

## Premium Summary

Coverage	Term	Carrier	AM Best Rating	Admitted	Minimum Earned Premium	Expiring Term Premium	Proposed Term Premium	Proposed Extensions Savings
Property	20-21	CNA	A, XV	Yes		\$339,579	\$409,805	\$5,852
Inland Marine	20-21	Travelers	A++, XV	Yes		\$10,002	\$10,044	
Crime	20-21	Hartford	A+, XV	Yes		\$2,508	\$2,508	
Aviation Liability	20-21	National Union	A, XV	Yes		\$89,800	\$113,050	
General Liability	20-21	Cincinnati	A+, XV	Yes		\$1,409	\$1,456	\$117
Automobile	20-21	Cincinnati	A+, XV	Yes		\$102,842	\$106,580	\$936
Workers' Compensation	20-21	Starr	A, XV	Yes	\$1,000	\$189,652	\$186,507	
Excess Liability	20-21	Cincinnati	A+, XV	Yes		\$18,901	\$22,561	\$915
D&O / EPLI	20-21	AIG	A++, XV	Yes	25%	\$60,958	\$122,671	\$15,428
Fiduciary Liability	20-21	AIG	A++, XV	Yes		\$7,610	\$10,060	\$612
Excess D&O/EPLI \$2m xs \$3m	20-21	RLI Ins. Co	A+, XI	Yes		\$8,804	\$29,855	\$5,262
Excess D&O/EPLI \$5m xs \$5m	20-21	CNA	A, XV	Yes		\$16,000	\$19,590	\$990
Cyber Liability	20-21	Lloyds	A, XV	No		\$15,558	\$25,000	\$786
Business Travel	18-21	National Union	A, XV	Yes		Prepaid	Prepaid	
Pollution Liability	20-21	Illinois Union	A++, XV	No		\$44,034	TBD	
Postal Bond	20-21	Cincinnati	A+, XV	Yes		\$145	\$145	
GA Fuel Tax Bond	20-21	Travelers	A++, XV	Yes		\$100	\$100	
Customs Bond	20-21	Travelers	A++, XV	Yes		\$400	\$400	
Broker Fee	20-21	USI	N/A	N/A		\$16,755	\$17,252	
<b>TOTAL ESTIMATED ANNUAL PREMIUM</b>						<b>\$925,057</b>	<b>\$1,077,584</b>	<b>\$30,898</b>

**Terrorism Option:** Due to the Terrorism Risk Insurance Act of 2002, you now have the right to purchase coverage for losses arising out of the Acts of Terrorism, as defined in Section 102 (1) of the act. Under Federal Law you may purchase this terrorism coverage for an additional premium as follows. Please note the additional premium is not included in the above quote. We will require written confirmation at the time of binding if you elect or reject this coverage.

Coverage	Additional Premium
TRIA – Property	INCLUDED

**Note:**

In evaluating your exposure to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as your beginning new operation, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed.

Higher limits may be available. Please contact us if you would like a quote for higher limits.

