

CITY OF DELRAY BEACH QUOTE COMPARISON - 10/1/19 QUOTE COMPARISON

COVERAGE	2018 Expiring			2019 Renewal			2019 OPTIONAL INDICATIONS: (Excess Liability): Safety National; Cyber: XL (WC): Safety National ; (Property): Layered Program		
	Carrier: FMIT	SIR	Premium	LIMIT	SIR	Premium	LIMIT	SIR	Premium
General Liability/Employee Benefits Liability	\$3M/No Aggregate	\$200K	\$ 39,648	\$3M/No Aggregate	\$200K	\$ 41,794	\$2M/\$4M	\$200K	\$ 46,000
POL/EPLI	\$3M/No Aggregate	\$200K	\$ 73,499	\$3M/No Aggregate	\$200K	\$ 81,400	\$2M/\$2M	\$200K	\$ 38,000
Law Enforcement Liability	\$3M/No Aggregate	\$200K	\$ 37,946	\$3M/No Aggregate	\$200K	\$ 35,793	\$2M/\$2M	\$200K	\$ 40,000
Cyber Liability	\$1M Per Claim/\$1M Aggregate	\$35K	Included	\$1M Per Claim/\$1M Aggregate	\$35K	Included	\$1M/\$1M	\$50K	\$ 11,830
Auto Liability	\$3M/No Agg	\$200K	\$ 120,595	\$3M/No Agg	\$200K	\$ 110,933	\$2M	\$200K	\$ 93,349
Auto Physical Damage	Per Schedule	\$100K Deductible Stop Loss. Stop Loss Amount: \$300,000	Included	Per Schedule	\$100K Deductible Stop Loss. Stop Loss Amount: \$300,000	Included	Per Schedule	\$100K	Included
Excess Liability	N/A			N/A			\$1M Excess Liab (over GL, AL, POL,LEL)		\$ 17,000
Workers Compensation	Statutory EL: \$1M/\$1M/\$1M	\$500K	\$ 208,892	Statutory EL: \$1M/\$1M/\$1M	\$500K	\$ 221,184	Statutory EL: \$1M/\$1M/\$1M	\$500,000	\$ 210,000
Property- Blanket/Agreed Amount	\$150M. TIV: \$188,622,287	\$100K/5%	\$ 666,885	\$150M: TIV: \$199,161,824	\$100K/5%	\$ 765,761	TIV: \$199,161,824 Loss \$100,000, except 5% NS, Limit: \$150M, except \$50M sublimit \$100K Min, Flood inside for Wind/Flood/Quake SFHA: \$500K/\$500K		\$ 900,000
Crime: Inside Premises							Stand alone Crime quote - rough estimate. Higher deductibles will most likely apply.		\$ 7,000
Theft of M&S	\$25K	\$250	Included	\$25K	\$250	Included			
Robbery or Safe Burglary	\$100K	None		\$100K	None				
Outside Premises	\$25K	\$1K		\$25K	\$250				
Forgery or Alteration	\$500K	\$1K		\$500K	\$1K				
Money Orders and Counterfeit Money	\$1M	None		\$1M	None				
Computer/Funds Transfer Fraud	\$500K	None		\$500K	None				
Bond- Faithful Performance -Per Loss	\$500K	\$1K		\$500K	\$1K				
Employee Theft- Per Employee	\$500K	\$1K		\$500K	\$1K				
Finance Director	\$100K	None		\$100K	None				
Pollution Liability			\$ 16,738			\$ 17,574			\$ 17,574
Ascension Fee			\$ 40,000			\$ 40,000			\$ 40,000
GRAND TOTALS:	TOTAL:		\$ 1,204,203	TOTAL:		\$ 1,314,439	TOTAL:		\$ 1,420,753

2019 OPTIONS FOR INCREASED LIMITS CYBER LIABILITY: CARRIER: INDIAN HARBOR INSURANCE (XL)

Stand alone quotes (ground up):

\$1M/\$1M Limit, \$50K Retention	\$11,830
\$2M/\$5M Limit, \$50K Retention	\$23,590
\$5M/\$5M Limit, \$50K Retention	\$33,716
\$10M/\$10M Limit, \$100K Retention	\$53,100

Excess Cyber quotes:

\$4M excess \$1M FMIT:	\$27,848
\$9M excess \$1M FMIT:	\$63,290

GRAND TOTALS:	TOTAL:	\$ 1,204,203	TOTAL:	\$ 1,338,029	TOTAL:	\$ 1,432,513
			\$2M/\$5M CYBER		\$2M/\$5M CYBER	