

CITY OF DELRAY BEACH QUOTE COMPARISON - 10/1/22 QUOTE COMPARISON

COVERAGE	2021 Expiring			2022 Renewal : OPTION 1: AS IS SELF INSURED PROGRAM			2022 Renewal : OPTION 2: FIRST DOLLAR LIAB PROGRAM (EXCEPT WC)			% over Expiring (Self Insured)	Expiring (First Dollar except WC)
	LIMIT	SIR	Premium	LIMIT	SIR	Premium	LIMIT	SIR	Premium		
General Liability/Employee Benefits Liability	\$3M/No Aggregate	\$200K	\$ 48,467	\$3M/No Aggregate	\$200K	\$ 51,395	\$3M/No Aggregate	\$0	\$ 176,399	6%	264%
POL/EPLI	\$3M/No Aggregate	\$200K	\$ 98,880	\$3M/No Aggregate	\$200K	\$ 104,943	\$3M/No Aggregate	\$0	\$ 288,340	6%	192%
Law Enforcement Liability	\$3M/No Aggregate	\$200K	\$ 31,586	\$3M/No Aggregate	\$200K	\$ 31,632	\$3M/No Aggregate	\$0	\$ 93,875	0.1%	197%
Cyber Liability	\$1M Per Claim/\$1M Aggregate	\$35K	Included	\$1M Per Claim/\$1M Aggregate	\$35K	\$ 7,500	\$1M Per Claim/\$1M Aggregate	\$35K	\$ 7,500		
Auto Liability	\$3M/No Agg (646 vehicles as of inception)	\$200K	\$ 127,218	\$3M/No Agg (677 vehicles as of inception)	\$200K	\$ 109,301	\$3M/No Agg (646 vehicles as of inception)	\$0	\$ 255,476	9%	124%
Auto Physical Damage	\$100K Deductible Stop Loss. Stop Loss	Per Schedule	Amount: \$300,000	\$100K Deductible Stop Loss. Stop Loss	Per Schedule	Amount: \$300,000	\$100K Deductible Stop Loss. Stop Loss	Per Schedule	Amount: \$300,000	\$ 29,693	
Workers Compensation	Statutory EL: \$1M/\$1M/\$1M	\$500K Proll: \$69.9M	\$ 227,427	Statutory EL: \$1M/\$1M/\$1M	\$500K Proll: \$73.3M	\$ 238,786	Statutory EL: \$1M/\$1M/\$1M	\$500K Proll: \$73.3M	\$ 238,786	5%	5%
Property- Blanket/Agreed Amount	\$150M: TIV: \$199,161,827	\$100K/5%	\$ 1,022,033	\$150M: TIV: \$199,161,827	\$100K/5%	\$ 1,163,020	\$150M: TIV: \$199,161,827	\$100K/5%	\$ 1,163,020	14%	14%
Crime:											
Inside Premises- Theft of M&S	\$25K	\$250	Included	\$25K	\$250	Included	\$25K	\$250	Included		
Robbery or Safe Burglary	\$100K	None		\$100K	None		\$100K	None			
Outside Premises	\$25K	\$250		\$25K	\$250		\$25K	\$250			
Forgery or Alteration	\$500K	\$1K		\$500K	\$1K		\$500K	\$1K			
Money Orders and Counterfeit Money	\$1M	None		\$1M	None		\$1M	None			
Computer/Funds Transfer Fraud	\$500K	None		\$500K	None		\$500K	None			
Bond-											
Faithful Performance -Per Loss	\$500K	\$1K		\$500K	\$1K		\$500K	\$1K			
Employee Theft- Per Loss	Employee Theft Per Loss:			Employee Theft Per Loss:			Employee Theft Per Loss:				
Finance Director	\$500K	\$1K		\$500K	\$1K		\$500K	\$1K			
	\$100K	None		\$100K	None		\$100K	None			
TOTAL:			\$ 1,555,611			\$ 1,736,270			\$ 2,253,089	12%	45%
Pollution Liability	\$1M	\$25K/\$50K microbial matter. Refer to quote for other terms	\$ 19,154	\$1M	\$25K/\$50K microbial matter. Refer to quote for other terms	\$ 20,111	\$1M	\$25K/\$50K microbial matter. Refer to quote for other terms	\$ 20,111	5%	5%
GRAND TOTALS:	TOTAL:		\$ 1,574,765	TOTAL:		\$ 1,756,381	TOTAL:		\$ 2,273,200	12%	44%

\$ 516,819 Diff 1 & 2
30%