

**Insurance Programs  
Cost Breakdown**

Insurance Program	Premium		Increase/Decrease	Percentage Increase/Decrease	Carrier
	FY 18-19	FY 19-20			
Excess General Liability	\$ 470,010	\$ 581,773	\$ 111,763	23.8%	CSAC-EIA
Excess Workers' Compensation*	\$ 1,626,489	\$ 1,497,269	\$ (129,220)	-7.9%	CSAC-EIA
Primary Workers' Compensation**	\$ 2,723,924	\$ 3,279,524	\$ 555,600	20.4%	CSAC-EIA
Property	\$ 177,762	\$ 192,831	\$ 15,069	8.5%	CSAC-EIA
Medical Malpractice	\$ 132,767	\$ 201,000	\$ 68,233	51.4%	CSAC-EIA
Pollution	\$ 5,349	\$ 4,307	\$ (1,042)	-19.5%	CSAC-EIA
Cyber Liability	\$ 1,788	\$ 1,879	\$ 91	5.1%	CSAC-EIA
Master Crime	\$ 14,653	\$ 16,118	\$ 1,465	10.0%	CSAC-EIA
Catastrophic Inmate Medical Insurance	\$ 120,903	\$ 120,312	\$ (591)	-0.5%	CSAC-EIA
Watercraft	\$ 2,975	\$ 3,600	\$ 625	21.0%	CSAC-EIA
Underground Storage Tank (UST)	\$ 629	\$ 1,410	\$ 781	124.2%	CSAC-EIA
Optional Excess Liability	\$ 24,598	\$ 34,327	\$ 9,729	39.6%	CSAC-EIA
Airport Operations Liability	\$ 5,863	\$ 5,863	\$ -	0.0%	Alliant
Volunteer Blanket Insurance	\$ 2,745	\$ 2,628	\$ (117)	-4.3%	QBE
<b>Totals:</b>	<b>\$ 5,310,455</b>	<b>\$ 5,942,841</b>			

\*Changed from EWC program to PWC program on 9/1/18

\*\*Pro-rated, started in PWC program 9/1/18