



Insurance

Estimated Average Premium Changes by Insurance Coverage

The following tables illustrates the *estimated* average premium changes by insurance coverage:

Coverage	Estimated % Change
Workers' Compensation	-4.7%
Property	+11.5%
General and Other Liability	+5.5%
Automobile	-0.8%
Overall Weighted Average	+5.4%

* The actual change in premiums for individual locations may be more or less than the average depending on changes in payroll, property values, operations, and vehicles.

Health Insurance	Estimate % Change
Anthem / Kaiser	+10%
Dental / Vision	0%