

City of Coral Gables

Premium Summary

Coverages	2003	2004	2005	2006	2007	2008
Public Entity Package	\$850,160	\$771,507	\$653,500	\$694,800	\$732,122	\$765,500 \$725,000 BRIT
Umbrella/Excess Liability	Included	\$42,490	\$92,000	\$98,610	\$101,750	\$105,890 \$110,000 BRIT
Excess Workers Compensation	\$235,000	\$303,771	\$377,500	\$377,500	\$475,173	\$386,775
Storage Tank	\$0	\$877	\$1,416	\$675	\$1,240	\$1,533
Sports Medical	\$12,375	\$5,215	\$5,759	\$5,110	\$6,216	\$10,761
Sports Liability	\$10,097	\$5,033	\$6,193	\$6,358	\$4,707	\$8,889
Bond- Finance Directors	\$1,500	\$1,500	\$1,500	\$1,500	\$2,068	\$1,768
Bond- AD & D- 530	\$512	\$512	\$512	\$512	\$596 (4/1/07-5/1/08)	\$523 (3yr installments)
Bond – AD&D Police and Fireman- 504	\$7,796	\$11,960	\$11,960	\$11,960	\$5,477 (11/1/07-5/1/08)	\$13,996 (3yr installments)
Subtotal	\$1,228,440	\$1,142,865	\$1,150,340	\$1,197,025	\$1,329,349	\$1,295,635 Using MRA
Risk Management Service Fee	\$135,000	\$135,000	\$135,000	\$135,000	\$135,000	\$135,000
Grand Total	\$1,363,440	\$1,277,865	\$1,285,340	\$1,332,025	\$1,464,349	\$1,430,635 Using MRA

Total using BRIT \$1,394,245

Gallagher is responsible for the placement of the following above listed coverage ONLY.

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.

Notes and Highlights:

1. Premiums for the above policies are due and payable as billed, in full or as insurance company installments. Premiums may be financed, subject to acceptance by an approved finance company.

Note: Following acceptance, completion (and signature) of a premium finance agreement with the specified down payment is required.

2. Quote is valid until 5/1/08

Arthur J. Gallagher Risk Management Services Inc. has made every attempt to identify and bill all State of Florida taxes and assessments. Given the recent market events, we are not able to warranty the complete accuracy of these billings until the policies are issued. Additional billings to comply with recent legislature may apply.