

**CORAL GABLES INSURANCE ADVISORY COMMITTEE**  
 Minutes of February 15, 2018 – 8:00am  
 Human Resources Conference Room 2801 Salzedo Avenue 2<sup>nd</sup> Floor  
 Coral Gables, Florida

MEMBERS	J	F	M	A	M	J	J	A	S	O	N	D	APPOINTED BY
	18	18	18	18	18	18	18	18	18	18	18	18	
Gary Reshefsky													Mayor Raul Valdes-Fauli
Jose Soto													Vice-Mayor Frank Quesada
James Blough													Commissioner Pat Keon
Juan C. Diaz Padron													Commissioner Vincent Lago
Patricia Fuller													Commissioner Michael Mena

**STAFF:**

Raquel Elejabarrieta, Director Office of Labor Relations & Risk Mgt  
 David Ruiz, Risk Manager

A = Absent  
 E = Excused Absence  
 P = Present  
 - = No meeting  
 \* = New Board Member

**GUESTS:**

Mr. Brooke Dannemiller, Director Landscape Division  
 Mr. Tony Abella – Arthur J. Gallagher  
 Ms. Maria Perez – Arthur J. Gallagher  
 Mr. Scott Clark – Arthur J. Gallagher

**PUBLIC GUEST:** None

**RECORDING SECRETARY:**

Eglys Hernandez, Administrative Assistant

**OPENING:**

The Chairperson, Juan C. Diaz Padron, opened the meeting and everyone introduced themselves for the record. Meeting was called to order at 8:07am, quorum was reached.

**MINUTES APPROVAL:**

Motion to approve minutes from October 30, 2017 & November 28, 2017  
 Motion made by: Mr. Soto / 2<sup>nd</sup> motion by: Mr. Blough / Unanimously approved by all

Motion to approve Annual Report – Fiscal Year 2017  
 Motion made by: Mr. Soto / 2<sup>nd</sup> motion by: Mr. Blough / Unanimously approved by all

**SECRETARY’S REPORT:** None

**BOARD MEMBERS REPORTS:** None

**OLD BUSINESS:** Tree Value

**NEW BUSINESS:**

Review and approval of 2017 Insurance & Risk Management Annual Report

**TREE VALUE AND RELATED ITEMS:**

Mr. Diaz-Padron stated that during the last board meeting a discussion took place regarding the possibility of purchasing insurance coverage for tree replacement and also to find out the value of the City trees

Mr. Dannemiller, Director of Landscaping Division, stated that it is a complicated task to assert a tree value due to it being a live thing, not like a building or physical asset. Mr. Dannemiller stated that for example the value of a large oak tree on Coral Way may be over \$30,000, however when that tree is lost and needs to be replaced, it cannot be replaced with a tree of the same value. Mr. Dannemiller advised that the replacement cost would basically be to cut it down, remove the stump, plant new fairly smaller and younger ones like those planted recently on Miracle Mile since they will establish better and faster. Mr. Dannemiller stated that tree succession trees program which is a large scale planting project is approximately \$1k a tree to replace 15-16 feet oak tree. Mr. Dannemiller stated that he is not sure how insurance would work since large scale damage is usually caused by a storm or pathogen infestation such as white fly.

Mr. Dannemiller advised there were over 1000 trees that were at least 50% damaged as a result of Hurricane Irma. He also stated if the tree loses over 50% of its canopy, FEMA which refers to these as "Leaner Trees" will reimburse City for their removal but not replacement. About 1/3 of the trees that were lost were part of the succession plan. Mr. Dannemiller stated the City's 25% canopy is made up of Black Olive (9000), then a little fewer Oaks and Mahogany. He also stated these type of trees generally do well during a hurricane.

Mr. Dannemiller stated approximately 2500-2600 trees were planted before the Hurricane that were part of the succession plan. Mr. Diaz-Padron asked in regards to the trees which had been recently planted prior to storm and still had their bracing on, who was in charge as well as ultimately responsible of making the decision regarding removing or leaving on the braces. Mr. Dannemiller stated that the private contractor would be the one removing the braces and removal depends on the species and it can be anywhere from 4 to 5 months. Mr. Dannemiller stated in regards to removal of braces prior to storm, the braces were not removed and most of those trees with braces faired fine. Mr. Dannemiller stated that most of the trees which snapped were the Mahogany trees due to being a young trunk. Mr. Dannemiller stated most trees lost were in Zone 1 & 2 which were planted approximately 2 years. Mr. Diaz-Padron stated he was concern and wanted to know if Risk Management for future prior to storms would take a position into the removal of these braces due to they can become flying projectiles because of being loose in the bottom. Mr. Dannemiller explained that these braces occasionally can become loose however, they are actually anchored in at the bottom and usually when trees snap they do so above the bracing. Mr. Dannemiller stated in order for these braces to become airborne the tree would have to be hit by an object dislodging it, becoming completely uprooted which is unlikely or if the tree snaps leaving in place a tripod type base which would have to be completely ripped from bottom

making the whole thing a flying projectile. Mr. Dannemiller stated that he feels it would be more dangerous to remove the braces and have the trees like large Palm trees break and fall then having the possibility of 2 x 4 flying around. Mr. Dannemiller stated he believes that removal of the braces prior to a storm would be far more costly, dangerous and these trees would be basically sentenced to certain death. Mr. Dannemiller stated he feels that it is a relatively a low risk that the braces become airborne considering the braces should be buried approximately at least 4 to 5 inches into the ground and attached to the rooting of the tree.

Ms. Perez stated that in combing the insurance market place for tree coverage what they found was there is a project called parametric trigger which works very different from regular insurance policy. Ms. Perez stated that with this project you are able to identify the item, such as trees, which you would like to insure and not have to establish where they are just identify that they exist and value. Mr. Abella stated that City has advised that the value is approximately \$124 million which is 38,000 trees times average replacement cost per tree of \$3250. Ms. Perez stated that the product they found would provide a \$10 million limit which would be triggered by whatever category of hurricane is indicated, so for example if City purchases policy for a category 2 storm policy would pay up to \$10 million. Ms. Perez stated that the premium for such policy is approximately \$500,000. Ms. Perez stated that the premium does go down when storm category goes up. Ms. Perez stated that in the past, their suggestion has been for City to place away the \$500,000.00 yearly and establish a tree fund.

Mr. Gary Reshefsky asked if the City has actually received monies from FEMA. Mr. Dannemiller stated that FEMA basically pays for the cleanup after the storm as well as removal of hazardous hanger limbs, and stumps.

Mr. Diaz-Padron recommended that the Board consider to pass a motion to have staff go back to City manager and look into establishing a tree fund as well as tie this to the tree code enforcement penalty. Mr. Dannemiller stated that sometime around Thanksgiving, after working approximately 2 years on it, the tree code was updated including the establishment of a tree fund was approved by Commission and is currently available. Mr. Dannemiller advised that if board is looking to mitigate the risk he believes the best way to do so is by higher level of tree maintenance. Mr. Dannemiller stated that he feels that it would be best to start maintaining trees such as managing their height.

Mr. Diaz-Padron stated the two recommendations then would be to have more money put into the tree trust fund in order to assure these funds could be used to replace trees when lost and second to review tree trimming process.

### **PRESENTATION BY ARTHUR J. GALLAGHER REGARDING UPCOMING INSURANCE RENEWAL**

Ms. Perez stated that the property insurance market capacity does not seem to be a problem. Ms. Perez stated that the conversation this year has been different from past years due to HIM (Harvey, Irma, Maria) which has shaken the insurance world.

Ms. Perez advised that after further review and inspection by Public Works it has been estimated based on assessments that the City of Coral Gables' total loss as a result of Hurricane Irma is

estimated at \$4.1 million and approximately \$2.4 million of this seems to be the net claim to present to insurance carrier. Ms. Perez advised that numbers provided by Public Works and intailly accepted by the Insurance Adjusters have been submitted to the insurance market.

Mr. Ruiz stated that all pump stations should be inspected by February 20, 2018 and all properties by March 2, 2018. Ms. Perez stated there are 37 pump stations in the City of which approximately 20 suffered damage and require repair. Ms. Perez stated the average cost of repair per pump station is about \$50,000.00 to \$55,0000.00, and there might be a required code update involved , adding to the repair or replacement another \$50,000.00. Ms. Perez stated that these pump stations will be revisited due to the code update now being a requirement along with repairs, all are covered by insurance.

Ms. Perez stated that Arthur J. Gallagher representatives had the opportunity to meet with new chairman of Lloyds of London which advised what the market is now doing. Ms. Perez stated that again she does not see an issue with capacity but the market has changed. Ms. Perez advised that there could be a one shot deal available however, that is not necessary the way Arthur J. Gallagher places this account.

Ms. Perez advised that for an account which did not suffer any loses and will not be presenting any loses to the insurance market; such accounts will be looking at a 7%-10% rate increase in order to level things out due to having received rate decreases during the last 4 to 5 years. Ms. Perez stated that any client which has had hurricane loses depending on the magnitude of these loses will be seeing a 15%-30% rate increase. Ms. Perez stated that they have already been out there in the market and what she has heard back is approximately a 15% increase on average for the property but on the casualty side she stated they are looking at a flat rate renewal.

Ms. Perez presented Exhibit Page 5 which reflects City property rate to value years 2010-2017 which indicates the highest rate which went from \$0.61 in 2010 to \$0.34 in 2017. Ms. Perez stated the City may be looking at approximately a 15% increase. Ms. Perez stated that City has been able to enjoy the soft market during the past few years and it is not recommended that the City purchase less coverage at this renewal.

Ms. Perez advised that she was very pleased in regards to what she heard during the Hurricane claims meeting. Ms. Perez stated that Mr. Scott Clark who is a claims advocate and Mr. Bart Douglas are involved in the claims process. Mr. Douglas has been in contact with insurance adjuster Mr. Rick Mullen and has asked for a subsequent meeting with him after his review is completed. Ms. Perez stated that they have gone ahead and asked for an advance of approximately \$750,000.00 to \$1,000,000.00.

Mr. Diaz-Padron asked in regards to lock in a premium sooner than later if that was still possible. Ms. Perez advised that it actually does not matter, would not make a difference. Mr. Ruiz stated that all items on list was reviewed with City's public works, utilities division and capital program division and everyone was comfortable in regards to various items. Ms. Perez stated they are also working together with FEMA and all are working together.

Mr. Soto asked if there was another main issue which needs to be addressed other than property. Mr. Abella stated that during last meeting there was a request to know losses reference employment practices, due to possibility of more claims and paying more premiums for lower deductible. Mr. Abella stated Exhibit Page 7 can be reviewed for information and feels that even when all claims are added for all years it is \$406,000.00 which is low.

Ms. Perez stated that the other concern was in regards to Cyber, she has reached out to the cyber team which insures the City to set up an appointment for them to meet with the City's IT team. Ms. Elejabarrieta stated that she believes this was addressed by Mr. Reshefsky in regards to having someone come in to evaluate that the City has the proper cyber coverage and they will be coming in March.

Mr. Soto asked in regards to Property. Ms. Perez stated it would be best to review property which is listed on Exhibit Page 2 right hand side where details regarding Primary Property, first excess layer, second excess layer and third excess layer can be reviewed. Mr. Soto stated that his concern was to know what would be the final that the Commission would be advised. Ms. Perez stated the Commission would be advised there is an expected increase from last year of approximately \$150,000.00.

Mr. Bough asked if the City of Coral Gables has issues with rising water, such as that in Miami Beach. Mr. Abella stated that yes the extreme south area right after Old Cutler next to a county park does get some flooding.

Mr. Soto stated that since he has been on the City Insurance Advisory Board premiums have only been going down, more coverage has been purchased and feels decreasing coverage is not really going to make a difference and at this point.

Ms. Perez advised that on the casualty package, City is on a two year rate.

## **BILTMORE**

Mr. Ruiz stated that the Biltmore property last appraisal on June 1, 2016, which was at \$98.2 million and they are currently insured for \$159 million. Mr. Ruiz stated that they have \$16.4 million of business interruption coverage. Mr. Ruiz stated they have terrorism coverage both domestic and foreign with a deductible per occurrence of \$25,000.00 and equipment breakdown coverage for \$100 million coverage as well as having floor insurance for the insurance.

Mr. Abella pointed out that the information regarding insurance referring to Biltmore seems to be insurance for a group of properties, which is the Biltmore and 2 other properties, one that is located in Clearwater Florida. Mr. Diaz-Padron asked in reference to what would be the challenges to bring in the Biltmore into the City's insurance. Mr. Abella stated that he was part of the original negotiations in regards to the handling of their insurance which was determined it would be best for them to obtain their own insurance and stated as such on their contract.

Mr. Diaz-Padron passed the gavel to Mr. Soto in order to make motion to recommend the City direct Arthur J. Gallagher to review possibility, cost and proposal to add Biltmore to City's plan

and to bring back data to City which then can be presented via proper channels in order to be considered as well as update contract if needed.

Motion made by: Mr. Diaz-Padron / 2<sup>nd</sup> by: Mr. Bough / Unanimously approved by all  
Gavel passed from Mr. Soto back to Mr. Diaz-Padron

Ms. Perez stated that in order for Arthur J. Gallagher to proceed with obtaining cost of adding Biltmore to City's plan they would need a current appraisal of the sight. Mr. Ruiz advised that he would provide appraisal to Arthur J. Gallagher.

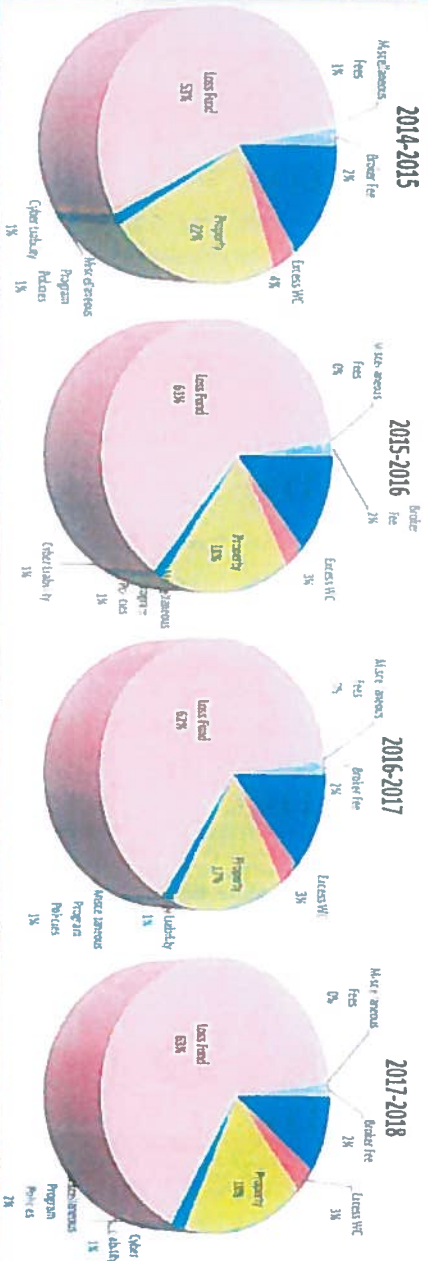
Mr. Diaz-Padron asked status in regards to Resolution passed by the Board in reference to study being conducted by City for bollards. Ms. Elejabarrieta stated she had spoken recently with Mr. Santamaria which advised they are looking at both permanent and non-permanent structures.

Meeting adjourned: 9:40am

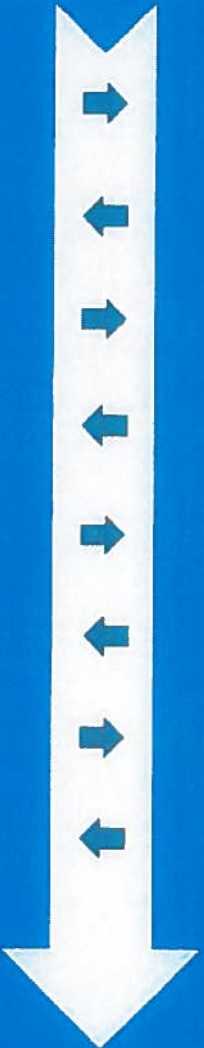
# City of Coral Gables 2018-2019

## AGENDA

- Updated 2018 Renewal Timeline
- Discussion Liability Program Options
- 2018 Property Market Update
- Rate to Value & Premium to Payroll Analysis
- Summary of EPL Claim History
- Loss Stratifications



2018 PROPERTY AND CASUALTY INSURANCE PROGRAM RENEWAL TIMELINE





# City of Coral Gables 2018-2019

## 2017 PACKAGE LIABILITY, WORKERS COMPENSATION & PROPERTY PROGRAM

Liability	Workers' Compensation	Property as per appraisal schedule (2/22/17)
<ul style="list-style-type: none"> <li>Contractor Liability - Underwritten at 10% of net worth</li> <li>General Liability - \$500,000 per occurrence</li> <li>Automobile Liability - \$250,000 per occurrence</li> <li>Professional Liability - \$500,000 per occurrence</li> <li>Product Liability - \$250,000 per occurrence</li> <li>Umbrella - \$5,000,000 per occurrence</li> <li>Director and Officers - \$1,000,000 per occurrence</li> <li>Executive Automobile Liability - \$1,000,000 per occurrence</li> </ul>	<ul style="list-style-type: none"> <li>Carrier: New York Marine General Insurance Company</li> <li>Excess Workers Compensation</li> <li>Statutory</li> <li>Employers Liability: \$1,000,000 each accident / each employee for disease or cumulative injury</li> <li>Retention: \$1,000,000</li> <li>Premium: \$194,100</li> </ul>	<ul style="list-style-type: none"> <li>Total Personal Property: \$250,000 per year</li> <li>Business Personal Property: \$500,000 per year</li> <li>Fire - \$500,000</li> <li>Auto - \$500,000</li> <li>Earthquake - \$500,000</li> <li>Windstorm - \$500,000</li> <li>Total Insurance: \$1,000,000</li> </ul>
<ul style="list-style-type: none"> <li>Corporate Director's and Officers' Liability - \$5,000,000 per occurrence</li> <li>Umbrella - \$5,000,000 per occurrence</li> <li>Director and Officers' Liability - \$1,000,000 per occurrence</li> <li>Executive Automobile Liability - \$1,000,000 per occurrence</li> <li>Professional Liability - \$500,000 per occurrence</li> <li>Product Liability - \$250,000 per occurrence</li> <li>Automobile Liability - \$250,000 per occurrence</li> <li>Contractor Liability - \$1,000,000 per occurrence</li> <li>General Liability - \$500,000 per occurrence</li> <li>Automobile Liability - \$250,000 per occurrence</li> <li>Umbrella - \$5,000,000 per occurrence</li> </ul>	<ul style="list-style-type: none"> <li>Carrier: New York Marine General Insurance Company</li> <li>Excess Workers Compensation</li> <li>Statutory</li> <li>Employers Liability: \$1,000,000 each accident / each employee for disease or cumulative injury</li> <li>Retention: \$1,000,000</li> <li>Premium: \$194,100</li> </ul>	<ul style="list-style-type: none"> <li>Total Personal Property: \$250,000 per year</li> <li>Business Personal Property: \$500,000 per year</li> <li>Fire - \$500,000</li> <li>Auto - \$500,000</li> <li>Earthquake - \$500,000</li> <li>Windstorm - \$500,000</li> <li>Total Insurance: \$1,000,000</li> </ul>
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# City of Coral Gables 2018-2019

## 2017 LIABILITY PROGRAM STRUCTURE WITH EPLI OPTION





# City of Coral Gables 2018-2019

## 2017 PROPERTY PROGRAM STRUCTURE

Property	2017 Bound Property	Property Terrorism	Policy Year	Units	Excess Layer (NWS) Premium	Total Structure Premium	Rate
2017 Bound Property	<p>Landmark American Ins. Co. Second Excess Layer All Other Perils excluding Named Wind, Earthquake &amp; Flood \$217,312,608</p> <p>Westchester, Liberty &amp; Earthquake Ins. Co. Third Excess Layer \$25,000,000 Named Wind Only</p> <p>Evanston &amp; Liberty Insurance Co. First Excess Layer \$15,000,000 (Including Named Wind)</p>	<p>Indian Harbor Insurance Company \$242,312,608 Per Occurrence/Aggregate</p>	2016	\$5,000,000 ACP retdng NWS	\$81,420	\$81,200	0.39%
			2017	\$5,000,000 ACP retdng NWS	\$182,431	\$182,996	0.34%
2017 (Not Funded)	<p>Westchester, Liberty &amp; Earthquake Ins. Co. Third Excess Layer \$25,000,000 Named Wind Only</p> <p>Evanston &amp; Liberty Insurance Co. First Excess Layer \$15,000,000 (Including Named Wind)</p>	<p>Indian Harbor Insurance Company \$242,312,608 Per Occurrence/Aggregate</p>	2016	\$5,000,000 ACP retdng NWS	\$182,431	\$181,996	0.43%
			2017	\$5,000,000 ACP retdng NWS	\$182,431	\$181,996	0.44%

All Lines Internal Loss Fund

\$3,486,000 F of Fiscal Year 2017/2018

Also applies to liability losses

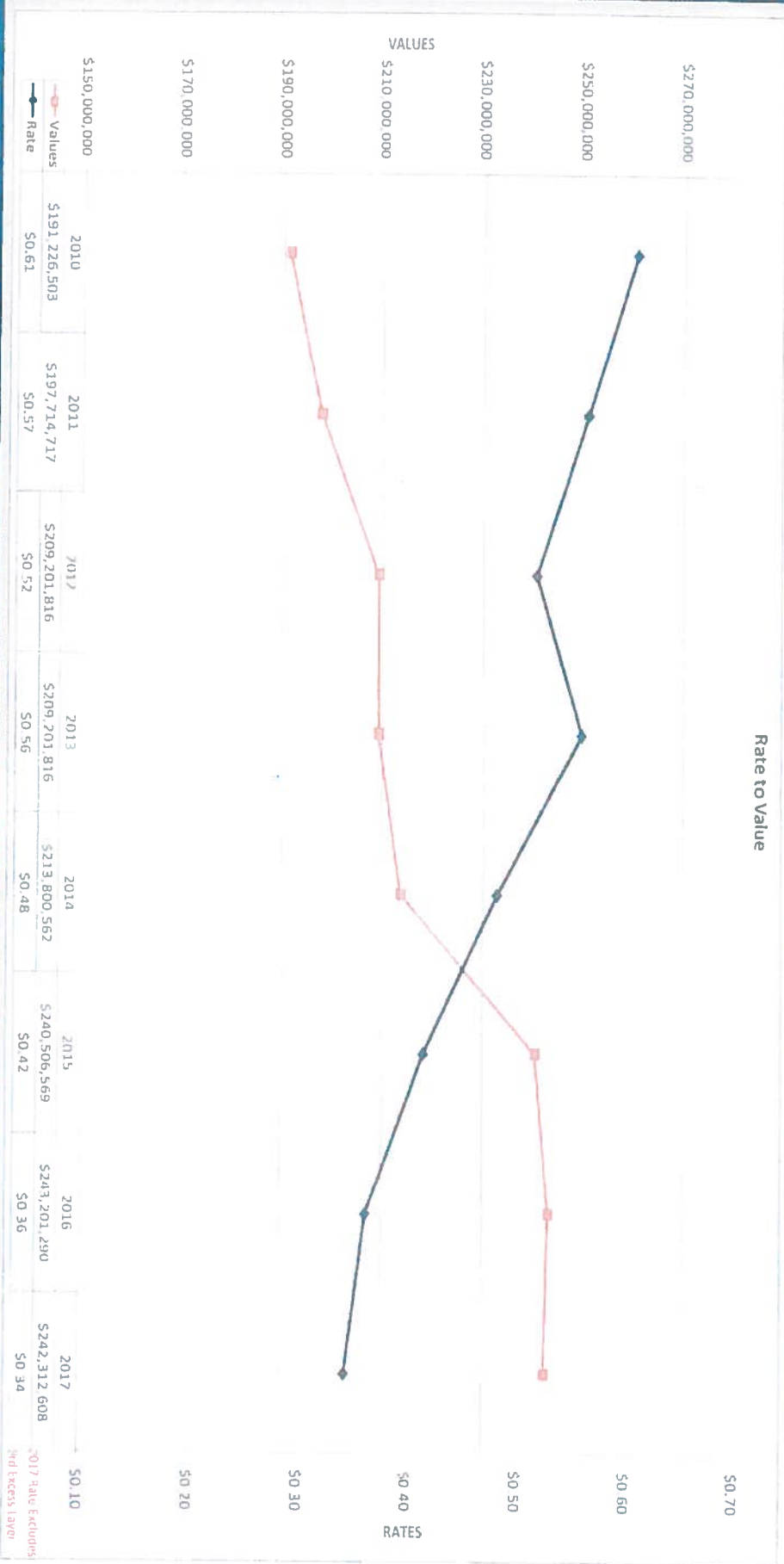
Population Casualty & Earthquake Co.  
Priority Layer \$10,000,000 (Including Named Wind)

\$50,000 All Other Peril Deductible  
\$100,000 Windstorm or Hail  
\$100,000 Auto Damage  
\$50,000 Earth Movement



# City of Coral Gables 2018-2019

## PROPERTY RATE TO VALUE



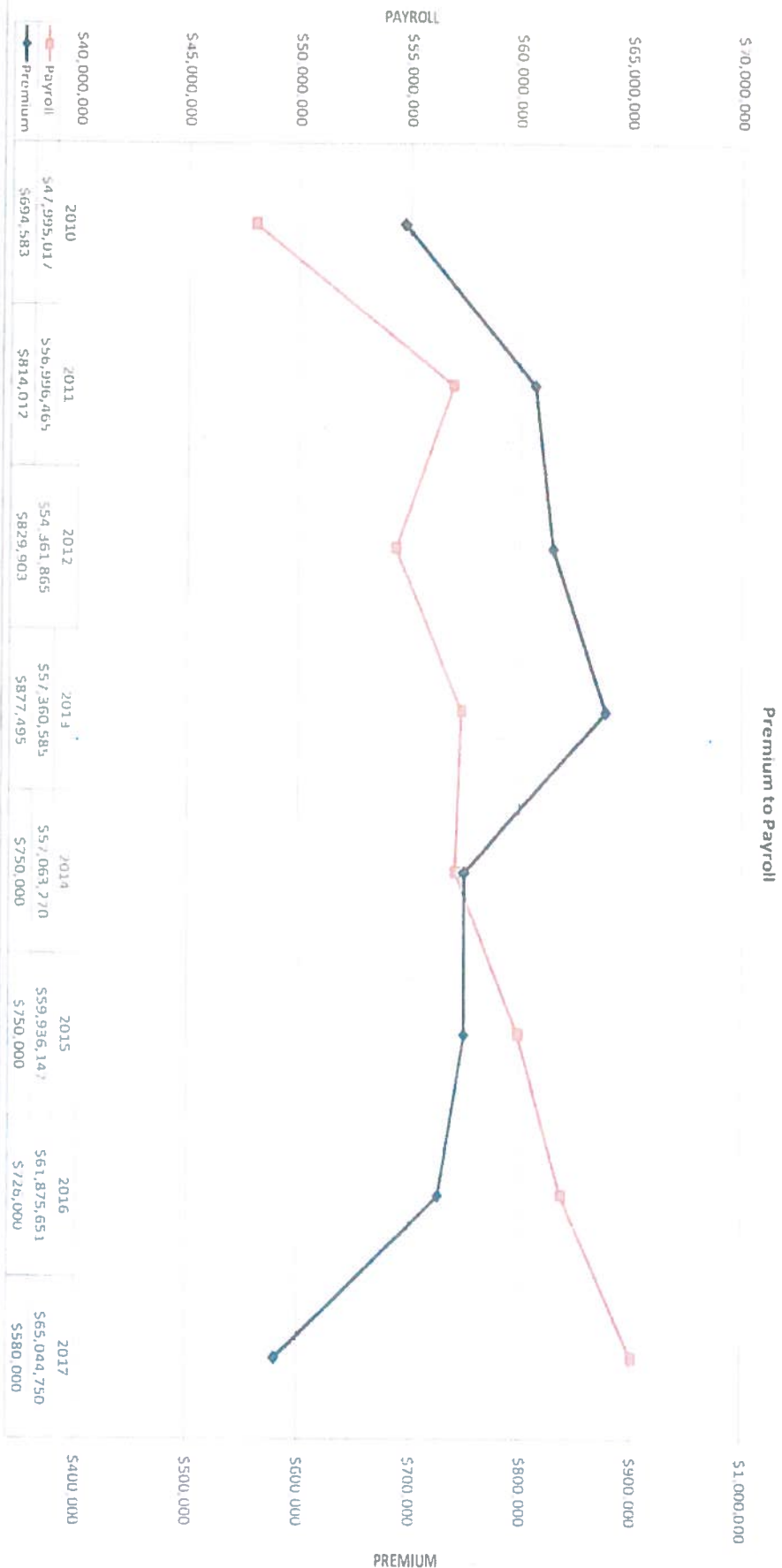
2017 Rate Excludes  
and Excess Levy

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# City of Coral Gables 2018-2019

## LIABILITY PREMIUM TO PAYROLL





# City of Coral Gables 2018-2019

## SUMMARY EPLI CLAIM HISTORY

Claim Year	Accident Description	Cause of Injury	Closed Dt	In Litigation	Total Net Paid	Total Net Incurred
2008	Complaint filed against the city charging sex discrimination and harassment.	Sexual Discr./Harassment	3/10/2010	N	\$ 167,540	\$ 167,540
2010	Racial Discrimination	Racial Discr./Harassment	10/13/2011	Y	\$ 12,676	\$ 12,676
2010	Racial Discrimination	Racial Discr./Harassment	10/18/2013	Y	\$ 6,565	\$ 6,565
2011	Racial Discrimination	Racial Discr./Harassment	8/30/2011	Y	\$ 989	\$ 989
2012	Racial Discrimination	Disability Discr./Harassment	5/12/2014	Y	\$ 8,026	\$ 8,026
2012	Sex Discrimination	Sexual Discr./Harassment	4/13/2016	Y	\$ 59,309	\$ 59,309
2013	Claimant alleges she was sexually harassed in the scope of her employment by an employee	Sexual Discr./Harassment		N	\$ 16,713	\$ 45,314
2013	EEOC charge	Disability Discr./Harassment	10/17/2013	Y	\$ 463	\$ 463
2014	Racial Discrimination	Racial Discr./Harassment	9/14/2015	Y	\$ 2,580	\$ 2,580
2014	Racial Discrimination	Racial Discr./Harassment	12/22/2016	Y	\$ 3,872	\$ 3,872
2014	Race Discrimination	Racial Discr./Harassment	12/28/2017	Y	\$ 15,521	\$ 15,521
2014	Sex Discrimination	Sexual Discr./Harassment	10/17/2014	Y	\$ -	\$ -
2014	Claimant alleges age and sexual discrimination.	Sexual Discr./Harassment	7/18/2017	Y	\$ 74,080	\$ 74,080
2015	EEOC charge of discrimination, national origin and retaliation.	Racial Discr./Harassment		Y	\$ 31,420	\$ 40,000
2017	Claimant alleges racial discrimination, case is with EEOC.	Racial Discr./Harassment		Y	\$ 6,993	\$ 20,000
<b>Grand Totals</b>					<b>\$ 406,747</b>	<b>\$ 456,935</b>



# City of Coral Gables 2018-2019

## LOSS STRATIFICATIONS

Total Losses - General Liability						
Policy Term	Total Incurred	Paid Losses	# Of Open Claims	# Of Closed Claims	# Of Claims	
2013	\$702,339	\$650,311	2	73	75	
2014	\$718,797	\$666,670	7	98	105	
2015	\$435,535	\$332,664	8	102	110	
2016	\$195,235	\$43,978	16	41	57	
2017	\$127,246	\$41,389	19	23	42	
Total Losses - Workers' Compensation						
Policy Term	Total Incurred	Paid Losses	# Of Open Claims	# Of Closed Claims	# Of Claims	
2013	\$756,675	\$580,226	5	102	107	
2014	\$937,035	\$763,035	8	84	92	
2015	\$1,042,094	\$694,668	21	82	103	
2016	\$846,531	\$542,117	20	73	93	
2017	\$372,390	\$184,186	25	38	63	
Total Losses - Property						
Policy Term	Net Total Incurred	# Of Open Claims	# Of Closed Claims	# Of Claims		
2013	0	0	0	0	0	
2014	\$16,321	1	1	2		
2015	0	0	0	0	0	
2016	0	0	0	0	0	
2017	\$2,365,000	1	0	1		

Total Losses - Crime						
Policy Term	Total Incurred	Paid Losses	# Of Open Claims	# Of Closed Claims	# Of Claims	
2013	0	0	0	0	0	
2014	0	0	0	0	0	
2015	0	0	0	0	0	
2016	N/A	\$50,253.65	1	1	1	
2017	0	0	0	0	0	
Total Losses - Auto						
Policy Term	Total Incurred	Paid Losses	# Of Open Claims	# Of Closed Claims	# Of Claims	
2013	\$372,664	\$325,438	2	45	47	
2014	\$342,741	\$327,511	1	52	53	
2015	\$324,471	\$306,384	2	51	53	
2016	\$445,222	\$394,920	10	51	61	
2017	\$81,725	\$54,477	10	12	22	
Total Losses - EPLI						
Policy Term	Total Incurred	Paid Losses	# Of Open Claims	# Of Closed Claims	# Of Claims	
2013	\$45,776	\$17,176	1	1	2	
2014	\$96,053	\$96,053	0	5	5	
2015	\$31,420	\$40,000	0	1	1	
2016	-	-	0	0	0	
2017	\$6,993	\$20,000	1	0	1	