

**Garrett County Insurance Plans
Bid #15-0514 Bid Tabulation**

	BB & T	United Healthcare	Voya Financial	LGIT	The Hartford
1A. Commerical Property Insurance: County Commissioners					
Rate from July 1, 2015 to July 1, 2016					
\$1,000.00 Deductible:	No Bid	N/A	No Bid	\$55,116	No Bid
\$2,500.00 Deductible:	No Bid	N/A	No Bid	\$51,265	No Bid
\$5,000.00 Deductible:	\$66,493	N/A	No Bid	\$48,618	No Bid
1A. Boiler & Machinery Insurance: County Commissioners					
Rate from July 1, 2015 to July 1, 2016					
\$1,000.00 Deductible:	No Bid	N/A	No Bid	\$2,360	No Bid
\$2,500.00 Deductible:	No Bid	N/A	No Bid	\$2,127	No Bid
\$5,000.00 Deductible:	Included in above Property Premium	N/A	No Bid	\$1,867	No Bid
1A. Personal Property for Employees & Volunteers: County Commissioners					
Rate from July 1, 2015 to July 1, 2016					
\$100.00 Deductible with \$5,000 Limit	No Bid	N/A	No Bid	\$4	No Bid
\$100.00 Deductible with \$10,000 Limit	No Bid	N/A	No Bid	\$9	No Bid
\$100.00 Deductible with \$15,000 Limit	Included in above Property Premium	N/A	No Bid	\$14	No Bid
Name of Carrier:	Selective Insurance Co.	N/A	No Bid	LGIT	No Bid
Current A.M. Best Guide Rating	A	N/A	No Bid	N/A	No Bid
Current A.M. Best Guide Financial Size	XIII	N/A	No Bid	N/A	No Bid
1B. Commercial Property Insurance: ASCI					
Rate from July 1, 2015 to July 1, 2016					
\$1,000.00 Deductible:	\$11,428	N/A	No Bid	N/A	No Bid
\$2,500.00 Deductible:	No Bid	N/A	No Bid	N/A	No Bid
\$5,000.00 Deductible:	No Bid	N/A	No Bid	N/A	No Bid
1B. Boiler & Machinery Insurance: ASCI					
Rate from July 1, 2015 to July 1, 2016					
\$1,000.00 Deductible:	Included in above Property Premium	N/A	No Bid	N/A	No Bid
\$2,500.00 Deductible:	No Bid	N/A	No Bid	N/A	No Bid
\$5,000.00 Deductible:	No Bid	N/A	No Bid	N/A	No Bid
1B. Personal Property for Employees & Volunteers: ASCI					
Rate from July 1, 2015 to July 1, 2016					
\$100.00 Deductible with \$5,000 limit:	See Notes	N/A	No Bid	N/A	No Bid
\$100.00 Deductible with \$10,000 limit:	No Bid	N/A	No Bid	N/A	No Bid

	BB & T	United Healthcare	Voya Financial	LGIT	The Hartford
\$100.00 Deductible with \$15,000 limit:	No Bid	N/A	No Bid	N/A	No Bid
Name of Carrier:	Selective Insurance Co.	N/A	No Bid	N/A	No Bid
Current A.M. Best Guide Rating	A	N/A	No Bid	N/A	No Bid
Current A.M. Best Guide Financial Size	XIII	N/A	No Bid	N/A	No Bid
2A. Mobile Equipment Insurance: County Commissioners					
Rate from July 1, 2015 to July 1, 2016					
\$1,000 Deductible	\$9,651	N/A	No Bid	\$5,381	No Bid
\$2,500 Deductible	No Bid	N/A	No Bid	\$5,005	No Bid
\$5,000 Deductible	No Bid	N/A	No Bid	\$4,747	No Bid
Name of Carrier:	Hanover Insurance Co.	N/A	No Bid	LGIT	No Bid
Current A.M. Best Guide Rating	A	N/A	No Bid	N/A	No Bid
Current A.M. Best Guide Financial Size	XV	N/A	No Bid	N/A	No Bid
2B. Mobile Equipment Insurance: ASCI					
Rate from July 1, 2015 to July 1, 2016					
\$500.00 Deductible	\$512	N/A	No Bid	N/A	No Bid
\$1,000.00 Deductible:	No Bid	N/A	No Bid	N/A	No Bid
Name of Carrier:	Liberty Mutual Ins. Co.	N/A	No Bid	N/A	No Bid
Current A.M. Best Guide Rating	A	N/A	No Bid	N/A	No Bid
Current A.M. Best Guide Financial Size	XV	N/A	No Bid	N/A	No Bid
3. Basic Life/Accidental Death & Dismemberment Insurance					
Rate from July 1, 2015 to June 30, 2016					
1 x Annual Salary - Monthly Rate per \$1,000.00 Salary Base	No Bid	No Bid	0.169	N/A	0.30
1 x Annual Salary with a \$50,000.00 Cap - Monthly Rate per \$1,000.00 Salary Base	No Bid	No Bid	0.169	N/A	0.31
2 x Annual Salary - Monthly Rate per \$1,000.00 Salary Base	No Bid	0.240	0.169	N/A	0.27
Flat \$50,000 Coverage	No Bid	No Bid	0.169	N/A	0.29
Flat \$25,000 Coverage	No Bid	No Bid	0.179	N/A	0.35
Flat \$10,000 Coverage	No Bid	No Bid	0.239	N/A	0.47
Name of Carrier:	No Bid	United Healthcare	ReliaStar Life Ins Co.	N/A	Hartford Life & Accident
Current A.M. Best Guide Rating	No Bid	A	A	N/A	A as of 5/1/15
Current A.M. Best Guide Financial Size	No Bid	A	XV	N/A	XIV
4. Long Term Disability Insurance					
Rate from July 1, 2015 to June 30, 2016					
Monthly Rate per \$100.00 Salary Base	No Bid	.310	0.330	N/A	0.31
Name of Carrier:	No Bid	United Healthcare	ReliaStar Life Ins Co.	N/A	Hartford Life & Accident
Current A.M. Best Guide Rating	No Bid	A	A	N/A	A as of 5/1/15
Current A.M. Best Guide Financial Size	No Bid	A	XV	N/A	XIV

Notes: BB&T - 1B. Personal Property for Employees ASCI - \$25.00 Deductible with \$2,500 limit - Include in above property premium.