

Executive Summary

On June 1, 2024, DuPage County entered an insurance brokerage and/or risk management contract with Alliant Insurance Services, Inc., which is effective until May 31, 2027. Through this contract, Alliant is charged with administering marketing and placement services for the lines of insurance included in this proposal.

Current State of the Insurance Marketplace and Marketing Strategy

In 2025, we continue to experience a hardening insurance market across all lines of coverage, especially in healthcare and specifically skilled nursing. The markets who write insurance coverage in this sector are limited due to increased claims frequency and severity with case settlements increasing dramatically across the country. We approached nine carriers and were unsuccessful in obtaining terms competitive with the county's current program.

DuPage Care Center

DuPage County has been a member of the Trinity Risk Solutions (TRS) risk retention group for many years. The risk retention group, 100% owned by its members, provides not only insurance, but also a way to reduce total cost of risk through robust risk management services to keep losses from occurring, and claims experts who specialize in nursing home claims in order to keep losses that do happen to a minimum. Further, each member of the risk purchasing group maintains an equity component through which 100% of all underwriting and investment income is allocated back to the members. The program continues to offer not only broad insurance coverage, but the benefits of services the county has come to rely upon over the years.

For the renewal effective January 1, 2026, TRS continues to offer renewal terms at the same as expiring deductible of \$150,000 per occurrence with a \$250,000 corridor deductible.

The Premium Summary section of this proposal shows the breakdown of the premium and equity components of the expiring and renewal programs. For the 2026 policy term, the TRS Board voted to move forward with a flat renewal for accounts without increased losses. They also postponed the 2nd year collection of the Surplus Strengthening plan.

On page 22 you will find a copy of the TRS equity statement of the program through 12/31/2024. This shows the history of the equity and distributions to DuPage Care Center since the inception of the program. At year-end 2024, the care center's current equity in the program is \$314,991. This statement will be updated for year end 2025 around the end of the first quarter of 2025, once all results are in through year end.

Marketing Summary

Carrier	Response
Convalescent Center - General and Professional Liability - Effective January 1, 2026	
IPMG/ Trinity RRG	Incumbent - Quoted per expiring terms and conditions
Munich Re	Declined, unable to provide current retro-date
Tango Specialty	Declined, unable to compete with pricing
TDC	Declined, already an insurer on the program
Bowhead	Declined, unable to compete with pricing
Ironshore	Declined, unable to provide current retro-date
Great American	Declined, unable to provide current retro-date
Applied	Declined, unable to provide current retro-date
Berkshire	Declined, unable to provide current retro-date
CNA	Declined, unable to compete with pricing

Premium Summary

Carrier	Trinity Risk Solutions 1/1/2022 to 1/1/2023	Trinity Risk Solutions 1/1/2023 to 1/1/2024	Trinity Risk Solutions 1/1/2024 to 1/1/2025	Renewal Trinity Risk Solutions 1/1/2025 to 1/1/2026	Renewal Trinity Risk Solutions 1/1/2026 to 1/1/2027
AM Best Rating					
Reinsurers: Lloyds of London (primary)	A XV	A XV	A XV	A XV	A - XV
The Doctors Company (umbrella)	A XV	A XV	A XV	A XV	A XV
Deductible per Occurrence	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
Aggregate Deductible (Aggregate does not apply to communicable disease claims)	\$600,000	\$600,000	\$600,000	\$600,000	\$600,000
Corridor Deductible	\$250,000	\$250,000 per claim	\$250,000 per claim	\$250,000 per claim	\$250,000 per claim
Aggregate Corridor Deductible	\$250,000	\$500,000 Aggregate	\$500,000 Aggregate	\$500,000 Aggregate	\$500,000 Aggregate
General Liability Limits	Claims Made	Claims Made	Claims Made	Claims Made	Claims Made
Per Occurrence	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Annual Aggregate	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000
Employee Benefit Liability	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
GL Pandemic Disease/Virus:	\$100,000 per occ \$300,000 Aggregate	\$100,000 per occ \$300,000 Aggregate	\$100,000 per occ \$300,000 Aggregate	\$100,000 per occ \$300,000 Aggregate	\$100,000 per occ \$300,000 Aggregate
Nursing Home Professional Liability Limits					
Each Medical Incident	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Aggregate	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000
PL Pandemic Disease/Virus:	\$100,000 per occ \$300,000 Aggregate	\$100,000 per occ \$300,000 Aggregate	\$100,000 per occ \$300,000 Aggregate	\$100,000 per occ \$300,000 Aggregate	\$100,000 per occ \$300,000 Aggregate
Buffer Layer Limit (shared)	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Rating Basis - beds	326	326	260	260	260
Retro Date	12/1/2002	12/1/2002	12/1/2002	12/1/2002	12/1/2002
Total Premium/Program Costs:					
Primary GL/Nursing Professional	\$249,316	\$214,385	\$186,753	\$220,185	\$222,129
buffer layer (\$1,000,000)	\$34,206	\$37,627	\$37,627	\$43,271	\$48,464
Premium Taxes	included	included	included	included	included
Risk management/misc services	\$9,276	\$8,721	\$8,914	\$9,609	\$7,703
Annual Premium	\$292,798	\$260,733	\$233,294	\$273,065	\$278,296
Risk Adjusted Surplus	\$38,405	n/a	\$1,000	\$17,471	n/a
Total - Premium and risk adjusted surplus:	\$331,203	\$260,733	\$234,294	\$290,536	\$278,296
Short Term Capital Strengthening pay-in	n/a in 2022	\$82,028	n/a in 2024	n/a in 2025	n/a in 2026
Total amount due	\$331,203	\$342,761	\$234,294	\$290,536	\$278,296
Estimated Long-term Capital Due:				\$34,942 over the next 2 years	