

Premium Summary

City of Aurora

	Expiring Year 12-31-16/17	Renewal Exposures @ Expiring Rates	Renewal 12-31-17/18	% Change
Exposures				
Total Insured Property Values (Buildings, Business Personal Property, Business Income, EDP, etc.)	\$303,484,545		\$305,784,486	0.76%
Workers Comp - Payroll Estimates	\$88,012,791		\$88,012,791	0.00%
Premiums / Rates				
Property / Boiler (Chubb) excl TRIA	\$290,843	\$293,047	\$291,736	0.31%
Avg. Rate to Values (Per \$100)	0.096		0.095	-0.45%
Fine Arts (Hanover) excl TRIA	\$5,226	\$5,226	\$5,226	0.00%
Cyber (AIG)	\$17,500	\$17,500	\$17,500	0.00%
Crime (Travelers)	\$4,669	\$4,669	\$4,669	0.00%
General Liability/Law Enforcement etal (Allied)	\$44,893	\$44,893	\$46,152	2.80%
Primary Excess \$9 mil (Allied)	\$68,627	\$68,627	\$70,550	2.80%
2nd Layer Excess \$15 mil x 10 (Starstone)	\$60,640	\$60,640	\$64,950	7.11%
3rd Layer Excess \$10 mil x 25 (Endurance)	\$20,000	\$20,000	\$18,480	-7.60%
Excess Workers' Compensation (Safety National)	\$169,161	\$169,161	\$173,561	2.60%
Avg. Rate to Payroll (Per \$100)	0.19		0.20	2.60%
Service Fee	\$45,000	\$45,000	\$45,000	0.00%
Total Estimated Annual Cost	<u>\$726,559</u>	<u>\$728,763</u>	<u>\$737,824</u>	1.24%

City of Aurora 2017 Self Insured Structure

Primary Liability (Allied World) –
\$10,000,000 Each Occurrence
\$10,000,000 Aggregate Limit
Starstone \$15,000,000 excess of \$10,000,000
Endurance \$10,000,000 excess of \$25,000,000
All excess of casualty retentions listed below

Excess Workers Compensation Employers Liability USL&H Retention \$750,000	\$675,000 SIR
--	---------------

Commercial Property	\$50,000 Ded.
---------------------	---------------

Automobile Physical Damage	\$100,000 Ded.	Automobile Liability	\$2,000,000 SIR	General Liability Law Enforcement Liability	\$2,000,000 SIR	Public Officials Misc. Liability Employment Practice Liability	\$2,000,000 SIR
----------------------------------	----------------	-------------------------	-----------------	--	-----------------	---	-----------------

Marketing Results

General Liability / Excess Liability / Public Liability

- PESLIC (Munich) – not competitive.
- Atlantic Specialty/One Beacon – No longer a market for SIR's > \$1,000,000.
- Genesis – not competitive.
- Berkley – not competitive
- Hallmark – not competitive.
- Ironshore – not competitive..

Excess Workers Compensation

- Arch – cannot compete with Safety National. Would require \$1 mil retention for police & fire exposure.
- Midwest Employers – cannot compete with current pricing.
- Midlands – cannot compete with current terms. Would require minimum retention of \$750,000 for police and fire plus a \$1,500,000 retention for presumptive law claims.