



**SISSON & ASSOCIATES, INC.**  
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Item #10

**CITY OF CHARLES CITY**

**Premium Comparison**

	<u>2020</u> (with changes)	<u>2021</u>
<b>Property</b> (incl. Business Income)	\$ 91,978	\$ 110,791
Blanket Limit:	52,973,020	52,973,020
Rate:	.171	.206
<b>Liability</b>	45,086	51,411
<b>Inland Marine</b>	5,276	5,364
<b>Cybersolutions</b> (Data Compromise)	404	404
<b>Automobile</b>	52,469	57,692
<b>Fidelity</b>	516	630
<b>Linebacker</b>	8,074	10,427
<b>Law Enforcement</b>	6,125	8,622
<b>Umbrella</b>	<u>14,910</u>	<u>17,614</u>
<b>Total Package:</b>	<b>\$224,838</b>	<b>\$262,955</b>
<b>Workers' Comp.</b>	<b>153,880</b>	<b>143,386</b>
Exp. Mod.	1.04	.90
<b>GRAND TOTAL:</b>	<u><b>\$378,718</b></u>	<u><b>\$406,341</b></u> (.073 incr.)