

**ALLIANT INSURANCE SERVICES, INC.
EXCESS WORKERS' COMPENSATION
PROPOSAL COVERAGE COMPARISON**

NAMED INSURED: City of Carson

POLICY PERIOD: July 1, 2017 to July 1, 2018

COVERAGE: Excess Workers' Compensation

PAYROLL: \$28,842,481

ARCH	ARCH	COVERAGE
LIMITS		
\$25,000,000	\$50,000,000	Workers' Compensation Limit
\$1,000,000	\$1,000,000	Employers Liability, Each Accident
\$1,000,000	\$1,000,000	Employers Liability, Each Employee Disease
\$1,000,000	\$1,000,000	Employers Liability, Aggregate
RETENTION		
\$1,000,000	\$750,000	Per Occurrence
PROGRAM COST		
\$91,190.00	\$121,600.00	Term Premium
\$30,000.00*	Not Applicable	Buffer to get retention to \$750,000
\$121,190.00	\$121,600.00	Total XWC Premium
\$0.3987	\$0.4216	Rate per \$100 of Payroll
At \$25M Limit	At \$50M Limit	

**Estimated Cost*

Coverage outlined in this comparison is subject to the terms and conditions set forth in the policy.
Please refer to the policy for specific terms, conditions, and exclusions.

**CITY OF CARSON
2017-2018 EXCESS WORKERS COMPENSATION
MARKETING REPORT**

MARKET	RESPONSE
Arch	Incumbent Program - \$113,005.00 (\$1M SIR) + Buffer with Great American \$250,000,000 excess of \$750,000 for an estimated premium of \$30,000 Estimated 16/17 XWC Premium is \$143,000.00 Options Received: 1. \$25M limit/\$750k SIR - \$113,005 2. \$50M limit/\$750k SIR - \$121,600.00 3. Statutory Limit/\$750k SIR - \$146,808.00
Mid/Man NY Magic	Options Received: 1. \$25M limit/\$750k SIR except \$1M for Presumptive - \$113,869.00 2. \$50M limit/\$750k SIR except \$1M for Presumptive - \$122,686.00
CSAC-EIA	City Approved by Committee to Join on 6/29/2017 Indications Received Pending Firm Quote – to come 6/29/2017 Indications: 1. Statutory limit/\$250k SIR - \$318,000 2. Statutory Limit/\$500k SIR - \$167,000 3. Statutory Limit/\$750k SIR - \$118,000 4. Statutory Limit/\$1M SIR - \$97,000
ACE	Declined – account size below minimum premium
Travelers	At this time Travelers is unable to provide statutory limits to the public entity sector.
Midwest	Declined – cannot provide limit options as requested
Safety National	Declined – cannot compete with other options provided
US Specialty	Carrier is only able to quote municipality risks on a Cash Flow SIR Basis. If the City is interested in this structure, will provide an indication.





**ALLIANT INSURANCE SERVICES, INC.
PROPERTY PROPOSAL COVERAGE COMPARISON**

NAMED INSURED: City of Carson

POLICY PERIOD: July 1, 2017 to July 1, 2018

COVERAGE: All Risk Property including Flood

TOTAL INSURED VALUES: \$109,084,035 as of June 29, 2017

HUMAN RESOURCES
RECEIVED
2017 JUN 29 PM 4:34
CITY OF CARSON

Affiliated FM	ARIP	Coverage
LIMITS (per occurrence unless otherwise specified)		
\$99,976,201	\$200,000,000	Limit, Per Occurrence
\$3,100,000	\$100,000,000	Business Interruption
Not Covered	Not Covered	Earthquake
\$1,000,000	\$1,000,000	Flood Limit -Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage
Not Covered	Not Covered	Flood Limit -Per Occurrence and in the Annual Aggregate for all locations in Flood Zones A&V (inclusive of all 100 year exposures). This Sub-Limit does not increase the specific flood limit of liability for those Named Insured(s) that purchase this optional dedicated coverage.
\$500,000 subject to an aggregate of \$3,658,735	Replacement Cost	Each Motor Vehicle
Included	\$100,000,000	Boiler and Machinery
DEDUCTIBLES (per occurrence unless otherwise specified)		
\$10,000	\$10,000	All Risk Deductible Per Occurrence, which to apply in the event a more specific deductible is not applicable to a loss
\$100,000	\$100,000	All Other Flood Zones Flood Zones Per Occurrence, Except A and V
\$100,000	\$100,000	Auto Physical Damage
\$10,000	\$10,000	Boiler and Machinery
CYBER LIABILITY		
Not Covered	\$2,000,000	Member Limit/Aggregate
	\$25,000,000	Program Aggregate
Not Covered	\$50,000	Deductible
POLLUTION LIABILITY		
Not Covered	\$2,000,000	Member Limit/Aggregate
	\$25,000,000	Program Aggregate
Not Covered	\$75,000	Deductible (Per condition – higher retention applies to Mold)

2017-2018 Property Proposal Coverage Comparison
City of Carson

Affiliated FM		APP	Coverage
TOTAL PROGRAM COST			
\$70,857.00		\$62,267.15	Annual Premium
0.07087		0.05708	Property Rate

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ALLIANT INSURANCE SERVICES, INC.
CRIME
PROPOSAL COVERAGE COMPARISON

NAMED INSURED: City of Carson
POLICY PERIOD: July 1, 2017 to July 1, 2018
COVERAGE: Crime/Employee Dishonesty

Fidelity and Deposit Company of Maryland (Zurich)	Alliant Crime Insurance Program (AIG)	COVERAGE
LIMITS		
\$1,000,000	\$1,000,000	Faithful Performance of Duty
\$1,000,000	\$1,000,000	Employee Theft
\$1,000,000	\$1,000,000	Forgery or Alteration
\$1,000,000	\$1,000,000	Inside the Premises-Theft of Money and Securities
\$1,000,000	\$1,000,000	Inside the Premises-Robbery or Safe Burglary of Other Property
\$1,000,000	\$1,000,000	Outside the Premises
\$1,000,000	\$1,000,000	Computer Fraud
\$1,000,000	\$1,000,000	Funds Transfer Fraud
\$1,000,000	\$1,000,000	Money Orders and Counterfeit Paper Currency
\$250,000	\$250,000	Fraudulent Impersonation
Not Covered	\$250,000	Third Party Coverage
Not Covered	\$75,000	Claims Preparation Expenses
Not Covered	Included	Coverage for: Omnibus Named Insured; Bonded Employees; Non-compensated Officers; Chairpersons/Directors/Trustees/Board members, Volunteers, Treasurers and Tax Collectors, Leased Workers – as Employees
Not Covered	\$1,000,000	Vendor Theft
DEDUCTIBLE		
\$10,000	\$2,500	Per Occurrence
\$50,000	\$25,000	Fraudulent Impersonation & Third Party Coverage
PROGRAM COST		
\$5,551.00	\$3,225.00	Term Premium

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