

May 8, 2015

Trish Gosney Dayton Independent Schools 200 Clay Street Dayton, KY 41074

Re: Insurance Renewal

Dear Trish:

We appreciate the opportunity to continue our service to the Dayton Independent Schools. We take pride in being your insurance experts. We work with more than twenty school districts in our marketing area. We use that expertise to give you the best price and coverage combination. I want to encourage you to continue to take advantage of our expertise and our loss control services to improve your schools and make them as safe as possible.

As per our review of the pricing, your renewal premium for the coming fiscal year will be: ' Law 0 Worker Compensation Insurance \$ 58,104; the balance of your coverage \$52,619. We will send two invoices; one invoice for the worker compensation coverage; the second invoice for the balance of the insurance coverage. We will need payment by July 5th in order to upload to the "110,723 respective insurance carriers in a timely manner.

As you know, the worker compensation insurance has increased significantly due to the claims experience. We will continue to work with you and Jay to create a culture of safety. I know we can get the cost down by working closely together. Let me know if you would like me to attend the board meeting on May 27th.

If you have any questions or want to discuss further, please don't hesitate to let me know. Thanks again, for allowing us to serve your insurance needs.

Sincerely

Steven A. Crawford, CPCU, CIC Crawford Insurance

Cc: Jay Brewer SAC/wp