

# Premium Summary

	Expiring Year 12-31-19-20	Renewal Exposures @ Expiring Rates	Renewal 12-31-20/21 BUDGET	Renewal 12-31-20/21 PROPOSED	% Change
<b>Exposures</b>					
Total Insured Property Values (Buildings, Business Personal Property, Business Income, EDP, etc.)	\$348,616,322		\$348,616,322	\$347,108,032	-0.43%
Workers Comp - Payroll Estimates	\$100,160,176		\$100,160,176	\$99,298,102	-0.86%
<b>Premiums / Rates</b>					
Property / Boiler (Chubb) excl TRIA	\$301,823	\$301,823	\$339,551	\$335,708	11.23%
Fine Arts (Hanover) excl TRIA	\$5,540	\$5,540	\$5,800	\$5,872	5.99%
Cyber (AIG) (\$5M limit vs \$10M exp)	\$55,064	\$55,064	\$61,000	\$60,851	10.51%
Excess Cyber Liability (\$5M excess \$5M) (Swiss Re)	\$0	\$0	\$0	\$40,000	
Crime (Travelers)	\$7,531	\$7,531	\$8,300	\$9,108	20.94%
General Liability/Law Enforcement etal (Allied) Incl auto liability	\$141,231	\$158,200	\$148,293	\$177,184	12.00%
Special Events Liability (Cincinnati Specialty)	n/a	\$10,000	\$10,000	n/a	
UAL (Drone) Liability (AAIC)	\$2,476	\$2,476	\$2,500	\$2,540	2.58%
Primary Excess \$9 mil (Allied)	Incl in GL	Incl in GL	Incl in GL	Incl in GL	
2nd Layer Excess \$10 mil x 10 (Allied / HDI)	\$62,127	\$69,580	\$65,233	\$73,572	18.42%
3rd Layer Excess \$5mil x 20 (Hallmark)	\$51,788	\$51,788	\$100,000	\$55,000	6.20%
4th Layer Excess \$10mil x 25 (Great American)	\$80,000	\$80,000	\$100,000	\$88,000	10.00%
Excess Workers' Compensation (Safety National)	\$205,328	\$205,328	\$210,000	\$258,870	26.08%
Liquor Liab (Golf Course 2-14-21 Renewal estimate)	\$900	\$900	\$950	\$950	5.56%
Service Fee	\$45,000	\$45,000	\$45,000	\$45,000	0.00%
Environmental/Pollution Liability (Allied World) 3-Year Prepaid Policy (2019-2022) \$85,736	\$28,579	\$28,579	\$0	\$0	-100.00%
<b>Total Estimated Annual Cost</b>	<b>\$987,387</b>	<b>\$1,021,809</b>	<b>\$1,096,627</b>	<b>\$1,152,655</b>	<b>11.35%</b>

Safety National has quoted Excess WC option - increase SIR to \$1M and premium reduces to \$191,149