

City of North Port
Property & Casualty Insurance Program
2025-2026 Renewal Evaluation



	Current				Renewal			
Coverage Type	Carrier	Deductible	Coverage Limits	Premium	Carrier	Deductible	Coverage Limits	Premium
Property (Includes Utility Property)	Tower: Everest, National Fire & Marine, Westchester,	AOP: \$50,000 NS: 5% (\$100,000 Min)	\$20,000,000/Occ (TIV: \$208,686,463) Non-Sch PITO: \$1,000,000	\$1,496,246	Tower: TBD	AOP: \$50,000 NS: 5% (\$100,000 Min)	\$20,000,000/Occ (TIV: \$211,245,709) Non-Sch PITO: \$1,000,000	\$1,378,967
Inland Marine	AXIS, StarStone, Endurance, Nautilus, Navigators, Western World, Palomar, State			Included in Property				Included in Property
Scheduled		\$10,000	\$15,476,375			\$10,000	\$16,481,373	
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	XL Insurance	\$10,000	\$100,000,000	XL Insurance	\$10,000	\$100,000,000		
Endorsements		\$7,618				N/A		
Sub Total - Property		\$1,503,864				\$1,378,967		
General Liability	PGIT	\$100,000 SIR	\$2,000,000	\$116,911	PGIT	\$100,000 SIR	\$2,000,000	\$128,167
Payroll Basis			\$52,214,888				\$57,242,168	
Public Officials/Errors & Omissions Liability	PGIT	\$100,000 SIR	\$2,000,000	\$156,583	PGIT	\$100,000 SIR	\$2,000,000	\$178,987
Law Enforcement Liability	PGIT	\$100,000 SIR	\$2,000,000	\$113,718	PGIT	\$100,000 SIR	\$2,000,000	\$126,151
Breach Response & Cyber Liability	PGIT	\$25,000	\$2,000,000	\$17,083	PGIT	\$25,000	\$2,000,000	\$20,501
Auto Liability	PGIT	\$100,000 SIR	\$2,000,000	\$69,595	PGIT	\$100,000 SIR	\$2,000,000	\$77,573
Auto Physical Damage	PGIT	\$25,000	Per Schedule (Fire Trucks - Agreed Value)	\$41,749	PGIT	\$25,000	Per Schedule (Fire Trucks - Agreed Value)	\$53,741
Crime	PGIT	\$1,000	\$500,000	\$1,265	PGIT	\$1,000	\$500,000	\$1,265
Workers' Comp	PGIT	\$350,000 SIR	Florida Statutory	\$281,751	PGIT	\$350,000 SIR	Florida Statutory	\$317,414
Employers Liability			\$1,000,000				\$1,000,000	
Payroll Basis			\$69,885,329				\$78,267,288	
Sub Total - PGIT Pkg		\$798,655				\$903,799		
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	\$25,400
Statutory AD&D	Chubb	\$0	\$75,000/\$150,000/ \$225,000	\$14,151	Chubb	\$0	\$75,000/\$150,000/ \$225,000	\$14,151
Sub Total - Acilliaries		\$38,320				\$39,551		
Total Annual Premium				\$2,340,839	\$2,322,317			
\$ Increase or Decrease				N/A	(\$18,522)			
% Increase or Decrease				N/A	-0.8%			

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	Current				Renewal Alternative #1			
Coverage Type	Carrier	Deductible	Coverage Limits	Premium	Carrier	Deductible	Coverage Limits	Premium
Property (Includes Utility Property)	Tower: Everest, National Fire & Marine, Westchester, AXIS, StarStone, Endurance, Nautilus, Navigators, Western World, Palomar, State	AOP: \$50,000 NS: 5% (\$100,000 Min)	\$20,000,000/Occ (TIV: \$208,686,463) Non-Sch PITO: \$1,000,000	\$1,496,246	Tower: TBD	AOP: \$50,000 NS: 5% (\$100,000 Min)	\$25,000,000/Occ (TIV: \$211,245,709) Non-Sch PITO: \$1,000,000	\$1,433,822
Inland Marine				Included in Property				Included in Property
Scheduled		\$10,000	\$15,476,375			\$10,000	\$16,481,373	
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	XL Insurance	\$10,000	\$100,000,000		XL Insurance	\$10,000	\$100,000,000	
Endorsements		\$7,618				N/A		
Sub Total - Property		\$1,503,864				\$1,433,822		
General Liability	PGIT	\$100,000 SIR	\$2,000,000	\$116,911	PGIT	\$100,000 SIR	\$2,000,000	\$128,167
Payroll Basis			\$52,214,888				\$57,242,168	
Public Officials/Errors & Omissions Liability	PGIT	\$100,000 SIR	\$2,000,000	\$156,583	PGIT	\$100,000 SIR	\$2,000,000	\$178,987
Law Enforcement Liability	PGIT	\$100,000 SIR	\$2,000,000	\$113,718	PGIT	\$100,000 SIR	\$2,000,000	\$126,151
Breach Response & Cyber Liability	PGIT	\$25,000	\$2,000,000	\$17,083	PGIT	\$25,000	\$2,000,000	\$20,501
Auto Liability	PGIT	\$100,000 SIR	\$2,000,000	\$69,595	PGIT	\$100,000 SIR	\$2,000,000	\$77,573
Auto Physical Damage	PGIT	\$25,000	Per Schedule (Fire Trucks - Agreed Value)	\$41,749	PGIT	\$25,000	Per Schedule (Fire Trucks - Agreed Value)	\$53,741
Crime	PGIT	\$1,000	\$500,000	\$1,265	PGIT	\$1,000	\$500,000	\$1,265
Workers' Comp	PGIT	\$350,000 SIR	Florida Statutory	\$281,751	PGIT	\$350,000 SIR	Florida Statutory	\$317,414
Employers Liability			\$1,000,000				\$1,000,000	
Payroll Basis			\$69,885,329				\$78,267,288	
Sub Total - PGIT Pkg		\$798,655				\$903,799		
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	\$25,400
Statutory AD&D	Chubb	\$0	\$75,000/\$150,000/ \$225,000	\$14,151	Chubb	\$0	\$75,000/\$150,000/ \$225,000	\$14,151
Sub Total - Acilliaries		\$38,320				\$39,551		
Total Annual Premium	\$2,340,839				\$2,377,172			
\$ Increase or Decrease	N/A				\$36,333			
% Increase or Decrease	N/A				1.6%			

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	Current				Renewal Alternative #2			
Coverage Type	Carrier	Deductible	Coverage Limits	Premium	Carrier	Deductible	Coverage Limits	Premium
Property (Includes Utility Property)	Tower: Everest, National Fire & Marine, Westchester,	AOP: \$50,000 NS: 5% (\$100,000 Min)	\$20,000,000/Occ (TIV: \$208,686,463) Non-Sch PITO: \$1,000,000	\$1,496,246	Tower: TBD	AOP: \$50,000 NS: 5% (\$100,000 Min)	\$30,000,000/Occ (TIV: \$211,245,709) Non-Sch PITO: \$1,000,000	\$1,486,117
Inland Marine	AXIS, StarStone, Endurance, Nautilus, Navigators, Western World, Palomar, State			Included in Property				Included in Property
Scheduled		\$10,000	\$15,476,375			\$10,000	\$16,481,373	
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	XL Insurance	\$10,000	\$100,000,000	XL Insurance	\$10,000	\$100,000,000		
Endorsements		\$7,618				N/A		
Sub Total - Property		\$1,503,864				\$1,486,117		
General Liability	PGIT	\$100,000 SIR	\$2,000,000	\$116,911	PGIT	\$100,000 SIR	\$2,000,000	\$128,167
Payroll Basis			\$52,214,888				\$57,242,168	
Public Officials/Errors & Omissions Liability	PGIT	\$100,000 SIR	\$2,000,000	\$156,583	PGIT	\$100,000 SIR	\$2,000,000	\$178,987
Law Enforcement Liability	PGIT	\$100,000 SIR	\$2,000,000	\$113,718	PGIT	\$100,000 SIR	\$2,000,000	\$126,151
Breach Response & Cyber Liability	PGIT	\$25,000	\$2,000,000	\$17,083	PGIT	\$25,000	\$2,000,000	\$20,501
Auto Liability	PGIT	\$100,000 SIR	\$2,000,000	\$69,595	PGIT	\$100,000 SIR	\$2,000,000	\$77,573
Auto Physical Damage	PGIT	\$25,000	Per Schedule (Fire Trucks - Agreed Value)	\$41,749	PGIT	\$25,000	Per Schedule (Fire Trucks - Agreed Value)	\$53,741
Crime	PGIT	\$1,000	\$500,000	\$1,265	PGIT	\$1,000	\$500,000	\$1,265
Workers' Comp	PGIT	\$350,000 SIR	Florida Statutory	\$281,751	PGIT	\$350,000 SIR	Florida Statutory	\$317,414
Employers Liability			\$1,000,000				\$1,000,000	
Payroll Basis			\$69,885,329				\$78,267,288	
Sub Total - PGIT Pkg		\$798,655				\$903,799		
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	\$25,400
Statutory AD&D	Chubb	\$0	\$75,000/\$150,000/ \$225,000	\$14,151	Chubb	\$0	\$75,000/\$150,000/ \$225,000	\$14,151
Sub Total - Acilliaries		\$38,320				\$39,551		
Total Annual Premium	\$2,340,839				\$2,429,467			
\$ Increase or Decrease	N/A				\$88,628			
% Increase or Decrease	N/A				3.8%			