City of Independence, Missouri Casualty Program Quote Summary April 1, 2021-22

	2019-20 Policy Term Expired	2020-21 Policy Term Expiring	2021-22 Quote	% Change
Casualty				
Insurer	States Risk	States Risk	States Risk	
Limits				
Coverage Form	Occurrence	Occurrence	Occurrence	
Each Occurrence Limit	\$10,000,000	\$10,000,000	\$10,000,000	
Aggregated Limits	\$10,000,000	\$10,000,000	\$10,000,000	
Coverages to Include:				
General Liablity	Included	Included	Included	
Employee Benefits	Included	Included	Included	
Public Officials Liability	Included	Included	Included	
Employment Practices Liability	Included	Included	Included	
Law Enforcement Liability	Included	Included	Included	
Healthcare Malpractice	Included	Included	Included	
(excluding physicians, EMT, etc.)	Included	Included	Included	
Auto Liability	Included	Included	Included	
Self Insured Retention	\$150,000	\$200,000	\$250,000	
Annual Premium				
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Annual Premium	\$581,266	\$567,988	\$595,723 \$17,873	
Terrorism Premium	\$17,438	\$17,040	\$17,872	
Total	\$598,704	\$585,028	\$613,595	5%