

City of Independence, Missouri
Casualty Program Quote Summary
April 1, 2022-23

	2019-20 Policy Term Expired	2020-21 Policy Term Expired	2021-22 Policy Term Expiring	2022-23 Quote	% Change
Casualty					
Insurer	States Risk	States Risk	States Risk	States Risk	
Limits					
Coverage Form	Occurrence	Occurrence	Occurrence	Occurrence	
Each Occurrence Limit	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	
Aggregated Limits	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	
Coverages to Include:					
General Liability	Included	Included	Included	Included	
Employee Benefits	Included	Included	Included	Included	
Public Officials Liability	Included	Included	Included	Included	
Employment Practices Liability	Included	Included	Included	Included	
Law Enforcement Liability	Included	Included	Included	Included	
Healthcare Malpractice (excluding physicians, EMT, etc.)	Included	Included	Included	Included	
Auto Liability	Included	Included	Included	Included	
Self Insured Retention	\$150,000	\$200,000	\$250,000	\$250,000	
Annual Premium					
Annual Premium	\$581,266	\$567,988	\$595,723	\$651,257	
Terrorism Premium	\$17,438	\$17,040	\$17,872	\$19,538	
Total	\$598,704	\$585,028	\$613,595	\$670,795	9%

Added Exclusions: (see policy for complete listing)

Cyber Liability
Communicable Disease