



Curneal Hignite

INSURANCE

Todd County Board of Education

PREMIUM COMPARISON

	2019-2020	2020-2021	2020-2021	2020-2021
Company	Church Mutual	Church Mutual	Liberty	KEMI
Class Code				
8868	9,500,000	9,500,000	9,500,000	9,500,000
7380	642,000	600,000	600,000	600,000
9101	750,000	840,000	840,000	840,000
Experience Mod	1.17	1.19	1.19	1.19
TOTAL	\$ 88,229	\$ 82,307	\$ 83,590	\$ 110,273

This presentation is designed to give you an overview of the insurance coverages we are offering for your company. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you. Please refer to your specific insurance contracts for details on coverages, conditions and exclusions.