

2024-2025 RENEWAL PROPOSAL

ISD #363 SOUTH KOOCHICHING PUBLIC SCHOOLS

Presented by: Scott Wojtysiak



Reliable
INSURANCE AGENCY



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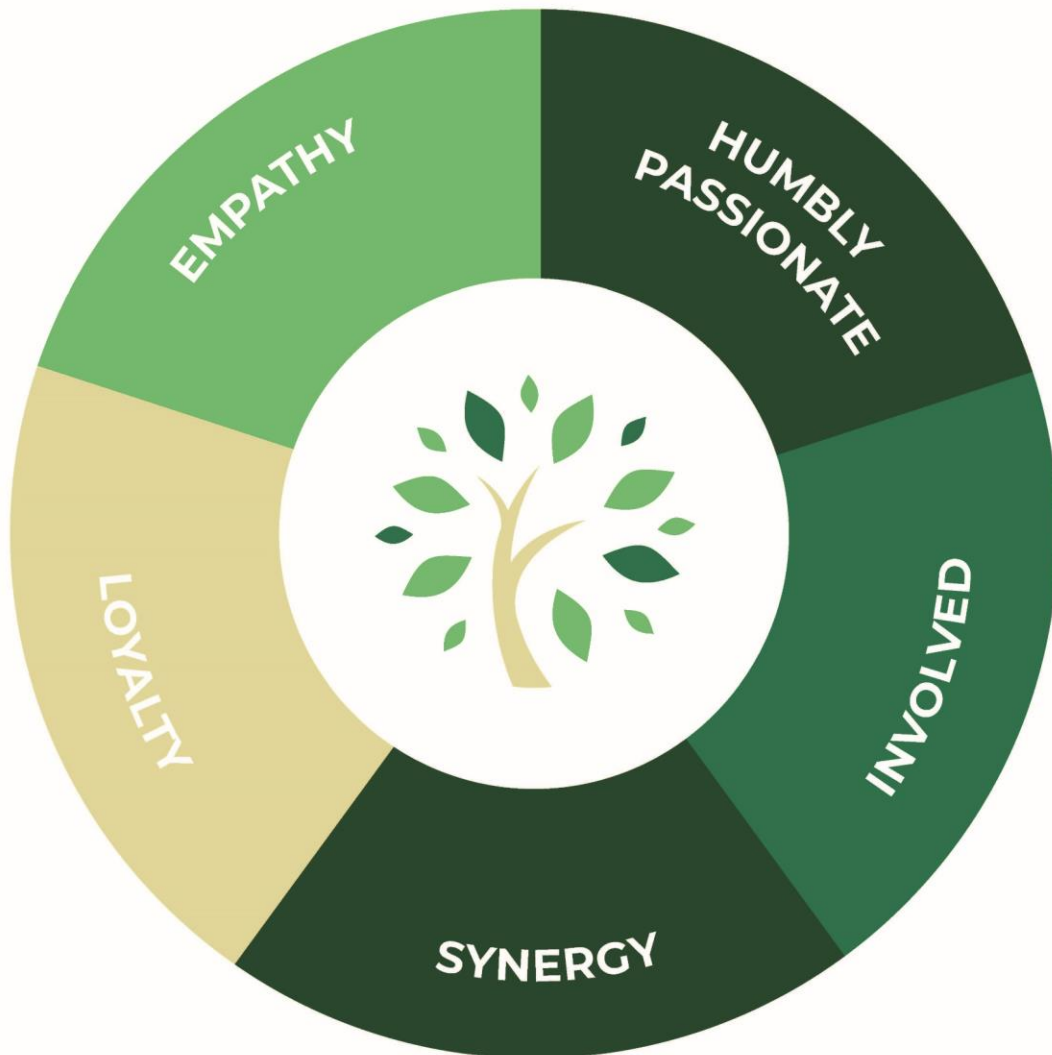
Setting Ourselves Above

Our Core Focus

We seek to enrich the communities in which we serve through rooted relationships that result in trusting, honest, long-lasting partnerships.

We are

- Resourceful
- Honest & Fair
- Our Responsiveness is Unmatched



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

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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



Agency Resource Specialist

Jon Reimer

jon@reliablemn.com

P: (218) 655-1196

- Client Portal Access
- Safety Training
- Workplace Training
- HR Resources

PROPERTY

COMPANY
EMCASCO Insurance Comp

POLICY NUMBER
5A30132

POLICY TERM
7/1/2024 to 7/1/2025

COVERAGES

BLANKET LIMITS						
BLDG	SUBJECT	RNWL LIMIT	EXP LIMIT	VALUATION	COINS	DEDUCTIBLE
	Blanket	\$33,792,099	\$30,027,943	R	100%	\$25,000*

LOCATION #1: 11731 HIGHWAY 1, NORTHOME, MN 56661-8104						
BLDG	SUBJECT	RNWL LIMIT	EXP LIMIT	VALUATION	COINS	DEDUCTIBLE
1	Building – School	\$25,586,790	\$23,474,119	R	100%	\$25,000*
1	Personal Property	\$5,117,358	\$3,712,952	R	100%	\$25,000*
1	Outdoor Property	\$133,921	\$127,544	R	100%	\$25,000*
2	Building – Gym Addition	\$1,814,782	\$1,664,938	R	100%	\$25,000*
3	Building – Bus Garage	\$727,412	\$667,350	R	100%	\$25,000*
3	Personal Property	\$52,826	\$50,310	R	100%	\$25,000*
4	Building – Storage Bldg	\$320,025	\$293,601	R	100%	\$25,000*
4	Personal Property	\$38,985	\$37,129	R	100%	\$25,000*

*Wind & Hail Deductible \$50,000

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
School Flodd Coverage Endorsement	\$150,000	\$25,000
Property Off Premises & In Transit	\$100,000	\$1,000
Equipment Breakdown	\$100,000	\$25,000

CRIME (INCLUDES BURGLARY)

COMPANY EMC	POLICY NUMBER 5S30132	POLICY TERM 7/1/2024 to 7/1/2025
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COVERAGES

LOCATION #1: 11731 Highway 1, Northome, MN		
DESCRIPTION	LIMIT	DEDUCTIBLE
Employee Dishonesty	\$50,000	\$500
Forgery or Alteration	\$50,000	\$500
Computer Fraud	\$50,000	\$500

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Public Employee Dishonesty Bond - Location #1, Building #1	\$50,000	\$500

GENERAL LIABILITY

COMPANY
Union Insurance Comp of Providence

POLICY NUMBER
5D30132

POLICY TERM
7/1/2024 to 7/1/2025

COVERAGES

DESCRIPTION	LIMITS	DEDUCTIBLE
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 56661-8104						
BLDG	CLASS CODE	CLASSIFICATION	PREMIUM BASIS	24-25 EXPOSURE	23-24 EXPOSURE	22-23 AUDIT
1	47471	Schools - public - elementary, kindergarten or junior high	Other	110	110	N/A
1	44194	Grandstands or Bleachers - Not-For-Profit only	Other	1	1	N/A
1	47473	Schools - public - high	Other	64	64	N/A
1	47469	Schools - faculty liability for corporal punishment of students	Other	35	35	N/A
1	41716	Day Care Centers - Not-For-Profit only	Other	20	20	N/A

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

BUSINESS AUTO

COMPANY
EMCASCO Insurance Comp

POLICY NUMBER
5E30132

POLICY TERM
7/1/2024 to 7/1/2025

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
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 VIN: 1GB3G2BG4D1181414	✓	N/A	✓	✓	\$1,000	\$1,000	✓
2	2015 FORD VAN VAN VIN: 1FMZK1CM9FKA67663	✓	N/A	✓	✓	\$1,000	\$1,000	✓
3	1999 FORD PICKUP PICKUP VIN: 1FTNF21L7XEE92371	✓	N/A	✓	✓	\$1,000	\$1,000	✓
4	2010 CHEV SUBUBAN VIN: 1GNUCHE05AR167989	✓	N/A	✓	✓	\$1,000	\$1,000	✓
5	2015 FORD VAN VAN VIN: 1FMZK1CM0FKA67664	✓	N/A	✓	✓	\$1,000	\$1,000	✓
6	2018 CHEVROLET SILVERADO VIN: 1GC2KUEG4JZ264688	✓	N/A	✓	✓	\$1,000	\$1,000	✓
7	2019 DODGE GRAND VIN: 2C4RDGBG7KR524625	✓	N/A	✓	✓	\$1,000	\$1,000	✓

BUSINESS AUTO CONTINUED

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

DRIVERS

NAME	DATE OF BIRTH	LICENSE NUMBER
On File	On File	On File

ADDITIONAL COVERAGES

DESCRIPTION
Business Auto Extension Endorsement

WORK COMP

COMPANY
RAM MUTUAL INSURANCE COMPANY

POLICY NUMBER
WC338159

POLICY TERM
7/1/2024 to 7/1/2025

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 ESTIMATED ANNUAL PAYROLL	23-24 ESTIMATED ANNUAL PAYROLL	22-23 AUDITED ANNUAL PAYROLL
MN	9101	School: All Other Employees	\$426,984	\$426,984	\$277,190
MN	7382	Bus Co. - All Other Employees & Drivers	\$0	\$0	\$19,045
MN	8868	School - Professional Employees & Clerical	\$1,769,293	\$1,769,293	\$3,007,375
MN	8385	Bus Company: Garage Employees	\$0	\$0	\$5,319

PREMIUM CALCULATIONS

STATE OF MINNESOTA

DESCRIPTION	FACTOR	FACTORED PREMIUM
Increased Limits		\$584
Experience or Merit Modification	1.18	\$5,360
MN Special Comp Fund		\$1,168
Terrorism		\$439
Scheduled Credit		-\$8,785
Premium Discount		-\$2,328
Expense Constant		\$200
Total Estimated Annual Premium for Minnesota		\$25,394

Experience Modification increased from 0.99 to 1.18

COMMERCIAL UMBRELLA

COMPANY Employers Mutual Casualty Co	POLICY NUMBER 5J30132	POLICY TERM 7/1/2024 to 7/1/2025
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COVERAGES

DESCRIPTION	LIMIT
Each Occurrence	\$2,000,000
Aggregate	\$2,000,000
Retained Limit	\$10,000

UNDERLYING COVERAGES

DESCRIPTION	CARRIER / POLICY #	POLICY PERIOD	LIMIT
Automobile Liability Combined Single Limit	EMCASCO INSURANCE COMPANY / 5E30132	7/1/24 to 7/1/25	\$1,000,000
General Liability Each Occurrence General Aggregate Product & Completed Ops Agg Personal & Advertising Injury	UNION INSURANCE COMPANY OF PROVIDENCE / 5D30132	7/1/24 to 7/1/25	\$1,000,000 \$2,000,000 \$2,000,000 \$1,000,000
Employers Liability Each Accident Disease Each Employee Disease Policy Limit	RAM Mutual / WC338159	7/1/24 to 7/1/25	\$1,000,000 \$1,000,000 \$1,000,000
Linebacker	EMPLOYERS MUTUAL CASUALTY COMPANY / 5K30132	7/1/24 to 7/1/25	\$1,000,000

MARKETING SUMMARY

LINE OF BUSINESS	COMPANY	RESULTS
All Lines of Business	Hanover Insurance	Declined – not writing any new schools this year
All Lines of Business	Liberty Insurance	Declined – does not fit within the Underwriting Requirements
Workers Compensation	SFM	Declined due to loss history
Workers Compensation	EMC	Quote \$29,561
Workers Compensation	ICW	Quote \$32,982

PREMIUM COMPARISON

LINES OF BUSINESS	EXPIRING	RENEWAL
Property	\$62,569.03	* \$45,181.76
Crime (Includes Burglary)	\$507.00	\$509.00
General Liability	\$2,648.00	*\$3,116.00
Linebacker	\$3,783.00	\$5,030.00
Cyber	\$1,347.17	\$1,485.00
Business Auto	\$9,517.00	\$10,397.00
Work Comp	\$21,614.00	\$25,394.00
Commercial Umbrella	\$2,576.00	\$3,308.00
Total Premium	\$104,561.20	\$94,420.76

*Does not include the vacant property and liability for the Indus location.

DISCUSSION POINTS

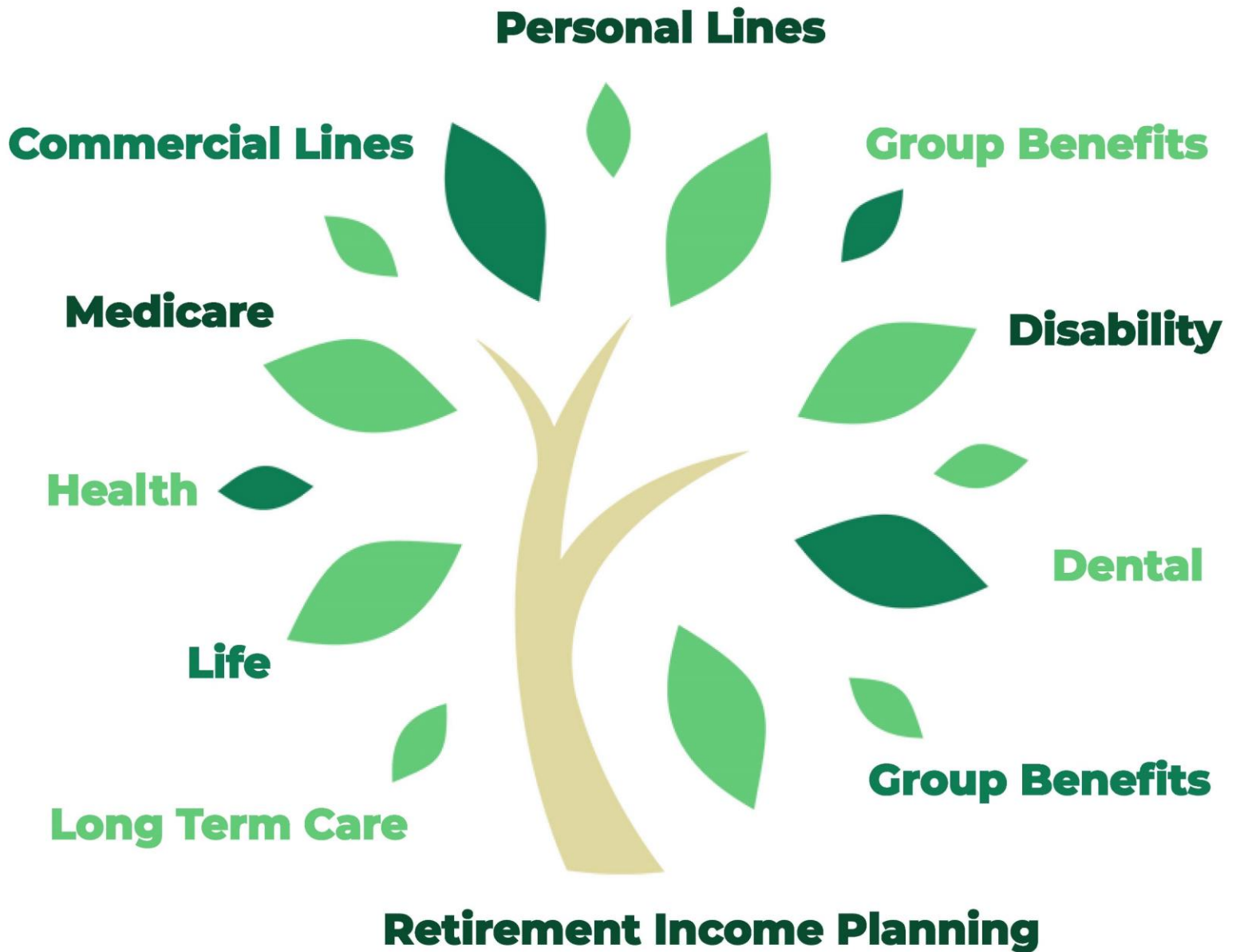
- Auto Deductibles have increased to \$1,000
- EMC Linebacker Deductible has increased to \$5,000
- Property Deductibles increased to \$25,000

BINDING REQUIREMENTS

- Signed Statement of Values

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



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

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