

**VLCT PACIF Coverage**

Period 1/1/19 -  
12/31/20

		Premium	% of total	Discount	After discounts	50% due Jan & July 2019	Increase of 15% for 2020	50% due Jan 2020	FY2020 Projection
	<b>Prop &amp; POL</b>			\$5,704.00					
001-12-6-07-40.30	POL/EPL	\$14,329.00	0.20	\$1,148.77	\$13,180.23	\$6,590.12	\$16,478.35	\$8,239.18	\$14,829.29
	General *	\$11,359.00							
001-12-6-11-40.00	Parks	\$1,931.03	0.03	\$154.81	\$1,776.22	\$888.11	\$2,220.68	\$1,110.34	\$1,998.45
001-12-6-10-40.00	Holley Hall	\$5,565.91	0.08	\$446.22	\$5,119.69	\$2,559.84	\$6,400.80	\$3,200.40	\$5,760.24
001-12-6-18-40.00	Howden Hall	\$3,862.06	0.05	\$309.62	\$3,552.44	\$1,776.22	\$4,441.37	\$2,220.68	\$3,996.90
001-12-6-24-80.00	Fire	\$13,124.00	0.18	\$1,052.16	\$12,071.84	\$6,035.92	\$15,092.60	\$7,546.30	\$13,582.22
001-12-6-19-40.00	Library	\$2,295.00	0.03	\$183.99	\$2,111.01	\$1,055.50	\$2,639.25	\$1,319.63	\$2,375.13
001-10-6-06-40.00	Highway	\$13,368.00	0.19	\$1,071.72	\$12,296.28	\$6,148.14	\$15,373.20	\$7,686.60	\$13,834.74
001-00-1-80-00.00	Rec Club	\$2,514.00	0.04	\$201.55	\$2,312.45	\$1,156.23	\$2,891.10	\$1,445.55	\$2,601.78
007-00-6-06-80.00	Police	\$12,493.00	0.18	\$1,001.58	\$11,491.42	\$5,745.71	\$14,366.95	\$7,183.48	\$12,929.19
003-00-6-06-40.00	Water	\$1,460.00	0.02	\$117.05	\$1,342.95	\$671.48	\$1,679.00	\$839.50	\$1,510.98
080-00-6-31-80.00	Sewer	\$206.00	0.00	\$16.52	\$189.48	\$94.74	\$236.90	\$118.45	\$213.19
<b>TOTAL</b>		<b>\$71,148.00</b>	<b>1.00</b>	<b>\$5,704.00</b>	<b>\$65,444.00</b>	<b>\$32,722.00</b>	<b>\$81,820.20</b>	<b>\$40,910.10</b>	<b>\$73,632.10</b>
	<b>Worker's Comp</b>			\$4,229.00			<b>5% increase</b>		
001-12-6-06-16.00	Admin	\$451.25	0.006	\$24.38	\$426.87	\$213.44	\$448.22	\$224.11	\$437.54
001-12-6-17-16.00	Clerk	\$451.25	0.006	\$24.38	\$426.87	\$213.44	\$448.22	\$224.11	\$437.54
001-12-6-19-16.00	Library	\$451.25	0.006	\$24.38	\$427.87	\$213.94	\$448.22	\$224.11	\$438.04
001-12-6-16-16.00	Listers	\$225.63	0.003	\$12.19	\$213.44	\$106.72	\$224.11	\$112.05	\$218.77
001-12-6-12-16.00	Planning/Zoning	\$225.63	0.003	\$12.19	\$213.44	\$106.72	\$224.11	\$112.05	\$218.77
001-10-6-06-16.00	Highway	\$27,376.00	0.350	\$1,478.90	\$25,897.10	\$12,948.55	\$27,191.95	\$13,595.97	\$26,544.52
001-12-6-26-16.00	Rec. Dept	\$3,565.00	0.046	\$192.59	\$3,372.41	\$1,686.21	\$3,541.03	\$1,770.52	\$3,456.72
001-12-6-27-16.00	HUB	\$3,565.00	0.046	\$192.59	\$3,372.41	\$1,686.21	\$3,541.03	\$1,770.52	\$3,456.72
007-00-6-06-16.00	Police **	\$41,972.00	0.536	\$2,267.41	\$39,704.59	\$19,852.30	\$41,689.82	\$20,844.91	\$40,697.21
003-00-6-06-40.00	Water	\$0.00	0.000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
080-00-3-31-80.00	Sewer	\$0.00	0.000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL</b>		<b>\$78,283.00</b>	<b>1.00</b>	<b>\$4,229.00</b>	<b>\$74,055.00</b>	<b>\$37,027.50</b>	<b>\$77,756.70</b>	<b>\$38,878.35</b>	<b>\$75,905.85</b>
<b>001-12-6-24-40.00</b>	<b>Fire</b>	<b>\$4,899.00</b>			<b>\$4,899.00</b>	<b>\$2,449.50</b>	<b>\$5,143.95</b>	<b>\$2,571.98</b>	<b>\$5,021.48</b>
<b>Semi-Annual Due:</b>						<b>\$72,199.00</b>		<b>\$82,360.43</b>	<b>\$154,559.43</b>

\* General should equal Parks, Holley Hall and Howden Hall.

\*\* Police rate (\$20,830) plus charge (\$21,142) for Experience Modification.