Todd County Board of Education Property/Liability/Fleet/Umbrella Renewal Offer Effective July 1, 2015

Line of Business	Liberty Mutual 14-15	Liberty Mutual 15-16	
Property	84,613(1)	86,197 (1)	
General Liability	20,141	18,861	
School Leaders E&O	included	included	
Auto/Bus Fleet	35,863	41,851 (2)	
Crime	2,171	2,533	
Umbrella Liability	9,764	10,470	
Package Total:	152,552	159,912	
Worker's Compensation	66,892(3)	78,024	
TOTAL ANNUAL:	219,444	237,936	

- (1) Includes earthquake limit of \$20,000,000
- (2) Statewide increase due to prior statewide claims
- (3) Experience mod .76 to .80