

**City of Lee's Summit, MO  
Expiring Premium and Exposures vs. Renewal Premium and Exposures  
EXHIBIT A**

**July 1, 2024 to July 1, 2025**

Coverage	Carrier	Type	2023-2024 Expiring Exposures		Renewal Exposure At Expiring Rates		2024-2025 Renewal			Estimated Rate Increase/Decrease
			Renewal Exposures	Premium	Expiring		Renewal Exposures	Renewal Rates	Premium	
					Rates	Premium				
Property	Chubb	Building/BPP		<b>\$394,989</b>	0.1303	<b>\$436,962</b>		0.1564	<b>\$524,556</b>	<b>20%</b>
		Business Income								
		Equipment Value								
		TIV	\$303,164,473							
		Retention Information	\$50,000							
General Liability	Travelers	Each Occurrence	\$2,000,000	<b>\$49,463</b>	0.19	<b>\$67,741</b>		0.16	<b>\$56,542</b>	<b>-17%</b>
		General Aggregate	\$2,000,000							
		Operating Budget	\$264,167,995							
		Retention Information	\$150,000							
Automobile / Auto PD	Travelers	Liability — \$2,000,000		<b>\$99,342</b>	324	<b>\$109,050</b>		\$375	<b>\$126,372</b>	<b>16%</b>
		Total Auto Exposure	307							
		Retention Information	\$5,000 Comp/Collision							
Umbrella	Travelers	Limit of Liability	\$10,000,000	<b>\$76,503</b>		<b>\$76,503</b>			<b>\$88,740</b>	<b>16%</b>
Employment Practices Liability	Travelers	Each Claim	\$2,000,000	<b>\$18,646</b>	0.19	<b>\$22,143</b>		0.17	<b>\$20,250</b>	<b>-9%</b>
		Aggregate Limit	\$2,000,000							
		# of Employees	997							
		Retention Information	\$100,000							
Public Officials Errors and Omissions	Travelers	Each Claim	\$2,000,000	<b>\$17,158</b>	0.06	<b>\$23,498</b>		0.05	<b>\$19,750</b>	<b>-16%</b>
		Aggregate Limit	\$2,000,000							
		Operating Budget	\$264,167,995							
		Retention Information	\$100,000							
Law Enforcement Legal	Travelers	Each Claim	\$2,000,000	<b>\$42,804</b>		<b>\$42,804</b>			<b>\$46,950</b>	<b>10%</b>
		Aggregate Limit	\$2,000,000							
		# of Employees	173							
		Retention Information	\$100,000							
Crime	Travelers	Limit	\$1,000,000	<b>\$13,723</b>		<b>\$13,723</b>			<b>\$13,723</b>	<b>0%</b>
Cyber	Chubb	Limit of Liability	\$1,000,000	<b>\$56,980</b>		<b>\$56,980</b>			<b>\$53,134</b>	<b>-7%</b>
Risk Management Fee				<b>\$49,500</b>		<b>\$49,500</b>			<b>\$49,500</b>	
<b>TOTALS</b>				<b>\$819,108</b>		<b>\$898,903</b>			<b>\$999,517</b>	<b>11%</b>

\*TRIA not included in premium