

Market Summary

Revised 8/31/2022

Excess General Liability / Excess Auto Liability

<i>Preferred</i> Governmental Insurance Trust (PGIT) (Incumbent)	Quoted
Lloyd's of London/Ambridge	\$500k min retention
Old Republic Union Insurance Company	Declined due to pricing
ACE American Insurance Company/Chubb	Declined. Would need \$1M SIR due to the county's size and loss history
Euclid Insurance Group	Declined. Unable to compete with pricing
Munich Reinsurance America	Declined. Unable to compete with PGIT due to reinsurance
Safety National Casualty Corporation	Minimum retention of \$300k.

Excess Workers Compensation

<i>Preferred</i> Governmental Insurance Trust (PGIT) (Incumbent)	Quoted- Must bound with other casualty insurance lines
State National Insurance Company	Minimum SIR of \$1M for Police and Fire
ACE American Insurance Company/Chubb	Minimum SIR of \$1M for all class codes
Arch Insurance Company	Declined. Unable to compete with PGIT due to reinsurance
Safety National Casualty Corporation	Minimum SIR of \$1M for Police and Fire
Midwest Employers Casualty Company	Minimum SIR of \$1M for Police and Fire

Public Officials Liability / Employment Practices Liability

<i>Preferred</i> Governmental Insurance Trust (PGIT) (Incumbent)	Quoted - Must be bound with Cyber Liability
ACE American Insurance Company/Chubb	Quoted. Claims-Made Form
QBE Specialty Insurance Company	Multiple follow-ups. Still no response from carrier
Indian Harbor Insurance Company	Multiple follow-ups. Still no response from carrier
Ironshore Specialty Insurance Company	Multiple follow-ups. Still no response from carrier
Richmond National Insurance Company	Declined due to large population
Kinsale Insurance Company	Declined due to large population

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Crime

<i>Preferred</i> Governmental Insurance Trust (PGIT) (Incumbent)	Quoted
Travelers Casualty and Surety Company of America	Quoted higher deductible and higher premium
Prosurance Group	Declined. Unable to compete with pricing.
Hiscox Insurance Company Inc	Declined. Not currently writing this class
Hanover Insurance Group	Requiring at least \$10k retention and premium expected to be much higher than expiring

Cyber Liability

<i>Preferred</i> Governmental Insurance Trust (PGIT) (Incumbent)	Quoted – Must be bound with Public Officials Liability
Axis Specialty Insurance Company	Declined due to high revenue
Obsidian Specialty Insurance Company	Declined due to high revenue
HSB Specialty Insurance Company/AtBay	Declined due to high revenue
Lloyds/CFC	Declined due to high revenue
Hiscox Insurance Company Inc	Declined due to high revenue
AIG Specialty Insurance Company	MFA required. \$250k min retention

Aviation Liability

ACE Property & Casualty (Incumbent)	Quoted. Included 3-year policy term option
W. Brown & Associates	Declined- Not writing Government risks
XL Insurance Company	Declined- Not writing Government risks
Commerce & Industry Insurance Company	Declined. Not competitive with renewal quote due to pricing
Old Republic Union Insurance Company	Multiple follow-ups. Still no response from carrier
Starr Aviation	Multiple follow-ups. Still no response from carrier

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Aviation Hull

ACE Property & Casualty (Incumbent)	Quoted
W. Brown & Associates	Declined- Not writing Government risks
XL Insurance Company	Declined- Not writing Government risks
Commerce & Industry Insurance Company	Declined. Not writing aircraft hull policies
Old Republic Union Insurance Company	Multiple follow-ups. Still no response from carrier
Sterr Aviation	Multiple follow-ups. Still no response from carrier

Pollution Liability

3-year policy term: 10/31/20 to 10/31/23