



COMMERCIAL INSURANCE PREMIUM COMPARISON

INSURED:	ISD #709 Duluth Public Schools
INSURER:	Indiana Insurance / Dakota Truck-Workers Compensation
AM BEST RATING:	A XV
POLICY TERM:	August 1, 2012 to August 1, 2013

COVERAGE	2011 – 2012 INDIANA ANNUALIZED EXPIRING PREMIUMS	2012– 2013 INDIANA PROPOSED RENEWAL PREMIUMS
Property	\$145,973	\$301,740
General Liability	78,169	156,503
Educators Legal Liability	21,500	46,000
Crime	2,143	2,436
Inland Marine	2,536	6,749
Builders Risk – Deposit	50,000	25,000
Equipment Breakdown	Included	Included
Automobile	32,250	66,645
Umbrella	5,953	12,380
Terrorism	9,154	10,601
Agency Fee	40,000	N/A
Estimated Package Premium:	\$387,678	\$628,054
Workers Compensation	655,657	514,604
TOTAL PREMIUM ALL POLICIES	\$1,043,335	\$1,142,658

A MARSH & MCLENNAN AGENCY LLC COMPANY

This summary is for illustration purposes and is only a brief outline of coverages. Please refer to your insurance policy(ies) for all coverages, rates, terms, conditions and exclusions. This summary does not amend or alter the insurance contract.

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COMMERCIAL INSURANCE COVERAGE COMPARISON

COVERAGE	2011-12	2012-13
PROPERTY		
RC Limits	\$279,666,927	\$304,370,800
ACV Limits	15,064,945	13,315,000
Functional Limits	23,542,193	20,492,200
Deductible	25,000	50,000
Equipment Breakdown Deductible	25,000	50,000
BUILDERS RISK		
Any One Location Limit	50,000,000	20,000,000
Catastrophe Limit	100,000,000	40,000,000
GENERAL LIABILITY		
Total Enrollment	8,831	8,612
School Leader E&O Deductible	10,000	10,000
Non Monetary Limit for SLEO	500,000	500,000
NonMonetary Deductible	0	10,000
Monetary Deductible	0	10,000
Sexual Misconduct Deductible	0	10,000
AUTOMOBILE		
Comp Deductible	500	1,000
Collision Deductible	500	1,000
Hired Car Physical Damage Deductible	500	1,000
Per Event Comp Deductible	500	1,000
GarageKeepers Deductible	500	1,000
Total # of Vehicles	79	83
WORKERS COMP		
Total Payroll	68,305,982	63,179,907
Experience Mod Factor	1.53	1.30

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