

**Plum Borough School District
Renewal Comparison
2014-15**

	2013-14	2014-15		2014-15	2014-15
Workers Compensation	UPMC	UPMC	(+/-)	HIGHMARK	HARIE
Payroll	\$29,078,388	\$28,245,444	-3%	\$28,245,444	\$28,245,444
Rate	0.68	0.69	1%	0.76	\$0.83
Limits	500/500/500	500/500/500		500/500/500	500/500/500
Experience Modifier	1.185	1.045	-12%	1.045	1.045
Safety Committee Credit	-5%	-5%		-5%	-5%
Subscriber Fee	N/A	N/A		N/A	\$ 11,228.00
Workers Compensation Premium	\$185,985	\$170,858	-8%	\$175,137	\$215,375

PSBA: Not Competitive \$299,110
PICS/AmeriHealth - Declined to Quote
PMA - Indication: \$248,000

Auto	Liberty Mutual	Liberty Mutual	
Number of Autos	77	76	
Premium	\$41,082	\$41,320	1%
Package	Liberty Mutual	Liberty Mutual	
Property Limits (@ 90%)	\$144,026,705	\$138,050,100	-4%
Property Deductible	\$5,000	\$5,000	
Equipment Breakdown Deductible	\$5,000	\$5,000	
Flood Deductible	\$50,000	\$50,000	
Earthquake Deductible	5%	5%	
Law Enforcement Liability	\$1M/\$1M	\$1M/\$1M	
Law Enforcement Deductible	5,000	5,000	
Law Enforcement Retro Date	7/1/2010	7/1/2010	
Package Premium (including TRIA)	\$86,613	\$89,155	3%
School Leader's E&O	Liberty Mutual	Liberty Mutual	
Limits	1,000,000	1,000,000	
Deductible - Basic Coverage	5,000	5,000	
Deductible - Non-Monetary Coverage	10,000	10,000	
Retro Date	Full Prior Acts	Full Prior Acts	
School Leader's E&O	\$20,208	\$22,224	10%
Excess Crime Policy	Navigators	Navigators	
Premium	\$2,334	\$2,450	5%
Umbrella	Liberty Mutual	Liberty Mutual	
Limits	\$10,000,000	\$10,000,000	
Premium (including terrorism)	\$15,343	\$14,544	-5%
TOTAL (excluding Workers Compensation)	\$165,580	\$169,693	2%

PSBA	WRIGHT
\$49,877	\$36,168
PSBA	WRIGHT
\$124,708	\$101,656
PSBA	WRIGHT
\$22,726	\$15,935
N/A	N/A
PSBA	WRIGHT
\$23,994	\$16,277
\$221,305	\$170,036

LIBERTY MUTUAL OPTION: Adding \$2,500 Sexual Molestation and Misconduct
Deductible results in return premium of \$78

******IMPORTANT - BOTH LIBERTY MUTUAL AND WRIGHT WILL ONLY INCLUDE THEIR OWN LIABILITY POLICIES
IN THE UNDERLYING SCHEDULE ON THE UMBRELLA******

Arthur J. Gallagher & Co.
400 Holiday Dr. Suite 210 | Pittsburgh PA 15220

P: 412-929-0379 | M: 412-680-1665

www.ajg.com
Arthur J. Gallagher Risk Management Services, Inc.

Plum Borough School District
2014 Loss Summary

Workers' Compensation						
Year	Carrier	Reserves	Paid	Incurred	Premium	Loss Ratio
2009-2010	PMA	\$143,049	\$301,582	\$444,631		
2010-2011	The Ohio Casualty Group	\$0	\$52,450	\$52,450	\$158,279	33%
2011-2012	The Ohio Casualty Group	\$138,078	\$101,295	\$239,373	\$180,718	132%
2012-2013	UPMC Health Benefits	\$3,078	\$50,316	\$53,394	\$176,630	30%
2013-2014	UPMC Health Benefits	\$10,481	\$19,953	\$30,434	\$181,237	17%
Total		\$294,686	\$525,596	\$820,282		

Package, Auto, and School Leaders E&O						
Year	Carrier	Reserves	Paid	Incurred	Premium	Loss Ratio
2009-2010	PSBA		\$24,731	\$24,731		
2010-2011	The Ohio Casualty Group	\$0	\$79,022	\$79,022	\$109,426	72%
2011-2012	The Ohio Casualty Group	\$0	\$5,172	\$5,172	\$110,517	5%
2012-2013	The Ohio Casualty Group	\$0	\$49,245	\$49,245	\$131,413	37%
2013-2014	The Ohio Casualty Group	\$111,050	\$4,667	\$115,717	\$147,903	78%
Total		\$111,050	\$162,837	\$273,887		

EXPERIENCE MOD HISTORY	
Effective Date	Experience Modification Factor
7/1/2014	1.045
7/1/2013	1.185
7/1/2012	1.109
7/1/2011	1.257
7/1/2010	1.116

Liberty Mutual (Ohio Casualty) losses dated 3/19/2014
 UPMC WC dated 3/24/14
 PMA Losses dated 4/1/2014
 PSBA Loss Runs dated 4 1 2013