Appendix A - Insurance Premium Comparison

Coverage	2022	2023	$ Variance	Variance
General Liability ($15M)	$ 124,960	$ 140,858	$ 15,898	13%
Error & Omissions ($15M)	$ 6,235	$ 6,921	$ 686	11%
Non Owned Auto ($15M)	$ 176	$ 185	$ 9	5%
Environmental ($15M)	$ 8,053	$ 8,990	$ 937	12%
Crime ($1M/$200K)	$ 1,365	$ 1,433	$ 68	5%
Board Members Accident	$ 1,370	$ 897	-$ 473	-35%
Volunteers Accident	$ 150	$ 158	$ 8	5%
Conflict of Interest	$ 420	$ 441	$ 21	5%
Legal Expense ($100/$500)	$ 900	$ 945	$ 45	5%
Facility User ($5M)	$ 3,000	$ 3,000	$ -	0%
Property ($15K Ded)	$ 68,853	$ 86,553	$ 17,700	9%
TIV (total insurable value)	$ 63,005,600	$ 68,871,300	$ 5,865,700	9.31%
Rate	$ 0.0011	$ 0.0013	$ 0.0002	
Equipment Breakdown ($50M)	$ 6,066	$ 6,187	$ 121	2%
Auto Fleet ($5K /$10k)	$ 55,796	$ 64,161	$ 8,365	15%
# of Units	49	42	(7.00)	
Cost Per Unit	$ 1,138.69	$ 1,527.64	$ 388.95	
Excess Liability ($10M)	$ 2,671	$ 2,885	$ 214	8%
Aviation ($15M)	$ 3,150	$ 3,150	$ -	0%
Cyber	$ 10,710	$ 10,710	$ -	0%
	$ 293,875	**$ 337,474**	**$ 43,599**	15%

** Note: Cyber renewal for 2023 is pending