

McHENRY COUNTY

Exhibit A

2025 INSURANCE PROGRAM - Summary of Recommendations

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INSURANCE TYPE	INSURANCE CARRIER	FY 2025 Program	% Change	FY 2024 Program	% Change from 2023
Casualty Insurance including:	Travelers	276,084	11.4%	247,848	12.9%
General Liability		37,049	-5.9%	39,390	29.9%
Law Enforcement Liability		130,100	29.7%	100,288	6.0%
Public Entity Management Liability		38,950	5.0%	37,091	30.0%
Employment Practices Liability		69,985	-1.5%	71,079	7.5%
Umbrella / Excess		344,085	9.2%	315,208	11.5%
\$10M Excess over Primary	Travelers	163,463	13.7%	143,746	12.8%
\$5M Follow Form Excess	Arch Specialty	180,622	5.3%	171,462	10.4%
Auto Liability / Physical Damage	Travelers	158,195	24.1%	127,488	11.3%
Cyber Liability - County, Valley Hi, Health Department	Palomar (Cowbell)	83,405	-5.0%	87,799	4.0%
Property / Boiler / Machinery	Liberty Mutual	259,660	3.8%	250,187	43.0%
Excess Workers' Compensation	Illinois Public Risk Fund <small>See Note 1</small>	266,531	1.4%	262,900	35.4%
Crime & Fidelity	Hanover / All American	4,769	0.0%	4,769	-0.1%
Medical Professional	Landmark American Insurance Co.	12,943	25.0%	10,354	0.0%
Judges Professional Liability	Columbia Casualty Company	17,464	0.0%	17,464	10.0%
State's Attorney's Liability	National Specialty Insurance Co	49,016	7.9%	45,422	8.0%
Public Defender Liability	National Specialty Insurance Co	5,444	0.0%	5,444	0.0%
Volunteer Med / AD&D	Federal Insurance Company (CHUBB) <small>See Note 1</small>	996	-54.0%	2,166	-15.7%
Valley Hi - Gen/Prof & Excess		263,593	4.5%	252,345	0.4%
General / Professional Liability	Columbia Casualty Company \$1M Primary	136,454	5.9%	128,864	0.4%
\$4M Excess over Primary	Columbia Casualty Company \$4M xs	67,086	5.3%	63,687	0.5%
\$5M Follow Form Excess	Starstone Specialty Insurance \$5M xs ff	60,053	0.4%	59,794	0.4%
	Total All Policies	1,742,185	6.9%	1,629,394	16.2%
Insurance Consultant / Broker	Arthur J. Gallagher	34,000 <small>See Note 2</small>		33,500	
Workers' Compensation TPA	IPMG <small>See Note 3</small>	7,500 <small>See Note 4</small>		11,000	
10/25/2024	TOTAL Program Cost:	1,783,685		1,673,894	
Resolution Authorization Request - Insurance Policies only: \$1,770,000					

Notes:

- 1) Starr Indemnity and Liability Co provided the volunteer medical and AD&D policy for the FY 2024 program year.
- 2) Res. 202107-12-152 approved a new contract with Gallagher for FY 2022 as the initial year at \$32,000, \$33,500 for option years 2 & 3 and \$34,000 for option year 4. This is option year 4.
- 3) TPA services are now provided by IPRF. However, IPMG remains engaged to administer pre-existing run-off claims and would be utilized in the event there is a liability claim filed against Valley Hi.
- 4) At the time of exhibit development, there are nine runoff claims still active. This is an estimate based on runoff claims expected to continue within the FY 2025 program year.