

Premium Summary & Comparison

COVERAGE	2014 - 2015 (EMC) ANNUALIZED EXPIRING PREMIUMS	2015 - 2016 (EMC) PROPOSED RENEWAL PREMIUMS	2015-2016 (HANOVER)	2015-2016 (RIVERPORT)
Property	19,095.00	16,598.45	21,780.00	18,355.00
General Liability	10,061.00	5,440.00	5,430.00	3,856.00
Educators Legal Liability	2,571.00	3,116.00	4,515.00	4,114.00
Data Compromise	372.00	372.00	Included	578.00
Inland Marine	Included	Included	1,355	1,051.00
Crime	1,119.00	1,023.00	Included	404.00
Equipment Breakdown	Included	Included	Included	Included
Automobile	939.00	898.00	800.00	475.00
Workers' Compensation	19,478.98	18,591.00	N/A	N/A
Umbrella	1,979.00	1,698.00	1,252.00	2,210.00
MN Fee's	Included	Included	108.90	35.97
Terrorism	<u>Included</u>	<u>Included</u>	<u>Included</u>	<u>Included</u>
Total Estimated Annual Premium:	\$55,614.98	\$47,736.45	\$35,240.90	\$31,455.97

*Auto had 2 vehicles at inception of 7/1/2014

TERMS AND CONDITIONS:

- EMC Package Premiums: Expiring \$36,136
Renewal \$29,145

PAYMENT TERMS & PLAN(S):

- Direct Bill - Currently Monthly Pay Plan

OPTIONAL COVERAGE(S) NEXT PAGE:

- EMC – Current carrier
- EMC - Does not offer mono-line work comp – Account will be all or nothing