

Commercial Insurance Premium Comparison
for term of 07/01/2014 to 06/30/2015

City of Sparks & TMWRF

Coverage	Actual Renewal Variance	QUOTED PREMIUMS & FEES FOR FY 14/15	PREMIUMS & FEES FOR FY 13/14	PREMIUMS & FEES FOR FY 12/13	PREMIUMS & FEES FOR FY 11/12	PREMIUMS & FEES FOR FY 10/11	PREMIUMS & FEES FOR FY 09/10	PREMIUMS & FEES FOR FY 08/09
Property/Boiler/Equipment	2%	\$178,358	\$174,483	\$86,629	\$86,751	\$81,935	\$81,300	\$83,134
Auto Physical Damage			Included	\$64,930	\$39,840	\$47,275	\$33,082	\$36,439
Cyber Liability			Included	N/A	N/A	N/A	N/A	N/A
Public Entity Liability	6%	\$248,735	\$235,679	\$226,454	\$214,912	\$226,863	\$298,320	\$282,700
Tenant User Liability	0%	\$0	\$0	\$6,546	\$6,546	\$6,546	\$7,065	\$7,065
Employee Dishonesty	5%	\$19,547	\$18,617	\$13,791	\$13,259	\$12,713	\$12,733	\$12,732
Total for City of Sparks:	4%	\$446,640	\$428,779	\$398,350	\$361,308	\$375,332	\$484,389	\$481,824

TMWRF

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Property/Boiler	-2%	\$221,574	\$226,690	\$204,410	\$203,183	\$203,183	\$151,400	\$159,000

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

Coverage	Actual Renewal Variance	QUOTED PREMIUMS & FEES FOR FY 14/17	PREMIUMS & FEES FOR FY 11/14	PREMIUMS & FEES FOR FY 10/11	PREMIUMS & FEES FOR FY 09/10	PREMIUMS & FEES FOR FY 08/09
Pollution Liability	-22%	\$66,972	\$85,421	\$86,888		