

Central Nine Career Center
2026-2027 Premium Comparison

		2025-2026 Renewal		2025-2026 Comparative		2026-2027 Renewal
COVERAGES						
Property		\$ 67,714		\$ 70,423		\$ 67,716
Inland Marine		\$ 1,273		\$ 1,273		\$ 2,459
Crime		\$ 109		\$ 109		\$ 109
General Liability		\$ 11,330		\$ 12,165		\$ 11,963
School Leaders Errors & Omissions		\$ 4,675		\$ 5,019		\$ 5,889
Auto		\$ 12,064		\$ 12,064		\$ 11,800
Umbrella		\$ 9,240		\$ 9,743		\$ 12,426
Law Enforcement		\$ 750		\$ 750		\$ 1,087
Workers Compensation (IPEP)		\$ 15,412		\$ 16,182		\$ 16,201
Cyber Liability (CFC)		\$ 4,971		\$ 5,405		\$ 6,144
TOTAL		\$ 127,538		\$ 133,133		\$ 135,794
Comparative Premium Difference						\$ 2,661
Comparative Percentage Difference						2.0%
Exposures:						
Student Count		1,140		1,224		1,224
Teacher Count		35		35		35
Property Values (100% Co-Ins.)		\$ 51,576,033		\$ 53,639,074		\$ 53,639,074
Revenues (for Cyber Liability rating)		\$ 7,000,000		\$ 7,700,000		\$ 7,700,000
School Professional Payroll		\$ 4,563,157		\$ 4,791,315		\$ 4,791,315
School All Other Payroll		\$ 191,797		\$ 201,387		\$ 201,387
Vehicle and Trailer Count		18		18		18
Workers Comp Experience Mod Factor		0.90		0.90		0.85
Notes: 1. Actual Paid column shows actual premium paid, including pro-rata endorsement premiums paid during the year. 2. Comparative column shows annualized effect of premium changes made during the year and the impact of changes made at the renewal to show true rate comparison year. 3. Included in the Cyber premium is the option to increase Cyber Crime coverage from \$250,000 to \$500,000 - \$1,034 additional premium.						