

**VILLAGE OF LOMBARD
2004 INSURANCE RENEWAL**

1	2	3	4	5	6	7	8
	TABLE 1	2003	2004	2004	2004	2004	2004
		United National / Travelers	United National / Travelers Option A	United National / Travelers Option B	United National / Travelers Option C	Lloyds Travelers Option D	Genesis Chubb Option E
1	Property	\$ 52,198	\$ 54,352	\$ 54,352	\$ 54,352	\$ 54,352	\$ 74,370
2	Liability	\$ 212,585	\$ 335,785	\$ 324,427	\$ 278,475	\$ 267,742	\$ 319,300
3	Excess Liability	\$ 117,762	\$ 166,938	\$ 166,938	\$ 166,938	\$ 166,938	\$ 166,938
4	Boiler	\$ 3,778	\$ 4,119	\$ 4,119	\$ 4,119	\$ 4,119	\$ 4,119
5	Crime	\$ 13,633	\$ 12,249	\$ 12,249	\$ 12,249	\$ 12,249	\$ 12,249
6	TPA	\$ 28,089	\$ 16,766	\$ 16,766	\$ 16,766	\$ 16,766	\$ 16,766
7	Broker Fee	\$ 30,800	\$ 32,340	\$ 32,340	\$ 32,340	\$ 32,340	\$ 32,340
8	Consulting	\$ 14,000	\$ 15,000	\$ 15,000	\$ 15,000	\$ 15,000	\$ 15,000
9	Premium/Fees	\$ 472,845	\$ 637,549	\$ 626,191	\$ 580,239	\$ 569,506	\$ 641,082
10	Losses	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000
11	Estimated Cost – P&C	\$ 672,845	\$ 837,549	\$ 826,191	\$ 780,239	\$ 769,506	\$ 841,082
12	Workers Compensation	\$ 26,519	\$ 32,839	\$ 32,839	\$ 32,839	\$ 32,839	\$ 50,379
13	TPA	\$ 13,840	\$ 25,150	\$ 25,150	\$ 25,150	\$ 25,150	\$ 25,150
14	Premium/Fees - WC	\$ 40,359	\$ 57,989	\$ 57,989	\$ 57,989	\$ 57,989	\$ 75,529
15	Est.Retained Losses	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000
16	Estimted WC Cost	\$ 440,359	\$ 457,989	\$ 457,989	\$ 457,989	\$ 457,989	\$ 475,529
17	Total Estimated Cost	\$ 1,113,204	\$ 1,295,538	\$ 1,284,180	\$ 1,238,228	\$ 1,227,495	\$ 1,316,611
18	WC SIR	\$ 250,000	\$ 250,000	\$ 250,000	\$ 250,000	\$ 250,000	\$ 350,000
19	Property SIR	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 25,000
20	Liability SIR	\$ 50,000	\$ 50,000	\$ 50,000	\$ 100,000	\$ 50,000	\$ 100,000
21	Auto Physical Damage	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 100,000
22	All Lines Aggregate	\$ 1,100,000	\$ 1,250,000	\$ 1,250,000	\$ 1,340,000	\$ 1,250,000	n/a
23	Primary Liability Limit	\$ 1,000,000	\$ 1,000,000	\$ 950,000	\$ 900,000	\$ 950,000	\$ 950,000

**VILLAGE OF LOMBARD
2004 INSURANCE RENEWAL**

1	2	3	4	5	6	7
	TABLE 2	2003	2004	2004	2004	2004
		United National / Travelers	United National / Travelers Option F	United National / Travelers Option G	United National / Travelers Option H	Lloyds Travelers Option J
1	Property	\$ 52,198	\$ 54,352	\$ 54,352	\$ 54,352	\$ 54,352
2	Liability	\$ 212,585	\$ 299,315	\$ 287,957	\$ 236,795	\$ 231,272
3	Excess Liability	\$ 117,762	\$ 166,938	\$ 166,938	\$ 166,938	\$ 166,938
4	Boiler	\$ 3,778	\$ 4,119	\$ 4,119	\$ 4,119	\$ 4,119
5	Crime	\$ 13,633	\$ 12,249	\$ 12,249	\$ 12,249	\$ 12,249
6	TPA	\$ 28,089	\$ 16,766	\$ 16,766	\$ 16,766	\$ 16,766
7	Broker Fee	\$ 30,800	\$ 32,340	\$ 32,340	\$ 32,340	\$ 32,340
8	Consulting	\$ 14,000	\$ 15,000	\$ 15,000	\$ 15,000	\$ 15,000
9	Premium/Fees	\$ 472,845	\$ 601,079	\$ 589,721	\$ 538,559	\$ 533,036
10	Losses	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000
11	Estimated Cost – P&C	\$ 672,845	\$ 801,079	\$ 789,721	\$ 738,559	\$ 733,036
12	Workers Compensation	\$ 26,519	\$ 32,839	\$ 32,839	\$ 32,839	\$ 32,839
13	TPA	\$ 13,840	\$ 25,150	\$ 25,150	\$ 25,150	\$ 25,150
14	Premium/Fees - WC	\$ 40,359	\$ 57,989	\$ 57,989	\$ 57,989	\$ 57,989
15	Est.Retained Losses	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000
16	Estimted WC Cost	\$ 440,359	\$ 457,989	\$ 457,989	\$ 457,989	\$ 457,989
17	Total Estimated Cost	\$ 1,113,204	\$ 1,259,068	\$ 1,247,710	\$ 1,196,548	\$ 1,191,025
18	WC SIR	\$ 250,000	\$ 250,000	\$ 250,000	\$ 250,000	\$ 250,000
19	Property SIR	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
20	Liability SIR	\$ 50,000	\$ 50,000	\$ 50,000	\$ 100,000	\$ 50,000
21	Auto Physical Damage	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
22	All Lines Aggregate	\$ 1,100,000	\$ -	\$ -	\$ -	\$ -
23	Primary Liability Limit	\$ 1,000,000	\$ 1,000,000	\$ 950,000	\$ 900,000	\$ 950,000

**VILLAGE OF LOMBARD
2004 INSURANCE RENEWAL**

1	2	3	4	5	6
	TABLE 3	2003	2004	2004	2004
		United National / Travelers	Budget From Nugent July-03	United National / Travelers Option A	<i>Lloyds</i> <i>Travelers</i> <i>Option D</i>
1	Property	\$ 52,198	\$ 57,418	\$ 54,352	\$ 54,352
2	Liability	\$ 212,585	\$ 234,971	\$ 335,785	\$ 267,742
3	Excess Liability	\$ 117,762	\$ 130,165	\$ 166,938	\$ 166,938
4	Boiler	\$ 3,778	\$ 4,118	\$ 4,119	\$ 4,119
5	Crime	\$ 13,633	\$ 14,724	\$ 12,249	\$ 12,249
6	TPA	\$ 28,089	\$ 30,000	\$ 16,766	\$ 16,766
7	Broker Fee	\$ 30,800	\$ 30,800	\$ 32,340	\$ 32,340
8	Consulting	\$ 14,000	\$ 14,000	\$ 15,000	\$ 15,000
9	Premium/Fees	\$ 472,845	\$ 516,196	\$ 637,549	\$ 569,506
10	Losses	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000
11	Estimated Cost – P&C	\$ 672,845	\$ 716,196	\$ 837,549	\$ 769,506
12	Workers Compensation	\$ 26,519	\$ 31,823	\$ 32,839	\$ 32,839
13	TPA	\$ 13,840	\$ 15,000	\$ 25,150	\$ 25,150
14	Premium/Fees - WC	\$ 40,359	\$ 46,823	\$ 57,989	\$ 57,989
15	Est.Retained Losses	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000
16	Estimted WC Cost	\$ 440,359	\$ 446,823	\$ 457,989	\$ 457,989
17	Total Estimated Cost	\$ 1,113,204	\$ 1,163,019	\$ 1,295,538	\$ 1,227,495
18	WC SIR	\$ 250,000	\$ 350,000	\$ 250,000	\$ 250,000
19	Property SIR	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
20	Liability SIR	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
21	Auto Physical Damage	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
22	All Lines Aggregate	\$ 1,100,000	\$ 1,220,000	\$ 1,250,000	\$ 1,250,000
23	Primary Liability Limit	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 950,000

**VILLAGE OF LOMBARD
2005 RENEWAL**

		1	2	3	4	5	6
		2004	2005	2005	2005	2005	2005
	<i>Line of Coverage/Service</i>	<i>Program</i>	<i>Projections</i>	<i>Actual No Changes</i>	<i>Option B</i>	<i>Option C</i>	<i>Option D</i>
1	Property	\$ 54,352	\$ 58,000	\$ 48,076	\$ 48,076	\$ 48,076	\$ 48,076
2	Liability	\$ 267,742	\$ 277,000	\$ 267,742	\$ 230,258	\$ 250,549	\$ 230,259
3	Excess Liability	\$ 166,938	\$ 174,000	\$ 164,783	\$ 164,783	\$ 164,783	\$ 164,783
4	Boiler	\$ 4,119	\$ 5,000	\$ 3,840	\$ 3,840	\$ 3,840	\$ 3,840
5	Crime	\$ 12,249	\$ 12,000	\$ 12,568	\$ 12,568	\$ 12,568	\$ 12,568
6	TPA	\$ 16,766	\$ 18,000	\$ 18,373	\$ 18,373	\$ 18,373	\$ 18,373
7	Broker Fee	\$ 32,340	\$ 33,000	\$ 33,957	\$ 33,957	\$ 33,957	\$ 33,957
8	Consulting	\$ 15,000	\$ 15,000	\$ 15,000	\$ 15,000	\$ 15,000	\$ 15,000
9	Premium/Fees	\$ 569,506	\$ 592,000	\$ 564,339	\$ 526,855	\$ 547,146	\$ 526,856
10	Losses	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000
11	Estimated Cost – P&C	\$ 769,506	\$ 792,000	\$ 764,339	\$ 726,855	\$ 747,146	\$ 726,856
12	Workers Compensation	\$ 32,839	\$ 30,000	\$ 33,962	\$ 33,962	\$ 28,854	\$ 33,962
13	TPA	\$ 25,150	\$ 26,000	\$ 23,530	\$ 23,530	\$ 23,530	\$ 23,530
14	Premium/Fees - WC	\$ 57,989	\$ 56,000	\$ 57,492	\$ 57,492	\$ 52,384	\$ 57,492
15	Est.Retained Losses	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000
16	Estimted WC Cost	\$ 457,989	\$ 456,000	\$ 457,492	\$ 457,492	\$ 452,384	\$ 457,492
17	Total Estimated Cost	\$ 1,227,495	\$ 1,248,000	\$ 1,221,831	\$ 1,184,347	\$ 1,199,530	\$ 1,184,348
18	WC SIR	\$ 250,000	\$ 350,000	\$ 250,000	\$ 250,000	\$ 300,000	\$ 350,000
19	Property SIR	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
20	Liability SIR	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
21	Auto Physical Damage	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
22	All Lines Aggregate	\$ 1,250,000	\$ 1,300,000	\$ 1,250,000	\$ -	\$ 1,285,000	\$ 375,000
23	WC Aggregate Only	NA	NA	NA	\$ -	NA	\$ -

		7	8	9	10	11	12
		2004	2005	2005	2005	2005	2005
<i>Line of Coverage/Service</i>		<i>Program</i>	<i>Projections</i>	<i>Actual</i>	<i>Option E</i>	<i>Option F</i>	<i>Option G</i>
1	Property	\$ 54,352	\$ 58,000	\$ 48,076	\$ 48,076	\$ 48,076	\$ 48,076
2	Liability	\$ 267,742	\$ 277,000	\$ 267,742	\$ 198,130	\$ 220,018	\$ 202,825
3	Excess Liability	\$ 166,938	\$ 174,000	\$ 164,783	\$ 164,783	\$ 164,783	\$ 164,783
4	Boiler	\$ 4,119	\$ 5,000	\$ 3,840	\$ 3,840	\$ 3,840	\$ 3,840
5	Crime	\$ 12,249	\$ 12,000	\$ 12,568	\$ 12,568	\$ 12,568	\$ 12,568
6	TPA	\$ 16,766	\$ 18,000	\$ 18,373	\$ 18,373	\$ 18,373	\$ 18,373
7	Broker Fee	\$ 32,340	\$ 33,000	\$ 33,957	\$ 33,957	\$ 33,957	\$ 33,957
8	Consulting	\$ 15,000	\$ 15,000	\$ 15,000	\$ 15,000	\$ 15,000	\$ 15,000
9	Premium/Fees	\$ 569,506	\$ 592,000	\$ 564,339	\$ 494,727	\$ 516,615	\$ 499,422
10	Losses	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000
11	Estimated Cost – P&C	\$ 769,506	\$ 792,000	\$ 764,339	\$ 694,727	\$ 716,615	\$ 699,422
12	Workers Compensation	\$ 32,839	\$ 30,000	\$ 33,962	\$ 33,962	\$ 33,962	\$ 28,854
13	TPA	\$ 25,150	\$ 26,000	\$ 23,530	\$ 23,530	\$ 23,530	\$ 23,530
14	Premium/Fees - WC	\$ 57,989	\$ 56,000	\$ 57,492	\$ 57,492	\$ 57,492	\$ 52,384
15	Est.Retained Losses	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000
16	Estimted WC Cost	\$ 457,989	\$ 456,000	\$ 457,492	\$ 457,492	\$ 457,492	\$ 452,384
17	Total Estimated Cost	\$ 1,227,495	\$ 1,248,000	\$ 1,221,831	\$ 1,152,219	\$ 1,174,107	\$ 1,151,806
18	WC SIR	\$ 250,000	\$ 350,000	\$ 250,000	\$ 350,000	\$ 250,000	\$ 300,000
19	Property SIR	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
20	Liability SIR	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 100,000	\$ 100,000
21	Auto Physical Damage	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
22	All Lines Aggregate	\$ 1,250,000	\$ 1,300,000	\$ 1,250,000	\$ -	\$ 1,375,000	\$ 1,410,000
23	WC Aggregate Only	NA	NA	NA	\$ -	NA	NA

**VILLAGE OF LOMBARD
2006 RENEWAL**

		1	2	3
		2005 FINAL	2006 BUDGET	2006 PROPOSED
	<i>Line of Coverage/Service</i>			
1	Property	\$ 48,076	\$ 46,000	\$ 52,224
2	Liability	\$ 143,817	\$ 140,000	\$ 143,817
3	Excess Liability	\$ 164,783	\$ 160,000	\$ 157,776
4	Boiler	\$ 3,840	\$ 3,800	\$ 3,144
5	Crime	\$ 12,568	\$ 12,000	\$ 11,681
6	TPA	\$ 18,129	\$ 19,000	\$ 20,005
7	Broker Fee	\$ 33,957	\$ 34,000	\$ 35,000
8	Consulting	\$ 15,000	\$ 15,500	\$ 15,500
9	Premium/Fees	\$ 440,170	\$ 430,300	\$ 439,147
10	Losses	\$ 200,000	\$ 200,000	\$ 200,000
11	Estimated Cost – P&C	\$ 640,170	\$ 630,300	\$ 639,147
12	Workers Compensation	\$ 33,962	\$ 34,000	\$ 29,997
13	TPA	\$ 23,313	\$ 25,000	\$ 29,000
14	Premium/Fees - WC	\$ 57,275	\$ 59,000	\$ 58,997
15	Est.Retained Losses	\$ 400,000	\$ 400,000	\$ 400,000
16	Estimted WC Cost	\$ 457,275	\$ 459,000	\$ 458,997
17	Total Estimated Cost	\$ 1,097,445	\$ 1,089,300	\$ 1,098,144
18	WC SIR	\$ 350,000	\$ 350,000	\$ 400,000
19	Property SIR	\$ 50,000	\$ 50,000	\$ 50,000
20	Liability SIR	\$ 100,000	\$ 100,000	\$ 100,000
21	Auto Physical Damage	\$ 50,000	\$ 50,000	\$ 50,000
22	All Lines Aggregate	None	None	None
23	WC Aggregate Only	None	None	None