



LINCOLN COUNTY SCHOOL DISTRICT

2023 Insurance Proposal

July 1, 2023 - July 1, 2024

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Premium Summary

Line of Business	Expiring Premium (Inception)	Renewal Premium
Carrier	Property & Casualty for Education (PACE)	Property & Casualty for Education (PACE)
Admitted/AM Best	Admitted/Not Rated	Admitted/Not Rated
Property/Equipment including Flood & Earthquake	\$ 449,162.00	\$ 586,413.00
Boiler/Mechanical Breakdown	\$ 8,108.00	\$ 8,794.00
Crime	\$ 5,581.00	\$ 6,140.00
Educators Liability	\$ 185,041.00	\$ 193,612.00
Auto	\$ 17,183.00	\$ 20,390.00
Employment Practices Tool Kit Credit	(\$ 9,156.00)	(\$ 9,449.00)
TOTAL PACKAGE PREMIUM	\$ 655,919.00	\$ 805,900.00
Agency Service Fee	\$ 37,096.00	\$ 38,209.00
Carrier	AIG Specialty Insurance Company	AIG Specialty Insurance Company
Admitted/AM Best	Non-Admitted/AMBest Rated A XV	Non-Admitted/AMBest Rated A XV
Excess Cyber Liability	\$ 30,806.00	\$ 26,480.00
Surplus Lines Taxes	\$ 616.12	\$ 529.60
Fire Marshall Tax	\$ 92.42	\$ 79.44
Surplus Lines Service Charge	\$ 10.00	\$ 10.00
TOTAL	\$ 31,524.54	\$ 27,099.04
Carrier	SAIF Corporation	SAIF Corporation
Admitted/AM Best	Admitted/Not Rated	Admitted/Not Rated
Workers Compensation	\$ 135,659.17	\$ 150,525.18
Grand Total	\$ 860,198.71	\$ 1,021,733.22

Please note PACE Premium Rate Comparison reflects annualized 2022-2023 premiums.



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PACE Premium Rate Comparison Report

2022/ 2023 to 2023/ 2024 Premium and Rate Comparison

Lincoln County School District

Coverage	2022/ 2023 Policy Year			2023/ 2024 Policy Year			2022/ 2023 to 2023/ 2024 Changes		
	Premium	Exposure	Rate	Premium	Exposure	Rate	Premium Change	% Premium Change	% Rate Change
Property	\$472,342	\$294,204,549	\$16.05	\$595,207	\$317,454,764	\$18.75	\$122,865	26.01%	16.78%
Liability	\$175,885	\$4,936	\$35.63	\$184,163	\$4,733	\$38.91	\$8,278	4.71%	9.20%
Automobile	\$17,486	38	\$460.16	\$20,390	38	\$536.58	\$2,904	16.61%	16.61%
Crime	\$5,581			\$6,140			\$559	10.02%	
Totals	\$671,294			\$805,900			\$134,606	20.05%	

Liability Exposure = ADA for School Districts, Public Resources for Community Colleges and General Services Grant for Education Service Districts
 Property Exposure = Total Insured Value (TIV)
 Automobile Exposure = Automobile Count

Please note PACE Premium Rate Comparison reflects annualized 2022-2023 premium



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Property

Commercial Property Coverage forms define, limit, and explain what property or property interests are covered subject to policy provisions, conditions, terms, definitions, and exclusions

Subjects of Insurance

Subject of Insurance	Limit	Valuation	Cause of Loss	Deductible
Total Limit of Liability	\$100,000,000			
Total Building	Per Schedule in Appendix	Replacement Cost	Special form	\$1,000
Total Business Personal Property	Per Schedule in Appendix	Replacement Cost	Special form	\$1,000
Total Mobile Equipment	Per Schedule in Appendix	Actual Cash Value	Special form	\$1,000
Earthquake	\$10,000,000	Replacement Cost	Earthquake	See Below
Flood	\$10,000,000	Replacement Cost	Flood	See Below

Client ultimately chooses limits insured.

Causes of Loss:

Direct Physical Loss subject to the policy form's exclusions and limitations.

Earth Movement Deductible:

\$5,000 or 5% minimum, maximum is the deductible stated in declaration or \$50,000 and applies per single occurrence on premises listed on the Schedule of Property.

See Policy Declarations for detail.

Flood Deductible:

25,000 or 5% minimum, maximum is the deductible stated in declaration or \$100,000 and applies per premises, unless located in Special Flood Hazard Area as defined by FEMA then a \$500,000 deductible applies each per damaged building and each per damaged personal property, fine arts, mobile equipment, scheduled mobile equipment, scheduled fine arts and scheduled personal property listed on the Schedule of Property Values on file with the Trust.

See Policy Declarations for detail



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Additional Coverages:

Coverage	Limit
Sublimits for Covered Property	
<i>Section VIII – Covered Property in PACE Property Coverage Document</i>	
Personal Property Away from Scheduled Premises	\$100,000
Personal Property of Others within your Care, Custody and Control, Other than Mobile Equipment	\$500,000
Property of Students/Employees/Volunteers (Subject to a \$5,000 maximum per person)	\$250,000
Mobile Equipment of Others within your Care, Custody and Control	\$50,000
Unscheduled Fine Arts (Fine Art may be specifically scheduled for higher limits)	\$10,000
Additional Coverages	
<i>Section X – Additional Coverages in the PACE Property Coverage Document</i>	
Debris Removal (Lesser of Sublimit or 25% of loss)	\$5,000,000
Pollutant Cleanup & Removal From Land or Water (Lesser of Sublimit or 20% of the scheduled location value)	\$100,000
Fungus as a Result of a “Covered Cause of Loss” (Lesser of Sublimit or 10% of the covered portion of the loss)	\$10,000
Preservation of Undamaged Covered Property (Lesser of Sublimit or 10% of the covered portion of loss)	\$10,000
Professional Services (Lesser of Sublimit or 10% of the covered portion of loss)	\$250,000
Fire Department Service Charge	\$25,000
Recharge of Fire Extinguishing Equipment	\$10,000
Arson Reward	\$10,000
Increased Cost of Construction – Enforcement of Ordinance or Law (Lesser of Sublimit or 25% of loss)	\$5,000,000
Increased Cost of Construction - Unforeseen Delay (Lesser of Sublimit or 25% of loss)	\$500,000
Expense for Restoration or Modification of Landscaping, Roadways, Paved Surfaces and Underground Utilities (Lesser of Sublimit or 25% of loss)	\$500,000
Additional Coverages – Business Income and Extra Expense	
<i>Section XI – Additional Coverages – Business Income and Extra Expense in PACE Property Coverage Document</i>	
Business Income	\$5,000,000
Extra Expense	\$5,000,000
Enforcement of Order by Government Agency/Authority	\$25,000
Business Income from Dependent Property	\$25,000
Interruption of Utility Services	\$25,000
Inability to Discharge Outgoing Sewage	\$25,000



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Coverage	Limit
Coverage Extensions	
<i>Section XII – Coverage Extensions in the PACE Property Coverage Document</i>	
Property in the Course of Construction (If not in compliance with all of the notification requirements set forth in Section XII.A. within 90 days, the most the Trust will pay for property in the Course of Construction is \$500,000. If after 90 days, you have not complied with all the notification requirements set forth in Section XII.A, then no coverage will be provided for property in the Course of Construction).	\$5,000,000
Newly Acquired or Constructed Property (No coverage will be provided unless you notify the Trust in writing no later than 90 days after the dates specified in section XII.A.)	\$500,000
Unscheduled Outdoor Property	\$250,000
Malicious Mischief or Vandalism to Tracks and Artificial Turf Fields	\$250,000
Property in Transit	\$500,000
Accounts Receivable	\$500,000
Property Damaged by Overflow of Sewers/Drains	\$50,000
Covered Leasehold Interest	\$100,000
Valuable Papers and Records (Lesser of cost research, replace, or restore the lost information, Actual Cash Value in the blank state of paper, tape or other media if records are not actually researched, restored or replaced or amount of sublimit)	\$500,000
Property Damaged by Computer Virus	\$25,000
Miscellaneous Property damaged by Specified Cause of Loss/Theft (Lesser of Sublimit Appraised Value, Fair Market Value)	\$250,000

Terms, Conditions, Endorsements, Exclusions, and/or Limitations include but are not limited to:

PACE Property Coverage Document



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Equipment Breakdown

Equipment breakdown/boiler machinery policy covers direct damage to covered property caused by accidents to the insured objects, which manifests itself by physical damage, necessitating its repair or replacement. Subject to policy provisions, conditions, terms definitions, and exclusions.

Limits	
Equipment/Mechanical Breakdown	\$50,000,000
Valuation – Property Damage	Replacement Cost or “Covered Equipment” 25 years old or older will be valued at Actual Cash Value
Valuation – Combine Business Income & Extra Expense	Actual Loss Sustained

Sublimits	
Business Interruption/ Extra Expense – Actual Loss Sustained	\$5,000,000 – 24 Hour Waiting Period
Consequential Loss	\$1,000,000
Demolition & Increased Cost of Construction – Ordinance and Law	\$5,000,000
Expediting Expense	\$2,500,000
Spoilage	\$2,500,000
Hazardous Substances	\$1,000,000
Ammonia Contamination	\$1,000,000
Water Damage	\$5,000,000
Utility Interruption	\$5,000,000 – 24 Hour Waiting Period
Media and Data	\$1,000,000
Newly Acquired Locations 180 Day Reporting	\$1,000,000
CFC Refrigerants	Included
Computer Equipment	Included

Deductibles	
Motors less than 500 hp	\$1,000
Motors greater than 500 hp	\$5,000

Terms, Conditions, Endorsement, Exclusions, and/or Limitations include but are not limited to:

Insurer: Continental Casualty Company (CNA)



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Crime

Policy that is designed to meet the needs of organizations other than financial institutions (such as banks). A commercial crime policy typically provides several different types of crime coverage, such as: employee dishonesty coverage; forgery or alteration coverage; computer fraud coverage; funds transfer fraud coverage; kidnap, ransom, or extortion coverage; money and securities coverage; and money orders and counterfeit money coverage.

Coverages

Coverage Description	Limit	Deductible
Employee Dishonesty	\$1,000,000	\$10,000
Forgery or Alteration	Included	\$10,000
Inside the Premises – Theft of Money & Securities	Included	\$10,000
Inside the Premises – Robbery, Safe Burglary – Other	Included	\$10,000
Outside the Premises	Included	\$10,000
Computer Fraud	Included	\$10,000
Funds Transfer Fraud	Included	\$10,000
Faithful Performance of Duty	Included	\$10,000
Money Orders and Counterfeit Paper Currency	Included	\$10,000
Impersonation Fraud Coverage	\$250,000	\$25,000
Loss Investigation Expense	\$25,000	\$10,000

Client ultimately chooses limits insured.

Terms, Conditions, Endorsement, Exclusions, and/or Limitations include but are not limited to:

National Union Fire Insurance Company of Pittsburgh Crime Document

Additional Coverage Modifications

- Non Compensated Officers, Directors – includes Volunteer Workers and Students as “Employees”
- Deletion of Bonded Employee Exclusion
- Deletion of Treasurer or Tax Collector Exclusion



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Educators Liability

Policy will pay sums which the insured becomes legally liable to pay as damages because of bodily injury or property damage to which this insurance applies.

Coverage Type	Coverage Basis
Public Entity Liability	Occurrence

Limits of Liability

Coverage	Limit	Deductible Per Occurrence
Educators Liability Each Occurrence	\$20,000,000	\$0
Educators Liability Per Wrongful Act	\$20,000,000	\$0
Educators Liability Annual Aggregate	\$20,000,000	\$0
Ethics Complaint Defense Costs	\$25,000	\$0
Premises Medical Expense	\$5,000	\$0
Limited Hazardous Substances Coverage	\$250,000	\$0
Applicators Pollution Coverage	\$50,000	\$0
Injunctive Relief Defense Costs	\$25,000	\$0
Fungal Pathogens (Mold) Defense Costs	\$100,000	\$0
OTSPC Defense Costs	\$25,000	\$0
Lead Sublimit Defense Costs	\$50,000	\$0
Violent Acts Crisis Expense	\$50,000	N/A

Higher limits may be available.

Terms, Conditions, Endorsements, Exclusions, and/or Limitations include but are not limited to:

PACE Educators Liability Coverage Document

PACE School Violent Acts Coverage Document

Note: \$25,000 minimum deductible applies if PACE or approved legal counsel is **not** consulted prior to an employment termination. This now includes consultation prior to a demotion as well.

Definition of demotion: Compulsory reduction in an employee's rank or job title within the organizational hierarchy of a company, public service department, or other body, unless there is no reduction in pay.

PACE requires a **72 hour notice** prior to adverse termination of employment, demotion, non-renewal, or suspension without pay and benefits of any employee of the District. PACE Legal can be contacted at pacelegal@osba.org.

Excess Insurers: Hallmark Specialty Insurance Company, Group Ark Insurance/Arcadian Risk Capitol Ltd.

Premium is not Subject to Audit.



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Crime & General Liability Classifications

Classification	Exposure
Armed-DPSST Certified City or County Department-District has Liability	0
Armed-DPSST Certified City or County Department-No District Liability	3
Armed-DPSST Certified NON City or County Department	0
Armed-NON DPSST Certified Personnel	0
Day Care Centers	4
Grandstands/Bleachers	6
Number of Drones Owned	0
Number of Board Members	5
Number of Employees	840
Number of Volunteers	150
Nurses	4
Swimming Pools	0
Total Certified Staff	317
Total Workers Compensation Payroll	35,545,309



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Cyber Liability

Coverages

Coverage Description	Limit	Deductible
AIG Cyber Liability Coverage Limits:		
Annual Coverage Period	\$1,000,000	
Annual Aggregate for All Named Participants (1)	\$5,000,000	
AIG Cyber Extortion Coverage Sublimits:		
Annual Coverage Period (2)	\$200,000	
Annual Aggregate for All Named Participants (1) (2)	\$2,000,000	
AIG Cyber Liability Coverage Limits:		
Security and Privacy Coverage	Included	\$5,000
Event Management Coverage	Included	\$5,000
Media Content Coverage	Included	\$5,000
Network Interruption Coverage	Included	\$5,000
Cyber Extortion Coverage	Included	\$25,000

Terms, Conditions, Endorsement, Exclusions, and/or Limitations include but are not limited to:

Regardless of the number of Named Participants that experience loss, the most AIG will pay for this Cyber Liability Coverage in any one annual Coverage Period is \$5,000,000. Cyber Extortion Coverage in any one annual Coverage Period is limited to \$2,000,000.

(1) This Annual Aggregate Limit amount will be paid and reduced by claims of all Additional Insureds in the order in which the claims are paid by AIG. In the event incurred losses arising from a single claim involving multiple Additional Insureds exceeds any remaining annual aggregate limit, that remaining amount will on a pro-rata basis among those Additional Insureds involved in the claim.

(2) These limits include all amounts paid for Cyber Extortion claims including, but not limited to, loss amounts as well as defense and investigation expenses.

Insurer: AIG Insurance



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Business Auto

Automobile Coverage subject to policy provisions, conditions, terms, definitions, and exclusions. Coverage is provided for damages because of bodily injury or property damage to which this insurance applies caused by an accident and resulting from the ownership, maintenance, or use of a covered auto.

Coverage

Coverage	Limit	Deductible	Symbol
Auto Liability Coverage	\$500,000	\$0	1
Non Owned & Hired Auto	\$500,000	\$0	8,9
Excess Auto Liability Coverage	\$14,500,000		1
Personal Injury Protection (PIP) Applies to Private Passenger Vehicles	Statutory	\$0	5
Uninsured/Underinsured Motorist Bodily Injury	500,000	\$0	2
Comprehensive	Per Schedule in Appendix		7
Collision	Per Schedule in Appendix		7
Hired Auto Physical Damage - Comprehensive	\$50,000	\$100	8
Hired Auto Physical Damage - Collision	\$50,000	\$500	8

Higher limits may be available.

Terms, Conditions, Endorsements, Exclusions, and/or Limitations include but are not limited to:

PACE Auto Liability Coverage and Excess Liability Coverage Document
PACE Auto Physical Damage Document
Vehicle Valuation

- Buses 10 years old and newer – Replacement Cost
- Other Vehicles 6 years old and newer – Replacement Cost
- All Other Vehicles – Functional Replacement Cost

Vehicle Ownership

The Named Insured represents that all scheduled vehicles are titled to the Named Insured or leased to the Named Insured. If not, you must notify us immediately in order to obtain proper coverage not currently proposed.



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Symbol	Description
1	Any Auto
2	Owned Autos only. Only those autos you own (and for Liability Coverage any trailers you do not own while attached to power units you own). This includes those autos you acquire ownership of after the policy begins.
3	Owned private passenger autos only. Only the private passenger autos you own. This includes those private passenger autos you acquire ownership of after the policy begins.
4	Owned autos other than private passenger autos only. Only those autos, you own that are not of the private passenger type (and for Liability Coverage any trailers you do not own while attached to power units you own). This includes those autos not of the private passenger type you acquire ownership of after the policy begins.
5	Owned autos subject to no-fault. Only those autos you own that are required to have no-fault benefits in the state where they are licensed or principally garaged. This includes those autos you acquire ownership of after the policy begins provided they are required to have no-fault benefits in the state where they are licensed or principally garaged.
6	Owned autos subject to a compulsory uninsured motorist's law. Only those autos you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those autos you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorist's requirement.
7	Specifically Described Autos. Only those autos described in item three of the declarations for which a premium charge is shown (and for Liability Coverage any trailers you do not own while attached to any power unit described in item three).
8	Hired Autos Only. Only those autos you lease, hire, rent or borrow. This does not include any auto you lease, hire, rent or borrow from any of your employees or partners or members of their households.
9	Non-owned Autos Only. Only those "autos" you do not own, lease, hire, rent or borrow and that are used in connection with your business. This includes "autos" owned by your employees or partners or members of their households but only while used in your business or your personal affairs.



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Cyber Liability

Policy covers financial losses that result from data breaches and other cyber events. First-party coverages pay expenses your firm directly incurs as result of the breach. Third-party coverages apply to claims against your firm by people or companies that have injured as a result of your actions or failure to act. Subject to policy provisions, conditions, terms definitions, and exclusions.

Coverage Basis	Continuity Date	Retro Date
Claims Made	11/18/2020	11/18/2020

Limit of Liability	\$1,000,000
Total Premium	\$28,806
Commission	17.50%

Media Content Insurance (MC)	
Sublimit of Liability	\$1,000,000
Retention	\$1,000,000
Continuity Date	November 18, 2020
Retroactive Date	November 18, 2020

CyberEdge Security and Privacy Liability	
Sublimit of Liability	\$1,000,000
Regulatory Action Sublimit of Liability	\$1,000,000
Retention	\$1,000,000
Continuity Date	November 18, 2020
Retroactive Date	November 18, 2020

CyberEdge® Network Interruption Insurance	
Sublimit of Liability	\$1,000,000
Waiting Hours Period	24 Hours
Retention	\$1,000,000
Continuity Date	Not Applicable
Retroactive Date	Not Applicable

CyberEdge® Event Management Insurance	
Sublimit of Liability	\$1,000,000
Retention	\$1,000,000
Continuity Date	Not Applicable
Retroactive Date	Not Applicable

CyberEdge® Cyber Extortion Insurance	
Sublimit of Liability	\$1,000,000
Retention	\$1,000,000
Continuity Date	Not Applicable
Retroactive Date	Not Applicable

Ransomware Sublimit: \$100,000 / 50% coinsurance. Review after 3 months.

Higher limits may be available.



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Workers' Compensation

Provides coverage for your employees as defined by State Workers Compensation statutes.

A. Workers Compensation Insurance:

Part One of the policy applies to the Workers' Compensation Law of the states listed below:

State
OR

B. Employer's Liability Insurance:

Part Two of the policy applies to work in each state listed in Item A

Each Accident Limit	Disease Policy Limit	Disease Each Employee
\$500,000	\$500,000	\$500,000

Higher limits may be available.

C. Other States Insurance:

Part Three of the policy applies to the states, if any listed below:

State	Include/Exclude
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Does not apply to ND, OH, WA, and WY (Monopolistic States).



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Workers' Compensation Premium Exhibit

Lincoln Co SD			22/23 Rates & Mod		23/24 Est Rates & Mod	
Code	Description	2023 Payroll	Rate	Premium	Rate	Premium
8868	School-Professional Emp & Clerical	\$34,780,747	0.33	\$114,776.47	0.36	\$125,210.69
8868	Work Experience-No Manual Labor	\$0	0.33	\$0.00	0.36	\$0.00
9101	School-All Other Employees	\$764,562	2.51	\$19,190.51	2.82	\$21,560.65
9101	Work Experience-Manual Labor	\$0	2.51	\$0.00	2.82	\$0.00
Total Payroll		\$35,545,309				
Manual Premium				\$133,966.97		\$146,771.34
Experience Rating			0.97	-\$4,019.01	1.11	\$16,144.85
Total Estimated Premium				\$129,947.96		\$162,916.18
Pre-Pay Credit			0.97	-\$3,898.44	0.97	-\$4,887.49
Total Standard Premium				\$126,049.52		\$158,028.70
Premium Discount			0.1646	-\$20,747.75	0.1662	-\$26,270.17
Terrorism Premium			0.005	\$1,777.27	0.005	\$1,777.27
Catastrophe Premium			0.010	\$3,554.53	0.010	\$3,554.53
DCBS Assessment			0.090	\$13,691.62	0.098	\$13,434.85
Guaranteed Cost Estimated Total				\$124,325.18		\$150,525.18



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Workers' Compensation History

POLICY PERIOD HISTORY (DATA AS OF 06/06/2023)

Policy Period History (Data as of 06/05/2023)					
Pol Yr	Mod	Payroll	Clm Freq	Std Prem	Tier
2022	.97	34,651,700	.07	141,681	G
2021	.94	34,614,942	.05	123,691	G
2020	1.20	31,175,801	.06	149,136	G
2019	1.15	30,413,140	.07	153,336	G
2018	1.06	29,982,310	.13	148,592	F

POLICY PERFORMANCE HISTORY (DATA AS OF 06/06/2023)

Policy Performance History (Data as of 06/05/2023)													
Pol Yr	Prorated Premium	Paid Losses	Incurred Losses	Paid/Std	Inc/Std	Clm Count	Exp Clm Count	Paid TL	Paid Med	ND Reimb	TL Count	Exp TL Count	TL Day
2022	132,047	59,952	96,504	45%	73%	23	14.86	8,035	37,640	(11,471)	5	3.43	58
2021	123,691	84,469	107,737	68%	87%	19	17.00	11,975	72,494	(11,239)	5	3.68	121
2020	149,136	110,285	115,685	74%	78%	19	14.75	18,213	46,119	(20,193)	4	3.33	105
2019	153,336	15,358	15,358	10%	10%	21	14.36	227	14,632	(15,386)	1	3.14	3
2018	148,592	53,857	61,357	36%	41%	40	15.58	5,891	42,976	(30,270)	6	3.47	75



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POLICY DIVIDEND HISTORY

Policy Dividend History

Policy Name: Lincoln County School District
Policy: 489788



Declaration day	Policy period	Standard premium	Loss ratio	Premium dividend factor	Loss dividend factor	Total dividend factor	Premium dividend amount	Loss dividend amount	Computed dividend amount
09/14/2022	07/01/2020	\$149,135.64	51.77%	13.44%	0.0%	13.44%	\$20,044	\$0	\$20,044
06/04/2021	07/01/2019	\$153,336.27	17.89%	38.14%	0.0%	38.14%	\$58,482	\$0	\$58,482
09/02/2020	07/01/2018	\$148,591.52	54.61%	17.56%	0.0%	17.56%	\$26,093	\$0	\$26,093
09/04/2019	07/01/2017	\$129,035.14	62.18%	20.29%	0.0%	20.29%	\$26,181	\$0	\$26,181
09/12/2018	07/01/2016	\$108,876.79	101.45%	20.59%	0.0%	20.59%	\$22,418	\$0	\$22,418
09/13/2017	07/01/2015	\$110,131.43	28.78%	21.38%	6.72%	28.1%	\$23,546	\$7,401	\$30,947
09/14/2016	07/01/2014	\$129,306.56	21.03%	21.99%	3.58%	25.57%	\$28,435	\$4,629	\$33,064
09/09/2015	07/01/2013	\$144,336.63		22.66%		22.66%	\$32,707		\$32,707
09/10/2014	07/01/2012	\$165,156.25		34.69%		34.69%	\$57,293		\$57,293
09/18/2013	07/01/2011	\$155,118.45		29.64%		29.64%	\$45,977		\$45,977
09/12/2012	07/01/2010	\$197,000.99		37.42%		37.42%	\$73,718		\$73,718
06/15/2011	07/01/2008	\$357,102.48		18.71%		18.71%	\$66,814		\$66,814
11/10/2010	07/01/2008	\$175,858.08		23.75%		23.75%	\$41,766		\$41,766
03/10/2010	07/01/2007	\$132,226.6		20.79%		20.79%	\$27,490		\$27,490
11/09/2007	07/01/2005	\$92,794.68		13.14%		13.14%	\$12,193		\$12,193
Totals							\$563,157	\$12,030	\$575,187



*This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy.
 In the event of difference, the policy will prevail.*

 Brown & Brown