

Premium Summary and Comparison

Line of Coverage	Expiring Premium Effective 12/1/2024-2025	Incumbent Renewal Effective 12/1/2025 -2026 Safety National Excess Liability and Workers Comp	Renewal Premium Effective 12/1/2025-2026 Obsidian Excess Liability and Arch Workers Compensation	Renewal Premium Effective 12/1/2025-2026 Obsidian Excess Liability and Midwest Employers Workers Compensation
Property Insurance				
\$350,000,000 Limit, \$500,000 Deductible - Chubb	\$ 398,336	\$ 397,747	\$ 397,747	\$ 397,747
Excess Workers Compensation				
\$2,000,000 Employers Liability Limit				
\$2,000,000 SIR - Safety National	\$ 217,021	\$ 202,996		
\$2,000,000 Employers Liability Limit				
\$2,000,000 SIR - Arch			\$ 179,628	
\$1,000,000 Employers Liability Limit				
\$2,000,000 SIR - Midwest Employers				\$ 192,138
Excess Liability Including GL, EBL, AU, POL, EPL, and LEL				
\$5,000,000 primary - excess \$2,000,000 SIR - Safety National	\$ 353,744	\$ 453,693		
\$5,000,000 excess \$5,000,000 primary insurance - Upland Specialty	\$ 309,585	\$ 336,505		
\$10,000,000 excess \$10,000,000 Excess Liability - Metis/Obsidian	\$ 207,080	\$ 258,850		
Premium Subtotal -	\$ 870,409	\$ 1,049,048	\$ -	\$ -
Excess Liability Including GL, EBL, AU, POL, EPL, and LEL				
\$5,000,000 primary - excess \$2,000,000 SIR - Obsidian			\$ 376,368	\$ 376,368
\$5,000,000 excess \$5,000,000 primary insurance - Upland Specialty			\$ 325,116	\$ 325,116
\$10,000,000 excess \$10,000,000 Excess Liability - AWAC			Not Quoting	Not Quoting
\$10,000,000 excess \$10,000,000 Excess Liability - Alternative for Obsidian Option (Indication Only)			\$ 400,000	\$ 400,000
Premium Subtotal -			\$ 1,101,484	\$ 1,101,484
Employment Practices Liability				
\$2,000,000 Limit, \$150,000 retention National Casualty	\$ 47,917	\$ 47,437	\$ 47,437	\$ 47,437
Environmental - Underground Storage Tanks				
\$1,000,000 limit - Liberty	\$ 16,431	\$ 17,482	\$ 17,482	\$ 17,482
Environmental - Professional Liability - Admiral	\$ 2,547	\$ 2,604	\$ 2,604	\$ 2,604
Veterinarian Professional Liability - Evanston	\$ 4,282	\$ 4,368	\$ 4,368	\$ 4,368
Travel Accident - Chubb				
County Volunteers	\$ 4,291	\$ 4,291	\$ 4,291	\$ 4,291
Ride-Along	\$ 2,942	\$ 2,942	\$ 2,942	\$ 2,942
D&O - Workforce Board - Chubb	\$ 1,004	\$ 1,004	\$ 1,004	\$ 1,004
Adopt a Highway	\$ 2,500	\$ 2,625	\$ 2,625	\$ 2,625
Auto Physical Damage - Animal Services Van - National Indemnity	\$ 11,624	\$ 12,205	\$ 12,205	\$ 12,205
Crime - Liberty				
DuPage County Community Services (money mgt program) 1-year policy	\$ 316	\$ 316	\$ 316	\$ 316
DuPage County, IL 3-year policy	\$ 21,619	\$ 21,619	\$ 21,619	\$ 21,619
Office of the Circuit Court 3-year policy	\$ 6,583	\$ 6,583	\$ 6,583	\$ 6,583
Dupage County Health Department 3-year policy	\$ 3,247	\$ 3,247	\$ 3,247	\$ 3,247
DuPage County Insurance Premium Total				
	\$ 1,611,069	\$ 1,776,514	\$ 1,805,582	\$ 1,818,092
Cyber Liability				
	Expiring Premium Coalition 12/1/2024 - 2025	Renewal Premium Coalition 12/12025-2025	Renewal Premium Coalition 12/12025-2025	Renewal Premium Coalition 12/12025-2025
Liability Limit \$3,000,000	\$ 143,413	\$ 137,191	\$ 137,191	\$ 137,191
Retention \$250,000				