

EXHIBIT A TO ORDINANCE NO. 44-21

The City of Avon, OH Insurance Renewal Summary 2021-2022

Executive Summary

Systematic Total Cost of Risk Approach

Gallagher's CORE360™ approach, debuted earlier this year, provides a formal structure articulating how Gallagher has already approached management of your account. CORE360™ is a systematic model to examine the six cost drivers of risk management:

- 1) Insurance premiums
- 2) Program structure
- 3) Coverage gaps
- 4) Uninsured and uninsurable losses
- 5) Loss prevention and claims
- 6) Contractual liability



Insurance Premiums

- Travelers premium for 2021-2022 policy period is \$195,121
- Travelers renewal - 4.4% rate increase and 1.6% exposure increase
- Market Conditions have contributed to an increase ~4.4% for the 2021-2022 period
- Cyber – \$12,211 with \$2M and \$2M options. (Please see cyber section on market update)



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Insurance Premiums (continued)

- Breakdown of premium by category

Property	Travelers Property Casualty Co.	\$59,110
Inland Marine	Travelers Property Casualty Co.	\$3,264
General Liability	Charter Oak Fire Insurance Co.	\$21,728
Automobile	Charter Oak Fire Insurance Co.	\$39,849
Umbrella	Travelers Property Casualty Co.	\$19,510
Law Enforcement Liability	Charter Oak Fire Insurance Co.	\$23,437
Public Entity EPLI	Charter Oak Fire Insurance Co.	\$11,813
Public Entity Management Liability	Charter Oak Fire Insurance Co.	\$14,597
Employers Overhead Liability	Charter Oak Fire Insurance Co.	\$1,813
Total Premium		\$195,121

Program Structure

- The quote reflects the current program in place with in regards to coverages and deductibles. Any changes made were to enhance the current program by offering increased limits, recommended coverages or because the endorsement limits being applied vary due to the carrier.

Coverage Gaps/Broadened Enhancements

A few additional ways we have worked to protect against uninsured losses include:

- Malicious and Violent Acts Optional Coverage

Uninsured & Uninsurable Losses

We are always looking to identify potential pitfalls in coverage areas and provide solutions to avoid them. We are always looking out for our clients' best interests and extend suggestions to where our services can help you avoid exposures and save you money.

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Loss Prevention & Claims

- Travelers has a strong loss control system in place and is very hands on when it comes to educational resources and training
- Gallagher Loss Control Services – George Best (Cincinnati, OH)
 - Gallagher training modules
 - Zywave
 - Risk Management Partnerships
 - Salesforce subscription center

Contractual Liability

We understand the City of Avon, like most governmental organizations, has an extensive portfolio of vendor contracts with insurance clauses and requirements. Gallagher will provide contract review for the city as well as certificate of insurance issuance services.

Thank you,

Dave Zastudil, CISR
Gallagher