

2023/2024 RENEWAL PROPOSAL

ISD #363 SOUTH KOOCHICHING PUBLIC SCHOOLS

Presented by: Scott Wojtysiak



Reliable
INSURANCE AGENCY



Address

803 Carlton Ave
Cloquet, MN 55720



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Email & Website

info@reliablemn.com
www.reliablemn.com

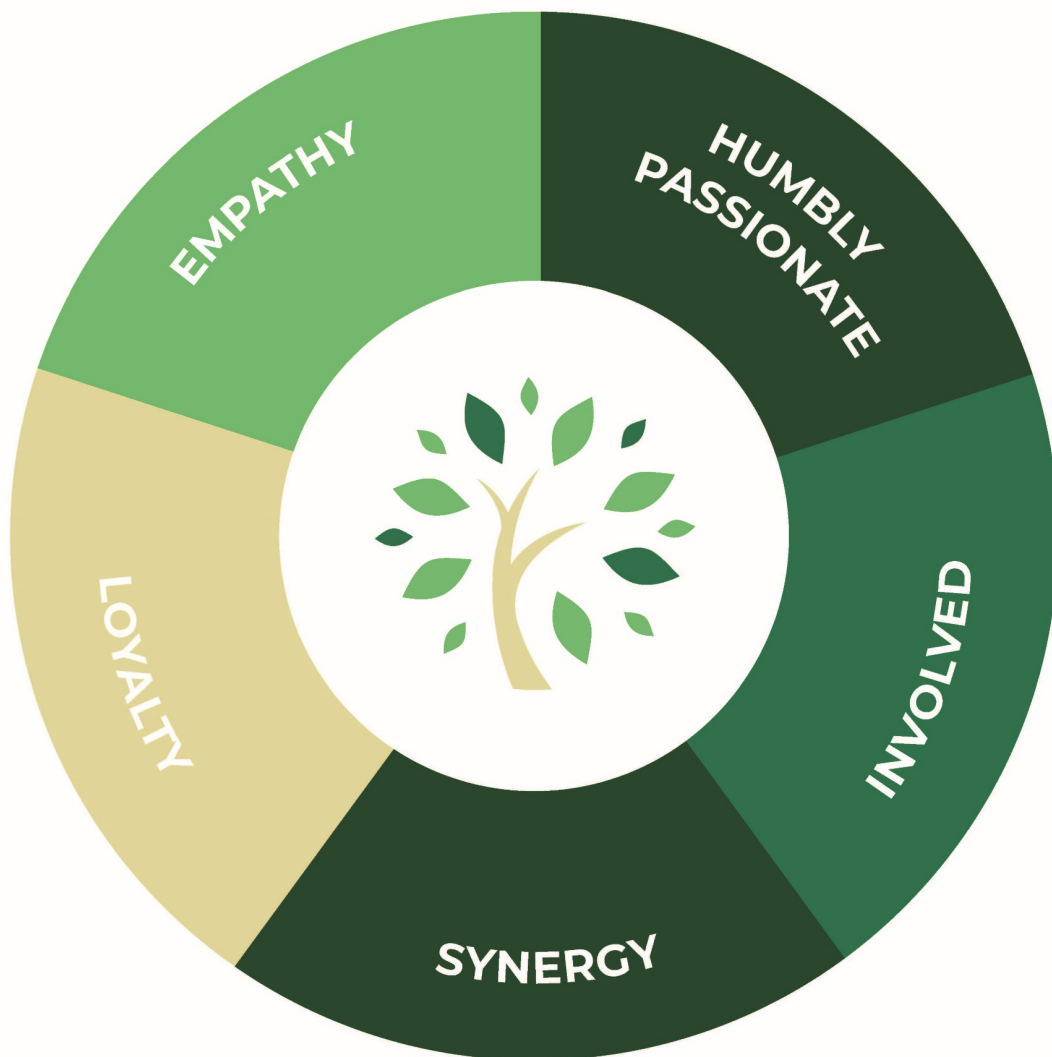
Setting Ourselves Above

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



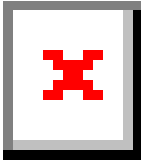
Reliable
INSURANCE AGENCY



Reliable
INSURANCE AGENCY

We're true to our name

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



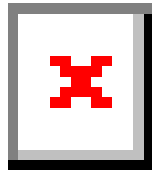
Producer

Scott Wojtysiak

scott@reliablemn.com

P: (218) 655-3357

- Business Planning
- Coverage Discussions
- Claims Analysis



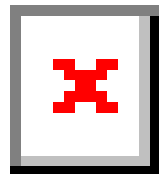
Account Manager

Becky Haley

bhaley@reliablemn.com

P: (218) 655-3358

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



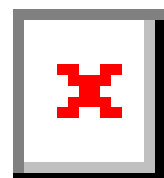
Client Service Specialist

Amanda Bauer

amanda@reliablemn.com

P: (218) 655-1190

- Claims Administration
- Premium Audits
- Bonding



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
7/1/2023 to 7/1/2024

COVERAGES

BLANKET LIMITS

BLD G	SUBJECT	EXP AMOUNT	RNWL AMOUNT	VALUATION	COINS	DEDUCTIBLE
	Blanket – Loc #1 Only	\$27,685,852	\$30,027,943	R	100%	\$10,000

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

BLD G	SUBJECT	EXP AMOUNT	RNWL AMOUNT	VALUATION	COINS	DEDUCTIBLE
1	Building – School	\$21,535,889	\$23,474,119	R	100%	\$10,000
1	Personal Property	\$3,536,145	\$3,712,952	R	100%	\$10,000
1	Outdoor Property	\$121,470	\$127,544	R	100%	\$10,000
2	Building – Gym Addition	\$1,527,466	\$1,664,938	R	100%	\$10,000
3	Building – Bus Garage	\$612,248	\$667,350	R	100%	\$10,000
3	Personal Property	\$47,914	\$50,310	R	100%	\$10,000
4	Building – Storage Bldg	\$269,359	\$293,601	R	100%	\$10,000
4	Personal Property	\$35,361	\$37,129	R	100%	\$10,000

PROPERTY CONTINUED

LOCATION #2: 8560 HWY 11, BIRCHDALE, MN 56629

BLD G	SUBJECT	EXP AMOUNT	RNWL AMOUNT	VALUATION	COINS	DEDUCTIBLE
1	Building – School	\$14,094,002	\$15,362,432	R	80%	\$10,000
1	Personal Property	\$2,591,373	\$2,720,942	R	80%	\$10,000
2	Building – Bus Garage	\$434,884	\$474,024	R	80%	\$10,000
2	Personal Property	\$13,835	\$14,257	R	80%	\$10,000
3	Building – Water Treatment Bldg	\$265,632	\$289,245	R	80%	\$10,000
3	Personal Property	\$240,579	\$252,608	R	80%	\$10,000
4	Building – Hockey Arena	\$1,660,058	\$1,809,463	R	80%	\$10,000
4	Personal Property	\$116,798	\$122,638	R	80%	\$10,000
5	Building – Storage Bldg	\$69,431	\$75,680	R	80%	\$10,000
5	Personal Property	\$42,852	\$44,995	R	80%	\$10,000
6	Building – Storage Bldg	\$126,362	\$137,735	R	80%	\$10,000
6	Personal Property	\$42,514	\$44,640	R	80%	\$10,000
7	Building – Track Storage	\$16,941	\$18,466	R	80%	\$10,000
7	Personal Property	\$16,466	\$17,289	R	80%	\$10,000

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
Property Off Premises & In Transit	\$100,000	\$1,000
School Enhancement Endorsement	Included	When Applicable
Equipment Breakdown	Included	\$10,000

CRIME (INCLUDES BURGLARY)

COMPANY EMC	POLICY NUMBER 5530132	POLICY TERM 7/1/2023 to 7/1/2024
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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

GENERAL LIABILITY

COMPANY Union Insurance Comp of Providence	POLICY NUMBER 5D30132	POLICY TERM 7/1/2023 to 7/1/2024
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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	
Linebacker/Educators Legal and D&O - Aggregate	\$2,000,000	
Linebacker/Educators Legal and D&O – Per Claimant/Loss	\$1,000,000	\$1,000

EMPLOYEE BENEFITS

DESCRIPTION	LIMITS
Employee Benefits Liability - Aggregate	\$1,000,000
Employee Benefits Liability – Each Employee	\$1,000,000
Deductible per claim	1,000
Retroactive Date	7/1/1986

GENERAL LIABILITY CONTINUED

LOCATIONS & EXPOSURES

LOCATION #1: 11731 HIGHWAY 1, NORTHOME, MN 56661-8104				
BLDG	CLASS CODE	CLASSIFICATION	PREMIUM BASIS	EXPOSURE
1	87777	ABUSE OR MOLESTATION LIABILITY	Other	IF ANY
1	87793	INCREASE MEDICAL PAYMENTS	Other	IF ANY
1	87818	SCHOOLS - VIOLENT EVENT RESPONSE COVERAGE	Other	IF ANY
1	87838	STUDENT MEDICAL PAYMENTS COVERAGE	Other	IF ANY
1	44194	GRANDSTANDS OR BLEACHERS	Other	1
1	47469	SCHOOLS - FACULTY LIABILITY FOR CORPORAL PUNISHMENT OF PUPILS	Other	35
1	47471	SCHOOLS - PUBLIC - ELEMENTARY, KINDERGARTEN OR JUNIOR HIGH	Other	110
1	41716	DAYCARE CENTERS	Other	20
1	47473	SCHOOLS - PUBLIC - HIGH	Other	64

ADDITIONAL COVERAGES

DESCRIPTION
General Liability Extension Endorsement

EQUIPMENT FLOATER

COMPANY
EMCASCO Insurance Comp

POLICY NUMBER
5E30132

POLICY TERM
7/1/2023 to 7/1/2024

COVERAGES

DESCRIPTION	AUTO SYMBOL	LIMITS & DEDUCTIBLES
Combined Single Limit	1	\$1,000,000
Property Damage Liability	1	Included
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	✓	✓	\$500	\$500	X
2	2015 FORD VAN VAN VIN: 1FMZK1CM9FKA67663	✓	N/A	✓	✓	\$500	\$500	X
3	1999 FORD PICKUP PICKUP VIN: 1FTNF21L7XEE92371	✓	N/A	✓	✓	\$500	\$500	X
4	2010 CHEV SUBUBAN VIN: 1GNUCHE05AR167989	✓	N/A	✓	✓	\$500	\$500	X
5	2015 FORD VAN VAN VIN: 1FMZK1CM0FKA67664	✓	N/A	✓	✓	\$500	\$500	X

EQUIPMENT FLOATER CONTINUED

VEH	VEHICLE	LIAB	MED PAY	PIP	UM/ UIM	COMP DED	COLL DED	FULL GLASS
6	2018 CHEVROLET SILVERADO VIN: 1GC2KUEG4JZ264688	✓	N/A	✓	✓	\$500	\$500	X
7	2019 DODGE GRAND VIN: 2C4RDGBG7KR524625	✓	N/A	✓	✓	\$500	\$500	X
8	2019 BLUEBIRD BUS VIN: 1BAKGCEH9LF362117	✓	N/A	✓	✓	\$500	\$500	X
9	2018 BLUEBIRD BUS VIN: 1BAKGCEH1JF346250	✓	N/A	✓	✓	\$500	\$500	X
10	2019 INT L BUS VIN: 4DRBUPWP1LB064840	✓	N/A	✓	✓	\$500	\$500	X
11	2020 CHEVROLET MALIBU VIN: 1G1ZC5ST6LF022968	✓	N/A	✓	✓	\$500	\$500	X
12	2020 CHEVROLET SUBURBAN VIN: 1GNSKKEC8LR162516	✓	N/A	✓	✓	\$500	\$500	X
13	2019 DODGE GRAND CARA VIN: 2C4RDGBGKR778236	✓	N/A	✓	✓	\$500	\$500	X
14	2022 CHEVROLET SUBURBAN VIN: 1GNSKAED7NR137113	✓	N/A	✓	✓	\$500	\$500	X

DRIVERS

NAME	DATE OF BIRTH	LICENSE NUMBER
Adelman, Steve	On File	On File
Crunden, Kimberly	On File	On File
Denny, Janielle	On File	On File
Dreher, Brian	On File	On File
Dreher, Kristi	On File	On File
Goede, Steve	On File	On File
Gross, Peggy	On File	On File
Kramer, Steve	On File	On File
Olesen, Soren	On File	On File
Simonson, Kaylee	On File	On File
Stueven, Bob	On File	On File
Arhart, Gracie	On File	On File
Bender, Katrine	On File	On File

EQUIPMENT FLOATER CONTINUED

NAME	DATE OF BIRTH	LICENSE NUMBER
Bolhuis, LeAnn	On File	On File
Bowles, Shawn	On File	On File
Elhard, Colleen	On File	On File
Fontana, Monica	On File	On File
Furuseth, Joseph	On File	On File
Gerard, Betsy	On File	On File
Hanson, Anette	On File	On File
Hanson, Matthew	On File	On File
Holte, Janet	On File	On File
Kallio, Rebecca	On File	On File
Kisley, Joyce	On File	On File
Kramer, Katrina	On File	On File
LeClaire, Paul	On File	On File
Lehn, MacKenzie	On File	On File
Lewis, Lois	On File	On File
Lundin, Christine	On File	On File
Moen, Jenny	On File	On File
Molnar, Anastasia	On File	On File
Nelson, Linda	On File	On File
Peterson, Amber	On File	On File
Robar, Stacy	On File	On File
Schackman, Amanda	On File	On File
Schneider, James	On File	On File
Skaret, Stephanie	On File	On File
Trisko-Schneider, Juleen	On File	On File
VanDamme, Tom	On File	On File
Waldo, Shawn	On File	On File
Waller, Marti	On File	On File
Welch, Lindsey	On File	On File
White, Corey	On File	On File
Wickum, Elizabeth	On File	On File

EQUIPMENT FLOATER CONTINUED

ADDITIONAL COVERAGES

DESCRIPTION
Business Auto Extension Endorsement

WORK COMP

COMPANY
RAM MUTUAL INSURANCE
COMPANY

POLICY NUMBER
WC338159

POLICY TERM
7/1/2023 to 7/1/2024

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 # BLANKET					
STATE	CODE	DESCRIPTION	ESTIMATED ANNUAL PAYROLL	BASE RATE	ESTIMATED ANNUAL PREMIUM
MN	9101	School: All Other Employees	\$426,984	4.58	\$19,556
MN	8868	School - Professional Employees & Clerical	\$1,769,293	0.52	\$9,200
MN	7382	Bus Co. - All Other Employees & Drivers	\$0	4.90	\$0
MN	8385	Bus Co. – Garage Employee	\$0	2.73	\$0

PREMIUM CALCULATIONS

STATE OF MINNESOTA		
DESCRIPTION	FACTOR	FACTORED PREMIUM
Increased Limits		\$584
Experience or Merit Modification	0.99	-\$298
MN Special Comp Fund		\$1,168
Terrorism		\$439
Scheduled Credit		-\$7,370
Premium Discount		-\$1,865
Expense Constant		\$200
Total Estimated Annual Premium for Minnesota		\$21,614

COMMERCIAL UMBRELLA

COMPANY
Employers Mutual Casualty Co

POLICY NUMBER
5J30132

POLICY TERM
7/1/2023 to 7/1/2024

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	7/1/23 to 7/1/24	\$1,000,000
General Liability Each Occurrence General Aggregate Product & Completed Ops Agg Personal & Advertising Injury	UNION INSURANCE CO. OF PROVIDENCE / 5D30132	7/1/23 to 7/1/24	\$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	7/1/23 to 7/1/24	\$1,000,000 \$1,000,000 \$1,000,000
Linebacker	EMPLOYERS MUTUAL CASUALTY COMPANY / 5K30132	7/1/23 to 7/1/24	\$1,000,000

CHANGES

DATE	CHANGE DESCRIPTION	ADDITIONAL PREMIUM
07/14/2022	Delete 2008 Bus #9698 and 2014 Bus #2476	(\$1,130.00)
08/23/2022	Delete 2012 Bus #6224	(\$505.00)
10/03/2022	Add 2022 Ford Explorer #2910	\$1,030.00
11/18/2022	Delete 2018 Bus #6249; 2014 Bus #9408; 2015 Bus #2657	(\$1,178.00)
12/03/2022	Delete 2022 Ford Explorer #2910	(\$796.00)

PREMIUM SUMMARY

LINES OF BUSINESS	EXPIRING	RENEWAL \$10,000 PROPERTY DEDUCTIBLE	RENEWAL \$25,000 PROPERTY DEDUCTIBLE
Property	\$47,546.14	\$63,537.84	\$56,747.21
General Liability	\$2,805.00	\$2,648.00	\$2,648.00
Linebacker	\$2,809.00	\$3,783.00	\$3,783.00
Crime (Includes Burglary)	\$507.00	\$507.00	\$507.00
Business Auto	\$10,690.00	\$11,738.00	\$11,738.00
Equipment Floater	\$884.00	\$0.00	\$0.00
Work Comp	\$35,623.00	\$21,614.00	\$21,614.00
Commercial Umbrella	\$2,979.00	\$2,576.00	\$2,576.00
Total Premium	\$103,843.14	\$106,403.84	\$99,613.21

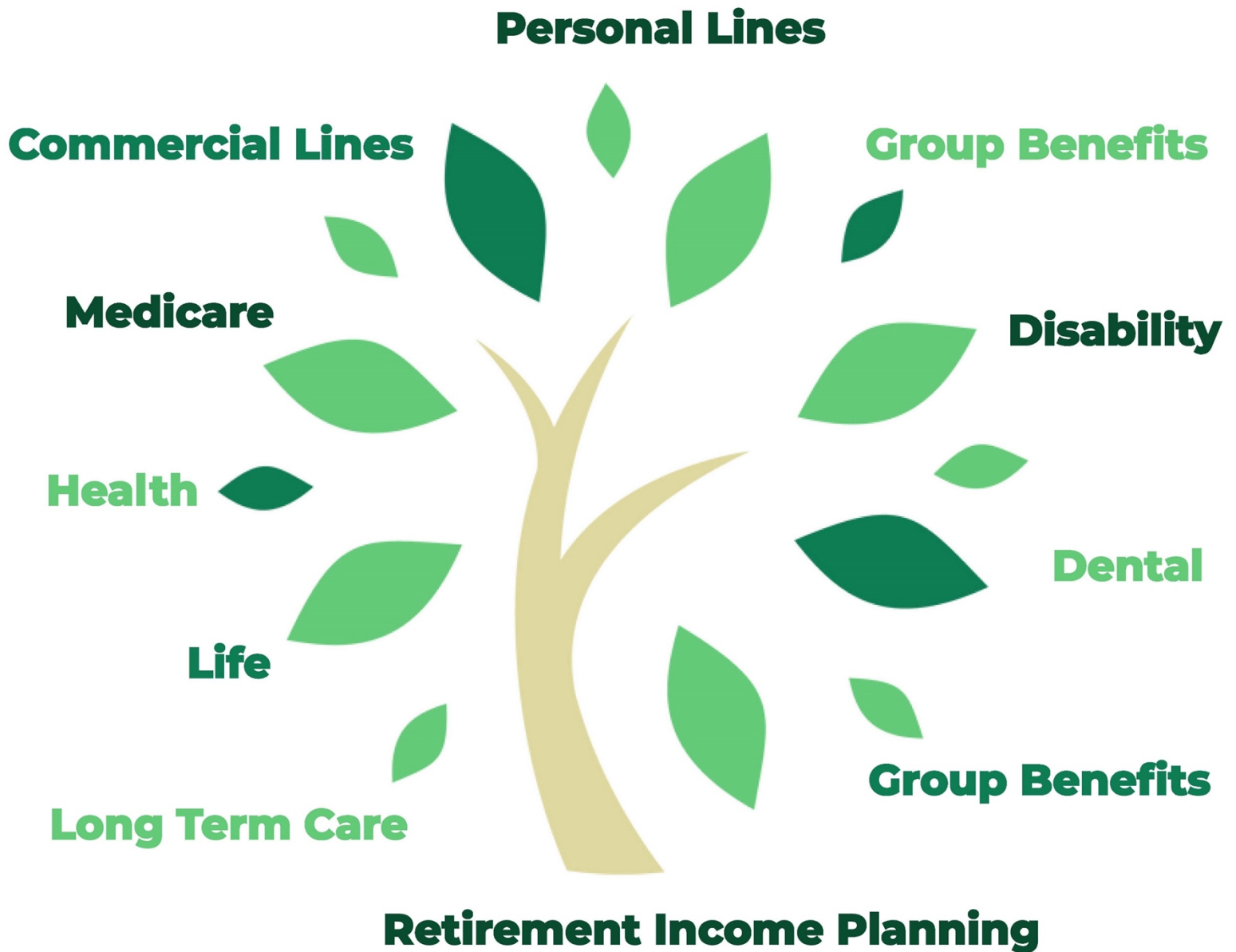
Cyber Solutions Quote:

\$250,000 Limit – Annual Premium \$1,348.00

\$500,000 Limit – Annual Premium \$2,096.00

Reliable Branches of Service

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



CLOQUET
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5115 Miller Trunk Hwy
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