

		Travelers/ DETSIF**	Travelers/ TPS***
<b>Property Limit</b>	\$41,505,631		
Deductible	\$5,000	\$37,307	\$37,307
<b>Crime Limit*</b>	\$500,000		
Deductible	\$1,000	\$1,121	\$1,121
<b>Equipment Limit</b>	\$3,191,842		
Deductible	\$1,000	\$5,108	\$5,108
<b>General Liability Limit</b>	\$1,000,000		
Deductible	\$0	\$5,959	\$5,959
<b>Employee Benefit Liability</b>	\$1,000,000		
Deductible	\$1,000	Included	Included
<b>Law Enforcement Liability</b>	\$2,000,000		
Deductible	\$5,000	\$32,893	\$32,893
<b>Public Officials Liability</b>	\$2,000,000		
Deductible	\$5,000	\$4,368	\$4,368
<b>Employment Practices Liability</b>	\$2,000,000		
Deductible	\$5,000	\$22,584	\$22,584
<b>Auto Liability</b>	\$1,000,000		
Deductible	\$0	\$30,677	\$30,677
<b>Auto Physical Damage</b>	Per Schedule Provided		
Deductible	\$500	\$17,455	\$17,455
<b>Workers Compensation</b>	\$1,000,000		
Deductible	\$0	\$60,999	\$75,339
<b>Total Premium</b>		<b>\$218,471</b>	<b>\$232,811</b>

\*Crime has \$500,000 employee dishonesty limit and all other limits are \$100,000 for theft of cash and securities, etc. Deductible is \$1,000 for all sublimits and \$5,000 for dishonesty.

\*\*Deep East Texas option for workers compensation is only offered with a 3 year or 5 year rate guarantee. Not auditable.

\*\*\*Texas Political Subdivisions option is for one year with an option for a three year rate guarantee. The rate is guaranteed but the modifier may change dependent upon loss experience.

September 15, 2014  
(Exhibit #10)

September 2, 2014  
(Exhibit #8)

Porter

## TAC

-Employee Benefits Liability Limit  
\$100,000

-Public Officials Liability and  
Employment Practice Liability share a  
\$2,000,000 limit.

-Back wages are only covered up  
\$25,000.

-Policy is not "duty to defend" form  
for district judge.

-Policy effective dates are scattered  
making it difficult to budget. July,  
October and January adjustments are  
not level, year to year.

-Policy effective date are scattered  
making it difficult to move insurance  
to take advantage a better, more cost  
effective coverage.

-Malicious prosecution is covered  
only up to \$50,000 per occurrence.

## USI

-Employee Benefits Liability Limit  
\$1,000,000

-Public Officials Liability and  
Employment Practice Liability have  
separate limits \$2,000,000 limits.

-Back wages are covered up to policy  
limit of \$1,000,000.

-Policy is "duty to defend" form for  
district judge.

-Policy effective dates are common  
for any date. Making budget easy.  
Three and Five Year Rate Gurantees  
available.

-Policy effective date are not  
scattered so changing insurance is  
easier to do to take advantage of  
what is best for the County.

-Malicious prosecution is covered up  
to \$1,000,000.

-Lower cost, sometimes as much as  
50%, in closing claims. This results in  
an overall lower costs of insurance

McLennan County paid out close to \$600,000 because back wages were limited to \$25,000 with TAC. Travelers will cover the entire claim.

Also, TAC normally only has a limit of \$100,000 for employee benefit liability. With the new affordable health care act, it is more important than ever to have sufficient limits with the increased compliance.