

CITY OF HAMILTON										
INSURANCE PREMIUM SUMMARY 2016-2021										
POLICY TYPE	INSURER	2016-2017 PREMIUM	2017-2018 PREMIUM	2018-2019 PREMIUM	2019-2020 PREMIUM	2020-2021 PREMIUM		2021-2022 PREMIUM	% Change 2020 to 2021	COMMENT
CYBER	PRORISK (LLOYDS OF LONDON)	N/A	\$ 85,632	\$ 85,764	\$ 85,750	\$ 92,675		\$110,994	20%	
TERRORISM	MILLER (LLOYDS OF LONDON)	\$ 138,000	\$ 138,000	\$ 120,000	\$ 120,000	\$ 120,000		\$129,600	8%	
CBNR (CHEMICAL, BIOLOGICAL, NUCLEAR, RADIATION)	MILLER (LLOYDS OF LONDON)	\$ 80,000	\$ 80,000	\$ 80,000	\$ 80,000	\$ 80,000		\$80,000	0%	
ENVIRONMENTAL IMPAIRMENT LIABILITY	MARKEL INSURANCE CO.	\$ 38,700	\$ 38,700	\$ 38,700	\$ 38,702	\$ 85,000		\$0	0%	paid for 2 years coverage in 2020
PARAMEDICS LIABILITY	BERKELY	N/A	N/A	N/A	\$ 20,950	\$ 26,500		\$31,800	20%	
PRIMARY LIABILITY	QBE	\$ 714,000	\$ 714,000	\$ 926,782	\$ 1,900,000	\$ 2,380,311		\$2,117,629	-11%	deductible increase to \$5M
EXCESS LIABILITY	VARIOUS LLOYDS	\$ 428,899	\$ 428,899	\$ 428,899	\$ 775,000	\$ 950,000		\$1,784,166	88%	
2nd EXCESS LIABILITY					\$ 50,000	\$ 220,000		\$237,500	8%	
FLEET	AVIVA	\$ 812,972	\$ 839,368	\$ 848,541	\$ 931,494	\$ 1,118,349		\$1,521,050	36%	
TRANSIT	AVIVA	\$ 1,298,232	\$ 1,442,480	\$ 1,392,548	\$ 1,596,184	\$ 2,031,773		\$2,122,650	4%	
GARAGE	AVIVA	\$ 5,500	\$ 5,500	\$ 5,500	\$ 5,500	\$ 5,775		\$6,355	10%	
PROPERTY	AVIVA	\$ 491,928	\$ 507,142	\$ 766,567	\$ 931,494	\$ 1,106,521		\$1,939,557	75%	
CRIME	AVIVA	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000		\$20,000	0%	
EXCESS CRIME	TRISURA	\$ 45,000	\$ 45,000	\$ 45,000	\$ 45,000	\$ 45,000		\$47,250	5%	
TOTAL		\$ 4,073,231	\$ 4,344,721	\$ 4,758,301	\$ 6,600,074	\$ 8,281,904		\$10,148,551	22.5%	