



HARDEN

Risk Management Renewal Comparative Analysis
for:

**Nassau County Board of
County Commissioners**

10/01/18-19

*Brokerage/Consulting Services for Risk Management,
Commercial Insurance, Employee Welfare,
and Benefit Programs*

Premium and Exposure Summary

Property	Expiring 10/1/17-18	Renewal 10/1/18-19	Variance
	Florida Municipal Insurance Trust	Florida Municipal Insurance Trust	
Total Insured Value	118,322,744	122,174,944	3%
All Other Perils Deductible	10,000	10,000	
Named Storm/Wind & Hail	3%	3%	
Property Premium	275,475.00	299,040.00	
Renewal Incentive Credit	-39,147.00	-33,866.00	
Total Property Premium	236,328.00	265,174.00	12%
Inland Marine	Expiring	Renewal	
Total Insured Value	6,093,373	6,667,861	9%
Deductible	Various	Various	
Total Inland Marine Premium	Incl. Above	Incl. Above	
Flood	Expiring	Renewal	
	Auto Owners	Auto Owners	
A.M. Best Rating	A++ XV	A++ XV	
Admitted or Non-Admitted	Admitted	Admitted	
Total Insured Value	6,258,600	6,258,600	
Deductible	Various	Various	
Flood Premium- Estimate	26,147.00	26,363.00	1%
General Liability	Expiring	Renewal	
	Florida Assoc. of Counties Trust	Florida Assoc. of Counties Trust	
A.M. Best Rating	N/A	N/A	
Admitted or Non-Admitted	N/A	N/A	
Claims Made or Occurrence	Occurrence	Occurrence	
Coverage Part Aggregate (Non-Florida Liability)	3,000,000	3,000,000	
Per Occurrence (Non-Florida Liability)	1,000,000	1,000,000	
Florida Liability Per Occurrence	300,000	300,000	
Florida Liability Per Person	200,000	200,000	
Deductible	25,000	25,000	
Claims Bill Coverage (1,000,000)	Yes	Yes	
Payroll (Expiring reflects 15/16 audited payrolls and Renewal reflects 16/17 audited payrolls)	32,451,115	33,839,013	4%
General Liability Premium	170,062.00	186,590.00	10%
Employee Benefits Liability	Expiring	Renewal	
Claims Made or Occurrence	Occurrence	Occurrence	
Coverage Part Aggregate (Non-Florida Liability)	2,000,000	2,000,000	
Per Occurrence (Non-Florida Liability)	1,000,000	1,000,000	
Florida Liability Per Occurrence	300,000	300,000	
Florida Liability Per Person	200,000	200,000	
Deductible	5,000	5,000	
Claims Bill Coverage (1,000,000)	Yes	Yes	
Employee Benefits Liability Premium	Included in GL	Included in GL	

Employment Practices Liability	Expiring	Renewal	
<i>Claims Made or Occurrence</i>	<i>Occurrence</i>	<i>Occurrence</i>	
Coverage Part Aggregate (Non-Florida Liability)	2,000,000	2,000,000	
Per Occurrence (Non-Florida Liability)	1,000,000	1,000,000	
Deductible	25,000	25,000	
Claims Bill Coverage (1,000,000)	Yes	Yes	
Employment Practices Liability	Included in GL	Included in GL	
Auto Liability	Expiring	Renewal	
<i>Claims Made or Occurrence</i>	<i>Occurrence</i>	<i>Occurrence</i>	
Bodily Injury & Property Damage Combined Single Limit Each Accident	1,000,000	1,000,000	
Florida Liability Per Occurrence	300,000	300,000	
Florida Liability Per Person	200,000	200,000	
Number of Units	234	243	4%
Claims Bill Coverage (1,000,000)	Yes	Yes	
Deductible	1,000	1,000	
Auto Liability Premium	37,999.40	39,539.00	4%
Auto Physical Damage	Expiring	Renewal	
	Florida Municipal Insurance Trust	Florida Municipal Insurance Trust	
Number of Units	136	140	3%
Deductible	1,000 / 1,000	1,000 / 1,000	
Auto Physical Damage Premium	25,896.00	26,467.00	2%
Workers' Compensation	Expiring	Renewal	
	Florida Municipal Insurance Trust	Florida Municipal Insurance Trust	
Gross Payroll	31,376,952	35,619,656	14%
Experience Mod	1.12	1.17	4%
Total Estimated Premium	652,000.00	772,217.66	18%
AD&D	Expiring	Renewal	
	Federal Insurance Company	Federal Insurance Company	
A.M. Best Rating	A++ XV	A++ XV	
Admitted or Non-Admitted	Admitted	Admitted	
Coverage 1a	*65,000	67,901	
Coverage 1b	*additional 65,000	*additional 65,000	
Coverage II	*190,000	197,875	
Estimated Annual Premium	7,040.00	8,825.00	25%
	Expiring	Renewal	
Total Estimated Premium	1,155,472.40	1,325,175.66	
Total Fee	125,000.00	125,000.00	
Total Program Cost	1,280,472.40	1,450,175.66	13%
Program Total Dollar Difference			

Renewal Incentive Credit (Return of Property Premium) will be received in November 2018

Approval of premium, coverage, terms and conditions as contained herein:

Signature

Date