



## NCACC Risk Management Pools Liability and Property

<b>County: Rowan County</b>					
<b>RENEWAL ESTIMATE</b>		<b>JULY 1, 2022 TO JULY 1, 2023</b>		<b>Date of Quote 6/8/2022</b>	
Coverage	Contract Limit	Deductible	Renewal Exposure		Contribution
Property	Insured Values	\$1,000	Total Property Values	\$198,476,890	104,256
Named Storm		\$1,000			
		\$1,000	Total Inland Marine Values	\$14,344,710	7,535
Flood, NFIP		\$500,000			
Flood/Earthquake		\$25,000		Total	\$111,791
General Liability	\$2,000,000	\$0	Population	147,281	42,705
			Number of EMTs	63	2,474
				Total	\$45,179
Automobile Liability	\$2,000,000	\$0	Total # of Vehicles (Liability)	379	114,713
Excess Auto Liability					0
Physical Damage	Actual Cash Value	\$1,000	Total # of Vehicles (PD)	189	29,357
Replacement Cost	\$1,034,656		Value of Selected Veh.	\$1,034,656	\$7,562
				Total	\$151,632
Crime	\$250,000	\$1,000	Money on Premises	1	\$968
			Great than \$250,000	0	\$0
				Total	\$968
Public Officials Liability	\$2,000,000 per claim  \$6,000,000 annual aggregate	\$5,000 per claim	Population	147,281	48,933
				Total	\$48,933
Law Enforcement Liability	\$2,000,000 per occurrence  \$6,000,000 aggregate	\$5,000	Class A Employees	302	181,494
			Class B Employees	136	45,859
			Class C Employees	84	9,656
				Total	\$237,009
Employment Practices Liability	\$2,000,000 per claim  \$6,000,000 per aggregate	\$5,000 per claim	Population	147,281	39,597
				Total	\$39,597
Employee Benefits Liability	\$2,000,000	\$5,000			
				Total	Included
Environmental Impairment Liability	\$250,000 aggregate	\$0			
				Total	Included
Privacy or Security Event Liability	\$1,000,000 \$10,000,000 Pool Aggregate	\$5,000	Population		
				Total	\$10,000
<b>Annual Estimated Contribution</b>					<b>\$645,100</b>

Please return this document with your signed proposal.

## 2022 PROPERTY SUBLIMITS

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\$5,000,000	ACCOUNTS RECEIVABLE
\$4,000,000	AUTOMATIC COVERAGE
\$2,500,000	INCREASED COST OF CONSTRUCTION
\$250,000	COST OF EXTINGUISHING LANDFILL FIRES
\$100,000	CONTINGENT TAX REVENUE INTERRUPTION
\$250,000	CONTINGENT BUSINESS INTERRUPTION/CONTINGENT EXTRA EXPENSE
\$2,500,000	DEBRIS REMOVAL (LESSOR OF 25% OF PROPERTY DAMAGE LOSS OR THE LIMIT SHOWN)
\$500,000	DECONTAMINATION COSTS
\$100,000	DEFERRED PAYMENTS
\$10,000,000	EARTHQUAKE – SUBJECT TO A \$10,000,000 ANNUAL AGGREGATE
\$2,500,000	ELECTRONIC DATA AND MEDIA
\$50,000,000	EQUIPMENT BREAKDOWN, INCLUDING:
	SPOILAGE \$500,000
	SERVICE INTERRUPTION \$2,500,000
	BUSINESS INTERRUPTION \$25,000,000
	GROSS EARNINGS AND EXTRA EXPENSE \$1,000,000
	EXPEDITING EXPENSE \$500,000
	HAZARDOUS SUBSTANCE \$1,000,000
	AMMONIA CONTAMINATION \$500,000
	ELECTRONIC DATA & MEDIA \$1,000,000
	CFC REFRIGERANTS \$100,000
	COMPUTER EQUIPMENT \$25,000,000
\$2,500,000	ERRORS AND OMISSIONS
\$250,000	EVACUATION EXPENSE
\$1,000,000	EXPEDITING EXPENSE
\$2,500,000	EXTRA EXPENSE
\$1,000,000	EXTENDED PERIOD OF INDEMNITY (LESSER OF ACTUAL LOSS SUSTAINED FOR 180 CONSECUTIVE DAYS OR LIMIT SHOWN)
\$1,000,000	UNSCHEDULED FINE ARTS - SUBJECT TO A MAXIMUM OF \$250,000 PER ITEM
\$10,000,000	FLOOD - SUBJECT TO A \$10,000,000 ANNUAL AGGREGATE
\$1,000,000	FLOOD – SUBJECT TO A \$1,000,000 ANNUAL AGGREGATE AS RESPECTS LOCATIONS SITUATED WHOLLY OR PARTIALLY WITHIN SPECIAL HAZARD ZONES FOR FLOOD

\$2,500,000	GROSS EARNINGS AND EXTRA EXPENSE COMBINED
\$2,500,000	INTERRUPTION BY CIVIL AUTHORITY
\$100,000	LAW ENFORCEMENT ANIMAL MORTALITY
\$2,500,000	LEASEHOLD INTEREST
\$2,500,000	MISCELLANEOUS UNNAMED PROPERTY
\$250,000	MOBILE MEDICAL EQUIPMENT
\$60,000,000	NAMED STORM – TIER 1 AND TIER 2 ONLY
\$250,000	FIBER OPTICS DISTRIBUTION LINES LOCATED MORE THAN 1,000 FEET FROM A COVERED LOCATION
\$10,000	PERSONAL PROPERTY OF OFFICERS AND EMPLOYEES OF THE PARTICIPANT
\$100,000	PROFESSIONAL FEES
\$2,500,000	PROPERTY IN COURSE OF CONSTRUCTION AND SOFT COSTS - ANY ONE COVERED PROPERTY
\$100,000	LAND AND WASTE CONTAMINANT OR POLLUTANT CLEANUP. REMOVAL AND DISPOSAL - SUBJECT TO A \$500,000 ANNUAL AGGREGATE
\$2,500,000	SERVICE INTERRUPTION - PROPERTY DAMAGE AND TIME ELEMENT COMBINED
\$2,500,000	TRANSIT PROPERTY DAMAGE AND TIME ELEMENT COMBINED - PER CONVEYANCE
\$2,500,000	VALUABLE PAPERS & RECORDS & EDP MEDIA
\$2,500,000	INGRESS/EGRESS
\$100,000	LANDSCAPING, SUBJECT TO \$15,000 ANY ONE SHRUB OR TREE, CAUSED BY OR RESULTING FROM A COVERED PERIL
\$150,000	ANY ONE WATERCRAFT, \$1,500,000 ANY ONE OCCURRENCE FOR WATERCRAFT 27 FEET OR LESS IN LENGTH;
\$15,000	PIERS, DOCKS, PILINGS, BULKHEADS, AND WHARVES: ANY UNSCHEDULED LOCATION; \$100,000 MAXIMUM ANY ONE SCHEDULED LOCATION; \$250,000 ANY ONE OCCURRENCE
\$250,000	UNSCHEDULED TUNNELS, BRIDGES, AND DAMS (EXCLUDING COVERAGE FOR THE PERILS OF EARTHQUAKE, FLOOD AND NAMED STORM)
\$10,000	UNSCHEDULED UNMANNED AIRCRAFT/UNMANNED AIRCRAFT SYSTEM - SUBJECT TO A \$50,000 ANNUAL AGGREGATE
\$100,000	UPGRADE TO GREEN



## NCACC Risk Management Pools Liability and Property

Payment Plan Available: Liability & Property Pool  
County or Entity: **Rowan County**

Quoted on: **6/8/2022**

Annual Payment Plan:

**\$645,109**

**We appreciate your participation. To insure effective, efficient operation of your Pool we must receive payment in full no later than August 1st. A two percent late payment fee will be assessed on all amounts received after that date.**

I understand that changes made to the exposures subsequent to submission of the renewal application may result in changes to the Estimated Contribution:

Accepted by:

Signature

\_\_\_\_\_

Printed Name

\_\_\_\_\_

Print Title

\_\_\_\_\_

Date

\_\_\_\_\_

This instrument has been pre-audited in the manner required by the Government Budget and Fiscal Control Act.

Financial Officer:

Signature

\_\_\_\_\_

Date

\_\_\_\_\_

***Please sign and return the accepted proposal by June 15th, 2022.***



## **NCACC Risk Management Pools Liability and Property**

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County or Entity: **Rowan County**

### **INCENTIVE ELIGIBILITY**

Multi-Pool Incentives can be earned by participating in both Pools. You are rewarded for your participation in our Workers Compensation and Liability & Property Pools with an incentive.

For questions regarding the Longevity Credit, please contact your underwriter.

#### **Participation In Multiple Pools**

**\$31,150**

#### **Longevity Credit**

*Percentage of Final Signed Contribution (WC & L&P)*

**1.0%**

**The contributions are established on the basis that the member remains in both pools. Should the member elect not to renew with both pools then the NCACC Risk Pools reserve the right to adjust the proposal pricing on the basis of single pool membership.**

***Please return this document with your signed proposal.***



## NCACC Risk Management Pools Liability and Property

JULY 1, 2022 TO JULY 1, 2023			Quoted on: 6/8/2022									
Renewal Estimate	County or Entity:		Rowan County									
Deductible Adjustment Options			Per Occurrence Deductibles									
Liability & Property Line	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000			
PROPERTY												
		\$0	\$5,943	\$11,885	\$18,766	\$28,670	\$36,281	\$40,660	\$43,996			
INLAND MARINE		\$0	\$181	\$377	\$663	\$1,236	\$1,839	\$2,336	\$2,698			
GENERAL LIABILITY	\$2,033	\$3,298	\$4,608	\$5,828	\$7,274	\$9,985	\$12,469	\$14,457	\$16,174			
AUTO LIABILITY	\$3,097	\$5,392	\$9,751	\$13,880	\$19,157	\$26,958	\$32,693	\$36,593	\$39,232			
AUTO PHYSICAL DAMAGE		\$0	\$4,257	\$7,897	\$11,214	\$13,680	\$14,679	\$15,178	\$15,383			
CRIME												
PUBLIC OFFICIALS LIAB.		\$0	\$0	\$0	\$1,908	\$5,676	\$9,591	\$12,086	\$13,652			
LAW ENFORCEMENT LIAB.		\$0	\$0	\$0	\$9,243	\$27,493	\$46,454	\$58,541	\$66,126			
EMPLOYMENT PRACTICES LIAB.		\$0	\$0	\$0	\$1,109	\$3,524	\$6,098	\$7,682	\$8,989			

Please return this document with your signed proposal.

\$134,050  
Reduction to  
premium  
as quoted



## NCACC Risk Management Pools Liability and Property

Please return this form with your confirmation indicating your deductible choices. If we do not receive the completed form, we will process your renewal using the standard deductibles (shown in bold, italics type).

### Rowan County

#### LIABILITY AND PROPERTY DEDUCTIBLE OPTIONS

JULY 1, 2022 to JULY 1, 2023

COVERAGE	X	DEDUCTIBLE	COVERAGE	X	DEDUCTIBLE
<b>Property</b>		<b><i>\$1,000</i></b>	<b>Inland Marine</b>		<b><i>\$1,000</i></b>
		\$2,500			\$2,500
		\$5,000			\$5,000
		\$10,000			\$10,000
	<input checked="" type="checkbox"/>	\$25,000		<input checked="" type="checkbox"/>	\$25,000
		\$50,000			\$50,000
		\$75,000			\$75,000
		\$100,000			\$100,000
Coastal county members only -- You may select a 2% Wind Deduct.		Your proposal includes the standard deductible for wind coverage for all property exposures. To accept a 2% wind deductible for the savings shown in your proposal, check the block at the left.			
<b>Crime</b>		<b><i>\$1,000</i></b>	<b>General Liability</b>		<b><i>\$0</i></b>
					\$500
					\$1,000
					\$2,500
					\$5,000
					\$10,000
				<input checked="" type="checkbox"/>	\$25,000
					\$50,000
<b>Automobile Liability</b>		<b><i>\$0</i></b>	<b>Auto Phy. Damage</b>	<input checked="" type="checkbox"/>	<b><i>\$1,000</i></b>
		\$500			\$2,500
	<input checked="" type="checkbox"/>	\$1,000			\$5,000
		\$2,500			\$10,000
		\$5,000			\$25,000
		\$10,000			\$50,000
		\$25,000			\$75,000
		\$50,000			\$100,000
<b>Law Enforcement</b>		<b><i>\$5,000</i></b>	<b>Public Officials</b>		<b><i>\$5,000</i></b>
		\$10,000			\$10,000
		\$25,000			\$25,000
		\$50,000			\$50,000
		\$75,000			\$75,000
	<input checked="" type="checkbox"/>	\$100,000		<input checked="" type="checkbox"/>	\$100,000
<b>Employment Practices</b>		<b><i>\$5,000</i></b>	<b>Boiler and Machinery Coverage</b>		
		\$10,000	* The deductible for Boiler and Machinery is \$1,000 for Direct Damage and 24 hours for Indirect Damage at the request of the reinsurer. Other options are not available for Boiler & Machinery.		
		\$25,000			
		\$50,000			
		\$75,000			
	<input checked="" type="checkbox"/>	\$100,000			

Please return this document with your signed proposal.



## NCACC Risk Management Pools Liability and Property

JULY 1, 2022 to JULY 1, 2023

Quoted on: 06/07/22

### EXCESS PRIVACY OR SECURITY EVENT LIABILITY SECTION A(1)

Member: **Rowan County**

Retroactive Date: **07/01/19**

INCREASED LIMIT	ANNUAL CONTRIBUTION	SELECT LIMIT (X)
<i>DECLINE EXCESS LIMITS</i>	<input type="checkbox"/>	<input type="checkbox"/>
\$1,000,000 excess of \$1,000,000 underlying	<input type="checkbox"/> \$3,000	<input type="checkbox"/>
\$2,000,000 excess of \$1,000,000 underlying	<input type="checkbox"/> \$6,000	<input checked="" type="checkbox"/>
\$3,000,000 excess of \$1,000,000 underlying	<input type="checkbox"/> \$9,000	<input type="checkbox"/>
\$4,000,000 excess of \$1,000,000 underlying	<input type="checkbox"/> \$12,000	<input type="checkbox"/>

To purchase or decline Excess Privacy or Security Event Liability, please mark the box of the limit you desire and return a signed copy of this form.

Accepted by:

Signature \_\_\_\_\_

Printed Name \_\_\_\_\_

Print Title \_\_\_\_\_

Date \_\_\_\_\_

This instrument has been pre-audited in the manner required by the Government Budget and Fiscal Control Act.

Financial Officer:

Signature \_\_\_\_\_

Date \_\_\_\_\_



## NCACC Risk Management Pools Workers Compensation

NCACC Risk Management Pools  
Workers' Compensation  
7/1/2022 to 7/1/2023

### Rowan County

#### PROPOSAL FOR \$500,000 DEDUCTIBLE OPTION

ESTIMATED PAYROLL	\$45,579,783
MANUAL CONTRIBUTION	\$1,223,443
MODIFIED CONTRIBUTION	\$602,899
ESTIMATED CONTRIBUTION	\$602,899
Deductible Option	\$500,000
Deductible Factor (No Aggregate)	0.27
Deductible Contribution (No Aggregate)	\$162,783
<i>(Member Contribution multiplied by Deductible Factor)</i>	
Expected Losses	\$443,131
Expected Losses Limited to Deductible	\$334,564
<b>Expected Total Cost for \$500,000 Deductible (No Aggregate)</b>	<b>\$497,347</b>
<i>(Deductible Contribution plus Expected Losses within the Deductible)</i>	
<b>Aggregate Retention</b>	
<i>(In addition to excess insurance, which provides coverage for a single claim in excess of your retention, we limit the total amount you will pay for claims in any one fund year. This represents your maximum claims cost for the Fund Year.)</i>	
Aggregate Percentage of Expected Losses	0%
<b>Aggregate Retention</b>	<b>\$0</b>
Aggregate Contribution Factor	0
<b>Additional Contribution for Aggregate</b>	<b>\$0</b>
<b>Expected Total Cost for \$500,000 Deductible with Aggregate</b>	<b>\$162,783</b>
<i>(Expected Total Cost for Deductible plus Additional Contribution for Aggregate)</i>	
<b>Estimated Total Contribution for Deductible and Aggregate</b>	<b>\$162,783</b>

Please bind the \$500,000 Deductible Option for the 7/1/2022 to 7/1/2023 Fund Year.

**We appreciate your participation. To insure effective, efficient operation of your Pool we must receive payment in full no later than August 1st. A two percent late payment fee will be assessed on all amounts received after that date.**

Signed: \_\_\_\_\_

Title: \_\_\_\_\_ Date: \_\_\_\_\_

This instrument has been preaudited in the manner required by the Local Government Budget and Fiscal Control Act.

Financial Officer \_\_\_\_\_ Date \_\_\_\_\_