

Premium Summary

	Renewal 12/31/23-24	Renewal 12/31/24-25	% Change
Exposures			
Total Insured Property Values (Buildings, Business Personal Property, Business Income, EDP, fleet lot and equip.)	\$538,273,608	\$618,338,905	14.87%
Full Time Employees	1,074	1,126	4.84%
Full Time Police	318	326	2.52%
Vehicles	656	674	2.74%
Workers Comp - Payroll Estimates	\$105,333,411	\$127,263,995	20.82%
Net Total Expenditures	\$560,013,171	\$693,758,238	23.88%
Premiums / Rates			
Property / Boiler (Chubb) excl TRIA	\$773,891	\$928,778	20.01%
Avg. Rate to Values (per \$100)	0.144	0.150	4.47%
Fine Arts (Hanover) excl TRIA	\$8,062	\$8,546	6.00%
Cyber (AIG) (\$5M limit)	\$116,001	\$109,659	-5.47%
Excess Cyber Liability (\$5M excess \$5M)	\$93,186	\$86,488	-7.19%
Crime (Travelers)	\$9,817	\$9,428	-3.96%
UAL (Drone) Liability (AAIC)	\$2,815	\$1,970	-30.02%
General Liability/Law Enforcement etal incl Auto (Safety National renewal) excl TRIA	\$366,019	\$412,000	12.56%
Avg. Rate to Expenditures (Per \$1,000)	\$0.65	\$0.59	-9.14%
Primary Excess	Incl in GL	Incl in GL	n/a

Premium Summary Cont.

1st Layer Excess \$5M xs \$5M (Arch) Expiring - HIC \$5M excl LEL, Kinsale \$5M LEL*	\$231,512	\$375,000	61.98%
2nd Layer Excess \$5M xs \$10M (HDI Global)	\$137,332	\$196,925	43.39%
3rd Layer Excess \$5M xs \$15M (Allied World)	\$123,750	\$176,500	42.63%
4th Layer Excess \$5M x \$20M (StarStone)	\$110,000	\$155,000	40.91%
5th Layer Excess \$10M x \$25M (Great American)	\$150,000	\$208,500	39.00%
Excess Workers' Compensation (Safety National) (\$5M Limits in 2024) (SIR: \$1M Police and Fire, \$675K All Other)	\$358,882	\$405,209	12.91%
Avg. Rate per Payroll (Per \$100)	\$3.41	\$3.18	-6.55%
Special Event Liquor Liability	\$660	\$716	8.48%
Service Fee	\$45,000	\$45,000	0.00%
Total Estimated Annual Cost	<u>\$2,526,931</u>	<u>\$3,119,723</u>	23.46%

*Homesite Insurance Company - \$144,043; Kinsale - \$87,469