

Premium Summary

Expiring	Expiring 12/31/24-25	Renewal	Renewal 12/31/25-26	% Change
Exposures		Exposures		
Total Insured Property Values (Buildings, Business Personal Property, Business Income, EDP, fleet lot and equip.)	\$618,338,905	Total Insured Property Values (Buildings, Business Personal Property, Business Income, EDP, fleet lot and equip.)	\$606,244,095	-1.96%
Full Time Employees	1,126	Full Time Employees	1,326	17.76%
Full Time Police	326	Full Time Police	339	3.99%
Vehicles	615	Vehicles	634	3.09%
Drones	8	Drones	12	50.00%
Workers Comp - Payroll Estimates	\$127,263,995	Workers Comp - Payroll Estimates	\$134,845,107	5.96%
Net Total Expenditures	\$693,758,238	Net Total Expenditures	\$596,088,959	-14.08%
Limits Summary		Limits Summary		
General Liability (including EBL)	\$35,000,000	General Liability (including EBL)	\$35,000,000	
Automobile Liability	\$35,000,000	Automobile Liability	\$35,000,000	
Public Officials Liability (including EPL)	\$35,000,000	Public Officials Liability (including EPL)	\$35,000,000	
Law Enforcement Liability	\$35,000,000	Law Enforcement Liability	\$35,000,000	
Workers Compensation	Statutory	Workers Compensation	Statutory	
Employers Liability	\$5,000,000	Employers Liability	\$5,000,000	
Property	\$618,338,905	Property	\$606,244,095	
Auto Physical Damage	\$2,500,000	Auto Physical Damage	\$2,500,000	
S.I.R. Summary		S.I.R. Summary		
General Liability (including EBL)	\$2,000,000	General Liability (including EBL)	\$2,000,000	
Automobile Liability	\$2,000,000	Automobile Liability	\$2,000,000	
Public Officials Liability (including EPL)	\$2,000,000	Public Officials Liability (including EPL)	\$2,000,000	
Law Enforcement Liability	\$2,000,000	Law Enforcement Liability	\$2,000,000	
Employers Liability	\$675,000	Employers Liability	\$675,000	
Employers Liability - Police & Fire	\$1,000,000	Employers Liability - Police & Fire	\$1,000,000	
Property	\$50,000	Property	\$50,000	
Auto Physical Damage	\$100,000	Auto Physical Damage	\$100,000	

Premium Summary Cont.

Premiums / Rates		Premiums / Rates	
Property / Boiler (Chubb) excl TRIA	\$934,872	Property / Boiler (Chubb) excl TRIA	\$790,000
Avg. Rate to Values (per \$100)	0.151	Avg. Rate to Values (per \$100)	0.130
Fine Arts (Hanover) excl TRIA	\$8,546	Fine Arts (Hanover) excl TRIA	\$8,546
Cyber (AIG) (\$5M limit)	\$109,659	Cyber (AIG) (\$5M limit)	\$117,209
Excess Cyber Liability (\$5M excess \$5M)	\$86,488	Excess Cyber Liability (\$5M excess \$5M)	\$92,596
Crime (Travelers)	\$9,428	Crime (Travelers)	\$8,058
UAL (Drone) Liability (AAIC)	\$1,970	UAL (Drone) Liability (AAIC)	\$4,347
Avg. Rate per Drone	\$246	Avg. Rate per Drone	\$362
General Liability/Law Enforcement etal incl Auto (Safety National renewal) excl TRIA	\$412,779	General Liability/Law Enforcement etal incl Auto (Safety National renewal) excl TRIA	\$464,276
Avg. Rate to Expenditures (Per \$1,000)	\$0.59	Avg. Rate to Expenditures (Per \$1,000)	\$0.78
1st Layer Excess \$5M xs \$5M (Arch)	\$375,000		
2nd Layer Excess \$5M xs \$10M (HDI Global)	\$196,925	1st Layer Excess \$10M xs \$5M (Obsidian)	\$515,000
3rd Layer Excess \$5M xs \$15M (Allied World)	\$176,500	2nd Layer \$5M xs \$15M (VSIC)	\$176,000
4th Layer Excess \$5M x \$20M (StarStone)	\$155,000	3rd Layer Excess \$5M x \$20M (AWAC)	\$160,000
5th Layer Excess \$10M x \$25M (Great American)	\$208,500	4th Layer Excess \$10M x \$25M (Great American)	\$222,864
Excess Workers' Compensation (Safety National)(\$5M Limits in 2024)	\$405,209	Excess Workers' Compensation (Safety National)(\$5M Limits in 2024)	\$404,535
(SIR: \$1M Police and Fire, \$675K All Other)		(SIR: \$1M Police and Fire, \$675K All Other)	
Avg. Rate per Payroll (Per \$100)	\$3.18	Avg. Rate per Payroll (Per \$100)	\$3.00

Premium Summary Cont.

Premiums / Rates		Premiums / Rates		
Surplus Lines Tax	\$31,981	Surplus Lines Tax	\$30,125	-5.80%
Special Event Liquor Liability	\$716	Special Event Liquor Liability	\$466	-34.92%
Risk Management Services Fee	\$45,000	Risk Management Services Fee	\$45,000	0.00%
Total Estimated Annual Cost	<u>\$3,158,573</u>	Total Estimated Annual Cost	<u>\$3,039,022</u>	-3.78%