City of Clearwater October 1, 2024 Excess Insurance Renewal

Below is a premium summary comparison of the City's October 2024 estimated renewal premium results compared to 2023 expiring programs.

LINE OF COVERAGE	23-24 PREMIUM (expiring)	24-25 PREMIUM	% Change
Excess Liability Package (Ambridge) (General Liability, Auto, Law Enforcement, EPLI, Public Officials)	\$549,088	\$632,825*	+15.25%
Excess Workers' Compensation (Safety National)	\$495,815	\$546,399	+10.20%
Marina Operators Legal Liability (Great American Insurance Co.)	\$56,960	\$75,000*	+31.67%
Total	\$1,101,863	\$1,254,224*	+13.83%

^{*}Estimated pending final negotiation.