

**Adams County, Colorado**  
**2016 v 2017 Premium Comparison**

*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 and surplus lines taxes; 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
		Lexington / RSUI		\$ 228,188	21.88%	Option to increase loss limit to \$300M (\$100M xs \$200M)
		Lexington / RSUI		\$ 256,026	36.74%	Option to increase loss limit to full TIV (\$237M xs \$200M)
Public Entity Liability	Argonaut Insurance Co.	Argonaut Insurance Co.	\$ 347,170	\$ 225,798	-34.96%	\$10,000,000 Each Occurrence/Wrongful Act; \$10,000,000 Aggregate Limits, \$500,000 SIR; Premium includes terrorism <b>Renewal EXCLUDES Law Enforcement</b>
		Allied World		\$ 332,779	-4.15%	<b>\$10,000,000</b> Each Occurrence/Wrongful Act; \$10,000,000 Aggregate Limits, \$500,000 SIR; Premium includes terrorism
		Old Republic		\$ 460,408	32.62%	<b>\$10,000,000</b> Each Occurrence/Wrongful Act; \$10,000,000 Aggregate Limits, \$500,000 SIR; Premium includes terrorism
		Berkley Risk		\$ 267,500	-22.95%	<b>\$5,000,000</b> Each Occurrence/Wrongful Act; \$5,000,000 Aggregate Limits, \$500,000 SIR; Premium includes terrorism (Limits did not match current limits carried by County)
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
		AIG		\$ 20,000	10.42%	Indication Only - does not include War or TRIA - contingent on not towing or storing any 3rd party aircraft
		QBE				Declined to quote due to FBO operations
Excess Workers' Compensation	Midwest Employers	Midwest Employers	\$ 82,660	\$ 97,158	17.54%	SIR \$650K
		Midwest Employers		\$ 91,906	11.19%	SIR \$700K
		Safety National		\$ 118,762	43.68%	Indication Only - SIR \$650K
		Arch Insurance		\$ 125,000	51.22%	Indication Only - 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	Illinois Union (Chubb)	ACE American Ins. Co.	\$ 37,933	\$ 38,698	2.02%	\$2M Limit separate Limit/ded towers by coverage with Data Breach Sidecar \$1M; \$25K SIR
		ACE American Ins. Co.		\$ 49,885	31.51%	\$3M/\$50K SIR/\$1.5M Data Breach Sidecar
		ACE American Ins. Co.		\$ 68,890	81.61%	\$5M/\$100K SIR/\$2.5M Data Breach Sidecar
		ACE American Ins. Co.		\$ 106,500	180.76%	\$10M/\$250K SIR/\$5M Data Breach Sidecar (inside the limit)
<b>Broker Fee</b>			<b>\$ 37,247</b>	<b>\$ 37,247</b>	<b>0.00%</b>	