

Williamson County 2024 - 2025 Insurance Renewal

	10/1/23 - 10/1/24 Travelers, Safety National, AIG & Kinsale	10/1/24 - 10/1/25 BUDGET	10/1/24 - 10/1/25 Option 1 Travelers, Safety National, AIG, & Kinsale	10/1/24 - 10/1/25 Option 2 Travelers, Safety National, AIG, & Kinsale
Property Premium	\$1,506,559.00	\$1,788,524.40	\$1,633,777.05	\$1,589,070.15
Total Insured Value	\$454,271,051	\$468,777,603	\$468,777,603	\$468,777,603
Loss Limit	\$150,000,000	\$150,000,000	\$150,000,000	\$150,000,000
All Other Perils Deductible	\$25,000	\$25,000	\$25,000	\$100,000
Wind/Hail Deductible	3%; Minimum \$250,000	3%; Minimum \$250,000	3%; Minimum \$250,000	3%; Minimum \$250,000
Mobile Equipment Deductible	\$25,000 (RC)	\$25,000 (RC)	\$25,000 (RC)	\$25,000 (RC)
Casualty Premium	\$2,190,773.41	\$2,410,236.44	\$2,214,184.71	\$2,214,184.71
General Liability Limit	\$4,000,000	\$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	\$4,000,000	\$2,000,000	\$4,000,000	\$4,000,000
Public Officials Retention	\$150,000	\$150,000	\$200,000	\$200,000
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
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	\$410,865.00	\$495,119.49	\$432,876.00	\$432,876.00
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	\$152,314.00	\$175,922.67	\$169,218.00	\$169,218.00
Auto PD Coverage?	Yes	Yes	Yes	Yes
Auto PD Deductible	\$25,000	\$25,000	\$50,000	\$50,000
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	\$259,887.00	\$280,677.96	\$280,631.00	\$280,631.00
Projected Payroll	\$148,252,530	\$155,665,157	\$148,252,530	\$148,252,530
Self Insured Retention	\$750,000 / \$500,000	\$750,000 / \$500,000	\$750,000 / \$500,000	\$750,000 / \$500,000
Total Premium	\$4,520,398.41	\$5,150,480.96	\$4,730,686.76	\$4,685,979.86
Premium To Insurance Budget			-\$419,794.20	-\$464,501.10