

Todd County Board of Education Property/Liability/Fleet/Umbrella Renewal Offer

Effective July 1, 2014

| Line of Business | KSBIT 2012 | Liberty Mutual 2013 | LM/KEMI 2014/15 |
|--------------------------------------|------------------|---------------------|-----------------|
| Property | 58,842 | 81,079(1) | 84,613(1,2) |
| General Liability School Leaders E&O | 15,900 23,968 | 13,258 7,505 | 20,141 incl. |
| Auto/Bus Fleet Crime | 39,075 1,765 | 37,836 2,114 | 35,650 2,171 |
| Umbrella Liability | | 9,722 | 9,764 |
| Package Total: | 139,550 | 151,514 | 152,339 |
| Worker's Compensation | 85,810 | 62,801 | 66,892(3) |
| TOTAL ANNUAL: | 225,360 | 214,315 | 219,231 |

- (1) Liberty Mutual offer includes earthquake limit of \$20,000,000
- (2) Property Values increased per Kentucky Department of Education
- (3) Standard rates, 35% credit applied