

PROPERTY & CASUALTY COVERAGES	PREMIUM BREAKDOWN		
	2021-2022	2022-2023	PREMIUM % CHANGE
PRM PROPERTY & CRIME	\$942,025	\$1,174,349	24.70%
PRM BOILER & MACHINERY	\$33,330	\$38,041	14.10%
PRM GL/LEL/AL/Cyber/E&O/EXCESS LIABILITY	\$281,846	\$447,720	62.00%
PRM EXCESS WORKERS' COMPENSATION	\$380,818	\$405,971	6.60%
PREFERRED MEMBER PARTICIPATION CREDIT	(\$8,190)	(\$28,891)	N/A
PACKAGE TOTAL	\$1,629,829	\$2,037,190	16.40%

Factors Driving increase

11.3% increase in value of property. (

Catastrophic Losses Worldwide drive

Large claim - 500,000 dollar claim for

3% increase in payroll

Note - This coverage was marketed to two other Carriers (FMIT and PGIT) who provide Package Coverage

Catastrophic Losses Worldwide drive this premium

this premium

· Career Source. Includes Cyber Liability. This was not included with Liability last year

e. Both Carriers declined to quote

Alachua County Board of County Commissioners
Stop Loss Marketing
October 1, 2022

Stop Loss Coverage		Current	Renewal
Carrier / Market		Berkshire Hathaway	Berkshire Hathaway
Administrator		BCBS of Florida	BCBS of Florida
Medical Network		BCBS/Prime	BCBS/Prime
Specific Coverage			
Specific Deductible		\$400,000	\$400,000
Aggregating Specific Deductible			
Maximum Annual Reimbursement		Unlimited	Unlimited
Contract Basis		24/12	24/12
Covered Expense		Medical, Rx	Medical, Rx
Other terms		NNL	NNL
Specific Premium			
EE (1277)	1,277	\$35.95	\$42.84
EE+Family(773)	773	\$35.95	\$42.84
Composite (2050)	2,050	\$35.95	\$42.84
Specific Monthly Premium		\$73,698	\$87,822
Specific Annual Premium		\$884,370	\$1,053,864
% Increase/Decrease over Current			19.2%
\$ Increase/Decrease over Current			\$169,494
Aggregate Coverage		Current	Renewal
Maximum Annual Reimbursement		\$1,000,000	\$1,000,000
Contract Basis		24/12	
Covered Expense		Medical, Rx	
Aggregate Corridor		125%	125%
Run-In/Out Limit			
Aggregate Premium			
Composite (2050)	2,050		
Aggregate Monthly Premium		\$0	\$0
Aggregate Annual Premium		\$0	\$0
% Increase/Decrease over Current			
\$ Increase/Decrease over Current			\$0
Total Annual Premium (Fixed Costs)		\$884,370	\$1,053,864
% Increase/Decrease over Current			19.2%
\$ Increase/Decrease over Current			\$169,494
Aggregate Claim Liability (Attachment Factors)			
EE (1277)	1,277		
EE+Family(773)	773		
Composite (2050)	2,050	\$0.00	\$0.00
Aggregate Attachment Point		\$0	\$0

% Increase/Decrease over Current			
\$ Increase/Decrease over Current		\$0	
Lasered Individuals			
Laser #1			
Laser #2			
Maximum Laser Liability		\$0	\$0
Overall Cost Summary		Current	Renewal
Total Annual Fixed Cost		\$884,370	\$1,053,864
Total Variable Costs		\$0	\$0
Maximum Laser Liability		\$0	\$0
Maximum Employer Liability		\$884,370	\$1,053,864
% Increase/Decrease over Current		19.2%	
\$ Increase/Decrease over Current		\$169,494	

Please refer to appendix for additional carrier contingencies and disclosure requirements.

*Proprietary and Confidential

Option 1	Option 2	Option 3	Option 4
Ullico BCBS of Florida BCBS/Prime	Tokio Marine HCC BCBS of Florida BCBS/Prime	Unum BCBS of Florida BCBS/Prime	American Fidelity BCBS of Florida BCBS/Prime
\$400,000	\$400,000	\$400,000	\$400,000
Unlimited 24/12 Medical, Rx	Unlimited 24/12 Medical, Rx NNL / 81% RC	Unlimited 24/12 Medical, Rx	Unlimited 24/12 Medical, Rx
\$32.80	\$35.82	\$38.58	\$39.64
\$32.80	\$35.82	\$38.58	\$39.64
\$32.80	\$35.82	\$38.58	\$39.64
\$67,240	\$73,431	\$79,089	\$81,262
\$806,880	\$881,172	\$949,068	\$975,144
-8.8% (\$77,490)	-0.4% (\$3,198)	7.3% \$64,698	10.3% \$90,774
\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
125%	125%	125%	125%
\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0
\$806,880	\$881,172	\$949,068	\$975,144
-8.8%	-0.4%	7.3%	10.3%
(\$77,490)	(\$3,198)	\$64,698	\$90,774
\$0.00	\$0.00	\$0.00	\$0.00
\$0	\$0	\$0	\$0

	\$0	\$0	\$0
\$550,000			
\$525,000			
\$275,000	\$0	\$0	\$0
\$806,880	\$881,172	\$949,068	\$975,144
\$0	\$0	\$0	\$0
\$275,000	\$0	\$0	\$0
\$1,081,880	\$881,172	\$949,068	\$975,144
22.3%	-0.4%	7.3%	10.3%
\$197,510	(\$3,198)	\$64,698	\$90,774

Option 5	Option 6	Option 7
BCBS of Florida	Berkley	QBE
BCBS of Florida	BCBS of Florida	BCBS of Florida
BCBS/Prime	BCBS/Prime	BCBS/Prime
\$400,000	\$400,000	\$400,000
Unlimited	Unlimited	Unlimited
24/12	24/12	24/12
Medical,Rx	Medical,Rx	Medical,Rx
\$43.63	\$45.64	\$46.00
\$43.60	\$45.64	\$46.00
\$43.62	\$45.64	\$46.00
\$89,418	\$93,562	\$94,300
\$1,073,020	\$1,122,744	\$1,131,600
21.3%	27.0%	28.0%
\$188,650	\$238,374	\$247,230
\$1,000,000	\$1,000,000	\$1,000,000
125%	125%	125%
\$0	\$0	\$0
\$0	\$0	\$0
\$0	\$0	\$0
\$1,073,020	\$1,122,744	\$1,131,600
21.3%	27.0%	28.0%
\$188,650	\$238,374	\$247,230
\$0.00	\$0.00	\$0.00
\$0	\$0	\$0

\$0	\$0	\$0
\$0	\$0	\$0
\$1,073,020	\$1,122,744	\$1,131,600
\$0	\$0	\$0
\$0	\$0	\$0
\$1,073,020	\$1,122,744	\$1,131,600
21.3%	27.0%	28.0%
\$188,650	\$238,374	\$247,230