

Attachment #1

**Plum Borough School District
Insurances Renewal Comparison
2013-14**

COVERAGES:	Comparison		
	2012-13	2013-14	Change
Workers Compensation	UPMC	UPMC	(+/-)
Payroll	\$28,115,979	\$29,078,388	3.42%
Rate	0.67	\$0.68	1.49%
Limits	500/500/500	500/500/500	0.00%
Experience Modifier	1.109	1.185	6.85%
Scheduled Credit	-10%	-15%	50.00%
Safety Committee Credit	-5%	-5%	0.00%
Premium:	\$176,630	\$185,985	5.30%
	Increase	\$9,355	
Auto	Ohio Casualty	Ohio Casualty	
Number of Autos	72	72	0.00
Premium:	\$34,782	\$38,705	11%
	Increase	\$3,923	
Package	Ohio Casualty	Ohio Casualty	
Property Limits (@ 90%)	\$142,093,230	\$144,026,705	1.4%
Property Deductible	\$2,500	\$5,000	\$2,500
Equipment Breakdown Deductible	\$2,500	\$5,000	\$2,500
Flood Deductible	\$25,000	\$50,000	\$25,000
Earthquake Deductible	\$50,000	5%	
School Leader's E&O			
Limits	\$ 1,000,000	\$ 1,000,000	\$0
Deductible - Basic Coverage	\$ 5,000	\$ 5,000	\$0
Deductible - Non-Monetary Coverage	\$ 10,000	\$ 10,000	\$0
Retro Date	None	None	
Law Enforcement Liability	\$1M/\$1M	\$1M/\$1M	
Law Enforcement Deductible	\$ 5,000	\$ 5,000	\$0
Law Enforcement Retro Date	7/1/2010	7/1/2010	
Package & SLE Premium (including TRIA)	\$96,631	\$106,821	11%
	Increase	\$10,190	
Excess Crime Policy	Navigators	Navigators	
Premium:	\$2,127	\$2,334	10%
	Increase	\$207	
Umbrella	Ohio Casualty	Ohio Casualty	
Limits	\$10,000,000	\$10,000,000	
Premium (including terrorism)	\$13,718	\$15,343	12%
	Increase	\$1,625	
TOTAL (including Terrorism)	\$323,888	\$349,188	8%
	Increase	\$25,300	

Other Quotes:		
HIGHMARK	PICS	PSBA
\$29,078,388	\$29,078,388	\$29,078,388
\$0.77	\$0.93	\$0.82
500/500/500	500/500/500	500/500/500
1.185	1.185	\$1
-16%	0%	LRARO -28%
-5%	-5%	-5.00%
\$206,267	\$293,441	\$199,813

Coverage:	WRIGHT	Ohio Casualty
Property, Boiler	78,720	67,116
Inland Marine	\$529	1,640
GL	\$23,751	13,806
Crime	2037	1,485
Auto	35802	38,705
Educators Legal	\$17,979	20,208
Law Enforcement Lia	1,650	2,105
Umbrella	27,686	15,343
TOTAL	\$ 188,154	\$ 160,869

Neither Wright or Ohio Casualty will write individual lines
Must bind all lines with same carrier

**PSBA is indicating they cannot be competitive on package policy.
Initial package indication is over \$120,000**

PMA DECLINED WC - COULD NOT BE COMPETITIVE

PSBA
\$10,000,000
\$24,419

Prepared by Michael Gleason
Gleason / AJG Insurance Services
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