

GLENBROOK TOWNHOMES HOA

INSURANCE COMPARISONS FROM YEAR TO YEAR

Effective date	Coverage	Carrier	20-21 Premium	21-22 Premium	Coverage changes?	Premium change
7/8/21-22	Directors & Officers	C N A	\$1,238	\$1,247	NO	\$9.00
7/8/21-22	Workers Comp	Zenith	\$676	\$661	NO	-\$15.00
7/8/20-23	Crime	Travelers	\$458	\$458	NO	\$0.00
7/8/21-22	Property	Campus US Insurance	\$17,484.40	\$28,741.45	NO	+\$11,257.05
7/8/21-22	General Liability	Campus US Insurance	NA	NA	NO	Reflects in total above for Property
7/8/21-22	Umbrella	StarStone	\$758	\$758	NO	\$0.00
	Total		\$20,614.40	\$31,865.45		+\$11,251.05

Effective date	Coverage	Carrier	21-22 Premium	22-23 Premium	Coverage changes?	Premium change
7/8/22-23	Directors & Officers	C N A	\$1,247	\$1,271.24	NO	+\$24.24
7/8/22-23	Workers Comp	Zenith	\$661	\$644	NO	-\$17.00
7/8/20-23	Crime	Travelers	\$458	\$458	NO	\$0.00
7/8/22-23	Property	Lloyds London	\$28,741.45	\$45,988.75	Yes, Campius nonrenewed package. We had to separate into two policies	+\$20,341.98
7/8/22-23	General Liability	Southern Owners	NA	\$3,094.68	Same coverage, better carrier	Reflects in total above for Property
7/8/22-23	Umbrella	Southern Owners	\$758	\$689.06	Same coverage, better carrier	-\$68.94
	Total		\$31,865.45	\$52,145.73		+\$20,280.28

Effective date	Coverage	Carrier	22-23 Premium	23-24 Premium	Coverage changes?	Premium change
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GLENBROOK TOWNHOMES HOA

7/8/23-24	Directors & Officers	C N A	\$1,271.24	\$1,591.82	NO	+\$320.58
7/8/23-24	Workers Comp	Zenith	\$664	\$610	NO	-\$54.00
7/8/23-26	Crime	Travelers	\$458	\$459.01	NO	+\$1.01
7/8/23-24	Property XWIND	Underwriters at Lloyds London	\$45,988.75	\$30,118	Yes, no wind is included	-\$15,870.75
7/8/23-24	Property \$1Mil Wind	Arch Specialty	NA	\$63,787.50	\$1Mil of Wind coverage	+\$63,787.50
7/8/23-24	Property \$4.5Mil Wind	Certain Underwriters at Lloyds	NA	\$43,054	\$4.5Mil of Wind coverage	+\$43,054
7/8/22-23	General Liability	Southern Owners	\$3,094.68	\$3,295.91	NO	+\$201.23
7/8/22-23	Umbrella	Southern Owners	\$689.06	\$730.50	NO	+\$41.44
	Total		\$52,145.73	\$143,646.74		+\$91,501.01