



MARION COUNTY BOARD OF EDUCATION

PREMIUM COMPARISON

Policy	2022	2023 - Option #1	2023 - Option #2
<i>Property</i>	\$ 135,788	\$ 197,138	\$ 215,758
<i>General Liability</i>	\$ 57,475	\$ 63,941	\$ 63,941
<i>School Leaders E&O</i>	\$ 60,615	\$ 75,750	\$ 75,750
<i>Law Enforcement E&O</i>	\$ 840	\$ 917	\$ 917
<i>Crime</i>	\$ 592	\$ 592	\$ 592
<i>Business Auto</i>	\$ 88,051	\$ 89,593	\$ 89,593
<i>Umbrella</i>	\$ 40,359	\$ 46,001	\$ 46,001
<i>Liberty Mutual Total</i>	\$ 383,720	\$ 473,932	\$ 492,552
<i>Workers Compensation</i>	\$ 76,539	\$ 75,071	\$ 75,071
<i>Cyber Liability</i>	\$ 15,967	\$ 8,347	\$ 8,347
<i>Total</i>	\$ 476,226	\$ 557,350	\$ 575,970

- ❖ Property policy includes a blanket limit increase from \$150,329,558 to one of two following options:
 - Option #1 \$196,794,359 Matches KDE Square Footage Requirements
 - Option #2 \$216,473,795 Matches KDE Square Footage Requirements + 10%
- ❖ The Workers Compensation experience modifier has increased from 0.76 to 0.81