

# Financials

	Current Provider		Renewal Options			
AM Best Rating	A+	A+	A	A++	A+	
Carrier\Underwriter	QBE Insurance Corporation	QBE Insurance Corporation	HM Insurance Group	Berkshire Hathaway	Swiss Re	
Specific Contract Basis	Paid	Paid	36/12	24/12	24/12	
Specific Deductible	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Annual Specific Premium	\$ 804,995.52	\$ 829,073.04	\$ 804,995.52	\$ 853,075.20	\$ 914,486.88	\$ 914,486.88
Annual Aggregate Premium	\$ 25,434.00	\$ 25,434.00	\$ 25,434.00	\$ 15,674.88	\$ 21,138.48	\$ 21,138.48
Admin Fees	\$ -	\$ -	\$ 18,840.00	\$ -	\$ -	\$ -
Total Fixed Costs	\$ 830,429.52	<b>\$ 854,507.04</b>	<b>\$ 849,269.52</b>	<b>\$ 868,750.08</b>	<b>\$ 935,625.36</b>	<b>\$ 935,625.36</b>
\$ Change		<b>\$ 24,077.52</b>	<b>\$ 18,840.00</b>	<b>\$ 38,320.56</b>	<b>\$ 105,195.84</b>	<b>\$ 105,195.84</b>
% Change		2.90%	2.27%	4.61%	12.67%	12.67%
			Renewal Option with \$125,000 Deductible			
Carrier\Underwriter	QBE Insurance Corporation	QBE Insurance Corporation	HM Insurance Group	Berkshire Hathaway	Swiss Re	
Specific Deductible	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00
Annual Specific Premium		\$ 707,178.24	\$ 680,538.48	\$ 693,010.56	\$ 766,793.28	\$ 766,793.28
Annual Aggregate Premium		\$ 30,822.24	\$ 27,204.96	\$ 19,254.48	\$ 21,854.40	\$ 21,854.40
Admin Fees		\$ -	\$ 18,840.00	\$ -	\$ -	\$ -
Total Fixed Costs		<b>\$ 738,000.48</b>	<b>\$ 726,583.44</b>	<b>\$ 712,265.04</b>	<b>\$ 788,647.68</b>	<b>\$ 788,647.68</b>
\$ Change		<b>\$ 116,506.56</b>	<b>\$ 122,686.08</b>	<b>\$ 156,485.04</b>	<b>\$ 146,977.68</b>	<b>\$ 146,977.68</b>