



INSURANCE QUOTE PER RIDDLE INSURANCE

	<u>2021-2022</u>	<u>2022-2023 Quotes</u>	<u>Increase</u>
	<u>Expiring - EMC</u>	<u>EMC</u>	
Package	\$313,578	\$344,517	\$30,939
Auto	\$106,693	\$111,847	\$5,154
Umbrella	\$28,830	\$35,000	\$6,170
Worker's Comp	\$201,640	\$207,803	\$6,163
	(KEMI)	(KEMI)	
Excess Earthquake	\$43,424	\$53,291	\$9,867
	(+\$20M coverage)	(+\$20M coverage)	
Total Premium:	\$694,165	\$752,458	<u>TOTAL INCREASE</u>
			\$58,293

NOTES:

- *Building Limits: Increased building limits \$7,000,000 per KDE
- *Umbrella: Increased by \$1,000,000 to \$5,000,000
- *Worker's Comp: Expiring emod = 1.16; Renewal emod = 1.14
- *Excess Earthquake: Needed to reach coverage to \$45 million
- *Cyber coverage: \$1,000,000
- *Network Security: \$1,000,000
- *Flood: \$1,000,000
- *Additional Benefit: EMC offers free access to Safe Schools training site; we would have to pay an additional \$8,000 for access