Coverage Line	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20 With FMIT	FY20 With PGIT
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	$ 408,898	$ 411,026
Crime / Employee Dishonesty*	$ 1,268	$ 1,141	$ 1,166	$ 1,225	$ 1,166	included	included	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	$ 127,523	$ 123,356
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	included	included
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	$ 61,184	$ 59,473
Excess WC	$ 125,546	$ 116,120	$ 104,269	$ 92,660	$ 92,984	$ 93,149	$ 117,651	$ 136,438	$ 132,536	$ 145,448	$ 150,367	$ 148,769	$ 91,320
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	$ 30,001	$ 30,001
Fiduciary Liability										$ 3,524	$ 3,580	$ 3,445	$ 3,445
Pollution Liability	$ 33,141	$ 32,244	$ 28,969	$ 29,055	$ 29,055	$ 31,153	$ 31,931	$ 31,836	$ 32,308	$ 35,302	$ 30,812	$ 32,081	$ 32,081
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	$ 3,877	$ 3,877
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	$ 7,805	$ 7,805
Airport Owners & Operators Lia.	$ 8,492	$ 8,277	$ 7,794	$ 6,295	$ 6,231	$ 4,310	$ 3,677	$ 3,630	$ 3,902	$ 3,902	$ 4,021	$ 4,155	$ 4,155
Flood											$ 89,515	$ 100,257	$ 100,257
Risk Mgmt Consulting fee	$ 75,000	$ 75,000	$ 75,000	$ 65,000	$ 65,000	$ 37,500	$ 37,500	$ 37,500	$ 37,500	$ 37,500	$ 30,000	$ 30,000	$ 30,000
Total	**$ 861,045**	**$ 834,945**	**$ 817,476**	**$ 838,198**	**$ 889,471**	**$ 775,361**	**$ 819,964**	**$ 842,623**	**$ 811,695**	**$ 844,838**	**$ 983,971**	**$ 957,995**	**$ 896,796**

FMIT SUB	PGIT SUB
$ 746,374	$ 685,175

Note: Flood Policies are included as estimates based upon FY19 Cost

*Business Income, Crime/Employee dishonesty, Boiler & Machinery, Inland Marine, scheduled/unscheduled equipment

**Included with General Liability