

CURNEAL & HIGNITE INSURANCE

MARION COUNTY BOARD OF EDUCATION

PREMIUM COMPARISON

	2016/2017	2017/2018
Package(Prop, General Liability, Inland Marine, Crime, E&O, SM&M & Law Enforcement)	\$160,375.00	\$169,197.00
	\$131,509,371 Prop Limits	\$133,716,006 Prop Limits
		Addl \$2,206,635 Prop Limits
Business Auto	\$46,284.00	\$48,694.00
	58 Vehicles	58 Vehicles
	Does Not incl 2 buses added 4/5/17	Does Not incl 2 buses added 4/5/17
Umbrella	\$20,022.00	\$21,101.00
	\$5,000,000 Limit	\$5,000,000 Limit
LIBERTY SUBTOTAL	\$226,681.00	\$238,992.00
Workers Compensation	\$82,602.72	\$87,836.99*
	.81 Exp Mod	.88 Exp Mod
	Code 7380 \$1,128,928 Payroll	Code 7380 \$852,596 Payroll
	Code 8868 \$16,138,539 Payroll	Code 8868 \$16,113,204 Payroll
	Code 9101 \$512,256 Payroll	Code 9101 \$1,270,152 Payroll
Totals	\$309,283.72	\$326,828.99

*Work Comp based on 2016/2017 Payrolls, 2017/2018 Rates, Exp Mod & Tax & Assessment, annual premium would have been \$107,629.25

OPTIONAL QUOTE:

\$10,000 Deductible on Property, Employee Benefits, SM&M, School Leaders E&O making Liberty Subtotal \$231,411.00 for a savings of \$7,581.00 & a grand total including Workers Compensation of \$319,247.99