

ISD 883 Rockford Schools Premium & Coverage Comparison



	2025-2026	2026-2027	\$ Difference (C-B)	% Difference (E/C)	Comments
Property	Liberty Mutual	Liberty Mutual			
Annual Premium (excluding SLT & Fees)	\$176,531.00	\$176,134.00	(\$397)	-0.23%	
Building	\$179,409,356	\$179,409,356	\$0	0.00%	
Personal Property	\$16,090,804	\$16,090,804	\$0	0.00%	
Extra Expense	\$1,000,000	\$1,000,000	\$0	0.00%	
Total Insured Value	\$195,500,160	\$195,500,160	\$0	0.00%	
Average Rate/\$100	\$0.001	\$0.001	(\$0)	-0.23%	
Deductible	\$25,000	\$25,000	\$0	0.00%	
General Liability	Liberty Mutual	Liberty Mutual			
Annual Premium	\$32,961.00	\$38,445.00	\$5,484	14.26%	
Commercial Auto	Liberty Mutual	Liberty Mutual			
Annual Premium	\$10,561.00	\$12,019.00	\$1,458	12.13%	
Exposures (# of Autos)	8	7	-1	-14.29%	
Workers' Compensation	SFM	SFM			
Annual Premium	\$94,300.00	\$74,038.00	(\$20,262)	-27.37%	
Limits	500/500/500	500/500/500	N/A	N/A	
Experience Mod	0.88	0.91	3%	3.30%	
Schedule Credit	1.14	0.00	(\$1)		
Total Payroll	\$13,070,910	\$13,070,910	\$0	0.00%	
Umbrella	Liberty Mutual	Liberty Mutual			
Annual Premium	\$7,303.00	\$8,639.00	\$1,336	15.46%	
Limit	\$5,000,000	\$5,000,000	\$0	0.00%	
Crime	Liberty Mutual	Liberty Mutual			
Annual Premium	\$521.00	\$521.00	\$0	0.00%	
School Leaders E&O	Liberty Mutual	Liberty Mutual			
Annual Premium	\$18,399.00	\$19,721.00	\$1,322	7.19%	
Limit	\$1M/\$1M	\$1M/\$1M	N/A	N/A	
Deductible	\$10,000	\$10,000	\$0	0.00%	
Cyber	CFC	Tokio Marine			
Annual Premium Excl SLT & Fees	\$12,950.00	\$10,553.00	(\$2,397)	-22.71%	

- MN Surplus Lines Tax	\$0.00	\$322.44	\$322		
- MN Surplus Lines Stamping Fee	\$0.00	\$4.30	\$4		
- Policy Fee	\$0.00	\$195.00	\$195		
Aggregate Limit	\$1M/\$1M	\$1M/\$1M			
Deductible	\$10,000	\$10,000	50,000 each claim/\$150k Aggregate	0.00%	
GRAND TOTAL	\$353,526.00	\$340,591.74	(\$12,934)	-3.80%	