

<b>KINGSVILLE</b>	<b>Marsh (JLT)</b>	<b>Marsh (JLT)</b>	<b>Marsh (JLT)</b>		<b>Marsh \$25k</b>	<b>Marsh \$50k</b>	<b>Frank Cowan \$25k</b>	<b>Frank Cowan \$50k</b>	<b>Frank Cowan</b>
<b>CASUALTY</b>	<b>2018 Program</b>	<b>2019 Program</b>	<b>2020 Program</b>		<b>2021 Offer</b>	<b>2021 Offer</b>	<b>2021 Offer</b>	<b>2021 Offer</b>	<b>2021 Recommended Program</b>
General Liability	\$186,703	\$195,813	\$254,500		\$484,000	\$445,000	\$349,200	\$310,200	\$310,200
Errors and Omissions Liability	incl	incl	incl		incl	included	\$46,110	\$42,641	\$46,110
Non - Owned Automobile Liability	incl	incl	incl		incl	included	\$410	\$410	\$410
Environmental Liability					\$7,500	\$7,500	\$10,128	\$9,366	\$10,128
Crime	\$6,500	\$6,500	\$6,500		\$6,500	\$6,500	\$2,000	\$2,000	\$2,000
Board Members Accident	\$1,379	\$1,379	\$1,379		\$1,379	\$1,379	\$1,289	\$1,289	\$1,289
Conflict of Interest	incl	incl	incl		incl	included	\$420	\$420	\$420
Legal Expense	incl	incl	incl		incl	included	\$900	\$900	\$900
Recreational Affiliates	n/a	n/a	n/a		n/a	n/a	n/a	n/a	n/a
Volunteers Accident	\$750	\$750	\$750		\$750	\$750	\$500	\$500	\$500
	\$195,332	\$204,442	\$263,129		\$500,129	\$461,129	\$410,957	\$367,726	\$371,957
<b>PROPERTY</b>									
Property	\$35,795	\$56,381	\$65,477		\$108,576	\$108,576	\$64,932	\$60,432	\$64,932
Equipment Breakdown - Municipal	\$3,579	\$5,638	\$6,548		\$10,858	\$10,858	\$5,213	\$4,481	\$5,213
	\$39,374	\$62,019	\$72,025		\$119,434	\$119,434	\$70,145	\$64,913	\$70,145
<b>AUTOMOBILE</b>									
Owned Automobile	\$37,394	\$35,889	\$34,746		\$37,237	\$37,237	\$43,120	\$38,161	\$43,120
	\$37,394	\$35,889	\$34,746		\$37,237	\$37,237	\$43,120	\$38,161	\$43,120
<b>EXCESS</b>									
Follow Form Excess - 1st Layer	\$13,441	\$12,817	\$12,817		\$16,500	\$16,500	\$6,795	\$6,795	\$6,795
Follow Form Excess - 2nd Layer	n/a	n/a	n/a		n/a	n/a	n/a	n/a	n/a
	\$13,441	\$12,817	\$12,817		\$16,500	\$16,500	\$6,795	\$6,795	\$6,795
<b>CYBER</b>									
Cyber Liability	\$0	\$5,946	\$7,750		\$9,250	\$9,250	\$3,650	\$3,650	\$3,650
	\$0	\$5,946	\$7,750		\$9,250	\$9,250	\$3,650	\$3,650	\$3,650
<b>TOTAL ANNUAL PREMIUM</b>	<b>\$285,541</b>	<b>\$321,113</b>	<b>\$390,467</b>		<b>\$682,550</b>	<b>\$643,550</b>	<b>\$534,667</b>	<b>\$481,245</b>	<b>\$495,667</b>
<b>PREMIUM INCREASE</b>	<b>4.0%</b>	<b>12.5%</b>	<b>21.6%</b>		<b>74.8%</b>		<b>36.9%</b>		<b>26.9%</b>