

The recommendation of our Broker, Ben Odom, and of the Risk Management team is to select Option 2, as shown below. We believe it to be the best overall program for the needs of the County at this time.

Williamson County 2022 - 2023 Insurance Renewal				
	10/1/21 - 10/1/22 Travelers, Intact, Bitco & QBE	10/1/22 - 10/1/23 BUDGET	10/1/22 - 10/1/23 Option 1 Travelers, Safety National, QBE, Kinsale & Bitco	10/1/22 - 10/1/23 Option 2 Travelers, Safety National, QBE, Kinsale & Bitco
<b>Property Premium</b>	<b>\$860,500.00</b>	<b>\$1,161,675.00</b>	<b>\$990,000.00</b>	<b>\$1,142,880.00</b>
Total Insured Value	\$395,793,556	\$395,793,557	\$446,474,249	\$446,474,249
All Other Perils Deductible	\$25,000	\$25,000	\$25,000	\$25,000
Wind/Hail Deductible	3%; Minimum \$1,000,000	3%; Minimum \$1,000,000	3%; Minimum \$1,000,000	3%; Minimum \$100,000
Mobile Equipment Deductible	\$25,000 (RC)	\$25,000 (RC)	\$25,000 (RC)	\$25,000 (RC)
<b>Casualty Premium</b>	<b>\$1,497,760.68</b>	<b>\$1,926,227.31</b>	<b>\$1,925,837.00</b>	<b>\$1,925,837.00</b>
General Liability Limit	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
General Liability Limit Agg	\$1,000,000	\$1,000,000	\$4,000,000	\$4,000,000
General Liability Retention	\$100,000	\$100,000	\$100,000	\$100,000
Public Officials Limit	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
Public Officials Retention	\$100,000	\$100,000	\$100,000	\$100,000
Law Enforcement Limit	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Law Enforcement Retention	\$250,000	\$250,000	\$500,000	\$500,000
Umbrella Limit	\$3,000,000	\$3,000,000	\$2,000,000	\$2,000,000
Coverages Included	AL, GL, POL, EL	AL, GL, POL, EL	GL, POL, EL	GL, POL, EL
Crime Limit	\$500,000	\$500,000	\$500,000	\$500,000
Crime Deductible	\$5,000	\$5,000	\$5,000	\$5,000
Cyber Limit	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Cyber Deductible	\$25,000	\$25,000	\$50,000	\$50,000
<b>Auto Liability Premium</b>	<b>\$298,742.00</b>	<b>\$453,263.31</b>	<b>\$352,888.00</b>	<b>\$352,888.00</b>
Auto Liability Limit	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Auto Liability Retention	\$100,000	\$100,000	\$100,000	\$100,000
<b>Auto PD Premium</b>	<b>\$344,802.00</b>	<b>\$130,000.00</b>	<b>\$130,886.00</b>	<b>\$130,886.00</b>
Auto PD Coverage?	Yes	Yes	Yes	Yes
Auto PD Deductible	\$3,000	\$3,000	\$25,000	\$25,000
Auto CAT PD Limit	N/A	N/A	N/A	N/A
All Other Perils Deductible	N/A	N/A	N/A	N/A
Wind/Hail Deductible	N/A	N/A	N/A	N/A
<b>Workers Comp Premium</b>	<b>\$1,313,660.00</b>	<b>\$1,677,976.00</b>	<b>\$1,677,931.00</b>	<b>\$1,677,931.00</b>
Projected Payroll	\$121,578,164	\$121,578,164	\$117,697,810	\$117,697,810
Deductible	\$0	\$0	\$0	\$0
<b>TRV Extended Reporting</b>	<b>\$201,870.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Total Premium</b>	<b>\$4,517,334.68</b>	<b>\$5,349,141.62</b>	<b>\$5,077,542.00</b>	<b>\$5,230,422.00</b>
Premium To Insurance Budget			-\$271,599.62	-\$118,719.62