

**Commercial Insurance Premium Comparison
for term of 07-01-15 to 06-30-2016**

City of Sparks & TMWRF

Coverage	Change from Previous	QUOTED 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	PREMIUMS & FEES FOR FY 09/10
Property/Boiler/Equipment	19%	\$212,679	\$178,358	\$174,483	\$86,629	\$86,751	\$81,935	\$81,300
Auto Physical Damage	-	included	included	Included	\$64,930	\$39,840	\$47,275	\$33,082
Cyber Liability	-	included	included	Included	N/A	N/A	N/A	N/A
Public Entity Liability	4%	\$258,391	\$248,735	\$235,679	\$226,454	\$214,912	\$226,863	\$298,320
Tenant User Liability	-	\$0	\$0	\$0	\$6,546	\$6,546	\$6,546	\$7,065
Employee Dishonesty	5%	\$20,524	\$19,547	\$18,617	\$13,791	\$13,259	\$12,713	\$12,733
Total for City of Sparks:	10%	\$491,594	\$446,640	\$428,779	\$398,350	\$361,308	\$375,332	\$484,389

TMWRF

Coverage	Actual Renewal Variance	QUOTED 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	PREMIUMS & FEES FOR FY 09/10
Property/Boiler	0%	\$221,574	\$221,574	\$226,690	\$204,410	\$203,183	\$203,183	\$151,400