

# ***CURNEAL & HIGNITE INSURANCE***

## **HARDIN COUNTY BOARD OF EDUCATION**

### **PREMIUM COMPARISON**

	2009/2010	2010/2011
<b>Package</b>	<b>\$437,656.75</b>	<b>\$437,656.75</b>
<b>IM-Physical Damage on Buses at Bus Garage</b>	<b>\$1,895.00</b>	<b>\$1,895.00</b>
<b>Business Auto</b>	<b>\$160,351.21</b>	<b>\$185,741.28</b>
	<b>264 Vehicles</b>	<b>264 Vehicles</b>
	<b>Doesn't Incl deleting 15 Veh &amp; adding 1 Veh on 6/1/10</b>	<b>Doesn't Incl deleting 15 Veh &amp; adding 1 Veh on 6/1/10</b>
<b>Umbrella</b>	<b>\$58,249.00</b>	<b>\$41,239.00</b>
		<b>Coverage over UM/UIM no longer available</b>
<b>Workers Compensation</b>	<b>\$497,205.00</b>	<b>\$546,846.00</b>
<b>Code 7380 Drivers</b>	<b>\$3,226,653 Payroll</b>	<b>Same</b>
<b>Code 8868 Prof/Clerical</b>	<b>\$67,239,581 Payroll</b>	<b>Same</b>
<b>Code 9101 All Other Empl</b>	<b>\$6,316,463 Payroll</b>	<b>Same</b>
	<b>.78 Experience Mod</b>	<b>.88 Experience Mod</b>
<b>Treasurer Bond-Gary Milby</b>	<b>\$2,752.68</b>	<b>\$2,752.68</b>
<b>Treasurer Bond-Jessica Annis</b>	<b>\$2,752.68</b>	<b>\$2,752.68</b>
<b>Public Employee Bond</b>	<b>\$1,979.25</b>	<b>\$1,979.25</b>
<b>Total Premium</b>	<b>\$1,162,841.57</b>	<b>\$1,220,862.64</b>