

Williamson County 2025 - 2026 Insurance Renewal

	10/1/24 - 10/1/25 Travelers, Safety National, AIG, & Kinsale	10/1/25 - 10/1/26 BUDGET	10/1/25 - 10/1/26 Travelers, Safety National, AIG, & Kinsale	10/1/25 - 10/1/26 Travelers, Metis & Midwest Employers
Property Premium	\$1,633,777.05	\$2,014,825.00	\$1,705,822.00	\$1,705,822.00
Total Insured Value	\$468,777,603	\$537,344,918	\$537,344,918	\$537,344,918
Loss Limit	\$150,000,000	\$150,000,000	\$150,000,000	\$150,000,000
All Other Perils Deductible	\$25,000	\$25,000	\$25,000	\$25,000
Water Damage Deductible	\$100,000	\$100,000	\$100,000	\$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	\$2,214,184.71	\$2,378,039.00	\$2,276,472.06	\$1,983,641.57
General Liability Limit	\$4,000,000	\$4,000,000	\$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	\$4,000,000	\$4,000,000	\$4,000,000
Public Officials Retention	\$200,000	\$200,000	\$200,000	\$100,000
Law Enforcement Limit	\$4,500,000	\$4,500,000	\$4,500,000	\$4,750,000
Law Enforcement Retention	\$500,000	\$500,000	\$500,000	\$250,000
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	\$3,000,000	\$3,000,000
Cyber Deductible	\$50,000	\$50,000	\$50,000	\$50,000
WC Buffer Limit	N/A	N/A	N/A	\$500,000
Final WC Deductible	N/A	N/A	N/A	\$250,000
Budget	\$635,129,938	\$702,428,992	\$702,428,992	\$702,428,992
Auto Liability Premium	\$432,876.00	\$620,497.00	\$432,876.00	\$347,826.00
Number of Units	968	984	984	984
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	\$0.00	\$0.00	\$0.00	\$0.00
Auto PD Coverage?	No	No	No	Yes - Auto CAT PD
Auto PD Deductible	N/A	N/A	N/A	\$100,000 \$10,000 Per Vehicle
Auto CAT PD Limit	N/A	N/A	N/A	\$2,500,000
Workers Comp Premium	\$280,631.00	\$294,663.00	\$264,271.00	\$264,957.00
Projected Payroll	\$148,252,530	\$146,590,345	\$146,590,344	\$146,590,345
Self Insured Retention	\$750,000 / \$500,000	\$750,000 / \$500,000	\$750,000 / \$500,000	\$750,000
SIR After Buffer	N/A	N/A	N/A	\$250,000
Total Premium	\$4,561,468.76	\$5,308,024.00	\$4,679,441.06	\$4,302,246.57
Premium To Insurance Budget			-\$628,582.94	-\$1,005,777.43
Insurance Cost Per \$1,000 Budget	\$7.18	\$7.56	\$6.66	\$6.12