## WEB COUNTY, TEXAS PROPERTY CASUALTY RFP 2020-009 INITIAL ANALYSIS

Line of Coverage	Current Program			Proposed Program	Baldwin Cox		Proposed Program	McGriff		Proposed Program	USI		
	Carrier	Description of Coverage	Premium	Carrier	Description of Coverage	Premium	Carrier	Description of Coverage	Premium	Carrier	Description of Coverage	Premium	
		\$2,000,000 combined bodily				•		'	•				
		injury and property damage per									\$2,000,000 combined bodily injury and property		
		occurrence; \$4,000,000 general									damage per occurrence; \$4,000,000 general		
		aggregate; \$4,000,000									aggregate; \$4,000,000 products/completed		
		products/completed operations									operations aggregate; \$500,000 damage to premises		
											1		
		aggregate; \$500,000 damage to									rented to Webb County; \$4,000,000 aggregate for		
		premises rented to Webb									employee benefits liability. \$100,000 SIR each		
		County; \$2,000,000 personal &									occurrence. Exception to pollution exclusion for		
		advertising injury; \$2,000,000									HVAC emissions. Added endorsement to provide		
		per employee \$4,000,000									limited exception for designated pollutants; added		
		aggregate for employee benefits									endorsement to provide pollution coverage for		
	Safety National Casualty	liability. \$100,000 SIR each								Safety National	pesticides and herbicides; added limited contractual		
General Liability	Corporation		\$ 62,512							Casualty Corporation	liability coverage for personal and advertising liability.	\$ 71,798	1.148547
General Elability	co.po.u.io.i	occurrence.	02,012							Safety National	industry coverage for personal and davertising natinty	<i>ϕ</i> ,1,,50	
											Same as above except \$150,000 SIR.	\$ 64,949	
										Casualty Corporation	Same as above except \$130,000 Sin.	\$ 04,545	
		\$2,000,000 each wrongful act											
		and in the aggregate; \$100,000									\$2,000,000 each wrongful act and in the aggregate;		
Law Enforcement Lightlitu	C-f-+ . C		ć F0.036							Cofee Constale	\$100,000 SIR	ć 64.000	1.05
Law Enforcement Liability Sa	Safety Specialty	Sik	\$ 58,936							Safety Specialty		\$ 61,883	1.05
										Safety Specialty	Same as above except \$150,000 SIR	\$ 55,359	
		l+										T	_
		\$2,000,000 per occurrence											
		combined single limit for bodily											
		injury and property damage.											
		Coverage applies to any auto,											
		including hired and non-owned											
		autos. \$100,000 Un/Under									\$2,000,000 per occurrence combined single limit for		
		insured auto coverage for									bodily injury and property damage. Coverage applies		
		owned autos. Physical damage									to any auto, including hired and non-owned autos.		
		coverage for leased and grant									\$100,000 Un/Under insured auto coverage for owned		
		funded autos only, subject to a									autos. Physical damage coverage for leased and grant		
Automobile Liability &	Safety National Casualty	\$5,000 deductible for each								Safety National	funded autos only, subject to a \$5,000 deductible for		
		1	4 70.000									4 454 050	4 007000
Physical Damage	Corp.	comprehensive and collision.	\$ 79,203							Casualty Corp.	each comprehensive and collision.	\$ 151,063	1.907289
										Safety National			
										Casualty Corp.	Same as above except \$150,000 SIR	\$ 143,887	
		l+											
		\$2,000,000 each wrongful act											
		and in the aggregate; \$100,000									\$2,000,000 each wrongful act and in the aggregate;		
Public Officials Liability	Safety Specialty	SIR. Retro Date 10-1-1989	\$ 41,333							Safety Specialty	\$100,000 SIR. Retro Date 10-1-1989	\$ 49,847	1.205977
										Safety Specialty	Same as above except \$150,000 SIR	\$ 44,468	
Employment Practices		Included in Public Official											
Liability	Safety Specialty	Liability	Included							Safety Specialty	Included in Public Official Liability	Included	
										Safety Specialty	Same as above	Included	
		_									,		
					\$1,000,000 Educators legal								
					liability, \$1,000,000 Employment								
					Practices liability, \$1,000,000								
		\$1,000,000 aggregate for			policy aggregate. \$50,000								
		damages; various claims			defense reimbursement and								
		expense limits from \$25,000 to			\$100,000 aggregate. Expenses			\$1,000,000 aggregate for damages	;				
		\$100,000. Expenses outside			outside the limit. SIR each claim		National Union Fire	various claims expense limits from			\$1,000,000 each wrongful act and in the aggregate;		
		limits. Retro Date 10-1-2011.			\$10,000. No retro date-full prior			\$25,000 to \$100,000. Retro Date 1	0-	QBE Specialty	claims made, full prior acts (not retro date); expenses		
School Leader's E & O	Illinois National/AIG		\$ 7,745		acts.	\$ 3,234	Pittsburgh, PA	1-2011	\$ 8,131	Insurance Co.	outside limits; \$10,000 deductible.	\$ 4,358	
School Leader 3 L & O	miliois National/Ald	725,000 deductible each claim.	7 7,743		Same as above except \$25,000	7 3,234	rittsburgii, FA	1 2011	9 0,131	QBE Specialty	outside iiiiiis, 910,000 deddetible.	7 4,336	-
						I .							
				Insurance Company		\$ 3,129				Insurance Co.	Same as above except \$25,000 deductible.	\$ 3,855	

Line of Coverage	Current Program			Proposed Program	Baldwin Cox		Proposed Program	McGriff		Proposed Program	<u>USI</u>		
	Carrier	Description of Coverage	Premium	Carrier	Description of Coverage	Premium	Carrier	Description of Coverage	Premium	Carrier	Description of Coverage	Premium	
					\$2,000,000 Educators legal								
					liability, \$2,000,000 Employment								
					Practices liability, \$2,000,000								
					policy aggregate. \$50,000 defense reimbursement and								
					\$100,000 aggregate. Expenses								
					outside the limit. SIR each claim						\$1,000,000 each wrongful act \$2,000,000 in the		
				Indian Harbor	\$10,000. No retro date-full prior					QBE Specialty	aggregate; claims made, full prior acts (not retro		
				Insurance Company		\$ 4,389				Insurance Co.	date); expenses outside limits; \$10,000 deductible.	\$ 4,629	
				Indian Harbor	Same as above except \$25,000					QBE Specialty			
				Insurance Company		\$ 4,284				Insurance Co.	Same as above except 25,000 deductible.	\$ 4,095	
					\$3,000,000 Educators legal								
					liability, \$3,000,000 Employment								
					Practices liability, \$3,000,000								
					policy aggregate. \$50,000 defense reimbursement and								
					\$100,000 aggregate. Expenses								
					outside the imit. SIR each claim								
				Indian Harbor	\$10,000. No retro date-full prior								
				Insurance Company		\$ 5,544							
				Indian Harbor	Same as above except \$25,000								
				Insurance Company		\$ 5,439							
		1											
		Statutory workers											
		compensation, \$2,000,000											
		maximum liability for employers liability. \$600,000 SIR for police,											
		fire and aircraft related injuries;									Statutory workers compensation, \$2,000,000		
		\$500,000 SIR all other injuries.									maximum liability for employers liability. \$600,000		
		Estimated premium subject to									SIR for police, fire and aircraft related injuries;		
		audit, and based on estimated									\$500,000 SIR all other injuries. Estimated premium		
Excess Workers'	Safety National Casualty	payrolls of \$66,559,408 at								Safety National	subject to audit, and based on estimated payrolls of		
Compensation	Corporation	inception.	\$ 115,281								\$74,882,023 at inception.	\$ 129,696	
										Safety National	Same as above except \$750,000 SIR for each claim,	1.	
										Casualty Corporation	any classification.	\$ 136,210	
		\$1,000,000 per pollution			\$1,000,000 per pollution			\$1,000,000 per pollution condition,					
		\$1,000,000 per polition condition, \$3,000,000			condition, \$3,000,000 aggregate;			\$3,000,000 per poliution condition, \$3,000,000 aggregate; \$10,000 SIR.					
		aggregate; \$10,000 SIR. Retro			\$25,000 SIR. Retro Date 10-1-			Retro Date 10-1-1998. \$960					
Pollution Liability	Illinois Union/Chubb		\$ 18,984	AXA XL	2014	\$ 132,500	Illinois Union/Chubb	additional for TRIA	\$ 19,190				
· '		1	-,-		\$2,000,000 per pollution	,,,,,,							
					condition, \$6,000,000 aggregate;								
					\$25,000 SIR. Retro Date 10-1-			Same as above except \$15,000 SIR.					
				AXA XL	2014	\$ 189,950	Illinois Union/Chubb	\$874 additional for TRIA.	\$ 17,486			_	
							Illianda III. 1 (CI 11)	Same as above except \$20,000 SIR.	4				
							Illinois Union/Chubb	\$870 additional for TRIA Same as above except \$25,000 SIR.	\$ 17,410			_	
							Illinois Union/Chubb	\$856 additional for TRIA.	\$ 17,114				
							minois officit/Chubb	2030 additional for TRIA.	17,114				
		\$3,000,000 per occurrence and											
		aggregate. Excess of general											
		liability, automobile liability,											
		employers liability, law									\$3,000,000 per occurrence and aggregate. Excess of		
		enforcement liability and public									general liability, automobile liability, employers		
		officials and employment									liability, law enforcement liability and public officials		
Harbardh, C. 1999		practices liability. Underlying									and employment practices liability. Underlying has		
Umbrella Liability	Safety National	has \$100,000 SIR.	\$ 51,290							Safety National	\$100,000 SIR.	\$ 57,974 \$ 52,285	
										Safety National	Same as above except underlying has \$150,000 SIR	\$ 52,285	
											\$5,000,000 per occurrence and aggregate. Excess of general liability, automobile liability, employers		
											liability, law enforcement liability and public officials		
										Safety National	and employment practices liability	\$ 83,072	
										,			

Line of Coverage	Current Program			Proposed Program	Baldwin Cox		Proposed Program	McGriff		Proposed Program	<u>usi</u>	
	Carrier	Description of Coverage	Premium	Carrier	Description of Coverage	Premium	Carrier	Description of Coverage	Premium	Carrier	Description of Coverage	Premium
										Safety National	Same as above except underlying has \$150,000 SIR	\$ 74,931
												_
Cyber Liability	Beazley Insurance Company,	\$5,000,000 Breach response limit and in the aggregate; 250,000 notified individuals; \$2,500,000 legal, forensic and public relations; \$5,000,000 business interruption; dependent business loss; cyber extortion, data recovery costs; data & network liability; regulatory defense and penalties; payment card liability and costs; media liability, and costs; media liability \$100,000 fraudulent instruction; \$250,000 each funds transfer fraud and telephone fraud. \$25,000 deductible except \$10,000 for forensic and public relations and \$5,000 legal. Continuity Date 10-1-2019	\$ 17,070	Travelers Casualty and Surety Company of America	\$5,000,000 Privacy and security liability, payment card costs, media, regulatory proceedings; 2,000,000 impacted parties, \$2,000,000 computer and legal experts, \$5,000,000 cyber extortion, data restoration public relations, computer fraud, funds transfer fraud; \$100,000 social engineering fraud and/or telecom fraud; \$5,000,000 business interruption, system failure; \$1,000,000 reputation harm. \$25,000 deductible except 100 impacted parties, \$5,000 social engineering and telecom fraud. Knowledge date as per expiring; P & P as per expiring; no retro date.	\$ 42,782	Hudson Excess Insurance Company	\$1,000,000 each for: Network Security and Privacy Liability; Regulatory Investigations, Fines and Penalties; Media Liability, PCC DSS Assessment Expenses; Breach Management Expenses; Business Interruption; Contingent Business Interruption; Digital Asset Destruction, Data Retrieval and System Restoration; System Failure, social Engineering & Cyber Crime, Reputational Loss, Cyber Extortion and Ransomware; Breach Response and Remediation Expenses; \$250,000 Court Attendance Costs. \$25,000 Deductible except 6 hours for Business Interruption and 2 weeks Reputational Loss. Full prior acts.	\$ 19,282	Beazley Insurance Company, Inc.		\$ 16,950
Cyber Liability	11101	continuity Date 10 1 2013	\$ 17,070	Travelers Casualty	expiring, no retro date.	7 42,702	mountained company		7 15,202	company, me.	popular continuity sate 15 1 2015	ŷ 10,550
					Same as above except \$50,000 deductible	\$ 41,398	Hudson Excess Insurance Company Hudson Excess Insurance Company	Same as above except \$3,000,000 limit and \$50,000 deductible.  Same as above except \$5,000,000 limit and \$50,000 deductible.	\$ 31,519			
		\$10,000,000 Single limit										
Aircraft Liability & Hull	National Union Fire Ins. Co. of	including passengers. \$10,000 medical expense including crew. \$250,000 Hull Coverage on scheduled aircraft ground and flight. Purpose of use includes any use as required by Webb	\$ 17,076							Westchester Fire Ins. Co.	\$10,000,000 Single limit including passengers. \$10,000 medical expense including crew. \$250,000 Hull Coverage on scheduled aircraft ground and flight. Purpose of use includes any use as required by Webb. County. Hull deductible is \$1,000 not in motion, \$7,500 in motion, \$7,500 ingestion.	\$ 15,542
		"All Risk", \$110,518,472 blanket real property, 558,417,677 blanket personal property, equipment breakdown, \$4,500,000 blanket business interruption and \$250,000 blanket extra expense. \$4,985,000 separate coverage on vacant HEB building. \$10,000,00 earthquake; \$10,000,000 flood; \$50,000 deductible except \$100,000.									\$163,673,656 per occurrence loss limit, as per underlying schedule. Including but not limited to \$4,500,000 gross earnings; \$5,000,000 extra expense; \$100,000 leasehold interest; \$10,000,000 debris removal; \$5,000,000 errors and omissions; \$10,000,000 increased cost of construction; \$5,000,000 valuable papers and records; \$5,000,000 new construction and additions; \$10,000,000 mechanical breakdown; \$10,000,000 earthquake; \$10,000,000 flood except \$5,000,000 SFHA; \$165,000,000 named storm wind, hail and wind other than named storm; \$5,000,000 newly acquired location. "All risk". replacement cost. Subject to \$50,000 deductible except \$50,000 SFHA flood,	
Property	Liberty Mutual Fire Insurance	flood, \$5,000 mobile equipment or tools either owned or rented valued over \$250,000 and \$2,500 valued less than \$250,000.	\$ 238,910							American Guarantee & Liability Company (Zurich)	\$250,000 named storm and wind and hail other than named storm, \$10,000 mechanical breakdown, \$100,000 (non-flood) water damage; \$250,000 riot or civil commotion. Terrorism quoted at \$2,242 additional premium	\$ 222,994 \$ 0.93

Line of Coverage	Current Program			Proposed Program	Baldwin Cox		Proposed Program	McGriff		Proposed Program	USI	
zine or coverage	Carrier	Description of Coverage	Premium	Carrier	Description of Coverage	Premium	Carrier	Description of Coverage	Premium	Carrier	Description of Coverage	Premium
								,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
		Included in Property -										
		\$5,000,000 per occurrence;										
		\$1,000,000 newly acquired;										
		\$1,000,000 rented equipment;										
											Contractor's aguinment per schodule CC 011 F43	
		\$750,000 equipment or tools									Contractor's equipment per schedule, \$6,011,543	
		valued at less than \$250,000;									limit; \$500,000 leased, rented or borrowed	
		\$750,000 equipment or tools			Contractors						equipment; various sub-limits including \$350,000 per	
		valued more than \$250,000. EDP			equipment\$13,933.515 TIV,						item on newly acquired equipment; \$5,000	
		equipment included as part of			\$14,073,515 maximum per						unscheduled tools, \$1,000 per items.; replacement	
		Business Personal Property.			occurrence limit; \$2,500						cost, no coinsurance. Annual reporting. EDP	
		\$5,000 deductible except \$2,500			deductible on items valued up to						equipment \$1,192,644, \$100,000 media, programs	
		for equipment or tools valued at			\$250,000 and \$5,000 on items						and applications,\$100,000; \$200,000 proprietary	
		less than \$250,000 each.;			valued over \$250,000; 80% co-						programs; \$250,000 each earthquake and flood.	
	Liberty Market Size Leaves									VI Consiste		
		\$50,000 earthquake; \$100,000			insurance, based on actual cash					XL Specialty	\$5,000 deductible except \$25,000 for earthquake and	
Inland Marine	Company	flood.	Included	Company	value.	\$40,332				Insurance Co.	flood.	\$ 35,486
				Continental Con-lt-	Same as about avenue &F 000							
				·	Same as above except \$5,000							
				Company	deductible	\$36,930						_
					Blanket EDP Equipment, \$50,000							
					in transit, \$100,000 extra							
				Continental Casualty	expense, \$500,000 flood and							
				Company	earthquake. \$50,000 deductible	\$16,602						
				Continental Casualty	Same as above except \$200,000							
					extra expense	\$16,977						
				Company	ехи в ехрепзе	\$10,577						
					\$100,000,000 equipment							
										American Guarantee		
	Liberty Market Size Leaves	In alcohol in Donoranto - Full limite			breakdown, \$100,000 business							
		Included in Property - Full limits.			income. Various other sublimits.					& Liability Company		
1echanical Breakdown	Company	\$50,000 deductible.	Included	Hartford Steam Boiler		\$10,772				(Zurich)	Included in Property, \$10,000 deductible.	Included
					Same as above except \$100,000							
				Hartford Steam Boiler	deductible.	\$9,357						
											\$100,000,000 per occurrence and in the aggregate	
											\$100,000,000 per occurrence and in the aggregate subject to a \$10,000 deductible. Active shooter and	
		\$100,000,000 per occurrence										
	Certain Underwriters at	\$100,000,000 per occurrence and in the aggregate subject to								Certain Underwriters	subject to a \$10,000 deductible. Active shooter and	
rorism and Sabotage	Certain Underwriters at Lloyd's London	and in the aggregate subject to	\$ 15,047							Certain Underwriters at Lloyd's London	subject to a \$10,000 deductible. Active shooter and malicious attack quote at +\$4,500; active shooter and malicious attack property and liability quoted at	\$ 14,890
rorism and Sabotage		and in the aggregate subject to	\$ 15,047								subject to a \$10,000 deductible. Active shooter and malicious attack quote at +\$4,500; active shooter and malicious attack property and liability quoted at	\$ 14,890 _
rrorism and Sabotage		and in the aggregate subject to	\$ 15,047								subject to a \$10,000 deductible. Active shooter and malicious attack quote at +\$4,500; active shooter and malicious attack property and liability quoted at	\$ 14,890 _
rrorism and Sabotage		and in the aggregate subject to	\$ 15,047								subject to a \$10,000 deductible. Active shooter and malicious attack quote at +\$4,500; active shooter and malicious attack property and liability quoted at	\$ 14,890 _
errorism and Sabotage		and in the aggregate subject to	\$ 15,047								subject to a \$10,000 deductible. Active shooter and malicious attack quote at +\$4,500; active shooter and malicious attack property and liability quoted at	\$ 14,890 _
errorism and Sabotage		and in the aggregate subject to	\$ 15,047								subject to a \$10,000 deductible. Active shooter and malicious attack quote at +\$4,500; active shooter and malicious attack property and liability quoted at	\$ 14,890 _
errorism and Sabotage		and in the aggregate subject to	\$ 15,047								subject to a \$10,000 deductible. Active shooter and malicious attack quote at +\$4,500; active shooter and malicious attack property and liability quoted at +\$11,000	\$ 14,890 _
rrorism and Sabotage		and in the aggregate subject to	\$ 15,047								subject to a \$10,000 deductible. Active shooter and malicious attack quote at +\$4,500; active shooter and malicious attack property and liability quoted at +\$11,000	\$ 14,890
rrorism and Sabotage		and in the aggregate subject to	\$ 15,047								subject to a \$10,000 deductible. Active shooter and malicious attack quote at +\$4,500; active shooter and malicious attack property and liability quoted at +\$11,000  \$100,000,000 per occurrence and in the aggregate subject to a \$25,000 deductible. Active shooter and	\$ 14,890 _
rrorism and Sabotage		and in the aggregate subject to	\$ 15,047							at Lloyd's London	subject to a \$10,000 deductible. Active shooter and malicious attack quote at +\$4,500; active shooter and malicious attack property and liability quoted at +\$11,000  \$100,000,000 per occurrence and in the aggregate subject to a \$25,000 deductible. Active shooter and malicious attack quote at +\$4,500; active shooter and	\$ 14,890 _
rrorism and Sabotage		and in the aggregate subject to	\$ 15,047							at Lloyd's London	subject to a \$10,000 deductible. Active shooter and malicious attack quote at +\$4,500; active shooter and malicious attack property and liability quoted at +\$11,000  \$100,000,000 per occurrence and in the aggregate subject to a \$25,000 deductible. Active shooter and malicious attack quote at +\$4,500; active shooter and malicious attack property and liability quoted at	\$ 14,890

## WEB COUNTY, TEXAS PROPERTY CASUALTY RFP 2020-009 INITIAL ANALYSIS

Line of Coverage	Current Program			Proposed Program	Baldwin Cox		Proposed Program	<u>McGriff</u>		Proposed Program	<u>USI</u>		
	Carrier	Description of Coverage	Premium	Carrier	Description of Coverage	Premium	Carrier	Description of Coverage	Premium	Carrier	Description of Coverage	Premium	
		\$1,000,000 Fidelity subject to											
		\$10,000 deductible; \$200,000											
		forgery or alteration, \$1,000											
		deductible; \$150,000 each for											
		on premises, in transit money											
		orders and counterfeit money,											
		computer fraud, funds transfer											
		fraud and personal accounts,											
		each subject to \$2,500									\$1,000,000 Fidelity subject to \$10,000 deductible;		
		deductible; \$100,000 social									\$200,000 forgery or alteration, \$1,000 deductible;		
		engineering fraud, \$5,000									\$150,000 each for on premises, in transit money		
		deductible; \$100,000 data									orders and counterfeit money, computer fraud, funds		
		restoration expense, \$1,000									transfer fraud and personal accounts, each subject to		
		deductible; \$25,000 identity									\$2,500 deductible; \$100,000 social engineering fraud,		
		fraud expense, \$0 deductible;									\$5,000 deductible; \$100,000 data restoration		
		\$1,000,000 each excess faithful									expense, \$1,000 deductible; \$25,000 identity fraud		
		performance for County									expense, \$0 deductible; \$1,000,000 each excess		
		Treasurer and Tax Assessor,								Travelers Casualty	faithful performance for County Treasurer and Tax		
	Travelers Casualty and Surety	\$10,000 deductible; and \$15,000								and Surety Company	Assessor, \$10,000 deductible; and \$15,000 claim		
Crime	Company of America	claim expense, \$0 deductible.	\$ 5,063							of America	expense, \$0 deductible.	\$ 6,000	)