

# PREMIUM AND COVERAGE COMPARISON



<b>Covered Party:</b>	City of North Port
<b>Effective Date:</b>	10/1/2017

LINE OF COVERAGE	2016/2017			2017/2018			Changes in Exposures/Premium	
	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	2016/2017	2017/2018
<b>Property:</b>								
<b>National Fire &amp; Marine Insurance Co.</b>	<b>(Berkshire Hathaway)</b>							Property
Buildings & Contents - Total Insured Value	\$ 141,829,335	\$ 50,000	\$ 329,422	\$ 144,382,751	\$ 50,000	\$ 320,000	Value Difference	
Flood - Aggregate	\$ 10,000,000	\$ 100,000		\$ 10,000,000	\$ 100,000		\$ 2,553,416	1.80%
Flood - Zones A/V - SFHA's	Included	Excess Max NFIP		Included	Excess Max NFIP			
Earth Movement	\$ 10,000,000	\$ 100,000		\$ 10,000,000	\$ 100,000			
Terrorism	Excluded			Excluded				\$ (9,422)
Named Windstorm	\$ 10,000,000	5% Per Loc-\$100,000 min		\$ 10,000,000	5% Per Loc-\$100,000 min		Premium Difference	-2.86%
PITO Per Schedule	\$ 4,000,000	\$ 50,000		\$ 4,000,000	\$ 50,000			
PITO Unscheduled	\$ 250,000	\$ 50,000		\$ 250,000	\$ 50,000			
Accounts Receivable	\$ 1,000,000	\$ 50,000		\$ 1,000,000	\$ 50,000			
Electronic Data Processing	\$ 2,500,000	\$ 50,000		\$ 2,500,000	\$ 50,000			
Extra Expense	\$ 2,000,000	\$ 50,000		\$ 2,000,000	\$ 50,000			
Errors & Omissions	\$ 1,000,000	\$ 50,000		\$ 1,000,000	\$ 50,000			
Debris Removal - limit or 25%, lesser of	\$ 2,500,000	\$ 50,000		\$ 2,500,000	\$ 50,000			
Demolition & Increased Cost of Construction	Incl A/\$1mm B/\$1mm C	\$ 50,000		Incl A/\$1mm B/\$1mm C	\$ 50,000			
Margin Clause	120%			120%				
<b>Inland Marine:</b>								Inland Marine
<b>National Fire &amp; Marine Insurance Co.</b>								
Mobile Equipment	\$ 10,000,000	\$ 10,000		\$ 10,000,000	\$ 10,000			\$ -
Electronic Data Processing	\$ 2,500,000	\$ 10,000		\$ 2,500,000	\$ 10,000		Value Difference	0.00%
Fine Arts	\$ 250,000	\$ 10,000		\$ 250,000	\$ 10,000			
Valuable Papers	\$ 2,000,000	\$ 10,000		\$ 2,000,000	\$ 10,000			
		Fees	\$ 39		Fees	\$ 39		
		<b>Sub-Total</b>	<b>\$ 329,461</b>		<b>Sub-Total</b>	<b>\$ 320,039</b>	\$ (9,422)	-3%
<b>Boiler &amp; Machinery:</b>								
<b>Federal Insurance Company (Chubb)</b>								\$ 2,553,416
Blanket Limit	\$ 100,000,000	\$ 25,000	\$ 6,447	\$ 100,000,000	\$ 25,000	\$ 6,572	Exposure Difference	2.55%
Total Insured Value:	\$ 127,751,705			\$ 130,305,121				\$ 125
							Premium Difference	1.94%
		<b>Sub-Total</b>	<b>\$ 6,447</b>		<b>Sub-Total</b>	<b>\$ 6,572</b>		
<b>Crime:</b>								
<b>Preferred Government Ins Trust</b>								
Employee Dishonesty	\$ 500,000	\$ 1,000	\$ 2,820	\$ 500,000	\$ 1,000	\$ 2,820		
Theft, Disappearance & Destruction In/Out	\$ 500,000	\$ 1,000		\$ 500,000	\$ 1,000			
Computer Fraud including Funds Transfer Fraud	\$ 500,000	\$ 1,000		\$ 500,000	\$ 1,000			
Forgery/Alterations	\$ 500,000	\$ 1,000		\$ 500,000	\$ 1,000			
		<b>Sub-Total</b>	<b>\$ 2,820</b>		<b>Sub-Total</b>	<b>\$ 2,820</b>	\$ -	0.00%
<b>General Liability:</b>								
<b>Preferred Government Ins Trust</b>							<b>Payroll</b>	<b>Payroll</b>
General Liability	\$ 2,000,000	\$ 100,000	\$ 46,024	\$ 2,000,000	\$ 100,000	\$ 43,467	\$22,576,013	\$21,323,577
Employee Benefits	\$ 2,000,000	\$ 100,000		\$ 2,000,000	\$ 100,000		Exposure Difference	(1,252,436)
Law Enforcement Liability	\$ 2,000,000	\$ 100,000	\$ 51,745	\$ 2,000,000	\$ 100,000	\$ 46,818		\$ (7,484)
							Premium Difference	-7.65%
		<b>Sub-Total</b>	<b>\$ 97,769</b>		<b>Sub-Total</b>	<b>\$ 90,285</b>		

This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.

**PREMIUM AND COVERAGE COMPARISON**

<b>Covered Party:</b>	City of North Port
<b>Effective Date:</b>	10/1/2017



LINE OF COVERAGE	2016/2017			2017/2018			Changes in Exposures/Premium		
	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	2016/2017	2017/2018	
<b>Automobile:</b>									
<b>Preferred Government Ins Trust</b>							<b>Vehicles</b>	<b>Vehicles</b>	
Auto Liability	\$ 2,000,000	\$ 100,000	\$ 39,542	\$ 2,000,000	\$ 100,000	\$ 40,044	470	470	
Uninsured Motorist	Not Included			Not Included				0	
Comprehensive/Collision	Symbol 10	\$ 25,000	\$ 12,653	Symbol 10	\$ 25,000	\$ 17,676	Exposure Difference	0.00%	
Hired Physical Damage	Not Included			Not Included				\$ 5,525	
Medical Payments	Not Included			Not Included			Premium Difference	10.59%	
		<b>Sub-Total</b>	<b>\$ 52,195</b>			<b>Sub-Total</b>	<b>\$ 57,720</b>		
<b>Public Officials:</b>							<b>Payroll</b>	<b>Payroll</b>	
<b>Preferred Governmental Ins Trust</b>							\$30,097,218	\$28,574,764	
Public Officials Liability	\$ 2,000,000	\$ 100,000	\$ 63,678	\$ 2,000,000	\$ 100,000	\$ 62,587		\$ (1,522,454)	
Employment Practices Liability	\$ 2,000,000	\$ 100,000	Included	\$ 2,000,000	\$ 100,000	Included	Exposure Difference	-5.06%	
								\$ (1,091)	
		<b>Sub-Total</b>	<b>\$ 63,678</b>			<b>Sub-Total</b>	<b>\$ 62,587</b>	Premium Difference	-1.71%
<b>Excess Workers' Compensation:</b>							<b>Payroll</b>	<b>Payroll</b>	
<b>Preferred Government Ins Trust</b>		16/17 Payroll: \$30,097,218			17/18 Payroll: \$28,574,764		\$30,097,218	\$28,574,764	
Workers' Compensation	Statutory	\$ 350,000	\$ 149,075	Statutory	\$ 350,000	\$ 141,534	Exposure Difference	-5.06%	
Employers Liability	\$1M/\$1M/\$1M			\$1m/\$1m/\$1m	\$ -			\$ (7,541)	
		<b>Sub-Total</b>	<b>\$ 149,075</b>			<b>Sub-Total</b>	<b>\$ 141,534</b>	Premium Difference	-5.06%
<b>Pollution:</b>									
<b>Illinois Union Insurance Company (Ace/Chubb)</b>									
Each Pollution	\$ 2,000,000	\$ 25,000	\$ 14,793	\$ 2,000,000	\$ 25,000	\$ 14,962			
Aggregate	\$ 3,000,000			\$ 3,000,000				\$ 169	
			<b>\$ 14,793</b>			<b>\$ 14,962</b>	Premium Difference	1.14%	
<b>AD&amp;D:</b>	<b>10//2016 - 10/1/2018, Paid in annual installments</b>			<b>10//2016 - 10/1/2018, Paid in annual installments</b>					
<b>ACE American Insurance Company</b>									
Limits	Statutory		\$ 8,439	Statutory		\$ 8,439			
		<b>Sub-Total</b>	<b>\$ 8,439</b>			<b>Sub-Total</b>	<b>\$ 8,439</b>	\$ -	
								0.00%	
<b>TOTAL PREMIUM</b>			<b>\$ 716,238</b>			<b>\$ 704,958</b>	Difference	-1.57%	

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