

Property Insurance Comparison

	Liberty Mutual through Whitenack & Souder	CM Regent through Assured Partners
Property Limits	\$191,032,587 - Property \$9,427,520 - Business Personal Property \$590,982 - Property in the Open	\$191,032,587 - Property \$9,427,520 - Business Personal Property 10% of total property limit - Property in the Open
Property Deductibles	\$10,000	\$25,000
Earthquake Deductibles	10% Subject to minimum deductible of \$100,000 (\$25 million limit)	\$5,000 (\$250,000 limit)
Water Damage	\$50,000 at each covered location	\$25,000
Wind/Hail	1% Subject to minimum deductible of \$100,000 per location	\$25,000 - Wind 5% on Hail Only
Equipment Breakdown	\$250,000	\$1 million
Extra Expense	\$5 million limit	\$5 million limit
Ordinance of Law	\$5 million limit	Coverage: Actual Building Limit Coverage B&C Combined: \$5 million limit
Debris Removal	\$1 million	35% of deductible plus the loss
Scheduled Equipment	\$17,000	\$500,000 included
Quoted Cost	\$259,530	\$210,878
FY24 Cost	\$239,571	
Difference from FY24	\$19,959	(\$28,693)
Percentage difference from FY24	8.33%	-11.98%
Difference between each	\$48,652	(\$48,652)

Liability Insurance Comparison

	Liberty Mutual through Whitenack & Souder	CM Regent through Assured Partners
GL Limit	\$1 million occurrence/\$2 million aggregate	\$1 million occurrence/\$2 million aggregate
Employment Benefits Liability	\$1 million occurrence/\$3 million aggregate	\$1 million occurrence/\$3 million aggregate
Abuse or Molestation Liability	\$1 million each loss/\$1 million aggregate \$10,000 deductible	\$2 million each loss/\$2 million aggregate \$300,000 Innocent Party Defense No deductible
Law Enforcement Liability	\$1 million each wrongful act/\$1 million aggregate \$5,000 deductible	\$1 million each wrongful act/\$1 million aggregate \$5,000 deductible
Educators Legal Liability	School Leaders E&O: \$1 million each wrongful act/\$1 million aggregate \$10,000 deductible \$100,000 non-monetary relief defense	School Leaders E&O: \$1 million each wrongful act/\$2 million aggregate \$5,000 deductible \$100,000 each/\$250,000 aggregate non-monetary relief defense
Violent Event	\$500,000 limit	\$1 million limit
Employee Theft	\$25,000 limit \$500 deductible	\$250,000 limit \$500 deductible
Umbrella	\$5 million limit \$10,000 deductible	\$5 million limit No deductible
Cyber	\$100,000 and other sublimits	\$1 million and other sublimits
Quoted Cost	\$141,763	\$141,151
FY24 Cost	\$128,805	
Difference from FY24	\$12,958	\$12,346
Percentage difference from FY24	10.06%	9.59%
Difference between each	\$612	(\$612)

Auto Insurance Comparison

	Liberty Mutual through Whitenack & Souder	Church Mutual through Assured Partners
Auto Limit	\$2 million liability \$20,000 PIP	\$2 million liability \$20,000 PIP
Auto Uninsured/Under Insured	\$500,000	\$1,000,000
Deductible	\$2,500/comprehensive \$2,500/collision	\$1,000/comprehensive \$1,000/collision
Quoted Cost	\$104,880	\$55,431
FY24 Cost	\$93,849	
Difference from FY24	\$11,031	(\$38,418)
Percentage difference from FY24	11.75%	-40.94%
Difference between each	\$49,449	(\$49,449)

Workers Comp Insurance Comparison

	KEMI through Whitenack & Souder
<i>Quoted Cost</i>	<i>\$47,304</i>
FY24 Cost	\$65,198
Difference from FY24	(\$17,894)

Overall Cost Comparison

	FY24	Whitenack & Souder	Assured Partners
Property	\$239,571	\$259,530	\$210,878
Liability	\$128,805	\$141,763	\$141,151
Auto	\$93,849	\$104,880	\$55,431
Total Quoted Amount	\$462,225	\$506,173	\$407,460
Difference from FY24		\$43,948	(\$54,765)
Percentage difference from FY24		9.51%	-11.85%
Difference between each		\$98,713	(\$98,713)

	FY24	KEMI
Workers Comp	\$65,198	\$47,304
Difference from FY24		(\$17,894)
Percentage Difference		-27.45%