

**FY 20/21 Insurance Program Cost Breakdown**

Insurance Program	Premium		Increase/Decrease	Percentage Increase/Decrease	Carrier
	FY 19-20	FY 20-21			
Excess General Liability	\$ 581,773	\$ 726,000	\$ 144,227	25%	PRISM
Excess Workers' Compensation	\$ 1,497,269	\$ 1,561,689	\$ 64,420	4%	PRISM
Primary Workers' Compensation	\$ 3,279,524	\$ 4,002,421	\$ 722,897	22%	PRISM
Property	\$ 192,832	\$ 287,755	\$ 94,923	49%	PRISM
Medical Malpractice	\$ 197,901	\$ 237,481	\$ 39,580	20%	PRISM
Employee Assistance Program	\$ 119,700	\$ 107,577	\$ (12,123)	-10%	PRISM
Pollution	\$ 4,307	\$ 4,307	\$ -	0%	PRISM
Cyber Liability	\$ 1,879	\$ 5,605	\$ 3,726	198%	PRISM
Master Crime	\$ 16,118	\$ 20,000	\$ 3,882	24%	PRISM
Catastrophic Inmate Medical Insurance	\$ 120,312	\$ 119,059	\$ (1,253)	-1%	PRISM
Watercraft	\$ 4,716	\$ 6,490	\$ 1,774	38%	PRISM
Optional Excess Liability	\$ 34,327	\$ 55,000	\$ 20,673	60%	PRISM
Special Liability Insurance	\$ 26,175	\$ 32,719	\$ 6,544	25%	Alliant
Airport Operations Liability	\$ 5,863	\$ 8,000	\$ 2,137	36%	Old Republic
Volunteer Blanket Insurance	\$ 2,628	\$ 2,628	\$ -	0%	WellFleet
<b>Totals:</b>	<b>\$ 6,085,324</b>	<b>\$ 7,176,731</b>	<b>\$ 1,091,407</b>	<b>18%</b>	