

ILLINOIS-AMERICAN WATER COMPANY
Docket No. _____
Insurance Expense
Period Reported: 2010

Exhibit No. 16.00
Total Company
Workpaper Reference: _____

Section 285.3170
Schedule C-17
Page 1 of 4
Witness Responsible: Tyler Bensen

Line No.	Year	Name of Carrier	Type of Policy	Coverage	Annual premium	Deductible	Claims
1	Dec-2010	To be determined	Auto Liability		\$ 192,813	\$ -	\$ -
2			Boiler and Machinery	Included in All Risk Property	-	-	-
3			Commercial General Liability		1,852,807	-	-
4			Crime Bond		-	-	-
5			Directors & Officers		200,513	-	-
6			Directors & Officers Side A		-	-	-
7			Employment Practices Liability (EPL)		-	-	-
8			Errors & omissions		15,402	-	-
9			Excess Liability		585,850	-	-
10			Professional Liability	Not applicable	-	-	-
11			Executive Risk	See D&O	-	-	-
12			Fiduciary/Pension Trust Liability		-	-	-
13			Flood	Included in All Risk Property	-	-	-
14			Kidnap, Ransom, & Extortion (K&R)		-	-	-
15			All Risk Property		576,016	-	-
16			Workers Compensation		1,119,335	-	-
17			Travel Accident		-	-	-
18			Casualty Broker Fee		26,397	-	-
19			Employed Lawyer Liability		3,143	-	-
20			Total		<u>\$ 4,572,276</u>		

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Page 2 of 4

Witness Responsible: Tyler Bernsen

Line No.	Year	Name of Carrier	Type of Policy	Coverage	Annual premium	Deductible	Claims
1	Dec-2009	Travelers Insurance Co	Auto Liability	\$1,000,000	\$ 124,862	\$ -	\$ -
2			Boiler and Machinery	Included in All Risk Property	-	-	-
3		Travelers Insurance Co	Commercial General Liability	\$1,000,000	1,264,993	-	-
4		Zurich American	Crime Bond	At least \$5,000,000	2,500	-	-
5		Various	Directors & Officers	At least \$50,000,000	47,877	-	-
6			Directors & Officers Side A	Included above	-	-	-
7		Beazley Insurance Co	Employment Practices Liability (EPL)	\$10,000,000	8,415	-	-
8		Various	Excess Liability	At least \$100,000,000	334,165	-	-
9			Professional Liability	Not applicable	-	-	-
10			Executive Risk	See D&O, Fiduciary, Crime, EPL, K&R	-	-	-
11		Federal Ins Co	Zurich Am Fiduciary/Pension Trust Liability	\$25,000,000	8,760	-	-
12			Flood	Included in All Risk Property	-	-	-
13		Great American Insurance Co	Kidnap, Ransom, & Extortion (K&R)	\$20,000,000	354	-	-
14		Various	All Risk Property	At least \$100,000,000	484,714	-	-
15		Travelers Insurance Co	Workers Compensation	Statutory	1,424,191	-	-
16		Federal Insurance Co	Travel Accident	Various by Employee Classification	352	-	-
17		Travelers Insurance Co	Surety Bond	Collateral for AL, CGL, WC program	2,694	-	-
18		Marsh	Casualty Broker Fee		17,642	-	-
19		Illinois Union Insurance Company	Employed Lawyer Liability		1,982	-	-
20			Total		<u>\$ 3,723,501</u>		

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Section 285.3170

Schedule C-17

Page 3 of 4

Witness Responsible: Tyler Bernsen

Line No.	Year	Name of Carrier	Type of Policy	Coverage	Annual premium	Deductible	Claims
1	Dec-2008	Travelers Insurance Co	Auto Liability	\$1,000,000	\$ 132,013	\$ 500,000	\$ 19
2			Boiler and Machinery	Included in All Risk Property	-	-	-
3		Travelers Insurance Co	Commercial General Liability	\$1,000,000	1,109,414	1,000,000	137
4		Zurich	Crime Bond	At least \$5,000,000	2,384	-	-
5		Various	Directors & Officers	At least \$50,000,000	45,466	-	-
6		Various	Directors & Officers Side A	Included above	702	-	-
7		Beazley	Employment Practices Liability (EPL)	\$10,000,000	8,567	-	-
8		Various	Excess Liability	At least \$100,000,000	326,495	-	-
9			Professional Liability	Not applicable	-	-	-
10			Executive Risk	See D&O, Fiduciary, Crime, EPL, K&R	-	-	-
11		Chubb; Zurich	Fiduciary/Pension Trust Liability	\$25,000,000	8,860	-	-
12			Flood	Included in All Risk Property	-	-	-
13		Great American	Kidnap, Ransom, & Extortion (K&R)	\$20,000,000	305	-	-
14		Various	All Risk Property	At least \$100,000,000	383,523	#	38
15		Travelers Insurance Co	Workers Compensation	Statutory	1,771,005	500,000	84
16		Chubb; Zurich	Travel Accident	Various by Employee Classification	1,056	-	-
17		CNA Insurance Cos	Surety Bond	Collateral for AL, CGL, WC program	2,535	-	-
18		Marsh	Casualty Broker Fee		17,380	-	-
19		ACE	Employed Lawyer Liability		1,888	-	-
20			Total		<u>\$ 3,811,591</u>		
21							
22		#	At least \$25,000 dependent upon reason for claim				

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Page 4 of 4

Witness Responsible: Tyler Bernsen

Line No.	Year	Name of Carrier	Type of Policy	Coverage	Annual premium	Deductible	Claims	
1	Dec-2007	Travelers Insurance Co	Auto Liability	\$1,000,000	\$ 162,193	\$ 500,000	\$ 7	
2			Boiler and Machinery	Included in All Risk Property	-	-	-	
3		Travelers Insurance Co	Commercial General Liability	\$1,000,000	1,276,548	1,000,000	106	
4		Zurich	Crime Bond	At least \$5,000,000	5,545	-	-	
5		Federal Insurance Co	Directors & Officers	At least \$5,000,000	4,987	-	-	
6			Directors & Officers Excess	Included above	-	-	-	
7		Beazley	Employment Practices Liability	At least \$5,000,000	10,388	-	-	
8		AXA & various insurers	Excess Liability	At least \$100,000,000	406,102	-	-	
9			Professional Liability	Included in All Risk Property	-	-	-	
10			Executive Risk	See D&O, Fiduciary, Crime, EPL, K&R	11,031	-	-	
11		Chubb; Zurich	Fiduciary/Pension Trust Liability	\$25,000,000	-	-	-	
12			Flood	Included in All Risk Property	-	-	-	
13		Great American Insurance Co	Kidnap, Ransom, & Extortion	At least \$5,000,000	1,061	-	-	
14		AIIG & various insurers	All Risk Property	At least \$100,000,000	459,951	#	79	
15		Travelers Insurance Co	Workers Compensation	Statutory	2,003,317	500,000	77	
16		Federal Insurance Co	Travel Accident	Various by Employee Classification	Prepaid in 2005	-	-	
17		CNA Insurance Cos	Surety Bond	Collateral for AL, CGL, WC program	2,948	-	-	
18			Total		<u>\$ 4,344,071</u>			
19								
20		#	At least \$25,000 dependent upon reason for claim					