



	2022-2023	2023-2024 Quotes	
	Expiring - EMC	EMC	Liberty
Package	\$348,177	\$362,597	\$517,142
Auto	\$116,139	\$106,810	\$180,371
Umbrella	\$34,639	\$37,868	\$67,442
Worker's Comp	\$207,804 (KEMI)	\$193,679 (KEMI)	\$308,350 (Liberty)
Excess Earthquake	\$53,291 (+\$20M coverage)	\$56,225 (+\$20M coverage)	\$87,500 (+\$20M coverage)
TOTAL:	\$760,050	\$757,179	\$1,160,805

NOTES:	
*Worker's Comp:	Expiring emod =1.14; Renewal emod = 1.01
*Excess Earthquake:	Extra needed to cover our structures up to \$45 million
*Cyber coverage:	\$1,000,000
*Network Security:	\$1,000,000
*Flood:	\$1,000,000
*Additional Benefit:	EMC offers <u>free access</u> to Safe Schools training site; we would have to pay an additional \$8,000 for access