

**Commercial Insurance Premium Comparison
for term of 07-01-16 to 06-30-2017**

**City of Sparks & TMWRF (Except
TMWRF Property)**

Coverage	Actual Renewal Variance	QUOTED PREMIUMS & FEES FOR FY 16/17	PREMIUMS & FEES FOR FY 15/16	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
Property/Boiler/Equipment	13%	\$249,626	\$221,241	\$178,358	\$174,483	\$86,629	\$86,751	\$81,935
Auto Physical Damage	-	included	included	included	Included	\$64,930	\$39,840	\$47,275
Cyber Liability	-	included	included	included	Included	N/A	N/A	N/A
Public Entity Liability	11%	\$287,403	\$258,391	\$248,735	\$235,679	\$226,454	\$214,912	\$226,863
Tenant User Liability	-	\$0	\$0	\$0	\$0	\$6,546	\$6,546	\$6,546
Employee Dishonesty	3%	\$21,139	\$20,524	\$19,547	\$18,617	\$13,791	\$13,259	\$12,713
Total for City of Sparks:	12%	\$558,168	\$500,156	\$446,640	\$428,779	\$398,350	\$361,308	\$375,332

TMWRF (Property Insurance)

Coverage	Actual Renewal Variance	QUOTED PREMIUMS & FEES FOR FY 16/17	PREMIUMS & FEES FOR FY 15/16	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
Property/Boiler	19%	\$253,256	\$212,068	\$221,574	\$226,690	\$204,410	\$203,183	\$203,183