



Libraries of Illinois Risk Agency (LIRA)
Wilmette Public Library
 Member Cost Comparison

Coverage Description	Additional Description	Expiring	Renewal	% Change
Fixed Costs:				
Package Policy	(Property, Liability, Auto, Crime)	\$7,990	\$8,728	
Excess Property	(\$250M)	\$13,122	\$14,693	
Boiler & Machinery		\$576	\$616	
Excess Liability	(\$10M xs \$1M)	\$2,516	\$5,007	
Volunteer Accident		\$300	\$300	
Cyber Liability		\$1,781	\$1,785	
Gallagher Crisis Protect (GCP)		\$1,935	\$2,102	
Administration/Brokerage Service Fee		\$3,082	\$3,221	
Claims Administration Fee		\$951	\$993	
Loss Control Services		\$1,000	\$1,000	
ILA Fee		\$250	\$250	
Operation's Fee		\$1,392	\$1,112	
Total Fixed Cost		\$34,895.20	\$39,805.81	14%

Total Variable Cost (Loss Fund)	\$3,654.88	\$4,070.20	11%
Worker's Compensation	\$10,835.00	\$12,976.00	20%
Renewal Results	\$49,385.08	\$56,852.01	15.12%

Statistical Information				
Total Insured Values	(includes Vehicles)	\$34,548,979	\$35,431,109	3%
Payroll		\$2,990,134	\$3,502,988	17%
Employees		53	53	0%
Vehicle Count		1	1	0%