Village of Downers Grove

Report for the Village Council Meeting

Table 1 - Council Agenda item.

Subject	Extension of Protected Self-Insurance for Property, Casualty and Excess Liability Coverage through 12/31/27
Submitted By	Enza Petrarca, Village Attorney

Synopsis

A motion is requested for the renewal of the re-insurance for property, casualty, cyber, law enforcement, excess workers compensation, excess liability, pollution, and attorney's professional liability coverage for the Village for 2027 in the estimated amount of $1,306,571.

Strategic Plan Alignment

The goals for 2026-2027 include *Steward of Fiscal, Environmental and Neighborhood Sustainability.*

Fiscal Impact

The proposed Fiscal Year 2027 Budget includes $1,470,000 in the Risk Management Fund for this program. The total annual estimated premium is $1,306,571.

Recommendation

Approval to be placed on November 17, 2026 Consent Agenda.

Background

The Village of Downers Grove is self-insured for General Liability, Auto Liability, and Workers Compensation with Self-Insured Retention (SIR) levels of $1,000,000 for Liability and for Workers Compensation. The Village also purchases Excess Liability, Property, Pollution, Law Enforcement, Public Officials, Crime, Lawyer's Professional, and Cyber Liability policies.

Each year the Village, through its insurance broker, conducts a comprehensive and competitive process to select insurance providers and establish annual premiums. The number of carriers providing coverage for public entities is diminishing each year due to adverse losses within the industry. Because of increasing litigation, societal inflation factors, and adverse law enforcement claims throughout the United States, many insurers are capping their limits of liability. Safety National is offering a package containing liability and workers compensation coverage. Additionally, Safety National is offering $25,000 in loss control funds to the Village for safety programming.

The Village is experiencing an 8% overall increase in premium for the 2026-27 policy term. The premium increase is attributed to loss activity and exposure changes. For comparison, markets are rendering increases from 10% - 50% over expiring costs, in some instances.

The Village's underground storage tank deductible was reduced from $100,000 (expiring) to $25,000 due to the new tanks that were installed in 2026.

Alliant does not charge a risk management fee; all services are provided in – house at no cost.

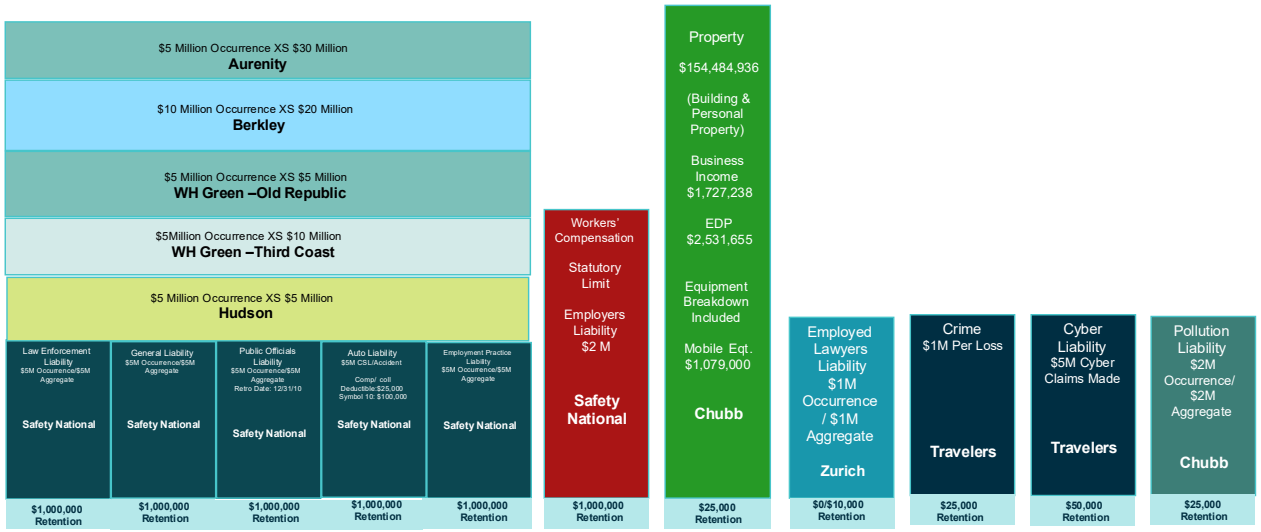
The following table summarizes the coverage and associated premiums for the expiring and renewal programs. All policies are effective December 31, 2026, through December 31, 2027.

	Expiring 2025-2026 $1,000,000	Renewal 2026-2027 $1,000,000	% Change
Package Liability & All Lines (TRIA Included)	**Safety National**	**Safety National**	
General Liability	$285,158	$306,400	7%
Automobile Physical Damage & Liability	$41,040	$45,144	10%
Law Enforcement Liability	Included In GL	Included In GL	
Public Officials Liability	Included In GL	Included In GL	
Employment Practices Liability	Included In GL	Included In GL	
Employment Practices Liability - Excess Layer	N/A	N/A	
	N/A	N/A	
Excess Liability	Hudson	Hudson	
Euclid $5M XS$5M	$157,481	$170,810	8%
Excess Liability	WH/Third Coast	WH/Third Coast	
$5M XS $10M	$95,978	$107,595	12%
Excess Liability	WH/Old Republic	WH/Old Republic	
$5M XS $15M	$59,014	$71,688	21%
Excess Liability	Gemini	Gemini	
$10M XS $20M			
	$118,693	$144,314	22%
Excess Liability	Aurenity	Aurenity	
$5M XS $30M			
	$59,086	$67,007	13%
Excess Workers Compensation	Safety	Safety	
$1M SIR	$171,741	$177,041	3%
Property	Chubb	Chubb	
	$128,199	$125,829	-2%
Employed Lawyers	Zurich	Zurich	
	$4,646	$4,645	0%
Cyber Liability & Crime Combined	Travelers	Travelers	
	$54,048	$69,552	29%
Pollution Liability	Chubb	Chubb	
	$16,389	$16,546	1%
ESTIMATED PROGRAM TOTAL	**$1,191,473**	**$1,306,571**	10%

12/31/26-27 PROGRAM TOWER ILLUSTRATION

Village of Downers Grove Property & Casualty Coverage Tower

Renewal Program- 12/31/2026 - 12/31/2027



All coverage and exclusions are not included on this page. Please refer to policy for all applicable terms and conditions. Additional limits and/or changes may be available after review and acceptance by insurer.

Alliant

Village of Downers Grove

Council Action Summary

Table 1 - Detailed information on this Council Action Summary.

Initiated By	**Enza Petrarca, Village Attorney**
Effective Date	November 17, 2026
Recommendation From	
File Reference	
Nature of Action	Motion

Steps Needed to Implement Action.

Motion for the renewal of the re-insurance for general, automobile, law enforcement, public officials, employment practices, excess liability, excess workers compensation, property, employed lawyers, cyber & crime and pollution coverage for the Village for 2027 in the estimated amount of $1,306,571.

Summary of Item.

Adoption of this motion will authorize the renewal of the re-insurance for general, automobile, law enforcement, public officials, employment practices, excess liability, excess workers compensation, property, employed lawyers, cyber & crime and pollution coverage for the Village for 2027 in the estimated amount of $1,306,571.

Record of Action Taken.