

## 2025-2026 RENEWAL PROPOSAL

# ISD #363 SOUTH KOOCHICHING



**Reliable**  
INSURANCE AGENCY



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### Address

803 Carlton Ave  
Cloquet, MN 55720



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### Phone & Fax

P: (218) 879-4663  
F: (218) 879-6619



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### Email & Website

info@reliablemn.com  
www.reliablemn.com

# About Us

**Protecting Businesses  
Since 1974**



**Insurance Solutions  
Customized To Fit**



**Local Offices,  
Real People**



**Reliable**  
INSURANCE AGENCY

We're true to our name

**30+ Licensed  
Agents**



**24/7 Risk  
Management Experts**



## Our Mission

*We strive to provide our clients with the very best insurance products and financial services through strong, stable companies. We proactively adapt to market conditions and employ strategies to help our clients achieve desired protection and financial success.*

# Our Client Process

## 1. Discovery Period

- Learn more about each other's values and expectations
- Explain the RIA process
- Identify needs and priorities
- Gather all information to complete presentation of solutions

## 2. Solution Comparison

- Conduct Market Analysis
- Present needs to underwriters
- Review prior claims and violations
- Confirm all needs are met

## 3. Presentation of Solutions

- Share solutions with the client
- Educate & advise the client to create a well-informed consumer
- Determine if solutions fit the needs
- Put applicable policies in force
- Introduce all resources to the client
- Grant access to Reliable 24/7

## 4. Open Lines of Communication

- Meet your Reliable team of agents
- We maintain integrity by only sending clients pertinent information
- Your agents can be reached via phone, email, fax, or text
- Share information about changes to remain properly insured

## 5. Renewal Period

- Review renewal offers with claims activity
- Review changes in exposures
- Identify if current solutions still meet client's needs
- Cycle back through the process to find a better solution



**Reliable**  
INSURANCE AGENCY



# Reliable

INSURANCE AGENCY

We're true to our name

**Your Reliable Agency  
team is here to help with  
all your insurance needs!**



*Producer*

**Scott Wojtysiak**

scott@reliablemn.com

P: (218) 655-3357

- Business Planning
- Coverage Discussions
- Claims Analysis



*Account Manager*

**Becky Haley**

bhaley@reliablemn.com

P: (218) 655-3358

- Policy Renewals
- Change Requests
- Certificate Requests
- General Inquiries



*Client Service Specialist*

**Amanda Bauer**

amanda@reliablemn.com

P: (218) 655-1190

- Claims Administration
- Premium Audits
- Bonding



*Customer Service Rep*

**Rae Sample**

rae@reliablemn.com

P: (218) 655-1205

- Billing
- Motor Vehicle Requests
- Certificates of Insurance





# Reliable

INSURANCE AGENCY

## Client Portal & Mobile App

Your online and mobile self-service solution!

# With the Reliable 24/7 app you can:



### **Easily Access Your Account :**

With your Client Portal and Reliable 24/7 app, you have instant access to your account whenever you need it.

**Auto ID cards and proof of insurance are just a click away!**



### **Manage Claims Virtually:**

Submit claim details with simple, step-by-step directions. Once submitted, notification is sent directly to your Reliable agent.



### **Share Documents Securely:**

Securely send and receive documents with your agent. This is a far more secure option than sending via email.



### **Policy Management:**

Request policy changes using the Reliable 24/7 app. Your agent will receive notification that the request has been made.



### **Certificate Processing:**

Requesting certificates is as fast as logging into your Portal or opening the app and sending the request to your account manager.



### **Pay Premiums Online:**

Once login credentials are established with your insurance carrier, you can pay your bill right from your CSR24 account. No longer will you need to login to multiple carrier websites!

Scan this QR code to begin using your Client Portal today!

## ReliableMN.com



#### **Cloquet**

(218) 879-4663  
803 Carlton Ave

#### **Hermantown**

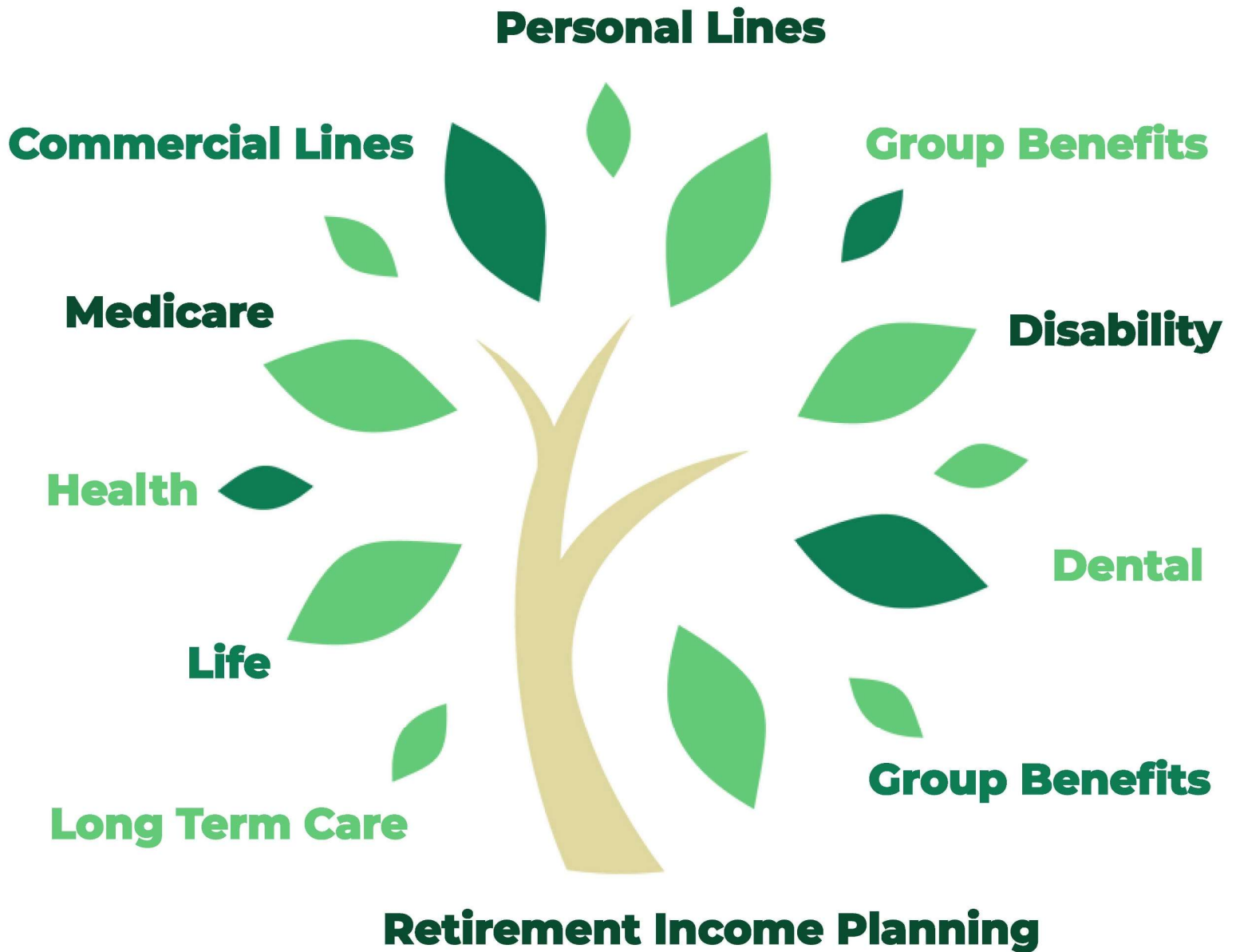
(218) 729-6791  
5115 Miller Truck Hwy

#### **Superior**

(715) 718-5900  
610 Ogden Ave

# Reliable Branches of Service

We provide solutions for every line of coverage. Don't be caught on a limb without the proper coverage!



**CLOQUET**  
803 Carlton Ave  
Cloquet, MN 55720  
218-879-4663

**HERMANTOWN**  
5115 Miller Trunk Hwy  
Hermantown, MN 55811  
218-729-6791

**SUPERIOR**  
610 Ogden Ave  
Superior, WI 54880  
218-718-5900

# PROPERTY

COMPANY  
Employers Mutual Casualty Co

POLICY NUMBER  
5A30132

POLICY TERM  
7/1/2025 to 7/1/2026

## COVERAGES

| LOCATION #1: 11731 HIGHWAY 1, NORTHOME, MN 56661 |                      |              |              |            |           |        |
|--|----------------------|--------------|--------------|------------|-----------|--------|
| BLDG   | SUBJECT              | 24-25 LIMIT  | 25-26 LIMIT  | DEDUCTIBLE | VALUATION | CO INS |
| 1  | Building             | \$25,586,790 | \$25,586,790 | \$25,000*  | R         | 100%   |
| 1  | Personal Property    | \$5,117,358  | \$5,117,358  | \$25,000*  | R         | 100%   |
| 1  | Property In The Open | \$133,921    | \$133,921    | \$10,000   | R         | 100%   |
| 2  | Building             | \$1,814,782  | \$1,814,782  | \$25,000   | R         | 100%   |
| 3  | Building             | \$727,412    | \$727,412    | \$25,000   | R         | 100%   |
| 3  | Personal Property    | \$52,826     | \$52,826     | \$25,000   | R         | 100%   |
| 4  | Building             | \$320,025    | \$320,025    | \$25,000   | R         | 100%   |
| 4  | Personal Property    | \$38,985     | \$38,985     | \$25,000   | R         | 100%   |

\*Wind & Hail Deductible \$50,000 – Based on Expiring

| VALUATION DEFINITIONS                                       |                                 |                                     |
|---|---------------------------------|-------------------------------------|
| (A) Actual Cash Value                                       | (G) Guaranteed Replacement Cost | (R) Replacement Cost                |
| (B) Business Income Changes                                 | (I) Invoice Cost                | (S) Stated Amount                   |
| (C) Agreed Amount (Waived Coinsurance) and Replacement Cost | (L) Actual Loss Sustained       | (T) Total Insured Value             |
| (D) Reproduction  | (M) Market Value                | (U) Full Value Replacement Cost     |
| (E) Agreed Amount (Waived Coinsurance)                      | (O) Other                       | (V) Agreed Value                    |
| (F) Functional Replacement Cost                             | (P) Selling Price               | (X) Extended Value Replacement Cost |

## ADDITIONAL COVERAGES

| DESCRIPTION  | LIMIT     | DEDUCTIBLE    |
|--|-----------|---------------|
| School Enhancement Endorsement                       | Included  | If Applicable |
| Unreported Buildings, Structures and Outdoor Fixures | \$50,000  | \$25,000      |
| School Flood Coverage Endorsement                    | \$150,000 | \$25,000      |
| Property Off Premises & In Transit                   | \$100,000 | \$1,000       |
| Equipment Breakdown                                  | \$100,000 | \$25,000      |

## PROPERTY CONTINUED

### CRIME (INCLUDES BURGLARY)

| DESCRIPTION                     | LIMIT    | DEDUCTIBLE |
|---------------------------------|----------|------------|
| Employee Dishonesty             | \$50,000 | \$500      |
| Forgery or Alteration           | \$50,000 | \$500      |
| Computer Fraud                  | \$50,000 | \$500      |
| Public Employee Dishonesty Bond | \$50,000 | \$500      |



# GENERAL LIABILITY

COMPANY  
Union Insurance Comp of Providence

POLICY NUMBER  
5D30132

POLICY TERM  
7/1/2025 to 7/1/2026

## COVERAGES

| DESCRIPTION                                       | LIMITS      |
|---|-------------|
| General Aggregate                                 | \$2,000,000 |
| Products & Completed Operations Aggregate         | \$2,000,000 |
| Personal & Advertising Injury                     | \$1,000,000 |
| Each Occurrence                                   | \$1,000,000 |
| Damage to Rented Premises                         | \$300,000   |
| Medical Expense (Any One Person)                  | \$10,000    |
| School Violent Event Response – Aggregate         | \$1,000,000 |
| School Violent Event Response – Each Event Limit  | \$1,000,000 |
| School Violent Event Response – Each Person Limit | \$25,000    |

## LOCATIONS & EXPOSURES

| LOCATION #1: 11731 HIGHWAY 1, NORTHOME, MN 56661 |            |  |               |                |                |             |
|--|------------|--|---------------|----------------|----------------|-------------|
| BLDG   | CLASS CODE | CLASSIFICATION   | PREMIUM BASIS | 24-25 EXPOSURE | 25-26 EXPOSURE | 23-24 AUDIT |
| 1  | 47471      | Schools - public - elementary, kindergarten or junior high | Unit          | 110            | 142            | 110         |
| 1  | 47473      | Schools - public - high                                    | Unit          | 64             | 63             | 64          |
| 1  | 41716      | Day Care Centers - Not-For-Profit only                     | Unit          | 20             | 20             | 20          |
| 1  | 44194      | Grandstands or Bleachers - Not-For-Profit only             | Unit          | 1              | 1              | 1           |

## EMPLOYEE BENEFITS

| DESCRIPTION                                 | LIMITS      |
|---|-------------|
| Employee Benefits Liability - Aggregate     | \$2,000,000 |
| Employee Benefits Liability – Each Employee | \$1,000,000 |
| Deductible per claim                        | \$1,000     |

# GENERAL LIABILITY CONTINUED

## LINEBACKER/EDUCATORS LEGAL

| DESCRIPTION                                 | LIMITS      |
|---|-------------|
| Employee Benefits Liability - Aggregate     | \$2,000,000 |
| Employee Benefits Liability – Each Employee | \$1,000,000 |
| Deductible per claim                        | \$5,000     |

## CYBER LIABILITY COVERAGES

| DESCRIPTION  | LIMITS    |
|--|-----------|
| Cyber Suite Annual Aggregate Limit   | \$250,000 |
| First Party Annual Aggregate Limit   | \$250,000 |
| Third Party Defense Annual Aggregate Limit   | \$125,000 |
| Third Party Liability Annual Aggregate Limit   | \$125,000 |
| Cyber Suite Deductible Per Occurrence  | \$2,500   |
| First Party – Data Compromise Response Expenses Sublimits per Occurrence – Public Relations  | \$10,000  |
| First Party – Data Compromise Response Expenses Sublimits per Occurrence – Reputational Harm | \$25,000  |
| First Party – Computer Attack Sublimits per Occurrence – Public Relations                    | \$10,000  |
| First Party – Sublimited Coverages Per Occurrence – Cyber Extortion                          | \$25,000  |
| First Party – Sublimited Coverages Per Occurrence – Misdirected Payment Fraud                | \$25,000  |
| First Party – Sublimited Coverages Per Occurrence – Computer Fraud                           | \$25,000  |
| First Party – Sublimited Coverages Per Occurrence – Telecommunication Fraud                  | \$25,000  |
| First Party – Reward Payments  | \$25,000  |
| Third Party Coverages – Privacy Incident Liability and Defense                               | Included  |
| Third Party Coverages – Network Security Liability   | Included  |
| Third Party Coverages – Electronic Media Liability   | Included  |
| Identity Recovery Coverage – Annual Aggregate Limit per Identity Recovery Insured            | \$25,000  |
| Identity Recovery Coverage – Annual Aggregate Limit per Identity Recovery Insured Deductible | \$0       |
| Identity Recovery Coverage – Lost Wages and Child/Elder Care Expenses                        | \$5,000   |
| Identity Recovery Coverage – Mental Health Counseling  | \$1,000   |
| Identity Recovery Coverage – Miscellaneous Unnamed Costs                                     | \$1,000   |

# GENERAL LIABILITY CONTINUED

## VACANT PROPERTY COVERAGES

| DESCRIPTION                               | LIMITS      |
|---|-------------|
| General Aggregate                         | \$2,000,000 |
| Products & Completed Operations Aggregate | EXCLUDED    |
| Personal & Advertising Injury             | \$1,000,000 |
| Each Occurrence                           | \$1,000,000 |
| Damage to Rented Premises                 | \$100,000   |
| Medical Expense (Any One Person)          | \$5,000     |

## LOCATIONS & EXPOSURES

| BLDG | CLASS CODE | CLASSIFICATION                                 | PREMIUM BASIS                 | 25-26 EXPOSURE |
|------|------------|--|-------------------------------|----------------|
| 1    | 68607      | Vacant Building-not factories (Not For Profit) | Per 1,000 Square feet of Area | 73,000         |
| 2    | 68607      | Vacant Building-not factories (Not For Profit) | Per 1,000 Square feet of Area | 7,300          |
| 3    | 68607      | Vacant Building-not factories (Not For Profit) | Per 1,000 Square feet of Area | 300            |
| 4    | 68607      | Vacant Building-not factories (Not For Profit) | Per 1,000 Square feet of Area | 5,000          |
| 5    | 68607      | Vacant Building-not factories (Not For Profit) | Per 1,000 Square feet of Area | 500            |
| 6    | 68607      | Vacant Building-not factories (Not For Profit) | Per 1,000 Square feet of Area | 750            |

# BUSINESS AUTO

COMPANY  
Employers Mutual Casualty Co

POLICY NUMBER  
5E30132

POLICY TERM  
7/1/2025 to 7/1/2026

## COVERAGES

| DESCRIPTION                            | AUTO SYMBOL | LIMITS & DEDUCTIBLES |
|--|-------------|----------------------|
| Combined Single Limit                  | 1           | \$1,000,000          |
| Personal Injury Protection             | 5           | \$20,000             |
| Uninsured Motorists - Each Accident    | 6           | \$1,000,000          |
| Underinsured Motorists - Each Accident | 6           | \$1,000,000          |
| Comprehensive                          | 7           | Included             |
| Collision                              | 7           | Included             |
| Hired / Borrowed Auto Liability        | 1           | Included             |
| Non-owned Auto Liability               | 1           | Included             |

### SYMBOL DEFINITIONS

|                                   |   |                                 |
|-----------------------------------|---|---------------------------------|
| (1) Any Auto                      | (4) Owned Autos Other Than Private Passenger    | (7) Autos Specified on Schedule |
| (2) All Owned Autos               | (5) All Owned Autos Requiring No-Fault Coverage | (8) Hired Autos                 |
| (3) Owned Private Passenger Autos | (6) Owned Autos Subject to Compulsory U.M. Law  | (9) Non-Owned Autos             |

## VEHICLES

| VEH | VEHICLE   | LIAB | MED PAY | PIP | UM/ UIM | COMP DED | COLL DED | FULL GLASS |
|-----|---|------|---------|-----|---------|----------|----------|------------|
| 1   | 2013 CHEV MID BUS MID BUS<br>VIN: 1GB3G2BG4D1181414 | ✓    | N/A     | ✓   | ✓       | \$1,000  | \$1,000  |            |
| 2   | 2015 FORD VAN VAN<br>VIN: 1FMZK1CM9FKA67663         | ✓    | N/A     | ✓   | ✓       | \$1,000  | \$1,000  |            |
| 3   | 1999 FORD PICKUP PICKUP<br>VIN: 1FTNF21L7XEE92371   | ✓    | N/A     | ✓   | ✓       | \$1,000  | \$1,000  |            |
| 4   | 2010 CHEV SUBUBAN<br>VIN: 1GNUCHE05AR167989         | ✓    | N/A     | ✓   | ✓       | \$1,000  | \$1,000  |            |
| 5   | 2015 FORD VAN VAN<br>VIN: 1FMZK1CM0FKA67664         | ✓    | N/A     | ✓   | ✓       | \$1,000  | \$1,000  |            |
| 6   | 2018 CHEVROLET SILVERADO<br>VIN: 1GC2KUEG4JZ264688  | ✓    | N/A     | ✓   | ✓       | \$1,000  | \$1,000  |            |



## BUSINESS AUTO CONTINUED

| VEH | VEHICLE   | LIAB | MED PAY | PIP | UM/ UIM | COMP DED | COLL DED | FULL GLASS |
|-----|---|------|---------|-----|---------|----------|----------|------------|
| 7   | 2019 DODGE GRAND<br>VIN: 2C4RDGBG7KR524625        | ✓    | N/A     | ✓   | ✓       | \$1,000  | \$1,000  |            |
| 8   | 2020 CHEVROLET MALIBU<br>VIN: 1G1ZC5ST6LF022968   | ✓    | N/A     | ✓   | ✓       | \$1,000  | \$1,000  |            |
| 9   | 2020 CHEVROLET SUBURBAN<br>VIN: 1GNSKKEC8LR162516 | ✓    | N/A     | ✓   | ✓       | \$1,000  | \$1,000  |            |
| 10  | 2019 DODGE GRAND CARA<br>VIN: 2C4RDGBGKR778236    | ✓    | N/A     | ✓   | ✓       | \$1,000  | \$1,000  |            |
| 11  | 2022 CHEVROLET SUBURBAN<br>VIN: 1GNSKAED7NR137113 | ✓    | N/A     | ✓   | ✓       | \$1,000  | \$1,000  |            |

## DRIVERS

| NAME                    | DATE OF BIRTH | LICENSE NUMBER |
|-------------------------|---------------|----------------|
| Matthew Hanson          | On File       | On File        |
| Joseph Furuseth         | On File       | On File        |
| James Schneider         | On File       | On File        |
| Anastasia Molnar        | On File       | On File        |
| Colleen Elhard          | On File       | On File        |
| Rebecca Kallio          | On File       | On File        |
| Shawn Waldo             | On File       | On File        |
| Mackenzie Lehn          | On File       | On File        |
| Jenny Moen              | On File       | On File        |
| Katrina Bender          | On File       | On File        |
| Corey White             | On File       | On File        |
| Leann Bolhuis           | On File       | On File        |
| Marti Waller            | On File       | On File        |
| Lindsey Welch           | On File       | On File        |
| Elizabeth Wickum        | On File       | On File        |
| Sarah Lindsey           | On File       | On File        |
| Tyrone Moen             | On File       | On File        |
| Teresa Weidenborner     | On File       | On File        |
| Christine Lundin        | On File       | On File        |
| Juleen Trisko-Schneider | On File       | On File        |
| Monica Fontana          | On File       | On File        |
| Shane Buetemeier        | On File       | On File        |

# BUSINESS AUTO CONTINUED

| NAME              | DATE OF BIRTH  | LICENSE NUMBER |
|-------------------|----------------|----------------|
| Kaylee Fisher     | On File        | On File        |
| Tye VanPelt       | On File        | On File        |
| Douglas Jourdan   | On File        | On File        |
| Alissa Carlson    | On File        | On File        |
| Ralph Lewis       | On File        | On File        |
| Emily Lindley     | On File        | On File        |
| Roger Tousignant  | On File        | On File        |
| Ashley Szydel     | On File        | On File        |
| Alyssa Swang      | On File        | On File        |
| Mitike Stueven    | Please Provide | On File        |
| Ann Skoe          | On File        | On File        |
| Dennis Skaug      | On File        | On File        |
| Brittany Skaug    | On File        | On File        |
| Taylor Sears      | On File        | On File        |
| Malisa Schue      | On File        | On File        |
| Jill Reinarz      | On File        | On File        |
| Breanna O'Louglin | On File        | On File        |
| Jessie Jourdan    | On File        | On File        |
| Janet Johnson     | On File        | On File        |
| Calvin Howard     | On File        | On File        |
| Betsy Henning     | On File        | On File        |
| Lori Duwenhoegger | On File        | On File        |
| Chazlynn Dietrich | On File        | On File        |
| Cayla Buentemeier | On File        | On File        |
| Jeremy Tammi      | On File        | On File        |
| Dustin Waller     | On File        | On File        |
| Bob Stueven       | On File        | On File        |
| Ashley Reiersen   | On File        | On File        |
| Travis Maggert    | On File        | On File        |
| Lloyd Liersay     | On File        | On File        |
| Steve Goede       | On File        | On File        |
| Linda Ferdig      | On File        | On File        |
| Kristi Dreher     | On File        | On File        |
| Brian Dreher      | On File        | On File        |

## BUSINESS AUTO CONTINUED

| NAME             | DATE OF BIRTH | LICENSE NUMBER |
|------------------|---------------|----------------|
| Kimberly Crunden | On File       | On File        |
| Steve Adelman    | On File       | On File        |

### ADDITIONAL COVERAGES

| DESCRIPTION                         |
|-------------------------------------|
| Business Auto Extension Endorsement |

# WORK COMP

COMPANY  
RAM MUTUAL INSURANCE COMPANY

POLICY NUMBER  
WC338159

POLICY TERM  
7/1/2025 to 7/1/2026

## COVERAGES

| DESCRIPTION                                  | LIMIT       |
|--|-------------|
| Employers Liability: Each Accident           | \$1,000,000 |
| Employers Liability: Disease – Policy Limit  | \$1,000,000 |
| Employers Liability: Disease – Each Employee | \$1,000,000 |
| Workers Compensation: Statutory Benefit      | Included    |

## LOCATIONS & CLASS CODES

### LOCATION #1: 11731 HIGHWAY 1, NORTHOME, MN 56661-8104

| STATE | CODE | DESCRIPTION                                | 24-25<br>ESTIMATED<br>ANNUAL<br>PAYROLL | 25-26<br>ESTIMATED<br>ANNUAL<br>PAYROLL | 23-24<br>AUDITED<br>ANNUAL<br>PAYROLL |
|-------|------|--|---|---|---------------------------------------|
| MN    | 9101 | School: All Other Employees                | \$426,984                               | \$426,984                               | \$136,838                             |
| MN    | 7382 | Bus Co. - All Other Employees & Drivers    | \$0                                     | \$0                                     | \$2,015                               |
| MN    | 8868 | School - Professional Employees & Clerical | \$1,769,293                             | \$1,769,293                             | \$2,174,823                           |
| MN    | 8385 | Bus Company: Garage Employees              | \$0                                     | \$0                                     | \$0                                   |

## PREMIUM CALCULATIONS

### STATE OF MINNESOTA

| DESCRIPTION                                  | FACTOR | FACTORED<br>PREMIUM |
|--|--------|---------------------|
| Increased Limits                             |        | \$584               |
| Experience or Merit Modification             | 1.04   | \$5,360             |
| MN Special Comp Fund                         |        | \$1,168             |
| Terrorism                                    |        | \$439               |
| Scheduled Credit                             |        | -\$7,743            |
| Premium Discount                             |        | -\$3,296            |
| Expense Constant                             |        | \$200               |
| Total Estimated Annual Premium for Minnesota |        | \$21,229            |

Experience Modification decreased from 1.18 to 1.04



# UMBRELLA

COMPANY  
Employers Mutual Casualty Co

POLICY NUMBER  
5J30132

POLICY TERM  
7/1/2025 to 7/1/2026

## COVERAGES

| DESCRIPTION     | LIMIT       |
|-----------------|-------------|
| Each Occurrence | \$2,000,000 |
| Aggregate       | \$2,000,000 |
| Retained Limit  | \$0         |

## UNDERLYING COVERAGES

| DESCRIPTION   | CARRIER       | POLICY PERIOD    | LIMIT  |
|---|---------------|------------------|--|
| Automobile Liability<br>Combined Single Limit   | EMC Insurance | 7/1/25 to 7/1/26 | \$1,000,000  |
| General Liability<br>Each Occurrence<br>General Aggregate<br>Product & Completed Ops Agg<br>Personal & Advertising Injury | EMC Insurance | 7/1/25 to 7/1/26 | \$1,000,000<br>\$2,000,000<br>\$2,000,000<br>\$1,000,000 |
| Employers Liability<br>Each Accident<br>Disease Each Employee<br>Disease Policy Limit                                     | EMC Insurance | 7/1/25 to 7/1/26 | \$1,000,000<br>\$1,000,000<br>\$1,000,000                |
| Employee Benefits Liability<br>Each Employee<br>Aggregate   | EMC Insurance | 7/1/25 to 7/1/26 | \$1,000,000<br>\$2,000,000                               |
| Linebacker<br>Each Loss<br>Aggregate  | EMC Insurance | 7/1/25 to 7/1/26 | \$1,000,000<br>\$2,000,000                               |

# MARKETING SUMMARY

| LINE OF BUSINESS      | COMPANY             | RESULTS   |
|-----------------------|---------------------|---|
| All Lines of Business | Hanover Insurance   | Declined due to the PC 9  |
| All Lines of Business | Liberty Mutual      | <p>Quoted Premium \$63,074.00 – Not Including WC</p> <ul style="list-style-type: none"> <li>• Replacement Cost applied to all roofs</li> <li>• Flood for \$150K limit applied but our minimum flood deductible is \$100K.</li> <li>• Loc 1.2 listed at \$1.8M. MSB is coming in at \$3.47M</li> <li>• VERC: \$500K limit</li> <li>• Property deductibles: \$10,000 AOP, \$100K w/h per location, \$50K water damage</li> <li>• 3rd party busing cost of hire added (rule 90). Revised Cost of Hire to \$650,000.</li> <li>• Crime: \$1,000 deductibles</li> <li>• Auto: \$2,500 comp/coll deductibles (minimum)</li> </ul> <p>Billing Estimate: Quarterly 25%/3 – See Discussion Points for the breakdown</p> |
| Workers Compensation  | SFM Mutual          | Declined due to losses and pricing  |
| Workers Compensation  | ICW Group           | Quote not received  |
| Workers Compensation  | Employers Insurance | Quoted Premium \$23,423.00  |

# PREMIUM COMPARISON

| LINES OF BUSINESS                   | EMC EXPIRING       | EMC RENEWAL         | LIBERTY MUTUAL & RAM |
|-------------------------------------|--------------------|---------------------|----------------------|
| Property                            | \$45,181.76        | \$55,549.63         | \$32,057.00          |
| Crime (Includes Burglary)           | \$509.00           | \$429.00            | \$500.00             |
| General Liability                   | \$3,116.00         | \$3,292.00          | \$9,425.00           |
| Linebacker                          | \$5,030.00         | \$6,520.00          | \$5,039.00           |
| Cyber                               | \$1,485.00         | \$1,485.00          | (Included in GL)     |
| Business Auto                       | \$10,397.00        | \$11,328.00         | \$12,924.00          |
| Work Comp                           | \$25,394.00        | \$21,229.00         | \$21,229.00          |
| Commercial Umbrella                 | \$3,308.00         | \$3,308.00          | \$3,129.00           |
| Vacant Property – General Liability | \$2,026.80         | \$1,907.27          | \$1,907.27           |
| <b>Total Premium</b>                | <b>\$96,447.56</b> | <b>\$105,047.90</b> | <b>\$86,210.27</b>   |

# DISCUSSION POINTS

- Due to the PC 9, EMC has removed the Blanket Coverage
- Review Claims
- Liberty Cyber Liability increased to \$1,000,000 – Additional Premium \$1,284.00 – Supplemental Application required
- Liberty Billing Estimate – See Below (Not Including Increased Cyber limit)

## Pay Terms Offered\*

Effective: 07/01/2025 to 07/01/2026

| Line of Coverage                | Pay Plan        | Deposit Amount     | Installment Amount | Grand Total        |
|---------------------------------|-----------------|--------------------|--------------------|--------------------|
| Commercial Auto                 | Quarterly 25%/3 | \$3,231.00         | \$3,231.00         | \$12,924.00        |
| General Liability               | Quarterly 25%/3 | \$2,356.25         | \$2,356.25         | \$9,425.00         |
| School Leaders Errors Omissions | Quarterly 25%/3 | \$1,259.75         | \$1,259.75         | \$5,039.00         |
| Property                        | Quarterly 25%/3 | \$8,014.25         | \$8,014.25         | \$32,057.00        |
| Crime                           | Quarterly 25%/3 | \$125.00           | \$125.00           | \$500.00           |
| Umbrella                        | Quarterly 25%/3 | \$782.25           | \$782.25           | \$3,129.00         |
| <b>Total Amount</b>             |                 | <b>\$15,768.50</b> | <b>\$15,768.50</b> | <b>\$63,074.00</b> |