



Executive Summary

Arthur J. Gallagher Risk Management Services, Inc. appreciates the opportunity to present this proposal for your consideration. We are pleased to present the renewal terms offered by Midwest Employers Casualty Corporation, Admiral Insurance Company and Indian Harbor Insurance Company. The renewal quote premiums were based on the exposures that were submitted.

ANNUAL COMPARISON: EXCESS WORKERS' COMPENSATION

2012 - \$600K SIR			2013 - \$600K SIR			Increase		
Payroll	Rate	Premium	Payroll	Rate	Premium	Payroll	Rate	Premium
107,654,923	0.1125	121,112	113,037,669	0.1272	143,784	5.00%	15%	20%

Rate and \$600,000 SIR Guarantee from 10-01-2013 to 4/1/2015

Premium for 18 months deposit is \$ 219,037

ANNUAL COMPARISON: MEDICAL PROFESSIONAL LIABILITY

2012			2013			Decrease		
# OF IMMUNIZATIONS	Rate	Premium	# OF IMMUNIZATIONS	Rate	Premium	# OF IMMUNIZATIONS	Rate	Premium
10,000	1.220	12,195	10,000	1.189	11,890	0.00%	-2.5%	-2.5%

*Does not include Surplus Lines Tax and fee

This policy can be cancelled on 4/1/14 and re-written to expire 4/1/15

ANNUAL COMPARISON: POLLUTION

2012			2013			Increase		
# OF TANKS	Rate	Premium	# OF TANKS	Rate	Premium	# of TANKS	Rate	Premium
9	847	7,623	9		7,965	0.00%		4.5%

*Pollution coverage is coming off a (3) three year policy term.

Premium for 42 mos = \$9,288

TOTAL ANNUAL PREMIUM COMPARISON			
2012		2013	Increase
TOTAL PREMIUMS	140,930	163,369	17.78%

NOTE: Premiums shown above do not include Surplus Lines Tax and Stamping Fees -

See proposal for Taxes, Fees and Options being offered.

We thank you for your consideration and look forward to another year working with the County as a partner. Should you have any questions, please do not hesitate to contact any of the team members included in the Proposal. All are available and would be privileged to assist you with your questions. Thank you again for allowing us to be your partner in this placement.

Gallagher is responsible for the placement of the following lines of coverage:

Workers Compensation
Medical Professional Liability
Pollution Liability

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative

Premium Summary

The estimated program cost for the recommended program/options are outlined in the following table:

LINE OF COVERAGE		EXPIRING PROGRAM		PROPOSED PROGRAM			
		CARRIER	EXPIRING COST	CARRIER	ESTIMATED COST	ESTIMATED COST	
Workers Compensation	Premium	Midwest Employers Casualty Co. (W.R. Berkley)	\$121,112.00	Midwest Employers Casualty Co. (W.R. Berkley)	\$143,784.00	Midwest Employers Casualty Co. (W.R. Berkley)	\$219,037.00
	Taxes		-		-		-
	Srchrg & Asmnt		-	\$600,000 SIR	-		-
	Total Fees		-	12 Months	-		-
	Estimated Cost	\$600,000 SIR	-	Option	-	18 Months	-
	Annualized Cost		\$121,112.00		\$143,784.00	Option to expire April 1 st , 2015	\$219,037.00
	TRIA Premium		-				
Medical Professional Liability	Premium	Admiral Ins. Co. (W.R. Berkley)	\$12,195.00	Admiral Ins. Co. (W.R. Berkley)	\$11,890.00	Admiral Ins. Co. (W.R. Berkley)	\$11,890.00
	Taxes		\$598.78		\$583.80		\$583.80
	Srchrg & Asmnt	12 Months	-	12 Months	-	Admiral has offered to cancel/re-write to expire on April 1 st , 2015	-
	Total Fees		-		-		-
	Estimated Cost		-		-		-
	Annualized Cost		\$12,793.78		\$12,473.80		\$12,473.80
	TRIA Premium		-		-		-
Pollution Liability	Premium	Indian Harbor Ins. Co. (XL Group)	\$7,623.00	Indian Harbor Ins. Co. (XL Group)	\$7,965.00	Indian Harbor Ins. Co. (XL Group)	\$9,288.00
	Taxes		\$374.29		\$391.08		\$456.04
	Srchrg & Asmnt	36 Months	-	36 Months	-	42 Months	-
	Total Fees		-		-	Option- to expire on April 1 st , 2017	-
	Estimated Cost		-		-		-
	Annualized Cost		\$7,997.29		\$8,356.08		\$9,744.04
	TRIA Premium		-				
Total Estimated Program Cost			\$141,903.07		\$164,613.88		\$241,254.84