



INSURANCE OVERVIEW

Types of Policy	Renewal Date	Limits of Renewal Policy	2014 Premium	2015 Premium
Directors and Officers Liability	May 1	\$5,000,000	\$9,919	\$9,958
Crime	May 1	\$1,000,000	\$1,465	\$1,545
Workers Compensation	May 1	\$1,000,000	\$3,867	\$2,630
General Liability	May 31	\$3,000,000	\$20,429	\$16,757
Property *	May 31	\$2,033,458	included above	included above
Boiler & Machinery	May 31	\$540,000	\$3,468	included above
Automobile	May 31	\$1,000,000	\$150	included above
Umbrella	May 31	\$5,000,000	\$2,850	\$5,000
Flood	Jan 1	\$374,800	\$3,104	\$3,104
Total premium cost			\$45,252	\$38,994
SAVINGS				\$6,258

* A review of the Conservancy's structures realized a \$951 premium savings.