

HAMILTON COVE INSURANCE															
		2025 PROPOSED	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
<b>FIRE INS</b>															
\$10,000,000	Primary Property	\$497,605	\$523,400	\$502,764	\$445,313	\$222,075	\$196,224	\$177,470	\$173,998	\$173,998	\$173,998	\$168,095	\$168,095	\$160,849	\$132,658
\$10,000,000	Excess Property	\$206,456	\$217,203	\$221,674	\$209,500	\$64,782	\$58,371	\$53,441	\$50,943	\$24,345	\$24,345	\$24,345	\$26,915	\$64,194	\$62,500
\$10,000,000	Excess Property	\$178,767	\$177,466	\$181,772	\$158,030	\$63,450	\$73,155	\$63,574		\$24,603	\$24,603	\$24,603	\$27,183		
\$5,000,000	Excess Property	\$116,498	\$116,498	\$113,918	\$106,008	\$52,875	\$31,500	\$27,050	\$45,729	\$45,729	\$43,837	\$40,741	\$43,837		
\$5,000,000	Excess Property	\$105,180	\$104,148	\$94,862	\$84,600	\$79,313	\$24,875	\$22,156							
\$10,000,000	Excess Property	\$178,466	\$177,219	\$167,799	\$158,645										
\$35,000,000	Excess Property	\$138,629	\$143,372	\$129,975	\$100,388										
\$85,000,000	<b>SUBTOTAL</b>	<b>\$1,421,601</b>	<b>\$1,459,306</b>	<b>\$1,412,764</b>	<b>\$1,262,483</b>	<b>\$482,494</b>	<b>\$384,125</b>	<b>\$343,691</b>	<b>\$270,670</b>	<b>\$268,675</b>	<b>\$266,783</b>	<b>\$257,784</b>	<b>\$266,030</b>	<b>\$225,043</b>	<b>\$195,158</b>
	<b>INCREASE FROM PY</b>	<b>-3%</b>	<b>3%</b>	<b>12%</b>	<b>162%</b>	<b>26%</b>	<b>12%</b>	<b>27%</b>	<b>1%</b>	<b>1%</b>	<b>3%</b>	<b>-3%</b>	<b>18%</b>	<b>15%</b>	
	<b>FIRE INS PER UNIT</b>	<b>\$7,684</b>	<b>\$7,888</b>	<b>\$7,637</b>	<b>\$6,824</b>	<b>\$2,608</b>	<b>\$2,076</b>	<b>\$1,858</b>	<b>\$1,463</b>	<b>\$1,452</b>	<b>\$1,442</b>	<b>\$1,393</b>	<b>\$1,438</b>	<b>\$1,216</b>	<b>\$1,055</b>
	Auto	\$12,516	\$12,584	\$12,090	\$12,130	\$12,262	\$12,291	\$10,066	\$8,814	\$8,780	\$8,856	\$7,556	\$7,556	\$7,556	\$7,556
	<b>INCREASE FROM PY</b>	<b>-1%</b>	<b>4%</b>	<b>0%</b>	<b>-1%</b>	<b>0%</b>	<b>22%</b>	<b>14%</b>	<b>0%</b>	<b>-1%</b>	<b>17%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>
	General Liability	\$33,946	\$33,946	\$34,743	\$26,193	\$33,196	\$33,018	\$34,353	\$33,470	\$33,470	\$33,214	\$33,100	\$31,269	\$29,595	\$29,552
	<b>INCREASE FROM PY</b>	<b>0%</b>	<b>-2%</b>	<b>33%</b>	<b>-21%</b>	<b>1%</b>	<b>-4%</b>	<b>3%</b>	<b>0%</b>	<b>1%</b>	<b>0%</b>	<b>6%</b>	<b>6%</b>	<b>0%</b>	<b>0%</b>
	Umbrella Liability	\$26,934	\$26,207	\$26,748	\$16,472	\$17,654	\$13,310	\$11,515	\$10,559	\$10,559	\$10,559	\$10,280	\$10,010	\$9,500	\$9,500
	<b>INCREASE FROM PY</b>	<b>3%</b>	<b>-2%</b>	<b>62%</b>	<b>-7%</b>	<b>33%</b>	<b>16%</b>	<b>9%</b>	<b>0%</b>	<b>0%</b>	<b>3%</b>	<b>3%</b>	<b>5%</b>	<b>0%</b>	<b>0%</b>
	D&O	\$8,123	\$7,021	\$7,021	\$6,711	\$7,211	\$6,711	\$7,460	\$6,695	\$6,712	\$3,780	\$3,625	\$3,625	\$3,425	\$3,171
	<b>INCREASE FROM PY</b>	<b>16%</b>	<b>0%</b>	<b>5%</b>	<b>-7%</b>	<b>7%</b>	<b>-10%</b>	<b>11%</b>	<b>0%</b>	<b>78%</b>	<b>4%</b>	<b>0%</b>	<b>6%</b>	<b>8%</b>	<b>8%</b>
	<b>TOTAL</b>	<b>\$1,510,804</b>	<b>\$1,546,952</b>	<b>\$1,493,366</b>	<b>\$1,324,048</b>	<b>\$555,425</b>	<b>\$449,454</b>	<b>\$407,084</b>	<b>\$330,208</b>	<b>\$329,649</b>	<b>\$324,634</b>	<b>\$313,738</b>	<b>\$319,928</b>	<b>\$276,335</b>	<b>\$245,992</b>
	<b>INCREASE FROM PY</b>	<b>-\$36,148</b>	<b>\$7,887</b>	<b>\$169,318</b>	<b>\$768,623</b>	<b>\$105,971</b>	<b>\$42,370</b>	<b>\$76,877</b>	<b>\$559</b>	<b>\$5,015</b>	<b>\$10,896</b>	<b>-\$6,190</b>	<b>\$43,593</b>	<b>\$30,343</b>	
	<b>INCREASE FROM PY</b>	<b>-2%</b>	<b>1%</b>	<b>13%</b>	<b>138%</b>	<b>24%</b>	<b>10%</b>	<b>23%</b>	<b>0%</b>	<b>2%</b>	<b>3%</b>	<b>-2%</b>	<b>16%</b>	<b>12%</b>	
	<b>INS OTHER THAN FIRE</b>	<b>\$89,203</b>	<b>\$87,646</b>	<b>\$80,602</b>	<b>\$61,566</b>	<b>\$72,931</b>	<b>\$65,329</b>	<b>\$63,394</b>	<b>\$59,538</b>	<b>\$60,974</b>	<b>\$57,851</b>	<b>\$55,954</b>	<b>\$53,898</b>	<b>\$51,292</b>	<b>\$50,834</b>
	<b>OTHER INS PER UNIT</b>	<b>\$482</b>	<b>\$474</b>	<b>\$436</b>	<b>\$333</b>	<b>\$394</b>	<b>\$353</b>	<b>\$343</b>	<b>\$322</b>	<b>\$330</b>	<b>\$313</b>	<b>\$302</b>	<b>\$291</b>	<b>\$277</b>	<b>\$275</b>
		2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012

