City of Coral Gables Premium Comparison

Policy Type	2009-10	Option I- As Expiring- $2M 2010-11	Option II- $3M Liability and $1M Crime 2010-11	Option III- $5M Liability and $1M Crime 2010-11
Package (PESLIC)	$ 699,031	$ 694,583	$ 694,583	$ 694,583
Excess Liability	$ 100,755	$ 102,779	$ 112,775	$ 129,476
Excess WC	$ 155,268	$ 122,076	$ 122,076	$ 122,076
Business Travel	$ 360	$ 360	$ 360	$ 360
ADD	$ 11,205	$ 11,205	$ 11,205	$ 11,205
Bond Finance Director	$ 1,750	$ 1,750	$ 1,750	$ 1,750
Storage Tank	$ 1,748	$ 1,451	$ 1,451	$ 1,451
Excess Crime	$ 2,865	$ 2,818	$ 4,421	$ 4,421
Total without surcharges	$ 972,982	$ 937,022	$ 948,621	$ 965,322
FCHFEA (1%)	$ 8,062	$ 8,034	$ 8,150	$ 8,317
Total after surcharges	$ 981,044	$ 945,056	$ 956,771	$ 973,639

Breakdown of Premium Option I

	PESLIC ($350K SIR)	Excess Liability	XS WC	Business Travel	ADD- Statutory	Bond	Storage Tank	Xs Crime	
Premium	$ 692,290	$ 102,779	$ 122,076	$ 360	$ 11,205	$ 1,750	$ 1,451	$ 2,818	
TRIPRA WC Only	$ 2,293	$ -							
	$ 694,583	**$ 102,779**	**$ 122,076**	**$ 360**	**$ 11,205**	**$ 1,750**	**$ 1,451**	**$ 2,818**	$ 937,022
FCHFEA (1%)	$ 6,945.83	$ 1,027.79	N/A	N/A	N/A	$ 17.50	$ 14.51	$ 28.18	$ 8,034
Total	$ 701,528.83	$ 103,806.79	$ 122,076.00	$ 360.00	$ 11,205.00	$ 1,767.50	$ 1,465.51	$ 2,846.18	$ 945,056

Breakdown of Premium Option II

	PESLIC ($350K SIR)	Excess Liability	XS WC	Business Travel	ADD- Statutory	Bond	Storage Tank	Xs Crime	
Premium	$ 692,290	$ 112,775	$ 122,076	$ 360	$ 11,205	$ 1,750	$ 1,451	$ 4,421	
TRIPRA WC Only	$ 2,293	$ -							
	$ 694,583	**$ 112,775**	**$ 122,076**	**$ 360**	**$ 11,205**	**$ 1,750**	**$ 1,451**	**$ 4,421**	$ 948,621
FCHFEA (1%)	$ 6,945.83	$ 1,127.75	N/A	N/A	N/A	$ 17.50	$ 14.51	$ 44.21	$ 8,150
Total	$ 701,528.83	$ 113,902.75	$ 122,076.00	$ 360.00	$ 11,205.00	$ 1,767.50	$ 1,465.51	$ 4,465.21	$ 956,771

Breakdown of Premium Option III

	PESLIC ($350K SIR)	Excess Liability	XS WC	Business Travel	ADD- Statutory	Bond	Storage Tank	Xs Crime	
Premium	$ 692,290	$ 129,476	$ 122,076	$ 360	$ 11,205	$ 1,750	$ 1,451	$ 4,421	
TRIPRA WC Only	$ 2,293	$ -							
	$ 694,583	**$ 129,476**	**$ 122,076**	**$ 360**	**$ 11,205**	**$ 1,750**	**$ 1,451**	**$ 4,421**	$ 965,322
FCHFEA (1%)	$ 6,945.83	$ 1,294.76	N/A	N/A	N/A	$ 17.50	$ 14.51	$ 44.21	$ 8,317
Total	$ 701,528.83	$ 130,770.76	$ 122,076.00	$ 360.00	$ 11,205.00	$ 1,767.50	$ 1,465.51	$ 4,465.21	$ 973,639

WC Rate:	0.2541	0.2526	-1%