

**Commercial Insurance Premium Comparison**  
for term of 07/1/2019 to 06/30/2020

**City of Sparks & TMWRF**

Coverage	Actual Renewal Variance	QUOTED PREMIUM & FEES FOR FY 19/20	PREMIUMS & FEES FOR FY 18/19	PREMIUMS & FEES FOR FY 17/18	PREMIUMS & FEES FOR FY 16/17	PREMIUMS & FEES FOR FY 15/16	PREMIUMS & FEES FOR FY 14/15
Insurance Carrier(s):		APIP, Travelers & Great American	APIP, Travelers & Great American	APIP, Travelers & Great American	APIP, Travelers & Great American	APIP, Travelers & Great American	APIP, Travelers & Great American
Property/Boiler/Equipment	23%	\$341,087	\$277,664	\$247,402	\$248,504	\$221,241	\$178,358
Auto Physical Damage		included	included	included	Included	included	included
Cyber Liability		included	included	included	Included	included	included
Pollution Liability		included	included	included	Included	included	included
Public Entity Liability	6%	\$340,872	\$320,610	\$299,878	\$287,403	\$258,391	\$248,735
Tenant User Liability	0%	\$0	\$0	\$0	\$0	\$0	\$0
Employee Dishonesty	3%	\$24,669	\$23,950	\$21,773	\$21,139	\$20,524	\$19,547
Assault Threat & Response Coverage (includes K&R)		\$1,709	not purchased	not purchased	not purchased	not purchased	not purchased
<b>Total Estimated Premium</b>	<b>14%</b>	<b>\$708,337</b>	<b>\$622,224</b>	<b>\$569,053</b>	<b>\$557,046</b>	<b>\$500,156</b>	<b>\$446,640</b>

Property Renewal quoted on Non-Admitted Paper premium includes Surplus Lines Taxes and Fees

Please note for the APIP Property & Cyber program the carrier issues indications in May and the formal quotes will be released in June.

All Renewal indications include terrorism

Page 1

**TMWRF**

Coverage	Actual Renewal Variance	QUOTED PREMIUM & FEES FOR FY 19/20	PREMIUMS & FEES FOR FY 18/19	PREMIUMS & FEES FOR FY 17/18	PREMIUMS & FEES FOR FY 16/17	PREMIUMS & FEES FOR FY 15/16	PREMIUMS & FEES FOR FY 14/15
Insurance Carrier:		APIP	APIP	APIP	APIP	APIP	APIP
Property/Boiler & Machinery	19%	\$308,730	\$260,021	\$245,300	\$249,356	\$212,068	\$221,574

Property Renewal quoted on Non-Admitted Paper premium includes Surplus Lines Taxes and Fees

Please note for the APIP Property & Cyber program the carrier issues indications in May and the formal quotes will be released in June.

All Renewal indications include terrorism

**NOTE: PREMIUMS BELOW ARE FOR THREE (3) YEAR POLICY TERMS**

Coverage	Actual Renewal Variance			PREMIUMS & FEES FOR FY 17/20	PREMIUMS & FEES FOR FY 14/17	PREMIUMS & FEES FOR FY 11/14
Pollution Liability			Non-Premium Year	\$53,215	\$66,972	\$85,421