

City and County of Denver September 1, 2010 Insurance Renewals

Line of Coverage	Insured Entity	Limits	Total 2009 Premium Paid	2010 Total Expected Premium Paid	Variance - 2010 Total Expected to Budget
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GENERAL LIABILITY

General and Excess Liability	Cultural Entities (Denver Art Museum, Denver Museum of Nature and Science, Four Mile Historic House, Cableland)	\$11,000,000	\$81,647	\$85,727	5%
General Liability	Designated Locations	\$2,000,000	\$33,990	\$35,689	5%
Accident	Scheduled Volunteers	\$25,000	\$12,347	\$17,348	41%
			\$127,984	\$138,764	8%

PROFESSIONAL MALPRACTICE

Errors and Omissions - Audit Committee, Finance Managers 1	Audit Committee, Finance Managers	\$1,000,000	\$6,376	\$75,000	1076%
			\$6,376	\$75,000	1076%

FIDELITY AND SURETY

Crime	CCD including DIA	\$2,000,000	\$36,329	\$29,889	-18%
Surety Bond	CCD Public Officials, as may be required by Charter or Ordinance	\$25,000	\$3,108	\$1,864	-40%
Fiduciary Liability	CCD including DIA	\$1,000,000	\$18,589	\$14,576	-22%
			\$58,026	\$46,329	-20%

FIRE INSURANCE

Property-Boiler & Machinery 2	City & County of Denver facilities	\$1,000,000,000	\$1,744,347	\$1,491,719	-14%
Fine Arts Primary and Excess 3	All artwork owned or on loan to the City, DIA, Denver Art Museum, Denver Museum of Nature and Science, Four Mile Historic Park, Buffalo Bill Museum, Henry Moore exhibit at the Botanic Gardens (through February 2011)	\$350,000,000	\$289,971	\$189,175	-35%
National Flood Insurance Program 4	Scheduled Locations	\$500,000	\$28,605	\$8,977	-69%
			\$2,062,923	\$1,689,871	-18%

AIRCRAFT INSURANCE

Helicopter Property and Liability 5	Denver Police Department Helicopter	\$25,000,000	\$70,147	\$36,000	-49%
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AUTO INSURANCE

Auto	Cultural Entities (Denver Art Museum, Denver Museum of Nature and Science, Four Mile Historic House, Cableland)	\$1,000,000	\$32,902	\$34,547	5%
Excess Auto Liability	CCD (Scheduled autos on DIA Excess Auto policy)	\$1,000,000	\$7,721	\$5,100	-34%
			\$40,623	\$39,647	-2%
CCD GENERAL FUND TOTAL:			\$2,366,079	\$2,025,611	-14%

WORKERS' COMPENSATION INTERNAL SERVICE FUND

Excess Workers' Compensation 6	All City and County of Denver employees including Denver International Airport	Statutory/ \$25,000,000 communicable disease submit/ \$1,000,000 Employer's Liability	\$853,290	\$519,944	-39%
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DENVER INTERNATIONAL AIRPORT

Pollution	DIA	\$10,000,000	\$103,241	\$103,241	0%
Airport Liability Primary	DIA	\$50,000,000	\$373,552	\$392,230	5%
Airport Liability - Excess	DIA	\$450,000,000	\$255,919	\$268,714	5%
Excess Auto Liability	DIA	\$1,000,000	\$146,695	\$101,974	-30%
Property	DIA	\$1,000,000,000	\$2,958,372	\$3,103,000	5%
Professional Liability - CDL Training	DIA and CCD	\$1,000,000	\$2,838	\$2,838	0%
			\$3,840,617	\$3,971,997	3%

TOTAL CCD, WORKERS' COMP, DIA:

\$7,059,986 \$6,517,552 -8%

- 1 - Combining the Public Officials Liability Policy with the Audit Committee Errors and Omissions policy into one Non-Profit Directors and Officers Policy.
- 3 -Reflects adjusted total insured values times current rate.
- 4 - Increase expected in Fine Arts insurance due to losses totaling \$114,456 during the past 5 years.
- 5 - Cancelled flood policies for properties not in flood zones but required by former insurance carrier. In 2010 will only retain coverage for the County Jail.
- 6 - Helicopter renewal information received, 2010 premium reflects actual quote from carrier.
- 7 - 2009 paid premium reflects payment of a 1/1 /09 - 5/1/10 extended period policy. 2010 expected calculation equals 2010 projected payroll times current rate.