

# Your Insurance Quotes, Compared

PREPARED FOR KESTREL CUSTOM MILLWORK LLC · COMMERCIAL PACKAGE · TERM 08/01/2026 - 08/01/2027

We compared two quotes for your business insurance against your expiring policy – one from Alder National, one from Crestline. Both cover your building, equipment, and liability at the same limits. Four things stand out, and three of them matter.

- 01 **Out of pocket after property damage:** \$2,500 with Alder National vs \$10,000 with Crestline.
- 02 **Contract coverage your general contractors require:** included with Alder National; missing from the Crestline quote.
- 03 **New this renewal:** both quotes add a wind/hail deductible of about \$8,500 – storm damage that used to cost you \$2,500 out of pocket now costs more.
- 04 **Price:** both quotes are up from last year – Crestline by about \$73 a month, Alder National by about \$300.

## SIDE BY SIDE

Field	Expiring · Hartwell Mutual	Quote A · Alder National	Quote B · Crestline
▮ Total annual premium	\$15,340	\$18,940	\$16,210
▮ Property deductible	\$2,500	\$2,500	\$10,000
▮ Wind/hail deductible	None	1%	1%
▮ Addl insured – completed ops (CG 20 37)	Included	Included	Not included
Liability limits	\$1M occ / \$2M aggregate	\$1M occ / \$2M aggregate	\$1M occ / \$2M aggregate
Liability form	CGL · occurrence (CG 00 01)	CGL · occurrence (CG 00 01)	CGL · occurrence (CG 00 01)
Building & BPP	\$850,000 / \$210,000	\$850,000 / \$210,000	\$850,000 / \$210,000
Equipment breakdown	Included	Included	Included

### OUR RECOMMENDATION

The Alder National quote. The monthly savings on the other option disappears the first time either difference matters – and the missing contract coverage would put you in breach on active jobs.