Todd County Board of Education					
July 1, 2016 to July 1, 2017					
Liberty Mutual	2015	2016			
Property/Liability Package	109,591	105,323		propety values increase per KDE $80M to $82M	
School Auto Fleet	40,463	42,467			
Umbrella	10,461	7,035			
LM Total	**160,515**	**154,825**	**-3.50%**		
Amtrust Work Comp					
Workers Compensation	77,934	99,685	28%	rate reduction, experience mod increased from .80 tp 1.29	
Annual Cost:	238,499	254,510	7%		