

Casualty Insurance 2025 - 2026 Estimates

POLICY TYPE	2024 – 2025 Premium	2025 – 2026 Premium Increases		2025 - 2026 Estimate
Liability Package	\$709,900.00	15-25% increase plus any exposure increase	\$ 177,475.00	\$887,375.00
Excess Liability (Follow Form)	\$361,000.00	15-25% increase plus any exposure increase	\$ 90,250.00	\$451,250.00
Cyber Liability	\$190,500.00	15%-20% increase plus any exposure increase	\$ 38,100.00	\$228,600.00
Excess Workers Comp	\$357,149.00	10%-15% increase plus any exposure increase	\$ 53,572.35	\$410,721.35
EMT Professional Liability	\$83,298.00	10%-15% increase plus any exposure increase	\$ 12,494.70	\$95,792.70
Blanket Accident	\$21,225.00	0%-5% increase plus any exposure increase	\$ 1,061.25	\$22,286.25
Pollution Liability	\$21,435.00	0%-5% increase plus any exposure increase	\$ 1,071.75	\$22,506.75
Storage Tank Pollution Liability	\$15,535.00	0%-5% increase plus any exposure increase	\$ 776.75	\$16,311.75
Marina Policy	\$58,632.00	15-25% increase plus any exposure increase	\$ 14,658.00	\$73,290.00
Vessel Pollution	\$1,634.00	15-25% increase plus any exposure increase	\$ 408.50	\$2,042.50
Deadly Weapon & Active Shooter	\$61,629.00	5%-10% increase plus any exposure increase	\$ 6,162.90	\$67,791.90
Public Officials	\$186,758.46	25%-50% increase plus any exposure increase	\$ 93,379.23	\$280,137.69
Surety	\$2,750.00	0% to 5% increase plus any exposure increase	\$ 137.50	\$2,887.50
Drone	\$11,420.00	0%-5% increase plus any exposure increase	\$ 571.00	\$11,991.00
Crime	\$3,777.91	5%-10% increase plus any exposure increase	\$ 377.79	\$4,155.70
TOTAL	\$2,086,643.37			\$2,577,140.09