235,001 - 2027 #260,370 - 2024 (not final number) approa: 1190 = 25,369

New 2024-2025 quote totals: Total premium up +\$12,522.00 (16 +)

Property premium decreased -\$2,492.00.

Commercial Output premium increased +\$13,723.00.

General Liability premium increased +\$1,281.00.

Farm General Liability premium remained the same at \$583.00.

Business Auto premium increased +\$1,436.00.

Linebacker premium increased +\$1,916.00.

Law Enforcement premium decreased -\$147.00.

Inland Marine increased +\$148.00.

Worker's Compensation decreased -\$4,765.00.

Umbrella premium increased +1,370.00.

Cyber premium remained the same at \$660.00.

Considerations:

Two locations have been submitted to underwriting for review of building valuation, Location 3 and Location 18. 4 18 House Water Storage

- A request to quote higher umbrella limits of \$3 million and \$4 million has been submitted.
- Property wind/hail deductibles have increased to \$75,000. A request to quote lower deductibles of \$25,000 and \$50,000 has been submitted to underwriting.
- Enclosed is a valuation summary from EMC corporate office. Locations U03-U11 are not specifically listed. Are these included in other locations or under a blanket? If they need to be listed, please let us know.
- The building update questionnaire for the Municipal Hall indicated there is a fuse panel. Please verify if this is correct or if it is a breaker box instead.
- To quote better Cyber Liability coverage, please provide total annual revenue for the City.

Jessie will be out of the office March 15-March 24. If you have any questions or concerns while she is out of the office, please contact Scott Strong in our Kingman office at 620-532-5831 or email him at sstrong@strongsinsurance.com. Scott is also available to meet in person at this time if you would prefer.

Sincerely,

Commercial Lines Account Manager

| | ↔ | | ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | ₩ | ↔ | | |
|----------------------|-----------------|-------------------------|-----------------|---------------|-----------------|-----------------|--------------|----------------|--------------------|--------------------|---------------------|------------------|-----------|---------------|
| | 2,000,000.00 | 500/500/500 | 1,000,000.00 | 1,095,001.00 | 25,000.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 | 30,000,000.00 | 30,065,634.00 | 31,557,006.00 | Limits | 2023 Coverage |
| န မ | \$ | \$ | \$ | ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | \$ 10 | ↔ | ↔ | Ρŗ | |
| \$ 339,682.00 | 9,445.00 | 25,533.00 | 29,170.00 | 6,169.00 | 660.00 | 3,338.00 | 5,871.00 | 583.00 | 8,250.00 | 104,953.00 | 59,632.00 | 86,078.00 | Premiums | 2023 |
| Totals | Umbrella | Workers Compensation*** | Commercial Auto | Inland Marine | Cyber Solutions | Law Enforcement | Linebacker | Farm Liability | Liability | Boiler & Machinary | COP-Power Plant** | Property* | Lines | Coverage |
| | 8 | (7) | ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | | ⇔ | () | | 20 |
| | \$ 2,000,000.00 | 500/500/500 | 1,000,000.00 | 1,095,001.00 | 25,000.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 | | \$ 30,223,009.00 | \$ 33,979,314.00 | Limits | 2024 Coverage |
| ⇔ N | \$ | S | ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | \$ | | \$ | ↔ | P | |
| \$ 260,370.00 | 10,815.00 | 24,823.00 | 30,606.00 | 6,589.00 | 660.00 | 3,191.00 | 7,839.00 | 583.00 | 9,531.00 | | 73,355.00 | 92,378.00 | Premiums | 2024 |
| | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | 0.52% | 7.68% | Change | Limit |
| -30.46% \$ 25,641.00 | 12.67% \$ | -2.86% | 4.69% \$ | 6.37% \$ | 0.00% \$ | -4.61% | 25.11% \$ | 0.00% | 13.44% | | 18.71% \$ 13,723.00 | 6.82% | Change % | Premium |
| \$ 25 | ↔ | ₩. | | ↔ | | ↔ | | ↔ | ↔ | | \$ 1 | ↔ | Q | Pr |
| 5,641.00 | 1,370.00 | (710.00) | 1,436.00 | 420.00 | 1 | (147.00) | 1,968.00 | 1 | 13.44% \$ 1,281.00 | | 3,723.00 | \$ 6,300.00 | Change \$ | Premium |
| | 12.67% | -2.86% | 4.69% | 6.37% | 0.00% | -4.61% | 25.11% | 0.00% | 13.44% | | 18.18% | -0.86% | Change | Net Rate |

^{*2024} All Peril Deductible (other than W/H) \$2,500, W/H Deductible \$50,000

WILL Deduction: 2514

^{*}Community Building Coverage \$2,002,856 ACV Deductible \$75k

^{*2023} All Peril Deductible (other than W/H) \$2,500, W/H Deductible \$25,000

| | ↔ | | ↔ | ↔ | ↔ | ↔ | S | ↔ | ↔ | ↔ | ⇔ | ↔ | | 2 |
|----------------------|-----------------|-------------------------|-----------------|---------------|-----------------|-----------------|--------------|----------------|--------------|--------------------|-------------------------------|----------------------|-----------|-----------------|
| | \$ 2,000,000.00 | 500/500/500 | 1,000,000.00 | 1,095,001.00 | 25,000.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 | \$ 30,000,000.00 | \$30,065,634.00 | \$31,557,006.00 | Limits | 2023 Coverage |
| ⇔ | ↔ | \$ | ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | \$ | ↔ | ↔ | Ъ | |
| \$ 339,682.00 | 9,445.00 | 25,533.00 | 29,170.00 | 6,169.00 | 660.00 | 3,338.00 | 5,871.00 | 583.00 | 8,250.00 | 104,953.00 | 59,632.00 | 86,078.00 | Premiums | 2023 |
| Totals | Umbrella | Workers Compensation*** | Commercial Auto | Inland Marine | Cyber Solutions | Law Enforcement | Linebacker | Farm Liability | Liability | Boiler & Machinary | COP-Power Plant** | Property* | Lines | Coverage |
| | \$ | | ↔ | \$ | \$ | ↔ | ↔ | \$ | ↔ | | \$ | ↔ | | N |
| | \$ 2,000,000.00 | 500/500/500 | 1,000,000.00 | 1,095,001.00 | 25,000.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 | | \$ 30,223,009.00 \$ 73,355.00 | \$ 33,979,314.00 | Limits | 2024 Coverage |
| ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | S | ↔ | ↔ | | ↔ | ↔ | 200 | |
| \$ 250,983.00 | 10,815.00 | 24,823.00 | 30,606.00 | 6,589.00 | 660.00 | 3,191.00 | 7,839.00 | 583.00 | 9,531.00 | | 73,355.00 | \$ 82,991.00 | Premiums | 2024 |
| | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | 0.52% | 7.68% | Change | Limit |
| -35.34% \$ 16,254.00 | 12.67% \$ | -2.86% | 4.69% | 6.37% | 0.00% | -4.61% \$ | 25.11% | 0.00% | 13.44% \$ | | 18.71% | -3.72% | Change % | Premium |
| ↔ | ↔ | ↔ | ↔ | \$ | ↔ | ↔ | ↔ | ↔ | ↔ | | \$ | \$ | C | P |
| 16,254.00 | 1,370.00 | (710.00) | 1,436.00 | 420.00 | | (147.00) | 1,968.00 | r | 1,281.00 | | 18.71% \$ 13,723.00 | -3.72% \$ (3,087.00) | Change \$ | Premium |
| | 12.67% | -2.86% | 4.69% | 6.37% | 0.00% | -4.61% | 25.11% | 0.00% | 13.44% | | 18.18% | -11.40% | Change | Net Rate |

^{*2024} All Peril Deductible (other than W/H) \$2,500, W/H Deductible \$50,000

W/H Deductabl: 50K

^{*}Community Building Coverage \$2,002,856 ACV Deductible \$75k

^{*2023} All Peril Deductible (other than W/H) \$2,500, W/H Deductible \$25,000

| | ↔ | | ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | | N |
|----------------------|--------------------|-------------------------|-----------------|---------------|-----------------|-----------------|--------------|----------------|--------------------|--------------------|---------------------|----------------------|-----------|---------------|
| | 2,000,000.00 | 500/500/500 | 1,000,000.00 | 1,095,001.00 | 25,000.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 | 30,000,000.00 | 30,065,634.00 | 31,557,006.00 | Limits | 2023 Coverage |
| ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | () | ↔ | ↔ | P | |
| \$ 339,682.00 | 9,445.00 | 25,533.00 | 29,170.00 | 6,169.00 | 660.00 | 3,338.00 | 5,871.00 | 583.00 | 8,250.00 | 104,953.00 | 59,632.00 | 86,078.00 | Premiums | 2023 |
| Totals | Umbrella | Workers Compensation*** | Commercial Auto | Inland Marine | Cyber Solutions | Law Enforcement | Linebacker | Farm Liability | Liability | Boiler & Machinary | COP-Power Plant** | Property* | Lines | Coverage |
| | ↔ | | ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | ↔ | | ↔ | ↔ | | 2 |
| | 2,000,000.00 | 500/500/500 | 1,000,000.00 | 1,095,001.00 | 25,000.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 | | \$ 30,223,009.00 | \$ 37,827,753.00 | Limits | 2024 Coverage |
| 69 | 8 | \$ | ↔ | ↔ | ↔ | ↔ | ↔ | \$ | ↔ | | ↔ | ↔ | Ъ | |
| \$ 251,578.00 | 10,815.00 | 24,823.00 | 30,606.00 | 6,589.00 | 660.00 | 3,191.00 | 7,839.00 | 583.00 | 9,531.00 | | \$ 73,355.00 | 83,586.00 | Premiums | 2024 |
| | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | 0.52% | 19.87% | Change | Limit |
| -35.02% \$ 16,849.00 | 12.67% | -2.86% \$ | 4.69% \$ | 6.37% \$ | 0.00% \$ | -4.61% \$ | 25.11% \$ | 0.00% \$ | 13.44% | | 18.71% \$ 13,723.00 | -2.98% | Change % | Premium |
| \$ 1 | ↔ | \$ | | ↔ | | | | | ↔ | | \$ 1 | \$ | Ω | Pr |
| 5,849.00 | 12.67% \$ 1,370.00 | (710.00) | 1,436.00 | 420.00 | ij | (147.00) | 1,968.00 | , | 13.44% \$ 1,281.00 | | 3,723.00 | -2.98% \$ (2,492.00) | Change \$ | Premium |
| | 12.67% | -2.86% | 4.69% | 6.37% | 0.00% | -4.61% | 25.11% | 0.00% | 13.44% | | 18.18% | -22.85% | Change | Net Rate |

^{*2024} All Peril Deductible (other than W/H) \$2,500, W/H Deductible \$75,000

W/H Deductible: 752 Values on this great Not Pinal Loc 3618 places nut reflected.

^{*}Location 18 Adjustments not made on this Quote

^{*2023} All Peril Deductible (other than W/H) \$2,500, W/H Deductible \$25,000



Building Valuation Recalculation Annual Summary

| 021 001 002 003 003 003 004 005 005 006 006 007 007 008 008 008 009 009 009 009 009 009 009 | | 8B78 Loc Bld # # | |
|---|--|------------------------------------|----------------------|
| SE/4 30-33- MCDONALDS I WATER TOWER GARFIELD LI GREN HOUSE DIAMOND COU MORTUARY LI TRAILER PAR WELL 4 WELL 5 HAYES @ LL | 126 E MAIN ST S KANSAS AVE AT W W STATE HWY 179 AT 20 122 S BLUFF AVE W WALNUT ST AT N KA 120 S LAWRENCE AVE 100 S LAWRENCE AVE 202 S BLUFF AVE WEST HAYES STREET SW / 4 12-32-7 | 165 ANTHONY CITY OF Street Address | Cost as of: 10/2023 |
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| 022 | 0450 0450 020 020 020 020 020 020 020 020 020 0 | Building Insured Amt | |
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