

ORDINANCE NO. 2519-25

AN ORDINANCE AUTHORIZING THE CHIEF OPERATING OFFICER TO ENTER INTO AN AGREEMENT WITH ALLIANT INSURANCE SERVICES, INC

BE IT ORDAINED by the Mayor and Board of Trustees of the Village of Hawthorn Woods, Illinois, that the Chief Operating Officer be, and the same is, hereby authorized and directed to enter into an Agreement between the Village of Hawthorn Woods, a municipal corporation located in Lake County, Illinois and Alliant Insurance Services, Inc, in substantially the form attached hereto as Exhibit "A", and, by this reference, made a part hereof, with such changes as are approved by the Mayor and Village Attorney.

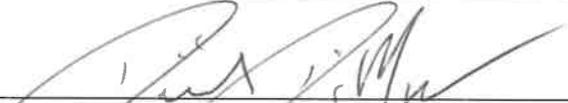
BE IT ORDAINED by the Mayor and Board of Trustees of the Village of Hawthorn Woods, Lake County, Illinois, that the Chief Operating Officer is authorized to expend funds for the purchase of property, casualty and workers compensation insurance coverage from Ascot Insurance Company, Arch Insurance Company, The Hartford Steam Boiler Inspection and Insurance Company, and the Illinois Public Risk Fund for the period January 1, 2026 to December 31, 2026 in an amount not to exceed \$221,062 as outlined in the attached Proposal of Insurance, a copy of which is attached hereto as Exhibit "A", and, by this reference, made a part hereof, with such changes as are approved by the Mayor and the Village Attorney.

The foregoing Ordinance was adopted by the Village Board of the Village of Hawthorn Woods, Illinois on November 24, 2025:

AYES: KAISER, VANAN, RYCHLIK, BAYER, MCCARTHY, HURST

NAYS: _____

ABSENT AND NOT VOTING: _____

APPROVED: 

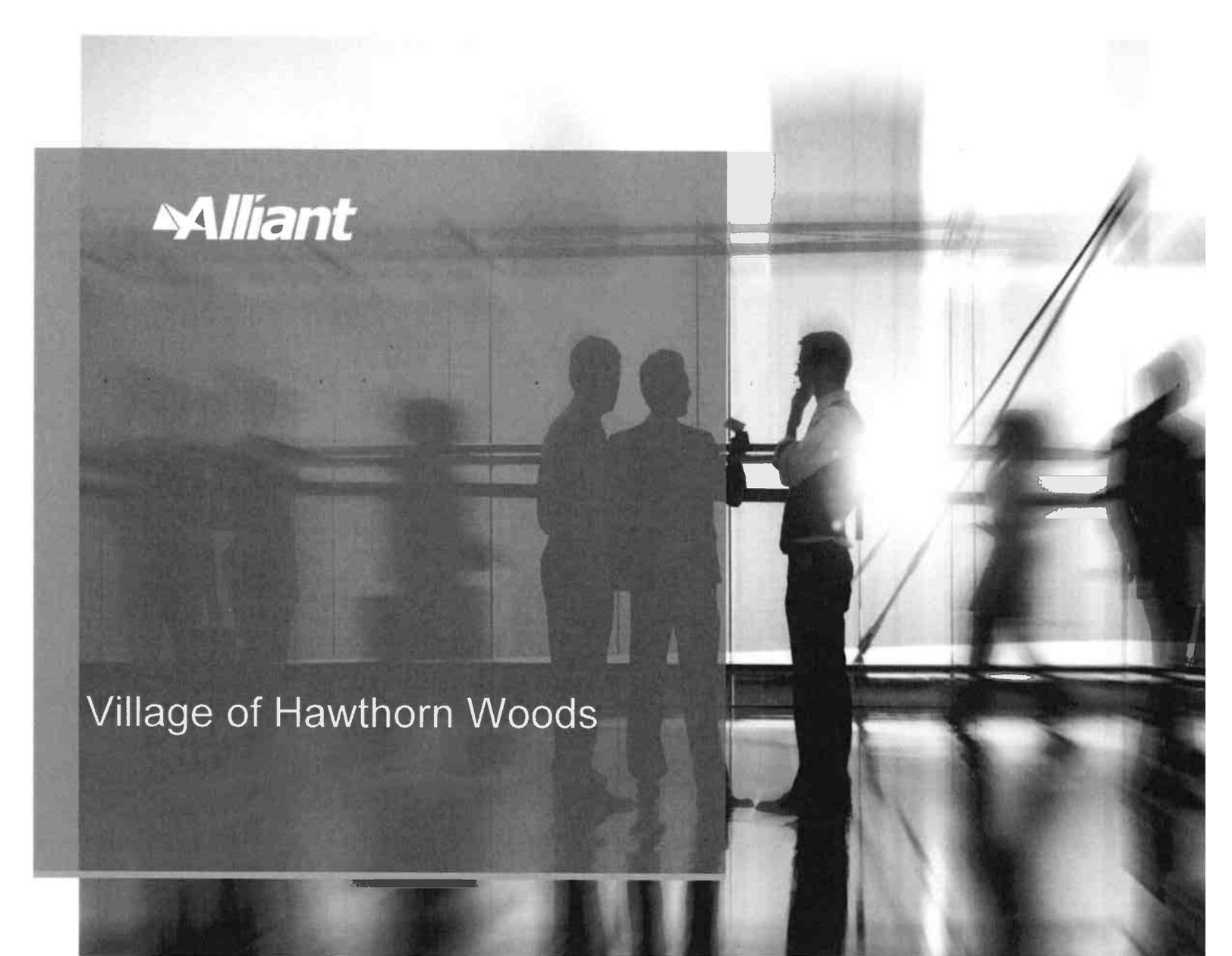
Dominick DiMaggio, Mayor

ATTEST: 

Katerina Koprowski, Village Clerk

ADOPTED: NOVEMBER 24, 2025

APPROVED: NOVEMBER 24, 2025

The background of the top half of the page is a black and white photograph showing the silhouettes of several people in a modern office or lobby. They are standing near large glass windows, and the scene is backlit by bright light, creating a high-contrast, professional atmosphere.

Village of Hawthorn Woods

2025-2026 Package Insurance Proposal 2026-2027 Workers Compensation Proposal

Presented on November 17, 2025

Dane Mall
Account Executive

Wendy Teller, CIC
Account Manager - Lead

Alliant Insurance Services, Inc.
353 North Clark Street
Chicago, IL 60654
O 312 595 6200

CA License No. 0C36861

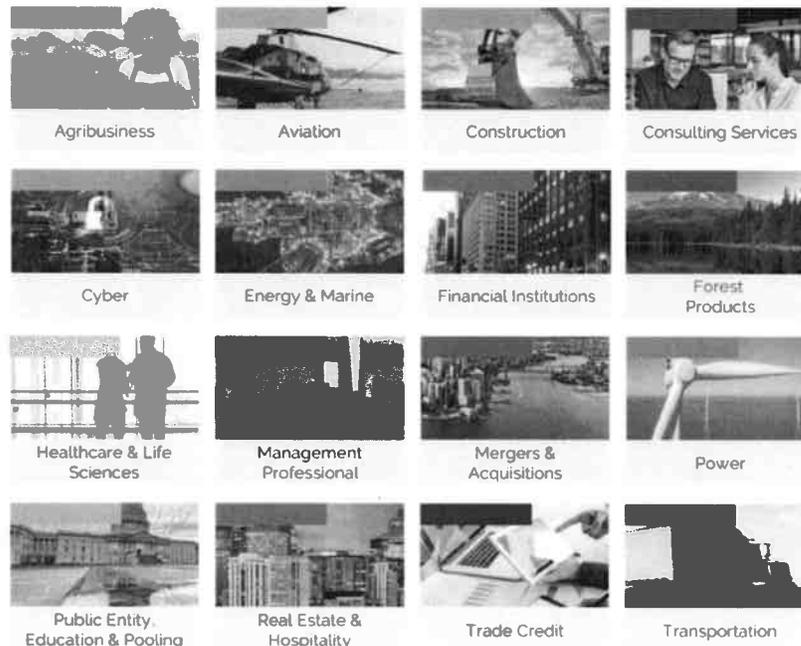
www.alliant.com

Company Profile

Alliant provides risk management, insurance, and consulting services to thousands of clients nationwide, delivering tailored products and services engineered to mitigate risk, improve performance, and promote long-term growth. Our core business includes property and casualty insurance services, middle-market brokerage, employee benefits, and underwriting, each staffed with dedicated industry specialists who understand the unique market dynamics facing their clients.

In addition to our 90-plus year legacy of service and results, Alliant is one of the industry's fastest-growing organizations. As America's 5th largest insurance brokerage, we have an active presence in every U.S. market and an extensive arsenal of best-in-class resources and intelligence that moves our clients forward in today's competitive market climate.

Alliant Specialty is the largest specialty broker in the world. We have created an unparalleled service delivery model that is personal, agile, and responsive to enhance your bottom line. Alliant Specialty supports clients in industry verticals that include Construction, Real Estate & Hospitality, Healthcare & Life Sciences, Cyber, Management Professional, Mergers & Acquisitions, Energy & Marine (including Power & Utilities), Agribusiness, Aviation, Forest Products, Financial Institutions, Public Entity, Trade Credit, and Transportation.



Alliant Advantages

	Alliant	Competition
90 years of leadership in meeting the insurance needs of businesses and public entities across the US.	✓	
National presence with best-in-class resources and expertise.	✓	
Privately owned and operated.	✓	
Flat management structure with no bureaucracy, empowering senior leadership to take a hands-on approach to client service that expands the entire lifecycle of the relationship.	✓	
A full-service insurance agency that addresses all of your risk and insurance needs, including property, casualty, life, and health.	✓	
A diverse team of industry specialists who understand the unique needs of your business.	✓	
Considerable buying power through more than 40 insurance carriers, enabling for the delivery of the best coverage at the most competitive pricing	✓	
State-licensed support staff.	✓	
A full-service approach that includes risk management services to help identify hazards and present options.	✓	
Workers' compensation insurance claims management at no additional charge.	✓	

Your Service Team

Daniel Mackey
Senior Vice President

Daniel.Mackey@alliant.com Phone: 312 837 4415

Dane Mall
Account Executive
Lead Public Entity Risk Advisor

Dane.Mall@alliant.com Phone: 312 837 4415
Cell: 224 655 9533

Wendy Teller, CIC
Account Manager Lead

Wendy.Teller@alliant.com Phone: 312 595 7495

Larry Rosen
Senior Vice President of Claims

Larry.Rosen@alliant.com Phone: 312 595 8111

Executive Summary

Thank you for the opportunity to present our renewal proposal for the Village of Hawthorn Wood's property and casualty insurance program effective December 31, 2025 to December 1, 2026 and workers' compensation program effective 1/1/2026 to 1/1/2027. As we discussed in our pre-renewal meeting, forecasting insurance renewal outcomes for 2026 varies significantly by line of coverage. While the property market is shifting in a more favorable direction compared to recent years, the casualty market continues to face headwinds — particularly around pricing, capacity, and placement timelines. Law enforcement liability, excess liability and auto liability continue to be the most challenged lines of business.

Hyper-social inflation and nuclear-verdict liability claims experience for the public sector continue to limit the number of carriers available for public entity liability risks and is ultimately impacting the availability of coverage and hindering competitive pricing options. The risk appetite of insurance carriers for public entity liability risks is low. Specifically, in some markets-- like Illinois, the number of public entity carriers willing to entertain larger public entities is limited.

The challenging landscape has pressed on for multiple years -social inflation, active shooter events, sexual abuse and molestation revival lawsuits, fleet liability and severe weather-related property losses. These loss cost increases, coupled with capacity reductions and higher retentions, continue to define a complex and challenging market environment.

Village of Hawthorn Woods Insurance Renewal

The overall renewal premium for 12/31/2025 to 12/31/2026 (property & casualty) and 1/1/2026 to 1/1/2027 (workers' compensation) is \$221,062 representing an 8% increase from the previous policy period. We consider this year's renewal to be favorable in today's marketplace. As discussed during the renewal process, our preliminary indications from alternative markets did not yield a viable alternative given the limited number of public entity carriers in Illinois. The Village's incumbent property and casualty (Trident) continues to be the most competitive option for the Village for both pricing and coverage. The feedback that we received from other markets was that the Village's program is very competitively priced.

Package Coverage (General Liability, Employment Practices Liability, Public Officials Liability, Law Enforcement Liability, Property including Inland Marine, Equipment Breakdown and Business Income, Cyber Liability and Crime)

The Village has partnered with Trident Insurance for the past four policy terms, beginning December 31, 2021. Trident has been a reliable partner, the package premium for the upcoming term will increase to \$120,417, with the expiring premium of \$106,027. This increase is consistent with market trends for similar public entities and is primarily driven by a 4% trended increase in property value, general rate increase, some claim experience on the property line of coverage and casualty rate increase. Importantly, all limits and deductibles remain unchanged. The Village will maintain a \$10,000,000 overall limit of liability which has become scarce in today's marketplace.

Workers' Compensation

The Village's workers' compensation carrier is the Illinois Public Risk Fund (IPRF). The renewal premium is \$82,027, which represents an 2.6% increase from the expiring premium but still 6.5% lower than the premium two years ago. While IPRF's rate decreased, the Village's overall payroll increased by 3.6%.

Of note—due to the Village's favorable loss ratio, it qualified to receive an *additional* \$6,075 in Safety Grant funds over and above the standard amount of \$3,951 for this policy period. The total Safety Grant amount is \$10,026, representing a 140% increase from last year. When considering the increase in Safety Grant funds, the Village is experiencing a net decrease in its works compensation costs of 5%.

We appreciate the opportunity to present this renewal proposal for the coming term. Our team remains committed to providing comprehensive coverage solutions and looks forward to continuing our partnership to service the Village's insurance needs.

Named Insureds

Village of Hawthorn Woods

NAMED INSURED DISCLOSURE

- Name Insured(s) should match State of Incorporation filing. Inform Alliant if there is a difference or change
- The First Named Insured policy status granted includes certain rights and responsibilities. These responsibilities do not apply to other Named Insureds on the policy. Some examples for First Named Insured status include: (1) being designated to act on behalf of all insureds for making policy changes, (2) receiving of correspondence, (3) distributing claim proceeds, and (4) making premium payments
- **Are ALL entities listed as named insureds?** Coverage is **not** automatically afforded to all entities unless specifically named. Confirm with your producer and service team that all entities to be protected are on the correct policy. Not all entities may be listed on all policies based on coverage line.
- Additional named insured is (1) A person or organization, other than the first named insured, identified as an insured in the policy declarations or an addendum to the policy declarations. (2) A person or organization added to a policy after the policy is written with the status of named insured. This entity would have the same rights and responsibilities as an entity named as an insured in the policy declarations (other than those rights and responsibilities reserved to the first named insured).
- Applies to Professional Liability, Pollution Liability, Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability policies (this list not all inclusive). Check your Policy language for applicability. These policies provide protection to the Named Insured for claims made against it alleging a covered wrongful act.

Premium Summary

❖ Workers Compensation Effective Date 1/1/2026 to 1/1/2027

Coverage	2024-2025 Expiring Premium	2025-2026 Renewal Premium
Package	\$ 73,535.00	\$ 81,834.00
Property	\$ 31,294.00	\$ 37,247.00
Equipment Breakdown	\$ 1,198.00	\$ 1,336.00
❖ Workers' Compensation and Employers Liability	\$ 79,894.00	\$ 82,027.00
Crime Three- year policy term – Annual Installment	\$ 1,567.00	\$ 1,567.00
AD&D Accident Medical	\$ 550.83	\$ 551.00
Renewal Fee	\$ 16,500.00	\$ 16,500.00
TOTAL WITHOUT TERRORISM	\$ 204,538.83	\$ 221,062

- Premium with Terrorism is \$222,953. The Village has not historically purchased Terrorism coverage
- IPRF Safety Grant Award Amount: \$10,026 (Includes Preferred Loss Ratio Grant of \$6,075 extra)

Payment Terms:

- **Package & Property:**
 - Agency Bill Options: Annual Pay, Semi -Annual, or Quarterly (40% down and 3 Installments of 20%)
- **Equipment Breakdown:**
 - Agency Bill – Annual Pay
- **Workers Compensation**
 - Direct Bill – 12 Equal Monthly Installments

Exposures

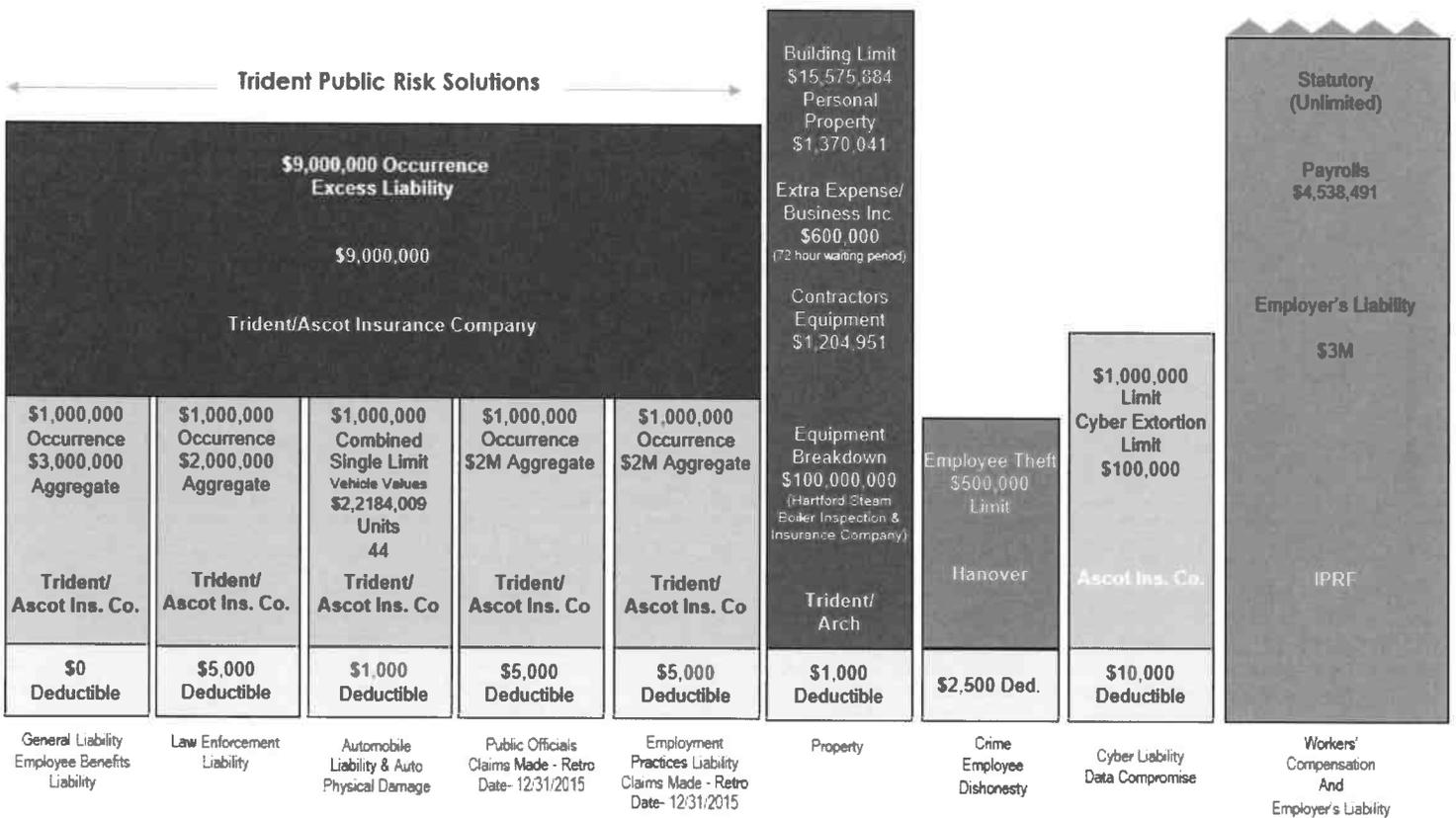
Exposures	2024-2025	2025-2026	Change
Total Insured Values (TIV)	\$16,294,155	\$16,945,925	4%
Contractors Equipment	\$1,581,2706	\$1,581,706	0%
Autos	36	43	23%
APD Values	\$1,872,118	\$2,187,029	17%
Payroll	\$4,380,302	\$4,538,491	4%

Marketing Summary

Village of Hawthorn Woods	
Marketing Summary	
Effective Date 12/31/2025-12/31/2026	
Property/Casualty/Worker's Compensation	
Carrier	Market Response
Trident – Ascot Insurance Company – Liability	Quoted
Trident – Arch Insurance Co.	Quoted
Trident – The Hartford Steam Boiler Inspection & Ins. Co.	Quoted
Illinois Public Risk Fund (IPRF) <i>Incumbent</i>	Quoted
Illinois Counties Risk Management Trust (ICRMT)	Indication was not competitive property, casualty and workers' compensation
Glatfelter – National Union Fire Insurance Co.	Marketed in 2024, Not competitive, position has not changed. Does not offer \$10,000,000 limit
Liberty Mutual	Declined in 2024, position has not changed. Does not offer \$10,000,000 limit.
Travelers	Marketed in 2024, Not competitive, position has not changed. Does not offer \$10,000,000 limit
HCC- Tokio Marine	Marketed in 2024, Not competitive

Coverage Tower

Village of Hawthorn Woods- Insurance Program Structure 12/31/2025 – 12/31/2026 (Property/Casualty/Workers' Compensation)



All coverages 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. Chart is not to scale.

Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

NY Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at www.alliant.com, and contact your Alliant service team should you have any questions.

Other Disclosures / Disclaimers

FATCA:

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

Other Disclosures / Disclaimers - Continued

Guarantee Funds

Established by law in every state, guaranty funds are maintained by a state's insurance commissioner to protect policyholders in the event that an insurer becomes insolvent or is unable to meet its financial obligations. *If your insurance carrier is identified as 'Non-Admitted', your policy is not protected by your state's Guaranty Fund.*

Claims Reporting:

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Claims Made Policy:

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another state, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Permanent operations outside the United States, Canada or Puerto Rico.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Other Disclosures / Disclaimers - Continued

Certificates / Evidence of Insurance

A Certificate or Evidence is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy, nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or recipient.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a Certificate or Evident of Insurance, you may be required to name your landlord, client or customer on your policy as a loss payee on property insurance or as an additional insured on liability insurance. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.
- An additional insured endorsement will most likely not provide notification of cancellation. Some insurance companies use a "blanket" additional insured endorsement that provides coverage automatically when it is required in a written contract. Most insurance companies do not want to be notified of all additional insureds when there is a blanket endorsement on the policy. If a notice of cancellation is required for the additional insured party, you must notify us immediately and we will request an endorsement from your insurance company. There may be an additional premium for adding a notice of cancellation endorsement for an additional insured.

See Request to Bind Coverage page for acknowledgment of all disclaimers and disclosures.

Optional Coverages – Continued

Other Coverage Options

Note some of these coverages may be included with limitations or insured elsewhere. This is a partial listing as you may have additional risks not contemplated here which are unique to your organization.

- Business Income/Extra Expense
- Earthquake
- Employed Lawyers
- Employee Benefits Liability
- Equipment Breakdown
- Food Borne Illness
- Foreign Insurance
- Garagekeepers Liability
- Hired Auto Physical Damage
- Kidnap & Ransom
- Law Enforcement Liability
- Media and Publishers Liability
- Network Security / Privacy Liability and Internet Media Liability
- Non-Owned & Hired Automobile Liability
- Pollution Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Professional Liability
- Property in Transit
- Property of Others (Clients, Employees, Other)
- Special Events Liability
- Spoilage
- Student Accident
- Volunteer Accidental Death & Dismemberment (AD&D)
- Workers Compensation & Employers Liability
- Workplace Violence

Glossary of Insurance Terms

Below are links to assist you in understanding the insurance terms you may find within your insurance coverages:

<http://insurancecommunityuniversity.com/university-resources/insurance-glossary-free>

<https://consumers.ambest.com/content.aspx?rec=261613>

<http://www.irmi.com/online/insurance-glossary/default.aspx>

Request to Bind Coverage

Village of Hawthorn Woods

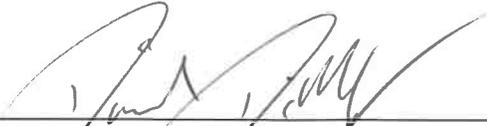
We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

Coverage Line	Bind Coverage for:
Package Includes: Liability & Auto – Ascot Insurance Co. -Trident Property – Arch Insurance Co. – Trident Equipment Breakdown – Hartford Steam Boiler - Trident	<input type="checkbox"/>
Workers' Compensation and Employers Liability	<input type="checkbox"/>
Crime – Three-year term, with annual installment 25-26.	<input type="checkbox"/>
AD&D Accident Medical	<input type="checkbox"/>

Did you know that Alliant works with premium financing companies?
Are you interested in financing your annual premium?

Yes, please provide us with a financing quote.	No, we do not wish to finance our premium.
<input type="checkbox"/>	<input type="checkbox"/>

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.



Signature of Authorized Insured Representative
 Mayor

Title

11/24/25

Date

Printed / Typed Name
 Dominick DiMaggio

This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval. The actual terms and conditions of the policy will prevail.

Binding Subjectivities Recap

ALL coverages require a written request to bind coverage.

Additional subjectivities are listed below by Coverage Line.

Coverage Line and Description of Subjectivity(ies)

Package

- Terrorism Election – Liability and Property
- Uninsured Motorist Election

Workers' Compensation and Employers Liability

- Nothing Needed

In order to complete the underwriting process, we require that you send us any additional information requested above. We are not required to bind coverage prior to our receipt and underwriting acceptance of the above information. However, if we do bind coverage prior to such acceptance, the terms and conditions as indicated above may be amended until such receipt and acceptance. Any agreement to bind coverage in connection with this proposal must be in writing from an authorized employee of the Insurer.

Quotes