

**Adams County, Colorado**  
**2016 v 2017 Premium Comparison -Selected Options**  
*Note, all premiums have been rounded to the nearest dollar for comparison purposes*

Coverage Type	Expiring Insurer	Renewal Insurer	2016 Premium	2017 Premium	% Change	Comments
Property - Equipment Breakdown	Lexington Insurance Co.	Lexington Insurance Co.	\$187,229	\$179,402	-4.18%	\$200M Limit; Same Terms/Conditions as expiring. Premium includes terrorism; Pricing reflects rate guarantee from 2016 with rate reduction - will be adding Human Services building at time of occupancy for additional premium of approx. \$21,085
Public Entity Liability	Argonaut Insurance Co.	Allied World	\$347,170	\$332,779	-4.15%	<b>\$10,000,000</b> Each Occurrence/Wrongful Act; \$10,000,000 Aggregate Limits, \$500,000 SIR; Premium includes terrorism
Underground Storage Tank Pollution - Front Range Airport	Liberty Surplus Ins. Co.	Liberty Surplus Ins. Co.	\$ 10,838	\$ 11,698	7.94%	\$1M Limit; Ded per schedule; excludes Terrorism & includes surplus lines tax
Airport Liability	ACE USA	ACE USA	\$ 18,113	\$ 19,924	10.00%	\$25M Limit; premium <b>includes</b> War Risk and Terrorism
Excess Workers' Compensation	Midwest Employers	Midwest Employers	\$ 82,660	\$ 97,158	17.54%	SIR \$650K
Self Insurers Workers' Compensation Bond	Travelers Casualty & Surety Co.	Travelers Casualty & Surety Co.	\$ 5,309	\$ 5,309	0.00%	Bond Limit = \$769,453
Crime	Hiscox Insurance Co.	Hiscox Insurance Co.	\$ 15,981	\$ 15,635	-2.17%	Premium includes 15% commission to Gallagher. Gallagher credits the broker fee by amount of commission earned
Network Security & Privacy Liability	ACE American Ins. Co.	ACE American Ins. Co.	\$ 37,933	\$ 49,885	31.51%	\$3M Limit with Data Breach Sidecar \$1.5M; \$50K SIR; Increased limit over current of \$2M
<b>Grand Total (expiring options except \$3M limit on Cyber)</b>			<b>\$ 705,233</b>	<b>\$ 711,790</b>	<b>0.93%</b>	
<b>Broker Fee</b>			<b>\$ 37,247</b>	<b>\$ 37,247</b>	<b>0.00%</b>	