

Premium overview

Coverage	Expiring 15-16 premium	16-17 Renewal Proposal	16-17 Renewal Proposal Option
Property (includes TRIPRA)	\$148,813	\$154,932	\$154,932
Boiler & machinery	\$10,045	\$9,881	\$9,881
Crime	Included in Property	Included in Property	Included in Property
Commercial liability coverages (Includes TRIPRA)	\$60,062	\$61,727	\$61,727
Automobile CAT physical damage	\$5,000	\$5,000	\$5,000
Commercial automobile	\$69,844	\$70,612	\$70,612
Inland marine	\$19,489	\$21,345	\$21,345
Professional liability	\$150,723	\$152,690	\$152,690
Excess liability (Includes TRIPRA)	\$64,381	\$68,913	\$68,913
Excess workers compensation	\$139,297	\$143,110	\$143,110
Aviation liability & hull physical damage (Includes TRIPRA)	\$18,352	\$18,295*	\$14,925**
State surcharges	\$8	\$8	\$8
Total premium including TRIPRA	\$686,014	\$707,903	\$704,533

*ACE Aviation Renewal Quote

**AIG Aviation Optional Quote

Please note that if the County increases their liability and professional coverage retentions to \$75,000 (currently they are \$50,000), the annual premium will be reduced by \$35,000. Please note the average annual claims expense excess of \$50,000 but less than \$75,000 is \$1,910 since 2008.

If the County opts to insure all vehicles 2012 and newer for automobile physical damage, the additional premium would be \$50,660. There have been multiple collisions which have cost the County unplanned out-of-pocket expenses which would have been paid for by this coverage if carried.

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: 8/26/2016 Prepared for Webb County
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