

Property-Liability-Fleet Etc.

Agent	Carrier	Premium	Comments	Recommendation
First Ins Group	Liberty Mutual	\$285,902.00	Current agent and carrier	X
Commonwealth Risk Solutions	EMC	\$237,533.00		
	Deductible	Line		
	\$1,000.00	Comp & Coll		
	\$5,000.00	Property		
	\$0.00	GL		
	\$10,000.00	E & O		

Workers Comp Ins

Agent	Carrier	Premium	Comments	Recommendation
Roeding	Church Mutual	\$119,350.00		
First Ins Group	Liberty	\$184,120.00		
USI	KEMI	\$120,939.95	Current Carrier	X
Commonwealth Risk Solutions	EMC	\$116,565.05		

Student Accident Ins

Agent	Carrier	Premium	Desc	Comments	Reccommendation
Roberts Insurance	K and K Ins	\$71,306.20	All Students 1,000 cap on PT rest U & C		
USI	Catlin Ins	\$62,300.00	All Students 1,000 cap on PT rest U & C	Current Carrier	X

Peel & Holland

Insurance ■ Risk Consulting ■ Employee Benefits

May 10, 2017

Mr. Tim Hockensmith
Director of Finance
Nelson County Schools
1200 Cardinal Drive
Bardstown, KY 40004

RE: 2017-2018 Insurance Renewal Recommendation

Dear Tim,

I have reviewed the Property & Casualty insurance bids for the July 1, 2017-18 policy term. As you know we accepted bids from numerous agents/carriers through a public RFP. My recommendation is to remain with your existing carriers which are Liberty Mutual for Property, Liability and Automobile (Package) and Kentucky Employers Mutual (KEMI) for your Worker's Compensation.

There was one bidder on the Package that was lower than the Liberty Mutual bid. However, this bid was not compliant with the bid specifications. As a result I recommend taking the next (and only) bid, which is Liberty Mutual.

There were multiple bids for your Worker's Compensation as well. Your existing carrier KEMI was not lowest. However, I do not recommend making a change in carriers for \$1,589.95 (1.3%) of premium reduction that was bid.

As always, it is a pleasure to serve you and the Board. If I may be of further assistance, please do not hesitate to contact me.

Sincerely,



Keith B. Riley, AAI, CWCA
Licensed Insurance Consultant

Benton

1120 Main Street
Benton, KY 42025
270.527.8621

Paducah

5120 Village Square Drive
Suite 104
Paducah, KY 42001
270.575.5400

Mayfield

111 West Broadway
Mayfield, KY 42066
270.247.4852

Murray

118 South Fifth Street
Murray, KY 42071
270.753.4451

Fax

270.527.3847

Toll Free

800.599.8621

Online

www.peelholand.com