

Executive Summary

Arthur J. Gallagher Risk Management Services LLC appreciates the opportunity to present this proposal for your consideration.

I. PROPERTY

- Blanket Building & Contents increased from \$289,659,242 to \$301,742,920 so as to continue replacement cost and no coinsurance format. A maximum limit of \$200,000,000 applies any one occurrence.
- The Old Admin Center (2101 6th Ave) continues to be specifically listed on the policy on an Actual Cash Value basis (depreciated).
- Property deductible increased from \$10,000 to \$50,000.
- Wind/Hail deductible increased from \$50,000 to 1%.
- Wind/Hail deductible buyback options are available at lower thresholds:
 - \$250,000 - \$157,311
 - \$500,000 - \$130,000

II. AUTO

- Schedule submitted reflects 17 power units and 5 trailers.

III. UMBRELLA

- Limit continues at \$10,000,000 providing excess coverage over the Auto Liability, General Liability, Abuse/Molestation, Employers Liability and School Board Legal Liability.

IV. SCHOOL BOARD LEGAL

- Staffing levels changed slightly:

	<u>Full Time</u>	<u>Part Time</u>
2024	891	52
2025	1,140	104

V. PREMIUMS

	<u>Expiring</u>	<u>Proposed</u>
Property	\$292,834	\$332,777
General Liability	\$100,078	\$105,918
Crime	\$ 680	\$ 868
Equipment	\$ 4,357	\$ 6,167
Automobile	\$ 21,076	\$ 22,307
Umbrella	\$ 19,954	\$ 34,931
School Board Legal	<u>\$ 37,660</u>	<u>\$ 40,260</u>
Total	\$476,573	\$543,228
Wind/Hail Buyback		<u>\$157,311</u>
		\$700,539

In the following pages, we will demonstrate what makes our company the best fit for your insurance placement and risk management needs. Thank you again for allowing us to be your partner in this placement.

Kevin O'Hara

Friday, June 13, 2025

Your Gallagher Team

Your Gallagher team is a true partner. We have the expertise to understand your business and we're here to service and stay alongside you, every step of the way.

<i>Service Team</i>	<i>Role</i>	<i>Email</i>	<i>Phone</i>
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