

2011 PREMIUM SUMMARY FOR CITY OF RAPID CITY

| COVERAGE | LIMITS | DEDUCTIBLE | 2010 PREMIUM | 2011 PREMIUM |
|--|---|-------------------|---------------------|---------------------|
| Property Blanket (1) | \$ 337,399,308 | \$ 50,000 | \$ 248,734 | \$ 264,549 |
| Journey Museum - Specific Limits | \$ 20,600,000 | \$ 10,000 | \$ 15,600 | \$ 16,068 |
| City/School Admin - Specific Limits | \$ 6,994,164 | \$ 5,000 | \$ 5,297 | \$ 5,455 |
| Story Book Island - Specific Limits | \$ 1,849,880 | \$ 5,000 | \$ 1,401 | \$ 1,443 |
| Electronic Data Processing Equipment | \$ 1,300,000 | \$ 1,000 | \$ 3,475 | \$ 3,465 |
| Inland Marine | | | | |
| Contractors Equipment (2) | \$ 8,488,944 | \$ 1,000 | \$ 9,215 | \$ 10,637 |
| Fine Arts (3) | \$ 3,013,476 | \$ 1,000 | \$ 8,633 | \$ 9,873 |
| Signs (4) | \$ 413,000 | 5% | \$ 1,842 | \$ 2,672 |
| Miscellaneous Property | \$ 833,600 | \$ 1,000 | \$ 4,755 | \$ 5,390 |
| Flood (All zones except AE & Undetermined zones)(5) | \$ 10,000,000/10,000,000 | \$ 50,000 | \$ 7,135 | \$ 9,555 |
| Flood - (All locations excluded above in Undetermined zones) | \$ 1,000,000/1,000,000 | \$ 50,000 | Included | Included |
| Earthquake (5) | \$ 10,000,000/10,000,000 | \$ 50,000 | Included | Included |
| General Liability (6) | \$ 5,000,000/5,000,000 | \$ 75,000/400,000 | \$ 215,034 | \$ 219,865 |
| Premises Damage | \$ 100,000 | \$ 75,000/400,000 | Included | Included |
| Failure to Supply | \$ 250,000 | \$ 75,000/400,000 | Included | Included |
| Sewer Back Up | \$ 1,000,000 | \$ 75,000/400,000 | Included | Included |
| Liquor Liability (6) | \$ 5,000,000/5,000,000 | \$ 75,000/400,000 | Included | Included |
| Health Care Professional (6) | \$ 5,000,000/5,000,000 | \$ 75,000/400,000 | Included | Included |
| Employee Benefit Liability (6) | \$ 1,000,000/3,000,000 | \$ 75,000/400,000 | \$ 391 | \$ 391 |
| Law Enforcement Liability (6)(7) | \$ 2,000,000/2,000,000 | \$ 75,000/400,000 | \$ 138,130 | \$ 143,484 |
| Public Entity Management Liability (6)(7) | \$ 5,000,000/5,000,000 | \$ 75,000/400,000 | \$ 20,500 | \$ 20,961 |
| Employment Practice Liability (6)(7) | \$ 2,000,000/2,000,000 | \$ 75,000 | \$ 74,033 | \$ 75,725 |
| Cyber Liability (6)(7) | \$ 2,000,000/2,000,000 | \$ 75,000 | Not Available | \$ 9,500 |
| Crisis Management Service Expenses | \$ 50,000/50,000 | N/A | | Included |
| Security Breach Notification Expenses | \$ 50,000/50,000 | N/A | | Included |
| Auto (6)(7)(9) | | | | |
| Liability | \$ 5,000,000 | \$ 75,000/150,000 | \$ 97,873 | \$ 100,807 |
| UM/UIM | \$ 300,000/300,000 | \$ 75,000/150,000 | Included | Included |
| Comprehensive (9) | | \$ 10,000/50,000 | \$ 14,341 | \$ 16,452 |
| Collision (9) | | \$ 10,000/50,000 | Included | Included |
| Garagekeepers Legal Liability - Comp & Collision | \$ 1,000,000 | \$ 10,000 | Included | Included |
| Money & Securities - Inside | \$ 250,000 | \$ 1,000 | \$ 1,250 | \$ 838 |
| Money & Securities - Outside | \$ 250,000 | \$ 1,000 | Included | Included |
| Terrorism Coverage | (Property, Inland Marine & General Liability) | | \$ 3,764 | Included |
| Boiler & Machinery | \$ 50,000,000 | \$ 5,000 | \$ 27,630 | \$ 28,635 |
| Airport Liability | \$ 100,000,000 | NIL | \$ 33,700 | \$ 32,800 |
| Excess Workers Compensation | Stat/Agg | \$ 500,000 | \$ 149,780 | \$ 149,780 |
| | | TOTAL | \$ 1,082,513 | \$ 1,128,345 |

The 2011 Proposal for Rapid City contemplates the following:

- (1) Property limits include an increase of \$19,464,178 over the 2010 renewal limit
- (2) Scheduled Contractors Equipment limit increased \$1,253,829 over the 2010 renewal limit
- (3) Fine Arts schedule increased \$385,685 over the 2010 renewal limit
- (4) Sign limit is increased \$90,000 over the 2010 renewal limit
- (5) Deductible for Flood & Earthquake coverage is per location and not per occurrence. *(Not a change from prior years)*
- (6) Deductible lowered to \$75,000 from \$100,000 for all liability lines.
- (7) Loss & Loss Expense will erode the deductible for Employment Practice Liability, Law Enforcement Liability, Cyber Liability and Public Entity Management Liability.
General Liability and Commercial Auto deductible applies to loss payment only. *(Not a change from prior years)*
- (8) Employment Practice Liability and Cyber Liability overage deductibles do not have an annual aggregate. *(Not a change from prior years)*
- (9) Commercial Auto now has it's own separate deductible aggregate for liability. Physical damage deductible aggregate added.