

Allen County Board of Education  
Detailed Premium Comparison  
07-01-2020 Insurance Renewal

|  | <u>Renewal</u>          |                       |
|--|-------------------------|-----------------------|
| <u>Package</u>                               | <u>Liberty Mutual</u>   | <u>Liberty Mutual</u> |
| Property                                     | \$ 57,370               | \$ 63,896             |
| Inland Marine                                | \$ 6,375                | \$ 6,706              |
| General Liability                            | \$ 33,944               | \$ 38,671             |
| Automobile                                   | \$ 54,608               | \$ 69,241             |
| Crime  | \$ 718                  | \$ 884                |
| Educators Legal Liability                    | Included                | Included              |
| Law Enforcement                              | Included                | Included              |
| Umbrella                                     | \$ 16,710               | \$ 20,781             |
| Package - Total Premium                      | <b>\$ 169,725</b>       | <b>\$ 200,179</b>     |
| Treasurers Bond                              |                         | \$ 1,205              |
| Less Total Commission                        |                         | \$ (38,224.23)        |
| Broker Fee                                   | \$ 13,000               | \$ 22,000             |
| <b><u>Total Premium - Liberty Mutual</u></b> | <b>\$ 182,725</b>       | <b>\$ 185,160</b>     |
| <u>Workers Comp</u>                          | <u>KEMI</u>             | <u>KEMI</u>           |
| KEMI   | \$ 71,739               | \$ 69,485             |
| Experience Mod                               | 0.72                    | 0.70                  |
| <b><u>Total Premium - KEMI</u></b>           | <b>\$ 71,739</b>        | <b>\$ 69,485</b>      |
| <b>Total Premium - All Lines</b>             | <b>\$ 254,464</b>       | <b>\$ 254,644.77</b>  |
| Workers Comp Marketing                       |                         |                       |
| State Auto                                   |                         | Declined              |
| Eastern Alliance                             |                         | Declined              |
| Employers                                    |                         | Await Proposal        |
| Liberty Mutual                               |                         | Await Proposal        |
| Church Mutual                                |                         | Await Proposal        |
| <u>Option</u>                                | <u>Wright Specialty</u> |                       |
| Cyber Liability Insurance Option             | <u>Annual Premium</u>   | <u>Deductible</u>     |
| \$500,000                                    | \$ 5,250                | \$ 10,000             |
| \$1,000,000                                  | \$ 7,500                | \$ 10,000             |
| See attached coverage detail                 |                         |                       |