

Profile



LAKE COUNTY FOREST PRESERVE DISTRICT
Property Tax Rates and Tax Extensions
Tax Levy Year 2007 through 2016

Fund Name	2007	2008	2009	2010	2011	2012	2013	2014	2015	Estimated 2016
Comparative Tax Rates (Per \$100 of Equalized Assessed Valuation)										
General Corporate	0.055	0.057	0.059	0.059	0.059	0.060	0.060	0.059	0.059	0.060
Audit Fund	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001
Liability Insurance	0.005	0.004	0.003	0.004	0.003	0.003	0.003	0.004	0.004	0.004
Land Development Levy	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025
Retirement Fund - IMRF/FICA	0.005	0.006	0.007	0.008	0.010	0.011	0.013	0.010	0.011	0.010
Subtotal	0.090	0.092	0.094	0.096	0.097	0.099	0.101	0.098	0.100	0.099
Debt Service	0.111	0.107	0.106	0.102	0.104	0.113	0.117	0.112	0.108	0.107
Total Tax Rates	0.201	0.199	0.200	0.198	0.201	0.212	0.218	0.210	0.208	0.206
Comparative Tax Extensions										
General Corporate	\$16,152,460	\$17,377,233	\$17,800,726	\$16,923,972	\$15,760,285	\$14,683,606	\$13,780,764	\$13,367,526	\$13,860,002	\$14,272,956
Audit Fund	0	0	0	0	0	0	0	222,845	107,575	118,941
Liability Insurance	1,468,405	1,219,455	905,122	1,147,388	801,370	734,180	689,038	891,380	935,593	885,637
Land Development Levy	7,342,028	7,621,593	7,542,681	7,171,175	6,678,087	6,118,169	5,741,985	5,569,765	5,775,040	5,947,065
Retirement Fund - IMRF/FICA	1,468,405	1,829,182	2,111,951	2,294,776	2,671,235	2,691,994	2,985,832	2,167,982	2,634,755	2,364,553
Subtotal	26,431,298	28,047,463	28,360,479	27,537,311	25,910,977	24,227,950	23,197,619	22,219,498	23,312,965	23,589,152
Debt Service	32,598,602	32,620,419	31,980,965	29,258,393	27,780,841	27,654,125	26,872,489	25,339,554	25,417,581	25,373,830
Total Tax Extensions	\$59,029,900	\$60,667,883	\$60,341,444	\$56,795,704	\$53,691,818	\$51,882,075	\$50,070,108	\$47,559,052	\$48,730,546	\$48,962,982

LAKE COUNTY FOREST PRESERVE DISTRICT
Expenditures Summary by Fund (excluding transfers)
Fiscal Year 2008 through 2017

Fund Name	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	Estimate FY 2016	Budget FY 2017
GENERAL FUND										
General Corporate	\$16,108,215	\$19,897,871	\$17,324,472	\$17,560,134	\$17,244,640	\$17,615,095	\$16,764,011	\$17,012,995	\$20,332,180	\$17,314,350
Insurance	1,040,026	1,248,626	949,054	890,090	1,005,657	961,947	1,029,817	1,040,833	1,193,130	1,418,040
Wetlands Management Fund	0	0	0	0	0	57,784	559,030	15,742	304,710	0
Fort Sheridan Cemetery Fund	0	0	0	0	0	31,611	12,116	11,985	12,790	35,000
Audit	97,786	108,292	108,232	107,216	108,681	122,595	112,958	128,462	146,040	163,390
TOTAL GENERAL FUND	17,246,027	21,254,789	18,381,758	18,557,440	18,358,978	18,789,033	18,477,932	18,210,017	21,988,850	18,930,780
SPECIAL REVENUE FUND										
Land Development Levy	6,058,660	6,133,689	5,586,899	5,214,274	6,145,422	4,815,482	6,139,531	9,085,664	11,921,220	6,459,500
Retirement - IMRF/FICA	2,076,673	2,233,132	2,347,811	2,446,267	2,410,103	2,589,722	2,481,340	2,453,465	2,591,343	2,630,230
Miscellaneous	261,115	337,780	329,847	616,019	798,339	208,728	445,653	669,895	1,112,760	668,850
Donations and Grants	1,190,307	1,088,793	790,465	1,832,416	830,923	857,127	760,458	1,337,204	681,060	575,140
TOTAL SPECIAL REVENUE FUND	9,586,755	9,793,394	9,055,022	10,108,976	10,184,787	8,471,059	9,826,982	13,546,228	16,306,383	10,333,720
CAPITAL PROJECTS FUND										
Development Bond Projects	7,984,043	6,891,587	4,904,243	7,972,314	6,282,754	310,138	1,589,674	3,552,674	12,716,190	5,709,090
Capital Facilities Improvement	0	14,067,841	5,237,013	530,921	503,138	(10,583)	247,683	384,586	346,090	0
Land Acquisition	61,160,986	21,137,011	31,542,866	67,619,637	3,127,322	22,560,559	4,323,983	2,548,253	13,975,305	5,937,970
TOTAL CAPITAL PROJECTS FUND	69,145,029	42,096,439	41,684,122	76,122,872	9,913,214	22,860,114	6,161,340	6,485,513	27,037,585	11,647,060
DEBT SERVICE FUND										
	33,832,788	36,544,371	32,428,424	34,072,904	29,850,423	28,464,384	49,561,914	58,001,307	26,568,810	26,077,280
INTERNAL SERVICE FUND										
Information Technology Replacement	167,546	108,575	50,197	39,363	161,021	89,638	101,793	40,949	188,800	228,900
Equipment Replacement	246,116	144,737	352,882	184,625	248,381	233,607	31,676	190,437	257,500	192,500
Vehicle Replacement	271,665	478,514	279,658	554,578	26,670	386,722	512,450	154,333	663,670	414,540
TOTAL INTERNAL SERVICE FUND	685,327	731,826	682,737	778,566	436,072	709,967	645,919	385,719	1,109,970	835,940
ENTERPRISE FUND										
Golf Operations	4,639,328	5,091,691	4,244,950	4,049,154	4,068,039	4,056,379	4,012,644	3,963,057	4,039,480	4,109,460
Fox River Marina	212,858	172,158	152,271	108,009	0	0	0	0	0	0
TOTAL ENTERPRISE FUND	4,852,186	5,263,849	4,397,221	4,157,163	4,068,039	4,056,379	4,012,644	3,963,057	4,039,480	4,109,460
TOTAL ALL FUNDS	\$135,348,112	\$115,684,668	\$106,629,284	\$143,797,921	\$72,811,513	\$83,350,936	\$88,686,731	\$100,591,841	\$97,051,078	\$71,934,240

LAKE COUNTY FOREST PRESERVE DISTRICT
Revenue Summary by Fund (excluding transfers)
Fiscal Year 2008 through 2017

Fund Name	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	Estimate FY 2016	Budget FY 2017
GENERAL FUND										
General Corporate	\$19,187,605	\$20,526,005	\$21,118,881	\$20,780,172	\$20,557,162	\$18,697,539	\$17,623,497	\$17,341,408	\$17,444,060	\$17,598,670
Insurance	1,652,301	1,441,497	1,116,218	1,078,871	974,645	776,586	755,895	844,308	964,160	938,220
Wetlands Management Fund	0	0	0	0	0	683	(9,698)	2,152	1,280	1,250
Fort Sheridan Cemetery Fund	0	0	0	0	0	13,240	7,479	2,483	1,740	1,600
Audit	157,080	10,611	12,035	3,649	1,126	1,142	116	119,004	163,675	114,600
TOTAL GENERAL FUND	20,996,986	21,978,113	22,247,134	21,862,693	21,532,933	19,489,191	18,377,289	18,309,355	18,574,915	18,654,340
SPECIAL REVENUE FUND										
Land Development Levy	7,691,521	7,621,538	8,350,431	7,838,534	7,367,886	7,256,107	6,343,564	6,183,556	6,180,120	6,404,770
Retirement - IMRF/FICA	1,888,774	1,690,346	1,987,486	2,203,883	2,500,135	2,688,176	2,790,854	2,547,895	2,414,800	2,495,650
Miscellaneous	416,051	335,233	695,529	1,219,413	964,561	639,251	605,655	759,231	758,670	718,090
Donations and Grants	830,102	1,040,584	1,094,523	1,383,546	1,091,225	959,111	731,575	915,026	1,253,010	493,330
TOTAL SPECIAL REVENUE FUND	10,826,448	10,687,701	12,127,969	12,645,376	11,923,807	11,542,645	10,471,648	10,405,708	10,606,600	10,111,840
CAPITAL PROJECTS FUND										
Development Bond Projects	762,358	9,546,206	5,156,731	87,196	5,086,728	10,328,133	(37,626)	29,784	17,674,920	55,000
Capital Facilities Improvement	1,070,955	9,727,746	54,821	5,261	7,866	46,138	(5,129)	14,960	18,760	18,000
Land Acquisition	46,656,012	55,321,179	30,270,555	40,279,917	20,274,434	15,326,217	(63,867)	44,139	9,340,970	21,000
TOTAL CAPITAL PROJECTS FUND	48,489,325	74,595,131	35,482,107	40,372,374	25,369,028	25,700,488	(106,622)	88,883	27,034,650	94,000
DEBT SERVICE FUND										
	35,037,763	32,864,559	32,491,626	31,718,061	29,876,821	28,930,903	48,984,177	57,593,900	26,486,470	26,629,910
INTERNAL SERVICE FUND										
Information Technology Replacement	144,386	125,714	105,015	95,771	152,378	126,675	100,120	97,827	234,980	201,550
Equipment Replacement	254,100	218,883	305,392	292,608	61,896	4,687	3,190	311,248	285,210	359,570
Vehicle Replacement	446,328	443,344	446,158	401,804	107,776	72,845	90,934	494,752	529,450	410,820
TOTAL INTERNAL SERVICE FUND	844,814	787,941	856,565	790,183	322,050	204,207	194,244	903,827	1,049,640	971,940
ENTERPRISE FUND										
Golf Operations	4,863,802	5,409,572	4,822,257	4,104,641	4,322,030	4,715,577	4,042,795	3,809,834	4,184,800	4,216,780
Fox River Marina	223,461	224,193	252,188	180,602	0	0	0	0	0	0
TOTAL ENTERPRISE FUND	5,087,263	5,633,765	5,074,445	4,285,243	4,322,030	4,715,577	4,042,795	3,809,834	4,184,800	4,216,780
TOTAL ALL FUNDS	\$121,282,599	\$146,547,210	\$108,279,846	\$111,673,930	\$93,346,669	\$90,583,010	\$81,963,531	\$91,111,507	\$87,937,075	\$60,678,810

LAKE COUNTY FOREST PRESERVE DISTRICT
General Corporate Fund Summary
Fiscal Year 2008 through 2017

General Corporate Fund (including transfers)	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	Estimate FY 2016	Budget FY 2017
REVENUE										
Property Tax Levy	\$15,087,479	\$16,801,908	\$17,752,986	\$17,376,079	\$16,525,656	\$15,378,443	\$14,197,800	\$13,574,953	\$13,623,610	\$14,078,870
Replacement Property Taxes	1,129,143	973,887	787,866	1,021,720	939,909	960,346	971,506	1,044,818	1,000,000	874,350
Interest on Investment	597,614	229,005	273,512	108,751	99,816	75,704	(94,467)	174,801	238,460	205,000
Rental of Buildings and Land	551,124	572,266	583,156	632,604	878,676	323,163	310,148	291,923	220,290	158,440
Easements, Licenses and Permits	510,167	526,619	568,697	588,421	618,971	606,944	634,939	649,718	663,700	704,130
Charges for Services and Sales	662,760	665,592	738,152	611,297	919,018	754,620	903,555	878,385	903,895	853,640
Other Revenue	649,318	756,729	414,511	441,301	575,116	598,319	700,016	726,811	794,105	724,240
Operating Revenue	19,187,605	20,526,005	21,118,881	20,780,172	20,557,162	18,697,539	17,623,497	17,341,409	17,444,060	17,598,670
Transfers	41,875	23,000	23,000	10,000	5,340	0	4,851	8,443	0	0
Total Inflows	19,229,480	20,549,005	21,141,881	20,790,172	20,562,502	18,697,539	17,628,348	17,349,852	17,444,060	17,598,670
EXPENDITURES										
Salaries and Benefits	11,307,035	12,200,674	12,411,120	12,662,488	12,391,208	13,025,216	11,161,292	11,376,896	11,905,120	11,989,580
Commodities	1,384,078	1,418,968	1,268,056	1,065,800	1,122,633	1,107,914	1,241,291	1,141,676	1,227,990	1,247,380
Contractuals	3,022,264	3,338,379	3,153,371	2,856,569	2,840,996	2,611,482	2,491,978	2,903,604	3,221,900	3,306,960
Capital Outlay	394,838	2,874,298	289,603	778,236	662,460	144,677	1,145,506	864,626	3,254,630	48,000
Debt Service	0	65,552	202,322	197,041	227,344	725,806	723,944	726,193	722,540	722,430
Total Expenditures	16,108,215	19,897,871	17,324,472	17,560,134	17,244,640	17,615,095	16,764,011	17,012,995	20,332,180	17,314,350
Transfers	0	0	0	0	165,388	5,868,966	0	200,000	200,000	200,000
Total Outflows	16,108,215	19,897,871	17,324,472	17,560,134	17,410,028	23,484,061	16,764,011	17,212,995	20,532,180	17,514,350
Excess or (deficit) of revenue over expenditures	3,121,265	651,134	3,817,409	3,230,039	3,152,474	(4,786,522)	864,337	136,857	(3,088,120)	84,320
Beginning Fund Balance	11,017,036	14,138,301	14,789,435	18,606,845	21,836,883	24,989,357	20,202,835	21,067,172	21,204,029	18,115,909
Ending Fund Balance	\$14,138,301	\$14,789,435	\$18,606,845	\$21,836,883	\$24,989,357	\$20,202,835	\$21,067,172	\$21,204,029	\$18,115,909	\$18,200,229

LAKE COUNTY FOREST PRESERVE DISTRICT
Property Tax Rates
All Direct and Overlapping Governments
(per \$100 of assessed Value)
Tax Year 2005 through 2014

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
County	0.454	0.450	0.444	0.453	0.464	0.505	0.554	0.308	0.663	0.682
Cities and Villages	0.004-2.060	0.012-2.130	0.013-2.446	0.012-2.491	0.012-2.616	0.013-2.954	0.014-3.236	0.016-3.554	0.018-4.616	0.018-5.159
High School District	0.965-3.197	0.961-3.136	0.959-3.013	1.001-3.066	1.069-3.195	1.101-3.491	1.910-3.824	1.322-4.556	1.420-5.228	1.448-5.539
Unit School District	3.246-5.872	3.386-5.834	3.023-5.639	3.064-5.691	3.272-5.986	3.438-6.921	3.661-8.175	4.22-10.136	4.607-9.418	4.697-10.380
Elementary School District	1.013-4.166	0.964-4.296	0.944-4.330	0.965-4.403	0.998-4.423	1.095-4.879	1.168-5.818	1.322-7.302	1.424-8.762	1.452-9.799
College District	0.197	0.195-0.320	0.192-0.269	0.196-0.278	0.200-0.312	0.218-0.305	0.240-0.340	0.272-0.427	0.296-0.436	0.306-0.453
Township	0.029-0.359	0.016-0.375	0.028-0.368	0.029-0.372	0.031-0.364	0.033-0.372	0.033-0.397	0.025-0.434	0.027-0.490	0.039-0.533
Road and Bridge	0.010-0.132	0.020-0.277	0.015-0.271	0.019-0.275	0.007-0.193	0.008-0.206	0.006-0.321	0.029-0.315	0.032-0.421	0.033-0.428
Sanitary District	0.031-0.191	0.030-0.187	0.031-0.186	0.032-0.192	0.032-0.194	0.035-0.216	0.039-0.241	0.044-0.250	0.049-0.250	0.054-0.250
Park District	0.019-0.711	0.019-0.728	0.019-0.707	0.019-0.707	0.020-0.703	0.030-0.767	0.024-0.894	0.027-1.101	0.030-1.260	0.031-1.297
Library District	0.155-0.438	0.161-0.436	0.152-0.433	0.150-0.447	0.161-0.452	0.170-0.450	0.185-0.475	0.213-0.581	0.228-0.656	0.231-0.709
Forest Preserve	0.210	0.204	0.201	0.199	0.200	0.198	0.201	0.212	0.218	0.210
Fire Protection District	0.136-0.690	0.128-0.674	0.121-0.652	0.124-0.677	0.127-0.688	0.111-0.754	0.129-0.875	0.132-0.941	0.126-1.093	0.127-1.155
Mosquito Abatement	0.012-0.013	0.012	0.011-0.042	0.010-0.042	0.011-0.012	0.011-0.013	0.012-0.014	0.014-0.015	0.007-0.015	0.013-0.015
Cental Lake County Joint Action Water Agency	0.049	0.046	0.042	0.042	0.042	0.045	0.047	0.073	0.055	0.056

Source: Based upon data compiled from records of the Lake County Clerk.

2015 = numbers not available at time of publication

Property Tax Levies
All Direct and Overlapping Governments
(per \$100 of assessed Value)
Tax Year 2005 through 2014

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
County	\$115,256	\$123,887	\$131,606	\$139,241	\$139,992	\$146,850	\$149,067	\$149,789	\$153,551	\$154,995
Cities and Villages	141,556	170,484	182,468	195,288	197,195	201,706	186,657	194,675	201,644	204,822
High School District	384,526	411,535	434,771	457,612	467,285	479,976	489,143	495,310	512,896	516,599
Unit School District	218,116	234,635	240,621	254,721	259,417	268,807	274,039	284,324	272,206	276,815
Elementary School District	512,753	552,042	580,403	612,314	620,979	633,710	647,109	657,043	670,128	686,259
College District	50,604	54,947	57,498	60,993	62,011	63,776	65,349	68,495	69,645	71,027
Townships	23,685	25,589	27,108	28,611	28,852	28,967	28,218	27,084	27,314	27,455
Road and Bridge	8,437	9,140	22,642	23,984	24,222	24,419	23,571	22,934	23,483	24,137
Sanitary District	12,218	12,683	13,142	13,803	13,840	14,325	14,592	13,391	13,580	13,744
Park District	54,796	58,953	62,026	65,200	66,361	67,440	68,142	69,901	69,932	70,340
Library District	44,060	46,950	48,969	52,547	53,138	54,160	55,240	56,791	57,630	58,776
Forest Preserve	52,856	55,731	59,030	60,668	60,341	56,796	53,692	51,882	50,070	47,559
Fire Protection District	50,734	56,295	60,583	66,557	67,811	71,750	69,014	73,616	73,942	77,622
Mosquito Abatement	561	615	611	624	671	681	678	684	359	584
Cental Lake County Joint Action Water Agency	3,212	3,273	3,223	3,357	3,325	3,407	3,358	17,626	3,358	3,350
Total Tax Levies as Extended	\$1,673,370	\$1,816,759	\$1,924,701	\$2,035,520	\$2,065,440	\$2,116,770	\$2,127,869	\$2,183,545	\$2,199,738	\$2,234,084

Source : Based upon data compiled from records of the Lake County Clerk.

2015 = numbers not available at time of publication

LAKE COUNTY FOREST PRESERVE DISTRICT
Demographic Statistics
Fiscal Year 2006 through 2015

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Lake County, IL:										
Population	723,591	723,591	723,591	728,086	703,462	706,260	711,155	703,019	706,327	703,910
Personal Income (2)	\$37,263,297	\$39,199,483	\$39,488,486	\$39,789,801	\$37,515,642	37,975,785	39,305,689	41,191,114	n/a	n/a
Per Capita Personal Income (2)	\$53,626	\$40,393	\$40,573	\$38,042	\$37,724	\$35,828	\$34,980	\$36,470	39,306	n/a
Median Age (1)	34.8	35.0	35.1	35.2	35.3	36.7	36.8	37.0	37.3	n/a
School Enrollment (3)	138,296	140,341	139,369	139,235	138,317	137,929	137,143	136,127	134,780	n/a
Unemployment Rate (4)	4.20%	4.60%	8.30%	11.60%	9.60%	9.50%	7.70%	8.30%	7.20%	n/a

Sources:

- (1) Market Profile prepared by Lake County Partners and Economic Development Intelligence System.
- (2) Sales and Marketing Management Survey of Buying Power and Economic Analysis and Lake County Partners.
- (3) Lake County Regional Office of Education.
- (4) Illinois Department of Employment Security-December Rate-Not Seasonally Adjusted.

n/a = 2015 numbers not available at time of publication

LAKE COUNTY FOREST PRESERVE DISTRICT

Ratio of Outstanding Debt by Type

Fiscal Year 2008 through 2017

Fiscal Year	Government Activities	Business-Type Activities		Total Primary Government	Lake County Personal Income (1)	Percentage of Personal Income	Lake County Population (2)	Per Capita
	General Bonded Debt	Installment Certificates	Capital Leases					
2008	219,456,413	0	0	219,456,413	39,488,486	0.56%	723,591	303
2009	266,875,437	0	0	266,875,437	39,789,801	0.67%	723,591	369
2010	274,823,238	0	0	274,823,238	37,515,642	0.73%	728,086	377
2011	294,444,006	0	0	294,444,006	37,975,785	0.78%	703,462	419
2012	303,245,171	0	0	303,245,171	39,305,689	0.77%	706,260	429
2013	316,521,234	0	0	316,521,234	41,191,114	0.77%	711,155	445
2014	300,679,325	0	0	300,679,325	n/a	n/a	705,186	428
2015	258,667,445	0	0	258,667,445	n/a	n/a	703,019	401
2016	268,555,143	0	0	268,555,143	n/a	n/a	703,910	382
2017 (3)	284,615,000	0	0	284,615,000	n/a	n/a	703,910	404

Sources:

(1) Northeastern Planning Commission Bureau of Economic Analysis

(2) U. S. Census, Economic Development Intelligence System, Northeastern Illinois Planning Commission and Lake County Partners

(3) Estimated debt

n/a = final numbers not available at time of publication

LAKE COUNTY FOREST PRESERVE DISTRICT
Principal Taxpayers

Taxpayer	Type of Business	2014 Assessed Valuation (In Thousands)	Percentage of Total Taxable Assessed Value
Abbott Laboratories	Pharmaceuticals - Hospital Supplies	\$178,453	0.78%
Gurnee Mills /Gurnee Properties Association	Retail Outlet Mall	48,715	0.21%
Discover Properties LLC	Real Estate Brokerage	41,413	0.18%
Midwest Family Housing LLC	Real Estate Developers	40,775	0.18%
Property Tax Services Co.	Amusements	35,963	0.16%
Arden Realty, Inc.	Real Estate Landlord	35,703	0.16%
Wal-Mart	Discount Department Store	35,095	0.15%
Scott Dressing	Pharmaceuticals	28,149	0.12%
Baxter Healthcare Corporation	Pharmaceuticals	28,081	0.12%
Van Vlissingen & Company	Real Estate Developers	24,295	0.11%
		\$496,642	2.17%

Sources: Based on data submitted by the Lake County, Illinois Supervisor of Assessments' Report:
 "Non-Farm Parcels Exceeding \$999,999 in Assessed Valuation.
 2015 numbers not available at time of publication

LAKE COUNTY FOREST PRESERVE DISTRICT

Miscellaneous Information

Incorporated - November, 1958

Form of Government - Special Purpose Unit of Government

Total Acreage - 30,821

Special use facilities:

Brae Loch Golf Course and Banquet Facility - 18 hole public golf course

Countryside Prairie and Traditional Golf Course - 36 hole public golf course

ThunderHawk Golf Course - 18 hole signature public golf course

Independence Grove Forest Preserve - fishing, boating, picnicking, preservation and education center

Adlai E. Stevenson Historic Home - exhibits, self-guided tours

Bonner Heritage Farm - exhibits with the story of Lake County's agricultural roots

Fox River Forest Preserve - boating, fishing and picnicking

Greenbelt Cultural Center - environmental education center

Lake County Discovery Museum - historical preservation

Ryerson Conservation Area - environmental education center

LAKE COUNTY FOREST PRESERVE DISTRICT
 Schedule of Insurance in Force
 January 1, 2016 through December 31, 2016

Coverage	Member Deductible	PDRMA Self-Insured Retention	Limits	Coverage	Member Deductible	PDRMA Self-Insured Retention	Limits
1. PROPERTY				2. Workers Compensation	n/a	\$500,000	Statutory, \$3,500,000 Employers Liability
Property; Buildings and Contents;	\$1,000	\$1,000,000	\$1,000,000,000/occurrence				
Auto Physical Damage	1,000	\$1,000,000	included				
Builders Risk	1,000	\$1,000,000	aggregate for flood	3. Liability			
			\$100,000,000/occurrence/annual	General liability	none	\$500,000	\$21,500,000/occurrence
			aggregate for earth movement	Auto liability	none	\$500,000	\$21,500,000/occurrence
Service Interruption	24 hours	n/a	\$25,000,000 Business Income and extra expense; other sub limits apply, refer to policy	Uninsured/Underinsured	none	\$500,000	\$1,000,000/occurrence
Boiler and Machinery Objects			\$100,000,000 Equipment Breakdown	Motorists			
Property Damage	1,000	\$9,000	Property damage included	Public Officials' Liability	none	\$500,000	\$21,500,000/occurrence
				Employment Practices	none	\$500,000	\$21,500,000/occurrence
Fidelity /Crime/Surety	1,000	\$24,000	\$2,000,000/occurrence	4. Pollution Liability			
Blanket Bond	1,000	\$24,000	\$2,000,000/occurrence	Liability - third party	none	\$25,000	\$5,000,000/occurrence
Seasonal Employees	1,000	\$9,000	\$1,000,000/occurrence	Liability - first party	1,000	\$24,000	\$30,000,000 3 year aggregate