

City of North Port  
Property & Casualty Insurance Program  
2024-2025 Renewal Evaluation



	Current				Renewal			
Coverage Type	Carrier	Deductible	Coverage Limits	Premium	Carrier	Deductible	Coverage Limits	Premium
Property (Includes Utility Property)	Tower: AXIS, Everest, National Fire, Endurance, Evanston, Lloyd's, Navigators	AOP: \$50,000 NS: 5% (\$100,000 Min)	\$20,000,000/Occ (TIV: \$209,806,351) Non-Sch PITO: \$250,000	\$1,504,971	Tower: AXIS, Everest, National Fire, Endurance, Evanston, Lloyd's, Navigators	AOP: \$50,000 NS: 5% (\$100,000 Min)	\$20,000,000/Occ <b>(Building TIV Only: \$208,686,463)</b> Non-Sch PITO: \$250,000	\$1,496,291
Inland Marine				Included in Property				Included in Property
Scheduled		\$10,000	\$15,614,799			\$10,000	\$15,476,375	
Unscheduled			\$25,000 Per Item				\$25,000 Per Item	
Flood Excess		Zones B,C, X: \$100,000 Zones A,V: \$500,000	\$10,000,000			Zones B,C, X: \$100,000 Zones A,V: \$500,000	\$10,000,000	
Equipment Breakdown		\$10,000	\$100,000,000			\$10,000	\$100,000,000	
Endorsements		\$1,901,195		\$12,692		N/A		
Sub Total - Property				\$1,517,663		\$1,496,291		
General Liability	PGIT	\$100,000 SIR	\$2,000,000	\$99,045	PGIT	\$100,000 SIR	\$2,000,000	\$116,911
		Payroll Basis:	\$46,037,140			Payroll Basis:	\$52,214,888	
Public Officials/Errors & Omissions Liability	PGIT	\$100,000 SIR	\$2,000,000	\$140,486	PGIT	\$100,000 SIR	\$2,000,000	\$156,583
Law Enforcement Liability	PGIT	\$100,000 SIR	\$2,000,000	\$101,219	PGIT	\$100,000 SIR	\$2,000,000	\$113,718
Breach Response & Cyber Liability	PGIT	\$25,000	\$2,000,000	\$15,532	PGIT	\$25,000	\$2,000,000	\$17,083
Auto Liability	PGIT	\$100,000 SIR	\$2,000,000	\$64,279	PGIT	\$100,000 SIR	\$2,000,000	\$69,595
Auto Physical Damage	PGIT	\$25,000	Per Schedule (Fire Trucks - Agreed Value)	\$39,973	PGIT	\$25,000	Per Schedule (Fire Trucks - Agreed Value)	\$41,749
Crime	PGIT	\$1,000	\$500,000	\$1,404	PGIT	\$1,000	\$500,000	\$1,265
Workers' Comp	PGIT	\$350,000 SIR	Florida Statutory	\$254,240	PGIT	\$350,000 SIR	Florida Statutory	\$281,751
Employers Liability			\$1,000,000				\$1,000,000	
Payroll Basis			\$63,072,718				\$69,885,329	
Sub Total - PGIT Pkg				\$716,178		\$798,655		
Pollution Liability	Illinois Union (Chubb)	\$25,000	\$2,000,000/ \$3,000,000	\$24,169	Illinois Union (Chubb)	\$25,000	\$2,000,000/ \$3,000,000	\$24,169
Statutory AD&D	Chubb	\$0	\$75,000/\$150,000/ \$225,000	\$13,354	Chubb	\$0	\$75,000/\$150,000/ \$225,000	\$14,151
Sub Total - Acilliaries				\$37,523		\$38,320		
Total Annual Premium				\$2,271,364				\$2,333,266
\$ Increase or Decrease				N/A				\$61,902
% Increase or Decrease				N/A				2.7%