

Village of Orland Park

Bobby Dufkis

2025-2026 Property & Casualty Insurance Renewal

1

Marketing Efforts

2

Premium Summary

Marketing Efforts

Carrier / Line of Coverage	Result
ICRMT / Property, Liability, Auto, Excess	Quoted Renewal
Obsidian Specialty / Property, Liability, Auto, Excess	Quoted
Liberty Mutual / Property, Liability, Auto, Excess	Declined due to unfavorable loss history
Travelers / Property, Liability, Auto, Excess	Declined; could not be competitive; will consider in the future with up-front loss control
IPRF / Workers Compensation	Quoted Renewal
Liberty Mutual / Workers Compensation	Declined due to unfavorable loss history
CFC / Cyber	Quoted Renewal
HCC / Cyber	Quoted Multiple Options
Coalition / Cyber	Quoted

Premium Summary

Policy	Expiring Carrier / Premium	Renewal Carrier / Premium Option 1	Renewal Carrier / Premium Option 2 (Recommended)
Package (Property, Inland Marine, General Liability, Public Officials Liability, Law Enforcement Liability, EPLI, Automobile, Excess Liability)	ICRMT \$1,160,045	ICRMT \$1,400,480	Obsidian \$1,056,155
Crime	Hanover \$5,161	Hanover \$3,385	Hanover \$3,385
Workers Compensation	IPRF \$199,510	IPRF \$185,147	IPRF \$185,147
Storage Tank Pollution*	C&F \$775	C&F \$621	C&F \$621
Cyber Liability**	CFC \$21,300	HCC \$16,837	HCC \$58,679
Unmanned Aircraft Liability***	USAIG \$26,100	USAIG \$26,100	USAIG \$26,100
Total Estimated Annual Premium	\$1,447,891	\$1,667,570	\$1,330,087
<i>Annual MMA Service Fee</i>	<i>\$35,000</i>	<i>\$35,000</i>	<i>N/A</i>
<i>IPRF Safety Grant</i>	<i>\$16,599</i>	<i>\$20,909</i>	<i>\$20,909</i>

*2-Year Term Option available for \$1,191

**Options available; recommending new carrier & increase limit from \$1M to \$5M

***Optional terrorism for \$1,269 additional premium

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