

**Coverage Line**

**Property**

**Boiler and Machinery (Equipment Breakdown)**

**Crime**

**General, Automobile & Public Officials Liability**

**Excess Liability**

**Workers Compensation**

**Preferred Member Credit**

**Subtotal**

**Cyber Liability**

**Accidental Death and Dismemberment (Firefighters and Corrections Officers)**

**Medical Stop Loss**

**Total**

\*Buildings are valued at Replacement Cost  
Vehicle under 100K - Actual Cash Value  
Vehicle over 100K - Replacement Cost Value

\*\*5 year audit of building values performed by carrier  
Added additional coverage on vehicles over 100K  
Added new buildings - Cusawilla, Medical Examiners, and Budget Inn  
End result was total insured value went from \$264,215,461 - \$382,622,154  
Add this to an increasing hard market

\*\*\* Equipment over 20 years old - Actual Cash Value  
All other equipment - Repair or replacement

\*\*\*\* Medical/Disability/Death  
Employee Liability  
- Each Accident - \$2,000,000

- Each Employee for Disease - \$2,000,000

\*\*\*\*\* Cyber Liability - Until we are able to fully implement Multi Factor Authentication  
this coverage has been reduced to 1 million except for Cyber Theft or Extortion which is exc

\*\*\*\*\* Line of Duty - \$75,000

Fresh Pursuit Coverage - \$75,000

Unlawful Death and Dismemberment - \$225,000

\*\*\*\*\* Our current Self Insured Retention is \$350,000 it will be \$400,000 at renewal. Covers anyt

**Deductible/ Self Insured Retention**

**Coverage**

**2% of value for named windstorm/ \$25K for  
all other perils. Auto property is 100K.**

**\***

**\$1,000 all objects/\$10,000 on transformers 10,000 KVA**

**\*\*\***

**\$1,000**

**\$ 500,000**

**\$200,000 Self Insured Retention**

**\$ 2,000,000**

**N/A**

**\$ 3,000,000**

**\$200,000 Self Insured Retention**

**\*\*\*\***

**\*\*\*\*\***

**\*\*\*\*\***

**N/A**

**\*\*\*\*\***

**\*\*\*\*\***

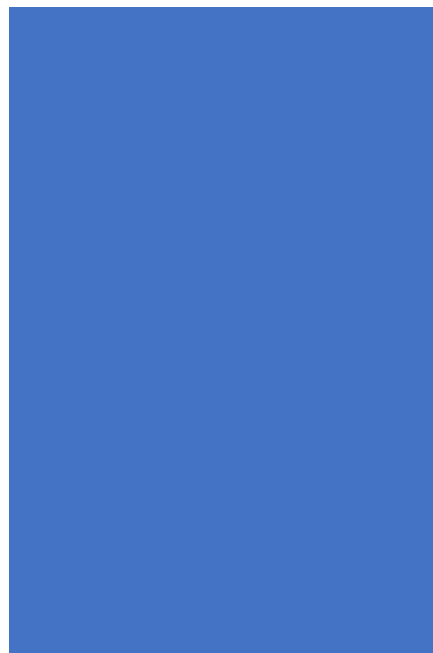
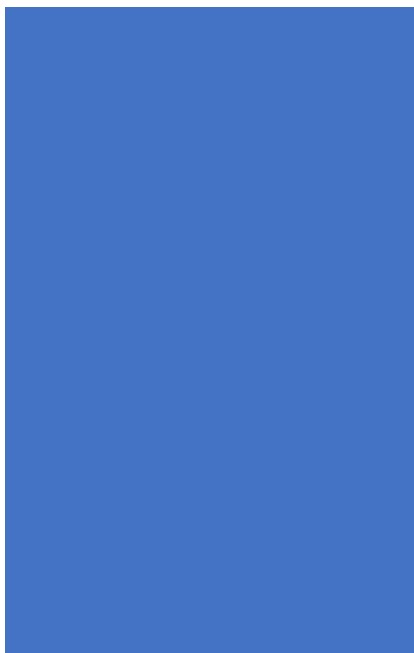
**\*\*\*\*\***



cluded

hing above this amount during policy year.

Expiring Prem.	Renewal Prem.	Increase/Decrease	Factors
\$ 616,307	\$ 942,025	53%	**
\$ 23,342	\$ 33,330	43%	**
Included in Property Prem.	Included in Property Prem.	N/A	**
\$ 273,637	\$ 281,846	3%	
Included in Liability	Included in Liability	N/A	
\$ 369,727	\$ 380,818	3%	
<u>\$ (6,415)</u>	<u>\$ (8,190)</u>		
\$ 1,276,598	\$ 1,629,829		
\$ 60,000	\$ 32,000	-47%	
\$ 8,537	\$ 9,982	17%	
\$ 791,201	\$ 886,096	12%	
<b>\$ 2,136,336</b>	<b>\$ 2,557,907</b>	<b>20%</b>	





**Carrier**

**PUBLIC RISK MANAGEMENT OF FLORIDA**

**Travelers EnergyMax 21 thru  
PUBLIC RISK MANAGEMENT OF FLORIDA**

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**AmBridge (formerly Britt)**

**ACE**

**Berkshire Hathaway**



# Renewal Offer

## Coverages

Policy Period

Specific Deductible

Specific Lifetime Maximum per Person

Annual Minimum

Benefits Covered

Specific Contract Basis

Berkshire Hathaway

Current Rate

10/1/2020-10/1/2021

\$ 400,000

Unlimited

Unlimited

Med/RX

24/12

## Premium Analysis

## Enrollment

Employee

1251

\$

32.10

Employee + Family

803

\$

32.10

Total Participation (Composite)

2054

\$

21.10

Total Estimated Monthly Premium

\$

65,933

Total Estimated Annual Premium

\$

791,201

Potential Additional Claims Liability

\$

-

Total Estimated Annual Premium

\$

791,201

Percent Change from Current Rate

N/A

## Laser Information



<b>Berkshire Hathaway</b>	<b>Berkley</b>	<b>Voya</b>
<b>Renewal Rate - Firm</b>	<b>Proposed Rate - Firm</b>	<b>Proposed Rate - Firm</b>
<b>10/1/2020-10/1/2021</b>	<b>10/1/2020-10/1/2021</b>	<b>10/1/2020-10/1/2021</b>
<b>\$ 400,000</b>	<b>\$ 400,000</b>	<b>\$ 400,000</b>
<b>Unlimited</b>	<b>Unlimited</b>	<b>Unlimited</b>
<b>Unlimited</b>	<b>Unlimited</b>	<b>Unlimited</b>
<b>Med/RX</b>	<b>Med/RX</b>	<b>Med/RX</b>
<b>24/12</b>	<b>24/12</b>	<b>24/12</b>
<b>\$ 35.95</b>	<b>\$ 36.19</b>	<b>\$ 34.85</b>
<b>\$ 35.95</b>	<b>\$ 36.19</b>	<b>\$ 34.85</b>
<b>\$ 35.95</b>	<b>\$ 36.19</b>	<b>\$ 34.85</b>
<b>\$ 73,841</b>	<b>\$ 74,334</b>	<b>\$ 71,582</b>
<b>\$ 886,096</b>	<b>\$ 892,011</b>	<b>\$ 858,983</b>
<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>\$ 886,096</b>	<b>\$ 892,011</b>	<b>\$ 858,983</b>
<b>12.0%</b>	<b>12.7%</b>	<b>8.6%</b>
<b>NNLO and no rate cap</b>	<b>NNLO and no rate cap</b>	<b>DB - \$775,000 conditional</b>

Florida Blue - ISU	Florida Blue - ISU
Proposed Rate - Firm	Proposed Rate - Firm
10/1/2020-10/1/2021	10/1/2020-10/1/2021
\$ 400,000	\$ 400,000
Unlimited	Unlimited
Unlimited	Unlimited
Med/RX	Med/RX
24/12	24/12

\$ 15.48	\$ 17.14
\$ 57.65	\$ 64.47
\$ 31.97	\$ 35.64
\$ 65,658	\$ 73,212
\$ 787,901	\$ 878,539
\$ 75,000	\$ 75,000
\$ 862,901	\$ 953,539
9.1%	20.5%

GS - \$475,000 Laser	GS - \$475,000 Laser
DB - \$775,000 Conditional	DB - \$775,000 Conditional