

Premium Summary

Coverage	Term	Carrier	AM Best Rating	Admitted	Minimum Earned Premium	Expiring Term Premium	Proposed Term Premium	Proposed Savings
Property	21-22	CNA	A, XV	Yes		\$409,805	\$419,000	
Inland Marine	21-22	Travelers	A++, XV	Yes		\$12,033	\$11,939	
Crime	21-22	Hartford	A+, XV	Yes		\$2,508	\$2,508	
Aviation Liability	21-22	National Union	A, XV	Yes		\$111,550	\$125,445	
General Liability	21-22	Cincinnati	A+, XV	Yes		\$1,409	\$949	
Automobile	21-22	Cincinnati	A+, XV	Yes		\$106,580	\$113,998	
Workers' Compensation	21-22	Starr	A, XV	Yes	\$1,000	\$186,507	\$129,234	
Excess Liability	21-22	Cincinnati	A+, XV	Yes		\$22,561	\$27,217	\$23,217
D&O / EPLI	21-22	AIG	A++, XV	Yes	25%	\$122,671		
Fiduciary Liability	21-22	AIG	A++, XV	Yes		\$10,060		
Excess D&O/EPLI \$2m xs \$3m	21-22	RLI Ins. Co	A+, XI	Yes		\$29,855		
Excess D&O/EPLI \$5m xs \$5m	21-22	CNA	A, XV	Yes		\$19,590		
Cyber Liability Lead \$5m	21-22	Hudson	A	No			\$20,624.76	
Cyber Liability – Excess \$5m	21-22	Lloyds	A, XV	No	\$500	\$26,500	\$11,694.56	
Business Travel	21-24	National Union	A, XV	Yes		\$4,497	\$4,497	
Pollution Liability	21-22	Illinois Union	A++, XV	No		\$45,209	\$46,687	
Postal Bond	21-22	Cincinnati	A+, XV	Yes		\$145	\$145	
GA Fuel Tax Bond	21-22	Travelers	A++, XV	Yes		\$100	\$100	
Customs Bond	21-22	Travelers	A++, XV	Yes		\$400	\$400	
Broker Fee	21-22	USI	N/A	N/A		\$17,252	\$21,168	
TOTAL ESTIMATED ANNUAL PREMIUM						\$1,129,232	\$935,606	\$23,217