

Conservancy Insurance Premium Comparison

Description	2022/2023	2023/2024	% of Change
<u>Package</u>			
Carrier	Ohio Security	Ohio Security	
Property	\$9,805.00	\$7,275.00	-26%
Blanket Limit	\$2,581,284.00	\$2,562,734.00	-1%
GL	\$19,243.00	\$19,832.00	3%
Inland Marine	\$485.00	\$1,050.00	116%
Employee Benefits	\$78.00	\$78.00	0%
Premium	\$29,611.00	\$28,235.00	-5%
<u>Auto</u>			
Carrier	Ohio Security	Ohio Security	
Premium	\$529.00	\$529.00	0%
<u>Umbrella</u>			
Carrier	American Fire	American Fire	
Premium	\$12,300.00	\$12,421.00	1%
<u>D&O/EPLI</u>			
Carrier	Federal Ins. Co.	Federal Ins. Co.	
D&O	\$14,656	\$15,361	5%
EPLI	\$3,531	\$4,056	15%
Premium	\$18,187.00	\$19,417.00	7%
<u>Crime</u>			
Premium	\$1,828.00	\$1,876.00	3%
<u>Cyber Liability</u>			
Carrier	Houston Casualty	Houston Casualty	
Premium	\$1,943.75	\$1,922.70	-1%
<u>Workers Compensation</u>			
Carrier	Oak River	Oak River	
Premium	\$5,002.00	\$5,408.00	8%
<u>Pollution Liability</u>			
Carrier	Admiral Insurance	Admiral Insurance	
Premium	\$15,997.01	\$16,466.55	3%
Sub-total Premium	\$85,397.76	\$86,275.25	1%
<u>Recommendations</u>			
D&O Excess (\$2 million)		\$4,031.00	
General Liability Excess (\$2 million)		\$2,246.00	
Total Premium with Recommendations		\$92,552.25	