

2023-24 INSURANCE RENEWAL

Year	2022-23	2023-24		
Broker	Vaaler	Vaaler		
Liability	CITIZENS INC CO	CITIZENS INC CO	Variance	% Increase
Commercial Property	\$ 38,547.00	\$ 46,685.78	\$ 8,138.78	21%
General Liability	\$ 9,101.00	\$ 10,391.00	\$ 1,290.00	14%
Linebacker - claims made	\$ 7,371.00	\$ 8,267.00	\$ 896.00	12%
Commercial inland Marine	Included	Included	\$ -	0%
Crime Insurance	Included	\$ 1,492.00	\$ 1,492.00	100%
Business Auto	\$ 7,446.00	\$ 8,442.00	\$ 996.00	13%
Commercial Umbrella	\$ 5,585.00	\$ 6,149.00	\$ 564.00	10%
Cyber Risk	\$ 7,521.92	\$ 8,567.78	\$ 1,045.86	14%
Work Compensation	\$ 27,506.00	\$ 43,109.00	\$ 15,603.00	57%
Total	\$ 103,077.92	\$ 133,103.56	\$ 30,025.64	29%