

PROPOSAL

CITY OF ST HELENS

Presented on: June 9, 2025
Presented by: Chris A Iverson



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INSURANCE SOLUTIONS



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PREMIUM COMPARISON

LINES OF BUSINESS	EXPIRING	RENEWAL
General Liability	\$348,271.87	\$346,588.75
Auto	\$83,283.31	\$89,490.11
Property	\$227,818.45	\$264,098.53
Excess Quake	\$15,000	\$15,750
Excess Flood	\$2,500	\$2,625
Excess Crime	\$1,224	\$1,347
Total Premium	\$678,097.64	\$ 719,899.39

Midterm Endorsements:

EFF 7/1/24 Delete 2019 Dodge Durango #5193 & Add 2024 Dodge Durango #0430

EFF 7/1/24 Add 2019 Dodge Durango #5558

EFF 8/5/24 Add 2024 Ford F150 #6520

EFF 10/21/24 Add 2024 Chev Silverado #1137

EFF11/7/24 Delete 2019 Dodge #5191, Add 2024 Dodge #7510

EFF 1/6/25 Add 2024 Dodge Durango #7509

EFF 2/7/25 Add 2024 Dodge #7512 & 2024 Dodge #7511

EFF 3/5/25 Delete Loc 18 – Old Pump Station 1, Add Loc 50 New Pump Station 1

LINES OF BUSINESS	EXPIRING	RENEWAL
Workers Compensation	\$116,919.10	\$108,217.58
Total Premium	\$116,919.10	\$ 108,217.58

24-25 Experience Mod = 1.16

25-26 Experience Mod = 0.95

LINES OF BUSINESS	EXPIRING	RENEWAL
Cyber Liability	\$26,528	\$25,865
Taxes & Fees	\$1,847.74	\$1,934.50
Total Premium	\$28,375.74	\$ 27,799.80