



1111 N. Main Street | Franklin | IN | 46131

05/16/19

Nicole Otte  
Ref: 6/14/19 Insurance Renewals

Good Morning Nicole:

I have attached:

1. Our Spreadsheet indicating our pricing for the upcoming June 14<sup>th</sup>, 2019 renewals. You will note; Blanket Property Values have been increased by 2% in attempt to cover inflationary cost. P & C rates for schools have trended up slightly overall but primarily in the Auto policies.
2. Renewal Proposal provided by EMC.
3. IPEP Worksheet for Workers Compensation. Your estimated Work Comp premium is up \$2,371 which is due to two factors; Estimated Payroll has increased along with your Experience Mod. I would like to discuss the estimated payroll for Law Enforcement (Police).

Please reach out to myself or Jackie with questions.

Thank you,

Jim Wise

## CENTRAL NINE CAREER CENTER

	2018-2019	2018-2019	2019-2020	2019-2020
	LIMITS	EMC PREMIUMS	LIMITS	EMC PREMIUMS

### PACKAGE POLICY

Total Blanket Property	\$26,262,522		\$26,787,773	
Blanket Property Ded.	\$2,500	\$27,950.00	\$2,500	\$28,502.00
BI/EE	\$2,000,000	INCL.	\$2,000,000	INCL.
Equipment Breakdown	\$26,262,522	INCL.	\$26,787,773	INCL.
EDP w/\$500 ded.	\$982,524	\$1,250.00	\$982,524	\$1,250.00
Money (in & out)	\$25,000/ \$500 Ded	INCL.	\$25,000/ \$500 Ded	INCL.
Builder Risk	\$125,000	INCL.	\$125,000	INCL.
Blanket Employee Dishonesty	\$25,000 W/500 ded.	\$268.00	\$25,000 W/500 ded.	\$204.00
Earthquake	\$26,262,522 W/10% ded.	INCL.	\$26,787,773 W/10% ded.	INCL.
Flood	No Flood But Water B/U		No Flood But Water B/U	
Computer Fraud	\$50,000 W/\$500 ded.	INCL.	\$50,000 W/\$500 ded.	INCL.
Comp Gen Liab	\$1/2,000,000 No ded	\$5,877.00	\$1/2,000,000 No ded	\$6,023.00
Board Liab.	\$1/2,000,000 W/\$1,500 ded	\$3,011.00	\$1/2,000,000 W/\$1,500 ded	\$2,801.00
Sexual M & M	\$1/2,000,000 No ded	INCL.	\$1/2,000,000 No ded	INCL.
Employee Benefits	\$1/3,000,000 No ded	INCL.	\$1/3,000,000 No ded	INCL.
Law Enforcement Liability	\$1/2,000,000 \$2,500 ded	\$750.00	\$1/2,000,000 \$2,500 ded	\$750.00
Terrorism	Excl.		Excl.	
Auto	\$250/500 Ded.	\$4,089.00	\$250/500 Ded.	\$4,847.00
Garagekeepers Coverage	\$100,000/\$1,000 Ded	INCL.	\$100,000/\$1,000 Ded	INCL.
Umbrella	\$5,000,000/\$10,000 Ded	\$5,983.00	\$5,000,000/\$10,000 Ded	\$6,134.00
Total Package & Liability		\$49,178.00		\$50,511.00
Workers Comp - IPEP		\$14,136.00		\$16,507.00
Cyber Liability	\$1,000,000	\$2,888.45	\$1,000,000	\$2,767.50
Total Estimated Premium		\$66,202.45		\$69,785.50