

PREMIUM & EXPOSURE ANALYSIS

Coverage

Physical Damage

	2023 Exposure	2023 Premium
Building	115,285,986	\$ 108,904
Contents	Included	
Business Income	100,000	
Flood Limit	2,000,000	
Earthquake Limit	2,000,000	
EDP	850,000	
Total Exposure	115,385,986	
Average Rate per \$1,000	0.94	

Crime

Employee Dishonesty	100,000	\$ 2,471
---------------------	---------	----------

Inland Marine

Equipment Floater	3,222,747	\$ 7,143
Total Exposure	3,367,739	
Average Rate per \$1,000	2.12	

Liability

General Liability*	\$1M/\$3M/\$50K	\$ 103,573
Employee Benefits Liability	\$1M/\$3M/\$50K	\$ 139
Liquor Liability/Host Liquor	Included	Included
Public Officials Liability	\$1M/\$1M/\$50K	\$ 17,134
Employment Practices Liability	\$1M/\$1M/\$50K	\$ 17,307
Law Enforcement Liability	\$1M/\$1M/\$25K	\$ 52,860

Workers' Compensation

Carrier	MML	\$ 153,497
Average Rate per \$1,000	19.98	
Total Payroll	25,179,088	

Automobile

MCCA		\$ 178,200
BI/PD Deductible \$10,000		\$ 14,490
# of Units	165	
Average Rate per Unit	1,080	

Tokio

	2024 Exposure	2024 Premium
		\$ 149,467
	139,097,398	
	Included	
	500,000	
	2,000,000	
	2,000,000	
	850,000	
Total Exposure	139,597,398	
	1.07	
		\$ 8,422
	100,000	
		\$ 8,495
	2,361,032	
Total Exposure	2,361,032	
	3.60	
		\$ 161,340
	\$1M/\$3M/\$100K	\$ 212
	\$1M/\$3M/\$100K	
	Included	Included
	\$1M/\$1M/\$100K	\$ 38,830
	\$1M/\$1M/\$100K	\$ 40,624
	\$1M/\$1M/\$250K	\$ 95,694
		\$ 153,497
	MML	
	19.98	
Total Payroll	25,179,088	
		\$ 151,874
		\$ 16,380
	180	
	935	

Travelers

	2024 Exposure	2024 Premium
		\$ 84,075
	149,656,000	
	Included	
	500,000	
	2,000,000	
	2,000,000	
	Included	
Total Exposure	150,156,000	
	0.56	
		\$ 1,059
	250,000	
		\$ 4,691
	1,796,230	
Total Exposure	1,796,230	
	2.61	
		\$ 74,559
	\$1M/\$3M/\$25K	\$ 475
	\$1M/\$3M/\$1K	
	Included	Included
	\$1M/\$1M/\$50K	\$ 16,733
	\$1M/\$1M/\$50K	\$ 21,686
	\$1M/\$1M/\$50K	\$ 51,311
		\$ 160,090
	Travelers	
	20.83	
Total Payroll	25,179,088	
		\$ 161,002
		\$ 16,380
	221	
	803	



Kapnick

PREMIUM & EXPOSURE ANALYSIS

Coverage

Umbrella

Limit of Liability

Umbrella -Meadowbrook Only

Limit of Liability

Richmond National

Cyber

Limit

Totals

\$ Change from prior year:

2023 Rates & Exposures	
Exposure	Premium
	\$ 58,773
9,000,000	
6,530.33	
	NA
	\$ 19,441
1,000,000	
	\$ 733,932

Tokio

2024 Rates & Exposures	
Exposure	Premium
	\$ 44,936
5,000,000	
8,987.20	
	NA
-	
	\$ 24,252
1,000,000	
	\$ 894,023
	\$ 160,091

Travelers

2024 Rates & Exposures	
Exposure	Premium
	\$ 72,461
9,000,000	
8,051.22	
	\$ 51,328
5,000,000	
5,703.11	
	\$ 19,131
1,000,000	
	\$ 734,981
	\$ 1,049

NOTES: