

2006 PREMIUM SUMMARY FOR CITY OF RAPID CITY

COVERAGE	LIMITS	DEDUCTIBLE	2005 PREMIUM	2006 PREMIUM
Property Blanket (*)	\$ 275,727,595	\$ 100,000	\$ 226,476	\$ 198,524
Storybook Island & City/School Admin Bld. (*)	Included	\$ 5,000	Included	Included
Inland Marine (*)				
Contractors Equipment (*)	\$ 4,474,313	\$ 1,000	\$ 16,372	\$ 4,742
Electronic Data Processing Equipment (*)	\$ 1,283,553	\$ 1,000	Included	\$ 1,108
Fine Arts (*)	\$ 1,620,628	\$ 1,000	Included	\$ 4,861
Signs (*)	\$ 123,000	\$ 1,000	Included	\$ 1,636
Miscellaneous Property (*)	\$ 98,600	\$ 1,000	Included	\$ 1,311
DIC (*)	\$ 5,000,000	\$ 100,000	Included	\$ 4,293
Flood Zone B (*)	\$ 5,000,000	\$ 100,000	Included	Included
Flood Zone C (*)	Included	\$ 100,000	Included	Included
Earthquake (*)	\$ 5,000,000	\$ 100,000	Included	Included
General Liability (*)	\$5M/\$5M	\$100K/\$500K	\$ 288,150	\$ 287,947
Premises Damage	\$ 100,000	\$100K/\$500K	Included	Included
Fail to Supply	\$ 250,000	\$100K/\$500K	Included	Included
Sewer Back Up	\$ 1,000,000	\$100K/\$500K	Included	Included
Liquor Liability (*)	\$5M/\$5M	\$100K/\$500K	Included	Included
Health Care Professional (*)	\$5M/\$5M	\$100K/\$500K	Included	Included
Employee Benefit Liability (*)	\$1M/\$3M	\$100K/\$500K	\$ 272	\$ 291
Law Enforcement Liability (*)	\$2M/\$2M	\$100K/\$500K	\$ 98,575	\$ 123,125
Public Entity Management Liability (*)	\$5M/\$5M	\$100K/\$500K	\$ 13,791	\$ 15,600
Employment Practice Liability (*)	\$2M/\$2M	\$ 100,000	\$ 41,858	\$ 46,034
Auto				
Liability (*)	\$ 5,000,000	\$100K/\$500K	\$ 50,111	\$ 67,184
UM/UIM (*)	\$300K/\$300K	\$100K/\$500K	Included	Included
Comprehensive		\$ 10,000	\$ 12,850	\$ 10,483
Collision		\$ 10,000	Included	Included
Garagekeepers Legal Liability - Comp & Collision	\$ 1,000,000	\$ 10,000	Included	Included
Terrorism Coverage (Property Only)			\$ 3,447	\$ 3,461
Boiler & Machinery	\$50M	\$ 5,000	\$ 21,279	\$ 21,780
Public Officials Bond - Finance Officer	\$ 250,000	NIL	\$ 825	\$ 825
Money & Securities - Inside (Civic Center & Meadowbrook Golf Shop)	\$ 100,000	NIL	\$ 2,116	\$ 2,116
Money & Securities - Outside (Civic Center & Meadowbrook Golf Shop)	\$ 100,000	NIL	Included	Included
Airport Liability	\$ 100,000,000	NIL	\$ 71,232	\$ 73,207
Excess Workers Compensation (**)	Stat/Agg	\$ 325,000 \$ 400,000	\$ 139,498	\$ 146,726
		TOTAL	\$ 986,852	\$ 1,015,254

The 2006 Proposal for Rapid City contemplates the following:

* Loss & Loss Expense will erode the deductible for Employment Practice Liability, Police Professional Liability and Public Entity Management Liability. All other lines subject to \$100K/\$500K Deductible are eroded by loss payment only.

* Employment Practice Liability and Property coverage deductibles do not have an annual aggregate.

* The Loss Fund to fund payments under the deductible will remain the same.

** Excess Work Compensation deductible for Police & Firefighters is \$400,000