



City of Ann Arbor

Proposal

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PREMIUM SUMMARY

	Renewal Date	Expiring 2025 / 2026	Renewal 2026 / 2027	Increase/Decrease
Auto Physical Damage	1-Jul	Allianz	Allianz	
Deductible per vehicle, maximum \$75K each occ.		\$ 25,000	\$ 25,000	
Total values (purchase price)		\$ 25,111,639	\$ 29,793,154	18.6%
Rate per '100		\$ 0.45594	\$ 0.46571	2.1%
Premium		\$ 114,494	\$ 138,750	21.2%
Total		\$ 114,494	\$ 138,750	21.2%

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2026 AUTOMOBILE PHYSICAL DAMAGE SUMMARY

Insurance to cover physical damage claims to the City's vehicle fleet is currently placed with Allianz. There is a slight rate increase year over year but the increase in premium is being driven by an exposure increase from \$25,111,639 in values to \$29,793,154 as well as loss history being impacted by recent losses. This was marketed extensively last year therefore we did not send to alternative markets this year.

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AUTOMOBILE PHYSICAL DAMAGE INSURANCE

NAMED INSURED: City of Ann Arbor

INSURANCE COMPANY: AGCS Marine Insurance Company (Allianz)

POLICY TERM: 7/1/2026 to 7/1/2027

UNSCHEDULED EQUIPMENT

COVERAGE DESCRIPTION	MAXIMUM PER ITEM	LIMIT	COINS
Vehicle schedule on file with company		\$29,793,154	
Additionally Acquired Property (45 days)		\$250,000	
Unscheduled Non-Owned Vehicles and Equipment	\$500,000	\$1,000,000	
Deductible – per vehicle		\$25,000	

VALUATION:

- Actual cash value

CAUSE OF LOSS:

- “All Risk” of direct physical loss or damage to covered property from any external cause except those causes of loss excluded per policy form

EXCLUSIONS INCLUDE BUT ARE NOT LIMITED TO:

- Nuclear
- War and military action
- Unexplained disappearance
- Wear and tear
- Mechanical breakdown
- Insects, birds, rodents
- Rust or other corrosion

ADDITIONAL COVERAGES INCLUDE BUT ARE NOT LIMITED TO:

- Rental Reimbursement of Additional Transportation Expense: \$10,000

COVERAGE TERMS INCLUDE BUT ARE NOT LIMITED TO:

- Deductible is capped at three per occurrence

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