

Transmittal 1 - 2025 Preliminary Premium Summary and Comparison

Coverage	2025 Exposure	Exposure% Change from 2024	2024 Premium (A)	2024 Premium Adj for 2025 Exposure Change (B)	2025 Premium (C)	2025 Premium Change before Adj (C-A)	2024 Premium Change after Adj (C –B)
Corridor Property	\$1,775,766,674 TIV	2.17%	\$2,143,403	\$2,189,915	\$2,196,951	\$53,548	\$7,036
Terrorism	\$1,777,778,725 TIV	1%	\$38,897	\$39,286	\$35,007	\$(3,980)	\$(4,279)
DIC	\$1,775,766,674 TIV	2.17%	\$385,000	\$393,355	\$365,000	\$(20,000)	\$(28,355)
Railroad Liability	\$1,744,187 Payroll	10%	\$149,375	\$164,313	\$161,001	\$11,626	\$(3,312)
Excess Railroad Liability Estimated	\$1,744,187 Payroll	10%	\$59,770	\$65,747	\$65,000	\$5,230	\$(747)
Auto	0 Autos	0%	\$298	\$298	\$731	\$433	\$433
Office Property Estimated	\$3,039,270 TIV	0%	\$13,028	\$13,028	\$13,000	\$(28)	\$(28)
Workers Compensation	\$1,744,187 Payroll	19%	\$9,282	\$11,046	\$8,155	\$(1,127)	\$(2,891)
Crime	11 Employees	(9)%	\$11,982	\$10,904	\$10,894	\$(1,088)	\$(10)
Excess Crime	11 Employees	(9)%	\$5,981	\$5,443	\$5,804	\$(177)	\$361
Public Officials / EPL	\$117,400,000 Revenue	9%	\$68,422	\$74,580	\$75,175	\$6,753	\$595
Excess Public Officials / EPL	\$117,400,000 Revenue	9%	\$14,216	\$15,495	\$15,394	\$1,178	\$(101)
TOTAL			\$2,899,654	\$2,983,410	\$2,952,112	\$52,458	\$(31,298)