

Collin County Government
Rate Comparison Expiring / Renewal - Revised 08-21-14


<u>Line of Coverage</u>	2013/2014			2014/2015				
	<u>Exposure*</u>	<u>Premium</u>	<u>Rate</u>	<u>Exposure*</u>	<u>Premium</u>	<u>Rate</u>	<u>Organic Delta</u>	<u>Rate Delta</u>
Property & Crime		\$ 6,604			\$ 6,604			
General Liability	\$ 77,775,050	\$ 73,242	\$ 0.942	\$ 83,939,326	\$ 87,557	\$ 1.043	7.93%	10.77%
Mono-line GL Policy for Farm & Museum	\$ 3,150,000	\$ 9,500	\$ 3.016	\$ 3,150,000	\$ 9,500	\$ 3.016	0.00%	0.00%
Auto Liability (per auto)	396	\$ 27,195	\$ 68.674	396	\$ 26,316	\$ 66.455	0.00%	-3.23%
Auto Physical Damage (Per \$100 of Value)	\$ 11,973,789	\$ 26,532	\$ 0.222	\$ 12,036,992	\$ 27,974	\$ 0.232	0.53%	4.88%
Public Officials	\$ 77,775,050	\$ 23,771	\$ 0.306	\$ 83,939,326	\$ 26,764	\$ 0.319	7.93%	4.32%
EPL (per employee) **	1,723	\$ 36,791	\$ 21.353	1,723	\$ 35,093	\$ 20.367	0.00%	-4.62%
Employee Benefits Liability		\$ 732	\$ 0.043		Incl	Incl	Incl	Incl
Law Enforcement (per law employee)**	223	\$ 121,367	\$ 544.247	244	\$ 127,626	\$ 523.057	9.42%	-3.89%
Excess Liability (GL, AL, POL, LEL)	\$ 75,509,748	\$ 62,108	\$ 0.823	\$ 83,939,326	\$ 62,680	\$ 0.747	11.16%	-9.21%
Inland Marine	\$ 2,132,175	\$ 5,117	\$ 0.240	\$ 2,132,175	\$ 5,363	\$ 0.252	0%	4.81%
Sub-Total excluding TRIPRA		\$ 392,959			\$ 415,477			
State Fee (Automobile)		\$ 2			\$ 2			
TRIPRA (Terrorism)		\$ 3,125			\$ 3,131			
		\$ 396,086			\$ 418,610			

* Package Exposure basis Gross Expenditures for purpose of establishing an average rate. Actual premium basis includes various factors

** Number of employees = Full Time Equivalent (FTE)

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	<u>Exposure*</u>	<u>Premium</u>	<u>Rate</u>	<u>Exposure*</u>	<u>Premium</u>	<u>Rate</u>
Primary Healthcare Facilities	20,715	\$ 25,935	\$ 1.252	19,000	\$ 25,106	\$ 1.321
General Liability**						
Professional Liability						
Surplus Lines Tax		\$ 1,257.85			\$ 1,217.64	
Texas Stamping Office Fee		\$ 15.56			\$ 15.06	
Terrorism		\$ 133.00			\$ 126.00	
		\$ 27,341.41			\$ 26,464.70	
Minimum Earned Premium		25%			25%	

* Healthcare Facilities Exposure basis is number of visits annually.

** Designated Premises General Liability: 825 N. McDonald St., McKinney, TX 75069