

PROPERTY AND LIABILITY INSURANCE RENEWAL - SUMMARY

Program	2019-20	2020-21	Change	Percent Chg
Excess Workers' Compensation Insurance	\$ 217,762	\$ 207,000	\$ (10,762)	- 5%
Earthquake Insurance	\$ 86,585	\$ 100,000	\$ 13,415	15%
Property and Boiler & Machinery	\$ 805,344	\$1,151,935	\$346,591	43%
Excess General Liability Insurance	\$ 515,371	\$ 745,336	\$229,965	45%
TOTAL	\$1,625,062	\$2,204,271	\$579,209	36%

PROPERTY INSURANCE RENEWAL OPTIONS

	Expiring Policy	Option 1 Expiring Policy	Option 2	Option 3	Option 4	Option 5
Property/Boiler/Machinery	\$1 BILLION	\$500 MILLION	\$500 MILLION	\$500 MILLION	\$500 MILLION	\$500 MILLION
Flood - Zones A&V	\$150 MILLION	\$150 MILLION	\$ 25 MILLION	\$ 25 MILLION	\$10 MILLION	\$10 MILLION
Flood - All Other Zones	\$300 MILLION	\$300 MILLION	\$100 MILLION	\$100 MILLION	\$50 MILLION	\$50 MILLION
Retention (Deductible)	\$500 THOUSAND	\$500 THOUSAND	\$500 THOUSAND	\$1 MILLION	\$500 THOUSAND	\$1 MILLION
Premium Estimates	\$805,344	\$3,853,410	\$1,151,935	1,134,292	\$1,005,671	\$994,292

EXCESS GENERAL LIABILITY INSURANCE RENEWAL OPTIONS

	2019	2020 Estimates						
	Expiring	Expiring	Option 1	Option 2	Option 3	Option 4	CSRMA	PRISM
Limit	\$40,000,000	\$40,000,000	\$40,000,000	\$40,000,000	\$40,000,000	\$40,000,000	\$25,000,000	\$25,000,000
Self-Insured Retention (Deductible)	\$500,000	\$500,000	\$250,000	\$750,000	\$1,000,000		\$500,000	\$500,000
Layers								
\$10MM - Great American National	\$337,271	\$452,870	\$621,782	\$342,237	\$282,004		Included	Included
\$20MM - Berkley Custom	\$141,400	\$264,620	\$264,620	\$264,620	\$264,620		Included	Included
\$5MM - Arch Part of Berkley \$20MM	N/A	\$ 53,174	\$ 53,174	\$ 53,174	\$ 53,174			
\$10MM - Great American Custom	\$ 36,700	\$ 85,305	\$ 85,305	\$ 85,305	\$ 85,305		Included	Included
Estimated Total Cost	\$ 515,371	\$ 855,969	\$ 1,024,881	\$ 745,336	\$ 685,103		\$1,356,804	\$1,683,589