

2022 Coverage Limits	2022 Premiums	Coverage Lines	2023 Coverage Limits	2023 Premiums	Limit Change	Premium Change %	Premium Change \$	Net Rate Change
\$ 23,717,736.00	\$ 61,425.00	Property*	\$ 31,557,006.00	\$ 86,078.00	33.05%	28.64%	\$ 24,653.00	-4.41%
\$ 23,917,325.00	\$ 43,087.00	COP-Power Plant**	\$ 30,065,634.00	\$ 59,632.00	25.71%	27.75%	\$ 16,545.00	2.04%
		Boiler & Machinery						
\$ 1,000,000.00	\$ 8,483.00	Liability	\$ 1,000,000.00	\$ 8,250.00	0.00%	-2.82%	\$ (233.00)	-2.82%
\$ 1,000,000.00	\$ 583.00	Farm Liability	\$ 1,000,000.00	\$ 583.00	0.00%	0.00%	\$ -	0.00%
\$ 1,000,000.00	\$ 5,357.00	Linebacker	\$ 1,000,000.00	\$ 5,871.00	0.00%	8.75%	\$ 514.00	8.75%
\$ 1,000,000.00	\$ 3,060.00	Law Enforcement	\$ 1,000,000.00	\$ 3,338.00	0.00%	8.33%	\$ 278.00	8.33%
\$ 25,000.00	\$ 660.00	Cyber Solutions	\$ 25,000.00	\$ 660.00	0.00%	0.00%	\$ -	0.00%
\$ 1,145,995.00	\$ 6,061.00	Inland Marine	\$ 1,145,995.00	\$ 6,441.00	0.00%	5.90%	\$ 380.00	5.90%
\$ 1,000,000.00	\$ 28,058.00	Commercial Auto	\$ 1,000,000.00	\$ 29,170.00	0.00%	3.81%	\$ 1,112.00	3.81%
500/500/500	\$ 33,496.00	Workers Compensation***	500/500/500	\$ 25,533.00	0.00%	-31.19%	\$ (7,963.00)	-31.19%
\$ 2,000,000.00	\$ 8,656.00	Umbrella	\$ 2,000,000.00	\$ 9,445.00	0.00%	8.35%	\$ 789.00	8.35%
	\$ 198,926.00	Totals		\$ 235,001.00		15.35%	\$ 36,075.00	

*Blanket property limit up 33.05%, premium up 28.64, rate change -4.41%

**Commercial Output Policy limit up 25.71%, premium up 27.75%, rate change 2.04%

***Expirence Modification went from 1.48 to 1.07

100% Co-Insurance Limit Premium approx \$95,642 - Difference with 90% Co Insurance \$9,564 Premium Increase