

CITY OF DELRAY BEACH QUOTE COMPARISON - ALL LINES 2016

COVERAGE	Carrier: FMIT (2015 expiring)			Carrier: FMIT (2016 renewal)			Carrier: FMIT - Deductible Options/SIR applies to WC only			INDICATIONS: Carrier: Lloyds of London/BRIT- Clash Included with Safety National WC and Stand Alone Property /APD		
	LIMIT	SIR	Premium	LIMIT	SIR	Premium	LIMIT	Deductible	Premium	LIMIT	SIR	Premium
General Liability/Employee Benefits Liability	\$3M/No Aggregate	\$200K	\$174,146	\$3M/No Aggregate	\$200K	\$134,949	\$3M/No Aggregate	Option 1: \$25K Option 2: \$50K Option 3: \$100K	\$431,884 \$409,030 \$389,613	\$3M/No Aggregate	\$200K	\$232,100
POL/EPLI Law Enf Liability	\$3M/No Aggregate \$3M/No Aggregate	\$200K \$200K	Included Included	\$3M/No Aggregate \$3M/No Aggregate	\$200K \$200K		\$3M/No Aggregate \$3M/No Aggregate	Same as above Same as above	Included Included	\$3M/\$3M Agg \$3M/\$6M Agg	\$200K	Included Included
	Defense: Inside Retention/Outside Limits No Clash			Defense: Inside Retention/Outside Limits No Clash			Legal expenses are outside deductible and paid by Trust for GL and AL No Clash			Defense Inside Retention and Inside Limits Clash Included		
Cyber Liab- Security & Privacy Liability (10/1/02 Retro)	\$250K/claim & \$250K Agg	\$25K	Included	\$500K Agg Privacy, Network Security & Data Breach	\$25K	Included	\$500K Agg	\$25K		\$1M Privacy/\$1M Security with \$1M Agg	\$25K	Included
Privacy Notification Costs Regulatory Defense & Penalties	Included Included	\$10K \$25K	Included Included				Included Included	\$10K \$25K		\$500K/\$500K Agg (Security Breach of Response)	\$25K	Included
Auto Liability	\$3M/No Agg	\$200K	\$106,730	\$3M/No Agg	\$200K	\$73,792	\$3M/No Agg	Option 1: \$25K Option 2: \$50K Option 3: \$100K	\$219,565 \$195,145 \$173,217	\$3M/No Agg	\$200K	Included
Auto Physical Damage	Per Schedule	\$100K	\$15,910	Per Schedule	\$100K	\$12,974	Per Schedule	\$100K	\$12,974	\$900K	\$100K	Included
Workers Compensation	Statutory EL: \$1M/\$1M/\$1M	\$500K	\$141,825	Statutory EL: \$1M/\$1M/\$1M	\$500K	\$159,183	Statutory EL: \$1M/\$1M/\$1M	\$500K	\$159,183	Statutory EL: \$1M/\$1M/\$1M	\$500,000	\$167,873
Property- Blanket/Agreed Amount	\$150M	\$100K/5%	\$705,685 (\$163,859 ROP not incl in above)	\$150M	\$100K/5%	\$602,636 (\$119,966 ROP not incl in above)	\$150M	\$100K/5%	\$602,636 (\$119,966 ROP not incl in above)	Option 1: \$150M \$25K/5% NS, \$100K Min, \$100K All Other Wind, APD: \$50K, SFHA: \$500K/\$500K, All Other Flood:	\$	1,003,500
										Option 2: \$100M w/\$50M Named Wind	\$	868,500
										Option 3: \$100M w/\$25M Named Wind	\$	787,500
										Option 4: \$25M Min, \$100K All Other Wind, APD: \$50K, SFHA: \$500K/\$500K, All Other Flood: \$100K	\$	733,500
Crime: Inside Premises- Theft of M&S Robbery or Safe Burglary Outside Premises Forgery or Alteration	\$25K \$100K \$25K \$500K	\$250 None \$250 \$1K	Included	\$25K \$100K \$25K \$500K	\$250 None \$1K \$1K	Included	\$25K \$100K \$25K \$500K	\$250 None \$1K \$1K	Included	\$500K \$500K	\$25K	Included Included
Money Orders and Counterfeit Money Computer/Funds Transfer Fraud Bond- Faithful Performance -Per Loss Employee Theft- Per Employee Finance Director	\$500K \$500K	None \$1K \$1K		\$1M \$500K \$500K \$500K \$500K	None None \$1K \$1K		\$1M \$500K \$500K \$500K \$100K	None None \$1K \$1K None		\$500K \$500K	\$25K	Included Included
Pollution Liability (Option 1: Chubb)			\$ 3,850			\$ 3,850			\$ 3,850			
Pollution Liability (Option 2: AWAC)					\$15,785							\$ 15,785
Ascension Fee			\$ 37,500			\$ 40,000			\$ 40,000			\$ 40,000
TOTAL:			\$1,185,646	TOTAL: Option 1 Pollution		\$1,027,384	TOTAL: OPTION 1		\$1,470,092	TOTAL:	OPTION 1:	\$1,459,258
				Total: Option 2 Pollution		\$1,039,319	TOTAL: OPTION 2		\$1,422,818		OPTION 2:	\$1,324,258
							TOTAL: OPTION 3		\$1,381,473		OPTION 3:	\$1,243,258
											OPTION 4:	\$1,189,258

Note: above premiums will increase by \$13,995 if AWAC is chosen for Pollution

CITY OF DELRAY BEACH OPTIONS- LIABILITY & WC ONLY 2016

COVERAGE	QUOTES			INDICATIONS:																	
	Carrier: FMIT (renewal)			Carrier: Lloyds of London/BRIT- Clash			Carrier: AIX Specialty Insurance			Carrier: Gemini Insurance Co. -Berkley			Carrier: Argonaut Insurance Co. (Alteris)			Carrier: Market/Evanston Insurance Co.			Carrier: Old Republic Insurance		
	LIMIT	SIR	Premium	LIMIT	SIR	Premium	LIMIT	SIR	Premium	LIMIT	SIR	Premium	LIMIT	SIR	Premium	LIMIT	SIR	Premium	LIMIT	SIR	Premium
General Liability/Employee Benefits Liability	\$3M/No Aggregate	\$200K	\$134,949	\$3M/No Aggregate	\$200K	\$232,100	\$3.2M/\$9M Agg	\$200K	\$250,902	\$3M/\$6M Agg	\$200K	\$265,000	\$3M/\$9M except \$3M Products/Compl Ops	\$200K	\$281,847	\$3M/No Aggregate except \$9M Products/compl ops	\$200K	\$315,000	\$2.8M/No Aggregate GL. EBL Agg is \$2.8M	\$200K	\$357,400
DL/EPLI	\$3M/No Aggregate	\$200K		\$3M/\$3M Agg	\$200K	Included	\$3.2M/\$3M Agg	\$200K	Included	\$3M/\$6M Agg	\$200K	Included	\$3M/\$9M	\$200K	Included	\$3M/\$9M	\$200K	Included	\$2.8M/\$2.8M Agg	\$200K	Included
Law Enf Liability	\$3M/No Aggregate	\$200K		\$3M/\$6M Agg		Included	\$3.2M/\$9M Agg		Included	\$3M/\$6M Agg		Included	\$3M/\$9M Agg		Included	\$3M/\$No Agg		Included	\$2.8M/\$2.8M Agg		Included
	Defense: Inside Retention/Outside Limits			Defense Inside Retention and Inside Limits			Defense Inside Retention and Inside Limits			Defense: Inside Retention/Outside Limits, except Sexual Abuse Inside/Inside			Defense: Inside Retention/Outside Limits			Defense: Inside Retention/Outside Limits			Defense: Inside Retention/Outside Limits		
	No Clash			Clash Included			Clash included: \$1M Maximum			Clash included w/out WC			Clash included w/out WC			Clash included w/out WC			Clash: Multiple Lines Loss Limit per Occurrence, Claim, Accident, Disease or Loss: \$1M	Multiple Lines Loss Per Occurrence, Claim, Accident, Disease or Loss: \$200K	
Cyber Liability - Security & Privacy (10/1/02 retro)	\$250K/claim & \$250K Agg	\$25K	Included	\$1M Privacy/\$1M Security with \$1M Agg \$500K/\$500K Agg (Security Breach of Response)	\$25K	Included	Stand alone Cyber: Allied World Assurance		\$11,385	Stand alone Cyber: Allied World Assurance		\$11,385	Stand alone Cyber: Allied World Assurance		\$11,385	Stand alone Cyber: Allied World Assurance		\$11,385	Stand alone Cyber: Allied World Assurance		\$11,385
Privacy Notification Costs	Included	\$10K	Included		\$25K	Included															
Regulatory Defense & Penalties	Included	\$25K	Included																		
Workers Compensation	\$3M/No Agg	\$200K	\$73,792	\$3M/No Agg	\$200K	Included	\$3.2M	\$200K	Included	\$3M/\$6M	\$200K	Included	\$3M/No Agg	\$200K	Included	\$3M/No Agg	\$200K	Included	\$2.8M/No Agg	\$200K	Included
	Statutory	\$500K	\$159,183	Stand alone WC: Safety National : Statutory	\$500K	\$167,873	Stand alone WC: Safety National : Statutory	\$500K	\$167,873	Stand alone WC: Safety National : Statutory	\$500K	\$167,873	Stand alone WC: Safety National : Statutory	\$500K	\$167,873	Stand alone WC: Safety National : Statutory	\$500K	\$167,873	Stand alone WC: Safety National : Statutory	\$500K	\$167,873
	EL: \$1M/\$1M/\$1M			EL: \$1M/\$1M/\$1M			EL: \$1M/\$1M/\$1M			EL: \$1M/\$1M/\$1M			EL: \$1M/\$1M/\$1M			EL: \$1M/\$1M/\$1M			EL: \$1M/\$1M/\$1M		
License Fee			\$ 40,000			\$ 40,000			\$ 40,000			\$ 40,000			\$ 40,000			\$ 40,000			\$ 40,000
TOTAL:	TOTAL:		\$407,924	TOTAL:		\$439,973	TOTAL:		\$470,160	TOTAL:		\$484,258	TOTAL:		\$501,105	TOTAL:		\$534,258	TOTAL:		\$576,658