

City Council Study Session



Dear Citizen:

Welcome to our City Council Study Session. As the name implies, City Council Study Sessions are an opportunity for the City Council to study issues facing the City. It is a time for the City Council to receive information from those invited to present. Study Sessions are intended to provide information to the City Council on current City matters, education on new ideas, or regulatory impacts. From time to time, Study Sessions will include discussions of mutual interest with a City partner.

It is in these meetings that the City Council listens, learns, asks questions, and formulates City policy and direction on how the City should proceed. Citizens are welcome to attend these Sessions to learn alongside the City Council. If you have questions or wish to provide feedback on any Study Session topic, the City Council is accessible after the meeting, or via email at kvccouncil@kirksvillecity.com. The City Council also welcomes visitors to its regular City Council meetings held on the first and third Mondays of the month at 6:00 pm.

The City Council thanks you for your attendance and invites all citizens to listen and learn with them.

Online Viewing:

<https://www.youtube.com/user/KirksvilleCity>

STUDY SESSION DATE: October 9, 2023

TIME: Immediately following the City's Interagency Meeting on Education which will begin at 5:30 pm

PLACE: City Council Chambers

Tentative Agenda:

- Ameren and Tri-County Partnership and Service Exchange
- Health Insurance Report
- Airport Update
- Stormwater Report
- Factory Addition Update
- Risk Management Update
- Newsletter Review

AMEREN AND TRI-COUNTY PARTNERSHIP AND SERVICE EXCHANGE

The Kirksville community receives utility services from a couple of providers. For electric service, the providers are Ameren, a for-profit corporation, and Tri-County, an electric cooperative. Included in this Study Session Report are two maps. The first map shows the service territory of Ameren and the second of Tri-County Electric.

The majority of the City of Kirksville is served by Ameren, but there are portions served by Tri-County. In viewing the service area maps, the possibility of one or the other serving our community is a possibility.

Ameren and Tri-County have been working together to establish an improved service territory that will resolve confusion. Representatives from both organizations will be at the City Council Study Session to share their plan and update the City Council on this effort and the path forward.

In addition to this conversation, the City Council will also be asked to renew the franchise agreement with Tri-County. As a reminder at the end of 2022, the City Council approved a new franchise agreement with Ameren. The proposed franchise agreement that will be presented to the City Council in November, after proper public notice is included in this Study Session Report.

HEALTH INSURANCE REPORT

Each year as part of the budget process, the City Council reviews the City's health insurance plan and considers recommendations from the City's insurance broker, Bukaty Companies, Kansas City, Missouri. Bukaty officials are responsible for reviewing our plan and understanding what is driving our plan utilization. Is the plan being used in the way it is intended? Are there trends and changes in the market that are impacting the plan? And overall developing an understanding of what is driving the costs of our health plan and making recommendations that balance the benefits with costs.

Last year, we were facing a 19% increase for our renewal, made some changes and reduced the increase. This year it is much the same, we expect to see an increase in premiums of 27%. The current budget includes \$1,735,846 for health insurance. This is an important benefit to our employees and one that we have worked hard over the years to keep the costs down while offering fair and reasonable coverage.

Joe Holdenried, Benefits Consultant with Bukaty Companies has been working on the City's health insurance plan and has made some recommendations for consideration and further evaluation. One of those is for the City to move back to a self-insurance plan with a focus on cost containment measures specifically focusing on prescription medications. And the reason for that focus is due to the amount of funds the City is spending each month on prescription medications. The goal is to reduce costs while ensuring the medications needed are accessible.

Another change/addition being explored is the implementation of a Health Savings Account (HAS). The City currently offers a Flexible Spending Account (FSA) that allows participating employees to set aside money from each paycheck to save for and cover their out-of-pocket health expenses. Participants must use these funds for eligible expenses and do so within a specified period. An HSA is a savings account that earns interest and the funds placed into this account are there for life. Both must adhere to IRS rules. In an HSA, participants must be covered by a high-deductible plan. With the help of our benefits consultant, we are looking at moving from an FSA to a HAS. The biggest concern with this program is that the individuals who move to the HAS plan will be those with a lower claim history, while those with medical conditions and ongoing prescription costs will remain on the self-insured plan, leaving the plans unbalanced.

Included is a report from Human Resources Director Don Crosby with some proposed options to consider to reduce the cost of health insurance coverage.

AIRPORT UPDATE

Jeff Lafountain was hired at the beginning of April to serve as the City's Airport Director. Since his appointment, we learned the cost of a new terminal building had increased significantly, and a new air carrier. Contour Airlines, was approved by the Federal Aviation Administration to provide commercial air service to the City.

Jeff has demonstrated a commitment and passion to the airport and City reaching out to other City departments to ensure that those who should know and want to know more about the airport operations are given the exposure and information needed. He has been making contacts with both state and federal officials to familiarize himself with regulations and funding sources. Jeff is currently serving as staff support to the Ground Transportation Working Group established through the Airport and Transportation Commission.

Jeff has had the opportunity to present before the City Council a couple of times already, and as he approaches his first six months of service has been tasked with giving an update and overview to the City Council.

Included is a report from Airport Director Lafountain.

STORMWATER REPORT

Reviewing our stormwater management plan had been on the calendar for months due to the Council's support to hire Benton and Associates to evaluate the infiltration of water that is finding its way into our northeast lift station. That water then makes its way to the Wastewater Treatment Plant for treatment, and at times, the volume of water is too much for the northeast lift station to hold. It is believed that some of this water is stormwater which does not need to go through the treatment process.

That was the initial focus, but after the community sustained that excessive rainfall event of August 4, the Report's focus shifted to put the stormwater issue to the forefront. Included in this Study Session Report is a Report from Adam Dorrell, Public Works Director/City Engineer that discusses stormwater capacity, stormwater quality, Watershed Commission, and finishes with wastewater.

The City staff just participated in a half-day session with State of Emergency Management (SEMA) officials who shared two things of note that the City Council should know. The first is as it stands there is no individual assistance being provided. We will keep checking but do not expect this to be awarded. The other item of note is that there are mitigation funds that can be sought and we are looking at a couple of items – Fire Department flooding and options; creek clean up; and we wish to visit with Truman about their pursuit of a possible project to address the stormwater facilities that impact Stokes Stadium.

FACTORY ADDITION UPDATE

This topic was originally hoped that more information would be available at this time. Unfortunately, the Environmental Review process took an excessively long time to get completed thus pushing our start time behind. That delay though has allowed us to keep our utility partners informed and prepare them for the utility relocations that each will need to make.

Currently, the City has advertised in the local paper stating that the Factory Addition Project will not have a negative environmental impact and that after a 30-day notice period followed by our Notice to Request a Relief of Funds, the City should be able to begin its efforts to survey, relocate utilities, and plan for the street and stormwater improvements. The expected date that will allow us to start expending funds will be October 26.

Included in this Study Session Report is a map of the Factory Addition Project Area.

RISK MANAGEMENT UPDATE

In 2013, the City chose to establish Midwest Public Risk as the City's general liability, property, and worker's compensation insurance and risk management services provider. Midwest Public Risk (MPR) is a risk management and insurance pool comprised of selected governmental entities. It was established in 1983 and is headquartered in Kansas City. MPR is not an insurance company, and since joining MPR, the membership includes over 180 public entities, that rely on MPR to advise, advocate, and provide risk management services. Members must be political subdivisions of either Missouri or Kansas.

The oversight and management of the City's Risk Management Program had been the responsibility of Sarah Halstead, Administrative Services Coordinator. With her departure and upcoming reorganization, the City Manager has been managing some of the responsibilities, and the Human Resources staff will assume full responsibilities once a Human Resource Specialist is in place. In preparation for this, the City Council appointed Don Crosby, Human Resources Director to serve as the City's representative to MPR and will be attending the Annual MPR Conference later this month.

The City's risk management program consists of training support, accident investigation, facility tours and evaluations, and reduction of exposure from construction projects and services provided to the City.

As the City Council approaches the budget review, we have the opportunity to focus on the costs of our risk management coverage. The annual renewal for our coverages begins on July 1 and ends on June 30 of each year, crossing over two City fiscal years. The lion's share of the City's risk management costs is concentrated with the following coverages.

Property Coverage: Property and Contents; Boiler and Machinery; Inland/Marine Equipment; Electronic Data Assets; Auto Physical Damage; and Auto Comprehensive Damage

Liability: General Liability; Sewer Liability; Auto Liability; Public Official Liability (claims made); Employment Liability (claims made); Law Enforcement Liability (claims made); Cyber Liability; and Crime

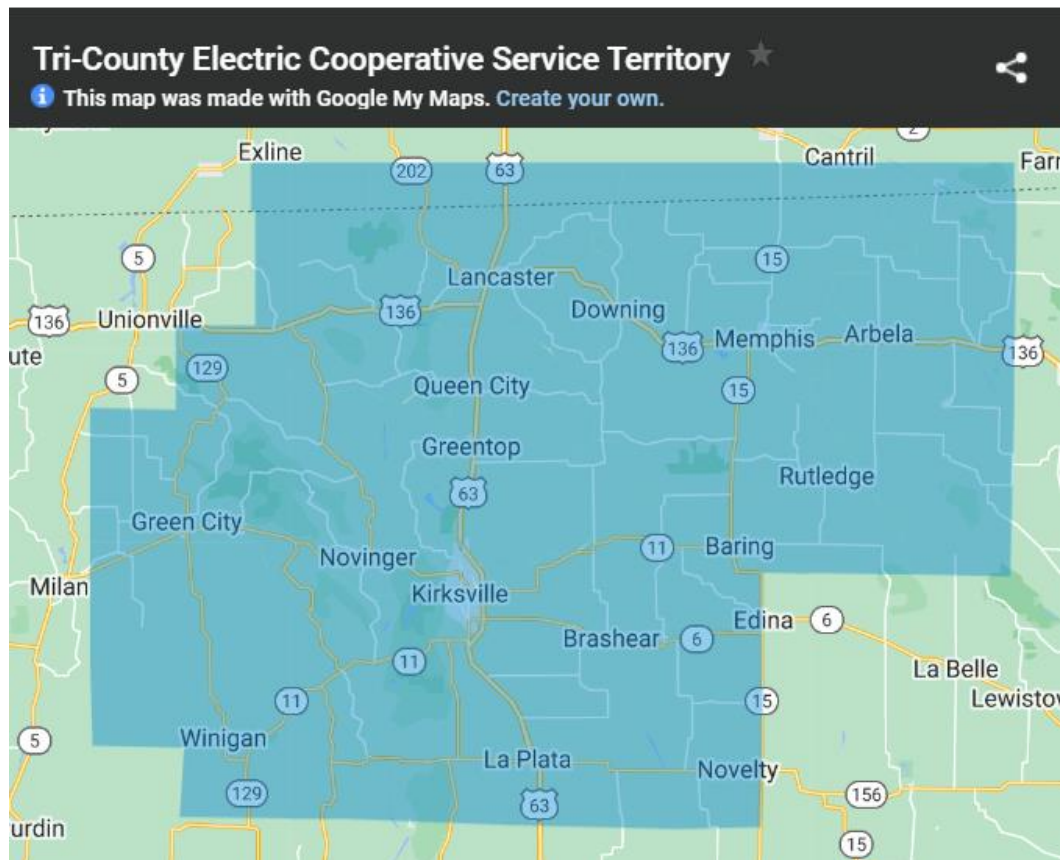
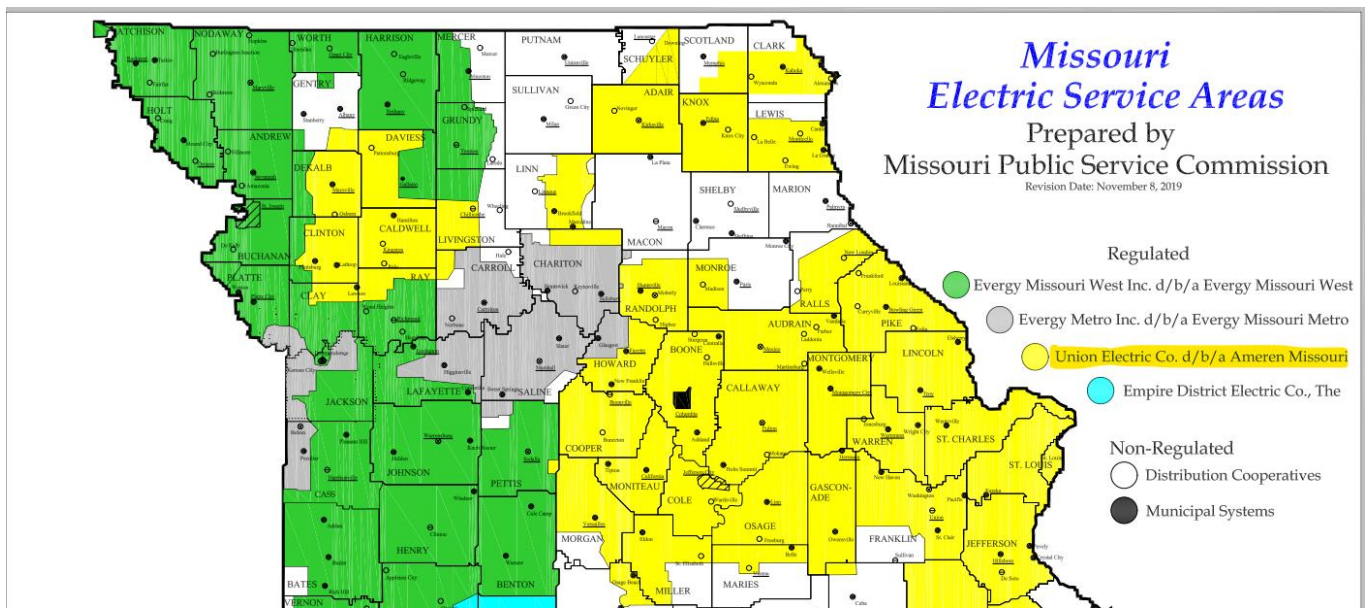
Workers' Compensation: In Missouri, workers' compensation is a state-mandated benefit. MPR provides this coverage for Missouri partners only. This program has a 24/7 call center staffed by Registered Nurses, who can be called and will then direct the appropriate care for the employee. This cost covers the 156 full-time and seasonal employees; all vehicles and equipment; and all of the buildings and plants.

The City has other coverages that are not included in the above. There are specialty coverages for airport operations, fireworks, cyber, watercraft supplemental, and Haz Mat.

NEWSLETTER REVIEW

ATTACHMENTS

- Ameren Service Area Map
- Tri-County Service Area Map
- Proposed Franchise
- Health Insurance Report
- Airport Update
- Stormwater Report
- Factory Addition Map
- Risk Management Information



The City of Kirksville hereby gives Notice of its intent to renew a Non-Exclusive Franchise Agreement with Tri-County Electric Cooperative Association taking up such action on November 20, 2023, at 6:00 pm in Council Chambers, 201 South Franklin Street, Kirksville, Missouri.

AN ORDINANCE OF THE CITY OF KIRKSVILLE, MISSOURI RENEWING AN EXISTING FRANCHISE AND GRANTING FOR A PERIOD OF TWENTY (20) YEARS TO TRI-COUNTY ELECTRIC COOPERATIVE ASSOCIATION, A NON-PROFIT, ELECTRICAL COOPERATIVE CORPORATION, ITS SUCCESSORS AND ASSIGNS, A NON-EXCLUSIVE FRANCHISE, RIGHT, PERMISSION AND AUTHORITY TO CONSTRUCT, RECONSTRUCT, EXCAVATE FOR, PLACE, MAINTAIN, OPERATE, AND USE ALL EQUIPMENT, FACILITIES, DEVICES, MATERIALS, APPARATUS OR MEDIA INCLUDING BUT NOT LIMITED TO DUCTS, LINES, PIPES, HOSES, CABLES, CULVERTS, TUBES, POLES, TOWERS, WIRES, CONDUITS, CONDUCTORS, MANHOLES, TRANSFORMERS UNDERGROUND VAULTS, SWITCHGEAR, CAPACITORS, RECEIVERS, AND TRANSMITTERS, WITH ALL NECESSARY OR APPROPRIATE APPURTENANCES AND APPLIANCES IN CONNECTION THEREWITH, IN, ALONG, ACROSS, OVER AND UNDER THE CITY PROPERTY OR RIGHTS OF WAY, AND OTHER PUBLIC PLACES IN THE CITY OF KIRKSVILLE AND AREAS DEDICATED TO THE CITY FOR PUBLIC UTILITY USE, FOR THE PURPOSE OF TRANSMITTING, FURNISHING AND DISTRIBUTING ELECTRICITY WITHIN AND THROUGH SAID CITY, PRESCRIBING THE TERMS AND CONDITIONS OF SUCH GRANT, IMPOSING CERTAIN OBLIGATIONS UPON THE GRANTEE, ITS SUCCESSORS AND ASSIGNS, SUCCESSIVELY, IN CONNECTION THEREWITH. THIS ORDINANCE IS MADE SUBJECT TO THE CITY'S RIGHT OF WAY AND GENERAL CONDITIONS ORDINANCE ARTICLE III.-RIGHTS-OF-WAY MANAGEMENT.

BE IT ORDAINED BY THE CITY COUNCIL MEMBERS OF THE CITY OF KIRKSVILLE, MISSOURI, AS FOLLOWS:

Section 1. A non-exclusive franchise, right, permission and authority is hereby granted to, and renewed and vested in, its successors and assigns, hereinafter called "Cooperative" to construct, reconstruct, excavate for, place, maintain, operate, and use all equipment, facilities, devices, materials, apparatuses or media including but not limited to ducts, lines, pipes, hoses, cables, culverts, tubes, poles, towers, wires, conduits, conductors, manholes, transformers underground vaults, switchgear, capacitors, receivers, and transmitters, with all necessary or appropriate appurtenances and appliances in connection therewith, in, along, across, over and under the City property and rights of way and other public places within the corporate limits of the City of Kirksville, Missouri, hereinafter called "City", as now fixed and as hereafter extended, and areas dedicated to the City for public utility use, for the purpose of furnishing and distributing electricity and other services within said City and in territory adjacent to said City, and for the purpose of transmitting electricity through said City; all such equipment, appliances and apparatus to be installed and maintained with due regard to and the rightful use by other persons,

with vehicles or otherwise, of the City property and rights of way and other public places, and areas dedicated to the City for public utility use, and Cooperative's exercise of the rights, permission and authority hereby granted shall at all times be subject to regulation by the City in the exercise of its police powers.

Section 2. All facilities of the Cooperative in said City shall be installed and maintained in accordance with the applicable rules and regulations of the National Electric Safety Code. The rates to be charged by the Cooperative for electric service rendered under this Ordinance shall be such as are approved from time to time by the Board of Directors of the Cooperative and/or such other duly constituted governmental authority as shall have jurisdiction thereof. All Rules and Regulations of the Cooperative and City of Kirksville applicable to the rights, privileges, and authority granted by this Ordinance, in the event of conflict herewith, shall govern.

Section 3. In order for Cooperative to render efficient and continuous electrical service it will be necessary for Cooperative to trim the trunks and branches of trees along or over the City property and rights of way and other public places and areas in said City, dedicated to the City for electric public utility use, wherever the same are likely to come in contact with its equipment; therefore, Cooperative is hereby granted the right to trim such trees, including the trunk branches, and all parts thereof, so as to enable it to erect and maintain its equipment in a regular and consistent form and manner and to enable it to provide the most efficient and continuous service that the circumstances will permit so long as constructions does so in conformance with City policies and Code requirements; provided, however, that Cooperative shall exercise proper care and discretion in cutting and trimming said trees and all parts thereof unless in the City's judgment, the removal of the tree would be appropriate. The Cooperative will notify and consult with the City Manager about removal of trees in their entirety, including the stump, prior to such removal.

Section 4. The rights, privileges and authority hereby granted shall inure to and be vested in Cooperative, its successors and assigns, successively, subject to all of the terms, provisions and conditions herein contained, and each of the obligations hereby imposed upon Cooperative shall devolve and be binding upon its successors and assigns, successively, in the same manner.

Section 5. This Ordinance shall confer no right, privilege or authority on Cooperative, its successors or assigns, unless Cooperative shall within ninety (90) days after due notice to the Cooperative of the enactment of this Ordinance, file with the City Clerk an acceptance of the terms and provisions hereof; provided, however, that if such acceptance be not so filed within said period of ninety (90) days, all rights, privileges, and authority herein granted shall become null and void.

Section 6. This Ordinance and Franchise, upon its enactment and its acceptance by Cooperative, as hereinbefore provided, shall continue and remain in full force and effect for a period of twenty (20) years from the filing of the Cooperative's acceptance.

Section 7. The City acknowledges that Cooperative is vested in rights, permissions and authority independent of this Ordinance. Neither acceptance of this Ordinance nor compliance with its provisions shall impair in any way or waive any right, permission, or authority which Cooperative may have independent of this Ordinance. In addition, neither use by Cooperative of public property or places as authorized by this Ordinance nor service rendered by Cooperative in said

City shall be treated as use solely of the rights, permission and authority provided for by this Ordinance and in no way shall indicate non-use of any right, permission or authority vested in the Cooperative independent of this Ordinance. In the event the City vacates any City property, rights of way or other public places during the term of this Ordinance, City agrees to use reasonable efforts to reserve unto Cooperative the rights, privileges and authority herein given and granted to the Cooperative in upon, along, over and across each and all of such vacated premises which are at the time in use by the Cooperative.

Section 8. All ordinances and parts of ordinances in conflict with this Ordinance or with any of its provisions are, to the extent of such conflict, hereby repealed.

Section 9. Subject to the requirements of Mo. Rev. Stat. § 67.1830 thru § 67.1846, this Ordinance shall not relieve Cooperative of the obligation to comply with Chapter 32 Article III. – Rights-of-Way Management of the Kirksville Municipal Code of Ordinances of the City including Section 32-74 Technical specification for utility work in city rights-of-way or as amended in the future requiring Cooperative to obtain written permits or other approval from the City prior to commencement of construction of facilities within the rights of way thereof, except Cooperative shall not be required to obtain permits or other approval from the City for the maintenance and repair of its facilities, which do not require excavation.

Section 10. If any provision of this Ordinance, or the application of such provision to particular circumstances, shall be held invalid, the remainder of this Ordinance, or the application of such provision to circumstances other than those as to which it is held invalid, shall not be affected thereby.

Section 11. If, at any time, during the term of this Ordinance, City grants or renews a franchise to another entity or person for the purposes of transmitting, furnishing and distributing electricity for light, heat, power or similar services, and Cooperative reasonably believes the other entity or person is granted more favorable treatment, terms, or conditions, then Cooperative shall notify City of such treatment, terms, or conditions. Upon receipt of such notice, City and Cooperative shall negotiate in good faith to amend this Ordinance to provide Cooperative such treatment, terms or conditions on an equivalent basis. Such amendment shall take into consideration all circumstances that distinguish between Cooperative and entity or person receiving the more favorable treatment, terms, or conditions.

Section 12. Except as provided in Mo. Rev. Stat. § 67.1830 thru § 67.1846, the Cooperative shall be exempt from any special tax, assessment, license, rental or other charge during the term of this Ordinance, on all poles, conductors, wires, cables, conduits, equipment and other apparatus placed in the City property and rights of way or other public places within the City under this Franchise Agreement. However, the Cooperative shall pay to said City on or before the 15th day of each month of each year that this franchise remains in effect, an amount equal to five percent (5%) its gross receipts, as herein defined, from sales of electricity delivered by it within the corporate limits of the City for the preceding month, in lieu of payment due pursuant to Sec. 12-226. – Fees levied.

All payments made hereunder will be reduced by the total payments made by Cooperative for the applicable periods of time or portions thereof on account of any tax levied or imposed by said City upon the business of selling electricity or upon the proceeds of sales of electricity or upon the right

or privilege or engaging in such business within said corporate limits, whether said tax be designated as an occupation tax, license tax, or a gross receipts tax or otherwise; but not including a sales tax levied or imposed pursuant to the City Sales Tax Act.

With each franchise payment hereunder, Cooperative shall file with the Clerk of said City a sworn statement of the gross receipts for the applicable period and also a sworn statement of all payments made by it for such period on account of any of the taxes enumerated above in this Section. The term "gross receipts" shall mean the aggregate amount of all sales and charges that result from Cooperative's business of supplying electric energy or electricity transmission and distribution service to customers within said City during any period less discounts, credits, refunds, sales taxes, state or county taxes on electricity distribution service, and uncollectible accounts. In the event retail wheeling of unbundled electric energy becomes available in the City (i.e., retail customers are permitted to choose their suppliers of electric energy), then Cooperative and City agree within three (3) months of the availability of retail wheeling ("the Negotiated Period") to revise the definition of gross receipts to be consistent with law and regulation in effect at that time and to eliminate any provision that prevents Cooperative from competing equally with other potential suppliers of electric energy in the City. In the event the Cooperative and City cannot agree upon a revised definition of gross receipts within the Negotiation Period, this Ordinance shall automatically terminate. The Negotiation Period may be extended at any time prior to termination by written agreement between City and Cooperative.

Section 13. This bill shall take effect and the rights, privileges, and authority hereby granted and renewed shall vest in Cooperative upon its filing of an acceptance with the City Clerk according to the terms prescribed herein. The Ordinance shall not be subject to approval or disapproval of the voters of this City only upon the terms and conditions as provided in Mo. Rev. Stat. § 88.251, unless there is a petition submitted by qualified voters requesting an election. If the City Clerk does not receive within thirty (30) days after the passing of this Ordinance a petition sufficient in form and signed by the requisite number of voters, it shall be a valid and binding franchise of the City upon the filing of an acceptance by the Cooperative according to the terms prescribed herein and shall remain in full force and effect and cannot be repealed or amended

KIRKSVILLE CITY COUNCIL STUDY SESSION ATTACHMENT

DATE: October 9, 2023

SUBJECT: Employee Health Insurance

CITY DEPARTMENT: Human Resources

PREPARED BY: Name, Don Crosby, Human Resources Director

The City of Kirksville provides employees with group health insurance. The availability of high-quality and desirable benefits assists the City in recruiting and retaining employees. The 2023 budget includes \$1,735,846 for health insurance. The insurance program is reviewed annually and bids are solicited by our broker, Bukaty Companies.

The renewal quote from our current carrier, United Healthcare, is for a 27% increase in premiums based on a loss ratio of 102% for the last twelve months with a trend of 131% in the last four months. (Loss ratio is defined as the amount paid in claims divided by the premiums paid.) 52% of claims in the past twelve months were for prescription drugs. The two highest claims for prescription drugs account for 27% of the total claims paid. The broker presented self-funded options for the City to consider.

- IAA – The program features significant efforts to reduce drug costs by using pharmaceutical companies' discounts to get high-cost drugs for free to the member. They also manually review all claims greater than \$500. (Industry data suggests that as many as 80% of all hospital invoices include erroneous charges.)
- Vitori – The program involves a “Fair Market Payment” algorithm that computes each provider's average actual reimbursement for each service to achieve the best discounts. They also manage pharmacy costs by seeking financial assistance from the drug companies and through passing along all of the manufacturers' rebates, credits, and incentives to the City.

After discussion with the broker, the IAA plan is recommended. The projected claims costs and the third-party administration (TPA) fees are less than the other plan. (\$104.00 per member per month TPA fee (pmpm) vs. \$149.51 pmpm). Under the IAA plan, the City would budget based on the same structure of monthly per-employee expense structure as the 2023 budget:

- Employee coverage: \$759.52 with no cost share
- Employee and Spouse: \$1,139.27 with an additional \$370.76 paid by the employee
- Employee and Child/ren \$1,044.34 with an additional \$ 284.82 paid by the employee
- Family: \$1,424.09 with an additional \$664.58 paid by the employee

Fees under the IAA agreement (per member per month)

Employee stop loss of \$100,000/employee	\$ 259.84
Aggregate Stop loss of \$1,776,715	\$ 18.66
TPA-Medical	\$ 53.50

Access to the Cigna Network	\$ 18.50
Aggregate Accommodation (level claims billing)	\$ 2.00
Bukaty's broker fees	<u>\$ 30.00</u>
TOTAL FIXED PMPM COSTS	\$382.50
 ANNUAL FIXED COST (153 employee x \$382.50 *12)	 \$702,270
 Projected fund available at 2023 rate (EE and ER)	 \$ 1,943,609
Less Fixed costs above	(\$ 702,270)
Estimated Prescription rebates, credits, and incentives	<u>\$55,080</u>
TOTAL AVAILABLE FOR CLAIMS	\$1,721,366

The IAA program has a shared cost containment pool for claims between \$100,000 and \$300,000. The program requires a \$44,453 one-time deposit on 01/01/2024 to this pool. The amount not needed by the pool is refundable upon leaving the program.

OTHER GROUP PLANS: Dental, life insurance, and voluntary policies for additional life, short-term, and long-term disability coverage will be the same as 2023 rates. The vision insurance premiums will increase by 3%.

HEALTH SAVINGS ACCOUNTS: Plans are to offer employees another option for a group health insurance plan. It would be a High Deductible Health Plan (HDHP) with a \$3,200 employee / \$6,400 family deductible and an out-of-pocket maximum of \$5,000 employee / \$10,000 family. This compares to a \$750 / \$2,250 deductible and a \$4,000 / \$8,000 deductible for the current plan.

Employees who elect the plan for employee-only coverage would be eligible for a \$50 per month City contribution to a health savings account. The costs covering dependents and the corresponding health savings account contribution have yet to be determined.

KIRKSVILLE CITY COUNCIL STUDY SESSION ATTACHMENT

DATE: October 9, 2023

SUBJECT: Airport Update

CITY DEPARTMENT: Airport

PREPARED BY: Jeff Lafountain, Airport Director

Airport update: The past six months at the airport have been some of the best times so far in my time working for the city. The amount of knowledge and growth I have achieved in this short time is all in part to every department that I work with any time in need of a question answered or help from another department on a project there to help in any way they can, so thank you to all. The airport is beginning to see more and more transient Jet traffic due to our competitive prices and our excellent line service with our ability to get a plane in and out in fifteen minutes. With hunting season here, where are expected to have many more people fly in to utilize our services while also staying in Kirksville while they are here to hunt. Snow preparation is on all our minds while we are gearing up for a new snow removal process designed for the new airline to be sure to keep them up and running during winter operations. The future goal that myself and my team are working towards is to continue the outstanding performance of our airport Part139 inspection. While continuing to draw transient traffic into Kirksville through various fly-in events such as breakfast or lunch and our Oshkosh cookout. We had great success this year as our first time and we look to build on that next year. We are going to be working with the fire department to continue aircraft/airport familiarization to better prepare our staff and there in the event we have any aircraft incidents in the future. With new personnel at both the airport and the fire department, we must train and work together a few times a year to keep up to date on any changes in how we need to respond as a working team. We have our annual life fire training on November 1st in Columbia where we go inside a burning aircraft while also working on truck work with training with our fire department scheduled for November 14th, 15th, and 16th.

Contour Update: contour has just wrapped up its second month of operations with a few hurdles successfully navigated. There is a current struggle with passengers missing flights due to Contour not having a set gate and having to utilize a shuttle to transport passengers to and from the aircraft. This has caused delays and unfortunately, passengers to miss flights due to missing the shuttle. This is something that is going to be fixed shortly once Contour gets awarded their gate connected to the terminal hopefully around the end of this year was the last I was informed. This will change the flight times and no new schedule is yet to be published besides the tentative last flight coming into Kirksville around 10:30-11:00 PM. This no longer affects how late the Airport staff stays for Firefighting response per the FAA based on the certificate that the contour operates under. With that said during snow events and certain runway conditions, we will be staffed during those hours for safety they will be hopefully few and far between but it all depends on what type of winter we get this year. The ridership numbers have increased from the first month in August at 600 total passengers with a 96% completion rate. to September numbers at 765 passengers with an 86% completion rate on 102 flights 88 of those being made. This month there has been a slight rise in mechanical issues due to stocking Kirksville with the extra parts. One of the continuing problems that the airport

has before contour is ground transportation. We have very limited options for travelers that are arriving to Kirksville to get to town with some becoming stranded for hours until something happens. Because of this, we have created a subcommittee under ATC a ground transportation working group. We have met once so far on September 26th as an initial meeting talking about the issue getting the background and coming up with possible solutions to be sure that no one gets stranded at the airport in the future. We look to meet every two weeks until it becomes a limited issue. With contour and their possible new arrival time so late in the evening, this creates a hurdle for those passengers with kirk-Tran and the one cab company being closed at that time.

Terminal: The terminal project is slowly moving forward with the design phase being discussed and worked on to be able to have a shovel-ready design in place for when future funding becomes available. With a shovel-ready design, we become more likely to get those funds because we will be ready to move forward with the project. we look to submit our annual Bipartisan application to gather the additional funding needed for this project. If we are not awarded the extra funding, we will be looking at other options to ensure that this project continues to move forward.

KIRKSVILLE CITY COUNCIL STUDY SESSION ATTACHMENT

DATE: October 9, 2023

SUBJECT: Update on Stormwater Management

CITY DEPARTMENT: Public Works

PREPARED BY: Adam Dorrell, Director of Public Works

Stormwater Capacity

Recent large rainfall events have brought an increased awareness of the City's stormwater infrastructure and how it connects to and is part of the natural drainage watercourses in our area. The City is split by two major drainage basins. One flows ultimately to the Chariton River and the other to the Salt River. Within these two major basins are several sub-basins; Bear Creek, Steer Creek, Floyd Creek, Rye Creek, and Forest Lake. It's important to remember as we move forward in addressing some of the stormwater runoff concerns that we must look at the systems as a whole and not as individual sections. Moving water faster through one section could negatively impact sites downstream. Removing vegetation can lead to erosion issues. MDNR and the US Army Corps of Engineers have conflicting guidelines on vegetation within water courses that we are currently trying to reconcile. Upsizing culverts that lead from areas that act as natural detention basins can cause flooding issues in other locations.

Detention basins are constructed at new developments to restrict stormwater flows to predevelopment levels. Annual inspection and ongoing maintenance of existing detention basins that were installed during development projects are important. The creation of new detention basins/rain gardens is being considered in older areas of the City that were developed before the implementation of stormwater regulations.

It needs to be noted however that all stormwater infrastructure is designed for a specific rainfall intensity (inches per hour) and duration. These are typically referred to as a reoccurrence interval i.e. a 25-year-rain event or a 100-year storm. Most stormwater infrastructure such as inlets and piping are designed to a 25- or 50-year reoccurrence interval. Most detention basins are sized to hold the runoff from a 100-year event. Nothing in the city's stormwater system was sized to handle the scope of the storm we had on August 4th.

Stormwater Quality

Under Federal Law the Missouri Department of Natural Resources (MDNR) issues Municipal Separate Storm Sewer System (MS4) Permits to Cities such as Kirksville. The MS4 permit is primarily concerned with the water quality of stormwater being discharged and preventing pollution of the state's waterways. There are many facets to these permits including the testing and reporting of stormwater discharges, illicit discharge detection and elimination, construction site runoff control, stormwater management in new developments, public education, and outreach. The permit requires monitoring and recordkeeping as well as the preparation and updating of a Stormwater Best Management Plan (BMP) and a Total Maximum Daily Loads Assumptions and Requirement Attainment Plan (ARAP).

In the recent past various parts of the requirements of the MS4 permit were handled by different departments, the Wastewater Department handled the testing and reporting and illicit discharges, Codes inspect construction site stormwater runoff control and the existing detention basins, Engineering reviews the plans for new developments, Utility Maintenance inspects and cleans exiting inlets and piping, and the Street Department repairs or replaces stormwater inlets and piping in the city's right-of-way or easements.

To streamline and centralize the management of the MS4 permit it will now fall under the responsibility of the City Engineer. Managing the permit will still require the assistance of other City departments. They will continue with a lot of the duties they are currently carrying out, but the overall management of the requirements of the permit will fall to the engineering department. Over the next several months the City Engineer will be working with the different departments to understand how they are currently performing the work and the recordkeeping and reporting requirements of the MS4 permit. Some new recordkeeping and recording procedures will likely be put into place however having one central responsible party for the permit should ultimately allow for more efficient management of the MS4 permit.

Watershed Commission

The City created the Watershed Commission to educate the public about the importance of the watersheds for our two drinking water sources, Hazel Creek and Forest Lake. The Commission has done a great job spreading awareness of how farming practices, development, and proper drainage basin management directly impact the health of the two lakes and ultimately the drinking water source for all of Adair County.

Expanding the Commission's focus to include not just the lake watersheds but all of the drainage basins that impact or are impacted by the City could allow the Commission to fulfill a major aspect of the MS4 Permit. Public Education, Outreach, Involvement, and Participation is a major focus of the permit. There are many ways to accomplish this, social media, signage, and presentations to schools, businesses, developers, and contractors. The Watershed Commission has participated in these types of events for years and brings a lot of experience to the table in presenting this information to the public.

The Watershed Commission was created by the council specifically to address the two watersheds mentioned above and expanding their scope and focus to watershed and stormwater management for all of the City would require modifying their mission.

Wastewater Study

The City is currently working with Benton & Associates, Inc. on a Wastewater Collection System Study. The purpose of this study is to identify the sources of inflow and infiltration to the sewer collection system that feeds into the Northeast Lift Station behind the Kellwood Subdivision. This lift station collects wastewater from approximately 2/3rds of the City, from the new developments at the north end of the City to the very first subdivision. Moderate to large rain events can cause sanitary sewer overflows at this lift station and this study aims to find the reasons and make recommendations for potential solutions.

Based on the speed that the flows increase during a rain event it is expected that we will locate some direct connections allowing surface runoff into the sewer collection system. If and when

these connections are located stormwater infrastructure may need to be modified or constructed to handle these flows. Assuming normal rainfall patterns, this study is expected to take 2 years to complete. At this time, we don't know the extent to which new stormwater infrastructure will be required, though we could have actionable data as soon as next spring.



NOAA Atlas 14, Volume 8, Version 2
 Location name: Kirksville, Missouri, USA*
 Latitude: 40.1946°, Longitude: -92.5798°
 Elevation: m/ft**
 * source: ESRI Maps
 ** source: USGS



POINT PRECIPITATION FREQUENCY ESTIMATES

Sanja Perica, Deborah Martin, Sandra Pavlovic, Ishani Roy, Michael St. Laurent, Carl Trypaluk, Dale Unruh, Michael Yekta, Geoffrey Bonnin

NOAA, National Weather Service, Silver Spring, Maryland

[PF_tabular](#) | [PF_graphical](#) | [Maps_&_aerials](#)

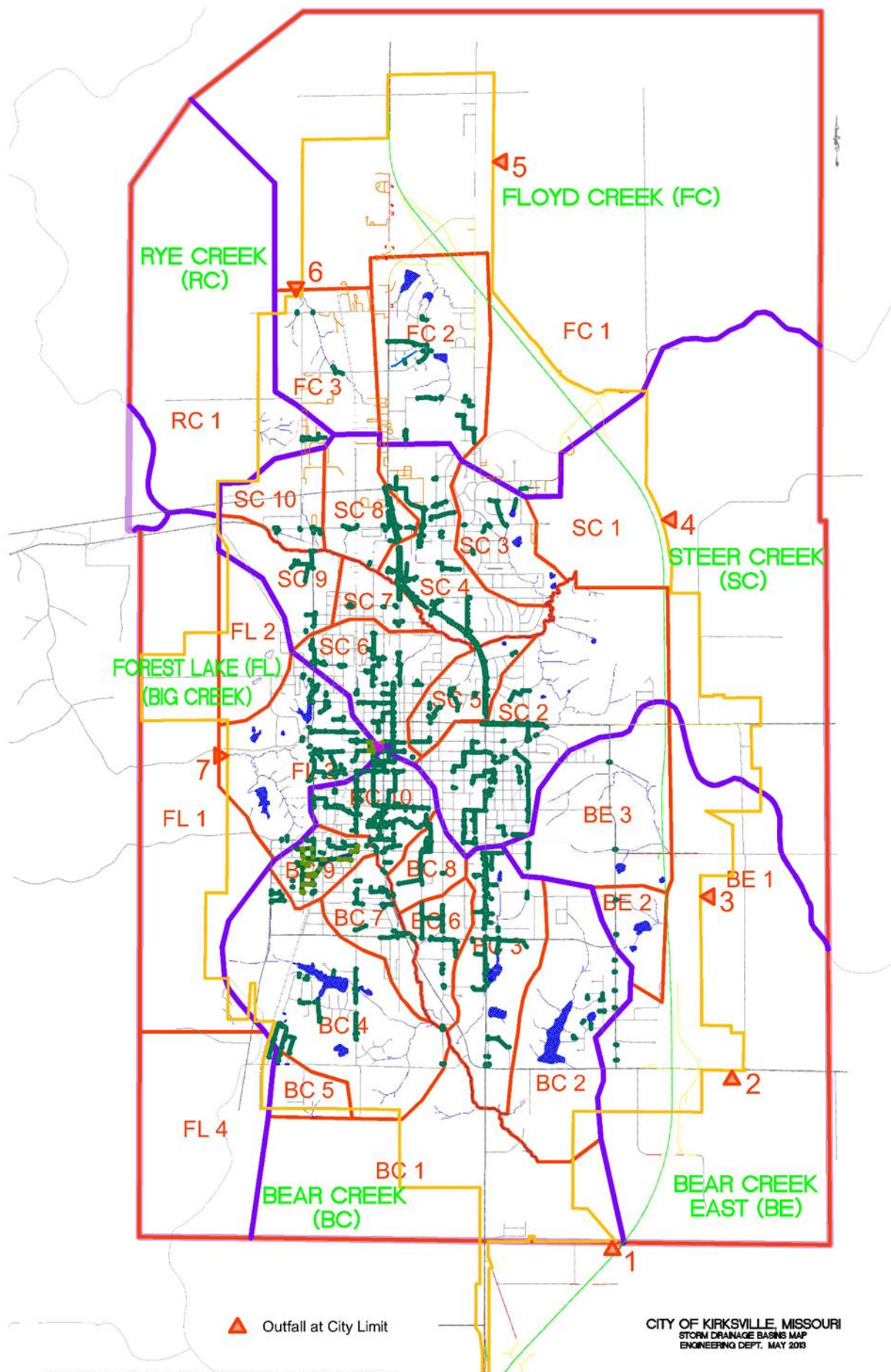
PF tabular

PDS-based point precipitation frequency estimates with 90% confidence intervals (in inches) ¹										
Duration	Average recurrence interval (years)									
	1	2	5	10	25	50	100	200	500	1000
5-min	0.413 (0.327-0.521)	0.476 (0.377-0.601)	0.581 (0.459-0.734)	0.670 (0.526-0.849)	0.795 (0.608-1.03)	0.894 (0.669-1.16)	0.995 (0.723-1.31)	1.10 (0.770-1.46)	1.24 (0.839-1.67)	1.35 (0.891-1.83)
10-min	0.604 (0.479-0.763)	0.696 (0.552-0.879)	0.850 (0.672-1.08)	0.981 (0.771-1.24)	1.16 (0.890-1.50)	1.31 (0.980-1.70)	1.46 (1.06-1.91)	1.61 (1.13-2.14)	1.82 (1.23-2.45)	1.98 (1.30-2.68)
15-min	0.737 (0.584-0.930)	0.849 (0.673-1.07)	1.04 (0.819-1.31)	1.20 (0.940-1.52)	1.42 (1.08-1.83)	1.60 (1.20-2.07)	1.78 (1.29-2.33)	1.96 (1.38-2.61)	2.22 (1.50-2.98)	2.41 (1.59-3.27)
30-min	0.999 (0.792-1.26)	1.16 (0.918-1.46)	1.42 (1.12-1.80)	1.65 (1.30-2.09)	1.96 (1.50-2.53)	2.21 (1.65-2.86)	2.46 (1.78-3.22)	2.72 (1.90-3.61)	3.06 (2.07-4.12)	3.33 (2.20-4.52)
60-min	1.30 (1.03-1.64)	1.52 (1.20-1.91)	1.88 (1.48-2.37)	2.18 (1.71-2.76)	2.62 (2.00-3.38)	2.96 (2.22-3.84)	3.31 (2.41-4.35)	3.68 (2.58-4.90)	4.18 (2.83-5.64)	4.57 (3.02-6.20)
2-hr	1.61 (1.29-2.00)	1.87 (1.50-2.34)	2.32 (1.86-2.90)	2.71 (2.16-3.40)	3.27 (2.53-4.18)	3.71 (2.81-4.77)	4.17 (3.06-5.42)	4.65 (3.29-6.12)	5.30 (3.63-7.08)	5.81 (3.88-7.81)
3-hr	1.82 (1.47-2.25)	2.12 (1.71-2.63)	2.64 (2.13-3.28)	3.10 (2.48-3.84)	3.75 (2.93-4.77)	4.28 (3.26-5.46)	4.83 (3.57-6.24)	5.40 (3.86-7.09)	6.20 (4.27-8.25)	6.83 (4.59-9.13)
6-hr	2.18 (1.78-2.66)	2.55 (2.08-3.11)	3.19 (2.60-3.90)	3.76 (3.04-4.61)	4.59 (3.63-5.78)	5.26 (4.07-6.66)	5.97 (4.48-7.66)	6.73 (4.86-8.75)	7.78 (5.43-10.3)	8.62 (5.85-11.4)
12-hr	2.52 (2.09-3.04)	2.96 (2.45-3.57)	3.72 (3.07-4.50)	4.40 (3.61-5.32)	5.40 (4.32-6.72)	6.22 (4.87-7.78)	7.08 (5.38-8.99)	8.00 (5.85-10.3)	9.30 (6.56-12.2)	10.3 (7.10-13.6)
24-hr	2.89 (2.42-3.44)	3.39 (2.84-4.03)	4.26 (3.56-5.08)	5.03 (4.18-6.01)	6.17 (5.01-7.60)	7.11 (5.64-8.80)	8.10 (6.23-10.2)	9.16 (6.78-11.7)	10.6 (7.60-13.8)	11.8 (8.22-15.4)
2-day	3.32 (2.82-3.90)	3.87 (3.28-4.55)	4.84 (4.09-5.68)	5.68 (4.78-6.70)	6.93 (5.69-8.42)	7.96 (6.38-9.72)	9.03 (7.02-11.2)	10.2 (7.62-12.8)	11.8 (8.51-15.1)	13.1 (9.18-16.8)
3-day	3.61 (3.09-4.20)	4.20 (3.58-4.88)	5.21 (4.43-6.07)	6.10 (5.16-7.13)	7.40 (6.11-8.91)	8.46 (6.83-10.3)	9.58 (7.50-11.8)	10.8 (8.11-13.5)	12.4 (9.02-15.8)	13.7 (9.71-17.6)
4-day	3.87 (3.33-4.48)	4.48 (3.84-5.18)	5.52 (4.73-6.40)	6.44 (5.48-7.49)	7.78 (6.46-9.31)	8.86 (7.19-10.7)	10.0 (7.87-12.2)	11.2 (8.49-14.0)	12.9 (9.41-16.4)	14.2 (10.1-18.2)
7-day	4.59 (3.98-5.25)	5.25 (4.55-6.00)	6.37 (5.51-7.31)	7.35 (6.33-8.45)	8.76 (7.35-10.4)	9.91 (8.12-11.8)	11.1 (8.81-13.4)	12.3 (9.44-15.2)	14.1 (10.4-17.7)	15.4 (11.1-19.6)
10-day	5.23 (4.58-5.94)	5.94 (5.19-6.75)	7.15 (6.22-8.14)	8.19 (7.10-9.35)	9.68 (8.16-11.4)	10.9 (8.97-12.9)	12.1 (9.68-14.6)	13.4 (10.3-16.5)	15.2 (11.3-19.0)	16.6 (12.0-20.9)
20-day	7.04 (6.24-7.88)	7.94 (7.03-8.90)	9.44 (8.33-10.6)	10.7 (9.41-12.1)	12.5 (10.7-14.4)	13.9 (11.6-16.2)	15.4 (12.4-18.2)	16.9 (13.1-20.4)	18.9 (14.2-23.3)	20.5 (15.0-25.6)
30-day	8.53 (7.62-9.48)	9.64 (8.60-10.7)	11.5 (10.2-12.8)	13.0 (11.5-14.5)	15.1 (13.0-17.3)	16.7 (14.1-19.3)	18.4 (15.0-21.6)	20.1 (15.7-24.1)	22.3 (16.8-27.4)	24.0 (17.7-29.8)
45-day	10.4 (9.39-11.5)	11.9 (10.7-13.1)	14.2 (12.7-15.6)	16.0 (14.3-17.8)	18.6 (16.1-21.0)	20.6 (17.4-23.5)	22.5 (18.4-26.2)	24.4 (19.2-29.1)	27.0 (20.5-32.8)	28.8 (21.4-35.6)
60-day	12.1 (10.9-13.2)	13.8 (12.5-15.1)	16.5 (14.9-18.2)	18.8 (16.8-20.7)	21.8 (18.8-24.4)	24.0 (20.4-27.3)	26.2 (21.5-30.3)	28.3 (22.4-33.5)	31.1 (23.7-37.6)	33.1 (24.7-40.7)

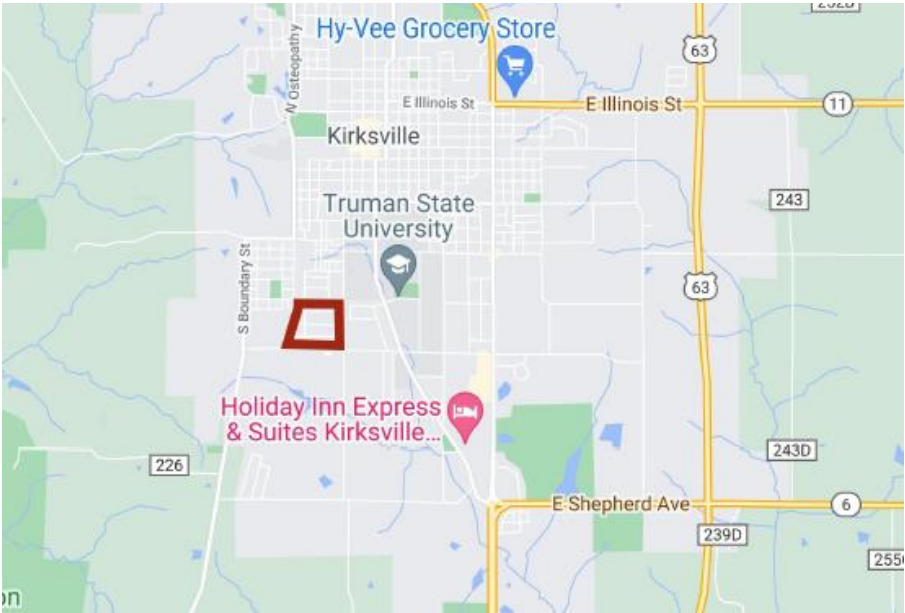
¹ Precipitation frequency (PF) estimates in this table are based on frequency analysis of partial duration series (PDS). Numbers in parenthesis are PF estimates at lower and upper bounds of the 90% confidence interval. The probability that precipitation frequency estimates (for a given duration and average recurrence interval) will be greater than the upper bound (or less than the lower bound) is 5%. Estimates at upper bounds are not checked against probable maximum precipitation (PMP) estimates and may be higher than currently valid PMP values. Please refer to NOAA Atlas 14 document for more information.

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PF graphical



FACTORY ADDITION BOUNDARY



The City's 2023-2024 MPR renewal costs, as well as the history of renewal costs, are in the table below. The total cost for the 2023-2024 renewal is \$968,781.90 an increase of 7.22% (\$65,201.54) over last year. The increase overall for the previous year was \$85,013.88. MPR used to provide its members reimbursement incentives through its Loss Control Recognition Credits program. This Program was suspended due to increased costs and impacts of COVID. Typically, the City would have seen a 2% reimbursement of our total cost.

Overall, the City is again seeing an increase in the cost to provide liability coverage. Property coverage for the renewal year increased by \$59,906.42, an increase of 32.80% due to the increased valuation of property and replacement. The general liability coverage increased 10% resulting in an additional cost to the City of \$22,434.82. The final coverage included in this renewal was for workers' compensation which decreased -3.46%, a reduction of \$17,139.07. Our experience modification increased in 2021-2022 and 2022-2023 from 1.00 to 1.13 and 1.27, respectively. The renewal for this year shows an improved trend with a decrease in the experience mod down to 109.00. The experience modification rating is a metric used by insurance carriers to gauge both the past cost of workers' compensation claims and the probability of future claim costs. A downward trend is what we need to focus on to ensure our employees are safe and to keep costs down to be able to use those dollars for other services and projects.

	Property	% increase over prior year	Liability	% increase over prior year	Worker's Comp	% increase over prior year	EXP MOD	Total Renewal Cost	Total % increase over prior year	Safety Credits	Loss Control Recognitio n Credit	Audit Results	Total (audited)	Total % increase over prior
2013-2014	\$85,672.01		\$117,174.00		\$150,534.62			353,380.63		0.00		7,191.40	\$360,572.03	
2014-2015	\$88,122.23	2.86%	\$122,868.66	4.86%	\$234,097.06	55.51%		445,087.95	25.95%	(22,044.51)		(29,476.01)	\$393,567.43	9.15%
2015-2016	\$94,721.72	7.49%	\$141,298.95	15.00%	\$360,697.07	54.08%	1.33	596,717.74	34.07%	(17,608.40)		(32,126.62)	\$546,982.72	38.98%
2016-2017	\$109,877.20	16.00%	\$158,254.83	12.00%	\$374,410.00	3.80%	1.45	642,542.03	7.68%	(17,129.09)	(12,908.83)	25,538.01	\$638,042.12	16.65%
2017-2018	\$115,371.06	5.00%	\$185,158.16	17.00%	\$466,813.01	24.68%	1.58	767,342.23	19.42%	(17,651.15)	(15,631.10)	41,699.99	\$775,759.97	21.58%
2018-2019	\$130,418.11	13.04%	\$207,377.13	12.00%	\$390,477.93	-16.35%	1.16	728,273.17	-5.09%	0.00	(13,817.80)	(16,197.00)	\$698,258.37	-9.99%
2019-2020	\$132,982.77	1.97%	\$211,524.68	2.00%	\$320,093.46	-18.03%	0.94	664,600.91	-8.74%	0.00	(12,746.45)	(9,613.93)	\$642,240.53	-8.02%
2020-2021	\$142,859.73	7.43%	\$227,389.03	7.50%	\$324,816.26	1.48%	1.00	695,065.02	4.58%	0.00	0.00	1,326.21	\$696,391.23	8.43%
2021-2022	\$165,888.81	16.12%	\$223,784.69	-1.59%	\$424,949.51	30.83%	1.13	814,623.01	17.20%	0.00	0.00	3,943.41	\$818,566.42	17.54%
2022-2023	\$182,643.58	10.10%	\$224,351.18	0.25%	\$496,585.60	16.86%	1.27	903,580.36	10.92%	0.00			\$903,580.36	10.39%
2023-2024	\$242,550.00	32.80%	\$246,786.00	10.00%	\$479,445.90	-3.45%	109.00	968,781.90	7.22%	0.00			\$968,781.90	7.22%

Each department is responsible for conducting its safety training programs to include both physical and in-classroom efforts. The level and amount of training varies by department. Leadership attends quarterly risk management meetings to review incidents, discuss ways to improve/eliminate hazards, and the necessary follow up on outstanding safety matters. Safety inspections of departmental facilities are completed, as is an independent, unannounced walk-through by MPR staff. Toward the end of last year, the City purchased Cyber Liability Training from KnowBe4. This system pushes cyber protection through vigilant attention, random security testing, and ongoing training.

The following is information from the date of the renewal.

LOSS PREVENTION / RISK MANAGEMENT

Quarterly Meeting – Second Quarter 2023

July 11, 2023

WORKERS' COMPENSATION

1. **HISTORY** (Two new claims this quarter with an overall net cost increase of \$142,387.78- Note the Tyler Street claim accounted for \$120,817 of the increase)

Policy Period	Claims	Medical	Indemnity	Expense	Legal	Subrog	Net Incur
07/01/2013 - 06/30/2014	13	\$261,204	\$151,337	\$46,504	\$21,527		\$480,572
07/01/2014 - 06/30/2015	13	\$106,119	\$82,967	\$30,330	\$26,916		\$246,332
07/01/2015 - 06/30/2016	15	\$114,515	\$59,269	\$20,261	\$12,142		\$206,186
07/01/2016 - 06/30/2017	14	\$28,269	\$0	\$3,972	\$0		\$32,241
07/01/2017 - 06/30/2018	9	\$69,094	\$18,524	\$5,710	\$4,247		\$97,575
07/01/2018 - 06/30/2019	17	\$89,377	\$145,258	\$11,330	\$32,425		\$278,390
07/01/2019 - 06/30/2020	8	\$113,160	\$35,332	\$20,357	\$6,140		\$174,989
07/01/2020 - 06/30/2021	13	\$310,277	\$118,554	\$23,419	\$23,942	-\$3,774	\$472,417
07/01/2021 - 06/30/2022	10	\$11,217	\$0	\$846	\$0	-\$1,473	\$10,590
07/01/2022 - 06/30/2023	5	\$98,503	\$16,931	\$6,345	\$1,500		\$123,280
Grand Totals	117	\$1,201,735	\$628,172	\$169,074	\$128,839	-\$5,247	\$2,122,573

Net Change for 2021-Q1	2	\$127,249	\$16,349	\$151	\$0	-\$9,133	\$142,388
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Property Liability

2. **HISTORY** (Two new claims this quarter with an overall net cost increase of \$142,387.78- Note the Tyler Street claim accounted for \$120,817 of the increase)

Policy Period	Claims	Open Claims	BI Paid	PD Paid	Expense Paid	Legal Paid	First Aid Paid	BI Reserve	PD Reserve	Expense Reserv	Legal Reserve	First Aid Reserv	Total Paid	Total Outstanding	Total Gross Incurre	Total Subrogation	Recovery	Total Net Incurred
Major Coverage: Auto																		
07/01/2013 - 06/30/2014	12	0	\$0.00	\$16,549.75	\$541.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$17,090.75	\$0.00	\$17,090.75	\$0.00	\$0.00	\$17,090.75
07/01/2014 - 06/30/2015	6	0	\$0.00	\$4,383.64	\$38.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,421.64	\$0.00	\$4,421.64	\$0.00	\$0.00	\$4,421.64
07/01/2015 - 06/30/2016	3	0	\$0.00	\$2,049.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,049.89	\$0.00	\$2,049.89	\$0.00	\$0.00	\$2,049.89
07/01/2016 - 06/30/2017	16	0	\$0.00	\$20,725.74	\$391.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$21,116.74	\$0.00	\$21,116.74	\$13,978.79	\$0.00	\$7,137.95
07/01/2017 - 06/30/2018	4	0	\$0.00	\$5,411.27	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,411.27	\$0.00	\$5,411.27	\$0.00	\$0.00	\$5,411.27
07/01/2018 - 06/30/2019	18	0	\$0.00	\$16,701.99	\$238.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$16,939.99	\$0.00	\$16,939.99	\$0.00	\$0.00	\$16,939.99
07/01/2019 - 06/30/2020	5	0	\$0.00	\$19,450.03	\$1,781.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$21,231.56	\$0.00	\$21,231.56	\$4,106.11	\$3,453.50	\$13,671.95
07/01/2020 - 06/30/2021	7	0	\$0.00	\$14,720.83	\$2,426.52	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$17,147.35	\$0.00	\$17,147.35	\$3,882.00	\$0.00	\$13,265.35
07/01/2021 - 06/30/2022	12	1	\$0.00	\$49,120.81	\$0.00	\$0.00	\$0.00	\$0.00	\$884.10	\$0.00	\$0.00	\$0.00	\$49,120.81	\$884.10	\$50,004.91	\$26,105.43	\$0.00	\$23,899.48
07/01/2022 - 06/30/2023	9	3	\$0.00	\$21,232.95	\$0.00	\$0.00	\$0.00	\$0.00	\$50,500.00	\$0.00	\$0.00	\$0.00	\$21,232.95	\$50,500.00	\$71,732.95	\$0.00	\$0.00	\$71,732.95
Totals for Auto	92	4	\$0.00	\$170,346.90	\$5,416.05	\$0.00	\$0.00	\$0.00	\$51,384.10	\$0.00	\$0.00	\$0.00	\$175,762.95	\$51,384.10	\$227,147.05	\$48,072.33	\$3,453.50	\$175,621.22
Major Coverage: General Liability																		
07/01/2012 - 06/30/2013	1	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
07/01/2013 - 06/30/2014	14	0	\$0.00	\$103.84	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$103.84	\$0.00	\$103.84	\$0.00	\$0.00	\$103.84
07/01/2014 - 06/30/2015	26	0	\$1,932.01	\$18,512.99	\$221.48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$20,666.48	\$0.00	\$20,666.48	\$0.00	\$0.00	\$20,666.48
07/01/2015 - 06/30/2016	15	0	\$2,585.32	\$180.00	\$0.00	\$3,920.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,685.32	\$0.00	\$6,685.32	\$2,585.32	\$0.00	\$4,100.00
07/01/2016 - 06/30/2017	14	0	\$0.00	\$4,494.60	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,494.60	\$0.00	\$4,494.60	\$0.00	\$0.00	\$4,494.60
07/01/2017 - 06/30/2018	11	1	\$0.00	\$508.45	\$0.00	\$2,592.00	\$0.00	\$0.00	\$15,000.00	\$0.00	\$7,408.00	\$0.00	\$3,100.45	\$22,408.00	\$25,508.45	\$0.00	\$0.00	\$25,508.45
07/01/2018 - 06/30/2019	15	1	\$0.00	\$85,898.77	\$5,426.06	\$0.00	\$0.00	\$0.00	\$30,000.00	\$26.99	\$0.00	\$0.00	\$91,324.83	\$30,026.99	\$121,351.82	\$0.00	\$0.00	\$121,351.82
07/01/2019 - 06/30/2020	9	1	\$0.00	\$200.86	\$0.00	\$27,295.09	\$0.00	\$0.00	\$0.00	\$0.00	\$6,158.00	\$0.00	\$27,495.95	\$6,158.00	\$33,653.95	\$0.00	\$0.00	\$33,653.95
07/01/2020 - 06/30/2021	10	0	\$0.00	\$2,598.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,598.66	\$0.00	\$2,598.66	\$0.00	\$0.00	\$2,598.66
07/01/2021 - 06/30/2022	6	0	\$0.00	\$4,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,000.00	\$0.00	\$4,000.00	\$0.00	\$0.00	\$4,000.00
07/01/2022 - 06/30/2023	1	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
07/01/2023 - 06/30/2024	6	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Totals for General Liability	128	3	\$4,517.33	\$116,498.17	\$5,647.54	\$33,807.09	\$0.00	\$0.00	\$45,000.00	\$26.99	\$13,566.00	\$0.00	\$160,470.13	\$58,592.99	\$219,063.12	\$2,585.32	\$0.00	\$216,477.80
Major Coverage: Management Liability																		
07/01/2017 - 06/30/2018	1	0	\$30,000.00	\$0.00	\$0.00	\$23,019.72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$53,019.72	\$0.00	\$53,019.72	\$0.00	\$0.00	\$53,019.72
Totals for Management Liability	1	0	\$30,000.00	\$0.00	\$0.00	\$23,019.72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$53,019.72	\$0.00	\$53,019.72	\$0.00	\$0.00	\$53,019.72
Major Coverage: Property																		
07/01/2013 - 06/30/2014	7	0	\$0.00	\$6,386.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,386.00	\$0.00	\$6,386.00	\$0.00	\$0.00	\$6,386.00
07/01/2014 - 06/30/2015	4	0	\$0.00	\$8,432.57	\$254.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,687.07	\$0.00	\$8,687.07	\$0.00	\$0.00	\$8,687.07
07/01/2016 - 06/30/2017	5	0	\$0.00	\$900.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$900.00	\$0.00	\$900.00	\$0.00	\$0.00	\$900.00
07/01/2018 - 06/30/2019	5	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
07/01/2019 - 06/30/2020	2	0	\$0.00	\$28,296.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$28,296.00	\$0.00	\$28,296.00	\$0.00	\$0.00	\$28,296.00
07/01/2020 - 06/30/2021	1	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$30,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$30,500.00	\$30,500.00	\$0.00	\$0.00	\$30,500.00
07/01/2021 - 06/30/2022	2	0	\$0.00	\$9,248.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9,248.00	\$0.00	\$9,248.00	\$0.00	\$0.00	\$9,248.00
07/01/2022 - 06/30/2023	5	3	\$0.00	\$2,582.27	\$0.00	\$0.00	\$0.00	\$0.00	\$24,500.00	\$0.00	\$0.00	\$0.00	\$2,582.27	\$24,500.00	\$27,082.27	\$0.00	\$0.00	\$27,082.27
07/01/2023 - 06/30/2024	6	6	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$120,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$120,000.00	\$120,000.00	\$0.00	\$0.00	\$120,000.00
Totals for Property	37	10	\$0.00	\$55,844.84	\$254.50	\$0.00	\$0.00	\$0.00	\$175,000.00	\$0.00	\$0.00	\$0.00	\$56,099.34	\$175,000.00	\$231,099.34	\$0.00	\$0.00	\$231,099.34
Grand Totals - 258 Claims	258	17	\$34,517.33	\$342,689.91	\$11,318.09	\$56,826.81	\$0.00	\$0.00	\$271,384.10	\$26.99	\$13,566.00	\$0.00	\$445,352.14	\$284,977.09	\$730,329.23	\$50,657.65	\$3,453.50	\$676,218.08

PROPERTY DAMAGE including claims from August 4 FLOOD DAMAGE

Major Coverage: Property																		
	07/01/2020 - 06/30/2021	6/20/2021	6/21/2023	City of Kirksville	\$0.00	\$30,500.00	\$30,500.00	\$0.00	\$0.00	\$30,500.00								
	07/01/2022 - 06/30/2023	6/29/2023	7/5/2023	City of Kirksville Air Plane Hanger	\$0.00	\$1,500.00	\$1,500.00	\$0.00	\$0.00	\$1,500.00								
	07/01/2022 - 06/30/2023	6/29/2023	7/5/2023	City of Kirksville Police Department	\$0.00	\$20,000.00	\$20,000.00	\$0.00	\$0.00	\$20,000.00								
	07/01/2022 - 06/30/2023	6/29/2023	7/5/2023	City of Kirksville North Park	\$0.00	\$3,000.00	\$3,000.00	\$0.00	\$0.00	\$3,000.00								
	07/01/2023 - 06/30/2024	8/4/2023	8/29/2023	City of Kirksville Economic Development Alliance	\$0.00	\$20,000.00	\$20,000.00	\$0.00	\$0.00	\$20,000.00								
	07/01/2023 - 06/30/2024	8/4/2023	8/29/2023	City of Kirksville City Hall	\$0.00	\$50,000.00	\$50,000.00	\$0.00	\$0.00	\$50,000.00								
	07/01/2023 - 06/30/2024	8/4/2023	8/29/2023	City of Kirksville Police Department	\$0.00	\$20,000.00	\$20,000.00	\$0.00	\$0.00	\$20,000.00								
	07/01/2023 - 06/30/2024	8/4/2023	8/29/2023	City of Kirksville Fire Station	\$0.00	\$20,000.00	\$20,000.00	\$0.00	\$0.00	\$20,000.00								
	07/01/2023 - 06/30/2024	8/4/2023	8/29/2023	City of Kirksville Manhole Covers	\$0.00	\$5,000.00	\$5,000.00	\$0.00	\$0.00	\$5,000.00								
	07/01/2023 - 06/30/2024	8/4/2023	8/29/2023	City of Kirksville Picnic Tables	\$0.00	\$5,000.00	\$5,000.00	\$0.00	\$0.00	\$5,000.00								
Totals for Property - 10 Claims					\$0.00	\$175,000.00	\$175,000.00	\$0.00	\$0.00	\$175,000.00								