

I.G.R.A. Insurance Premium Breakdown

2/15/2019	<u>2017</u> Limits 3M/1M	<u>2018</u> Limits 3M/1M	<u>2019</u> Limits 3M/1M
<u>Base Insurance Coverage</u>			
General Liability	\$ 8,003.00	\$ 8,686.00	\$ 7,952.00
Directors & Officers	866.00	1,155.00	1,680.00
Policy Fee	500.00	500.00	450.00
Tax	255.00	310.23	302.46
Total Amount	<u>\$ 9,624.00</u>	<u>\$ 10,651.23</u>	<u>\$ 10,384.46</u>
IGRA Associations	20	19	19
IGRA Rodeos	13	11	10
Assn w/o rodeo	\$ 271.11	\$ 327.74	\$ 142.87
Assn w rodeo	\$ 542.22	\$ 655.48	\$ 714.35
Assn w 2 rodeos			\$ 1,428.71
Assn IGRA D&O share			\$ 95.32
<u>Supplemental Insurance Coverage:</u>			
Assn Limit 5M*	\$ 2,318.00	\$ 2,317.50	\$ 2,475.00
Indiv Assn D&O*	\$ 231.75	\$ 231.75	\$ 450.00

*base charge indicated; add 3% tax for payment.

taxes and fees total is 7.8% of base amount

proposed changes for 2019

- split out billing of rodeo vs. D&O premiums
- IGRA shares are picked up by the associations
- without rodeo share changed from 50% to 20% of with rodeo rate