

**Garrett County Insurance Plans  
Bid #15-0409 Bid Tabulation**

	BB& T Frederick Underwriters	UnitedHealthcare	CBIZ Benefits & Insurance Services	LGIT
<b>1A. Commerical Property Insurance:</b>				
Rate from July 1, 2015 to July 1, 2016				
\$1,000.00 Deductible:	\$73,382.00	No Bid	No Bid	\$57,518.00
\$2,500.00 Deductible:	No Bid	No Bid	No Bid	\$53,499.00
\$5,000.00 Deductible:	No Bid	No Bid	No Bid	\$50,737.00
<b>1B. Boiler &amp; Machinery Insurance:</b>				
Rate from July 1, 2015 to July 1, 2016				
\$1,000.00 Deductible:	No Bid	No Bid	No Bid	\$2,463.00
\$2,500.00 Deductible:	No Bid	No Bid	No Bid	\$2,219.00
\$5,000.00 Deductible:	Included in 1A	No Bid	No Bid	\$1,948.00
<b>1C. Personal Property for Employees &amp; Volunteers</b>				
Rate from July 1, 2015 to July 1, 2016				
\$100.00 Deductible with \$5,000 Limit	No Bid	No Bid	No Bid	\$4.00
\$100.00 Deductible with \$10,000 Limit	\$15,000 limit included in 1A	No Bid	No Bid	\$8.00
Name of Carrier:	Selective Insurance	No Bid	No Bid	Local Government Ins Trust
Current A.M. Best Guide Rating	A	No Bid	No Bid	N/A
Current A.M. Best Guide Financial Size	XIII	No Bid	No Bid	N/A
<b>2A. Mobile Equipment Insurance</b>				
Rate from July 1, 2015 to July 1, 2016				
\$1,000.00 Deductible:	\$9,660.00	No Bid	No Bid	\$5,145.00
\$2,500.00 Deductible:	No Bid	No Bid	No Bid	\$4,785.00
\$5,000.00 Deductible:	No Bid	No Bid	No Bid	\$4,538.00
<b>2B. ASCI Mobile Equipment Insurance</b>				
Rate from July 1, 2015 to July 1, 2016				
\$500.00 Deductible	Included in 2A	No Bid	No Bid	N/A
\$1,000.00 Deductible:	No Bid	No Bid	No Bid	N/A
Name of Carrier:	Hanover Insurance Co	No Bid	No Bid	N/A
Current A.M. Best Guide Rating	A	No Bid	No Bid	N/A
Current A.M. Best Guide Financial Size	XV	No Bid	No Bid	N/A
<b>3. Adult Community Service Accident/ Medical Insurance</b>				
Rate from July 1, 2015 to July 1, 2016				
\$100,000 Limit Accident Medical Expense	No Bid	No Bid	No Bid	N/A
\$250,000 Limit Accident Medical Expense	\$2,496.00	No Bid	No Bid	N/A

	<b>BB&amp; T Frederick Underwriters</b>	<b>UnitedHealthcare</b>	<b>CBIZ Benefits &amp; Insurance Services</b>	<b>LGIT</b>
\$500,000 Limit Accident Medical Expense	\$2,596.00	No Bid	No Bid	N/A
Name of Carrier:	United States Fire Insurance Co.	No Bid	No Bid	N/A
Current A.M. Best Guide Rating	A	No Bid	No Bid	N/A
Current A.M. Best Guide Financial Size	XIII	No Bid	No Bid	N/A
<b>4. Volunteer Accident/Medical Insurance</b>				
Rate from July 1, 2015 to July 1, 2016				
\$100,000 Limit Accident Medical Expense	\$400.00	No Bid	No Bid	N/A
\$250,000 Limit Accident Medical Expense	\$500.00	No Bid	No Bid	N/A
\$500,000 Limit Accident Medical Expense	No Bid	No Bid	No Bid	N/A
Name of Carrier:	United States Fire Insurance Co.	No Bid	No Bid	N/A
Current A.M. Best Guide Rating	A XIII	No Bid	No Bid	N/A
<b>5A. Workers Compensation Insurance for Board of County Commissioners of Garrett County, MD</b>				
Rate from July 1, 2015 to July 1, 2016				
Total	\$289,288.00	No Bid	No Bid	N/A
Installment Fee:	\$7.00	No Bid	No Bid	N/A
Semi Annual Payment: 2 Payments Each	\$144,644.00	No Bid	No Bid	N/A
Quarterly Payment: 4 Payments Each	See Notes	No Bid	No Bid	N/A
Monthly Payment: 12 Payments Each	See Notes	No Bid	No Bid	N/A
Discount for Minimal Loss Experience %	25%	No Bid	No Bid	N/A
Name of Carrier:	Chesapeake Employers Ins. Co	No Bid	No Bid	N/A
Current A.M. Best Guide Rating	A-	No Bid	No Bid	N/A
Current A.M. Best Guide Financial Size	IX	No Bid	No Bid	N/A
<b>5B. Workers Compensation Insurance for ASCI</b>				
Rate from July 1, 2015 to July 1, 2016				
Total	No Bid	No Bid	\$18,340.00	N/A
Installment Fee:	No Bid	No Bid	\$7.00	N/A
Semi Annual Payment: 2 Payments Each	No Bid	No Bid	No Bid	N/A
Quarterly Payment: 4 Payments Each	No Bid	No Bid	No Bid	N/A
Monthly Payment: 12 Payments Each	No Bid	No Bid	See Notes	N/A
Discount for Minimal Loss Experience %	No Bid	No Bid	No Bid	N/A
Name of Carrier:	No Bid	No Bid	Chesapeake Employers Ins. Co	N/A
<b>6. Fiduciary Liability Insurance</b>				
Rate from June 30, 2015 to July 1, 2016				
\$1,000,000 Annual Aggregate Limit of Liability	No Bid	No Bid	No Bid	N/A
\$3,000,000 Annual Aggregate Limit of Liability	No Bid	No Bid	No Bid	N/A
\$5,000,000 Annual Aggregate Limit of Liability	No Bid	No Bid	\$14,752.00	N/A

	<b>BB&amp; T Frederick Underwriters</b>	<b>UnitedHealthcare</b>	<b>CBIZ Benefits &amp; Insurance Services</b>	<b>LGIT</b>
\$7,000,000 Annual Aggregate Limit of Liability	No Bid	No Bid	No Bid	N/A
Name of Carrier:	No Bid	No Bid	No Bid	N/A
Current A.M Best Guide Rating	No Bid	No Bid	No Bid	N/A
Current A.M. Best Guide Financial Size	No Bid	No Bid	No Bid	N/A
<b>7. Airport Liability Insurance</b>				
Rate from July 1, 2015 to July 1, 2016				
Total	No Bid	No Bid	\$1,575.00	N/A
Name of Carrier:	No Bid	No Bid	Catlin Insurance Co.	N/A
Current A.M. Best Guide Rating	No Bid	No Bid	A	N/A
Current A.M. Best Guide Financial Size	No Bid	No Bid	XV	N/A
<b>8. General Liability Package for ASCI</b>				
Rate from July 1, 2015 to July 1, 2016				
A. General Liability	No Bid	No Bid	\$14,707.00	N/A
B. Excess Liability	No Bid	No Bid	\$4,568.00	N/A
C. Non-Owned & Hired Auto Liability	No Bid	No Bid	\$344.00	N/A
Name of Carrier:	No Bid	No Bid	New Hampshire Ins Co.	N/A
Current A.M Best Guide Rating	No Bid	No Bid	A	N/A
Current A.M. Best Guide Financial Size	No Bid	No Bid	XV	N/A
<b>9. Basic Life/Accidental Death &amp; Dismemberment Insurance</b>				
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	No Bid	N/A
1 x Annual Salary with a \$50,000.00 Cap - Monthly Rate per \$1,000.00 Salary Base	0.31	No Bid	No Bid	N/A
2 x Annual Salary - Monthly Rate per \$1,000.00 Salary Base	No Bid	.240	No Bid	N/A
Flat \$50,000 Coverage	0.30	No Bid	No Bid	N/A
Flat \$25,000 Coverage	0.32	No Bid	No Bid	N/A
Flat \$10,000 Coverage	0.35	No Bid	No Bid	N/A
Name of Carrier:	UNUM	UnitedHealthcare Ins Co	No Bid	N/A
Current A.M. Best Guide Rating	A	A	No Bid	N/A
Current A.M. Best Guide Financial Size	15	A	No Bid	N/A
<b>10. Long Term Disability Insurance</b>				
Rate from July 1, 2015 to June 30, 2016				
Monthly Rate per \$100.00 Salary Base	.44	.310	No Bid	N/A
Name of Carrier:	UNUM	UnitedHealthcare Ins Co	No Bid	N/A
Current A.M. Best Guide Rating	A	A	No Bid	N/A
Current A.M. Best Guide Financial Size	15	A	No Bid	N/A

Notes: BB&T Frederick Underwriters - The UNUM proposal does not cover the \$1500 retiree life benefit. Proposed Life, AD&D and LTD rates are guaranteed for 2 years.

5A - Three payments of \$77,144 + \$57,858 Down, Nine payments of \$28,286 + \$34,715 Down.

CBIZ Insurance Services, Inc. - 5B 10 payments of \$2,203.00 Down, 9 payments of \$1,793.00 + \$7.00 fee.