

**Franklin Community School Corporation
2025-2026 Premium Summary and Comparison**

COVERAGE / CHARGE	Exposure Basis	Actual Paid		Comparative		Renewal - AFM/EMC	
		Policy Term 2024-2025		Policy Term 2024-2025		Policy Term 2025-2026	
		Exposures	Premiums	Exposures	Premiums	Exposures	Premiums
Property	<i>Property Values</i>	\$364,156,660	\$305,221	\$371,439,793	\$310,716	\$372,259,022	\$310,801
	<i>Business Income</i>	\$35,368,263	Included	\$35,368,263	Included	\$35,368,263	Included
	<i>Extra Expense</i>	\$5,000,000	Included	\$5,000,000	Included	\$1,000,000	Included
Total Property		\$404,524,923	\$305,221	\$411,808,056	\$310,716	\$408,627,285	\$310,801
Equipment & Machinery			Included In Property		Included In Property		Included In Property
Blanket Crime - Chubb			\$2,950		\$2,950		\$2,950
General Liability	<i>Students</i>	4,753	\$75,826	4,753	\$75,826	4,753	\$80,650
	<i>Preschool</i>	203	INCL	203	INCL	203	INCL
	<i>Faculty</i>	318	INCL	318	INCL	318	INCL
	<i>Stadium Sales</i>	\$41,685	INCL	\$41,685	INCL	\$41,685	INCL
	<i>Grandstands</i>	4	INCL	4	INCL	4	INCL
	<i>Swimming Pools</i>	2	INCL	2	INCL	2	INCL
	<i>Diving Boards</i>	2					
	<i>Vacant Land</i>	236	INCL	236	INCL	236	INCL
Law Enforcement Legal	<i>Officers</i>	4	\$2,448	6	\$2,784	6	\$2,709
School Leaders E&O	<i>Students</i>	4,753	\$10,267	4,956	\$10,706	4,956	\$12,783
Sexual Misconduct	<i>Students</i>	4,753	INCL	4,956	INCL	4,956	INCL
Total Liability			\$88,541		\$89,316		\$96,142
Auto	<i>Vehicles & Trailers</i>	117	\$87,931	117	\$90,032	117	\$108,642
Umbrella			\$39,932		\$40,715		\$49,310
Terrorism Charge			INCL		INCL		INCL
TOTAL - Property Casualty Premium			\$524,575		\$533,729		\$567,845
Comparative Premium Difference							\$34,116
Rate Percentage Difference							6.4%
NOTES:							
1. Actual Paid column shows actual premium paid during the year, including pro-rata premium charges for policy changes processed throughout the year. Note there were four vehicles added during the year and no deletions.							
2. Comparative column shows annualized effect of premium changes made during the year to show a true rate comparison.							