

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	Carrier	Description of Coverage	Premium	Carrier	Description of Coverage	Premium	Carrier	Description of Coverage	Premium	
General Liability	Safety National Casualty Corporation	\$2,000,000 combined bodily injury and property damage per occurrence; \$4,000,000 general aggregate; \$4,000,000 products/completed operations aggregate; \$500,000 damage to premises rented to Webb County; \$2,000,000 personal & advertising injury; \$2,000,000 per employee \$4,000,000 aggregate for employee benefits liability. \$100,000 SIR each occurrence.	\$ 62,512										Safety National Casualty Corporation	\$2,000,000 combined bodily injury and property damage per occurrence; \$4,000,000 general aggregate; \$4,000,000 products/completed operations aggregate; \$500,000 damage to premises rented to Webb County; \$4,000,000 aggregate for employee benefits liability. \$100,000 SIR each occurrence. Exception to pollution exclusion for HVAC emissions. Added endorsement to provide limited exception for designated pollutants; added endorsement to provide pollution coverage for pesticides and herbicides; added limited contractual liability coverage for personal and advertising liability.	\$ 71,798							1.148547
													Safety National Casualty Corporation	Same as above except \$150,000 SIR.	\$ 64,949							
Law Enforcement Liability	Safety Specialty	\$2,000,000 each wrongful act and in the aggregate; \$100,000 SIR	\$ 58,936										Safety Specialty	\$2,000,000 each wrongful act and in the aggregate; \$100,000 SIR	\$ 61,883							1.05
													Safety Specialty	Same as above except \$150,000 SIR	\$ 55,359							
Automobile Liability & Physical Damage	Safety National Casualty Corp.	\$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 insured auto coverage for owned autos. Physical damage coverage for leased and grant funded autos only, subject to a \$5,000 deductible for each comprehensive and collision.	\$ 79,203										Safety National Casualty Corp.	\$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 insured auto coverage for owned autos. Physical damage coverage for leased and grant funded autos only, subject to a \$5,000 deductible for each comprehensive and collision.	\$ 151,063						1.907289	
													Safety National Casualty Corp.	Same as above except \$150,000 SIR	\$ 143,887							
Public Officials Liability	Safety Specialty	\$2,000,000 each wrongful act and in the aggregate; \$100,000 SIR. Retro Date 10-1-1989	\$ 41,333										Safety Specialty	\$2,000,000 each wrongful act and in the aggregate; \$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 Liability	Safety Specialty	Included in Public Official Liability	Included										Safety Specialty	Included in Public Official Liability	Included							
													Safety Specialty	Same as above	Included							
School Leader's E & O	Illinois National/AIG	\$1,000,000 aggregate for damages; various claims expense limits from \$25,000 to \$100,000. Expenses outside limits. Retro Date 10-1-2011. \$25,000 deductible each claim.	\$ 7,745	Indian Harbor Insurance Company	\$1,000,000 Educators legal liability, \$1,000,000 Employment Practices liability, \$1,000,000 policy aggregate. \$50,000 defense reimbursement and \$100,000 aggregate. Expenses outside the limit. SIR each claim \$10,000. No retro date-full prior acts.	\$ 3,234	National Union Fire Insurance Company of Pittsburgh, PA	\$1,000,000 aggregate for damages; various claims expense limits from \$25,000 to \$100,000. Retro Date 10-1-2011	\$ 8,131	QBE Specialty Insurance Co.	\$1,000,000 each wrongful act and in the aggregate; claims made, full prior acts (not retro date); expenses outside limits; \$10,000 deductible.	\$ 4,358	QBE Specialty Insurance Co.	Same as above except \$25,000 deductible.	\$ 3,855							
				Indian Harbor Insurance Company	Same as above except \$25,000 SIR	\$ 3,129																

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

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	Carrier			Carrier	Description of Coverage		Carrier	Description of Coverage		Carrier	Description of Coverage		
										Safety National	Same as above except underlying has \$150,000 SIR	\$ 74,931	
Cyber Liability	Beazley Insurance Company, Inc.	\$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. \$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.	\$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. \$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	\$ 16,950	
				Travelers Casualty and Surety Company of America	Same as above except \$50,000 deductible	\$ 41,398	Hudson Excess Insurance Company	Same as above except \$3,000,000 limit and \$50,000 deductible.	\$ 31,519				
							Hudson Excess Insurance Company	Same as above except \$5,000,000 limit and \$50,000 deductible.	\$ 44,809				
Aircraft Liability & Hull	National Union Fire Ins. Co. of Pittsburgh, PA	\$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. No deductible applies.	\$ 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	
Property	Liberty Mutual Fire Insurance Company	"All Risk", \$110,518,472 blanket real property, \$58,417,677 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 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)	\$163,573,656 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.; \$100,000,000 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 \$500,000 SFHA flood, \$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	\$ 0.933

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Inland Marine	Liberty Mutual Fire Insurance Company	Included in Property - \$5,000,000 per occurrence; \$1,000,000 newly acquired; \$1,000,000 rented equipment; \$750,000 equipment or tools valued at less than \$250,000; \$750,000 equipment or tools valued more than \$250,000. EDP equipment included as part of Business Personal Property. \$5,000 deductible except \$2,500 for equipment or tools valued at less than \$250,000 each.; \$50,000 earthquake; \$100,000 flood.	Included	Continental Casualty Company	Contractors equipment \$13,933,515 TIV, \$14,073,515 maximum per occurrence limit; \$2,500 deductible on items valued up to \$250,000 and \$5,000 on items valued over \$250,000; 80% co-insurance, based on actual cash value.	\$40,332				XL Specialty Insurance Co.	Contractor's equipment per schedule, \$6,011,543 limit; \$500,000 leased, rented or borrowed equipment; various sub-limits including \$350,000 per item on newly acquired equipment; \$5,000 unscheduled tools, \$1,000 per items.; replacement cost, no coinsurance. Annual reporting. EDP equipment \$1,192,644, \$100,000 media, programs and applications, \$100,000; \$200,000 proprietary programs; \$250,000 each earthquake and flood. \$5,000 deductible except \$25,000 for earthquake and flood.	\$ 35,486
				Continental Casualty Company	Same as above except \$5,000 deductible	\$36,930						
				Continental Casualty Company	Blanket EDP Equipment, \$50,000 in transit, \$100,000 extra expense, \$500,000 flood and earthquake. \$50,000 deductible	\$16,602						
				Continental Casualty Company	Same as above except \$200,000 extra expense	\$16,977						
Mechanical Breakdown	Liberty Mutual Fire Insurance Company	Included in Property - Full limits. \$50,000 deductible.	Included	Hartford Steam Boiler	\$100,000,000 equipment breakdown, \$100,000 business income. Various other sublimits. \$50,000 deductible.	\$10,772				American Guarantee & Liability Company (Zurich)	Included in Property, \$10,000 deductible.	Included
				Hartford Steam Boiler	Same as above except \$100,000 deductible.	\$9,357						
Terrorism and Sabotage	Certain Underwriters at Lloyd's London	\$100,000,000 per occurrence and in the aggregate subject to a \$10,000 deductible.	\$ 15,047							Certain Underwriters at Lloyd's London	\$100,000,000 per occurrence and in the aggregate 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
										Certain Underwriters at Lloyd's London	\$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 +\$11,000	\$ 14,890

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	Carrier	Description of Coverage	Premium	Carrier	Description of Coverage	Premium	Carrier	Description of Coverage	Premium	Carrier	Description of Coverage	Premium	Carrier	Description of Coverage	Premium
Crime	Travelers Casualty and Surety Company of America	\$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 deductible; \$100,000 social engineering fraud, \$5,000 deductible; \$100,000 data restoration expense, \$1,000 deductible; \$25,000 identity fraud expense, \$0 deductible; \$1,000,000 each excess faithful performance for County Treasurer and Tax Assessor, \$10,000 deductible; and \$15,000 claim expense, \$0 deductible.	\$ 5,063							Travelers Casualty and Surety Company of America	\$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 deductible; \$100,000 social engineering fraud, \$5,000 deductible; \$100,000 data restoration expense, \$1,000 deductible; \$25,000 identity fraud expense, \$0 deductible; \$1,000,000 each excess faithful performance for County Treasurer and Tax Assessor, \$10,000 deductible; and \$15,000 claim expense, \$0 deductible.	\$ 6,000			