

PREMIUM SUMMARY

PREMIUMS WITH LEAGUE OF MN CITIES

Line of Business	Effective Dates	League of MN Cities Premium
Liquor Liability	10/01/2022 – 10/01/2023	\$7,264
Workers Compensation	01/01/2022 – 01/01/2023	\$350,797
Workers Compensation (RENEWAL)	01/01/2023 – 01/01/2024	\$378,918

OPTIONAL QUOTES

Company	Premium
Illinois Casualty Company – Liquor Liability	\$2,771
BITCO – Workers Compensation	\$230,053

Note: If coverage is not bound by the proposed effective date, premium, coverage, and terms are subject to change.

DIFFERENCES FROM LEAGUE OF MN CITIES

Liquor Liability	LMCIT	Illinois Casualty
Limits – Per Occurrence	\$1,000,000	\$1,000,000
Limits – Policy Annual Aggregate	\$1,000,000	No Aggregate Limit

Workers Compensation	LMCIT	BITCO
Employers Liability Limit – Each Accident	\$1,500,000	\$2,000,000
Employers Liability Limit – Policy Limit	No Policy Limit	\$2,000,000
Employers Liability Limit – Disease Each Employee	\$1,500,000	\$2,000,000
Deductible per Claim	\$5,000	NONE

NOTES

- The League of MN Cities’ Excess Liability/Umbrella policy **will not extend** over Illinois Casualty or BITCO
- BITCO combines codes 9410 (Municipal Employees) and 9411 (Elected Officials) into one code
- Once the City of Marshall leaves LMCIT on the work comp, they are not able to come back for 3 years.