

**Todd County Board of Education
Summary of RFP Responses
May 3, 2017**

**Higgins Insurance
Hopkinsville**

Property & Liab
Liberty Mutual
Wright Specialty
Selective

Work Comp
KEMI
Employers
AmTrust
Bridgefield Casualty

**Curneal & Hignite
Elizabethtown**

Property & Liab
Liberty Mutual
Wright Specialty

Work Comp
KEMI
Church Mutual
AmWins-AmTrust

Access to AmTrust is through another company AmWins

**Commonwealth Risk Solutions
Louisville**

Property & Liab
Wright Specialty
Selective
EMC Ins

Work Comp

Todd County Board of Education
Property Liability
Insurance Bids
June 2017

Higgins Insurance
Hopkinsville, KY
Property, Fleet and Liability

Liberty Mutual	\$149,837.00
Wright Specialty	\$154,614.20
Selective	Declined to quote due to time constraints

2016-2017 Premium	\$154,825.00
-------------------	--------------

Decrease of Last Year's Premium	\$4,988.00
---------------------------------	------------

Current Agent

Recommend to accept Higgins Insurance Quote through Liberty Mutual of \$149,837.

Higgins Insurance - Current Agent

Hopkinsville, KY

KEMI	\$121,468.21
Employers Insurance	Declined
AmTrust	\$103,797.00
Bridgefield Casualty	Declined

Curneal & Hignite Insurance

Elizabethtown, KY

Church Mutual	\$87,100.00
---------------	-------------

2016-2017 WC Premium	\$98,180.00
----------------------	-------------

Decrease of Last Year's Premium	\$11,080.00
---------------------------------	-------------

Recommend to accept Curneal & Hignite Insurance through Church Mutual of \$87,100