

**Taurus Insurance & Risk Management Consulting, LLC**  
**Sample Insurance Bid Project**  
**Truck Dealer, LLC**  
**Property & Liability Insurance Proposals**  
**Premium Summary**

Coverage	2019-20 Travelers	2020-21 Travelers	2020-21 Sentry	2020-21 Liberty Mutual
1. Property	70,202	71,253	68,035	301,670
2. Inland Marine: Employee Tools	2,200	Included	Included	Included
3. Commercial General Liability	1,131	1,471	Included	Included
4. Garage Liability	124,011	110,664	147,512	Included
5. Truck Dealers Vehicle Damage	228,085	120,248	119,751	133,150
6. Commercial Umbrella (\$10 M)	21,583	16,662	82,777	Included
7. Cyber	Included	Included	19,100	14,100
8. Crime	34,795	36,180	42,564	42,564
9. Employment Practices	Included in 8.	Included in 8.	Included in 8.	Included in 8.
10. Agent Compensation	Included	40,000	Included	Included
11. Motor Vehicle Record Checks (400)	Included	4,000	Included	Included
12. Auto Transport Co. Operations	105,000	105,000	105,000	Included
<b>Total Premiums</b>	<b>587,007</b>	<b>505,478</b>	<b>584,739</b>	<b>491,484</b>
<b>\$ Difference from Liberty Mutual</b>		<b>+13,994</b>	<b>+93,255</b>	