ATTACHMENT A

City of Olathe Property and Casualty Insurance		RECOMMENDED 2024 - 2025	
only of older is roperty and ousdary insurance	2023- 2024 Expiring	Chubb property Old Republic liablity \$350k SIR	% Change
Coverage			
Property	Federal Insurance Company (Chubb)	Federal Insurance Company (Chubb)	% Change
Premium	\$559,568	\$657,608	17.5%
Loss Limit Total Insured Valued (TIV)	\$200,000,000 \$431,432,825	\$200,000,000 \$467,513,948	8.4%
Average Rate/\$100 TIV	\$0.1297	\$0.1407	8.5%
Building & Contents	\$401,468,220	\$442,257,772 Clairborne Locations	10.2%
*Actual Cash Value - Building and Business Personal Property Building - Actual Cash Value (Ensor Museum)	\$751,944	\$793,442	5.5%
Contents- Actual Cash Value (Ensor Museum) Extra Expense	\$338,000 \$2,500,000	\$104,797 \$2,500,000	-69.0% 0.0%
Business Income (Blanket Limit) Sport Field Lights	\$0 \$1,901,300	\$1,000,000 \$1,901,300	0.0%
Traffic Signals Fine Arts Electronic Data Processing Property	\$10,244,000 \$1,391,288	\$16,686,588 \$1,391,288	62.9% 0.0%
Valuable Papers	\$777,000 \$1,000,000 \$5,000,000	\$777,000 \$1,000,000	0.0% 0.0%
Flood Limit (Varies - Please Reference Quote) Earthquake Limit	\$10,000,000	\$5,000,000 \$10,000,000	
Deductibles All Other Perils	\$50,000	\$50,000	
Wind/Hail Deductible Wind/Hail Deductible - (Water Plant #2)	1%/\$100K Min N/A	1%/\$100K Min 1%/\$250K Min	
Flood Deductible (Varies -Please Reference Quote) Earthquake Deductible	\$50,000 \$50,000	\$50,000 \$50,000	
	Federal Insurance Company	Federal Insurance Company	
Inland Marine	(Chubb)	(Chubb)	% Change
Premium Limits of Insurance (any one occurrence, not to exceed)	\$37,567 \$16,386,023	\$36,617 \$15,989,685	-2.5% -2.4%
Average Rate/\$100 TIV Any One Item	\$0.23 \$750,000	\$0.23 \$750,000	
Flood Annual Aggregate Earthquake Annual Aggregate	\$5,000,000 \$5,000,000	\$5,000,000 \$5,000,000	
Deductibles	\$3,000,000	\$3,000,000	
Deductible - Per Occurrence Items over \$200k Deductible	\$5,000 \$25,000	\$5,000 \$25,000	
Specific Units (Unit Numbers 43330103, 43178258, 43415073) Deductible Flood Deductible - Per Occurrence	\$50,000 \$50,000	\$50,000 \$50,000	
Earthquake Deductible - Per Occurrence	\$50,000	\$50,000	
Equipment Breakdown	Travelers	Travelers	% Change
Premium	\$13,707	\$15,816	15.4%
Building + Contents Value Blanket Limit - Buildings and Business Personal Property	\$401,468,220 \$250,000,000	\$436,851,680 \$250,000,000	8.8%
Total Limit Per Breakdown Spoilage	\$250,000,000 \$100,000,000	\$250,000,000 \$100,000,000	
Hazardous Substance	\$10,000,000	\$10,000,000	
Deductible	\$25,000	\$25,000	
Liability (GL, Law Enforcement, Public Officials and EPL, EBL)	Safety National	Old Republic	% Change
Premium	\$546,562	\$595,900	9.0%
Terrorism Risk Insuance Act (TRIA) coverage Exposures - Revenues	\$1,225 \$85,588,571	\$1,400 \$89.012.114	14.3% 4.0%
Exposures - Revenues General Liability Occurrence Limit	\$1,225	\$1,400	14.3%
Exposures - Revenues	\$1,225 \$85,588,571 \$5,000,000	\$1,400 \$89,012,114 \$5,000,000	14.3%
Exposures - Revenues General Lability Occurrence Limit General Lability Agregate Limit Law Enforcement Occurrence Limit Law Enforcement Aggregate Limit Public Officials and Employment Practices Liability Occurrence Limit	\$1,225 \$85,588,571 \$5,000,000 \$5,000,000 \$5,000,000	\$1,400 \$89,012,114 \$5,000,000 \$5,000,000 \$5,000,000	14.3%
Exposures - Revenues General Liability Occurrence Limit General Liability Aggregate Limit Law Enforcement Aggregate Limit Law Enforcement Aggregate Limit	\$1,225 \$85,588,571 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000	\$1,400 \$89,012,114 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000	14.3%
Exposures - Revenues General Liability Occurrence Limit General Liability Aggregate Limit Law Enforcement Aggregate Limit Law Enforcement Aggregate Limit Public Officials and Employment Practices Liability Occurrence Limit Public Officials and Employment Practices Liability Aggreate Limit Damage To Premises Rented to You Sexual Abuse Limit Dam Coverage (Scheduled Dams)	\$1,225 \$85,588,571 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$500,000 \$10,000,000 Lake Olathe; Cedar Lake Dam	\$1,400 \$89,012,114 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 Included in Limit Lake Oliathe \$24M sublimit; Cedar	14.3%
Exposures - Revenues General Liability Occurrence Limit General Liability Aggregate Limit Law Enforcement Aggregate Limit Law Enforcement Aggregate Limit Public Officials and Employment Practices Liability Occurrence Limit Public Officials and Employment Practices Liability Aggreate Limit Damage To Premises Rented to You Sexual Abuse Limit Dam Coverage (Scheduled Dams) Employee Benefit Limit - Occ/Agg	\$1,225 \$85,586,571 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000	\$1,400 \$89,012,114 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 Included in Limit Lake Olathe SZM sublimit; Cedal	14.3%
Exposures - Revenues General Liability Occurrence Limit General Liability Aggregate Limit Law Enforcement Aggregate Limit Law Enforcement Aggregate Limit Public Officials and Employment Practices Liability Occurrence Limit Public Officials and Employment Practices Liability Aggreate Limit Damage To Premises Rented to You Sexual Abuse Limit Dam Coverage (Scheduled Dams) Employee Benefit Limit - Occ/Agg Self-Insured Retention General Liability SiR	\$1,225 \$85,588,571 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$500,000 \$500,000 \$10,000,000 Lake Olathe; Cedar Lake Dam \$5,000,000	\$1,400 \$89,012,114 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 Included in Limit Lake Ollathe \$2M sublimit; Cedar Lake woulded in Limit	14.3%
Exposures - Revenues General Liability Occurrence Limit General Liability Aggregate Limit Law Enforcement Aggregate Limit Law Enforcement Aggregate Limit Public Officials and Employment Practices Liability Occurrence Limit Public Officials and Employment Practices Liability Aggreate Limit Damage To Premises Rented to You Sexual Abuse Limit Dam Coverage (Scheduled Dams) Employee Benefit Limit - Occ/Agg Self-Insured Retention	\$1,225 \$85,588,571 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000	\$1,400 \$89,012,114 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$2,000,000 \$3,000,000 \$4,000,000 \$4,000,000 \$5,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,0	14.3%
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