

## Appendix A INSURANCE PREMIUMS

	2005/06	2010/11	2011/12 as existing deductibles / Insurers	2011/12 Proposed	Premium difference 2010 to 2011	Premium diff by changing deductible / insurer
Material Damage / Contract Works	34,400	50,947	112,930	112,930	61,983	0
Terrorism	12,563	18,066	16,217	16,217	-1,849	0
Fidelity / Crime	50,000	17,722	18,037	13,889	-3,833	4,148
Liability	482,000	233,210	204,897	204,897	-28,313	0
PA/Travel	1,152	35,149	43,000	7,145	-28,004	35,855
Motor	229,950	231,878	284,200	156,200	-75,678	128,000
Broker Fees / SEERPIC Projects	38,500	10,583		10,000	-583	0
<b>TOTAL</b>	<b>848,565</b>	<b>597,556</b>	<b>679,281</b>	<b>521,278</b>	<b>-76,278</b>	<b>-158,003</b>
<b>Plus Tax</b>	<b>40,503</b>	<b>29,349</b>	<b>40,757</b>	<b>30,677</b>	<b>1,328</b>	<b>-10,080</b>
<b>TOTAL</b>	<b>889,068</b>	<b>626,905</b>	<b>720,038</b>	<b>551,955</b>	<b>-74,950</b>	<b>-168,083</b>
Claims	£ 400,000					
EL claims budget		30000	30000	30000		
PL claims budget		101499	110000	110000		
MV claims budget		111996	100000	200000		
Property claims budget		19500	10000	10000		
Claims Handling budget		91368	95000	95000		
<b>TOTAL PREMIUMS + CLAIMS</b>	<b>1,289,068</b>	<b>981,268</b>	<b>1,065,038</b>	<b>996,955</b>		

