and Bridge / Highway Department in the amount of \$715.40; Invoices for Senior Fund/Park Place in the amount of \$13,870.28; Invoices for Senior Fund/Gift Shoppe in the amount of \$1,459.63; Invoices for Home Sweet Home in the amount of \$4,079.10. Motion by Trustee Francis, second by Trustee Willms for the approval of submitted invoices. **Discussion:** **Ayes:** Trustee Francis, Trustee McBride, Trustee Willms, Supervisor Jones. **Nays:** None. **Motion carried.**

Supervisor Jones requested a motion for the approval of agenda item #15, Paid Bills submitted after October 13th Board Meeting in the amount of \$84,274.07. Motion by Trustee McBride, seconded by Trustee Francis. **Ayes:** Trustee Francis, Trustee McBride, Trustee Willms, Supervisor Jones. **Nays:** None. **Motion carried.**

Paid Bills

Novmeber 10, 2011

The following is a list of bills that were paid after the board meeting of October 27, 2011, but before the meeting November 10, 2011

Purpose	Payee	Amount
Senior Fund		
11/4/2011	Waukegan Township General Fund Health Insurance HSH & PP	\$9,297.51
Total Senior Fund		\$9,297.51
G/A Fund		
10/28-11/10	General Assistance Client Payments Payments made on behalf of GA Clients	\$24,956.85
11/4/2011	Waukegan Township General Fund Health Insurance GA, SC & SH	\$7,087.43
Total G/A Fund		\$32,044.28
R & B Fund		
11/4/2011	Waukegan Township General Fund Health Insurance	\$1,423.53
Total R & B Fund		\$1,423.53
Town Fund		
11/4/2011	Health Insurance - All Vendors June Health Insurance Premiums	\$41,448.75
10/28-11/10	Client Payments – RRR Payments made on behalf of RRR Clients	\$60.00
Total Town Fund		\$41,508.75
Total all checks paid prior to board meeting		\$84,274.07

Supervisor Jones requested a motion for the approval of agenda item #16, Emergency Bills submitted for the November 10th Board Meeting in the amount of \$724.00. Motion by Trustee McBride, seconded by Trustee Francis. **Ayes:** Trustee Francis, Trustee McBride, Trustee Willms, Supervisor Jones. **Nays:** None. **Motion carried.**

**Emergency Payments
Board Meeting of 11/10/11**

The following is a list of bills that were submitted after our cutoff but must be approved at the meeting of November 10, 2011

Date	Purpose	Payee	Acct No.	Amount
Senior Fund				
Total Senior Fund				\$0.00
Town				
		Insty-Prints		\$724.00
	Assessor Printing (inadvertently left off listing)			
Total Town				\$724.00
G/A Fund				
Total G/A Fund				\$0.00
Gift Shop				
Total Gift Shop				\$0.00
Road & Bridge Fund				
Total Road & Bridge				\$0.00
IMRF Fund				
IMRF Fund				\$0.00
Total All Funds				\$724.00

Trustee McBride left the Board meeting at 7:26 p.m.

Trustee McBride returned to the Board meeting at 7:28 p.m.

Action Items:

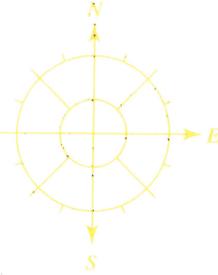
Supervisor Jones requested a motion for the approval of the Group Life, Accidental Death & Dismemberment and Dental Insurance also the Blue Cross/Blue Shield Group Insurance and also the Vision Care as presented. Motion by Trustee Francis, seconded by Trustee Willms. **Ayes:** Trustee Francis, Trustee McBride, Trustee Willms, Supervisor Jones. **Nays:** None. **Motion carried.**

WEST'S INSURANCE AGENCY, INC.

BRAD WEST
BRENT JONES

TED POULOS
ED SHULTIS

1733 WASHINGTON STREET
WAUKEGAN, ILLINOIS 60085
Phone (847) 623-0456
Fax (847) 623-5600



11/01/11

Ms. Patricia Jones, Supervisor
Waukegan Township and Road District
149 S Genesee Street
Waukegan, IL 60085

RE: Property/Casualty Insurance
Quotation

Dear Ms. Jones,

Thank you for giving the West's Insurance Agency, Inc. the opportunity to provide the Waukegan Township and Road District with a quotation on its property/casualty insurance program. Our proposal for the 2011-2012 policy term is offered by the Illinois Counties Risk Management Trust, a non-assessable risk retention group authorized by the State of Illinois and the Illinois Public Risk Fund. Our program provides the following coverages and/or limits of liability:

Property Section:

Blanket "all risk" agreed amount coverage on real property with a limit of \$5,406,801 and subject to a \$1,000 deductible each loss. The valuation on all real property is replacement cost.

Blanket "all risk" agreed amount coverage on business personal property with a limit of \$1,169,776 and subject to a \$1,000 deductible each loss. The valuation on all business personal property is replacement cost.

Loss of Income and Extra Expense - \$450,000 "all risk coverage and subject to a \$1,000 deductible each loss.

This coverage section is endorsed to include Building Ordinance and Law coverage with a \$1,000,000 limit each loss, equipment breakdown coverage including business income and extra expense up to the full real and personal property blanket limits, property in transit with a \$25,000 limit each loss, backup of sewers and drains with a \$25,000 each loss, off-Premises Services Failure (Water, Gas, Electric, and Communications) Direct Damage coverage is provided with a \$25,000 limit per loss and employee's personal effects are covered up to a limit of \$10,000 per loss. The ICRMT's property extension endorsement, that applies at each location, provides \$150,000 of coverage for the reproduction of accounts receivables, valuable papers, computer hardware data/media, and communications equipment. The perils of earthquake and flood are included with sub-limits of \$5,000,000 per loss and subject to a \$25,000 or 2% of the damaged location deductible, whichever is greater.



RETIREMENT PROGRAMS • MULTI-PERIL • LIFE • CASUALTY • MARINE • HOSPITALIZATION • AUTOMOBILE • HOMEOWNERS

Liability Section:

Commercial general liability including products/completed operations with a \$1,000,000 combined single limit of liability each occurrence and a \$3,000,000 aggregate limit. This section is endorsed to include employees and volunteers as additional insureds, host liquor liability, contractual liability, independent contractors, premises medical payments, personal/advertising injury (libel, slander, defamation of character, wrongful eviction and false arrest), and employee benefits liability (an errors and omission covering the Townships administration of employer sponsored benefit programs such as health insurance, sick/vacation pay, etc.). A \$1,000 deductible per claim applies to this coverage section.

Crime Section:

Employee Dishonesty coverage is quoted with a \$500,000 limit each claim. Loss of money and securities on/off premises, money orders, counterfeit currency and depositor's forgery coverage are also quoted with a \$500,000 limit each claim. A \$1,000 deductible each loss applies to this coverage section.

Automobile Section:

Comprehensive automobile liability covering owned, non-owned and hired automobiles is quoted with a \$1,000,000 each claim. Automobile medical payments are quoted with a \$5,000 limit each person/\$25,000 aggregate limit and uninsured/underinsured motorist liability is quoted with a \$1,000,000 limit each accident. Automobile physical damage is quoted subject to deductibles of \$1,000 comprehensive and collision each loss. For quotation purposes a fleet of twenty-two (22) vehicles was quoted.

Workers Compensation Section:

Coverage is quoted for the State of IL with an employer's liability limit of \$2,500,000. The definition of covered worker shall include volunteers. For quotation purposes the following estimated annual payrolls were used: Clerical @ \$890,136; Maintenance @ \$51,745; Drivers @ \$63,752; Street and Road @ \$90,890; Outside Sales @ \$91,078; Social Service Organization- All Employees @ \$634,592; and Parks @ \$114,485. Total estimated payrolls for 2010-2011 are \$1,928,030 and \$1,936,678 for 2011-2012. The experience modification for 2011 is 1.48 compared to the expiring modification of 1.45.

Public Official's Liability Section:

Coverage is quoted with a \$1,000,000 limit each claim and aggregate and is subject to a \$5,000 deductible each loss. This coverage section is endorsed to include under the definition of "insured" the entity (Waukegan Township and Road District) and employees and provides coverage for "wrongful acts" as defined within the policy. This

coverage section is endorsed to include Employment Practices Liability covering allegations of sexual harassment, discrimination, and wrongful termination. Non-monetary damage defense coverage is provided with a sub-limit of \$25,000 per claim with a \$50,000 aggregate limit. This coverage section is written on a "claims-made" policy form with a retroactive date of 7/1/94. Physical or Sexual Abuse coverage is also quoted on a "claims-made" policy form with a \$1,000,000 limit each claim and aggregate and subject to a \$5,000 deductible each claim. The retroactive date applicable to physical or sexual abuse is 7/1/2003.

Excess Liability Section:

Coverage is provided on a follow form basis to include the coverages as outlined in the general liability, automobile liability (excluding uninsured/underinsured motorist liability), employers liability and public officials/employment practices liability coverage sections and is quoted with a \$5,000,000 limit each occurrence and aggregate. The excess liability coverage excludes physical or sexual abuse coverage.

Ms. Jones, the estimated annual premium of the program as proposed is \$96,535 and provides the coverages as outlined in the property, liability, crime, automobile, workers compensation, public official's liability and excess liability coverage sections. The above renewal quotation represents a 6.9% increase over the expiring premiums and is a combination of the Illinois Counties Risk Management Trust (ICRMT) for all lines except workers compensation and the Illinois Public Risk Fund for the workers compensation coverage. The ICRMT has an effective date of 12/1 and the IPRF has an effective date of 12/15. The increase in premium is found in the workers compensation premium which has increased 14.8%. The rate for code 8864, Charitable Organization, has increased 47.8%, from \$1.928 to \$2.849. As you are aware, the Illinois Public Risk Fund makes available to its members grant money to be used for the purchase of safety equipment, safety training, etc. The grant money available to the Waukegan Township and Road District for 2010 is \$1,600, a 220% increase over last year's grant. The grant money is available in June 2012. I have attached for your review the responses from the other markets that were asked to provide quotations for this year's renewal term. I hope that our proposal meets with the Board's approval and I am authorized to renew the program as proposed effective 12/1/11. Again, thank you for this opportunity.

Sincerely,



Brad West



ILLINOIS PUBLIC RISK FUND

Information Page

057
Waukegan Township
149 S. Genesee Street
Waukegan, IL 60085

Policy Period
Effective: 12-15-2011
Expiration: 12-15-2012
(At 12:01AM Standard Time at your address)

Part One of the policy applies to the Workers Compensation Law of the State of Illinois.

Part Two of the policy applies to Employers Liability Insurance in the State of Illinois.
The limits of our Liability under Part Two are:

Bodily Injury by Accident	\$2,500,000 each accident
Bodily Injury by Disease	\$2,500,000 policy limit
Bodily Injury by Disease	\$2,500,000 each employee

This Policy includes the following endorsements:

- **Voluntary Compensation**
- **Broad Form All States For Employee Travel**
- **Longshoremen's and Harbor Workers' Compensation Act Coverage**
- **Maritime Coverage**
- **Federal Employers' Liability Act Coverage**
- **Foreign Voluntary Workers' Compensation and Employers' Liability for Traveling Employees.**

Terms and conditions as per Safety National Casualty Corp. Excess policy, #
and Illinois Public Risk Fund's By-Laws and Pooling Agreement.

Prepared on: Mon Sep 26 10:15:17 2011

Page 1 of 2



ILLINOIS PUBLIC RISK FUND

057
Waukegan Township
149 S. Genesee Street
Waukegan, IL 60085

The premium for this policy will be determined by Illinois Public Risk Fund rules, classifications, rates and rating plans. All information required is subject to verification and change by Audit.

<u>Class Code</u>	<u>Description</u>		<u>Payroll</u>	<u>Rate/100</u>	<u>Premium</u>
5506	Street Maintenance	\$	90,890	\$ 12.313	\$ 11,191
7382	Bus Drivers	\$	63,752	\$ 4.285	\$ 2,732
8742	Salesmen	\$	91,078	\$ 0.466	\$ 424
8810	Clerical	\$	890,136	\$ 0.222	\$ 1,976
8864	Charitable Organization	\$	634,592	\$ 2.849	\$ 18,080
9015	Building NOC	\$	51,745	\$ 3.744	\$ 1,937
9102	Parks NOC	\$	114,485	\$ 3.056	\$ 3,499
				Subtotal:	\$ 39,839
				3% Administrative fee:	\$ 1,195
				TOTAL:	\$ 41,034

Selected payment plan: (4) Quarterly Installments

Prepared on: Mon Sep 26 10:15:17 2011

Coverage Type	Total 11-12 Premium	Total 10-11 Premium
Auto Liability	\$10,587	\$12,327
Auto Physical Damage	\$5,116	\$5,312
Crime	\$1,245	\$572
Employment Practices Liability	\$5,954	\$3,417
General Liability	\$9,756	\$11,902
Inland Marine	\$318	\$318
Property	\$9,976	\$9,528
Public Officials Liability	\$5,239	\$4,358
Sexual Misconduct Liability	\$602	\$276
Uninsured/Underinsured Motorist	\$1,890	\$2,363
Excess Liability	\$4,819	\$3,846
	\$55,501	\$54,219

Supervisor Jones requested a motion for the approval of the Property/Casualty Insurance quotes as presented. Motion by Trustee McBride, seconded by Trustee

Francis. **Ayes:** Trustee Francis, Trustee McBride, Trustee Willms, Supervisor Jones.
Nays: None. **Motion carried.**



Hausman Kunkel, Inc.

JOSEPH P. BOVE

INSURANCE SERVICES

October 10, 2011

Patricia Jones, Township Supervisor
Waukegan Township
149 South Genesee Street
Waukegan IL 60085-5604

Re: Group Life, Accidental Death & Dismemberment and Dental Insurance

Dear Patricia:

The original and revised December 1, 2011 renewal letters from Guardian are attached. I have successfully had the original rate increase reduced as show on the attached Revised Renewal Letter.

The Life Insurance rate continues to escalate due to the aging of the Group. Seven employees are age 65 or older. The Dental Insurance premium is being increased due to utilization. The current loss ratio is 108%.

I have requested competitive bids and will contact you once these quotes are received.

Respectfully,

Joseph P. Bove
JPB/mn

cc. Ana Albarran

REVISED Renewal Letter



GUARDIAN®

September 26, 2011

Group Plan G-397278-I-5

MS ANA ALBARRAN HR MANAGER
WAUKEGAN TOWNSHIP
149 SO GENESEE STREET
WAUKEGAN, IL 60085

Important information regarding the renewal of your Guardian Group benefits.

Dear Planholder:

As a valued Guardian customer, we appreciate your business and hope that you are fully satisfied with our plan offerings and services. Our commitment is to continue providing high-quality plans while placing your benefit needs first.

Please take a minute to review the renewal information below.

For the year beginning December 1, 2011, monthly rates for your current plan will be as follows:

Basic Life Rates per \$1000	Current Rates	Renewal Rates
	\$.35	\$.40

Accidental Death Rates per \$1000	Current Rates	Renewal Rates
	\$.02	\$.02

Dental	Current Rates	Renewal Rates
Employee	\$ 41.19	\$ 46.96
Employee & Spouse	77.83	88.73
Employee & Child(ren)	99.81	113.78
Family	136.45	155.55

Dental Life Disability Protection Critical Illness Section 125/FlexPlan Vision Care

The Guardian Life Insurance Company of America, New York, NY 10004

Dan S. Jordan



We're Ameritas. We're for people.™

A Division of Ameritas Life Insurance Corp.
A UNIFI Company

Two Century Centre 1700 E Golf Road, Ste 175 / Schaumburg, IL 60173
Bus: 800-223-6990 / Fax: 847-995-0310
E-mail: djordan@ameritas.com

October 3, 2011

Ana Albarran
Waukegan Township
149 S Genesee St
Waukegan, IL 60085

Subject: Waukegan Township renewal effective December 1, 2011 Policy Number 010.020505

Thank you for choosing an Ameritas Eye Care Plan.

We're proud to provide plans that help employees get the eye care coverage they need for good health, and we'll work hard to keep earning the privilege of insuring Waukegan Township.

A team of associates with actuarial, administrative, marketing, and sales experience has prepared this renewal for the year beginning December 1, 2011. To predict your plan's future performance, we analyzed Waukegan Township's claims history and combined this with the historical data of all groups insured for similar benefits.

We are pleased to inform you that your Eye Care rates will remain unchanged. Effective 12/1/2011 through 11/30/2012, the following rates will apply:

Division 1/Class 1	<u>CURRENT</u>	<u>RENEWAL</u>
EYE CARE RATES		
Employee	\$ 9.48	\$ 9.48
Employee + Family	\$ 20.80	\$ 20.80

Our product flexibility enables us to package solutions balanced between benefits and premium to help maximize the plan's effectiveness. At your request, we can research alternatives that may better meet the needs of your company and its employees.

Thank you again for your business. I welcome the opportunity to discuss this renewal. We appreciate the opportunity to continue providing fast and accurate claims processing, exceptional administration, and excellent customer service in the years to come.

Sincerely,

Dan S. Jordan

Dan S. Jordan

cc: Joseph Bove

Bove



Hausman Kunkel, Inc.

JOSEPH P. BOVE

INSURANCE SERVICES

October 10, 2011

Patricia Jones, Township Supervisor
Waukegan Township
149 South Genesee Street
Waukegan IL 60085-5604

Re: Vision Care Policy # 20506

Dear Patricia:

Ameritus has completed their annual review of the Vision Plan and I am pleased to announce that the now-inforce rates will remain unchanged. The inforce and renewal rates are:

Employee	\$ 9.48
Employee with Dependents	\$ 20.80

If I may be of further assistance, please contact me at your earliest convenience.

Best regards,

Joseph P. Bove
JPB/mn

cc. Ana Albarran

*Best
matty*



Hausman Kunkel, Inc.

JOSEPH P. BOVE

INSURANCE SERVICES

October 17, 2011

Patricia Jones, Township Supervisor
Waukegan Township
149 S Genesee Street
Waukegan IL 60085

Re: December 1, 2011 Blue Cross/Blue Shield's (BC/BS) Group insurance Renewal

Dear Patricia,

Enclosed for your review are the inforce plan, renewal plan and rates for both. In addition, I have included three alternate BC/BS plans. The overall renewal increase amounts to + 1.5%, significantly better than last year's original renewal of 21.5%.

I am securing quotes from competing carriers, but at this time none are competitive. I will have a complete summary of these quotations sent to you no later than next week.

In the meantime, should you have any questions pertaining to this letter or the contents of this envelope please contact me at your earliest convenience.

Best personal regards,

Joseph P. Bove

JPB/mn

cc. Ana Albarran

INFORCE PLAN
PLAN PPO 72226 & HMO B 196
BLUE CROSS / BLUE SHIELD OF ILLINOIS

PREFERRED PROVIDER ORGANIZATION		IN NETWORK	OUT OF NETWORK
ANNUAL DEDUCTIBLE	\$ 500.00	\$ 1,000.00	
FAMILY MAXIMUM	(3X)	(3X)	
OUT OF POCKET MAX (INC DEDUCTIBLE)	\$ 1,000.00	\$ 2,000.00	
FAMILY MAXIMUM	\$ 3,000.00	\$ 7,500.00	
LIFETIME MAXIMUM	UNLIMITED	UNLIMITED	
HOSPITAL COINSURANCE:			
INPATIENT SERVICES	90%*	70%*	
ADDL DEDUCTIBLE PER ADMISSION	-	\$300	
OUTPATIENT SURGERY	90%*	70%*	
OUTPATIENT EMERGENCY CARE	\$150	\$150	
PHYSICIAN COINSURANCE			
OFFICE VISITS	\$20/\$40	70%*	
HOSPITAL VISIT	90%*	70%*	
PREVENTIVE CARE	100%	70%*	
PRESCRIPTION DRUG COVERAGE			
GENERIC COPAY	\$10		
BRAND NAME COPAY	\$40 / \$60		
MAIL ORDER (90 DAY SUPPLY)	\$20 / \$80 / \$120		

MEDICAL COVERAGE		INFORCE	
	VOLUME	COST	MO PREMIUM
PPO			
Single	12	\$ 838.92	\$ 10,067.04
EE & Child(ren)	2	\$ 1,441.33	\$ 2,892.66
EE & Spouse	1	\$ 1,632.42	\$ 1,632.42
EE & Family	2	\$ 2,234.84	\$ 4,469.68
HMO			
Single	6	\$ 577.45	\$ 3,464.70
EE & Child(ren)	4	\$ 992.11	\$ 3,968.44
EE & Spouse	2	\$ 1,123.64	\$ 2,247.28
EE & Family	3	\$ 1,538.30	\$ 4,614.90
TOTAL			\$ 33,347.12
ANNUAL PREMIUM			\$ 400,165.44
PERCENTAGE +/-			

* AFTER ANNUAL DEDUCTIBLE IS SATISFIED.

HMO OPTION		PCP REFERRAL	SELF REFERRAL
COPAYS:			
HOSPITAL /FIRST FIVE DAYS		\$250	
OFFICE VISIT/PREVENTIVE CARE		\$30/\$50/100%	NOT
ER (IF NOT ADMITTED)		\$150	
**PRESCRIPTION DRUG CARD		\$10 / \$40 / \$80	COVERED
OUTPATIENT MNSA		\$40	
LIFETIME MAXIMUM		UNLIMITED	

**PRESCRIPTION DRUG MAIL ORDER - 2 TIMES RETAIL

MEDICAL COVERAGE		RENEWAL	
	VOLUME	COST	MO PREMIUM
PPO			
Single	12	\$ 836.78	\$ 10,041.36
EE & Child(ren)	2	\$ 1,409.36	\$ 2,818.72
EE & Spouse	1	\$ 1,537.87	\$ 1,537.87
EE & Family	2	\$ 2,110.46	\$ 4,220.92
HMO			
Single	6	\$ 635.41	\$ 3,812.46
EE & Child(ren)	4	\$ 1,070.23	\$ 4,280.92
EE & Spouse	2	\$ 1,167.80	\$ 2,335.60
EE & Family	3	\$ 1,602.61	\$ 4,807.83
TOTAL			\$ 33,855.68
ANNUAL PREMIUM			\$ 406,268.16
PERCENTAGE +/-			+1.5%

New Business: None.

Old Business: None.

Announcements: None.

Comments/Concerns-Trustees:

Trustee Willms expressed his concerns about the Township Board meetings being recorded accurately. He said that it appears that the recorder on hand does not have the capability to clearly record the Board meetings. He requested that the Township purchase a better recording system. Supervisor Jones asked Clerk Staben if she was experiencing any problems with the recorder. Clerk Staben responded that Trustee Willms makes comments of things he may have said stating they weren't recorded. Also if the information he is referring to wasn't recorded on the minutes it may have been because it couldn't clearly be heard it on the tape. Supervisor Jones said as the attorney has said that the Clerk is under no obligation for the minutes to be verbatim. Trustee Willms said that he was on a regional planning commission and they had microphones for each person and this recorder is not picking up everything. Supervisor Jones asked the Clerk if she would like an updated recording system. Clerk Staben responded that there have been times that things can't be heard, that it can be because of the direction the person is sitting or the shuffling of the papers or the person is not loud enough. Trustee Willms said that last Board meeting he tried to make a change but it wasn't clear on the tape and that he also takes down notes of the meetings. Attorney Joanem said that the minutes have not been sent back to be corrected nor has Trustee Willms voted no to approve minutes. Trustee McBride said that it is time to bring the equipment up-to-date. Supervisor Jones said that the system will be updated.

There being no further business to come before the Board, Supervisor Jones adjourned the November 10, 2011 meeting at 7:33 p.m.

PATRICIA JONES, Township Supervisor

ROSE M. STABEN, Township Clerk