

May 1, 2026 Property and Casualty Insurance Renewals

Line of Coverage	Prior Term Premium	2026 Budget	2026 Premium Not to Exceed	% Variance - 2026 Premium vs. Prior Term	\$ Variance - 2026 Premium vs. Prior Term	\$ Variance - 2026 Budget vs. 2026 Premium
Property Insurance	\$8,966,173	\$9,568,123	\$10,540,201	17.56%	\$1,574,028	\$972,078
Fine Arts Insurance	\$291,440	\$349,728	\$291,440	0.00%	\$0	-\$58,288
Excess Workers' Compensation	\$871,226	\$958,349	\$829,030	-4.84%	-\$42,196	-\$129,319
Volunteer Accident	\$13,107	\$14,418	\$14,283	8.97%	\$1,176	-\$135
Culturals Liability	\$373,087	\$406,591	\$501,408	34.39%	\$128,321	\$94,817
Crime	\$15,205	\$16,726	\$14,612	-3.90%	-\$593	-\$2,114
Fiduciary (Deferred Compensation Committee)	\$15,947	\$17,542	\$15,458	-3.07%	-\$489	-\$2,084
General Liability - Designated Locations and Excess Auto - Out of State Vehicles	\$101,455	\$111,601	\$95,790	-5.58%	-\$5,665	-\$15,811
Travel Accident	\$1,500	\$1,650	\$1,500	0.00%	\$0	-\$150
CDL Professional Liability - DEN	\$2,705	\$3,000	\$3,000	10.91%	\$295	\$0
Cyber Liability - City	\$1,067,627	\$1,300,000	\$1,175,000	10.06%	\$107,373	-\$125,000
Cyber Liability - DEN	\$565,750	\$564,862	\$641,184	13.33%	\$75,434	\$76,322
Environmental Liability - DEN	\$226,350	\$226,350	\$226,350	0.00%	\$0	\$0
Aircraft - Helicopter Hull and Liability	\$87,351	\$96,086	\$87,351	0.00%	\$0	-\$8,735
Airport Owners Liability	\$729,445	\$838,862	\$681,962	-6.51%	-\$47,483	-\$156,900
	<b>\$13,328,368</b>	<b>\$14,473,888</b>	<b>\$15,118,569</b>	<b>13.43%</b>	<b>\$1,790,201</b>	<b>\$644,681</b>

Pay to:

	Fund	Premium
FM Global / Marsh	650500	\$10,540,201
Huntington T. Block	650500	\$291,440
Alliant	650100	\$641,184
Willis	650500	\$829,030
	650100	\$646,051
Marsh	650100	\$2,170,663
<b>TOTAL</b>		<b>\$15,118,569</b>
