

EXHIBIT 1



Year Over Year Premium

	EXPIRING PROGRAM			PROPOSED PROGRAM					Notes
	Expiration Date	Coverage	22/23 Renewal	23/24 Renewal	23/24 Budget Estimates	Premium Difference Compared to Expiring	% Prem Variance	Status	
1	7/1/2023	APIP	\$179,809.98	\$257,242.00	\$238,187 - \$257,242	\$77,432.02	43.06%	Estimated	23/24 TIV \$136,106,847 22/23 Bound TIV \$126,914,599 TIV increased 7.24% Estimated 25%-35% increase
2	7/1/2023	ACIP Crime	\$2,986.40	\$3,136.00	\$0.00	\$149.60	5.01%	Quoted	Employee count is increasing by 53. 23/24 897 employees 22/23 844 employees Per ACIP, increase is due to marke increase as a whole. Proposal in progress.
3	7/1/2023	Aircraft (Drone)	\$579.00	\$1,715.00	\$0.00	\$1,136.00	196.20%	Quoted	Two additional drones added. Proposal in progress.
4	7/1/2023	Fiduciary Liability	\$6,731.00	\$6,855.00	\$0.00	\$124.00	1.84%	Quoted	Per FLIP team, 1.84% increase in premium is due to the growth in participants. Proposal sent 5/12/23
5	7/1/2023	Volunteer Accident	\$340.00	\$340.00	\$0.00	\$0.00	0.00%	Auto Renewal	Bound - Automatic Renewal. Renewal documents sent 3/21/23.
6	7/1/2023	Storage Tank Liability	\$1,901.00	\$2,058.00	\$0.00	\$157.00	8.26%	Quoted	Premium increased by \$157 due to age of tank. Proposal sent 5/2/23.
7	7/1/2023	PRISM GL1	\$738,486.00	\$1,048,000.00	\$0.00	\$309,514.00	41.91%	Estimate V2	Based on the V2 estimates. Program is still not final and is subject to change.
8	7/1/2023	PRISM Cyber Liability	\$21,200.00	\$35,000.00	\$0.00	\$13,800.00	65.09%	Estimate V2	Based on the V2 Estimates. Program is still not final and is subject to change. 5/23/23 - Feedback from PRISM: We have renewal terms. The per member aggregate limit will increase from \$12M to \$16M and the Program Aggregate limit will increase from \$80M to \$90M. The coverages/sub-limits listed below were not provided by excess carrier this year. They will be included for 2023/2024. DBI from System Failure \$ 100,000 Criminal Reward \$25,000 Reputation Loss \$100,000 Bricking \$100,000 Cryptojacking \$25,000 We are still working on the allocation and needs PRISM Executive Committee Approval. Should know more by the end of next week. Attached is the March Estimate. This numbers are still good for budget.
9	7/1/2023	EQ	\$5,915.00	\$5,911.00	\$0.00	-\$4.00	-0.07%	Quoted	The quote came in flat however the CA Stamping Fee decreased to 0.18% from 0.25% which caused a difference of \$4.00 less from expiring. Proposal sent 3/21/23.
10	7/1/2023	AMVP	\$11,282.04	\$11,300.52	\$0.00	\$18.48	0.16%	Quoted	23/24 TIV \$2,087,896.26 22/23 Bound TIV \$2,189,676.44 TIV decreased by \$101,780.18 or 4.65% The overall base rate for the program increased by 2% due to the current state of the market. As well as an addition of any applicable Loss Frequency Experience Debit.
11	7/1/2023	Inland Marine	\$7,735.85	\$10,595.25	\$0.00	\$2,859.40	36.96%	Quoted	23/24 TIV \$2,295,593 22/23 Bound TIV \$1,763,737 TIV increased by \$531,802 or 30.15% 23/24 Rate: \$.543 22/23 Rate: \$.5160 Increase of 5.23% Premium \$12,465 - 1,869.75 (15% commission rebate) = \$10,595.25
12	7/1/2023	PRISM WC	\$125,239.00	\$158,067.00	\$0.00	\$32,828.00	26.21%	Estimate V3	Based on the V3 estimates. Formal WC Proposal to follow.
		TOTAL	\$1,102,205.27	\$1,540,219.77	\$0.00	\$438,014.50	39.74%		