

**Commercial Insurance Premium Comparison
for term of 07/1/2018 to 06/30/2019**

City of Sparks & TMWRF

Coverage	Actual Renewal Variance	QUOTED N.T.E. PREMIUMS & FEES FOR FY 18/19	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	7%	\$ 264,078	\$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	7%	\$ 320,610	\$299,878	\$287,403	\$258,391	\$248,735	\$235,679
Tenant User Liability		\$ -	\$0	\$0	\$0	\$0	\$0
Employee Dishonesty	10%	\$ 23,950	\$21,773	\$21,139	\$20,524	\$19,547	\$18,617
Total for City of Sparks:	7%	\$ 608,638	\$569,053	\$557,046	\$500,156	\$446,640	\$428,779

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



TMWRF

Coverage	Actual Renewal Variance	QUOTED N.T.E. PREMIUMS & FEES FOR FY 18/19	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	8%	\$ 264,616	\$245,300	\$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		PREMIUMS & FEES FOR FY 17/20	PREMIUMS & FEES FOR FY 14/17	PREMIUMS & FEES FOR FY 11/14
Pollution Liability		Non-Premium Year	\$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