

Pinellas County Insurance Program 2022

Renewal For March 1, 2024			Renewal For March 1, 2025			
Description of Coverage	Insurance Company	Premium	Description of Coverage	Insurance Company	Premium	Difference
Property Insurance	Excludes Solid Waste, Utilities, ERB, & EOC	\$ 4,971,235	Property Insurance	Excludes Solid Waste, Utilities, ERB, & EOC	\$ 4,422,412	\$ (548,823)
Flood Insurance	(Estimated, policies renew in June)	\$ 71,644	Flood Insurance	(Estimated, policies renew in June)	\$ 73,793	\$ 2,149
	Subtotal Municipal Property Insurance inc. fees			Subtotal Municipal Property Insurance inc. fees		
	Subtotal Municipal Property w terrorism and flood 1st column minus fees /2nd colum inc. fees	\$ 5,042,879		Subtotal Municipal Property w terrorism and flood 1st column minus fees /2nd colum inc. fees	\$ 4,496,205	
HPR Program			HPR Program			
Solid Waste Facility	FM Global	\$ 4,121,105	Solid Waste Facility	FM Global	\$ 3,706,411	\$ (414,694)
Utilities Locations	Adding utility locations, ERB and EOC	\$ 2,758,595	Utilities Locations	Adding utility locations, ERB and EOC	\$ 2,481,253	\$ (277,342)
Total FM Global Premium	Includes \$1,117,601 Mem credit and \$372,533 Resiliency credit	\$ 6,879,700	Total FM Global Premium	Includes \$2,070,966 Mem credit and \$414,193 Resiliency credit	\$ 6,187,664	\$ (692,036)
	Total Property Premium AJG and FM Global	\$ 11,922,579		Total Property Premium AJG and FM Global	\$ 10,683,869	\$ (1,238,710)
Liability Insurance			Liability Insurance			
Public Entity Commerical Package	Lloyd's Syndicate Ambridge	\$ 1,027,000	Public Entity Commerical Package	Lloyd's Syndicate Ambridge	\$ 1,051,000	\$ 24,000
Public Entity Excess Liability	General Star Indemnity Company	\$ 455,000	Public Entity Excess Liability	General Star Indemnity Company	\$ 471,000	\$ 16,000
Public Entity Excess Workers Comp	Arch Insurance Company	\$ 333,748	Public Entity Excess Workers Comp	Arch Insurance Company	\$ 394,464	\$ 60,716
AD&D Policy (Fire Rescue)	ACE American Insurance Company	\$ 586	AD&D Policy (Fire Rescue)	ACE American Insurance Company	\$ 628	\$ 42
Commercial Aircraft	Westchester Fire Insurance Company	\$ 176,735	Commercial Aircraft	Westchester Fire Insurance Company	\$ 194,571	\$ 17,836
Unmanned Aircraft Systems	Global Aerospace	\$ 4,141	Unmanned Aircraft Systems	Global Aerospace	\$ 6,212	\$ 2,071
Airport Liability	Ace Property & Casualty	\$ 114,854	Airport Liability	Ace Property & Casualty	\$ 102,312	\$ (12,542)
Crime - County & Constitutionals & Deputies excess over Public Officals Bonds	Massachusetts Bay Insurance Company	\$ 19,439	Crime - County & Constitutionals & Deputies excess over Public Officals Bonds	Massachusetts Bay Insurance Company	\$ 19,306	\$ (133)
General Liability - OLT + Duke Trail (Primary)	Underswriters at Lloyd's London Primary	\$ 82,500	General Liability - OLT + Duke Trail (Primary)	Underswriters at Lloyd's London Primary	\$ 75,500	\$ (7,000)
Excess Liability	Endurance Lead 5m XS	\$ 35,600	Excess Liability	Endurance Lead 5m XS	\$ 50,000	\$ (14,400)
Excess Liability	Admiral 5M XS	\$ 22,145	Excess Liability	Admiral 5M XS	\$ 31,000	\$ 8,855
Excess Liability	Landmark American Insurance Co 10M XS 10M	\$ 44,000	Excess Liability	Landmark American Insurance Co 10M XS 10M	\$ 25,000	
Excess Liability	StarStone 5M XS 20M	\$ 20,200	Excess Liability	StarStone 5M XS 20M	\$ 40,500	
General Liability - Traffic Maintenance	Crum & Forster	\$ 63,860	General Liability - Traffic Maintenance	Crum & Forster	\$ 63,755	\$ (105)
International Policy	Insurance Company of State of PA	\$ 6,005	International Policy	Insurance Company of State of PA	\$ 6,161	\$ 156
Marine Package Hull & Machinery Protection & Indemnity	Travelers	\$ 22,129	Marine Package Hull (Reduced Min Limit to \$10K from \$20K	Travelers	\$ 27,046	\$ 4,917
Marine Package - Marina Operators Legal Liability, Marine General Liability & Marina Pollution	Great American Insurance Company	\$ 6,878	Marina Operators Legal Liability	Great American Insurance Company	\$ 7,469	\$ 591
General liability (Lealman)	James River	\$ 6,048	General liability (Lealman)	James River	\$ 7,376	\$ (1,328)
Excess Liability (Lealman)	James River	\$ 1,286	Excess Liability (Lealman)	James River	\$ 1,483	\$ 197
Environmental Liability	Indian Harbor Insurance Company	\$ 103,218	Environmental Liability	Indian Harbor Insurance Company	\$ 106,603	\$ 3,385
Excess Professional Liability - MMU, EMS/Fire	Coverys Specialty Insurance	\$ 467,889	Excess Professional Liability - MMU, EMS/Fire	Coverys Specialty Insurance	\$ 498,193	\$ 30,304
Excess Crime		\$ 32,879	Excess Crime		\$ 32,879	\$ -
Terrorism Property & Liability	Liberty Mutual	\$ 31,875	Terrorism Property & Liability Incl FM Properties	Liberty Mutual	\$ 81,000	\$ 49,125
Cyber	Resilience	\$ 95,000	Cyber (with \$5M & higher sublimits)	Resilience	\$ 125,000	\$ 30,000
			With \$5M Excess \$5M	Great American Insurance Company	\$ 80,000	
			With \$5M Excess \$10M	Vantaged	\$ 60,000	
			TRIA coverage under Pollution (New)	Indian Harbor Insurance Company	\$ 1,066	
	Total Liability Premium	\$ 3,173,015		Total Liability Premium	\$ 3,559,524	\$ 212,687
	Total Property Ins. (Risk Program)	\$11,922,579		Total Property Ins. (Risk Program)	\$ 10,683,869	\$ (1,238,710)
	Total Liability Insurance	\$ 3,173,015		Total Liability Insurance	\$ 3,559,524	\$ 386,509
	Total Risk Department Paid P&C Premiums	\$ 15,095,594		Total Risk Department Paid P&C Premiums	\$ 14,243,393	\$ (852,201)
	Broker Fees	\$ 175,000		Broker Fees	\$ 175,000	\$ -
	Bonds	\$ 7,887		Bonds	\$ 270	
	CTrax	\$ 75,002		CTrax	\$ 50,000	\$ (25,002)
	Total Risk Paid P&C Premiums & Brokers & Bonds/Misc	\$ 15,561,949		Total Risk Paid P&C Premiums & Brokers & Bonds/Misc	\$ 14,468,663	\$ (1,093,286)

