

**Commercial Insurance Premium Comparison  
for term of 07/1/2017 to 06/30/2018**

**City of Sparks & TMWRF**

Coverage	Actual Renewal Variance	QUOTED PREMIUMS & FEES FOR FY 17/18	PREMIUMS & FEES FOR FY 16/17	PREMIUMS & FEES FOR FY 15/16	PREMIUMS & FEES FOR FY 14/15	PREMIUMS & FEES FOR FY 13/14
Property/Boiler/Equipment	0%	\$247,402	\$248,504	\$221,241	\$178,358	\$174,483
Auto Physical Damage		included	Included	included	included	Included
Cyber Liability		included	Included	included	included	Included
Public Entity Liability	4%	\$299,878	\$287,403	\$258,391	\$248,735	\$235,679
Tenant User Liability	0%	\$0	\$0	\$0	\$0	\$0
Employee Dishonesty	3%	\$21,773	\$21,139	\$20,524	\$19,547	\$18,617
<b>Total for City of Sparks:</b>	<b>2%</b>	<b>\$569,053</b>	<b>\$557,046</b>	<b>\$500,156</b>	<b>\$446,640</b>	<b>\$428,779</b>

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



**TMWRF**

Coverage	Actual Renewal Variance	QUOTED PREMIUMS & FEES FOR FY 17/18	PREMIUMS & FEES FOR FY 16/17	PREMIUMS & FEES FOR FY 15/16	PREMIUMS & FEES FOR FY 14/15	PREMIUMS & FEES FOR FY 13/14
Property/Boiler	3%	\$255,704	\$249,356	\$212,068	\$221,574	\$226,690

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

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

Coverage	Actual Renewal Variance	QUOTED PREMIUMS & FEES FOR FY 17/20	PREMIUMS & FEES FOR FY 14/17	PREMIUMS & FEES FOR FY 11/14
Pollution Liability	-21%	\$53,215	\$66,972	\$85,421

Pollution Liability quoted on Non-Admitted Paper premium above includes Surplus Lines Taxes and fees

All Renewal indications include terrorism