

MARION COUNTY BOARD OF EDUCATION

PREMIUM COMPARISON

Policy	2023	2024
<i>Property</i>	\$ 199,510.00	\$ 239,080.00
<i>General Liability</i>	\$ 63,941.00	\$ 77,884.00
<i>School Leaders E&O</i>	\$ 75,750.00	\$ 91,809.00
<i>Law Enforcement E&O</i>	\$ 917.00	\$ 926.00
<i>Crime</i>	\$ 592.00	\$ 603.00
<i>Business Auto</i>	\$ 88,837.00	\$ 100,941.00
<i>Umbrella</i>	\$ 46,001.00	\$ 52,814.00
<i>Liberty Mutual Total</i>	\$ 475,548.00	\$ 564,057.00
<i>Workers Comp</i>	\$ 75,071.00	\$ 61,767.00
<i>Cyber Liability</i>	\$ 8,346.27	\$ 9,922.46
<i>TOTAL</i>	\$ 558,965.27	\$ 635,746.46

- ❖ Property policy includes a blanket limit increase from \$198,989,020 to \$201,317,652
- ❖ Workers Compensation experience modifier has decreased from 0.81 to 0.64
- ❖ Optional Quote – Property Buy Down Deductible - \$75,000 per Location – \$53,750 Annual Premium
- ❖ Options to Increase Cyber Liability Limits -
 - \$3 million Limit - \$17,294.10 Annual Premium
 - \$5 million Limit - \$21,323.66 Annual Premium