

2025 City of Beloit Renewal EMC		24/25	25/26	Diff	Diff %
Property	Blanket Coverage Buildings/BPP/Property In Open \$49,488,489	\$83,040	\$86,075	\$3,035	4%
	\$25,000 All Peril/\$75,000 Wind Hail Deductible				
Airport Property	Misc. Airport Bldgs./BPP/WeatherSystem \$5,000 All Peril Deductible	\$5,303	\$6,447	\$1,144	22%
General Liability	\$1 Million/\$2Million Liability Limits Includes Employee Benefits Liability	\$28,714	\$28,455	-\$259	-1%
Linebacker	\$1 Million Each Loss/\$2Million Aggregate Wrongful Acts/E&O Conducting Business-EPLI-Inc Board And Employees	\$9,704	\$10,674	\$970	10%
Law Enf. Liability	\$1 Million Each Loss/\$2Million Aggregate Wrongful Act by Law Enforcement	\$4,932	\$5,424	\$492	10%
Cyber Solutions	\$1,000,000 Aggregate Cyber Coverage Includes Defense \$25,000 Cyber Extortion \$50,000 Computer and Telecommunications Fraud	\$2,201	\$3,686	\$1,485	67%
Govt. Crime/Fidelity	\$100,000 Per Occurrence-Employee Dishonesty/Theft \$100,000 Forgery or Alteration \$100,000 Computer & Funds Transfer Fraud \$100,000 Fraudulent Impersonation	\$704	\$585	-\$119	-17%
Inland Marine	\$973,401 Contractors Equip. Catastrophe Limit \$2,500 Deductible \$10K Baby Grand Piano \$2,500 Deductible	\$6,340	\$6,776	\$436	7%
Business Auto	\$500,000 Liability Comp & Collision Specified Autos	\$50,533	\$52,074	\$1,541	3%
Workers Comp	\$500K/\$500K/\$500K Limits <i>1.89</i> Based on Payroll & Experience Mod 1.77, Expiring 1.16	\$68,013	\$78,172	\$10,159	15%
Commercial Output	Power Plant Policy-See Policy for Specifics \$69,279,390 Building Inc. Generators/Transformers Etc. \$75K Deductible All Peril Including Equipment Breakdown	\$196,291	\$217,268	\$20,977	11%
Annual Premium		\$455,775	\$495,636	\$39,861	8.75%

Overall in 2025 the premium increase is 8.75% from expiring, due to inc. property valuations/COP, and workers comp experience mod. Increased property valuations around \$5.4 million (12%) due to inflation/replacement cost guidelines on property/bpp line of business. Increased Commercial Output replacement cost over \$6million (10%) due to inflation/replacement cost guidelines. Due to frequency/severity workers comp losses the experience Mod. Increased from 1.77 to 1.89, 113% LR 5 Years. Re-insurance rates higher with all carriers, markets trying to stabilize all lines-industry wide changes. Not just Kansas weather/losses effecting rates. Wildfires, Hurricanes, Derecho (long-lived, widespread storms), inflation etc. EMC is a Long-Term Company with a stable outlook, 85% KS market share. Dividend History Yearly-Average over \$36K each year over the past 3 years, average over \$39K each year over the past 5 years. Please review the Autos scheduled, any to add/remove or to amend coverage on. Please review Inland Marine contractors equipment and update values accordingly, any equipment to add/remove. Any other updates? Airport hangar construction timeline/value? Solar panel project/existing solar panel lease agreement term expiration? Value of existing?

City Of Beloit Property Locations/Breakdown Values 25'-26'

Loc #	Commercial Property	Building	BPP	Property In Open
1	115-123 N HerseyCity Hall-Municipal Building	\$ 8,156,135	\$ 87,638	
2	Steel Water Tank-East 7th St.			\$ 1,048,269
3.1	1701 N Walnut-Baseball Boys & Girls Complex, Water Tank, Bleachers, Poles/Lights, Equipment, Concession Stand/Scoring Booth/Scoreboard	\$ 47,834	\$ 25,040	\$ 1,779,831
3.2	Concession Stand-Baseball Field	\$ 124,206		
3.3	Storage/Restroom	\$ 43,446		
3.4	South Restrooms	\$ 46,437		
4	Sec. 16-7S-7W Sewage Treatment Plant	\$ 16,586,470	\$ 301,726	
5.0	1520 N. Walnut-Substations & Transformer	\$ 645,561		
6.1	100 Chautauqua-Shelter House-Playground Equipment & Picnic Tables	\$ 127,727		\$ 555,548
6.2	Street Equipment, Repair/Storage, Mechanical Filtration	\$ 180,988		\$ 538,348
6.3	Bath House & Filter Bldg	\$ 543,741		\$ 300,473
6.4	Administration	\$ 302,078	\$ 25,040	
7	312 S Pine-Street & Alley Dept. LeanTo Parking Cover	\$ 773,045	\$ 37,559	\$ 18,780
8.1	321 N Pine-Storage & Mainenance	\$ 180,620	\$ 15,000	
8.2	Sand & Salt Shed	\$ 92,652		
9	205 W Court-Power Plant Vehicle Shop	\$ 175,048	\$ 12,520	
10	311 W Main-Old Library Bldg-Hospice	\$ 455,509		
11	100 W. South-Building over Sludge Treatment	\$ 480,667	\$ 12,520	
12	4th & Independence Ave-Civil Defense Siren			\$ 11,495
12.1	4th & Ind-Westside Restroom & Playground Equip	\$ 30,188		\$ 43,820
13	700 E Main-Civil Defense Siren			\$ 11,495
14	500 E 12th-Distribution Maintenance Bldg	\$ 1,300,000	\$ 125,198	
15	12th & Walnut-National Guard Armory	\$ 2,184,256	\$ 187,796	\$ 37,559
16	SW4 10-6S-7W-Transformer			\$ 2,681,682
17	215 S Chestnut-Pre Sedimentation Bldg	\$ 1,323,780		
18	1716 N Hersey-Law Enforcement Center	\$ 4,394,176	\$ 62,599	
19	1718 N Hersey-Library	\$ 3,219,337	\$ 50,000	
20	1722 N Hersey-Maintenance Shop W/ Power House	\$ 2,231,657		
21	1725 N Hersey-Parks Shop	\$ 500,000	\$ 37,559	
22	1723 N Hersey-Park Office/Parks & Rec	\$ 151,039	\$ 37,559	
23	7th St & Logan Ave-Siren			\$ 25,040
24	16th & Hersey-Siren			\$ 25,040
25	402 S Mill-Water Intake Bldg	\$ 702,586		
26	310 E 7th-Steel Water Treatment	\$ 107,166		
27	1300 N Poplar-Cemetery Sexton	\$ 45,311		
28	818 E South St.-Lift Station #1	\$ 181,247		
29	South of 129 Roosevelt-Lift Station #2	\$ 181,247		
30	SW Corner of Intersection of Hwy 24 & N Walnut-Lift Station #3	\$ 181,247		
31	South & Independence Intersection-Lift Station #4	\$ 211,455		
32	S of Hake House, 318 S Independence-Lift Station #5	\$ 75,520		
33	1405 N Chestnut-West of OCCK-Lift Station #7	\$ 75,520		
34	South of Shamburg Oil Company Hwy 24-Lift Station #8	\$ 75,520		
35	SE Corner of Main & Western-Lift Station #9	\$ 75,520		
36	Silverfox Lane North Campus-Lift Station #10	\$ 151,039		
37	E of Rolling Hills Elec.Bldg US Hwy 24-Lift Station #11	\$ 151,039		
38	Roadside Park Hwy 24-Little Red School House	\$ 75,520		
39	113 E 2nd St-Storage Building Downtown	\$ 129,503	\$ 25,000	
39.2	Lift Station	\$ 151,039		
		Building	BPP	Property In Open
	Totals	\$ 46,867,076	\$ 1,042,754	\$ 7,077,380
	Combined Total	\$ 54,987,210		
	Co-Insurance at 90% Refelts in Blanket Limit	\$ 49,488,489		



2025 City of Beloit Fire Department VFIS		Premium
April 1, 2025-April 1, 2026		
Property	Building Coverage \$1,642,282 Guaranteed RC Personal Property \$68,429 RC Loss of Income 24 Months ALS Extra Expense 24 Months ALS \$1,000 All Peril/Flood Deductible 5% Earthquake Deductible	\$2,463
Portable Equipment	Blanket Guaranteed Replacement Cost \$1,000 Deductible	\$328
Business Auto	\$1Million Liability Limit 1929 Dodge \$15,000 2012 Intn'l Rescue Hvy \$240,000 2002 IHC Pumper \$180,000 1991 Ford Pumper \$115,000 2016 Spartan Pumper \$317,000 2024 IHC Pumper \$386,137 Hired & Non-Owned \$1,000 Comp & Collision Deductibles	\$2,850
General Liability	\$1 Million Liability Limit Each Occurrence \$10 Million General Aggregate	\$350
Annual Premium		\$5,991



2025 City of Beloit Airport Liability		Premium
April 17, 2025-April 17, 2026		
Airport Liability		
Products-Completed Operations Aggregate Limit	\$500,000	
Personal Injury and Advertising Aggregate Limit	\$500,000	
Malpractice Aggregate Limit	\$500,000	
BI/Property Damage Each Occurrence Limit	\$500,000	
Fire Damage Limit Any One Fire	\$100,000	
Medical Expense Limit Any One Person	\$3,000	
Hangarkeepers Limity Any One Aircraft	\$150,000	
Hangarkeepers Limity Any One Occurrence	\$300,000	
	Liability Premium	\$2,970
	Terrorism Premium	\$297
	Annual Premium	\$3,267

City of Beloit Dividend History	
Year	Dividend
2023-2024	\$23,529
2022-2023	\$44,952
2021-2022	\$40,874
2020-2021	\$40,224
2019-2020	\$46,302
2018-2019	\$46,540
2017-2018	\$44,051
2016-2017	\$42,868
2015-2016	\$36,514
2014-2015	\$36,480
2013-2014	\$22,238
2012-2013	\$14,551
2011-2012	\$14,180
2010-2011	\$10,604
2009-2010	\$12,875

Average of 3 Years	\$36,451.76
Average of 5 Years	\$39,176.19
Average of 10 Years	\$40,233.38
3 Year Total	\$109,355
5 Year Total	\$195,881
10 Year Total	\$402,334