

CITY OF GLENDALE, AZ
PROPERTY YEAR OVER YEAR HISTORY



	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017 Projected
Total Insured Values	\$ 540,096,201	\$ 573,723,545	\$ 581,853,217	\$ 586,761,872	\$ 608,048,106	673,683,921	\$ 752,876,668	766,428,811	767,428,811
All Risk Deductible per occurrence	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 100,000	\$ 100,000
Auto Physical Damage (Vehicles) except Weather Losses per occurrence	\$25,000 \$50,000	\$25,000 \$50,000	\$25,000 \$50,000	\$25,000 \$100,000	\$25,000 \$ 250,000	\$25,000 \$ 250,000	\$25,000 \$ 250,000	\$25,000, except vehicles over \$250k in value deductible is \$100,000 \$ 250,000	\$25,000, except vehicles over \$250k in value deductible is \$100,000 \$ 250,000
Flood	\$100,000 excluding A&V Zones \$500,000 A&V Zones	\$100,000 excluding A&V Zones \$500,000 A&V Zones	\$100,000 excluding A&V Zones \$500,000 A&V Zones	\$100,000 excluding A&V Zones \$500,000 A&V Zones	\$100,000 excluding A&V Zones \$500,000 A&V Zones	\$100,000 excluding A&V Zones \$500,000 A&V Zones	\$100,000 excluding A&V Zones \$500,000 A&V Zones	\$250,000 excluding A&V Zones \$500,000 A&V Zones	\$250,000 excluding A&V Zones \$500,000 A&V Zones
Premiums									
Primary All Risk	\$ 51,540	\$ 66,707	\$ 82,152	\$ 109,343	\$ 135,080	\$ 167,063	\$ 201,262	\$ 242,202	\$ 242,435
Cyber Liab/Pollution Liab from 2010-2013	\$ -	\$ -	\$ 5,045	\$ 6,639	\$ 5,398	\$ 8,257	\$ 7,273	\$ 8,258	\$ 8,014
Vehicles	\$ 42,505	\$ 10,586	\$ 12,090	\$ 12,090	\$ 1,033	\$ 12,031	\$ 3,425	\$ 3,425	\$ 3,425
Primary Sub-Total:	\$ 94,045	\$ 77,293	\$ 99,287	\$ 128,072	\$ 141,511	\$ 187,351	\$ 211,960	\$ 253,885	\$ 253,874
Excess All Risk	\$ 45,685	\$ 58,544	\$ 50,406	\$ 52,563	\$ 69,874	\$ 85,142	\$ 77,864	\$ 81,774	\$ 90,233
Excess B&M	\$ 5,202	\$ 6,142	\$ 5,908	\$ 5,960	\$ 6,966	\$ 8,786	\$ 9,209	\$ 9,192	\$ 8,920
ABS	\$ 4,228	\$ 2,319	\$ 3,781	\$ 3,574	\$ 5,020	\$ 6,323	\$ 6,769	\$ 8,473	\$ 8,781
Taxes	\$ 4,651	\$ 4,435	\$ 4,866	\$ 5,859	\$ 6,794	\$ 9,038	\$ 9,606	\$ 10,084	\$ 11,297
Total:	\$ 153,811	\$ 148,733	\$ 164,248	\$ 196,028	\$ 230,165	\$ 296,640	\$ 315,408	\$ 363,408	\$ 373,105
Total Average Account Rate	0.02847845	0.02592416	0.02822843	0.03340844	0.03785309	0.04403252	0.04189371	0.04741575	0.04861752
Account Rate Change over Prior Year	N/A	-8.97%	8.89%	18.35%	13.30%	16.32%	-4.86%	13.18%	2.53%
TIV Change over Prior Year	N/A	6.23%	1.42%	0.84%	3.63%	11.28%	11.76%	1.80%	0.13%
**Please note that the 2011-2012 policy premium was credited \$31,780 on the broker fee invoice to offset the increase									
Losses by Year	\$ 972.90	\$ 246,161.65	\$ 1,084,698.88	\$ 2,575.00	\$ 62,012.43	\$ 3,449.88	\$ 1,336,000.00	\$ -	
Loss Ratio - Total Premium	0.63%	165.51%	660.40%	1.31%	26.94%	1.16%	423.58%	0.00%	
Average Loss Ratio - Total Premium	183%								
Loss Ratio - Primary Layer	1.89%	369.02%	1320.36%	2.35%	45.91%	2.07%	663.81%	0.00%	
Average Loss Ratio - Primary Layer	343.63%								