



association of illinois  
**SOIL &  
WATER**  
conservation districts

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From Sherry Finn:

Greetings! Districts,

Well, it is that time of year again. I have had a few inquiries regarding premium information for the 2014 Tax Levy for Districts. This information is effective 7/1/14. Listed below is the breakdown:

Each District's share of the liability insurance (which includes the "package" policy, the "umbrella" policy, and the "business auto" coverage) is **\$428.64**. SWCDs are covered up to \$1,000,000 by the package policy and an additional \$10,000,000 by the umbrella policy. These figures were calculated by me after receiving the premium notices 7-02-14 from R W Troxell Insurance Company for the FY 2014-2015 starting July 1, 2014 through June 30, 2015.

The worker's compensation policy premium will need to be calculated by your office. I can give you the figures to use, but it has to be multiplied by the salary amounts, and I do not have those figures. Worker's compensation is calculated at \$0.31 per \$100 of salary for Clerical/Office Employees (ACs) and at \$1.21 per \$100 of salary for Architect or Engineer-Consulting Employees (RCs). These figures were provided by MidWest Insurance, our Workman's Compensation provider.

The Civil and Tort Immunities Act is attached.

**FYI:** The above information provided to SWCDs is about being able to levy a local tax for the purpose of paying for the SWCD's liability insurance. This is nothing new and has been done by several SWCDs for a number of years. The tax is allowed by the Tort Immunity Act amendment to the SWCD Act which occurred many years ago (70 ILCS 405/2). The Tort Immunity Act allows local governmental units to levy a tax to pay for any judgments that may be entered against the unit of government. The Act also allows local units of government to levy a tax to pay for insurance to protect the unit of government from liability in most cases. While SWCDs do not write the check for their current liability protection, the money to pay for that policy is taken from the funds allocated for the SWCDs. Therefore, it is SWCD money that is paying for the insurance and you do have the ability to recover that cost through the tax levy. The above information provided is the amount that is taken to pay for your coverage and those are the numbers that can be used to document the amount you should be able to levy. The key will be to convince your county to levy the tax on your behalf. If you have questions, we would advise you to contact the Illinois Attorney General's Office or your local State's Attorney for advice or guidance in administering or implementing the taxing provisions of the Tort Immunity Act. (the Act is attached.)

Reminder: The Directors & Officers Policy needs to be carried by your own District for your coverage. You may contact a local insurance agency or contact R. W. Troxell & Company Insurance in Springfield at (217) 321-3139 to inquire about coverage.