

City of Aurora

	Expiring Year 12- 31-17/18	Renewal Exposures @ Expiring Rates	Renewal 12- 31-18/19	% Change
Exposures				
Total Insured Property Values (Buildings, Business Personal Property, Business Income, EDP, etc.)	\$358,968,066		\$348,616,318	-2.88%
Workers Comp - Payroll Estimates	\$88,012,791		\$93,308,207	6.02%
Premiums / Rates				
Property / Boiler (Chubb) excl TRIA	\$329,017	\$319,529	\$287,450	-12.63%
Avg. Rate to Values (Per \$100)	0.092		0.082	-10.04%
Fine Arts (Hanover) excl TRIA	\$5,226	\$5,226	\$5,226	0.00%
Cyber (AIG)*	\$17,500	\$17,500	\$22,000	25.71%
Crime (Travelers)**	\$4,669	\$4,669	\$6,044	29.45%
General Liability/Law Enforcement etal (Allied)	\$46,152	\$47,600	\$50,777	10.02%
Aircraft Liability Endorsement***	\$0		\$1,000	
Unmanned Aircraft Liability (AAIC \$2 mil limit)****	\$0		\$2,176	
Primary Excess \$9 mil (Allied)	\$70,550	\$73,000	\$77,623	10.03%
2nd Layer Excess \$15 mil x 10 (Starstone)	\$64,950	\$65,000	\$65,849	1.38%
3rd Layer Excess \$10 mil x 25 (Endurance)	\$18,480	\$18,500	\$18,500	0.11%
Excess Workers' Compensation (Safety National)	\$173,561	\$184,004	\$184,004	6.02%
Avg. Rate to Payroll (Per \$100)	0.20		0.20	0.00%
Service Fee	\$45,000	\$45,000	\$45,000	0.00%
Total Estimated Annual Cost	\$775,105	\$780,028	\$765,649	-1.84%

*Cyber policy renewal premium differential due to increasing policy limit from \$1 mil to \$3 mil

**Crime policy renewal premium differential due to increasing policy limit from \$600k to \$1 mil

***Aircraft liability endorsement amends GL policy -adds \$1 mil sub-limit for liability arising from drone aircraft subj to SIR

****Add new aircraft liability policy with AAIC (A+ XV) to afford \$2 mil first dollar coverage for liability arising from drone ops