

Attachment 1

MARIN MUNICIPAL WATER DISTRICT 7/1/2025-2026 INSURANCE PROGRAM PREMIUM SUMMARY

LINE OF COVERAGE / LIMITS	LIMITS	SIR / DEDUCTIBLE	INSURANCE COMPANY	24/25 EXPIRING PREMIUM	25/26 RENEWAL QUOTES
Liability - 1st Layer	\$10,000,000	\$500,000 SIR	ANML/ Great American/ StarStone	\$ 659,846	\$ 713,311
Excess Liability - 2nd Layer	\$5,000,000	\$5M Underlying	Starstone Specialty	\$ 161,023	\$ 174,271
Excess Liability - 3rd Layer	\$10,000,000	\$15M Underlying	Berkley/ Gemini Ins. Co.	\$ 143,856	\$ 155,692
Excess Workers' Compensation	Statutory Workers Compensation Limits \$1,000,000	\$750,000 Each Accident \$750,000 Disease, Each Employee \$1,500,000 Vanpooling \$1,500,000 Presumptive Claims	Arch Insurance Company	\$ 105,075	\$ 114,806
Property	\$200,000,000 Per Occurrence Full Total Insured Value (TIV) = \$533,730,459	\$1M	Alliant Property Ins. Program (APIP)	\$ 659,588	\$ 623,048
Inland Marine - Equipment and Auto Physical Damage	Per Scheduled Values of \$11,451,475	\$25,000 Ded	Hanover	\$ 33,966	\$ 36,109
Aviation Unmanned Aircraft Systems (UAS) Drone Liability and Physical Damage	\$1,000,000 Per Schedule - \$16,020 Total Insured Value for PD	10% In Motion 10% Not in Motion	American Alternative Ins National Indemnity Co Tokio Marine America Ins	\$ 3,264	\$ 3,187
Cyber	\$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000	\$50,000 Each Claim	Cowbell Underwriting Managers/ Obsidian Specialty Ins. Co.	\$ 28,570	\$ 29,016
Pollution	\$1,000,000 \$500,000	\$25,000 Ded	Indian Harbor Insurance Company	\$ 20,896	\$ 21,023
Crime	\$3,000,000	\$2,500 Ded	National Union Fire Insurance Co	\$ 4,087	\$ 4,302
Total				\$ 1,820,171	\$ 1,874,764