



June 10, 2021

Mr. Leonard Whalen  
Dawson Springs Board of Education  
118 E. Arcadia Avenue  
Dawson Springs, KY 42408

RE: Insurance Bids

Mr. Whalen,

Following our prior conversations and discussions, we submitted applications on behalf of the Dawson Springs Board of Education to both Liberty Mutual Insurance Company and EMC Insurance.

Below is a premium summary by line of business for the 2021-2022 school year.

Line of Business	Liberty Mutual	EMC Insurance
Property and Inland Marine	\$32,980	43,248
General Liability and Cyber	11,813	5,358
School Board Liability	5,369	3,080
Law Enforcement Liability	727	720
Bus Fleet and Auto	26,447	13,492
Crime	549	557
Umbrella	2,450	1,810
<b>Total Annual Premium</b>	<b>\$80,335</b>	<b>\$68,265</b>

The property values were increase by 8% over last year at the direction of the replacement cost values provided by the Kentucky Department of Education. The annual premium for this coverage last year was \$69,474.

Thank you for allowing Higgins Insurance to provide this important insurance protection. As always, I'm available to answer any questions you may have.

Kind regards,

Malcolm Blane

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