

**2021 Year over Year Total Cost Estimates**

As of 6-9-21

<b>Excess Liability</b>	<b>Total Cost 2020</b>	<b>Total Cost 2021</b>	<b>Change - Dollars/Percent</b>	
Limit	40,000,000	40,000,000	-	-
Self-Insured Retention	750,000	750,000	-	-
\$10MM - XS SIR	366,194	442,842	76,648	21%
\$15MM - XS 10M	256,035	302,419	46,384	18%
\$5MM - XS 25M	51,500	54,590	3,090	6%
\$10MM - XS \$30M	81,800	87,500	5,700	7%
Premium	755,529	887,351	131,822	17%

<b>Excess Workers' Comp</b>	<b>Total Cost 2020</b>	<b>Total Cost 2021</b>	<b>Change - Dollars/Percent</b>	
Payroll	73,639,437	79,958,707	6,319,270	9%
Limit	Statutory	Statutory	N/A	N/A
Rate Per \$100	0.28	0.34	0.06	22%
Self-Insured Retention	1,000,000	1,000,000	-	0%
Premium	204,769	271,860	67,091	33%

<b>Option 1 - Property, As Expiring</b>				
<b>Property (incl. Cyber &amp; B&amp;M)</b>	<b>Total Cost 2020</b>	<b>Total Cost 2021</b>	<b>Change - Dollars/Percent</b>	
Values	2,175,238,884	2,222,240,711	47,001,827	2%
A/R Limit	800,000,000	800,000,000	-	0%
Flood Limits	100M/25M	100M/25M	-	0%
A/R Deductible	500,000	500,000	-	0%
Flood Deductible	500,000	500,000	-	0%
Boiler Limit/Deductibles	100M/25k/Vrs	100M/25k/Vrs	-	0%
Rate Per \$100	0.05	0.07	0.02	49%
Premium	1,076,439	1,642,913	566,474	53%

<b>Option 2 - Property - Narrowed Flood Coverage</b>				
<b>Property (incl. Cyber and B&amp;M)</b>	<b>Total Cost 2020</b>	<b>Total Cost 2021</b>	<b>Change - Dollars/Percent</b>	
Values	2,175,238,884	2,222,240,711	47,001,827	2%
A/R Limit	800,000,000	800,000,000	-	0%
Flood Limits	100M/25M	25M/25M	-	0%
A/R Deductible	500,000	500,000	-	0%
Flood Deductible	500,000	1,000,000	-	0%
Boiler Limit/Deductibles	100M/25k/Vrs	100M/25k/Vrs	-	0%
Rate Per \$100	0.05	0.06	0.01	30%
Premium	1,076,439	1,428,061	351,622	33%

<b>Earthquake</b>	<b>Total Cost 2020</b>	<b>Total Cost 2021</b>	<b>Change - Dollars/Percent</b>	
Values	106,186,206	109,091,054	2,904,848	3%
Rate Per \$100	0.09	0.10	0.01	11%
Deductibles	5% \$5MM Min	5% \$5MM Min	N/A	N/A
Premium	98,707	112,087	13,380	14%

Total Premium - Option #1	2,210,444	2,914,212	703,767	32%
Total Premium - Option #2	2,210,444	2,699,359	488,915	22%

**Property - Cost Difference Between Options: 214,852**