

**Wells Fargo Insurance Services USA, Inc.**  
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Dallas, Texas 75254  
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September 15, 2014

Ms. Cynthia Mares  
Director of Administrative Services  
Webb County  
1110 Washington Street, Ste. 204  
Laredo, TX 78040

Re: 10-1-14/15 Property & Casualty Renewal

Dear Ms. Mares,

Wells Fargo Insurance is pleased to present your 14-15 property & casualty insurance renewal proposal for your review and adoption. OneBeacon Government Risks (OBGR) was able to renew with only a +2.7% rate increase which was less than originally agreed. All other renewal quotes are in line with the 2014 insurance marketplace. Please note that Midwest Employers Casualty offered three different options for the County's consideration.

OBGR used the 13-14 automobile schedule as the 14 -15 automobile schedule is still being finalized. OBGR will provide an updated automobile premium upon receipt of the 14-15 automobile schedule which may result in minor additional premiums owed due to an expected increase in the number of units.

Wells Fargo Insurance respectfully requests our renewal proposal be presented to the Webb County Commissioners' Court for approval.

Please contact me with any questions. Thanks for placing your trust and business with Wells Fargo Insurance.

Sincerely,

Robert S. Bookhammer III, ARM, CSRM, RMPE  
Senior Vice President  
National Public Sector Specialist

## Premium overview

Coverage	Expiring premium	Renewal
Property	\$155,519.00	\$165,245.00
Terrorism	Not Taken	\$5,477.00
General liability	\$52,734.00	\$56,184.00
Terrorism	Not Taken	\$2,809.00
Inland Marine	\$133.00	\$133.00
Commercial automobile	\$74,138.00	\$65,995.00
State Surcharges (Not included in premium)	\$8.00	\$8.00
Professional Liability	\$159,417.00	\$159,718.00
Excess liability	\$67,916.00	\$66,883.00
Terrorism	Not Taken	\$669.00
Boiler and machinery	\$10,014.00	\$9,521.00
CAT Auto	\$5,000.00	\$5,000.00
Excess Workers Compensation-\$500,000 Specific Retention; \$600,000 Specific Retention Class Code 7704 and 7720 (Option 1 Expiring)	\$120,229.00	\$124,503.00
Excess Workers Compensation-\$600,000 Specific Retention All Class Codes (Option 2)	N/A	\$119,034.00
Excess Workers Compensation-\$750,000 Specific Retention All Class Codes (Option 3)	N/A	\$106,228.00
Aviation	\$18,352.00	\$18,352.00
<b>Total premium</b>	<b>\$663,506.00</b>	<b>\$680,497.00</b>
<b>Total premium (Excess Workers Compensation – Option 2)</b>		<b>\$675,028.00</b>
<b>Total premium (Excess Workers Compensation – Option 3)</b>		<b>\$662,222.00</b>

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only. This is a quotation of coverage only. It is not a binder. This proposal does not amend or alter the insurance contract.

Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.  
 Proposal date: 9/15/2014 Prepared for Webb County  
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