CITY OF AVON

JUNE 30, 2017

RENEWAL HIGHLIGHTS

- HCC renewal offered. Third year of a three year rate guarantee policy.

- Shopped with Travelers who closed their file due to no written policy and procedures and three person rule in place for abuse/molestation coverage, which decreases the policy limit Travelers can offer. Account was also submitted to Hudson which is new to the market place and unfortunately not up and running in Ohio yet.

- Account complies with a 21 month loss ratio of 18.7%. Flat rate was applied with premium increase due to exposure changes.

- Expiring premium, including pro rata endorsements = $223,728

- 2017 Renewal quote offered for annual premium of $225,484
  Increase of $1,756 over last year.

- Exposure Changes affecting premium include:

  Total Employee headcount increased by 1 (full time up 3/part time down 2)
  Police headcount increased by 1
  GL Exposures: Added 1 Concession Stand
  Fire Department Operating Expense decreased
  Paramedics increased by 1 (full time up 2/part time down 1)
  Property/Boiler limits increased by $632,485 (normal inflation value increase)
  Autos increased by 11 vehicles (Added 16/Deleted 5). Renewal based on 127 vehicles.
  Total Auto values increased by $713,882
  Inland Marine – added 1 excavator. Schedule was updated deleting old items and moving items under property section as Ground Maintenance Equipment. Inland Marine values decreased by $284,634.

- Total losses incurred last five years: $570,379.52 as of 04/13/2017.

- Optional quotes offered:
  Non Employment Related Harassment - $1,593
  Wage and Hour Defense - $796
  Inland Marine Earthquake Coverage with $25,000 Deductible - $1,088
  Inland Marine Flood Coverage with $25,000 Deductible - $1,088