



ELIZABETHTOWN BOARD OF EDUCATION

PREMIUM COMPARISON

Policy	2023	2024
<i>Property</i>	\$ 143,986.00	\$ 171,566.00
<i>General Liability</i>	\$ 35,088.00	\$ 44,619.00
<i>School Leaders E&O</i>	\$ 26,567.00	\$ 34,537.00
<i>Law Enforcement E&O</i>	\$ 926.00	\$ 926.00
<i>Crime</i>	\$ 500.00	\$ 500.00
<i>Business Auto</i>	\$ 47,194.00	\$ 60,291.00
<i>Umbrella</i>	\$ 29,416.00	\$ 34,732.00
<i>Liberty Mutual Total</i>	\$283,677.00	\$ 347,171.00
<i>Workers Comp</i>	\$ 67,108.06	\$ 87,288.55
<i>TOTAL</i>	\$ 350,785.06	\$ 434,459.55

- ❖ Property policy includes a blanket limit increase from \$161,862,757 to \$162,744,972
- ❖ Workers Compensation experience modifier has increased from 0.99 to 1.45
- ❖ Optional Quote – Monoline Cyber - \$1,000,000 Limit / \$10,000 Deductible - \$13,026.64 Annual Premium
- ❖ Optional Quote – Property Buy Down Deductible - \$75,000 per Location - \$34,625 Annual Premium.