

CITY OF ANN ARBOR - 2016 PROPERTY AND CASUALTY INSURANCE RENEWAL

	Eff: March 1, 2015 Renewal	Eff: March 1, 2016 Renewal	Percentage Change
<u>Property</u>	AIG	AIG	
TIV - Including scheduled dams	\$500,000,000	\$500,000,000	0.00%
Retention	\$50,000	\$50,000	
Premium	\$277,557	\$271,557	-2.16%
Rate/100	\$0.056	\$0.054	-2.16%
<u>Public Entity - \$10m x \$500k SIR</u>	Argonaut	AWAC	
Limit	\$10m x \$500k SIR	\$10m x \$500k SIR	
Rating Basis - City Budget	\$85,777,281	\$90,503,996	5.51%
Premium	\$370,351	\$318,345	-14.04%
MCCA Surcharge	\$60,264	\$46,200	-23.34%
Total Premium	\$430,615	\$360,705	-16.23%
<u>Liquor Liability - Leslie Park Golf Course</u>	Essex	Essex	
Limit	\$1,000,000	\$1,000,000	0.00%
Premium - Including surplus lines tax	\$1,121.13	\$1,126.25	0.46%
<u>Excess Liability - \$5m x \$10m</u>	Starr Indemnity	AWAC	
Limit	\$5,000,000	\$5,000,000	0.00%
Premium	\$52,940	\$57,460	8.54%
<u>Excess Liability - \$5m x \$15m</u>	N/A	AWAC	
Limit		\$5,000,000	0.00%
Premium	\$0	\$37,540	100.00%
<u>Pollution Liability 2/19/2016 to 2/19/2019</u>	ACE	ACE	
Limit - Each condition/ aggregate limit	\$3,000,000/ \$4,000,000	\$3,000,000/ \$6,000,000	0.00%
SIR	\$50,000	\$50,000	0.00%
Claims Made Retro Date	2/19/2013	2/19/2013	
Premium - 3 year prepaid	\$37,877	\$37,877	0.00%
<u>Crime</u>	AIG	AIG	
Limit	\$5,000,000	\$5,000,000	0.00%
Deductible	\$50,000	\$50,000	0.00%
Premium	\$12,140	\$11,543	-4.92%
<u>Fiduciary</u>	Chubb	Chubb	
Limit	\$10,000,000	\$10,000,000	0.00%
Deductible	\$50,000	\$50,000	
Premium	\$29,476	\$29,476	0.00%
<u>Aviation</u>	Old Republic	Old Republic	
Limit	\$25,000,000	\$25,000,000	0.00%
Premium	\$12,283	\$11,166	-9.09%
<u>General Liability - Parking Structure</u>	Western World	Western World	
Limit	\$1,000,000	\$1,000,000	0.00%
Premium - Including surplus lines tax	\$12,043.75	\$11,793.75	-2.08%
<u>Excess Liability - Parking Structure</u>	Torus	Torus	
Limit	\$10,000,000	\$10,000,000	
Premium - Including surplus lines tax	\$12,008.90	\$12,008.90	0.00%
<u>Cyber Liability</u>	Travelers	AIG	
Limit	\$1,000,000	\$2,000,000	100.00%
Deductible	\$50,000	\$50,000	
Premium	\$22,036	\$18,591	-15.63%
<u>Travel Accident</u>	N/A	Chubb	
Limit		\$100,000	0.00%
Premium	\$0.00	\$1,750.00	100.00%
<u>Total Premium, Taxes and Fees</u>	\$900,098	\$862,594	-4.17%