UNICO

Insurance Review for:

Lancaster County c/o Lancaster Co. Risk Management

Presentation by:

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September, 2020

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This presentation is designed to give you an overview of the insurance coverages we are offering for your company. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you. Please refer to your specific insurance contracts for details on coverages, conditions and exclusions.

UNICO

Lancaster County - Overview
Premium Summary

COVERAGE	2019-2020	2020-2021
Property	$150,826	$179,041
Inland Marine	$2,500	11,013
Master Auto	$106,688	$107,893
Sheriff's Department	$47,365	$37,303
Public Building Commission	$28,013	$29,566
Mental Health Crisis Center	$23,146.16	$24,462.50
Commercial General Liability – Including Public Officials & Excess Law Enforcement	$237,415	$263,783
Crime	$12,521	$12,832
Workers' Compensation	$107,596	$107,596
Boiler/Machinery	$5,975	$5,975
Cyber Liability	$29,493	$34,182
TOTAL ANNUAL PREMIUM	**$751,538.16**	**$813,646.50(+8%)**

Comments

- Will need authorization to bind coverage for carriers signed.
- See attached for breakdown per carrier

Market Review

We approached the following carriers in an effort to provide the most comprehensive and cost effective insurance program.

INSURANCE COMPANY	LINE OF COVERAGE	RESPONSE	PREMIUM
Gemini Insurance Company	General Liability	Recommended Quote	$263,783
Midwest Employers Casualty Company	Excess Workers' Compensation	Recommended Quote	$107,596
Travelers Casualty and Surety Company of America	Cyber Liability - $3M Limit	Recommended Quote	$34,182
Travelers Casualty and Surety Company of America	Cyber Liability - $5M Limit	Quoted	$42,861
Certain Underwriters at Lloyd's London	Cyber Liability - $3M Limit	Quoted	$41,294
Certain Underwriters at Lloyd's London	Cyber Liability - $5M Limit	Quoted	$50,509

Carrier Ratings and Admitted Status

PROPOSED INSURANCE COMPANIES	A.M. BEST'S RATING & FINANCIAL SIZE CATEGORY *	ADMITTED/NON-ADMITTED **
Gemini Insurance Company	A+ XV	Non-Admitted
Certain Underwriters at Lloyds London	A	Non-Admitted
Midwest Employers Casualty Co.	A+ XV	Admitted
Travelers Casualty and Surety Company of America	A++	Admitted

*Gallagher companies use A.M. Best rated insurers and the rating listed above was verified on the date the proposal document was created.

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A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. Best's Credit Ratings™ are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings™ and Guide to Best's Credit Ratings, visit the A.M. Best website at http://www.ambest.com/ratings.

**If coverage placed with a non-admitted carrier, it is doing business in the state as a surplus lines or non-admitted carrier, and is neither subject to the same regulations as an admitted carrier nor do they participate in any state insurance guarantee fund.

Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Gallagher
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Gallagher CORE360™

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 9/15/2020, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	COVERAGE/CARRIER
☐ **Accept** ☐ **Reject**	**General Liability**
	Gemini Insurance Company
☐ *Accept* ☐ *Reject*	*TRIA*
☐ **Accept** ☐ **Reject**	**Excess Workers' Compensation – 2nd year of 2-year term**
	Midwest Employers Casualty Company
☐ **Accept** ☐ **Reject**	**Cyber Liability**
☐ Option # 1 ☐ Option # 2	Travelers Casualty and Surety Company of America - $3,000,000 Limit Travelers Casualty and Surety Company of America - $5,000,000 Limit
☐ *Accept* ☐ *Reject*	*TRIA*

The above coverage may not necessarily represent the entirety of available insurance products. If you are interested in pursuing additional coverages other than those addressed in the coverage considerations included in this proposal, please list below:

_____

Producer/ Insured Coverage Amendments and Notes:

_____

_____

Exposures and Values

We confirm the payroll, values, schedules, and other data contained in the proposal, and submitted to the underwriters, are compiled from information provided by you and we acknowledge it is our responsibility to see that such information is updated and maintained accurately. For renewal policies, if no updates were provided to Gallagher, the values, exposures and operations used were based on the expiring policies.

Gallagher's liability to Client arising from any acts or omissions of Gallagher shall not exceed $20 million in the aggregate. Gallagher shall only be liable for actual damages incurred by Client, and shall not be liable for any indirect, consequential or punitive damages or attorneys' fees. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise), arising out of, relating to or in any way connected with this Agreement or any Services provided hereunder may be brought by either party any later than two (2) years after the accrual of such claim or cause of action.

Gallagher has established security controls to protect Client confidential information from unauthorized use or disclosure. For additional information, please review Gallagher's Privacy Policy located at https://www.ajg.com/privacy-policy/.

I have read, understand and agree that the above information is correct and has been disclosed to us prior to authorizing Gallagher to bind coverage and/or provide services to us.

By:

_____

Name

Title _____

Signature _____

Date: _____

UNICO

Lancaster County
Continental Western Summary

COVERAGE	2019-2020 Expiring	2020-2021 Renewal	Difference
Property	$150,826	$179,041	+28,215
Inland Marine	2,500	$11,013	+8,513
TOTAL ANNUAL PROPERTY PREMIUM	**$153,326**	**$190,054**	**+36,728 (23%)**
Auto (Master Policy)	$106,688	$107,893	+1,205
Sheriff's Department	$47,365	$37,303	-10,062
TOTAL ANNUAL AUTO PREMIUM	**$154,053**	**$145,196**	**-8,857 (6%)**
TOTAL ANNUAL PREMIUM	**$307,379**	**$335,250**	**$27,871 (+9%)**

Summary of Changes

Property

- Property values changed to $120,627,175
- Increase Property deductible to $10,000 Annual Premium would be $172,128
- Increase Property deductible to $25,000 Annual Premium would be $157,372

Inland Marine

- 45 Heavier Equipment moved from Auto to Inland Marine

Master Auto

- 266 units at renewal vs. 303 on expiring
  Per Unit Cost: $405.00
- Increase deductible to $2,500 Annual Premium would be $98,423

Sheriff's Auto

- 83 units at renewal vs. 82 on expiring
  Per Unit Cost $449.00

*Continental Western does not require the addition of units to the policy when acquired. Lancaster County benefits from "free insurance" as long as these units are not involved in an accident – at which time they must be added to the policy.

Lancaster County Statement of Values

as of 06/2020

Address	Building Value	Updated Value	Contents		Other		Description
1361 S 134th St, Lincoln	145,580	151,403	5,000		1,925 1,290 6,759	T TC F	Road Garage/Shop
625 N 46th St, Lincoln	1,481,105	1,540,349	325,000				Motor Vehicle Testing
2220 S 10th St, Lincoln	1,257,234	1,307,523			7,100	F	Leased by Center Pointe
444 Cherrycreek Rd (North), Lincoln	2,879,931	2,995,128	955,641				Extension Service
444 Cherrycreek Rd (North), Lincoln	4,200	4,368					Shed
444 Cherrycreek Rd (South), Lincoln	3,329,685	3,462,872	372,377				Garage and Shop
425 S 9th St, Lincoln			174,709				K St Facility
601 N 46th St, Lincoln	796,963	828,842	645,852				Election Comm Office
300 Tyler St. Bennet	96,997	100,877	1,805		1,925 1,290	T TC	Road Garage/Shop
3434 Maple St, Davey	183,298	190,630	3,165	1)	425	T	Road Garage/Shop
7144 SW 91st St, Denton	137,909	143,425	5,000	1)	3,409	T	Road Garage/Shop
245 NW 84th St, Emerald	158,395	164,731	3,000		1,925 1,290	T TC	Road Garage/Shop
245 NW 84th St, Emerald	144,189	149,957					Salt Storage
8th & May Sts, NE Edge of Firth	109,801	114,193	2,707		2,125 1,290	T TC	Road Garage/Shop
450 North St, Hallam	87,192	90,680	1,410		1,925 1,290	T TC	Road Garage/Shop
22691 SW 114th St, Kramer	109,801	114,193	6,583	1)	4,877	T	Road Garage/Shop
1440 W Burnhan Rd (Yankee Hill), Lincoln	108,248	112,578	10,100				Road Garage/Shop
11437 S 40th, Lincoln	137,923	143,440	5,000	1)	4,735 5,800	T F	Road Garage/Shop
14775 N 5th St, Raymond	209,366	217,741	2,260		1,925 1,290	T TC	Road Garage/Shop
4301 Roy St, Roca	130,887	136,122	5,000		13,060 1,290	T TC	Road Garage/Shop
4301 Roy St, Roca	137,248	142,738					Salt Storage
15300 Panama Rd, Panama	109,801	114,193	5,000	1)	3,409	T	Road Garage/Shop
18725 Buell St, Sprague	168,981	175,740	6,000				Road Garage/Shop
555 S 10th St, Lincoln			2,404,566				City/County Bldg
13959 Oldfield Rd, Waverly	445,024	462,825	15,120		7,800 7,800 12,900 12,900 5,332	T T TC TC F	Offices and Shop
13959 Oldfield Rd, Waverly	100,010	104,010	2,500				Road Garage/Shop
13959 Oldfield Rd, Waverly	223,135	232,060					Salt Dome
210 Malcolm Rd, Malcolm	109,801	114,193	5,266	1)	5,455	T	Road Garage/Shop
500 W "O" St, Lincoln	718,136	746,861	130,000				Driver License Test
575 S. 10th St, Lincoln			1,606,499				Hall of Justice
2966 "O" Street, Lincoln	1,366,113	1,420,758					Midtown Center Leased by CenterPointe
1200 Radcliffe Street, Lincoln	10,907,691	11,343,999	705,432				Youth Service Center
15500 SW 43rd St., Sprague	109,396	113,772					Salt Storage
920 'O' Street, Lincoln			125,000				Old City Hall
W 4th & Buell Sts S, Sprague	123,313	128,246	5,000		5,455 5,455 1,290 1,290	T T TC TC	Road Garage/Shop
16701 SW 14th Street, Martell	168,242	174,972	10,000				Sheriff's Dept. Shooting Range
633 S. 9th St., Lincoln	2,561,381	2,663,836	308,000				Courthouse Plaza
444 Cherrycreek Rd., Lincoln	461,379	479,834					Sheriff's Garage Fac.

Lancaster County Statement of Values

as of 06/2020

Address	Building Value	Updated Value	Contents	Other			Description
2145 Y Street, Suite A, Lincoln			150,000				Property Mgmt
3801 West O Street, Lincoln	72,848,780	75,762,731	4,000,000				New Jail & 2 Pump Houses
825 J Street, Lincoln			251,832				Mental Health Crisis Cntr
605 S 10th St, Lincoln			1,000,000				605 Building Offices
440 S 8th St, Suite 300, Lincoln			65,000				Risk Management Office
Towers					16,500		Property Mgmt
TOTAL	**$102,067,135**	**$106,149,820**	**$13,319,824**		**$152,531**		

[1)] Pump

T - Tanks & Pumps = $75,555
TC - Tank Contents = $38,710
F - Fences = $24,991
Towers = $16,500

All values submitted are correct to the best of my knowledge and belief

Statement of Values Submitted by:

Signed: _____

_____
UNICO Group, Inc.

Title: _____

Date: _____

--PLEASE READ THIS CAREFULLY --

SCHEDULE

(The entries required to complete this schedule
will be shown below or on the "schedule of coverages".)

The following Contractors Equipment items are subject to a different deductible than the deductible indicated on Schedule of Coverages for Contractors Equipment.

Item No.	Described Property	Deductible Amount
1	2012 Caterpillar 953D ELBP01335	$1,000
2	1999 Caterpillar Motorgrader 00000000027K03877	$1,000
3	2002 Caterpiller 140H Motorgrader 0000140HJAPM00273	$1,000
4	2011 Case 621E NBF211561	$1,000
5	2010 Henke Snowplow HK13199	$1,000
6	2010 Henke Snowplow HK13191	$1,000
7	2011 Case 621E NBF211562	$1,000
8	2010 Henke Snowplow HK13182	$1,000
9	2010 Henderson Spreader/Sander TGS-07223	$1,000
10	2010 Henderson Spreader/Sander TGS-07222	$1,000
11	2010 Henderson Spreader/Sander TGS-07224	$1,000
12	2009 Caterpillar 140M B9M752	$1,000
13	2012 Caterpillar 140M2 M9D00981	$1,000
14	2010 John Deere 770G DW770GX627386	$1,000
15	2010 John Deere 770G DW770GX627400	$1,000

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16	2008 John Deere 624J DW624HZ619292	$1,000
17	2002 Cat Motorgrader 140HKAPM00272	$1,000
18	2007 Caterpillar Motor Grader KAPM003382	$1,000
19	2007 Caterpillar Motor Grader JAPM003383	$1,000
20	2008 John Deere Motor Grader DW770DX617802	$1,000
21	2006 John Deere Motor Grader DW770DX602618	$1,000
22	2008 John Deere Motor Grader DW770DX617801	$1,000
23	2014 Henke Snowplow 17075	$1,000
24	2014 Henke Snowplow 17076	$1,000
25	2014 Henke Snowplow 17077	$1,000
26	2014 Henke Snowplow NON-lic 17074	$1,000
27	2014 Henderson Sander TGS-08320	$1,000
28	2014 Henderson Sander TGS-08323	$1,000
29	2014 Henderson Sander-NON-Lic TGS-08321	$1,000
30	2014 Case 621F NEF221404	$1,000
31	2014 Caterpillar Motor Grader F9M00405	$1,000
32	2014 Caterpillar Motor Grader F9M00408	$1,000

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33	2014 Caterpillar 420F CSKR02145	$1,000
34	2014 Case 621F NEF224148	$1,000
35	2016 CATERPILLAR 12M3 N9F00496	$1,000
36	2016 CATERPILLAR 12M3 N9F00497	$1,000
37	2017 CATERPILLAR 12M3 GRADER N0F00641	$1,000
38	2017 CATERPILLAR 12M3 GRADER N9F00653	$1,000
39	2018 Caterpillar N9F00935	$1,000
40	2019 Caterpillar 12M3 Grader 12MLN9F01277	$1,000
41	2020 Caterpillar 12M3 Motor Grader N9F01342	$1,000
42	2020 Caterpillar 12M3 Motor Grader N9F01343	$1,000
43	2019 Caterpillar 12M3 N9R00375	$1,000
44	2019 Caterpillar 12M3 N9F01299	$1,000
45	2018 Caterpillar vin #N9F00936	$1,000

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Summary Loss History - External

Continental Western Group

Losses as of prior day, premium as of prior month-end

Insured Name: Lancaster County
Evaluated Date: 09/15/2020
Line of Business: CPA
Agency name: UNICO GROUP, INC

Policy Number	Effective Dates	Claim Status	No Of Claims	Gross Paid Losses	Paid Expenses	Loss Reserves	Gross Incurred	Recoveries	Deduct Reimb Paid	Net Incurred
2400988-41	09/30/2019 - 09/30/2020	1 Open, 2 Closed	3	$33,752.40	$172.00	$10,000.00	$43,924.40	$0.00	$0.00	$43,924.40
2400988-40	09/30/2018 - 09/30/2019	0 Open, 1 Closed	1	$19,139.00	$0.00	$0.00	$19,139.00	$0.00	$0.00	$19,139.00
2400988-38	09/30/2017 - 09/30/2018	No losses this policy term	0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
2400988-37	09/30/2016 - 09/30/2017	0 Open, 2 Closed	2	$62,413.75	$347.52	$0.00	$62,761.27	$0.00	$0.00	$62,761.27
2400988-36	09/30/2015 - 09/30/2016	0 Open, 2 Closed	2	$7,982.00	$626.54	$0.00	$8,608.54	$0.00	$0.00	$8,608.54
2400988-35	09/30/2014 - 09/30/2015	0 Open, 4 Closed	4	$60,262.30	$731.33	$0.00	$60,993.63	$0.00	$0.00	$60,993.63
	Totals	**1 Open, 11 Closed**	**12**	**$183,549.45**	**$1,877.39**	**$10,000.00**	**$195,426.84**	**$0.00**	**$0.00**	**$195,426.84**

Exposure Type	# of Features	Gross Paid Losses	Paid Expenses	Loss Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Property	10	$183,549.45	$1,877.39	$10,000.00	$195,426.84	$0.00	$0.00	$195,426.84
Unknown	2	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Totals	**12**	**$183,549.45**	**$1,877.39**	**$10,000.00**	**$195,426.84**	**$0.00**	**$0.00**	**$195,426.84**

Coverage Description	# of Occur	Gross Paid Losses	Paid Expenses	Loss Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Building and Business Personal Property	7	$149,797.05	$1,817.39	$0.00	$151,614.44	$0.00	$0.00	$151,614.44
Flood	1	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Inland Marine	2	$33,752.40	$60.00	$10,000.00	$43,812.40	$0.00	$0.00	$43,812.40
Unknown	2	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Totals	**12**	**$183,549.45**	**$1,877.39**	**$10,000.00**	**$195,426.84**	**$0.00**	**0.00**	**$195,426.84**

This loss run includes all claims open on or since 1/1/2010.

Summary Loss History - External

Continental Western Group

Losses as of prior day, premium as of prior month-end

Insured Name: Lancaster County
Evaluated Date: 09/09/2020
Line of Business: CAA
Agency name: UNICO GROUP, INC

Policy Number	Effective Dates	Claim Status	No Of Claims	Gross Paid Losses	Paid Expenses	Loss Reserves	Gross Incurred	Recoveries	Deduct Reimb Paid	Net Incurred
2650205-34	09/30/2019 - 09/30/2020	1 Open, 2 Closed	3	$14,942.66	$0.00	$0.00	$14,942.66	$0.00	$0.00	$14,942.66
2650205-33	09/30/2018 - 09/30/2019	0 Open, 6 Closed	6	$34,860.00	$200.00	$0.00	$35,060.00	$2,250.00	$0.00	$32,810.00
2650205-32	09/30/2017 - 09/30/2018	0 Open, 8 Closed	8	$34,242.23	$314.00	$0.00	$34,556.23	$18,075.62	$0.00	$16,480.61
2650205-31	09/30/2016 - 09/30/2017	0 Open, 6 Closed	6	$30,036.15	$362.60	$0.00	$30,398.75	$25,448.77	$0.00	$4,949.98
2650205-30	09/30/2015 - 09/30/2016	0 Open, 6 Closed	6	$40,308.08	$560.36	$0.00	$40,868.44	$5,320.00	$0.00	$35,548.44
2650205-29	09/30/2014 - 09/30/2015	0 Open, 7 Closed	7	$22,595.85	$149.00	$0.00	$22,744.85	$610.00	$0.00	$22,134.85
	Totals	**1 Open, 35 Closed**	**36**	**$176,984.97**	**$1,585.96**	**$0.00**	**$178,570.93**	**$51,704.39**	**$0.00**	**$126,866.54**

Exposure Type	# of Features	Gross Paid Losses	Paid Expenses	Loss Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Unknown	2	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Vehicle	38	$176,984.97	$1,585.96	$0.00	$178,570.93	$51,704.39	$0.00	$126,866.54
Totals	**40**	**$176,984.97**	**$1,585.96**	**$0.00**	**$178,570.93**	**$51,704.39**	**$0.00**	**$126,866.54**

Coverage Description	# of Occur	Gross Paid Losses	Paid Expenses	Loss Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Collision	15	$103,581.63	$1,133.96	$0.00	$104,715.59	$50,949.77	$0.00	$53,765.82
Comprehensive	23	$73,403.34	$452.00	$0.00	$73,855.34	$754.62	$0.00	$73,100.72
Unknown	2	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Totals	**40**	**$176,984.97**	**$1,585.96**	**$0.00**	**$178,570.93**	**$51,704.39**	**0.00**	**$126,866.54**

This loss run includes all claims open on or since 1/1/2010.

Summary Loss History - External

Continental Western Group

Losses as of prior day, premium as of prior month-end

Insured Name: Lancaster County
Evaluated Date: 09/10/2020
Line of Business: CAA
Agency name: UNICO GROUP, INC

Policy Number	Effective Dates	Claim Status	No Of Claims	Gross Paid Losses	Paid Expenses	Loss Reserves	Gross Incurred	Recoveries	Deduct Reimb Paid	Net Incurred
2375674-38	09/30/2019 - 09/30/2020	1 Open, 1 Closed	2	$3,910.09	$0.00	$0.00	$3,910.09	$0.00	$0.00	$3,910.09
2375674-37	09/30/2018 - 09/30/2019	0 Open, 6 Closed	6	$12,794.07	$111.00	$0.00	$12,905.07	$2,039.07	$0.00	$10,866.00
2375674-36	09/30/2017 - 09/30/2018	0 Open, 10 Closed	10	$14,264.99	$563.00	$0.00	$14,827.99	$2,078.18	$0.00	$12,749.81
2375674-35	09/30/2016 - 09/30/2017	0 Open, 1 Closed	1	$2,876.67	$37.00	$0.00	$2,913.67	$0.00	$0.00	$2,913.67
2375674-34	09/30/2015 - 09/30/2016	0 Open, 7 Closed	7	$19,820.05	$321.64	$0.00	$20,141.69	$0.00	$0.00	$20,141.69
2375674-33	09/30/2014 - 09/30/2015	0 Open, 6 Closed	6	$9,627.06	$99.00	$0.00	$9,726.06	$1,160.00	$0.00	$8,566.06
	Totals	**1 Open, 31 Closed**	**32**	**$63,292.93**	**$1,131.64**	**$0.00**	**$64,424.57**	**$5,277.25**	**$0.00**	**$59,147.32**

Exposure Type	# of Features	Gross Paid Losses	Paid Expenses	Loss Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Bodily Injury	4	$5,000.00	$0.00	$0.00	$5,000.00	$0.00	$0.00	$5,000.00
Property	2	$4,816.91	$0.00	$0.00	$4,816.91	$0.00	$0.00	$4,816.91
Vehicle	37	$53,476.02	$1,131.64	$0.00	$54,607.66	$5,277.25	$0.00	$49,330.41
Totals	**43**	**$63,292.93**	**$1,131.64**	**$0.00**	**$64,424.57**	**$5,277.25**	**$0.00**	**$59,147.32**

Coverage Description	# of Occur	Gross Paid Losses	Paid Expenses	Loss Reserves	Gross Incurred	Recoveries	Deductible Reimb	Net Incurred
Auto Liability	17	$31,414.71	$365.64	$0.00	$31,780.35	$1,160.00	$0.00	$30,620.35
Collision	19	$28,710.54	$766.00	$0.00	$29,476.54	$4,117.25	$0.00	$25,359.29
Comprehensive	7	$3,167.68	$0.00	$0.00	$3,167.68	$0.00	$0.00	$3,167.68
Totals	**43**	**$63,292.93**	**$1,131.64**	**$0.00**	**$64,424.57**	**$5,277.25**	**0.00**	**$59,147.32**

This loss run includes all claims open on or since 1/1/2010.

Lancaster County – Law Enforcement/Public Officials/Excess Liability

Premium Summary

COVERAGE	2019-2020 Gemini Expiring	2020-2021 Gemini Renewal
Commercial General Liability -including Public Officials & Excess	$230,500	$256,100
Public Officials	Included	Included
Auto Liability	Included	Included
Surplus Lines Tax	$6,915	$7,683
TOTAL ANNUAL PREMIUM	**$237,415**	**$263,783 (+11%)**

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Lancaster County – Work Comp
Premium Summary

COVERAGE	2019-2020 Midwest Employers Casualty Expiring	2020-2021 Midwest Employers Casualty Renewal
Workers' Compensation - Excess	$107,596	$107,596
TOTAL ANNUAL PREMIUM	**$107,596**	**$107,596**

Summary of Changes:

- 900,000 retention
- 2019 Payrolls - $54,784,054 Rate - .1964
- 2020 Payrolls - $54,784,054 Rate - .1964

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Lancaster County – Cyber Liability
Premium Summary

COVERAGE	2019-2020 Indian Harbor Expiring	2020-2021 Indian Harbor Renewal
Cyber Liability	$29,493	$34,182
TOTAL ANNUAL PREMIUM	**$29,493**	**$(+15%)**

Optional Quote to Increase to $5,000,000 is $42,861

Lancaster County Crime
Premium Summary

COVERAGE	2019-2020 Hartford Expiring	2020-2021 Hartford Renewal
Crime	$12,521	$12,832
TOTAL ANNUAL PREMIUM	**$12,521**	**$12,832**

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Lancaster County – Boiler & Machinery
Premium Summary

COVERAGE	2019-2020 Cincinnati Expiring	2020-2021 Cincinnati Renewal
Boiler/Machinery – All Locations	$5,975	$5,975
TOTAL ANNUAL PREMIUM	**$5,975**	**$5,975**

Summary of Changes:

- 2nd year of 3-year term with guaranteed rates.

Mental Health Crisis Center of Lancaster County

Premium Summary

COVERAGE	2019-2020 Landmark American Expiring	2020-2021 Landmark American Renewal
Commercial General Liability	Included	Included
EBL	Included	Included
Professional/E&O	$22,222	$23,500
Broker Fee	$250	$250
Surplus Lines Tax	$674.16	$712.50
TOTAL ANNUAL PREMIUM	**$23,146.16**	**$24,462.50**

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Lincoln/Lancaster County Public Building Commission

Premium Summary

COVERAGE	2019-2020 Continental Western Expiring	2020-2021 Continental Western Renewal
Commercial General Liability	$22,431	$23,342
Umbrella	$5,582	$6,224
TOTAL ANNUAL PREMIUM	**$ 28,013**	**$29,566(+5.54%)**