

**City of Clearwater
2025 Property Renewal Comparison**

Coverage	24-25 APPROVED	24-25 ACTUAL	25-26 RENEWAL	Difference	% Change
Property	\$5,663,000	\$5,400,733	\$4,900,000	(500,733)	-9.27%
Equipment Breakdown – Boiler and Machinery	98,000	97,933	93,000	(4,933)	-5.04%
Inland Marine - Bridges	193,600	191,040	230,000	38,960	20.39%
Property/Liability Standalone Terrorism	32,900	32,870	26,500	(6,370)	-19.38%
Property Terrorism - NCBR	32,500	32,250	25,500	(6,750)	-20.93%
TOTAL	\$6,020,000	\$5,754,826	\$5,275,000	(479,826)	-8.34%