Higginbotham™
Insurance and Financial Services

2025 Total Premium: $1,639,812

Line Of Business	Coverage	Retention	Exposure
Work Comp	Statutory	$2,679,005	$ 28,492,928.00
Auto	$1,000,000	$200,000	374
Crime	$2,000,000	$50,000	-
Property	$75,000,000	$100,000	$267,166,989
Inland Marine	$7,287,793	$2,500	$7,287,793
Drone	$1,000,000	$5,000	6 Drones
Professional Liability	$1,000,000	$2,500	-
General Liability	$1,000,000	$200,000	-
Liquor Liability	$1,000,000	$200,000	-
EBL	$1,000,000	$200,000	-
LEL	$1,000,000	$200,000	-
PEML	$1,000,000	$200,000	-
EPLI	$1,000,000	$200,000	-
Excess	$4,000,000	$10,000	Underlying
Airport	$25,000,000	-	-
Cyber	$1,000,000	$100,000	-
Fine Arts	$19,114,915	$5,000	$19,114,915
Excess Property	$192,310,989	$100,000	$267,166,989

2026 Total Premium: $1,760,301

Line Of Business	Coverage	Retention	Exposure
Work Comp	Statutory	$2,679,005	$31,697,614
Auto	$1,000,000	$200,000	343
Crime	$2,000,000	$50,000	-
Property	$75,000,000	$100,000	$290,625,701
Inland Marine	$7,751,058	$2,500	$7,751,058
Drone	$1,000,000	$5,000	6 Drones
Professional Liability	$1,000,000	$2,500	-
General Liability	$1,000,000	$200,000	-
Liquor Liability	$1,000,000	$200,000	-
EBL	$1,000,000	$200,000	-
LEL	$1,000,000	$200,000	-
PEML	$1,000,000	$200,000	-
EPLI	$1,000,000	$200,000	-
Excess	$4,000,000	$10,000	Underlying
Airport	$25,000,000	-	-
Cyber	$1,000,000	$100,000	-
Fine Arts	$19,229,915	$5,000	$19,229,915
Excess Property	$215,625,701	$100,000	$290,625,701

Higginbotham™
Insurance and Financial Services

PREMIUMS

Coverage	Renewal 2026	Expiring 2025
Property	$425,322	$376,580
Excess Property	$362,750	$365,000
Inland Marine	$33,799	$31,921
Crime	$5,533	$5,824
General Liability	$73,800	$65,500
Employee Benefits Liability	$63	$56
Liquor Liability	$192	$143
Law Enforcement Liability	$129,850	$104,000
Public Entity Management Liability	$32,580	$30,300
Public Entity Employment Related Practices Liability	$22,500	$21,250
Auto Liability	$148,478	$139,753
Auto Physical Damage	$39,285	$46,103
Umbrella Excess Liability	$108,637	$95,602
Professional Liability – Health Department	$28,449	$28,449
Aviation – Unmanned Aircraft	$5,097	$4,897
Airport Owners And Operators Liability	$19,724	$21,696
Museum	$11,826	$12,226
Workers' Compensation	$216,316	$192,512
Cyber	$36,100	$38,000
Risk Management Fee	$60,000	$60,000
Total	*$1,760,301*	*$1,639,812*