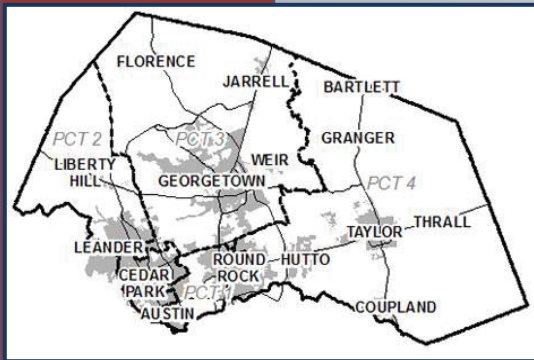




**WILLIAMSON  
COUNTY**

1848

**Property and Casualty  
Coverage Analysis  
RFP NO. 1606-096**



**McGRIFF SEIBELS & WILLIAMS OF TEXAS, INC.**

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**Effective:**

October 1, 2016 to October 1, 2017



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# Property / Boiler & Machinery Insurance

TAC		Hartford
Carriers:		
<b>Term</b>	10/01/2016-2017	10/01/2016-2017
Buildings & Personal Property	\$266,930,000	\$266,930,000
Mobile Equipment	\$5,926,425	\$5,926,425
Computer Hardware, Software & Media	\$5,000,000	\$5,000,000
Law Enforcement Animals	\$30,000	\$30,000
<b>TIV</b>	<b>\$277,886,425</b>	<b>\$277,886,425</b>
<b>Perils</b>	<b>All Risk of Direct Physical Loss or Damage to covered property, including Flood and Earthquake, including Boiler &amp; Machinery except as excluded within the policy.</b>	<b>All Risk of Direct Physical Loss or Damage to covered property, including Flood and Earthquake, including Boiler &amp; Machinery except as excluded within the policy.</b>
<b>Sub-Limits</b>	Blanket Real & Personal Property & EE/Gross Earnings	Blanket (except for Courthouse) Real & Personal Property & EE/Gross Earnings
Boiler & Machinery	\$25,000,000	\$100,000,000
Flood	Except SFHA - \$5,000,000 SFHA - \$2,500,000	Zone X & C - \$10,000,000 Zone B - \$5,000,000 Zone A & V - \$1,000,000
Earthquake – Annual Aggregate	\$5,000,000	\$10,000,000
Extra Expense/Gross Earnings	\$1,500,000	\$1,500,000
Demolition and Increased Cost of Construction	\$2,000,000	\$2,000,000
Newly Acquired Property – 90 Day Reporting Period, Incl. \$100,000 Any One Piece of Rental Mobile Equipment	\$2,500,000	\$2,500,000
Unnamed Locations	\$2,500,000	\$2,500,000
Debris Removal	Less of 25% of Loss or \$2,500,000	\$250,000 plus \$250,000 through Combined Additional Protection
Outdoor Property	Included	Included
Valuable Papers and Records	\$1,000,000	Included in Business Personal Property
Expediting Expense	\$500,000	\$25,000
Installation Floater	\$250,000 B&M Sublimit Included	\$50,000





TAC		Hartford
<b>Carriers:</b>		
Fungus, Mold and Mildew	Excluded	\$50,000
Unscheduled Outdoor Property	Included	\$2,000,000
Wind Driven Rain	Included	Included
Windstorm	Included	Included
Flood Zone determination in effect at the 10/01/16 inception date of the policy will apply throughout the entire policy term. If a location does not have a flood zone will be determined at time of loss.	Yes	Yes
<b>Deductibles:</b>		
Flood	Except SFHA - \$25,000 SFHA - \$500,000 excess NFIP	Zone X, C & B - \$50,000 Zone A & V - \$500,000
Earthquake	\$25,000	\$10,000
Boiler & Machinery	\$10,000	\$1,000
Mobile Equipment	\$1,000	\$2,500
Law Enforcement Animals	\$1,000	\$10,000
Wind & Hail	\$10,000	\$10,000
All Other Perils	\$10,000	\$10,000
<b>Valuation:</b>		
	Replacement Cost – Real Property, Personal Property, Personal Property of Others and Boiler & Machinery Actual Loss Sustained – Time Element	Replacement Cost – Real Property, Personal Property, Personal Property of Others and Boiler & Machinery Actual Loss Sustained – Time Element
<b>Total Estimated Premium:</b>		
	\$214,514	\$215,182
<b>Terrorism (Optional):</b>		
	Included	\$6,511

- Notes:
- 1) This is an exhibit for basic comparison purposes, and does not change, alter or amend the terms & conditions within the actual insurance policies.
  - 2) TAC – For an additional premium of \$1,949, the Boiler & Machinery Limit can be increased to \$100,000,000.
  - 3) TAC – \$25,000 All Other Perils Deductible Option: \$183,016. (\$184,965 with \$100M of Boiler & Machinery)
  - 4) Hartford - \$25,000 All Other Perils Deductible Option: \$173,038. (Optional Terrorism: \$5,374)





# Property / Boiler & Machinery Insurance

Carriers:		Zurich	Travelers
<b>Term</b>		10/01/2016-2017	10/01/2016-2017
Buildings & Personal Property		\$266,930,000	\$279,289,391
Mobile Equipment		\$5,926,425	\$5,926,425
Computer Hardware, Software & Media		\$5,000,000	\$5,000,000
Law Enforcement Animals		\$30,000	\$30,000
<b>TIV</b>		<b>\$277,886,425</b>	<b>\$290,245,816</b>
<b>Perils</b>		<b>All Risk of Direct Physical Loss or Damage to covered property, including Flood and Earthquake, including Boiler &amp; Machinery except as excluded within the policy.</b>	<b>All Risk of Direct Physical Loss or Damage to covered property, including Flood and Earthquake, including Boiler &amp; Machinery except as excluded within the policy.</b>
<b>Sub-Limits</b>		Blanket Real & Personal Property & EE/Gross Earnings	Blanket Real & Personal Property & BI/EE
Boiler & Machinery		<b>\$50,000,000</b>	<b>\$25,000,000</b>
Flood		Zone X&C - <b>\$50,000,000</b> Zone B - <b>\$10,000,000</b> Zone A&V - <b>\$5,000,000</b>	Excluding SFHA - <b>\$10,000,000</b>
Earthquake – Annual Aggregate		<b>\$50,000,000</b>	<b>\$10,000,000</b>
Extra Expense/Gross Earnings		Gross Earnings - <b>\$500,000</b> Extra Expense - <b>\$1,000,000</b>	<b>\$1,500,000</b>
Demolition and Increased Cost of Construction		<b>\$5,000,000</b>	<b>\$250,000</b>
Newly Acquired Property – 90 Day Reporting Period, Incl. \$100,000 Any One Piece of Rental Mobile Equipment		<b>\$1,000,000</b> Per Location – 30 Days	<b>\$2,000,000</b> Per Location – 180 Days
Unnamed Locations		<b>\$1,000,000</b>	<b>\$1,000,000</b>
Debris Removal		<b>\$5,000,000</b>	<b>\$250,000</b>
Outdoor Property		Included	<b>\$25,000</b>
Valuable Papers and Records		<b>\$2,500,000</b>	<b>\$50,000</b>
Expediting Expense		<b>\$500,000</b>	<b>\$25,000</b>
Installation Floater		<b>\$1,000,000</b>	Excluded
Fungus, Mold and Mildew		<b>\$100,000</b>	<b>\$25,000</b>





**Travelers**

**Zurich**

<b>Carriers:</b>		<b>Travelers</b>
Unscheduled Outdoor Property	Excluded	Covered within 1,000 ft of a scheduled building
Wind Driven Rain	<b>\$2,000,000</b>	<b>\$2,000,000</b>
Windstorm	Included	Included
Flood Zone determination in effect at the 10/01/16 inception date of the policy will apply throughout the entire policy term. If a location does not have a flood zone will be determined at time of loss.	Yes	No
<b>Deductibles:</b>		
Flood	<b>\$50,000 – Zone X &amp; C \$250,000 – Zone B \$500,000 – Zone A &amp; V</b>	<b>\$100,000</b>
Earthquake	<b>\$50,000</b>	<b>\$100,000</b>
Boiler & Machinery	<b>\$10,000</b>	<b>\$10,000</b>
Mobile Equipment	<b>\$1,000</b>	<b>\$1,000</b>
Law Enforcement Animals	<b>\$1,000</b>	<b>\$1,000</b>
Wind & Hail	<b>1% Per Location</b>	<b>1% - Minimum \$25,000</b>
All Other Perils	<b>\$25,000</b>	<b>\$10,000</b>
<b>Valuation:</b>	Replacement Cost – Real Property, Personal Property, Personal Property of Others and Boiler & Machinery Actual Loss Sustained – Time Element	Replacement Cost – Real Property, Personal Property, Personal Property of Others and Boiler & Machinery Actual Loss Sustained – Time Element
<b>Total Estimated Premium:</b>	<b>\$227,049</b>	<b>\$248,714</b>
<b>Terrorism (Optional):</b>	<b>\$5,263</b>	<b>\$7,461</b>

- Notes: 1) This is an exhibit for basic comparison purposes, and does not change, alter or amend the terms and conditions within the actual insurance policies.  
 2) Zurich – Wind/Hail Deductible – 1% subject to a \$100,000 minimum  
 3) Zurich – Provides Catastrophic Auto Physical Damage, \$25,000 deductible applicable





# Crime Insurance

Carriers:		TAC Expiring	TAC	Zurich	Travelers	Hartford
<b>Limits of Liability:</b>						
\$100,000	Public Employee Dishonesty	Yes	Yes	Yes	Yes	Yes
\$100,000	Faithful Performance	Yes	Yes	Yes	Yes	Yes
\$100,000	Money & Securities (Inside/Outside)	Yes	Yes	Yes	Inside Only	Yes
\$100,000	Forgery & Alteration	Yes	Yes	Yes	Yes	Yes
\$100,000	Robbery or Safe Burglary (Inside/Outside)	Yes	Yes	Yes	Yes	Yes
\$100,000	Computer Fraud	Yes	Yes	Yes	Yes	Yes
\$100,000	Funds Transfer Fraud	Yes	Yes	Yes	Yes	Yes
\$100,000	Money Orders and Counterfeit Paper Currency	Yes	Yes	Yes	Yes	Yes
	Deductible	\$1,000	\$1,000	\$25,000	\$1,000	\$5,000

Terms & Conditions:		TAC Expiring	TAC	Zurich	Travelers	Hartford
Coverage includes loss of funds of others in the custody of the County		Yes	Yes	Yes	Yes	Yes
Public Employees bond coverage applies to all employers and appointed or elected officials?		No	No	Yes	Yes	Yes
Punitive Damages		No	No	No	No	No
Terminated Employees covered for ninety (90) days after termination of service		No	No	Yes	No	Yes
Treasurer, Tax Collector and Tax Office are Included		Yes	Yes	No	Yes	Yes

Total Estimated Premium:		TAC Expiring	TAC	Zurich	Travelers	Hartford
	Included In Property	Included In Property	Included in Property	\$2,196	\$3,772	\$5,671

Notes: Travelers –For an annual premium of \$7,664, the limits can be increased to \$1,000,000  
Hartford – to increase the Crime limits to \$1,000,000 the annual premium is \$10,743





# Property Premium Summary

Coverage	TAC Expiring	TAC \$10K AOP	TAC \$25K AOP	Zurich	Travelers	Hartford \$10K AOP	Hartford \$25K AOP
Property / Boiler	\$214,514	\$214,514	\$183,016	\$227,049	\$248,714	\$215,182	\$173,038
Crime	Included	Included	Included	\$2,196	\$3,772	Included	\$5,671
<b>Total Premium</b>	<b>\$214,514</b>	<b>\$214,514</b>	<b>\$183,016</b>	<b>\$229,245</b>	<b>\$252,486</b>	<b>\$215,182</b>	<b>\$178,709</b>
Optional Terrorism	Included	Included	Included	\$5,263	\$7,461	\$6,511	\$5,244

Notes: TAC - \$25,000 Deductible, \$100,000,000 B&M, annual premium is \$184,965  
 TAC - \$10,000 Deductible, \$100,000,000 B&M, annual premium is \$216,463







# General Liability Insurance

Carriers: Limits of Liability:	TAC		Gemini		Travelers
	Expiring	TAC	Gemini	TAC	
\$100,000	Bodily Injury Per Person	Not Purchased	Yes	\$2,000,000 Each Occ.	\$1,000,000 Each Occ.
\$300,000	Bodily Injury Per Accident		Yes	\$2,000,000 Aggregate	\$2,000,000 Aggregate
\$100,000	Property Damage		Yes	Included	Included
\$100,000	Personal Advertising Injury, Per Claim		Yes	Included	\$1,000,000
\$300,000	Personal Advertising Injury Aggregate		Yes	Included	\$2,000,000
\$50,000	Damage to Premises		Yes	\$300,000	\$50,000
\$100,000	Employee Benefits Liability Each Wrongful Act		Yes	Included in Public Officials/EPL Coverage	\$1,000,000
\$300,000	Employee Benefits Total Limit		Yes	Included in Public Officials/EPL Coverage	\$3,000,000
	Deductible			\$25,000 – GL \$1,000 – EBL	\$25,000 – GL \$1,000 – EBL

Terms & Conditions:	TAC		Gemini		Travelers
	Expiring	TAC	Gemini	TAC	
Premises Operations		Yes	Yes	Yes	Yes
Products and Completed Operations		Yes	Yes	Yes	Yes
Contractual Liability – Host Liquor		Yes	Yes	Yes	Yes
Incidental Medical Malpractice		Yes	Yes	Yes	Available for Additional Premium
Watercraft (Explain Length Limitation)		Less Than 26 Ft.	Less Than 51 Ft.	Less Than 51 Ft.	Owned - Less Than 25 Ft. Non-Owned – Less Than 50 Ft.
Defense Cost Outside Limits		Yes	Yes	Yes	Yes
Blanket Waiver of Subrogation where required by contract		Not Available	Yes	Yes	Yes
Blanket Additional Insured where required by contract		Blanket Not Available	Yes	Yes	Yes





Terms & Conditions:		TAC Expiring	TAC	Gemini	Travelers
Abuse and Molestation Coverage			No	\$1,000,000 Each Claim/Aggregate Retro Date: 10-1-16 Claims Expenses Insured SIR / Inside Limit	No – Excluded May be Added
Care, Custody and Control			No	Yes	Yes
Employees as Insureds			Yes	Yes	Yes
Volunteers Included as Insureds			Yes	Yes	Yes
Mobile Equipment Liability			Yes	Yes	Yes
Punitive Damages			No	Silent	No
Pollution Liability			Yes – Limited	No	No
Suits from Parks and Recreational Activities			Yes	Yes	Yes

Total Estimated Premium:		TAC Expiring	TAC	Gemini	Travelers
		Not Purchased	\$32,352	\$103,846.05	\$29,805

- Notes:
- 1) TAC – \$10K Deductible Option: \$43,810
  - 2) TAC – Includes Garagekeepers Legal Liability, \$50,000 Limit, \$1,000 Deductible
  - 3) GEMINI – For an additional premium of \$4,667.25 Terrorism Coverage can be added
  - 4) GEMINI – Premium is for GL & LEL
  - 4) GEMINI – Requires a TPA to process claims. First annual fee of \$12,000 subject to year- end audit based on the following:
    - \$2,500 Annual Administration Fee (monthly reports, system access and banking)
    - \$595 per Premise GL Claim
    - \$675 per Auto Bodily Injury Claim
    - \$395 per Auto Property Damage Only Claim
    - \$1,200 per Professional Liability Claim





# Cyber/Data Breach Liability

Carriers:		TAC	TAC	Gemini	Travelers
Limits of Liability:		Expiring			
\$1,000,000	Security & Privacy Liability	\$500,000	\$500,000	Not Quoted	Yes
\$1,000,000	Regulatory Action	\$250,000 Penalties & Claims Expenses	\$250,000 Penalties & Claims Expenses		No
\$1,000,000	Event Management	Yes, Cyber Security	Yes, Cyber Security		\$100,000
\$1,000,000	Cyber Extortion	Excluded	Excluded		\$25,000 Sublimit
	Deductible Each Wrongful Act	\$25,000	\$25,000		\$50,000

Terms & Conditions:		TAC	TAC	Gemini	Travelers
		Expiring			
	Notice, Credit Monitoring, Forensics Investigations and Public Relations Included?	Yes	Yes		Yes
	Claims Made Form	Yes	Yes		Yes
	PCI-DSS Assessment Coverage Endorsement – Sublimit	No	No		No
	Control Group Definition Amendatory Endorsement (Amending List of Officers; Non-Administrative Personnel)	No	No		No
	Economic Sanctions Endorsement	No	No		No
	Criminal Reward Coverage Extension	No	No		No
	Amended Notice of Cancellation to 90 Days; Nonpayment Remains at 10 Days	No	No		Yes
	Cyber Terrorism Included	Yes	Yes		Yes
	Confidential Information to Include Third Party Company Data	Yes	Yes		No
	No Encryption Exclusion	No	No		No
	Data Restoration to be included in the definition of a loss	Yes	Yes		Yes –3 <sup>rd</sup> Party Coverage Only

Total Estimated Premium:		TAC	TAC	Gemini	Travelers
		Expiring			
		Incl. in Public Officials	Incl. in Public Officials	Not Quoted	\$16,526

Notes: 1) TAC – Cyber/Data Breach Liability is included in Public Officials/Employment Practices coverage





# Law Enforcement Liability Insurance

Carriers:		TAC	TAC	Gemini	Travelers
Limits of Liability:		Expiring			
\$2,000,000	Aggregate	Not Purchased	Yes	Yes	Not Quoted
\$2,000,000	Per Wrongful Act		Yes	Yes	
\$25,000	Deductible		Yes	\$50,000 SIR	

Terms & Conditions:	TAC	TAC	Gemini	Travelers
	Expiring			
Insured Includes: Williamson County & County Law Enforcement, Employees, Elected/Appointed Officials, Volunteers, Williamson County Boards			Yes	
Occurrence Form		Claims Made Retro Date: 10/1/16	Yes	
Pay on Behalf of Basis		Yes	Yes	
Defense Costs in Addition to the Limit		Yes	Yes	
Right and Duty to Defend		Yes	Yes	
Libel, Slander, Wrongful Entry, False Arrest, Discrimination, Violation of Civil Rights, Bodily Injury, Invasion of Privacy, False Imprisonment, Unlawful Prosecution, Humiliation		Yes	Yes	
Assisting Other Political Subdivisions		Yes	Yes	
Intentional Acts		Yes	Yes, unless a Willful Violation	
Sexual Abuse & Molestation		No	Yes	
Punitive Damages		Yes	Silent	
Moonlighting		Yes	Yes	
Commandeered Vehicles		No – Included in Auto	Yes	
Criminal Acts		Limited Defense Only	No	
Negligence, Errors or Omissions, Breach of Contract		Yes, but Breach of Contract Excluded	Yes	
Terrorism Coverage Included		Yes	Can be added	

Total Estimated Premium:	TAC	TAC	Gemini	Travelers
	Expiring			
	Not Purchased	\$188,816	Included in GL Premium	Not Quoted

Notes: 1) TAC – \$50,000 Deductible Option: \$156,894  
 2) TAC – \$100,000 Deductible Option: \$120,897



# Public Officials/Employment Practices Liability

Carriers:		TAC	Gemini	Travelers
Limits of Liability:		Expiring		
\$2,000,000	Aggregate	Yes	Yes	Yes
\$2,000,000	Per Wrongful Act	Yes	Yes	Yes
\$2,000,000	EPL – Aggregate	Yes, Shared Limit	Yes, Shared Limit	Yes
\$2,000,000	EPL – Per Wrongful Act	Yes, Shared Limit	Yes, Shared Limit	Yes
9/1/2013	Retro Active Date	Yes	Yes	Yes
	Deductible Each Occurrence	\$25,000	\$50,000	\$25,000
Terms & Conditions:		TAC	Gemini	Travelers
Insured Includes: Williamson County, Elected/Appointed Officials, Employees, Volunteers, Williamson County Boards		Expiring		
Pay on Behalf of Basis		Yes	Yes	Yes
Defense Costs in Addition to the Limits		Yes	No	Inside for EPL
Coverage for Punitive Damages		Yes	Silent	No
Back Wages		\$50,000 Per Claim; \$100,000 Aggregate	Yes	Yes, if awarded
Future Wages		No	Yes	Yes, if awarded
Violation of Civil Rights		Yes	Yes	Yes
Right and Duty to Defend		Yes	Yes	Yes
Sexual Misconduct, Discrimination & Mental Injury		Yes	Yes - \$1M/\$1M Retro Date: 10/1/2016	Yes
Administrative Hearings		Yes	Yes	Duty to Defend
Intentional Acts		Yes	Yes, willful violation	Yes, Non-Guilty party
Defense for Non-Monetary Damages		No	Yes, \$150,000 Sublimit	No
Personal Injury including Employees		No	Yes – EPL violation only	No
Employee Discrimination / Harassment		Yes	Yes	Yes
Wrongful Termination		Yes	Yes	Yes
Retaliation		Yes	Yes	Yes
Bodily Injury, Libel, Slander, Defamation		Excluded except, BI Covered under GL, Defamation Included	Yes – EPL violation only	No, BI not included
Negligence, Errors or Omissions, Breach of Contract		Yes	Yes, \$150,000 Sublimit for Breach of Contract	Yes, but no Breach of Contract
Interest on Judgments		Yes	Yes	No
Total Estimated Premium:		TAC	Gemini	Travelers
		Expiring		
		\$224,512	\$110,922	\$135,780





# Automobile Liability and Physical Damage

Carriers:		TAC	TAC	Gemini	Travelers
Limits of Liability:		Expiring			
\$100,000	Per Person Bodily Injury	Yes	Yes	\$400,000 CSL	\$1,000,000 CSL
\$300,000	Bodily Injury	Yes	Yes	\$400,000 CSL	\$1,000,000 CSL
\$100,000	Property Damage	Yes	Yes	\$400,000 CSL	\$1,000,000 CSL
\$100,000	Uninsured/Underinsured Motorists	Yes	Yes	Excluded	Excluded
\$300,000					
\$100,000	Deductible	\$1,000	\$1,000	\$50,000 SIR	\$5,000
<b>Hired Car Physical Damage</b>					
\$50,000	Maximum per vehicle	No	No	Yes	No
\$2,500	Comprehensive Deductible	No	No	Not Covered	No
\$2,500	Collision Deductible	No	No	\$5,000 SIR	\$2,500
<b>Physical Damage to Owned Units</b>					
\$2,500	Comprehensive Deductible	Yes	Yes	Not Covered	Yes
\$2,500	Collision Deductible	Yes	Yes	\$5,000 SIR	\$2,500
<b>Garagekeepers</b>					
\$30,000	Maximum per vehicle	Included in GL	Included in GL	Yes	Yes
\$2,500	Comprehensive Deductible	Included in GL	Included in GL	Not Covered	\$500/\$2,500
\$2,500	Collision Deductible	\$1,000	\$1,000	\$5,000 SIR	\$1,000

Terms & Conditions:		TAC	TAC	Gemini	Travelers
		Expiring			
Hired & Non-Owned Automobile Liability		Yes	Yes	Yes	Yes
90 Day Notice of Cancellation, except 10 days for non-payment of premium		No	No	Yes	Yes
Symbol "1" Liability and PD		No - Scheduled	No - Scheduled	Yes	Yes
Broad Named Insured		No	No	Yes	Yes
Inadvertent Errors & Omissions		Yes	Yes	Yes	No
Hired Autos Specified as Covered Autos You Own		Yes	Yes	Yes	Yes
Garage Keepers Liability		Included in GL	Included in GL	Yes	Yes
Terrorism Coverage Included		Yes	Yes	Yes	Yes
Does your carrier/pool exclude or limit Liability Insurance coverage for permissive use of County-Owned		No	No	No	No





Terms & Conditions:	TAC Expiring	TAC	Gemini	Travelers
Vehicles by third party vendors / contractors?				
Coverage applies automatically to vehicles acquired during policy term and premium for deletions and additions determined at end of year audit?	No	No	Yes	Yes
Blanket Additional Insured where required by contract	No	No	Yes	Yes
Blanket Waiver of Subrogation where required by contract	No	No	Yes	Yes
Deletion of contractual liability exclusion for the hired car exposure?	No	No	Yes	No
Coverage applies to mobile equipment being transported by a covered vehicle?	No	No	Yes	Yes
Electronic Equipment Coverage if permanently attached to vehicle?	Yes	Yes	Yes	Yes
Punitive Damages	No	No	Silent	No

Total Estimated Premium:	TAC Expiring	TAC	Gemini	Travelers
	\$103,107 Liability \$12,028 UM/UIM \$88,935 PD <b>\$204,070 TOTAL</b>	\$102,591 Liability \$20,553 UM/UIM \$102,820 PD <b>\$225,964 TOTAL</b>	\$105,000 Liability \$15,750 PD <b>\$120,750 TOTAL</b>	\$205,809 Liability \$69,835 PD <b>\$275,644 TOTAL</b>

- Notes:
- 1) TAC – For an annual premium of \$84,042, the Liability deductible can be increased to \$5,000
  - 2) TAC - # of autos quoted for AL 694, # of autos quoted for APD 397. OCN - \$21,183,200
  - 3) Gemini – Auto PD limit is \$500,000, \$1,000,000 Aggregate – Over the Road coverage Only
  - 4) Gemini - # of autos quote for AL 694, # of autos quoted for APD 401. OCN - \$20,438,654
  - 5) Travelers – For an annual premium of \$302,184, the Liability deductible can be decreased to \$1,000
  - 6) Travelers - # of autos for AL 626 autos, 68 trailers, # of autos quoted for APD 558. OCN - \$25,093,192
  - 7) Travelers – Physical Damage coverage only applies to all owned auto except model year 2006 and older





# Casualty Premium Summary

Coverage	TAC Expiring	TAC	Gemini	Travelers
General Liability	Not Purchased	\$32,352	\$103,846	\$29,805
Cyber Liability	Included in POL	Included in POL	Not Quoted	\$16,526
Law Enforcement Liability	Not Purchased	\$188,816	Included in GL	Not Quoted
Public Officials and Employment Practices Liability	\$224,512	\$195,907	\$110,922	\$135,780
Automobile Liability and Physical Damage	\$204,070	\$225,964	\$120,750	\$275,644
<b>Total Premium</b>	<b>\$428,582</b>	<b>\$643,039</b>	<b>\$335,518</b>	<b>\$457,755</b>

Notes: 1) GEMINI – Requires a TPA to process claims. First annual fee of \$12,000 subject to year- end audit based on the following:  
 \$2,500 Annual Administration Fee (monthly reports, system access and banking)  
 \$595 per Premise GL Claim  
 \$675 per Auto Bodily Injury Claim  
 \$395 per Auto Property Damage Only Claim  
 \$1,200 per Professional Liability Claim

