



**WILLIAMSON
COUNTY**

1848



Property and Casualty Coverage Analysis RFP NO. 1904-308

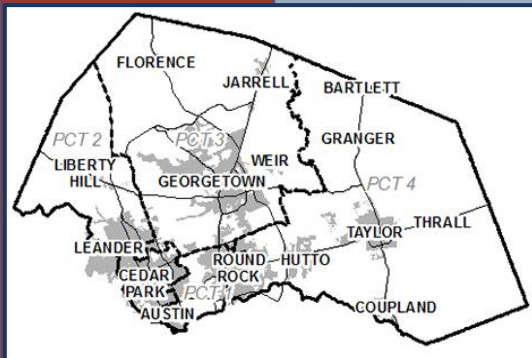




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Property / Boiler & Machinery Insurance

	TAC	Travelers	OneBeacon
Term:	10/1/19 - 10/1/20	10/1/19 - 10/1/20	10/1/19 - 10/1/20
Building & Personal Property	\$329,314,784	\$352,872,645	\$329,314,784
Mobile Equipment	\$9,297,187	\$9,647,187	\$9,468,423
Total Insured Value	\$338,611,971	\$362,519,832	\$338,783,207
Sub-Limits:			
Hardware, Software & Media	Included	Included	\$1,000,000
Boiler & Machinery	\$50,000,000	Full Policy Limits	\$100,000,000
Flood	SFHA - \$2,500,000 Non-SFHA - \$10,000,000	Zone A - \$1,000,000 Low Hazard - \$10,000,000	\$10,000,000 Excluding: A, V & D
Law Enforcement Animals	\$30,000	\$100,000	\$126,000
Earthquake	\$10,000,000	\$10,000,000	\$10,000,000
Extra Expense/Gross Earnings	\$5,000,000	\$1,500,000	\$1,000,000
Increase Cost of Construction	\$2,000,000	\$1,000,000	\$500,000
Newly Acquired Property	\$5,000,000	\$2,500,000	\$2,000,000
Debris Removal	Lesser of 25% of loss or \$2,500,000	Lesser of 25% of loss or \$2,500,000	\$250,000
Outdoor Property	Included	Included	Included
Valuable Papers	\$2,500,000	\$1,000,000	\$500,000
Expediting Expense	\$500,000	\$500,000	\$100,000
Wind Driven Rain	Included	\$2,000,000	No

	TAC	Travelers	OneBeacon
Deductibles:			
All Other Perils	\$25,000	\$25,000	\$25,000
Flood	Non-SFHA - \$25,000 SFHA - \$500,000 excess NFIP	Low Hazard - \$25,000 Zone A – Excess NFIP plus \$100K	\$25,000
Earthquake	\$25,000	\$25,000	\$25,000
Boiler & Machinery	\$25,000	\$25,000	\$25,000
Mobile Equipment	\$1,000	\$1,000	\$1,000
Law Enforcement Animals	\$1,000	\$1,000	\$1,000
Wind & Hail	\$25,000	2%; \$100,000 Minimum	\$25,000

This is an exhibit for basic comparison purposes, and does not change, alter or amend the terms & conditions within the actual insurance policies.

Crime Insurance

	TAC	Travelers	OneBeacon
Term:	10/1/19 - 10/1/20	10/1/19 - 10/1/20	10/1/19 - 10/1/20
Public Employee Dishonesty	\$500,000	\$500,000	\$500,000
Faithful Performance	\$500,000	\$500,000	\$500,000
Money & Securities (Inside/Outside)	\$500,000	\$500,000	\$500,000
Forgery & Alteration	\$500,000	\$500,000	\$500,000
Robbery or Safe Burglary (Inside/Outside)	\$500,000	\$500,000	\$500,000
Computer Fraud	\$500,000	\$500,000	\$500,000
Funds Transfer Fraud	\$500,000	\$500,000	\$500,000
Money Orders & Counterfeit	\$500,000	\$500,000	\$500,000
Deductible	\$1,000	\$1,000	\$1,000
Terms & Conditions:			
Coverage includes loss of funds of others in custody of the Count	Yes	Yes	Yes
Voluntary parting of funds coverage	Yes	Yes	Yes
Terminated employees covered for 90 days after termination of service	No	Yes	Yes
Treasurer, Tax Collector & Tax Office are included	Yes	Yes	No

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General Liability Insurance

	TAC	Travelers	OneBeacon
Term:	10/1/19 - 10/1/20	10/1/19 - 10/1/20	10/1/19 - 10/1/20
Bodily Injury Per Person	\$100,000	\$1,000,000	\$400,000
Bodily Injury Per Accident	\$300,000	\$2,000,000	\$400,000
Property Damage	\$100,000	\$1,000,000	\$400,000
Personal Adv Injury - Per Claim	\$100,000	\$1,000,000	\$400,000
Personal Adv Injury - Aggregate	\$300,000	\$1,000,000	\$400,000
Damage to Premises	\$50,000	\$100,000	\$400,000
EBL - Each Wrongful Act	\$500,000	\$1,000,000	Included in POL
EBL - Total Limit	\$500,000	\$3,000,000	Included in POL
GL Deductible	\$25,000	\$25,000	\$50,000 SIR
EBL Deductible	\$1,000	\$1,000	\$50,000 SIR
Terms & Conditions:			
Contractual Liability - Host Liquor	Yes	Yes	Yes
Incidental Medical Malpractice	Yes	Yes	Yes
Watercraft	Less than 26 feet	Less than 25 feet	Under 300 horsepower
Defense Cost Outside Limit	Yes	Yes	Yes
Blanket Waiver of Subrogation	No	Yes	Yes
Abuse & Molestation	No	Can be added	\$300,000 per Occurrence
Care, Custody & Control	No	Yes	Yes
Employees as Insureds	Yes	Yes	Yes
Volunteers as Insureds	Yes	Yes	Yes
Mobile Equipment Liability	Yes	Yes	Yes

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Cyber Liability Insurance

	TAC	Travelers	AIG
Term:	10/1/19 - 10/1/20	10/1/19 - 10/1/20	10/1/19 - 10/1/20
Security & Privacy Liability & Expense	\$2,000,000	\$2,000,000	\$2,000,000
Regulatory Action	\$250,000 Penalties & Expense	\$2,000,000	\$2,000,000
Cyber Extortion	Excluded	\$2,000,000	\$2,000,000
Deductible:	\$25,000	\$25,000	\$25,000
Terms & Conditions:			
Notice, credit monitoring, forensics, investigations & public relations included?	Yes	Yes	Yes
Claims Made Form	Yes	Yes	Yes
PCI-DSS Assessment Coverage	Yes	Yes	Yes
Control group definition amendatory endorsement (amending list of officers; non-administrative personnel)	No	Yes	Yes
Criminal reward coverage extension	No	Yes	Yes
Cyber terrorism included	Yes	Yes	Yes
Confidential information to include third party company data	Yes	Yes	Yes
No Encryption exclusion	No	Yes	Yes
Data restoration to be included in the definition of a loss	No	Yes	Yes

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Law Enforcement Liability Insurance

	TAC	Travelers	OneBeacon
Term:	10/1/19 - 10/1/20	10/1/19 - 10/1/20	10/1/19 - 10/1/20
Aggregate Limit	\$2,000,000	\$2,000,000	\$2,000,000
Per Wrongful Act	\$2,000,000	\$2,000,000	\$2,000,000
Deductible	\$25,000	\$25,000	\$50,000 SIR
Terms & Conditions:			
Wilco, Law Enforcement, Employees, Elected/Appointed Officials, Volunteers, Wilco Boards, Juvenile Probation Dept, District Judge, Unmanned Aircraft	Yes	Yes	Yes
Pay on Behalf of Basis & Duty to Defend	Yes	Yes	Yes
Defense in Addition to the Limit	Yes	Yes	Yes
Libel, Slander, Wrongful Entry, False Arrest, Discrimination, Bodily Injury, Violation of Civil Rights, Invasion of Privacy, Humiliation, False Imprisonment, Unlawful Prosecution	Yes	Yes	Yes
Assisting other Political Subdivisions	Yes	Yes	Yes
Intentional Acts	Yes	Yes	Yes
Sexual Abuse & Molestation	No	Yes	Yes
Moonlighting	Yes	Yes	Yes
Commandeered Vehicles	No. AL Coverage	Yes	Yes
Criminal Acts	No covg for perpetrator. Wilco has covg if did not consent or have knowledge of the act.	Yes	Yes
Negligence, E&O, Breach of Contract	Breach of Contract not Included	Yes	Yes

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Public Officials/Employment Practices Liability

	TAC	Travelers	OneBeacon
Term:	10/1/19 - 10/1/20	10/1/19 - 10/1/20	10/1/19 - 10/1/20
Aggregate Limit	\$2,000,000	\$2,000,000	\$2,000,000
Per Wrongful Act	\$2,000,000	\$2,000,000	\$2,000,000
EPL - Aggregate	Shared Limit	\$2,000,000	\$2,000,000
EPL - Per Wrongful Act	Shared Limit	\$2,000,000	\$2,000,000
Retro-Active Date	9/1/2013	9/1/2013	9/1/2013
Deductible	\$25,000	\$25,000	\$50,000 SIR
Wilco, Elected/Appointed Officials, Employees, Volunteers, County Boards, District Judge, District Attorney, County Clerk, District Clerk	Yes	Yes	Yes
Pay on Behalf of Basis	Yes	Yes	Yes
Defense Costs in Addition to the Limits	Yes	Inside for EPL	Yes
Punitive Damages	Yes	Yes	Yes
Back Wages	\$100K Per Claim; \$250K Agg	Yes	Yes
Future Wages	No	Yes	Yes
Violation of Civil Rights	Yes	Yes	Yes
Right and Duty to Defend	Yes	Yes	Yes
Sexual Misconduct, Discrimination & Mental Injury	Yes	Yes	Yes
Administrative Hearings	Yes	Yes	Yes
Intentional Acts	Yes	Yes	Yes
Defense for Non-Monetary Damages	No	Yes. Injunctive Relief	No
Personal Injury including Employees	No	Yes	Yes



	TAC	Travelers	OneBeacon
Employee Discrimination / Harassment	Yes	Yes	Yes
Wrongful Termination	Yes	Yes	Yes
Retaliation	Yes	Yes	Yes
Negligence, E&O, Breach of Contract	Yes	Yes	No Breach of Contract

TAC – County or District Clerk – \$1,000,000 Limit, \$1,000 Deductible; Retro Dates 1/1/2015 and 1/30/2014

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Automobile Liability and Physical Damage

	TAC	Travelers	OneBeacon
Term:	10/1/19 - 10/1/20	10/1/19 - 10/1/20	10/1/19 - 10/1/20
Bodily Injury - Per Person	\$100,000	\$1,000,000	\$400,000
Bodily Injury - Per Accident	\$300,000	\$1,000,000	\$400,000
Property Damage	\$100,000	\$1,000,000	\$400,000
Liability Deductible	\$1,000	\$0	\$50,000 SIR
Physical Damage Deductible	\$2,500	\$2,500	\$2,000
Hired Car Physical Damage			
Maximum Per Vehicle	No Coverage	\$50,000	\$50,000
Comprehensive Deductible	No Coverage	\$2,500	\$1,000
Collision Deductible	No Coverage	\$2,500	\$1,000
Garage keepers			
Maximum Per Vehicle	\$50,000 (Included in GL)	\$100,000	\$30,000
Comprehensive Deductible	\$1,000	\$500; \$2,500 Max	\$1,000; \$2,500 Max
Collision Deductible	\$1,000	\$1,000	\$2,500
Terms & Conditions:			
Hired & Non-Owned Liability	Yes	Yes	Yes
Symbol 1 Auto Liability and PD	No	Yes. Symbol 10 for PD	Yes. Symbol 7 for PD
Broad Named Insured	No	Yes	Yes
Errors & Omissions	Yes	Yes	Yes
Hired Autos Specified as Covered Autos	Yes	Yes	Yes
Garage keepers Liability	Included in GL	Yes	Yes
Exclusion or limitation for permissive use of County owned vehicles by third party vendors/contractors?	No	No	Yes

	TAC	Travelers	OneBeacon
Automatic coverage provided for vehicles acquired during policy term and premium for deletions/additions determined at year-end audit?	No	Yes	Yes
Blanket Additional Insured where required by contract?	No	Yes	Yes
Blanket waiver of subrogation where required by contract?	No	Yes	Yes
Coverage applies to mobile equipment being transported by a covered vehicle?	No	Yes	Yes
Electronic equipment coverage if permanently attached to vehicle?	Yes	Yes	Yes
# of Vehicles/Trailers Quoted for AL	766	775	775
# of Vehicles/Trailers Quoted for APD	500	553	614
Expected AL Deductible Costs	\$17,000	\$0	\$83,266

Notes:

- Wilco averages 17 AL claims per year. The average claim value is \$4,898. In order to determine the TAC deductible costs, average claim count (17) was multiplied by the AL deductible (\$1,000), which equates to \$17,000 average deductible costs per year.
- Wilco averages 17 AL claims per year. The average claim value is \$4,898. In order to determine the OneBeacon deductible costs, average claim count (17) was multiplied by the average claim amount of \$4,898, which equates to \$83,266. Only one AL claim in the last 5 years has exceeded \$50,000 in value.

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Workers Compensation Insurance

	TAC	Travelers	Bitco	TPS
Term:	01/1/20 - 01/1/21	10/1/19 - 10/1/20	10/1/19 - 10/1/20	10/1/19 - 10/1/20
Annual Payroll	\$110,598,266	\$110,598,266	\$110,598,266	\$110,598,266
Limits				
Workers Compensation	Statutory	Statutory	Statutory	Statutory
Employers Liability				
Death by Accident	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Death by Disease	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Aggregate - Per Coverage Period	\$2,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Optional Coverage				
Elected Officials	Yes	Yes	Yes	Yes
Volunteers - Fire Fighters	No	No	No	Yes
Volunteers - Law Enforcement	Yes	Yes	Yes	Yes
Volunteers - Emergency Medical	No	No	No	Yes
Volunteers - All Others	Yes	Yes	Yes	Yes
Jurors	Yes	Yes	Yes	Yes
Election Workers (Non-Employees)	No	No	No	Yes
Deductible	\$0	\$0	\$0	\$0

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Premium Summary

All premiums in the summary have been adjusted to provide apples to apples comparison. Explanations are below.

	TAC	Travelers	OneBeacon / Bitco	TPS
Property / Boiler & Machinery	\$293,863	\$280,715	\$392,356	\$0
General Liability	\$33,126	\$21,527	\$73,161	\$0
Law Enforcement Liability	\$315,803	\$124,156	\$233,348	\$0
Public Officials Liability	\$189,196	\$62,400	\$110,293	\$0
Crime	Included in Property	\$9,043	\$663	\$0
Cyber Liability	Included in POL	\$41,892	\$19,220	\$0
Auto Liability	\$121,680	\$230,372	\$355,832	\$0
Auto Physical Damage	\$146,224	\$93,233	Included in AL	\$0
Workers Compensation	\$751,931	\$886,524	\$832,614	\$917,496
Third Party Administrator	\$0	\$0	\$12,000	\$0
Expected Auto Liability Deductible Costs in Excess of \$0 AL Deductible	\$17,000	\$0	\$83,266	\$0
Total Cost	\$1,868,823	\$1,749,862	\$2,112,753	\$917,496

Travelers – Provided an optional \$3M Umbrella for an additional premium of \$74,672. Total Premium: \$1,823,557

General Notes

TAC – WC premium shown is contingent on purchasing GL. If GL is not purchased, the premium is \$768,640. WC on its own will be \$827,124.

TAC - Property cannot be purchased alone. Liability lines are a package with the option to purchase GL. WC can be purchased alone.

Travelers - All lines of coverage must be bound with the exception of the Crime & Cyber.

OneBeacon - Will write the Casualty lines without the property. The other program it can be paired with is TAC, which will increase the cost and require a TPA contract.

Bitco - Will provide Workers' Compensation only. The only other P&C program it can be paired with is TAC, which will increase the cost.

TPS - Provided a Workers' Compensation only quote. Any P&C program it can be paired with (TAC & OneBeacon) will increase the cost.

TAC - Took the TAC quoted rate for Buildings and Mobile equipment, then applied the rates to the Travelers values. Then the Crime and BI/EE premiums were added.

OneBeacon - Took the OB quoted rate and applied it to the Travelers values.

TAC Auto - Took the TAC quoted AL & APD rates and applied it to the Travelers auto count.