

City of Clearwater
October 1, 2025
Excess Insurance Renewal

Below is a premium summary comparison of the City's October 2025 estimated renewal premium results compared to October 2024 expiring programs.

LINE OF COVERAGE	24-25 PREMIUM (expiring)	25-26 PREMIUM	% Change
Excess Liability Package (Ambridge) <i>(General Liability, Auto, Law Enforcement, EPLI, Public Officials, and Auto/Mobile Equipment (Over- the-Road coverage only)</i>	\$574,750	\$595,925	+3.68%
Excess Workers' Compensation (Safety National)	\$546,399	\$587,746	+7.57%
Marina Operators Legal Liability (Great American Insurance Co.)	\$56,641	\$54,851	+0.38%
Total	\$1,175,790	\$1,238,522	+5.34%