

EXHIBIT A

Town of Lake Park
Property, Casualty & Workers Compensation Insurance
2023-2024 Renewal Evaluation



Coverage Type	CURRENT			RENEWAL			RENEWAL ALT #1		
	2022-2023			2023-2024			2023-2024		
	Deductible	Coverage Limits	Premium	Deductible	Coverage Limits	Premium	Deductible	Coverage Limits	Premium
Property	\$5,000 AOP; 5% NS	\$ 21,492,957	\$ 113,495	\$5,000 AOP; 5% NS	\$ 22,432,580	\$ 346,694	\$25,000 AOP; 5% NS	\$ 22,432,580	\$ 330,045
Inland Marine	\$500/\$1,000	\$ 1,188,900	Included in Pr	\$500/\$1,000	\$ 1,188,900	Included in Pr	\$500/\$1,000	\$ 1,188,900	Included in Pr
Flood	Zones B,C,X: \$5,000; Zones A&V: NFIP Limit	\$ 5,000,000	Included in Pr	Zones B,C,X: \$5,000; Zones A&V: NFIP Limit	\$ 5,000,000	Included in Pr	Zones B,C,X: \$5,000; Zones A&V: NFIP Limit	\$ 5,000,000	Included in Pr
Business Interruption	\$ -	\$ 250,000	Included in Pr	\$ -	\$ 250,000	Included in Pr	\$ -	\$ 250,000	Included in Pr
Equipment Breakdown	\$ 5,000	\$ 21,492,957	Included in Pr	\$ 5,000	\$ 22,432,580	Included in Pr	\$ 5,000	\$ 22,432,580	Included in Pr
Crime			Included in Pr			Included in Pr			Included in Pr
Employee Theft	\$ 1,000	\$ 100,000		\$ 1,000	\$ 100,000		\$ 1,000	\$ 100,000	
Computer Funds Transfer	\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000	
Forgery & Alteration	\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000	
Scheduled Position - Finance Dir	\$ 1,000	\$ 250,000		\$ 1,000	\$ 250,000		\$ 1,000	\$ 250,000	
General Liability	\$ 25,000	\$ 2,000,000	\$ 45,348	\$ 25,000	\$ 2,000,000	\$ 47,048	\$ 25,000	\$ 2,000,000	\$ 47,048
Employment Practices & Public Officials Liability	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL
Law Enforcement Liability	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL
Cyber Liability	\$ 25,000	\$ 1,000,000	\$ 2,038	\$ 25,000	\$ 1,000,000	\$ 2,354	\$ 25,000	\$ 1,000,000	\$ 2,354
Auto Physical Damage	\$ 25,000	Per Schedule	\$ 9,630	\$ 25,000	Per Schedule	\$ 10,729	\$ 25,000	Per Schedule	\$ 10,729
Auto Liability	\$ 25,000	\$ 2,000,000	\$ 26,177	\$ 25,000	\$ 2,000,000	\$ 35,767	\$ 25,000	\$ 2,000,000	\$ 35,767
Personal Injury Protection	\$ -	\$ 10,000	Included in AL	\$ -	\$ 10,000	Included in AL	\$ -	\$ 10,000	Included in AL
Medical Payments	\$ -	\$ 5,000	Included in AL	\$ -	\$ 5,000	Included in AL	\$ -	\$ 5,000	Included in AL
Workers' Compensation	\$ -	Statutory	\$ 46,394	\$ -	Statutory	\$ 66,967	\$ -	Statutory	\$ 66,967
Estimated Payroll	\$ -	\$ 3,902,608		\$ -	\$ 4,120,824		\$ -	\$ 4,120,824	
Experience Modification Factor	\$ -	0.93		\$ -	1.28		\$ -	1.28	
Marina Operator's Liability*	\$ 2,500	\$ 1,000,000	\$ 9,760	\$ 2,500	\$ 1,000,000	\$ 10,736	\$ 2,500	\$ 1,000,000	\$ 10,736
Storage Tank Liability	\$ 5,000	\$ 1,000,000.00	\$ 2,439	\$ 5,000	\$ 1,000,000	\$ 2,614	\$ 5,000	\$ 1,000,000	\$ 2,614
Total Annual Premium			\$ 255,281			\$ 522,909			\$ 506,260
\$ Increase or Decrease			N/A			\$ 267,628			\$ 250,979
% Increase or Decrease			N/A			104.84%			98.31%

*Estimated renewal premium

Town of Lake Park
Property, Casualty & Workers Compensation Insurance
2023-2024 Renewal Evaluation



	CURRENT			RENEWAL ALT #2			RENEWAL ALT #3		
	2022-2023			2023-2024			2023-2024		
Coverage Type	Deductible	Coverage Limits	Premium	Deductible	Coverage Limits	Premium	Deductible	Coverage Limits	Premium
Property	\$5,000 AOP; 5% NS	\$ 21,492,957	\$ 113,495	\$5,000 AOP; 7.5% NS	\$ 22,432,580	\$ 318,958	\$50,000 AOP; 5% NS	\$ 22,432,580	\$ 317,541
Inland Marine	\$500/\$1,000	\$ 1,188,900	Included in Pr	\$500/\$1,000	\$ 1,188,900	Included in Pr	\$500/\$1,000	\$ 1,188,900	Included in Pr
Flood	Zones B,C,X: \$5,000; Zones A&V: NFIP Limit	\$ 5,000,000	Included in Pr	Zones B,C,X: \$5,000; Zones A&V: NFIP Limit	\$ 5,000,000	Included in Pr	Zones B,C,X: \$5,000; Zones A&V: NFIP Limit	\$ 5,000,000	Included in Pr
Business Interruption	\$ -	\$ 250,000	Included in Pr	\$ -	\$ 250,000	Included in Pr	\$ -	\$ 250,000	Included in Pr
Equipment Breakdown	\$ 5,000	\$ 21,492,957	Included in Pr	\$ 5,000	\$ 22,432,580	Included in Pr	\$ 5,000	\$ 22,432,580	Included in Pr
Crime			Included in Pr			Included in Pr			Included in Pr
Employee Theft	\$ 1,000	\$ 100,000		\$ 1,000	\$ 100,000		\$ 1,000	\$ 100,000	
Computer Funds Transfer	\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000	
Forgery & Alteration	\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000	
Scheduled Position - Finance Dir	\$ 1,000	\$ 250,000		\$ 1,000	\$ 250,000		\$ 1,000	\$ 250,000	
General Liability	\$ 25,000	\$ 2,000,000	\$ 45,348	\$ 25,000	\$ 2,000,000	\$ 47,048	\$ 25,000	\$ 2,000,000	\$ 47,048
Employment Practices & Public Officials Liability	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL
Law Enforcement Liability	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL
Cyber Liability	\$ 25,000	\$ 1,000,000	\$ 2,038	\$ 25,000	\$ 1,000,000	\$ 2,354	\$ 25,000	\$ 1,000,000	\$ 2,354
Auto Physical Damage	\$ 25,000	Per Schedule	\$ 9,630	\$ 25,000	Per Schedule	\$ 10,729	\$ 25,000	Per Schedule	\$ 10,729
Auto Liability	\$ 25,000	\$ 2,000,000	\$ 26,177	\$ 25,000	\$ 2,000,000	\$ 35,767	\$ 25,000	\$ 2,000,000	\$ 35,767
Personal Injury Protection	\$ -	\$ 10,000	Included in AL	\$ -	\$ 10,000	Included in AL	\$ -	\$ 10,000	Included in AL
Medical Payments	\$ -	\$ 5,000	Included in AL	\$ -	\$ 5,000	Included in AL	\$ -	\$ 5,000	Included in AL
Workers' Compensation	\$ -	Statutory	\$ 46,394	\$ -	Statutory	\$ 66,967	\$ -	Statutory	\$ 66,967
Estimated Payroll	\$ -	\$ 3,902,608		\$ -	\$ 4,120,824		\$ -	\$ 4,120,824	
Experience Modification Factor	\$ -	0.93		\$ -	1.28		\$ -	1.28	
Marina Operator's Liability*	\$ 2,500	\$ 1,000,000	\$ 9,760	\$ 2,500	\$ 1,000,000	\$ 10,736	\$ 2,500	\$ 1,000,000	\$ 10,736
Storage Tank Liability	\$ 5,000	\$ 1,000,000.00	\$ 2,439	\$ 5,000	\$ 1,000,000	\$ 2,614	\$ 5,000	\$ 1,000,000	\$ 2,614
Total Annual Premium			\$ 255,281			\$ 495,173			\$ 493,756
\$ Increase or Decrease			N/A			\$ 239,892			\$ 238,475
% Increase or Decrease			N/A			93.97%			93.42%

*Estimated renewal premium

Town of Lake Park
Property, Casualty & Workers Compensation Insurance
2023-2024 Renewal Evaluation



	CURRENT			RENEWAL ALT #4			RENEWAL ALT #5		
	2022-2023			2023-2024			2023-2024		
Coverage Type	Deductible	Coverage Limits	Premium	Deductible	Coverage Limits	Premium	Deductible	Coverage Limits	Premium
Property	\$5,000 AOP; 5% NS	\$ 21,492,957	\$ 113,495	\$25,000 AOP; 7.5% NS	\$ 22,432,580	\$ 303,642	\$100,000 AOP; 5% NS	\$ 22,432,580	\$ 299,786
Inland Marine	\$500/\$1,000	\$ 1,188,900	Included in Pr	\$500/\$1,000	\$ 1,188,900	Included in Pr	\$500/\$1,000	\$ 1,188,900	Included in Pr
Flood	Zones B,C,X: \$5,000; Zones A&V: NFIP Limit	\$ 5,000,000	Included in Pr	Zones B,C,X: \$5,000; Zones A&V: NFIP Limit	\$ 5,000,000	Included in Pr	Zones B,C,X: \$5,000; Zones A&V: NFIP Limit	\$ 5,000,000	Included in Pr
Business Interruption	\$ -	\$ 250,000	Included in Pr	\$ -	\$ 250,000	Included in Pr	\$ -	\$ 250,000	Included in Pr
Equipment Breakdown	\$ 5,000	\$ 21,492,957	Included in Pr	\$ 5,000	\$ 22,432,580	Included in Pr	\$ 5,000	\$ 22,432,580	Included in Pr
Crime			Included in Pr			Included in Pr			Included in Pr
Employee Theft	\$ 1,000	\$ 100,000		\$ 1,000	\$ 100,000		\$ 1,000	\$ 100,000	
Computer Funds Transfer	\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000	
Forgery & Alteration	\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000	
Scheduled Position - Finance Dir	\$ 1,000	\$ 250,000		\$ 1,000	\$ 250,000		\$ 1,000	\$ 250,000	
General Liability	\$ 25,000	\$ 2,000,000	\$ 45,348	\$ 25,000	\$ 2,000,000	\$ 47,048	\$ 25,000	\$ 2,000,000	\$ 47,048
Employment Practices & Public Officials Liability	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL
Law Enforcement Liability	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL
Cyber Liability	\$ 25,000	\$ 1,000,000	\$ 2,038	\$ 25,000	\$ 1,000,000	\$ 2,354	\$ 25,000	\$ 1,000,000	\$ 2,354
Auto Physical Damage	\$ 25,000	Per Schedule	\$ 9,630	\$ 25,000	Per Schedule	\$ 10,729	\$ 25,000	Per Schedule	\$ 10,729
Auto Liability	\$ 25,000	\$ 2,000,000	\$ 26,177	\$ 25,000	\$ 2,000,000	\$ 35,767	\$ 25,000	\$ 2,000,000	\$ 35,767
Personal Injury Protection	\$ -	\$ 10,000	Included in AL	\$ -	\$ 10,000	Included in AL	\$ -	\$ 10,000	Included in AL
Medical Payments	\$ -	\$ 5,000	Included in AL	\$ -	\$ 5,000	Included in AL	\$ -	\$ 5,000	Included in AL
Workers' Compensation	\$ -	Statutory	\$ 46,394	\$ -	Statutory	\$ 66,967	\$ -	Statutory	\$ 66,967
Estimated Payroll	\$ -	\$ 3,902,608		\$ -	\$ 4,120,824		\$ -	\$ 4,120,824	
Experience Modification Factor	\$ -	0.93		\$ -	1.28		\$ -	1.28	
Marina Operator's Liability*	\$ 2,500	\$ 1,000,000	\$ 9,760	\$ 2,500	\$ 1,000,000	\$ 10,736	\$ 2,500	\$ 1,000,000	\$ 10,736
Storage Tank Liability	\$ 5,000	\$ 1,000,000.00	\$ 2,439	\$ 5,000	\$ 1,000,000	\$ 2,614	\$ 5,000	\$ 1,000,000	\$ 2,614
Total Annual Premium			\$ 255,281			\$ 479,857			\$ 476,001
\$ Increase or Decrease			N/A			\$ 224,576			\$ 220,720
% Increase or Decrease			N/A			87.97%			86.46%

*Estimated renewal premium

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Town of Lake Park
Property, Casualty & Workers Compensation Insurance
2023-2024 Renewal Evaluation



	CURRENT 2022-2023			RENEWAL ALT #6 2023-2024			RENEWAL ALT #7 2023-2024		
Coverage Type	Deductible	Coverage Limits	Premium	Deductible	Coverage Limits	Premium	Deductible	Coverage Limits	Premium
Property	\$5,000 AOP; 5% NS	\$ 21,492,957	\$ 113,495	\$5,000 AOP; 10% NS	\$ 22,432,580	\$ 294,690	\$50,000 AOP; 7.5% NS	\$ 22,432,580	\$ 292,138
Inland Marine	\$500/\$1,000	\$ 1,188,900	Included in Pr	\$500/\$1,000	\$ 1,188,900	Included in Pr	\$500/\$1,000	\$ 1,188,900	Included in Pr
Flood	Zones B,C,X: \$5,000; Zones A&V: NFIP Limit	\$ 5,000,000	Included in Pr	Zones B,C,X: \$5,000; Zones A&V: NFIP Limit	\$ 5,000,000	Included in Pr	Zones B,C,X: \$5,000; Zones A&V: NFIP Limit	\$ 5,000,000	Included in Pr
Business Interruption	\$ -	\$ 250,000	Included in Pr	\$ -	\$ 250,000	Included in Pr	\$ -	\$ 250,000	Included in Pr
Equipment Breakdown	\$ 5,000	\$ 21,492,957	Included in Pr	\$ 5,000	\$ 22,432,580	Included in Pr	\$ 5,000	\$ 22,432,580	Included in Pr
Crime			Included in Pr			Included in Pr			Included in Pr
Employee Theft	\$ 1,000	\$ 100,000		\$ 1,000	\$ 100,000		\$ 1,000	\$ 100,000	
Computer Funds Transfer	\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000	
Forgery & Alteration	\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000	
Scheduled Position - Finance Dir	\$ 1,000	\$ 250,000		\$ 1,000	\$ 250,000		\$ 1,000	\$ 250,000	
General Liability	\$ 25,000	\$ 2,000,000	\$ 45,348	\$ 25,000	\$ 2,000,000	\$ 47,048	\$ 25,000	\$ 2,000,000	\$ 47,048
Employment Practices & Public Officials Liability	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL
Law Enforcement Liability	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL
Cyber Liability	\$ 25,000	\$ 1,000,000	\$ 2,038	\$ 25,000	\$ 1,000,000	\$ 2,354	\$ 25,000	\$ 1,000,000	\$ 2,354
Auto Physical Damage	\$ 25,000	Per Schedule	\$ 9,630	\$ 25,000	Per Schedule	\$ 10,729	\$ 25,000	Per Schedule	\$ 10,729
Auto Liability	\$ 25,000	\$ 2,000,000	\$ 26,177	\$ 25,000	\$ 2,000,000	\$ 35,767	\$ 25,000	\$ 2,000,000	\$ 35,767
Personal Injury Protection	\$ -	\$ 10,000	Included in AL	\$ -	\$ 10,000	Included in AL	\$ -	\$ 10,000	Included in AL
Medical Payments	\$ -	\$ 5,000	Included in AL	\$ -	\$ 5,000	Included in AL	\$ -	\$ 5,000	Included in AL
Workers' Compensation	\$ -	Statutory	\$ 46,394	\$ -	Statutory	\$ 66,967	\$ -	Statutory	\$ 66,967
Estimated Payroll	\$ -	\$ 3,902,608		\$ -	\$ 4,120,824		\$ -	\$ 4,120,824	
Experience Modification Factor	\$ -	0.93		\$ -	1.28		\$ -	1.28	
Marina Operator's Liability*	\$ 2,500	\$ 1,000,000	\$ 9,760	\$ 2,500	\$ 1,000,000	\$ 10,736	\$ 2,500	\$ 1,000,000	\$ 10,736
Storage Tank Liability	\$ 5,000	\$ 1,000,000.00	\$ 2,439	\$ 5,000	\$ 1,000,000	\$ 2,614	\$ 5,000	\$ 1,000,000	\$ 2,614
Total Annual Premium		\$ 255,281	\$ 470,905		\$ 470,905	\$ 468,353			\$ 468,353
\$ Increase or Decrease		N/A	\$ 215,624		\$ 215,624	\$ 213,072			\$ 213,072
% Increase or Decrease		N/A	84.47%		84.47%	83.47%			83.47%

*Estimated renewal premium

Town of Lake Park
Property, Casualty & Workers Compensation Insurance
2023-2024 Renewal Evaluation



Coverage Type	CURRENT 2022-2023			RENEWAL ALT #8 2023-2024			RENEWAL ALT #9 2023-2024		
	Deductible	Coverage Limits	Premium	Deductible	Coverage Limits	Premium	Deductible	Coverage Limits	Premium
Property	\$5,000 AOP; 5% NS	\$ 21,492,957	\$ 113,495	\$25,000 AOP; 10% NS	\$ 22,432,580	\$ 280,539	\$100,000 AOP; 7.5% NS	\$ 22,432,580	\$ 275,803
Inland Marine	\$500/\$1,000	\$ 1,188,900	Included in Pr	\$500/\$1,000	\$ 1,188,900	Included in Pr	\$500/\$1,000	\$ 1,188,900	Included in Pr
Flood	Zones B,C,X: \$5,000; Zones A&V: NFIP Limit	\$ 5,000,000	Included in Pr	Zones B,C,X: \$5,000; Zones A&V: NFIP Limit	\$ 5,000,000	Included in Pr	Zones B,C,X: \$5,000; Zones A&V: NFIP Limit	\$ 5,000,000	Included in Pr
Business Interruption	\$ -	\$ 250,000	Included in Pr	\$ -	\$ 250,000	Included in Pr	\$ -	\$ 250,000	Included in Pr
Equipment Breakdown	\$ 5,000	\$ 21,492,957	Included in Pr	\$ 5,000	\$ 22,432,580	Included in Pr	\$ 5,000	\$ 22,432,580	Included in Pr
Crime			Included in Pr			Included in Pr			Included in Pr
Employee Theft	\$ 1,000	\$ 100,000		\$ 1,000	\$ 100,000		\$ 1,000	\$ 100,000	
Computer Funds Transfer	\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000	
Forgery & Alteration	\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000	
Scheduled Position - Finance Dir	\$ 1,000	\$ 250,000		\$ 1,000	\$ 250,000		\$ 1,000	\$ 250,000	
General Liability	\$ 25,000	\$ 2,000,000	\$ 45,348	\$ 25,000	\$ 2,000,000	\$ 47,048	\$ 25,000	\$ 2,000,000	\$ 47,048
Employment Practices & Public Officials Liability	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL
Law Enforcement Liability	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL
Cyber Liability	\$ 25,000	\$ 1,000,000	\$ 2,038	\$ 25,000	\$ 1,000,000	\$ 2,354	\$ 25,000	\$ 1,000,000	\$ 2,354
Auto Physical Damage	\$ 25,000	Per Schedule	\$ 9,630	\$ 25,000	Per Schedule	\$ 10,729	\$ 25,000	Per Schedule	\$ 10,729
Auto Liability	\$ 25,000	\$ 2,000,000	\$ 26,177	\$ 25,000	\$ 2,000,000	\$ 35,767	\$ 25,000	\$ 2,000,000	\$ 35,767
Personal Injury Protection	\$ -	\$ 10,000	Included in AL	\$ -	\$ 10,000	Included in AL	\$ -	\$ 10,000	Included in AL
Medical Payments	\$ -	\$ 5,000	Included in AL	\$ -	\$ 5,000	Included in AL	\$ -	\$ 5,000	Included in AL
Workers' Compensation	\$ -	Statutory	\$ 46,394	\$ -	Statutory	\$ 66,967	\$ -	Statutory	\$ 66,967
Estimated Payroll	\$ -	\$ 3,902,608		\$ -	\$ 4,120,824		\$ -	\$ 4,120,824	
Experience Modification Factor	\$ -	0.93		\$ -	1.28		\$ -	1.28	
Marina Operator's Liability*	\$ 2,500	\$ 1,000,000	\$ 9,760	\$ 2,500	\$ 1,000,000	\$ 10,736	\$ 2,500	\$ 1,000,000	\$ 10,736
Storage Tank Liability	\$ 5,000	\$ 1,000,000.00	\$ 2,439	\$ 5,000	\$ 1,000,000	\$ 2,614	\$ 5,000	\$ 1,000,000	\$ 2,614
Total Annual Premium			\$ 255,281			\$ 456,753			\$ 452,018
\$ Increase or Decrease			N/A			\$ 201,473			\$ 196,737
% Increase or Decrease			N/A			78.92%			77.07%

*Estimated renewal premium

Town of Lake Park
Property, Casualty & Workers Compensation Insurance
2023-2024 Renewal Evaluation



	CURRENT			RENEWAL ALT #10			RENEWAL ALT #11		
	2022-2023			2023-2024			2023-2024		
Coverage Type	Deductible	Coverage Limits	Premium	Deductible	Coverage Limits	Premium	Deductible	Coverage Limits	Premium
Property	\$5,000 AOP; 5% NS	\$ 21,492,957	\$ 113,495	\$50,000 AOP; 10% NS	\$ 22,432,580	\$ 269,910	\$100,000 AOP; 10% NS	\$ 22,432,580	\$ 254,818
Inland Marine	\$500/\$1,000	\$ 1,188,900	Included in Pr	\$500/\$1,000	\$ 1,188,900	Included in Pr	\$500/\$1,000	\$ 1,188,900	Included in Pr
Flood	Zones B,C,X: \$5,000; Zones A&V: NFIP Limit	\$ 5,000,000	Included in Pr	Zones B,C,X: \$5,000; Zones A&V: NFIP Limit	\$ 5,000,000	Included in Pr	Zones B,C,X: \$5,000; Zones A&V: NFIP Limit	\$ 5,000,000	Included in Pr
Business Interruption	\$ -	\$ 250,000	Included in Pr	\$ -	\$ 250,000	Included in Pr	\$ -	\$ 250,000	Included in Pr
Equipment Breakdown	\$ 5,000	\$ 21,492,957	Included in Pr	\$ 5,000	\$ 22,432,580	Included in Pr	\$ 5,000	\$ 22,432,580	Included in Pr
Crime			Included in Pr			Included in Pr			Included in Pr
Employee Theft	\$ 1,000	\$ 100,000		\$ 1,000	\$ 100,000		\$ 1,000	\$ 100,000	
Computer Funds Transfer	\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000	
Forgery & Alteration	\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000		\$ 1,000	\$ 50,000	
Scheduled Position - Finance Dir	\$ 1,000	\$ 250,000		\$ 1,000	\$ 250,000		\$ 1,000	\$ 250,000	
General Liability	\$ 25,000	\$ 2,000,000	\$ 45,348	\$ 25,000	\$ 2,000,000	\$ 47,048	\$ 25,000	\$ 2,000,000	\$ 47,048
Employment Practices & Public Officials Liability	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL
Law Enforcement Liability	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL	\$ 25,000	\$ 2,000,000	Included in GL
Cyber Liability	\$ 25,000	\$ 1,000,000	\$ 2,038	\$ 25,000	\$ 1,000,000	\$ 2,354	\$ 25,000	\$ 1,000,000	\$ 2,354
Auto Physical Damage	\$ 25,000	Per Schedule	\$ 9,630	\$ 25,000	Per Schedule	\$ 10,729	\$ 25,000	Per Schedule	\$ 10,729
Auto Liability	\$ 25,000	\$ 2,000,000	\$ 26,177	\$ 25,000	\$ 2,000,000	\$ 35,767	\$ 25,000	\$ 2,000,000	\$ 35,767
Personal Injury Protection	\$ -	\$ 10,000	Included in AL	\$ -	\$ 10,000	Included in AL	\$ -	\$ 10,000	Included in AL
Medical Payments	\$ -	\$ 5,000	Included in AL	\$ -	\$ 5,000	Included in AL	\$ -	\$ 5,000	Included in AL
Workers' Compensation	\$ -	Statutory	\$ 46,394	\$ -	Statutory	\$ 66,967	\$ -	Statutory	\$ 66,967
Estimated Payroll	\$ -	\$ 3,902,608		\$ -	\$ 4,120,824		\$ -	\$ 4,120,824	
Experience Modification Factor	\$ -	0.93		\$ -	1.28		\$ -	1.28	
Marina Operator's Liability*	\$ 2,500	\$ 1,000,000	\$ 9,760	\$ 2,500	\$ 1,000,000	\$ 10,736	\$ 2,500	\$ 1,000,000	\$ 10,736
Storage Tank Liability	\$ 5,000	\$ 1,000,000.00	\$ 2,439	\$ 5,000	\$ 1,000,000	\$ 2,614	\$ 5,000	\$ 1,000,000	\$ 2,614
Total Annual Premium			\$ 255,281			\$ 446,125			\$ 431,033
\$ Increase or Decrease			N/A			\$ 190,844			\$ 175,752
% Increase or Decrease			N/A			74.76%			68.85%

*Estimated renewal premium