

City of Denton 2024 EMT Liability Renewal

Presented 1/29/2024



City of Denton
2024 EMT Liability Proposal

	2/11/2023-24 Bound Program	Expiring Rates x New Exposures		2/11/2024 - 12/31/2024 Quoted Program	% Change over Expiring	% Change over Adjusted
EMT Professional Liability	Admiral			Admiral		
Premium:	26,440	27,515	4%	27,334	3%	-1%
SL Tax + Stamping Fee	<u>1,302</u>	<u>1,348</u>	4%	<u>1,337</u>	3%	-1%
Total:	27,742	28,863	4%	28,671	3%	-1%
<i>Annualized Premium</i>				30,792	16%	7%
<i>Annualized SL Tax + Stamping Fee</i>				<u>1,506</u>	16%	12%
<i>Annualized Total</i>	27,742	28,863		32,298	16%	12%
Average Rate:	107	107		107	-1%	-1%
Average Rate (annualized):				120	12%	12%
Employees:	246	256		256	4%	0%
Total Visits:	22,000			24,000	9%	9%
<u>Limits/Sublimits:</u>						
Professional Liability - Each Claim & Agg.	500K			500K		
Sexual Abuse & Molestation - Each Claim / Agg.	500K			500K		
Legal/License Defense Proceeding - Each Occ. & Agg.	5K/25K			5K/25K		
Patient Property Loss - Each Loss / Aggregate	500			500		
Network Security & Data Privacy Liability - Each Occ. & Agg.	500K			500K		
First Party Privacy Breach Expense - Each Occ. & Agg.	100K			100K		
Media Activities - Each Occ. & Agg.	25K			25K		
Regulatory Wrongful Acts - Each Occ. & Agg.	25K			25K		
HIPAA - Each Occ. & Agg.	100K/300K			100K/300K		
Peer Review Expenses - Each Occ. & Agg.	5K/25K			5K/25K		
Subpoena Assistance - Each Occ. & Agg.	5K			5K		
Reimbursement of Lost Wages or Earnings	500 / 5K			500 / 5K		
Reputation Protection Coverage	5K			5K		
Emergency Evacuation Expenses	25K			25K		
Claim Expense Aggregate Limit	Included			Included		
Policy Aggregate	500K			500K		
SIR	10K			10K		

Marketing Summary

Carrier	Formal Quote provided?	Feedback
Admiral - Incumbernt	Yes	Quoted
RSUI	No	Require \$25,000 deductible. Premium is \$4,200 higher than Admiral
CapSpecialty	No	Require \$25,000 deductible. Premium \$14,000 higher than Admiral
TDC	No	Require \$25,000 deductible. Premium \$23,000 higher than Admiral

Independence changes everything.



UNCOMMONLY INDEPENDENT