CITY OF ANN ARBOR - 2016 PROPERTY AND CASUALTY INSURANCE RENEWAL

Property		Eff: March 1, 2015	Eff: March 1, 2016	Percentage
Till - Including scheduled dams		· · · · · · · · · · · · · · · · · · ·		Change
Retention				
Premium	9			0.00%
Rate/100			. ,	
Public Entity - \$10m x \$500k SIR				
Limit	Rate/100	\$0.056	\$0.054	-2.16%
Limit	Public Entity - \$10m x \$500k SIR	Argonaut	AWAC	
Rating Basis - City Budget \$85,777.281 \$90,503,996 5.51% \$707.281 \$318,345 -14.04% \$1.000 \$23,34% \$318,345 -14.04% \$1.000 \$23,34% \$60.264 \$46,200 -23.34% \$60.264 \$46,200 -23.34% \$60.264 \$46,200 -23.34% \$60.264 \$46,200 -23.34% \$60.264 \$46,200 -23.34% \$60.264 \$46,200 -23.34% \$60.264 \$46,200 -23.34% \$60.264 \$46,200 -23.34% \$60.264 \$46,200 -23.34% \$60.264 \$46,200 -23.34% \$60.264 \$46,200 -23.34% \$60.264 \$46,200 -23.34% \$60.264 \$46,200 -23.34% \$60.264 \$46,200 -23.34% \$60.264 \$60.000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,126,25 0.46% \$60.264			\$10m x \$500k SIR	
MCCA Surcharge \$60.264 \$46,200 23,34% Total Premium \$430,615 \$350,705 -16,23% \$430,615 \$350,705 -16,23% \$430,015 \$350,705 -16,23% \$430,010 \$1,000,000 \$1,	Rating Basis - City Budget		\$90,503,996	5.51%
Total Premium				-14.04%
Essex S1,000,000 S1,000,000 O,00% S5,000,000 O,00% S5,000,	•	. ,	Ŧ -,	-23.34%
Limit	Total Premium	\$430,615	\$360,705	-16.23%
Limit	Liquor Liability - Leslie Park Golf Course	Fssex	Fssex	
Premium - Including surplus lines tax				0.00%
Limit	Premium - Including surplus lines tax			
Limit	·			
Premium			_	
N/A	-			
Limit	Premium	\$52,940	\$57,460	8.54%
Limit	Excess Liability - \$5m x \$15m	N/A	AWAC	
Premium		176	_	0.00%
Limit Each condition/ aggregate limit \$3,000,000/ \$4,000,000 \$5,000,000 \$0,000,000 \$0,000,000 \$0,000,000 \$0,000,000 \$0,000,000 \$0,000,000 \$0,000,000 \$0,000,000 \$0,000% \$0,000,000 \$0,000% \$0,000,000 \$0,000% \$0,000,000	-	\$0		100.00%
Limit Each condition/ aggregate limit \$3,000,000/ \$4,000,000 \$5,000,000 \$0,000,000 \$0,000,000 \$0,000,000 \$0,000,000 \$0,000,000 \$0,000,000 \$0,000,000 \$0,000,000 \$0,000% \$0,000,000 \$0,000% \$0,000,000 \$0,000% \$0,000,000				
\$18				
Claims Made Retro Date 2/19/2013 2/19/2013 2/19/2013 Premium - 3 year prepaid \$37,877 \$37,877 0.00% Crime AIG AIG S5,000,000 \$500,000 0.00% Deductible \$50,000 \$500,000 0.00% \$500,000 0.00% Premium \$112,140 \$11,543 -4.92% -4.92% Fiduciary Chubb Chubb \$10,000,000 \$10,000,000 0.00% Premium \$50,000 \$50,000 \$50,000 9.00% 9.00% Premium \$29,476 \$29,476 0.00% 0.00% 0.00% Premium \$12,283 \$11,166 9.09% 0.00% <td></td> <td></td> <td></td> <td></td>				
Premium - 3 year prepaid \$37,877 \$37,877 \$0.00%		• •	. ,	0.00%
Crime AIG AIG Limit \$5,000,000 \$5,000,000 0.00% Premium \$50,000 \$50,000 0.00% Premium \$12,140 \$11,543 -4,92% Fiduciary Chubb \$10,000,000 \$10,000,000 0.00% Limit \$50,000 \$50,000 \$50,000 0.00% Premium \$29,476 \$29,476 0.00% Aviation Old Republic \$25,000,000 \$25,000,000 Premium \$25,000,000 \$25,000,000 0.00% Premium \$12,283 \$11,166 -9.09% General Liability - Parking Structure Western World \$1,000,000 \$1,000,000 0.00% Premium - Including surplus lines tax \$12,043.75 \$11,793.75 -2.08% Excess Liability - Parking Structure Torus \$10,000,000 \$12,008.90 0.00% Excess Liability - Parking Structure \$10,000,000 \$12,008.90 0.00% Excess Liability - Parking Structure \$10,000,000 \$12,008.90 \$10,000,000				0.009/
Limit	Premium - 3 year prepaid	\$37,877	\$37,87 <i>1</i>	0.00%
Deductible	<u>Crime</u>	AIG	AIG	
Premium	Limit	\$5,000,000	\$5,000,000	0.00%
Fiduciary Chubb Chubb Limit \$10,000,000 \$10,000,000 Deductible \$50,000 \$50,000 Premium \$29,476 \$29,476 0.00% Aviation Old Republic \$25,000,000 \$25,000,000 0.00% Premium \$12,283 \$11,166 -9.09% General Liability - Parking Structure Western World \$1,000,000 \$1,000,000 0.00% Premium - Including surplus lines tax \$12,043.75 \$11,793.75 -2.08% Excess Liability - Parking Structure Torus \$10,000,000 \$10,000,000 Premium - Including surplus lines tax \$12,008.90 \$12,008.90 0.00% Cyber Liability Travelers AIG Limit \$1,000,000 \$2,000,000 100.00% Premium \$22,036 \$18,591 -15.63% Travel Accident N/A Chubb \$100,000 \$100.00% Premium \$0.00 \$1,750.00 100.00%	Deductible	\$50,000	\$50,000	0.00%
Limit	Premium	\$12,140	\$11,543	-4.92%
Limit	Fiducian	Chubb	Chubb	
Deductible				0.00%
Premium			. , ,	0.0076
Aviation Old Republic \$25,000,000 \$25,000,000 \$0.00% Premium \$12,283 \$11,166 -9.09% General Liability - Parking Structure Western World \$1,000,000 \$1,000,000 \$0.00% Premium - Including surplus lines tax \$12,043.75 \$11,793.75 -2.08% Excess Liability - Parking Structure Torus Torus \$10,000,000 \$10,000,000 Premium - Including surplus lines tax \$12,008.90 \$12,008.90 0.00% Cyber Liability Travelers AIG Limit \$1,000,000 \$2,000,000 \$2,000,000 Premium \$22,036 \$18,591 -15.63% Travel Accident N/A Chubb \$100,000 0.00% Premium \$0.00 \$1,750.00 100.00%				0.00%
Second S		, , , ,	, -, -	
Premium		•		
General Liability - Parking Structure Western World \$1,000,000 Western World \$1,000,000 \$1,000,000 0.00% Premium - Including surplus lines tax \$12,043.75 \$11,793.75 -2.08% Excess Liability - Parking Structure Torus \$10,000,000 \$10,000,000 \$10,000,000 Limit \$12,008.90 \$12,008.90 0.00% Cyber Liability Travelers \$1,000,000 \$2,000,000 \$2,000,000 100.00% Deductible \$50,000 \$50,000 \$50,000 \$18,591 -15.63% Travel Accident Limit N/A Chubb \$100,000 0.00% 0.00% Premium \$0.00 \$1,750.00 100.00%	-		· -,,	
Limit \$1,000,000 \$1,000,000 0.00% Premium - Including surplus lines tax \$12,043.75 \$11,793.75 -2.08% Excess Liability - Parking Structure Torus \$10,000,000 \$10,000,000 Limit \$12,008.90 \$12,008.90 0.00% Premium - Including surplus lines tax \$12,008.90 \$12,008.90 0.00% Cyber Liability Travelers AIG \$2,000,000 \$20,000,000 \$100.00% Deductible \$50,000 \$50,000 \$50,000 \$18,591 -15.63% Premium N/A Chubb \$100,000 0.00% Premium \$0.00 \$1,750.00 100.00%	Premium	\$12,283	\$11,166	-9.09%
Sincolor	General Liability - Parking Structure	Western World	Western World	
Premium - Including surplus lines tax				0.00%
Since Sinc		The state of the s	. , ,	-2.08%
Since Sinc			_	
Cyber Liability Travelers AIG Limit \$1,000,000 \$2,000,000 100.00% Deductible \$50,000 \$50,000 100.00% Premium \$22,036 \$18,591 -15.63% Travel Accident N/A Chubb \$100,000 0.00% Premium \$0.00 \$1,750.00 100.00%				
Cyber Liability Travelers AIG Limit \$1,000,000 \$2,000,000 100.00% Deductible \$50,000 \$50,000 100.00% Premium \$22,036 \$18,591 -15.63% Travel Accident N/A Chubb \$100,000 0.00% Premium \$0.00 \$1,750.00 100.00%				0.000/
Limit \$1,000,000 \$2,000,000 100.00% Deductible \$50,000 \$50,000 \$50,000 Premium \$22,036 \$18,591 -15.63% Travel Accident N/A Chubb \$100,000 0.00% Premium \$0.00 \$1,750.00 100.00%	ir remium - including surplus imes tax	φ12,000.90	φ12,000.90	0.00%
Deductible \$50,000 \$50,000 Premium \$22,036 \$18,591 -15.63% Travel Accident N/A Chubb \$100,000 0.00% Limit \$100,000 \$1,750.00 100.00%	Cyber Liability	Travelers	AIG	
Premium \$22,036 \$18,591 -15.63% Travel Accident N/A Chubb \$100,000 0.00% Limit \$100,000 \$1,750.00 100.00%	Limit			100.00%
Travel Accident N/A Chubb \$100,000 0.00% Premium \$0.00 \$1,750.00 100.00%			. ,	
Limit \$100,000 0.00% Premium \$0.00 \$1,750.00 100.00%	Premium	\$22,036	\$18,591	-15.63%
Limit \$100,000 0.00% Premium \$0.00 \$1,750.00 100.00%	Travel Accident	N/A	Chubb	
Premium \$0.00 \$1,750.00 100.00%		IV/A		0.00%
	-	\$0.00		100.00%
<u>Total Premium. Taxes and Fees</u> \$900,098 \$862,594 -4.17%		40.00	÷ 1,1 00.30	
	Total Premium, Taxes and Fees	\$900,098	\$862,594	-4.17%