

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



		CURRENT			RE	ENEWAL		RENEWAL ALT #1							
	TO DO TO	2022-2023			2	023-2024									
Coverage Type	Deductible	Coverage Limits	Premium	Deductible	Cov	erage 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	<b>\$25,000</b> 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	F	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	de la constitución			\$ 267,628			\$ 250,979					
% Increase or Decrease			N/A				104.84%			98.31%					

<sup>\*</sup>Estimated renewal premium





i i		CURRENT		RI	ENEWAL ALT	#2	RI	ENEWAL ALT #	<b>‡3</b>						
		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						
nland 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	\$	\$ 10,00	0 Included in AL	\$ -	\$ 10,000	Included in AL						
Medical Payments	\$	\$ 5,000	Included in AL	\$ -	\$ 5,00	0 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		\$	1.2	8	\$ -	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 % Increase or Decrease			N/A N/A			\$ 239,892 93.97%			\$ 238,475 93.429						

<sup>\*</sup>Estimated renewal premium





			URRENT			RI		EWAL ALT #	4			RENEWAL ALT #5					
		2	2022-2023					2023-2024	_		2023-2024						
Coverage Type	Deductible	Co	verage Limits	Premium	ľ	Deductible	Co	verage Limits	P	remium	D	eductible	Co	verage Limits	Prem	nium	
Property	\$5,000 AOP; 5% NS	\$	21,492,957	\$ 113,495	\$	<b>25,000</b> AOP; <b>7.5%</b> NS	\$	22,432,580	\$	303,642	\$10	<b>0,000</b> AOP; 5% NS	\$	22,432,580	\$ 2	299,786	
Inland Marine	\$500/\$1,000	\$	1,188,900	Included in Pr		\$500/\$1,000	\$	1,188,900	Inc	luded in Pr	\$	500/\$1,000	\$	1,188,900	Include	ed 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 &V: NFIP Limit	\$	5,000,000	Inc	luded in Pr	\$5,	ones B,C,X: 000; Zones /: NFIP Limit	\$	5,000,000		ed in Pr	
Business Interruption	\$	\$	250,000	Included in Pr	\$	8_	\$	250,000	Inc	luded in Pr	\$		\$	250,000	Include	ed in Pr	
Equipment Breakdown	\$ 5,000	\$	21,492,957	Included in Pr	\$	5,000	\$	22,432,580	Inc	luded in Pr	\$	5,000	\$	22,432,580	Include	ed in Pr	
Crime		Т		Included in Pr					Inc	luded in Pr					Include	ed in Pr	
Employee Theft	\$ 1,000	s	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	inc	luded in GL	\$	25,000	\$	2,000,000	Include	ed in GL	
Law Enforcement Liability	\$ 25,000	\$	2,000,000	Included in GL	\$	25,000	\$	2,000,000	Inc	luded in GL	\$	25,000	\$	2,000,000	Include	ed 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	Inc	luded in AL	\$	- 0		\$ 10,000	Include	ed in AL	
Medical Payments	\$ =	$\top$	\$ 5,000	Included in AL	\$			\$ 5,000	Inc	luded in AL	\$	2		\$ 5,000	Include	ed 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	\$ -	$\top$	0.93		\$	2		1.28			\$	2		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					\$ 2	220,720	
% Increase or Decrease				N/A						87.97%						86.46%	

<sup>\*</sup>Estimated renewal premium

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



		CURR	ENT			RE		WAL ALT #	6	)		RE		WAL ALT #	<b>#7</b>					
		2022-2	2023		إسلا		2	2023-2024			2023-2024									
Coverage Type	Deductible	Coverage	e Limits	Premium	Dedu	ctible	CO	verage Limits	Pr	emium	Ded	uctible	Cov	erage Limits	Pre	mium				
Property	\$5,000 AOP; 5% NS	\$ 21,4	92,957	\$ 113,495	' '	O AOP; 6 NS	\$	22,432,580	\$	294,690		000 AOP; 5% NS	\$	22,432,580	\$	292,138				
Inland Marine	\$500/\$1,000	\$ 1,1	.88,900	Included in Pr	\$500	/\$1,000	\$	1,188,900	Inch	uded in Pr	\$50	00/\$1,000	\$	1,188,900	Inclu	ded in Pr				
Flood	Zones B,C,X: \$5,000; Zones A&V: NFIP Limi	1 .	000,000	Included in Pr	\$5,000	B,C,X: ; Zones IP Limit	\$	5,000,000	Incli	uded in Pr	\$5,00	es B,C,X: 10; Zones NFIP Limit	\$	5,000,000	Inclu	ded in Pr				
Business Interruption	\$ -	\$ 2	50,000	Included in Pr	\$		\$	250,000	Incl	uded in Pr	\$	- 4	\$	250,000	Inclu	ded in Pr				
Equipment Breakdown	\$ 5,000	\$ 21,4	92,957	Included in Pr	\$	5,000	\$	22,432,580	Incl	uded in Pr	\$	5,000	\$	22,432,580	Inclu	ded in Pr				
Crime				Included in Pr					Incl	uded in Pr					Inclu	ded in Pr				
Employee Theft	\$ 1,000	\$ 1	.00,000		\$	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	\$ 2	50,000		\$	1,000	\$	250,000			\$	1,000	\$	250,000						
General Liability	\$ 25,000	\$ 2,0	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	\$ 2,0	000,000	Included in GL	\$	25,000	\$	2,000,000	Inch	ıded in GL	\$	25,000	\$	2,000,000	Inclu	ded in GL				
Law Enforcement Liability	\$ 25,000	\$ 2,0	000,000	Included in GL	\$	25,000	\$	2,000,000	Incl	ided in GL	\$	25,000	\$	2,000,000	Inclu	ded in GL				
Cyber Liability	\$ 25,000	\$ 1,0	000,000	\$ 2,038	\$	25,000	\$	1,000,000	\$	2,354	\$	25,000	\$	1,000,000	\$	2,354				
Auto Physical Damage	\$ 25,000	) Per S	chedule	\$ 9,630	\$	25,000		Per Schedule	\$	10,729	\$	25,000	F	Per Schedule	\$	10,729				
Auto Liability	\$ 25,000	\$ 2,0	000,000	\$ 26,177	\$	25,000	\$	2,000,000	\$	35,767	\$	25,000	\$	2,000,000	\$	35,767				
Personal Injury Protection	\$ =	9	10,000	Included in AL	\$	*:		\$ 10,000	Inch	ded in AL	\$	25		\$ 10,000	Inclu	ded in AL				
Medical Payments	\$ -		\$ 5,000	Included in AL	\$			\$ 5,000	Incl	uded in AL	\$	8		\$ 5,000	Inclu	ded in AL				
Workers' Compensation	\$	S	tatutory	\$ 46,394	\$			Statutory	\$	66,967	\$			Statutory	\$	66,967				
Estimated Payroll	\$	\$ 3,	902,608		\$		\$	4,120,824			\$		\$	4,120,824						
Experience Modification Factor	\$ =		0.93		\$	.55		1.28			\$	<u></u>		1.28						
Marina Operator's Liability*	\$ 2,500	\$ 1,0	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					\$	468,353				
\$ Increase or Decrease				N/A					\$	215,624					\$	213,072				
% Increase or Decrease				N/A						84.47%						83.47%				

<sup>\*</sup>Estimated renewal premium







		CURRENT		RI	ENEWAL ALT	<b>#8</b>	RENEWAL ALT #9						
		2022-2023			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; 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					
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		\$	1.2	8	\$ .	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					
Total Annual Premium			\$ 255,281			\$ 456,753			\$ 452,018				
\$ Increase or Decrease % Increase or Decrease			N/A N/A			\$ 201,473 78.92%			\$ 196,737 77.079				

<sup>\*</sup>Estimated renewal premium





			С	URRENT				RE	NE	WAL ALT #1	LO		RENEWAL ALT #11						
			_	022-2023					. 3	2023-2024			2023-2024						
Coverage Type	D	Deductible		verage Limits	P	remium		Deductible	Co	verage Limits	P	remium	D	eductible	Co	verage Limits	P	emium	
Property	\$5	5,000 AOP; 5% NS	\$	21,492,957	\$	113,495	\$	<b>50,000</b> AOP; <b>10%</b> NS	\$	22,432,580	\$	269,910	•	0,000 AOP; 10% NS	\$	22,432,580	\$	254,818	
Inland Marine	\$	500/\$1,000	\$	1,188,900	Inc	luded in Pr		\$500/\$1,000	\$	1,188,900	Inc	luded in Pr	\$	500/\$1,000	\$	1,188,900	Inc	uded in Pr	
Flood	\$5,	ones B,C,X: 000; Zones /: NFIP Limit	\$	5,000,000	Inc	luded in Pr	\$!	Zones B,C,X: 5,000; Zones V: NFIP Limit	\$	5,000,000	Inc	cluded in Pr	\$5,	ones B,C,X: 000; Zones /: NFIP Limit	\$	5,000,000	Inc	uded in Pr	
Business Interruption	\$	-	\$	250,000	Inc	luded in Pr	\$	2	\$	250,000	Inc	luded in Pr	\$		\$	250,000		uded in Pr	
Equipment Breakdown	\$	5,000	\$	21,492,957	Inc	luded in Pr	\$	5,000	\$	22,432,580	Inc	luded in Pr	\$	5,000	\$	22,432,580	_	uded in Pr	
Crime					Inc	luded in Pr					Inc	luded in Pr					Inc	uded 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	Inc	luded in GL	\$	25,000	\$	2,000,000	Inc	luded in GL	\$	25,000	\$	2,000,000		uded in GL	
Law Enforcement Liability	\$	25,000	\$	2,000,000	Inc	luded in GL	\$	25,000	\$	2,000,000	Inc	luded in GL	\$	25,000	\$	2,000,000	_	uded 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	Inc	luded in AL	\$	20		\$ 10,000	Inc	luded in AL	\$		L	\$ 10,000	_	uded in AL	
Medical Payments	\$	20		\$ 5,000	Inc	duded in AL	\$			\$ 5,000	Inc	luded in AL	\$	*		\$ 5,000	Inc	uded in AL	
Workers' Compensation	\$		T	Statutory	\$	46,394	\$	*		Statutory	\$	66,967	\$	7.		Statutory	\$	66,967	
Estimated Payroll	\$	*	\$	3,902,608			\$	2	\$	4,120,824			\$		\$	4,120,824			
Experience Modification Factor	\$	*2		0.93			\$	21		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		5 H. H. E			\$	446,125					\$	431,033	
\$ Increase or Decrease % Increase or Decrease				i lu		N/A N/A					\$	190,844 74.76%	ļ,ā	- 7'			\$	175,752 68.859	

<sup>\*</sup>Estimated renewal premium