

## Premium Summary & Comparison

COVERAGE	2015 - 2016 (RIVERPORT & RAS) ANNUALIZED EXPIRING PREMIUMS	2016 - 2017 (RIVERPORT & RAS) INDICATION RENEWAL PREMIUMS	2016 - 2017 (LIBERTY & RAS) PROPOSED RENEWAL PREMIUMS
Property	\$201,243	\$211,122	\$206,224
General Liability/School Leaders Legal Liability	\$93,480	\$82,644	\$84,664
Crime	\$3,568	\$3,568	\$2,869
Inland Marine	\$17,000	\$17,989	\$11,392
Equipment Breakdown	Included	Included	Included
Automobile	\$44,516	\$45,852	\$35,536
Umbrella	\$24,414	\$24,570	\$11,189
Terrorism	Included	Included	\$12,653
<b>Estimated Package Premium:</b>	<b>\$384,221</b>	<b>\$385,745</b>	<b>\$364,527</b>
Workers' Compensation	\$647,674	\$663,329	\$663,329
<b>TOTAL PREMIUM-ALL LINES</b>	<b>\$1,031,895</b>	<b>\$1,049,074</b>	<b>\$1,027,856</b>

### PROPOSAL CONDITIONS:

#### Riverport:

- Proposed premiums are an **indication only**. Riverport will not be able to provide a full quote until the end of July.
- Increased Value of Central High School to \$8,000,000 - \$3,850 Additional Premium

#### Liberty: Quote is contingent on the following conditions/subjectivities:

- Vacant/Under Utilized Property listed below. **Liberty is willing to provide 1 year of coverage:**
  - Central High School 800 East Central Entrance
  - Tech Ctr Upper Campus 730 East Central Entrance
  - Tech Ctr Main Campus 802 East Central Entrance
  - Nettleton Elementary School 108 East 6<sup>th</sup> Street
  - Rockridge Elementary School 4849 Ivanhoe Street
- Signed Statement of Values
- American Appraisal Services
- Risk Management Services – On-site Services, On-line SafetyNet, Risk Management Call Center.
- Recommend higher Crime Deductibles.
- Quote includes Non-Monetary Coverage for School Leaders Errors and Omission of \$100,000.
- Increased Fine Arts Coverage:
  - \$100,000 Limit - \$1,069 Premium
  - \$200,000 Limit - \$1,169 Premium

## Marketing Results

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<b>CARRIER</b>	<b>COVERAGE</b>	<b>PREMIUM QUOTATION</b>
Hanover	Package, Auto & Umbrella	Declined; Could not compete on price
Liberty	Package, Auto & Umbrella	\$364,527
Riverport	Package, Auto & Umbrella	\$385,745
Wright	Package, Auto & Umbrella	No response
Travelers	Property	Declined