

City of Hapeville

Program Details	2016 Expiring Program	2016 Rating Exposure	2016 Premium	2017 Low Deductible Program	2017 Rating Basis	2017 Premium	2017 High Deductible Program	2017 Rating Basis	2017 Premium	Exposure Change	Premium Change	Net Rate Change
General Liability			\$36,394			\$41,565			\$32,476	-1.8%	-10.8%	-8.9%
Each Occurrence	\$2,000,000	\$5,534,538		\$2,000,000	\$5,433,988		\$2,000,000	\$5,433,988				
General Aggregate	Unlimited			Unlimited			Unlimited					
Deductibles												
General Liability	\$0			\$0			\$25,000					
Law Enforcement Liability			\$24,720			\$50,681			\$50,508	0.0%	104.3%	104.3%
Each Occurrence	\$2,000,000	32		\$2,000,000	32		\$2,000,000	32				
General Aggregate	Unlimited			Unlimited			Unlimited					
Deductibles												
Law Enforcement	\$10,000			\$10,000			\$25,000					
Public Officials Liability			\$44,919			\$61,878			\$57,643	-1.8%	28.3%	30.1%
Each Occurrence	\$1,000,000	\$5,534,538		\$1,000,000	\$5,433,988		\$1,000,000	\$5,433,988				
Aggregate	\$5,000,000			\$5,000,000			\$5,000,000					
Deductible	\$10,000			\$10,000			\$25,000					
Automobile Liability			\$45,254			\$55,353			\$39,224	1.0%	-13.3%	-14.4%
Combined Single Occurrence Limit	\$1,000,000	97		\$1,000,000	98		\$1,000,000	98				
Uninsured Motorist Liability	\$75,000			\$75,000			\$75,000					
Deductibles												
Auto Liability	\$0			\$0			\$25,000					
Uninsured Motorist Liability	\$1,000			\$1,000			\$1,000					
Auto Physical Damage			\$21,564			\$25,246			\$20,918	1.0%	-3.0%	-4.0%
Limit	Actual Cash Value	97		Actual Cash Value	98		Actual Cash Value	98				
All Vehicles	All Vehicles			All Vehicles			All Vehicles					
Deductible	\$1,000			\$1,000			\$2,500					
Crime			\$2,159			\$2,025			\$2,227	3.2%	3.1%	0.0%
Blanket Employee Dishonesty	\$500,000	126		\$500,000	130		\$500,000	130				
Money & Securities	\$500,000			\$500,000			\$500,000					
Deductible	\$2,500			\$2,500			\$2,500					
Property			\$13,054			\$12,584			\$13,842	-1.1%	6.0%	7.1%
Total Insured Values	\$19,043,744	\$19,043,744		\$18,834,844	\$18,834,844		\$18,834,844	\$18,834,844				
Flood Limit	\$10,000,000			\$10,000,000			\$10,000,000					
Earthquake Limit	\$10,000,000			\$10,000,000			\$10,000,000					
Deductibles												
Building and Contents	\$2,500			\$2,500			\$2,500					
Mobile Equipment	\$2,500			\$2,500			\$2,500					
Equipment Breakdown			\$2,637			\$2,606			\$2,606	6.1%	-1.2%	-7.2%
Per Occurrence	\$17,756,568	\$17,756,568		\$18,834,844	\$18,834,844		\$18,834,844	\$18,834,844				
Deductible	\$2,500			\$2,500			\$2,500					
Excess Liability			\$0			\$0			\$0	0.0%	0.0%	0.0%
Each Occurrence	\$0	\$0		\$0	\$0		\$0	\$0				
Deductible	\$0			\$0			\$0					
Animal Mortality			\$0			\$0			\$0	0.0%	0.0%	0.0%
Each Occurrence	\$0	\$0		\$0	\$0		\$0	\$0				
Deductible	\$0			\$0			\$0					
GIRMA Contribution Total			\$190,701			\$251,938			\$219,444	0.7%	15.1%	14.4%
Less Dividend			(\$4,796)			(\$2,295)			(\$2,295)			
Broker Fee			\$20,000			\$20,000			\$20,000			
Sub-Total			\$205,905			\$269,643			\$237,149	0.7%	15.2%	14.5%
Excess Workers Compensation	\$1,000,000	\$5,126,954	\$44,371	\$1,000,000	\$5,280,762	\$47,076	\$1,000,000	\$5,280,762	\$47,076	3.0%	6.1%	3.1%
Terrorism Plus			\$23,119			\$23,119			\$23,119		0.0%	
Cyber Liability			\$4,733			\$4,733			\$4,733		0.0%	
IMPACT - AD&D			\$0			\$1,805			\$3,354			
Grand Total			\$278,128			\$346,376			\$315,431	0.7%	13.4%	12.8%

Additional Coverage Options	Limits	Total Premium
1) Basic Pollution Liability	\$1,000,000/\$2,000,000	\$6,683
2) Package Pollution Liability	\$1,000,000/\$2,000,000	\$10,025
4) IMPACT Options	\$50,000	See Attached Quote

Note: Total exposure and rate change based on weighted averages