

Coverage Line	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16	FY17	FY18 (Proposed)	FY19
Property / Inland Marine	\$ 339,254	\$ 324,921	\$ 329,311	\$ 369,777	\$ 441,034	\$ 372,536	\$ 370,081	\$ 403,902	\$ 369,232	\$ 364,916	\$ 402,135
Crime / Employee Dishonesty	\$ 1,268	\$ 1,141	\$ 1,166	\$ 1,225	\$ 1,166	included	included	included	included	included	included
General Liability	\$ 82,020	\$ 81,360	\$ 75,874	\$ 73,686	\$ 72,834	\$ 64,607	\$ 73,694	\$ 66,071	\$ 68,002	\$ 76,080	\$ 83,609
Law Enforcement Liability	\$ 42,898	\$ 33,489	\$ 34,856	\$ 34,713	\$ 35,831	\$ 45,422	\$ 53,664	\$ 49,087	\$ 57,508	\$ 58,466	\$ 63,685
Auto Liability & Physical Damage	\$ 117,834	\$ 100,114	\$ 104,269	\$ 110,911	\$ 89,134	\$ 69,090	\$ 74,158	\$ 63,744	\$ 60,182	\$ 69,062	\$ 71,844
Excess WC	\$ 125,546	\$ 116,120	\$ 104,269	\$ 92,660	\$ 92,984	\$ 93,149	\$ 117,651	\$ 136,438	\$ 132,536	\$ 145,448	\$ 150,367
POL / Emp. Practices Liability	\$ 29,481	\$ 53,065	\$ 47,548	\$ 46,656	\$ 48,129	\$ 46,838	\$ 46,837	\$ 39,305	\$ 39,270	\$ 39,270	\$ 42,412
Pollution Liability	\$ 33,141	\$ 32,244	\$ 28,969	\$ 29,055	\$ 29,055	\$ 31,153	\$ 31,931	\$ 31,836	\$ 32,308	\$ 35,302	\$ 38,126
Aviation Liability	\$ 8,492	\$ 8,277	\$ 7,794	\$ 6,295	\$ 6,231	\$ 4,310	\$ 3,677	\$ 3,630	\$ 3,902	\$ 3,902	\$ 4,214
Vessel Physical Damage	\$ 3,208	\$ 6,311	\$ 6,118	\$ 6,015	\$ 6,015	\$ 8,257	\$ 8,006	\$ 8,068	\$ 8,068	\$ 8,087	\$ 8,030
Accidental Death & Dismemberment	\$ 2,903	\$ 2,903	\$ 2,302	\$ 2,205	\$ 2,058	\$ 2,499	\$ 2,765	\$ 3,042	\$ 3,187	\$ 3,281	\$ 3,961
Consulting fee	\$ 75,000	\$ 75,000	\$ 75,000	\$ 65,000	\$ 65,000	\$ 37,500	\$ 37,500	\$ 37,500	\$ 37,500	\$ 37,500	\$ 30,000
Fiduciary Liability										\$ 3,524	\$ 3,806
Total	\$ 861,045	\$ 834,945	\$ 817,476	\$ 838,198	\$ 889,471	\$ 775,361	\$ 819,964	\$ 842,623	\$ 811,695	\$ 844,838	\$ 902,189

\$ 57,351 6.79%

Note: does not include NFIP flood policies

2013 FMIT Endorsements	Annualized A/P's
Auto Endmt #1	\$ (2,163.00)
Auto Endmt #2	\$ 20.00
Auto Endmt #3	\$ 2,985.00
Auto Endmt #4	\$ 461.00
Auto Endmt #5	\$ 463.00
Auto Endmt #6	\$ 16.00
Auto Endmt #7	\$ (1,367.00)
Auto Endmt #8	\$ 463.00
Auto Endmt #9	\$ 620.00
Auto Endmt #10	\$ 1,383.00
Auto Endmt #11	\$ 750.00
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	\$ 3,631.00
IM Endmt #1	\$ 304.00
Prop Endt #4	\$ 445.00
Prop Endt #5	\$ (30.00)
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	\$ 719.00

Class Code	2013 WC Rate	2014 WC Rate	% Change
5509-Street/Road	10.44	11.67	12%
7403- Aircraft/Heli Oper	5.93	6.06	2%
7520- Waterworks	4.70	4.43	-6%
7580-Sewage Disposal	3.52	3.58	2%
7704-Fire	5.68	5.86	3%
7720-Police	4.49	4.42	-2%
8601-Architect/Engineer	0.92	0.81	-12%
8810-Clerical	0.27	0.26	-4%
9015-Bldgs oper by owner	5.02	5.14	2%
9102-Park NOC	4.62	4.66	1%
9403 -Garbage Refuse Coll	11.42	10.84	-5%
9410-Municipal NOC	3.01	2.91	<u>-3%</u>
			-1%