

Premium Summary and Comparison

Coverage	2017 Exposure	% Change	2016 Premium	2016 Premium Adj for Exposure	2017 Premium	Premium Change before Adj	Premium after Exposure Adj
Auto	3 Vehicles	0%	\$4,512	\$4,512	\$5,753	\$1,241	\$1,241
Corridor Property	\$1,401,367,018 TIV	2%	\$954,600	\$973,692	\$750,000 + \$28,000 TRIA	\$(176,600)	\$(195,692)
DIC	\$1,401,367,018 TIV	2%	\$269,500	\$274,890	\$242,500	\$(27,000)	\$(32,390)
Office Property	\$3,579,368 TIV	1%	\$9,771	\$9,869	\$3,810	\$(5,961)	\$(6,059)
Railroad Liability	\$112,000,000 Revenues	(3)%	\$145,690	\$141,319	\$138,994	\$(6,696)	\$(2,325)
Workers Compensation	\$1,350,712 Payroll	24%	\$9,738	\$12,075	\$12,703	\$2,965	\$628
Directors & Officers Liability	N/A	N/A	\$59,627	\$59,627	\$61,733	\$2,106	\$2,106
Crime	N/A	N/A	\$13,668	\$13,668	\$13,668	\$0	\$0
Total			\$1,467,106		\$1,257,161		\$(232,491)

NOTE: Premiums do not include Surplus lines taxes & fees or optional Terrorism (TRIA)