



Premium Summary and Comparison

INSURED:	ISD #709 Duluth Public Schools
INSURER:	Indiana Insurance
AM BEST RATING:	
POLICY TERM:	8/1/2010 to 8/1/2011

COVERAGE	2009 – 2010	2010-2011	2010-2011
	Annual Premium Property – Replacement Cost	Annual Premium Property – Replacement Cost Option E&O \$0 Deductible	Annual Premium Property – Actual Cash Value Option E&O \$10,000 Deductible
Property	\$151,271	\$158,761	\$152,169
Inland Marine	\$4,812	\$2,949	\$2,949
Crime	\$2,492	\$2,492	\$2,492
General Liability	\$49,570	\$70,035	\$64,035
Automobile	\$35,082	\$34,400	\$34,400
Umbrella	\$8,647	\$6,996	\$6,996
Workers' Compensation	\$648,725	\$696,828	\$696,828
Total Without Terrorism	\$900,599	\$972,461	\$959,869
Terrorism	\$6,806	\$1,262	\$1,262
Total Estimated Annual Premium:	\$907,405	\$973,723	\$961,131

(This is a summary of estimated premiums and is not a binding contract or a guarantee of issued costs. Additional limits of liability may be available upon request. If foreign coverage is proposed, the premium may be adjusted to reflect the currency rate at the time of the effective date.)