



# ROYALTON

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120 Hawthorn Street, Royalton, MN 56373  
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# PROPERTY, WORKERS COMPENSATION & CYBER INSURANCE QUOTE COMPARISONS

June 9, 2025

# PROPERTY INSURANCE RFP TIMELINE

**Announcement of RFP - March 7, 2025**

**Closing Date for Written Questions - March 12, 2025 at 1 p.m.**

**Proposals Due - March 19, 2025 at 1 p.m.**

**Selection of Broker Interviews - Week of March 24, 2025**

**Broker Interviews - Week of April 7, 2025**

**Brokers Finalists Assigned Insurance Companies - April 11, 2025**

**Insurance Quotes Due - May 19, 2025 at 1 p.m. (EXTENDED DUE TO UNDERWRITERS REQUEST)**

**Coverage Meetings - Week of May 26, 2025**

**Board Recommendation & Approval - June 9, 2025**

# OVERVIEW OF AGENTS/BROKERS

**USI INSURANCE SERVICES, LLC - MOHAMMAD ELSAWAF**

**CHRISTENSEN GROUP - SHAWN WENSEL**

**NORTH RISK PARTNERS - BEN SCHNEIDER**

**WEIZENEGGER ENGEL INSURANCE - JACOB HUSER**

# USI INSURANCE SERVICES, LLC COVERAGE OFFERINGS

COVERAGE	CARRIER	EXPIRING PREMIUM	PROPOSED PREMIUM
PROPERTY	LIBERTY MUTUAL	\$75,086	\$77,999
GENERAL LIABILITY	LIBERTY MUTUAL	\$17,486	\$22,432
PROFESSIONAL LIABILITY	LIBERTY MUTUAL	\$12,316	\$13,301
AUTO	LIBERTY MUTUAL	\$24,805	\$26,353
UMBRELLA	LIBERTY MUTUAL	\$2,491	\$2,733
CYBER	BEAZLEY	\$4,150	\$3,550
SERVICE FEE	USI	\$3,137	\$0
WORK COMP	RAS	\$53,090	\$54,000*

\*NO WORK COMP QUOTE

**EXPIRING PREMIUM \$192,561** (DOES NOT INCLUDE ACTIVE SHOOTER/FIREARMS)

**PROPOSED PREMIUM: \$200,368** (INCLUDES WORK COMP ESTIMATE)

**PROPERTY VALUE: \$88,868,244**

**FLAT DEDUCTIBLE: \$10,000**

**1% WIND & HAIL DEDUCTIBLE**

# CHRISTENSEN GROUP COVERAGE OFFERINGS

COVERAGE	CARRIER	PROPOSED PREMIUM
PROPERTY	EMC	\$83,603
GENERAL LIABILITY	EMC	\$10,931
PROFESSIONAL LIABILITY	EMC	\$12,293
AUTO	EMC	\$19,897
UMBRELLA	EMC	\$3,672
WORK COMP	EMC	\$39,592
CYBER	BEAZLEY	\$3,137*

\*NO CYBER QUOTE

**TOTAL PROPOSED PREMIUM \$173,125**

(DOES INCLUDE ACTIVE SHOOTER/FIREARMS & CYBER PROPOSED)

**PROPERTY VALUE: \$88,868,244**

**FLAT DEDUCTIBLE: \$25,000/\$10,000**

**1% WIND & HAIL DEDUCTIBLE**

# NORTH RISK PARTNERS COVERAGE OFFERINGS

COVERAGE	CARRIER	PROPOSED PREMIUM
PROPERTY	GLATFELTER	\$83,491
GENERAL LIABILITY	GLATFELTER	\$10,829
INLAND MARINE	GLATFELTER	\$1,385
CRIME	GLATFELTER	\$447
AUTO	GLATFELTER	\$14,946
EDUCATORS LIABILITY	GLATFELTER	\$16,897
EXCESS LIABILITY	GLATFELTER	\$4,769
WORK COMP	ACCIDENT FUND	\$46,331
CYBER	BEAZLEY	\$3,137*

\*NO CYBER QUOTE

**TOTAL PREMIUM \$182,232**

(DOES NOT INCLUDE ACTIVE SHOOTER/FIREARMS & INCLUDES CYBER PROPOSED)

**PROPERTY VALUE: \$99,811,430**

**FLAT DEDUCTIBLE: \$25,000** (INCLUDES WIND & HAIL)

# WEIZENEGGER ENGEL COVERAGE OFFERINGS

COVERAGE	CARRIER	PROPOSED PREMIUM
PROPERTY	WRIGHT	\$98,167
GENERAL LIABILITY	WRIGHT	\$8,316
INLAND MARINE	WRIGHT	\$840
CRIME	WRIGHT	\$407
AUTO	WRIGHT	\$16,675
EDUCATORS LIABILITY	WRIGHT	\$8,623
EXCESS LIABILITY	WRIGHT	\$2,311
WORK COMP	SFM	\$32,097
CYBER	BEAZLEY	\$3,137*

**TOTAL PREMIUM \$170,573**

(DOES INCLUDE ACTIVE SHOOTER FIREARMS & CYBER PROPOSED\*)

**PROPERTY VALUE: \$92,036,340**

**FLAT DEDUCTIBLE: \$25,000** (INCLUDES WIND & HAIL)

# PROPERTY, WORKERS COMPENSATION & CYBER INSURANCE COMPARISON

AGENT/BROKER	CARRIER	TOTAL PROPOSED PREMIUM	COMMENTS
USI INSURANCE	LIBERTY MUTUAL RAS BEAZLEY	\$200,368	WIND/HAIL DEDUCTIBLE 1%  DOES NOT INCLUDE SHOOTER COVERAGE
CHRISTENSEN GROUP	EMC EMC BEAZLEY	\$173,125	WIND/HAIL DEDUCTIBLE 1%  INCLUDES ACTIVE SHOOTER COVERAGE
NORTH RISK PARTNERS	GLATFELTER ACCIDENT FUND BEAZLEY	\$182,232	FLAT \$25,000 DEDUCTIBLE & INCLUDES WIND/HAIL  DOES NOT INCLUDE ACTIVE SHOOTER COVERAGE
<b>WEIZENEGGER ENGEL*</b>	<b>WRIGHT SFM BEAZLEY</b>	<b>\$170,573</b>	<b>FLAT \$25,000 DEDUCTIBLE &amp; INCLUDES WIND/HAIL  INCLUDES ACTIVE SHOOTER COVERAGE</b>

\*RECOMMENDATION - WEIZENEGGER ENGEL





**Thank you!**