

CITY OF HAMILTON
2019 PROPERTY AND LIABILITY INSURANCE RENEWAL
DEDUCTIBLE OPTIONS
(per claim basis)

| TYPE OF COVERAGE | LIMIT \$ | CURRENT DEDUCTIBLE \$ | PROPOSED DEDUCTIBLE \$ | PREMIUM DEDUCTION \$ |
|-------------------------|----------------------------------|------------------------------|-------------------------------|-----------------------------|
| Municipal Liability | 5,000,000 | 250,000 | 500,000 | - 354,725 |
| Municipal Liability | 5,000,000 | 250,000 | 750,000 | - 429,725 |
| Municipal Liability | 5,000,000 | 250,000 | 1,000,000 | - 529,725 |
| City Automobile | 5,000,000 | 500,000 | 1,000,000 | - 86,888 |
| HSR Auto Fleet | 5,000,000 | 100,000 | 500,000 | - 163,555 |
| Property | 3.5 Billion Replacement Value | 500,000 | 750,000 | - 36,301 |
| Property | 3.5 Billion Replacement Value | 500,000 | 1,000,000 | -72,539 |

Potential savings are not large enough to counter added claims costs, added staffing to handle claims, and additional legal staffing and legal expense for those claims falling below a higher deductible.