

**City of Independence, Missouri**  
**Casualty Program Quote Summary**  
**April 1, 2023-24**

	2022-23 Policy Term Expiring	Option #1		Option #2		Option #3		Option #4	
		2023-24 Quote	% Change	2023-24 Quote	% Change	2023-24 Quote	% Change	2023-24 Quote	% Change
<b>Insurer</b>	States Risk	States Risk		States Risk		States Risk		States Risk	
<b>Limits</b>									
Coverage Form	Occurrence	Occurrence		Occurrence		Occurrence		Occurrence	
Each Occurrence Limit	\$10,000,000	\$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		\$10,000,000	
<b>Coverages to Include:</b>									
General Liability	Included	Included		Included		Included		Included	
Employee Benefits	Included	Included		Included		Included		Included	
Public Officials Liability	Included	Included		Included		Included		Included	
Employment Practices Liability	Included	Included		Included		Included		Included	
Law Enforcement Liability	Included	Included		Included		Included		Included	
Healthcare Malpractice	Included	Included		Included		Included		Included	
(excluding physicians, EMT, etc.)									
Auto Liability	Included	Included		Included		Included		Included	
<b>Self Insured Retention</b>	<b>\$250,000</b>	<b>\$250,000</b>		<b>\$500,000</b>		<b>\$750,000</b>		<b>\$1,000,000</b>	
<b>Annual Premium</b>									
Terrorism Premium	\$651,257	\$779,991		\$715,037		\$594,483		\$508,287	
	\$19,538	\$23,400		\$21,451		\$17,834		\$15,249	
<b>Total</b>	<b>\$670,795</b>	<b>\$803,391</b>	<b>20%</b>	<b>\$736,488</b>	<b>10%</b>	<b>\$612,317</b>	<b>-9%</b>	<b>\$523,536</b>	<b>-22%</b>

**Added Exclusions:** (see policy for complete listing)

Cyber Liability  
Communicable Disease  
PFAS (new to all States members in 2022/23)  
Sexual misconduct (new to all States members in 2022/23)