***LIABILITY, PROPERTY & WORK COMP***

| Coverage | Per Occ. Deductible | Limits of Liability (Per Occ) | Limits of Liability Agg | 2010-11 Contribution | 2011-12 Contribution | 2012-13 Per Occ. Deductible | 2012-13 Limits of Liability (Per Occ) | 2012-13 Limits of Liability Agg | 2012-13 Contribution | 2013-14 Contribution | 2014-15 Contribution | 2015-16 Contribution | 2016-16 Renewal | Renewal Difference |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Gen. Liability** | $ 100,000 | $ 5,000,000 | $10,000,000 | $ 14,407 | $ 11,023 | $ 25,000 | $ 5,000,000 | $10,000,000 | $ 14,992 | $ 14,797 | $ 14,931 | $ 15,057 | $ 16,397 | $ 1,340 |
| **Sudden Events Involving Pollution** | | $ 2,000,000 | | | | | $ 2,000,000 | | | | | | | |
| **Law Enforcement** | $ 100,000 | $ 5,000,000 | $10,000,000 | $ 15,515 | $ 13,882 | $ 25,000 | $ 5,000,000 | $10,000,000 | $ 17,431 | $ 18,049 | $ 17,102 | $ 19,125 | $ 21,147 | $ 2,022 |
| **Errors & Omissons** | $ 100,000 | $10,000,000 | $10,000,000 | $ 30,542 | $ 27,908 | $ 50,000 | $10,000,000 | $10,000,000 | $ 33,427 | $ 35,318 | $ 36,062 | $ 35,102 | $ 32,373 | $ (2,729) |
| **Auto Liability** | $ 100,000 | $ 5,000,000 | | $ 33,557 | $ 29,876 | $ 100,000 | $ 5,000,000 | | $ 27,040 | $ 29,311 | $ 33,040 | $ 44,668 | $ 42,958 | $ (1,710) |
| **Auto Phys Damage** | $ 10,000 | per schedule | | $ 19,935 | $ 23,116 | $ 5,000 | per schedule | | $ 29,266 | $ 30,431 | $ 32,964 | $ 36,316 | $ 39,817 | $ 3,501 |
| **Auto Catastrophe** | | | | $ 4,950 | $ 5,940 | $ 10,000 | | | $ 6,270 | $ 6,270 | $ 6,930 | $ 6,930 | $ 9,570 | $ 2,640 |
| **RCV for Fire Power Units** | | | | | | $ 10,000 | | | incl | incl | incl | incl | | |
| **Real & Pers. Property** | $ 25,000 | per schedule | | $ 36,276 | $ 36,333 | $ 25,000 | per schedule | | $ 39,860 | $ 43,993 | $ 45,639 | $ 57,563 | $ 66,740 | $ 9,177 |
| **Mobile Equipment** | $ 500 | per schedule | | $ 3,631 | $ 3,631 | $ 500 | per schedule | | $ 3,558 | $ 4,165 | $ 4,362 | $ 4,820 | $ 5,954 | $ 1,134 |
| **Employee Dishonesty** | $ 25,000 | $ 4,000,000 | | $ 3,103 | $ 3,145 | $ 25,000 | $ 4,000,000 | | $ 3,833 | $ 3,833 | $ 2,855 | $ 3,533 | $ 3,560 | $ 27 |
| **Forgery** | $ 500 | $ 50,000 | | $ 177 | $ 177 | $ 500 | $ 50,000 | | incl | incl | incl | incl | incl | |
| **Theft** | $ - | $ 50,000 | | $ 135 | $ 135 | $ - | $ 50,000 | | incl | incl | incl | incl | incl | |
| **Computer Fraud** | $ 500 | $ 2,000,000 | | $ 376 | $ 376 | $ 500 | $ 2,000,000 | | incl | incl | incl | incl | incl | |
| **Work Comp** | $ 100,000 | statutory | | $ 40,292 | $ 29,331 | $ 100,000 | statutory | | $ 27,261 | $ 26,878 | $ 30,789 | $ 39,485 | $ 45,913 | $ 6,428 |
| **Total Contributions (Prem.)** | | | | **$ 202,896** | **$ 184,873** | | | | **$ 202,938** | **$ 213,045** | **$ 224,674** | **$ 262,599** | **$ 284,429** | $ 21,830 |
| **Equity Returns** | | | | $ (24,300) | $ (16,789) | | | | $ (17,074) | $ (3,653) | $ (5,499) | $ (2,924) | $ - | |
| **Pre-pay discount** | | | | $ (6,087) | $ (5,043) | | | | $ (4,030) | $ (4,261) | $ (4,493) | $ (5,252) | $ (5,689) | $ (437) |
| **Net Premium Cost** | | | | **$ 172,509** | **$ 163,041** | | | | **$ 181,834** | **$ 205,131** | **$ 214,682** | **$ 254,423** | **$ 278,740** | $ 24,317 |
| **Claims (Incurred/YTD)** | | | | **$ 134,065** | **$ 446,641** | | | | **$ 677,469** | **$ 488,480** | **$ 260,750** | **$ 174,613** | | |
| **Total Premiums & Claims** | | | | **$ 306,574** | **$ 609,682** | | | | **$ 859,303** | **$ 693,611** | **$ 475,432** | **$ 429,036** | | |
| **Budgeted for premiums & claims** | | | | **$ 372,150** | **$ 350,791** | | | | **$ 321,482** | **$ 366,276** | **$ 417,735** | **$ 609,255** | **$ 620,160** | $ 10,905 |
| **Budgeted vs. Actual** | | | | **$ 65,576** | **$ (258,891)** | | | | **$ (537,821)** | **$ (327,335)** | **$ (57,697)** | **$ 180,219** | | |