

City of Aurora, IL

Marketplace Review

We approached the following carriers in an effort to provide the most comprehensive and cost effective insurance program.

INSURANCE COMPANY	LINE OF COVERAGE	RESPONSE	PREMIUM*
Allied World National Assurance Company	Excess Liability - \$10,000,000 xs \$2,000,000 SIR	Recommended Quote	\$113,520.00
StarStone National Insurance Company (formerly known as Torus National Insurance Company)	Excess Liability - \$15,000,000 xs \$12,000,000	Recommended Quote	\$60,140.00
Endurance American Insurance Company	Excess Liability - \$10,000,000 xs \$25,000,000	Recommended Quote	\$20,000.00
Illinois National Insurance Company	Cyber Liability - \$1,000,000	Recommended Quote Option #1 as expiring	\$17,500.00
Old Republic Insurance Group	Excess Liability - \$10,000,000 xs \$2,000,000 SIR	Declined to Quote - Pricing not Competitive	
Hudson Insurance Company	Excess Liability - \$10,000,000 xs \$2,000,000 SIR	Declined to Quote - Pricing not Competitive	
Trident Public Risk Solutions	Excess Liability - \$10,000,000 xs \$2,000,000 SIR	Declined to Quote - Pricing not Competitive	
Safety National Casualty Company	Excess Liability - \$10,000,000 xs \$2,000,000 SIR	Indication Provided- Pricing not Competitive	\$116,000.00

*The premium do NOT include TRIA coverage. TRIA coverage is available for additional premium.

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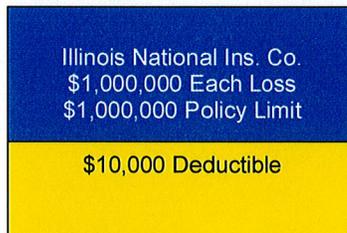
Location Schedule

LINE OF COVERAGE	LOC # / BLDG #	LOCATION ADDRESS
All Lines of Coverage included in this proposal	1/1	44 East Downer Place Aurora, IL 60507-2067

Program Structure



General Liability, Auto Liability, Law Enforcement Liability, Employment Practices Liability, Public Officials Liability, Public Crisis Communication & Public Crisis Response



Cyber Liability Claims Made
Retroactive Date: 07/01/2006

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Premium Summary

The estimated program cost for the options are outlined in the following table:

LINE OF COVERAGE		EXPIRING PROGRAM		PROPOSED PROGRAM	
		CARRIER	EXPIRING COST	CARRIER	ESTIMATED COST
Excess Liability - \$10,000,000 xs \$2,000,000 SIR	Premium Estimated Cost Annualized Cost TRIA Premium	National Casualty Company (Nationwide Mutual Insurance Company)	\$118,620.00 \$118,620.00	Allied World National Assurance Company (Allied World Assurance Group)	\$113,849.00 \$113,849.00
Excess Liability - \$15,000,000 xs \$12,000,000	Premium Estimated Cost Annualized Cost TRIA Premium	Torus National Insurance Company	\$60,500.00 \$60,500.00	StarStone National Insurance Company (formerly known as Torus National Insurance Company) (StarStone Specialty Group (Formerly known as Torus Specialty Group))	Included \$60,640.00 \$60,640.00 Included
Excess Liability - \$10,000,000 xs \$25,000,000	Premium Estimated Cost Annualized Cost TRIA Premium	Endurance American Insurance Company (Endurance Specialty Insurance Ltd.)	\$20,400.00 \$20,400.00	Endurance American Insurance Company (Endurance Specialty Insurance Ltd.)	\$20,400.00 \$20,400.00
Cyber Liability	Premium Estimated Cost Annualized Cost TRIA Premium	Illinois National Insurance Company	\$17,500.00 \$17,500.00	Illinois National Insurance Company	Included \$17,500.00 \$17,500.00 Included
AJG Fee			\$17,000.00		Included \$17,000.00
Total Estimated Program Cost			\$234,020.00		\$229,389.00

Quote from StarStone National Insurance Company (formerly known as Torus National Insurance Company) (StarStone Specialty Group (Formerly known as Torus Specialty Group)) is valid until 11/20/2016
 Quote from Endurance American Insurance Company (Endurance Specialty Insurance Ltd.) is valid until 12/31/2016
 Quote from Allied World National Assurance Company (Allied World Assurance Group) is valid until 12/30/2016
 Quote from Illinois National Insurance Company is valid until 12/30/2016

Gallagher is responsible for the placement of the following lines of coverage:
Excess Liability - \$10,000,000 xs \$2,000,000 SIR
Excess Liability - \$15,000,000 xs \$12,000,000
Excess Liability - \$10,000,000 xs \$25,000,000
Cyber Liability

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.

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Insurance Company Ratings and Admitted Status

PROPOSED INSURANCE COMPANIES	A.M. BEST'S RATING	ADMITTED / NON-ADMITTED
Allied World National Assurance Company	A XV	Admitted
Endurance American Insurance Company	A XV	Admitted
StarStone National Insurance Company (formerly known as Torus National Insurance Company)	A- XI	Admitted
Illinois National Insurance Company	A XV	Admitted

If the above indicated coverage is placed with a Non-Admitted Carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. As such, this carrier is not subject to the same regulations which apply to an admitted carrier nor do they participate in any insurance guarantee fund applicable in that state.

*The above A.M. Best Rating was verified on the date the proposal document was created.

Guide to Best Ratings Rating Levels and Categories

LEVEL	CATEGORY	Financial Size Categories (In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)			
A++, A+	Superior				
A, A-	Excellent	FSC I	Up to 1,000	FSC IX	250,000 to 500,000
B++, B+	Good	FSC II	1,000 to 2,000	FSC X	500,000 to 750,000
B, B-	Fair	FSC III	2,000 to 5,000	FSC XI	750,000 to 1,00,000
C++, C+	Marginal	FSC IV	5,000 to 10,000	FSC XII	1,000,000 to 1,250,000
C, C-	Weak	FSC V	10,000 to 25,000	FSC XIII	1,250,000 to 1,500,000
D	Poor	FSC VI	25,000 to 50,000	FSC XIV	1,500,000 to 2,000,000
E	Under Regulatory Supervision	FSC VII	50,000 to 100,000	FSC XV	2,000,000 or more
F	In Liquidation	FSC VIII	100,000 to 250,000		
S	Suspended				

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