

Premium Summary and Comparison

PROPERTY

Carrier	Expiring Affiliated 1/1/2019 to 1/1/2020	Renewal Affiliated 1/1/2020 to 1/1/2021
AM Best Rating	A+ XV	A+ XV
Total Values	136,067,014	133,000,000
AOP Deductible	\$25,000	\$25,000
Average Rate per \$100 TIV	0.0553	0.0647
Annual Premium	\$71,122	\$86,000
Surplus Lines Taxes/Fees (if any)	-	-
Certified Terrorism - additional charge	\$4,100	Incl
Total Premium	\$75,222	\$86,000
Engineering Fees	\$4,000	Incl
Total Annual Cost	\$79,222	\$86,000

EXCESS LIABILITY

Carrier	Expiring Safety National 1/1/2019 to 1/1/2020	Renewal Safety National 1/1/2020 to 1/1/2021
AM Best Rating	A+ XV	A+ XV
Retention	\$750,000	\$750,000
Limits	\$10,000,000	\$10,000,000
Annual Premium	\$148,531	\$148,610
Surplus Lines Taxes/Fees (if any)	incl	incl
Total Annual Cost	\$148,531	\$148,610

WORKERS COMPENSATION

Carrier	Expiring Safety National 1/1/2019 to 1/1/2020	Renewal Safety National 1/1/2020 to 1/1/2021
AM Best Rating	A+ XIII	A+ XIII
Payroll	31,254,946	34,000,682
Limit - Workers Compensation	Statutory	Statutory
Limit - Employers Liability	2,000,000	2,000,000
Self-Insured Retention		
EMT/Police/Fire	700,000	700,000
All Other	\$500,000	\$500,000
Rate per \$100 payroll	0.2834	0.2950
Deposit & Minimum Premium	\$88,577	\$100,302

CRIME

Carrier	2nd Year of Hanover Insurance 1/1/2019 to 1/1/2020	3rd Year of Hanover Insurance 1/1/2020 to 1/1/2021
AM Best Rating	A X	A X
Retention	\$25,000	\$25,000
Limits	\$1,000,000	\$1,000,000
Annual Premium	\$5,632	\$5,632
Surplus Lines Taxes/Fees (if any)	-	-
Total Annual Cost	\$5,632	\$5,632
	3 year program	3 year program
Program Totals	\$321,962	\$340,544
Broker Fee	\$29,500	\$29,500

CYBER

Carrier	N/A	Lyods of London
AM Best Rating		A XV
Retention		\$25,000
Limits		\$1,000,000
Annual Premium		\$13,205