

Program Premium Summary

City of Aniak

AcctID# 252M

Policy Year: July 1, 2023 - July 1, 2024



Quote #1 -- Initial Quote

Property & Mobile Equipment

	APEI Aggregate Limit of Insurance	Deductible	Total Stated Value	Gross Premium
PROPERTY - ALL RISK				
Buildings, Contents, Docks, Other	\$200,000,000	Varies	\$2,469,975	\$4,361.39
Fine Arts	\$5,000,000	\$5,000	\$0	\$0.00
Mobile Equipment	\$10,000,000	Varies	\$178,500	\$464.75
EARTHQUAKE & FLOOD COVERAGE**	\$75,000,000	Varies		\$764.52
EQUIPMENT BREAKDOWN COVERAGE	\$200,000,000	Varies		Included
			\$2,648,475	\$5,590.66

Liability & Automobile

	Limit of Insurance	Deductible	Rated Payroll or Vehicle Count	Gross Premium
GENERAL LIABILITY *				\$16,628.45
Comprehensive Liability	\$15,500,000	\$0		
Public Officials E&O	\$15,500,000	\$0		
Law Enforcement Liability	\$15,500,000	\$10,000		
Employment Practices Liability	\$15,500,000	\$10,000		
Employee Benefits Liability	\$15,500,000	\$0		
Water/Sewer Backup Liability	\$15,500,000	\$10,000		
Non-Owned Auto Liability	\$15,500,000	\$0		Included
Non-Owned Auto Physical Damage	\$50,000	\$1,000		Included
AUTOMOBILE				
Liability	\$15,500,000	\$0	7	\$2,527.00
Physical Damage	As Scheduled	Varies	7	\$1,275.85
UM/UIM Liability	\$250,000	\$0		Included
UM/UIM Physical Damage	\$25,000	\$250		Included
				\$3,802.85
VOLUNTEER MEDICAL COVERAGE	\$50,000	\$0		Included

Workers' Compensation

	Limit of Insurance	Deductible	Rated Payroll	Gross Premium
WORKERS' COMPENSATION (AK STATE ACT)	Statutory	\$0	\$419,668	\$8,287.96
EMPLOYER'S LIABILITY	\$3,000,000	\$0		Included

Specialty Coverages

	Limit of Insurance	Deductible	Gross Premium
PUBLIC ENTITY CRIME COVERAGE	\$1,000,000	\$2,500	\$152.15

Total Premium

\$34,462.07

Total premium above reflects a 5% discount for current 3 Year Agreement, and a \$1,737.58 longevity credit

* Sublimits for Sexual Abuse and Molestation Coverage: \$1,000,000 per victim / \$5,000,000 aggregate per perpetrator

** Optional Coverage: Member chose to purchase Earthquake and Flood Coverage last year

Friday, May 12, 2023

Property Premium Allocation For Buildings and Other Structures

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APEI ID#	Description	Location	City	SqFt	Building Value	Contents Value	Docks & Other Value	Total Stated Value	Structure/ Contents Deductible *	Premium	Rcvd Sprinkler Credit
252M-201	Fire Hall	86 Timber Road	Aniak	3500	1,175,680	75,000	0	1,250,680	\$100,000 / \$10,000	\$2,403.98	N
252M-202	Maintenance Shop	218 Airport Blvd	Aniak	3120	370,157	75,000	0	445,157	\$100,000 / \$10,000	\$715.01	N
252M-203	Office	12 Boundry	Aniak	784	121,967	20,000	0	141,967	\$100,000 / \$10,000	\$228.04	N
252M-204	VPSO Housing	13 Boundary Ave	Aniak	832	150,000	20,000	0	170,000	\$100,000 / \$10,000	\$273.06	N
252M-205	Aniak Public Library	270 Riverfront	Aniak	672	120,000	20,000	0	140,000	\$100,000 / \$10,000	\$224.87	N
Building Count: 5					1,937,804	210,000	0	2,147,804		\$3,844.96	

**Applies to All-Risk, Earthquake and Flood, and Equipment Breakdown coverages*

Fine Arts Premium Allocation
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Serial / Catalog #	Description	Location	Stated Value	Premium
	None Scheduled		0	\$0.00
		Total	0	\$0.00

Mobile Equipment Premium Allocation

City of Aniak

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Equipment ID#	Serial #	Model Year	Make	Model	Deductible	Stated Value	Premium
	EC/60V10713	2004	Volvo	EC160 BL	5,000	80,000	\$223.44
	JJGO249426	1998	Case	580L	5,000	40,000	\$104.27
	740A3000	1991	Champion	T4CA Grader	5,000	30,000	\$74.48
	850-E356951	1979	John Deere	JD850	5,000	20,000	\$44.68
	3047225	1971	Case	D-450	5,000	5,000	\$8.94
	235311257		Bobcat	2200D	1,000	3,500	\$8.94
6 Items						178,500	\$464.75

Automobile Premium Allocation

City of Aniak

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Member Vehicle ID	VIN #	Model Year	Make	Model	Insured Value	Phys Damage Coverage?	Phys Damage Deductible	Liability Premium	Phys Damg Premium	Total Vehicle Premium
	3D7KS28T19G512796	2009	Dodge	Ram 2500	12,150	Yes	1,000	\$292.60	\$106.78	\$399.38
	1GCHK23K68F195763	2008	Chevrolet	Silverado K2500HD	8,748	Yes	1,000	\$292.60	\$74.20	\$366.80
	1N6AD07W36C455948	2006	Nissan	Frontier Crew Cab LE/CREW	4,500	Yes	1,000	\$292.60	\$33.52	\$326.12
	1HTWHAAR52J047403	2002	International	7000 Series 7400	54,000	Yes	5,000	\$292.60	\$422.31	\$714.91
	25050	2000	International	S2200	40,000	Yes	1,000	\$452.20	\$323.67	\$775.87
	1FDYW82A1LVA28379	1990	Ford	LNT8000F	30,000	Yes	1,000	\$452.20	\$240.68	\$692.88
	1GDL7D2E6BV585791	1981	GMC	C6500 C7D044	10,000	Yes	1,000	\$452.20	\$74.69	\$526.89
Total Vehicle Count: 7		Count of Vehicles with Physical Damage coverage: 7						\$2,527.00	\$1,275.85	\$3,802.85

Workers' Compensation Premium Allocation

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Class Code	WC State	Class Description	Payroll	Experience Mod	Loss Control Credit	Premium	WC Rate per \$100 of Payroll
5509	AK	Street, Road, Maintenance	75,481	0.93	0.0%	\$3,053.51	4.0454
7580	AK	Sewage Treatment Operators, Drivers	50,922	0.93	0.0%	\$1,425.49	2.7994
7590	AK	Garbage Works - Landfill and Incinerator	41,802	0.93	0.0%	\$1,412.78	3.3797
7711	AK	Firefighters & Drivers~Volunteers	0	0.93	0.0%	\$0.00	-
8810	AK	Clerical, Professional, Elected Officials	187,097	0.93	0.0%	\$479.04	0.2560
9015	AK	Building, Operators, Owners, Lease	44,352	0.93	0.0%	\$1,408.12	3.1749
9410	AK	General Municipal Employees, Other	20,014	0.93	0.0%	\$509.02	2.5433
			419,668			\$8,287.96	

UNINSURED/UNDERINSURED MOTORISTS COVERAGE SELECTION FORM

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APEI's automobile policy includes Uninsured Motorists (UM) and Underinsured Motorists (UIM) bodily injury coverages with a policy limit of \$250,000 per accident. It also includes UM and UIM property damage coverage at a limit of \$25,000 per accident with a \$250 deductible. UM and UIM property damage coverage applies only to vehicles for which the member has purchased physical damage coverage.

Uninsured Motorists Coverage pays for bodily injury losses to you and your passengers as a result of an accident with a driver who has no liability protection and is legally responsible for the injuries or the damage. This includes a hit-and-run vehicle whose owner and operator cannot be identified.

Underinsured Motorists Coverage pays for bodily injury losses to you and your passengers as a result of an accident with a driver who has liability protection but not enough to pay the full amount that the injured person is legally entitled to recover as damages.

We offer higher limits of UM and UIM bodily injury at an additional cost for members desiring to increase their coverage. Please indicate below whether or not you wish to add coverage at these higher limits, and if so, which limits you are requesting.

Uninsured Motorists and Underinsured Motorists Coverage Selection

_____ I select UM/UIM bodily injury coverage at higher limits as indicated below:

	Split Limit (per Person / per Accident)	Additional Premium
_____	\$250,000 / \$300,000	\$938.85
_____	\$300,000 / \$500,000	\$1,707.34
_____	\$500,000 / \$500,000	\$1,896.99
_____	\$500,000 / \$1,000,000	\$2,067.34
_____	\$1,000,000 / \$2,000,000	\$3,944.92

_____ I decline high UM/UIM bodily injury limits, and will retain UM/UIM bodily injury coverage at the APEI standard limit of \$250,000 per accident for no additional premium

Signature of Member: _____ Date: _____