

**Commercial Insurance Premium Comparison
for term of 07/1/2020 to 06/30/2021**

City of Sparks & TMWRF

Coverage	Actual Renewal Variance	QUOTED PREMIUM & FEES FOR FY 20/21	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
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	26%	\$420,710	\$334,993	\$277,664	\$247,402	\$248,504	\$221,241
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	5%	\$359,228	\$340,872	\$320,610	\$299,878	\$287,403	\$258,391
Tenant User Liability	0%	\$0	\$0	\$0	\$0	\$0	\$0
Employee Dishonesty	5%	\$25,903	\$24,669	\$23,950	\$21,773	\$21,139	\$20,524
Assault Threat & Response Coverage (includes K&R)	3%	\$1,759	\$1,709	not purchased	not purchased	not purchased	not purchased
Total Estimated Premium	15%	\$807,600	\$702,243	\$622,224	\$569,053	\$557,046	\$500,156

Property insurance program quoted with non-admitted, surplus lines insurers. Premium amount includes applicable surplus lines taxes & fees.
Please note for the APIP Property, Cyber & Pollution program the carrier issues indications in May. Formal quotes will be released in June.
All renewal indications include terrorism coverage. All coverage is subject to policy terms, conditions and exclusions.

TMWRF

Coverage	Actual Renewal Variance	QUOTED PREMIUM & FEES FOR FY 20/21	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
Insurance Carrier:		APIP	APIP	APIP	APIP	APIP	APIP
Property/Boiler & Machinery	24%	\$381,366	\$308,731	\$260,021	\$245,300	\$249,356	\$212,068
Total Estimated Premium	24%	\$381,366	\$308,731	\$260,021	\$245,300	\$249,356	\$212,068

Property insurance program quoted with non-admitted, surplus lines insurers. Premium amount includes applicable surplus lines taxes & fees.
Please note for the APIP Property program the carrier issues indications in May. Formal quotes will be released in June.
All renewal indications include terrorism coverage. All coverage is subject to policy terms, conditions and exclusions.

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

Coverage	Actual Renewal Variance	QUOTED PREMIUM & FEES FOR FY 20/23	PREMIUMS & FEES FOR FY 17/20	PREMIUMS & FEES FOR FY 14/17	PREMIUMS & FEES FOR FY 11/14
Pollution Liability	6%	\$56,310	\$53,215	\$66,972	\$85,421

Pollution Liability for TMWRF quoted with non-admitted, surplus lines insurers. Premium amount includes applicable surplus lines taxes & fees.
All coverage is subject to policy terms, conditions and exclusions.