

HIDALGO COUNTY PROPERTY & CASUALTY INSURANCE

			2016-2017 Proposed Coverage Summary	
Type Of Coverage	Proposed for 2016-2017	2015 Premium/Fees	2016 Proposed Premium/Fees	Proposed Price Difference + -
General Liability	Munich-Princeton	\$430,600.00	\$400,966.00	-\$29,634.00
Law Enforcement	Munich-Princeton	\$287,066.00	\$386,115.00	+\$99,049.00
Employee Benefits w/W. Acts	Munich-Princeton	w/W. Acts	w/G. Liability	
Wrongful Acts	Munich-Princeton	\$637,925.00	\$519,771.00	-\$118,154.00
Auto Liability	Munich-Princeton	\$167,454.00		
Auto Physical	Munich-Princeton	\$71,766.00	\$178,207.00	-\$61,013.00
Crime	Ace American Ins.	\$15,500.00	\$15,000.00	-500.00
Medical Professional Liability	Merkel Evanston Ins.	\$127,439.00	\$134,200.00	+\$6,761.00
District Clerk Errors/Omissions	Lloyd's London	\$9,171.00	\$9,206.00	+\$35.00
County Clerk Errors/Omissions	Lloyd's London	\$8,486.00	\$9,202.00	+\$716.00
Pollution Liability	Ace American Ins.	\$4,242.00	\$4,500.00	+\$258.00
Differences in Conditions:	Ace American Ins.	\$3,000.00	\$3,000.00	No Change
Kidnap & Extortion	Ace American Ins.	\$7,000.00	\$7,000.00	No Change
Third Party Administration	TriStar	\$48,000.00	\$49,500.00	+\$1,500.00
Volunteer Accident Policy	National Union Fire Ins.	\$500.00	\$600.00	+\$100.00
Cyber Attack		No Coverage	\$34,027.00	+\$34,027.00
SUB-TOTAL PREMIUM		\$1,818,149.00	\$1,751,294.00	-\$66,855.00
***OPTION 1 Property, Boiler & Machinery	McGriff, Seibles & Williams, Inc.	\$745,728.00	\$570,000.00	-\$175,725.00
Wind/Hail Deductible Buy Back (covered by OPTION 1)		\$99,114.00		-\$99,114.00
OPTION 1 TOTAL PREMIUM		\$844,842.00	\$570,000.00	-\$274,842.00
***OPTION 2 Property, Boiler & Machinery (Including Flood Policy for Flood Zones A & V)	McGriff, Seibles & Williams, Inc.	\$745,728.00	\$632,946.00	-\$112,782.00
OPTION 2 TOTAL PREMIUM		\$844,842.00	\$632,946.00	-\$211,896.00