

Williamson County 2026 - 2027 Insurance Renewal

	10/1/25 - 10/1/26 Travelers, Metis & Midwest Employers	10/1/26 - 10/1/27 BUDGET	10/1/26 - 10/1/27 Travelers, Metis & Midwest Employers Option 1	10/1/26 - 10/1/27 Stratis, Metis & Midwest Employers Option 2
Property Premium	\$1,705,822.00	\$1,815,992.00	\$1,729,897.00	\$1,422,362.00
Total Insured Value	\$537,344,918	\$667,788,359	\$667,788,359	\$667,788,359
Loss Limit	\$150,000,000	\$150,000,000	\$150,000,000	\$250,000,000
All Other Perils Deductible	\$25,000	\$25,000	\$25,000	\$25,000
Water Damage Deductible	\$100,000	\$100,000	\$100,000	\$25,000
Wind/Hail Deductible	3%; Minimum \$250,000	3%; Minimum \$250,000	3%; Minimum \$250,000	2%; Minimum \$100,000
Mobile Equipment Deductible	\$25,000 (RC)	\$25,000 (RC)	\$25,000 (RC)	\$25,000 (RC)
Casualty Premium	\$1,983,641.57	\$2,120,323.00	\$2,052,308.95	\$2,052,308.95
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	\$100,000	\$100,000	\$100,000	\$100,000
Law Enforcement Limit	\$4,750,000	\$4,750,000	\$4,750,000	\$4,750,000
Law Enforcement Retention	\$250,000	\$250,000	\$250,000	\$250,000
Crime Limit	\$500,000	\$500,000	\$1,000,000	\$1,000,000
Crime Deductible	\$5,000	\$5,000	\$5,000	\$5,000
Cyber Limit	\$3,000,000	\$3,000,000	\$5,000,000	\$5,000,000
Cyber Deductible	\$50,000	\$50,000	\$50,000	\$50,000
WC Buffer Limit	\$500,000	\$500,000	\$500,000	\$500,000
Final WC Deductible	\$250,000	\$250,000	\$250,000	\$250,000
Budget	\$702,428,992	\$712,565,703	\$712,565,703	\$712,565,703
Auto Liability Premium	\$347,826.00	\$429,839.00	\$334,777.00	\$334,777.00
Number of Units	984	902	902	902
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?	Yes - Auto CAT PD	Yes - Auto CAT PD	Yes - Auto CAT PD	Yes - Auto CAT PD
Auto PD Deductible	\$100,000 \$10,000 Per Vehicle	\$100,000 \$10,000 Per Vehicle	\$100,000 \$10,000 Per Vehicle	\$100,000 \$10,000 Per Vehicle
Auto CAT PD Limit	\$2,500,000	\$2,500,002	\$2,500,000	\$2,500,000
Workers Comp Premium	\$264,957.00	\$338,543.00	\$286,723.00	\$286,723.00
Projected Payroll	\$146,590,345	\$168,778,477	\$168,778,477	\$168,778,477
Self Insured Retention	\$750,000	\$750,000	\$750,000	\$750,000
SIR After Buffer	\$250,000	\$250,000	\$250,000	\$250,000
Total Premium	\$4,302,246.57	\$4,704,697.00	\$4,403,705.95	\$4,096,170.95
Premium To Insurance Budget			-\$300,991.05	-\$608,526.05
Insurance Cost Per \$1,000 Budget	\$6.12	\$6.60	\$6.18	\$5.75