



Wells Fargo Insurance Services USA, Inc.  
5151 Belt Line Road, Ste. 200  
Dallas, Texas 75254  
972-588-6456 Voice  
972-239-2919 Fax  
214-770-1301 Cell

September 6, 2011

Ms. Nicole Caserma-Welch  
Risk Manager  
Collin County Government  
2300 Bloomdale Road, #4117  
McKinney, TX 75071

Re: 2011-12 Property & Casualty Renewal Proposal

Dear Nicole,

Wells Fargo Insurance Services USA, Inc. (Wells Fargo) is pleased to present your 10/1/11-12 Property & Casualty renewal proposal. We thank Collin County Government for providing the information necessary to produce the renewal proposal.

We secured an attractive OneBeacon Governmental Risks quote with the agreed rate reduction of -6.34341%. OneBeacon provides the following coverage for Collin County:

1. Crime
2. General Liability
3. Monoline General Liability for the Farm & Museum
4. Auto Liability and Physical Damage
5. Public Officials & Employees Liability
6. Employment Practices Liability
7. Employee Benefits Liability
8. Law Enforcement Liability
9. Terrorism

The total package premium bound for 10-11 is \$317,277. The renewal premium with expiring rates would be \$332,314. The renewal premium with the reduced rates is \$311,234. Collin County's good loss experience and a soft insurance marketplace are responsible for the rate reduction.

CNA provides the General Liability and Professional Liability coverage for the Health Clinic. The expiring premium is \$29,195.41. Their renewal premium is \$30,244.51. The premium increased slightly due to Dr. Wittie's status changing to full time. Their proposal provides needed coverage and includes the following sublimits:

- Media Expenses - \$25,000
- Emergency Evacuation - \$25,000
- HIPAA Proceedings - \$10,000
- Disciplinary Proceedings - \$10,000
- Patient Property - \$5,000

Our claims consulting and risk control services will renew @ \$150/hour. The County currently purchases 67 hours of claims consulting and risk control services (\$9,045.) Please confirm if Collin County would like to renew at the existing level of service or increase to a higher level.

The County will enjoy the benefit of Summit On-Line Training at no additional cost. Summit On-Line Training offers unlimited users unlimited access to over 120 safety related training modules. Summit tracks the type and number of trainings taken by the County workforce.

Wells Fargo will provide access to the Wells Fargo Workplace Helpline. This valuable risk management tool provides the County access to the top labor attorneys in Texas. There is client / attorney privilege so the County may contact the Helpline as much as they need.

Please contact me if you have questions. Thank you for your renewing your trust and business with Wells Fargo.

Sincerely,

A handwritten signature in black ink, appearing to read "R. Bookhammer III", with a long horizontal flourish extending to the right.

Robert S. Bookhammer III, ARM-P, CSRM  
Senior Vice President  
National Public Entity Specialist

Collin County

2010-11

2011/12 - New Exposures/Expiring Rates

2011/12 - New Exposures/New Rates

Expiring

Line of Coverage	Exposure	Premium	Rate	Exposure	Premium	Rate	Exposure	Premium	Rate
Crime		\$ 6,605			\$ 6,605			\$ 6,604	
General Liability	\$ 77,245,110.00	\$ 65,436	\$ 0.0847	\$ 75,509,568.00	\$ 63,473	\$ 0.0841	\$ 75,509,568.00	\$ 67,645	\$ 0.0890
Professional Policy	\$ 3,000,000.00	\$ 9,000	\$ 0.0000	\$ 3,000,000.00	\$ 9,000	\$ 0.0000	\$ 3,000,000.00	\$ 9,250	\$ 0.0022
Auto Liability (per auto)	396	\$ 23,573	\$ 59.5278	400	\$ 23,813	\$ 59.5278	400	\$ 25,859	\$ 64.648
Auto Physical Damage (per auto)	396	\$ 32,672	\$ 82.5051	400	\$ 33,902	\$ 84.7551	400	\$ 24,000	\$ 60.0000
Public Officials	\$ 728,457.41	\$ 252,666	\$ 0.0325	\$ 755,097,568	\$ 245,008	\$ 0.0325	\$ 755,097,568	\$ 225,433	\$ 0.0300
EP (per employee)	1,715	\$ 38,428	\$ 22.4070	1,729	\$ 38,742	\$ 22.4070	1,729	\$ 35,853	\$ 20.7361
EBL (per employee)	1,715	\$ 784	\$ 0.4571	1,729	\$ 790	\$ 0.4571	1,729	\$ 711	\$ 0.411
Law Enforcement (per law employee)	544	\$ 113,009	\$ 207.7371	628	\$ 130,459	\$ 207.7371	628	\$ 116,793	\$ 185.976
TRIA		\$ 2,504			\$ 1,924			\$ 2,506	
		\$ 317,277			\$ 332,314			\$ 311,234	
					\$ 311,234 / \$ 332,314 =		0.93656594		