

Williamson County 2023 - 2024 Insurance Renewal

	10/1/22 - 10/1/23 Travelers, Safety National, QBE, Kinsale & Bitco	10/1/23 - 10/1/24 BUDGET	10/1/23 - 10/1/24 Option 1 Travelers, Safety National, AIG, & Kinsale	10/1/23 - 10/1/24 Option 2 Travelers, Safety National, AIG, & Kinsale
Property Premium	\$975,000.00	\$1,510,177.50	\$1,506,559.00	\$1,496,306.00
Total Insured Value	\$446,474,249	\$454,271,051	\$454,271,051	\$454,271,051
Loss Limit	\$446,474,249	\$454,271,051	\$150,000,000	\$175,000,000
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 \$250,000	3%; Minimum \$500,000
Mobile Equipment Deductible	\$25,000 (RC)	\$25,000 (RC)	\$25,000 (RC)	\$25,000 (RC)
Casualty Premium	\$1,923,589.24	\$2,202,232.86	\$2,190,773.41	\$2,190,773.41
General Liability Limit	\$2,000,000	\$2,000,000	\$4,000,000	\$4,000,000
General Liability Limit Agg	\$4,000,000	\$4,000,000	\$4,000,000	\$4,000,000
General Liability Retention	\$100,000	\$100,000	\$100,000	\$100,000
Public Officials Limit	\$2,000,000	\$2,000,000	\$4,000,000	\$4,000,000
Public Officials Retention	\$100,000	\$100,000	\$150,000	\$150,000
Law Enforcement Limit	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Law Enforcement Retention	\$500,000	\$500,000	\$500,000	\$500,000
Umbrella Limit	\$2,000,000	\$2,000,000	\$0	\$0
Coverages Included	GL, POL, EL	GL, POL, EL	N/A	N/A
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	\$50,000	\$50,000	\$50,000	\$50,000
Auto Liability Premium	\$352,888.00	\$543,915.97	\$410,865.00	\$410,865.00
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
Auto PD Premium	\$130,886.00	\$156,000.00	\$152,314.00	\$152,314.00
Auto PD Coverage?	Yes	Yes	Yes	Yes
Auto PD Deductible	\$25,000	\$25,000	\$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
Workers Comp Premium	\$1,677,931.00	\$275,000.00	\$259,887.00	\$259,887.00
Projected Payroll	\$117,697,810	\$148,252,530	\$148,252,530	\$148,252,530
Self Insured Retention	\$0	\$0	\$750,000 / \$500,000	\$750,000 / \$500,000
Total Premium	\$5,060,294.24	\$4,687,326.33	\$4,520,398.41	\$4,510,145.41
Premium To Insurance Budget			-\$166,927.92	-\$177,180.92