



2018-2019 Insurance Renewal
Boone County BOE Board of Education

Line of Business	Notes for 2018-19 Package	Carrier	Premium	Coverage Accepted	Coverage Declined
Auto	Limits of Liability - \$2,000,000 Combined Single Limit Non Owned/Hired Liability - \$2,000,000 Uninsured & Underinsured Motorists - \$500,000 each PIP - \$20,000/passenger	Liberty Mutual	\$479,828.00	✓	
General Liability, including School Leaders Errors & Omissions Liability	Limits of Liability \$2,000,000/ \$5,000,000 Umbrella SLEO Limits of Liability \$1,000,000/\$5,000,000 Umbrella Non-monetary coverage \$100,000/occurrence Data Compromise \$250,000	Liberty Mutual	\$242,908.00	✓	
Violent Malicious Acts Coverage	Limits -\$1,000,000 occurrence/\$1,000,000 aggregate	Lloyds of London	\$11,870.70	✓	
Disaster Management	Limits -\$1,000,000 occurrence/\$1,000,000 aggregate	Lloyds of London	\$12,576.00	✓	
Property	100% Replacement/Agreed Amount Classroom Pollution Included Includes Equipment Breakdown/Crime	Liberty Mutual	\$427,577.00	✓	
Inland Marine	Includes Band Uniforms/Athletic Equipment/Musical Equipment	Liberty Mutual	\$2,018.00	✓	
Umbrella	Limits of Liability - \$5,000,000 each occurrence/aggregate	Liberty Mutual	\$103,761.00	✓	
	Property and Casualty Total		\$1,280,538.70		
Workers Compensation		KEMI	\$831,877.62	✓	
TOTAL			\$2,112,416.32		

Boone County Schools							
	2016-17		2017-18		2018-19		Changes
Daycare Enrollment	70		41		26		(15)
Pre K Enrollment	390		451		440		(11)
K-8 Enrollment	14,060		14,125		13,808		(317)
9-12 Enrollment	6,025		6,196		6,321		125
Number of Faculty	1,550		1,515		1,540		25
# of Pools	0		0		0		No Change
# of Outdoor Bleachers	22		22		22		No Change
Law Enforcement Armed	10		O-Sheriff's Dept has 10 deputies in bldgs 0		O-Sheriff's Dept has 10 deputies in bldgs 0		No Change
Law Enforcement Unarmed	0						No Change
Stadium Receipts	\$173,000		\$210,315		\$227,333		\$17,018
TIV	\$555,836,526		\$572,563,261		\$627,171,889		\$54,608,628
Auto	300		326		340		14
	8868	\$96,526,676	8868	\$101,002,953	8868	\$104,146,134	
	7380	\$4,773,226	7380	\$4,807,815	7380	\$5,014,766	
	9101	\$10,248,068	9101	\$10,724,056	9101	\$11,126,747	
Payroll							
Total Payroll	\$111,547,970		\$116,534,824		\$120,287,647		\$3,752,823
Mod Factor	0.97		0.98		1.04		Increase of 6 points
	Deductibles		Deductibles		Deductibles		
	Premium		Premium		Premium		
GL	\$0	\$100,956	\$0	\$92,263		\$91,078	2.35%
SLEO	\$10,000	\$141,178	\$10,000	\$141,178		\$141,178	0.00%
SMM	\$5,000	\$5,529	\$5,000	\$5,526		\$5,526	0.00%
Data Compromise						\$3,351	\$250,000 limit
Law Enforcement	\$5,000	\$1,775	\$5,000	\$1,775		\$1,775	0.00%
PROPERTY	\$10,000	\$378,623	\$10,000	\$398,767		\$424,988	6.58%
INLAND MARINE	\$500/\$1000	\$2,018	\$500/\$1,000	\$2,018		\$2,018	0.00%
CRIME	\$500	\$2,589	\$500	\$2,589		\$2,589	0.00%
PKG TOTAL	PKG Total	\$632,668	PKG Total	\$644,116		\$672,503	4.41%
FLEET	\$1,000	\$421,765	\$1,000	\$424,177		\$479,828	13.12%
UMBRELLA	\$0	\$94,550	\$0	\$96,440		\$103,761	7.59%
P&C TOTAL	Liberty Mutual	\$1,148,983	Liberty Mutual	\$1,164,733		\$1,256,092	7.84%
Violent Malicious Acts							
Disaster Management	Gallagher	\$10,875.29	Gallagher	\$11,016.79		\$11,870.70	7.75%
	Gallagher	\$12,216.00	Gallagher	\$12,216.00		\$12,576.00	2.95%
WC including tx	KEMI	\$837,647.06	KEMI	\$871,036.98		\$831,877.62	-4.50%
TOTAL	TOTAL	\$2,009,721.35	TOTAL	\$2,059,002.77		\$2,112,416.32	2.59%
Cyber Liability						Declined to quote	
					LM Voient Event	\$9,996	\$1M limit