

Liability Insurance Proposal Analysis

2008

		PIA Current Coverage	PIA Option 1 w/ commission fee	PIA Option 2 w/ discounted commission fee
A Property/Boiler & Machinery				
1 Carrier		St. Paul Travelers	St. Paul Travelers	St. Paul Travelers
2 Limits:				
a	Property Damage	45,047,838		
i	Building, machinery, equipment, EDP equipment, contents, and misc., equipment in the open	9,419,000	62,101,839	62,101,839
b Boiler & Machinery				
i	Property Damage	Included	Included	Included
ii	Business Interruption	100,000	100,000	100,000
3 Coverage Extensions				
a	New Acquired Location	1,000,000	1,000,000	1,000,000
b	Property in Transit	50,000	50,000	50,000
c	Valuable Papers	300,000	1,000,000	1,000,000
d	Flood	1,000,000	1,000,000	1,000,000
e	Earthquake	1,000,000	1,000,000	1,000,000
f	Unnamed Misc. Locations	yes	yes	yes
g	EDP Media	100,000	1,076,034	1,076,034
4 Coverage Conditions				
a	Perils insured against: All Risk or Named Peril	All Risk	All Risk	All Risk
b	Coinsurance Waived/Agreed Amount	90% co insurance	90% co insurance	90% co insurance
c	Debris Removal	25% of damage	25% of damage	25% of damage
d	Property Unintentional Errors and Omissions	Yes	Yes	Yes
e	Broad Form Named Insured Endorsement	Yes	Yes	Yes
f	Notice of Loss Clause	Yes	Yes	Yes
g	Subrogation Waiver Clause	no	no	no
h	90 day Notice of Cancellation	60 day	60 day	60 day
i	Annual value review and adjustment	No	No	No
5 Valuation (Replacement Cost or ACV)				
a	Building and Contents	RC	RC	RC
b	EDP Equipment	RC	ACV	ACV
c	Mobile Equipment	ACV	ACV	ACV
d	Communication Towers & Equipment	RC	ACV	ACV
6 Premium				
a Property Damage				
i	\$ 1,000	EDP ded. 1000	not quoted	not quoted
ii	\$ 2,500	not quoted	not quoted	not quoted
	\$ 5,000	63,924	Included	Included
b Boiler & Machinery				
i	Property Damage \$3,000,000	5,469	included	included
ii	Business Interruption (\$9,000 / \$100 day)	included	included	included
TOTAL		77,563	77,716	72,231

Liability Insurance Proposal Analysis

2008

		PIA Current Coverage	PIA Option 1 w/ commission fee	PIA Option 2 w/ discounted commission fee
B General Liability				
1	Carrier	St. Paul Travelers	St. Paul Travelers	St. Paul Travelers
2	Limits of Liability			
a	Each Occurrence	1,000,000	1,000,000	1,000,000
b	General Aggregate Limit	2,000,000	2,000,000	2,000,000
c	Personal / Advertising Injury	1,000,000	1,000,000	1,000,000
3	Coverage Extensions			
a	Employee Benefit Liability			
i	Limit per occurrence/aggregate	1,000,000/3,000,000	1,000,000/3,000,000	1,000,000/3,000,000
ii	Deductible	1,000	1,000	1,000
b	Pollution Liability	1,000,000/2,000,000	1,000,000/2,000,000	1,000,000/2,000,000
c	Employees and authorized volunteers as additional insured	Included	Included	Included
d	Notice of Loss Provision	Yes	Yes	Yes
e	Unintentional Errors & Omissions	Yes	Yes	Yes
f	90 day Notice of Cancellation	60 days	60 days	60 days
g	Subrogation Waiver Provision	No	No	No
h	Waiver of Governmental Immunity	Yes - included	Yes - included	Yes - included
i	Amended definition of occurrence	Yes	Yes	Yes
j	Incidental Medical Malpractice	Yes	Yes	Yes
k	Fellow Employee exclusion deleted for supervisory Personnel	Yes	Yes	Yes
4	Premiums			
a	Premises / Operations			
i	Nil Deductible	29,034	28,103	21,083
	\$1,000 Deductible	Not quoted	Not quoted	Not quoted
	\$5,000 Deductible	not quoted	not quoted	not quoted
	\$10,000 Deductible	not quoted	not quoted	not quoted
b	Employee Benefits Liability	381	381	362
c	Pollution Liability	Included	Included	Included
	Terrorism (must be accepted or rejected)		(253)	(253)
	Total	29,415	28,484	21,445

Liability Insurance Proposal Analysis

2008

		PIA Current Coverage	PIA Option 1 w/ commission fee	PIA Option 2 w/ discounted commission fee
C AUTOMOBILE LIABILITY				
1	Carrier	St. Paul Travelers	St. Paul Travelers	St. Paul Travelers
2	Limits of Liability			
a	Bodily Injury/Property Damage	1,000,000	1,000,000	1,000,000
b	Uninsured/Underinsured Motorists	Optional/not quoted	Optional/not quoted	Optional/not quoted
ADD PREMIUM FOR COMPREHENSION AND COLLISION			\$1000 deductible for comp & collision	\$1000 deductible for comp & collision
3	Coverage Extensions			
a	Hired / Non-Owned Liability	yes	yes	yes
b	Extended Contractual Liability	Yes	Yes	Yes
c	90 day Notice of Cancellation	60 day	60 day	60 day
d	Governmental bodies Amendatory endorsement	Yes	Yes	Yes
e	Governmental Units (names volunteers in addition to employees) TE 99 YO A	yes	yes	yes
f	Supplementary death benefit TE 99 60 A	Yes	Yes	Yes
g	Employees as Insured while using their own automobiles	yes	yes	yes
h	Notice of Loss Provision	Yes	Yes	Yes
i	Subrogation Clause Provision	Yes	Yes	Yes
j	Fellow Employee exclusion deleted	Yes	Yes	Yes
k	Mobile Equipment Covered while being transported by an insured vehicle	Yes, Liability only	Yes, Liability only	Yes, Liability only
l	Annual Reporting / Premium adjustment	Yes	Yes	Yes
m	Waiver of Governmental Immunity	Yes	Yes	Yes
4	Premium			
a	Bodily Injury/Property Damage/No deductible	64,573	46,582	38,468
	\$5,000 Deductible	not quoted	not quoted	not quoted
	Bodily Injury/Property Damage/\$1,000 deductible	not quoted	not quoted	not quoted
	Comprehensive & Collision Premium \$1,000 deductible	included	20,490	17,944
	Uninsured/Underinsured Motorists		reject	reject
	Total	64,573	67,072	56,412

Liability Insurance Proposal Analysis

2008

		PIA Current Coverage	PIA Option 1 w/ commission fee	PIA Option 2 w/ discounted commission fee
E PUBLIC OFFICIALS LIABILITY				
1	Carrier	RUSI	St. Paul Travelers	St. Paul Travelers
2	Limits			
	a \$ 2,000,000	Yes	Included	Included
	b County Clerk	400,000	400,000	400,000
	c District Clerk	500,000	500,000	500,000
3	Policy Form	Claims Made	Claims Made	Claims Made
4	Coverage Terms			
	a Breach of Duty	Yes	Yes	Yes
	b Neglect	Yes	Yes	Yes
	c Error & Omissions	Yes	Yes	Yes
	d Punitive Damages	Yes	Yes	Yes
	e Civil Rights	Yes	Yes	Yes
	f Pay on behalf	Yes	Yes	Yes
	g Condemnation	Yes	Yes	Yes
	h Employee Related Claims	Yes	Yes	Yes
	i Utilities	Yes	Yes	Yes
	j Defense	Yes	Yes	Yes
	k Expenses in Addition to Limit	Yes	Yes	Yes
	l Full Prior Acts	Yes/included	Yes/retro date 10/1/03	Yes/retro date 10/1/03
	m Fiduciary Acts	Limited	Limited	Limited
	n Failure to Buy Insurance	No	No	No
	o Extended Reporting Period	Yes/1-yr (75% of annual premium)	Yes/1-yr (75% of annual premium)	Yes/1-yr (75% of annual premium)
	p Deletion of insured vs insured	?	?	?
	q Insured			
	County	Yes	Yes	Yes
	All Elected and Appointed Officials (past, present & future)	Yes	Yes	Yes
	District Judges and District Attorney	Yes	Yes	Yes
	Commissions / Boards	Yes	Yes	Yes
	All Employees	Yes	Yes	Yes
	All Volunteers	Yes	Yes	Yes
	r Definition of Wrongful Act	Yes	Yes	Yes
5	Premium			
	i \$5,000 Deductible	Not quoted	Not quoted	Not quoted
	\$10,000 Deductible	not quoted	not quoted	not quoted
	\$25,000 Deductible	36,500	23,106	17,560
	TOTAL	36,500	23,106	17,560

Liability Insurance Proposal Analysis

2008

		PIA Current Coverage	PIA Option 1 w/ commission fee	PIA Option 2 w/ discounted commission fee
F LAW ENFORCEMENT				
1	Carrier	St. Paul Travelers	St. Paul Travelers	St. Paul Travelers
2	Limits ea loss/aggregate)			
	a \$ 2,000,000	yes	yes	yes
3	Form (Claims - Made / Occurrence)	Claims made	Claims made	Claims made
4	Coverage Terms			
	a Bodily Injury	yes	yes	yes
	b Personal Injury	yes	yes	yes
	c Mental Anguish / Illness	yes	yes	yes
	d False Arrest, False Imprisonment, Wrongful Detention	yes	yes	yes
	e Malicious Prosecution	yes	yes	yes
	f Wrongful entry / eviction	yes	yes	yes
	g Discrimination	yes	yes	yes
	h Humiliation	yes	yes	yes
	i Assault / Battery	yes	yes	yes
	j Improper Process	yes	yes	yes
	k Violation or civil rights	yes	yes	yes
	l Slander / Libel	yes	yes	yes
	m Property Damage	yes	yes	yes
	n Approved Moonlighting (any restrictions)	yes	yes/yes	yes/yes
	o Pay on behalf or indemnify	Pay on behalf	Pay on behalf	Pay on behalf
	p Punitive Damages	yes	yes	yes
	r Insured			
	County	yes	yes	yes
	All Elected and Appointed Officials (past, present & future)	yes	yes	yes
	All Employees	yes	yes	yes
	All Reserves / Volunteers	yes	yes	yes
	s Full Prior Acts	yes-retro date 10/1/96	yes-retro date 10/1/03	yes-retro date 10/1/03
	t Liability assumed in Mutual Aid Agreements included	yes	yes	yes
	u Intentional Acts exclusion deleted?	yes	yes	yes
	v Property in care, custody, and control of the County	yes	yes	yes
	w First Aid / Incidental Medical Malpractice	yes	yes	yes
	aa Consent to Settle Clause Included	yes	yes	yes
	bb Severability of Interests Clause	no	no	no
	cc Jail Premise Liability	yes	yes	yes
	dd In-Custody exclusion	no	no	no
5	Premium			
	a \$2,000,000 Limit			
	\$10,000 Ded	not quoted	not quoted	not quoted
	\$10,000 Ded & \$25,000 jail related	Not quoted	Not quoted	Not quoted
	\$25,000 ded	124,085	124,221	118,010
	Terrorism with \$25,00 ded - must be accepted or rejected		6,263	6,263
	Total	124,085	124,221	118,010

Liability Insurance Proposal Analysis

2008

		PIA Current Coverage	PIA Option 1 w/ commission fee	PIA Option 2 w/ discounted commission fee
CRIME				
1	Carrier	St. Paul Travelers	Federal Ins. Co./ CHUBB	Federal Ins. Co./ CHUBB
2	Limits			
	a	Blanket Employee Dishonesty	500,000	500,000
	b	Theft, Disappearance, and Destruction	500,000	500,000
	c	Robbery and Safe Burglary including money and securities	500,000	500,000
	d	Inside Robbery of Custodian	500,000	500,000
	e	Outside the Premises	500,000	500,000
	f	Forgery	500,000	500,000
	g	Money Order Counterfeit Fraud	500,000	500,000
	h	In Transit	500,000	500,000
	i	Computer Fraud	500,000	500,000
	j	Funds Transfer Fraud	500,000	500,000
	k	Credit Card Fraud	50,000	50,000
3	Premium			
	a	Blanket Employee Dishonesty	Included	Included
	b	Theft, Disappearance, and Destruction	Included	Included
	c	Robbery and Safe Burglary including money and securities	Included	Included
	d	Inside Robbery of Custodian	Included	Included
	e	Outside the Premises/\$500 deductible	Included	Included
	f	Forgery	Included	Included
	g	Money Order Counterfeit Fraud	Included	Included
	h	In Transit	Included	Included
	i	Computer Fraud	Included	Included
	j	Funds Transfer Fraud	Included	Included
	k	Credit Card Fraud	Included	Included
	Deq	\$ 25,000		
		Terrorism (must be accepted or rejected)	\$ 1,952.00	\$ 1,750.00

