

Premium Summary and Comparison

Policy Term	2025-26 Expiring Premium	2026-27 Trident \$100K Deductible Option	2026-27 Safety National Self-Insured Option
Total GL & Auto Liability Limits Proposed	\$10M	\$5M	\$5M
General Liability	\$169,185	\$175,948	\$778,284
Public Officials' Liability	\$66,465	\$ 69,124	
Employment Practices Liability	\$193,856	\$201,608	
Law Enforcement Professional Liability	\$144,053	\$142,435	
Auto Liability	\$253,861	\$272,888	
Auto Physical Damage	\$207,698	\$263,733	\$95,357
Excess Liability	(\$9M) \$226,955	(\$4M) \$183,316	(\$4M) Included
Property	\$208,222	\$208,242	\$167,526
Equipment Breakdown	\$6,996	\$7,347	
Inland Marine (Equipment)	\$19,079	\$21,054	\$32,115
Drone Liability	\$5,319	\$5,254	\$5,254
Crime	\$4,331	\$4,331	\$4,331
Cyber Liability (\$2M)	\$33,681	\$36,597	\$36,597
Terrorism and Active Assailant	\$19,578	\$25,015	\$25,015
Program Total (excluding Work Comp)	\$1,559,279	\$1,616,892	\$1,144,479
Workers' Compensation	~\$148,000 (Not brokered thru Marsh McLennan)	~\$148,000 (estimated)	\$144,817
Third Party Claims Administrator- Casualty and Physical Damage	N/A	N/A	\$30,000
TPA Claims Admin. – Work Comp	Unknown	Unknown	\$12,000
Program Total (incl. Work Comp & TPA Fee)	~ \$1,707,279	~ \$1,764,892	\$1,331,296
Marsh McLennan Broker Fee	\$80,000	\$80,000	\$100,000*
TOTAL ANNUAL PAYABLE	~ \$1,787,279	~ \$1,844,892	\$1,331,296