

**Plum Borough School District
Renewal Comparison
2018-19**

	2017-18	2018-19	(+/-)
Workers Compensation	Brickstreet/Highmark	Brickstreet/Highmark	
Payroll	\$29,769,762	\$29,285,226	-2%
Rate	0.49	0.53	8%
Limits	500/500/500	500/500/500	
Experience Modifier	0.980	1.000	2%
Scheduled Credit/Debit	None	5% Debit	
Safety Committee Credit	-5%	-5%	
Workers Compensation Premium	\$138,637	\$156,126	13%

2018-19	2018-19	2018-19
UPMC	Key Risk	CM Regent
\$29,285,226	\$29,285,226	\$29,285,226
0.72	0.67	1.04
500/500/500	500/500/500	500/500/500
1.000	1.000	1.000
	LRARO - 22%	
25% Credit	18% Credit	Credit
-5%	-5%	-5%
\$150,096	\$152,534	\$220,839

Auto	UTICA	UTICA	
Number of Autos (as of 4/30/2018)	72	72	0%
Comp/Collision Deductibles	\$500/\$1,000	\$500/\$1,000	
Premium	\$43,550	\$44,165	1%
Package	UTICA	UTICA	
Property Limits (@ 90%)	\$141,685,651	\$144,644,185	2%
Property Deductible	\$10,000	\$10,000	
Elevator Inspections	Included	Included	
Equipment Breakdown Deductible	\$10,000	\$10,000	
Back-up of Sewers and Drains	\$1,000,000 per building	\$1,000,000 per building	
Business Income/Extra Expense	Actual Loss Sustained-12 months	Actual Loss Sustained-24 months	
Flood Limit	\$1,015,000	\$1,015,000	
Flood Deductible	\$50,000	\$50,000	
Earthquake Limit	\$3,000,000	\$3,000,000	
Earthquake Deductible	\$50,000	\$50,000	
INLAND MARINE COVERAGE	500,000	500,000	
Law Enforcement Liability	Included	Included	
Law Enforcement Deductible	None	None	
Law Enforcement - Coverage Form	Occurrence	Occurrence	
General Liability Limits	\$1M/\$3M	\$1M/\$3M	
Abuse/Molestation Limits	\$1M/\$3M	\$1M/\$3M	
Employee Benefits Limits	\$1M/\$3M	\$1M/\$3M	
Employee Benefits Liability -Deductible	\$1,000	\$1,000	
Employee Benefits Liability - Coverage Form	Claims-Made	Claims-Made	
Employee Benefits Liability - Retro Date	7/1/2003	7/1/2003	
Crisis Event Coverage	1,000,000	1,000,000	
Crisis Event Coverage - Business Income	300,000	300,000	
Crime Limits			
Employee Dishonesty	1,000,000	1,000,000	
Forgery and Alteration	1,000,000	1,000,000	
Theft Disappearance and Destruction	40,000	40,000	
Computer Fraud	1,000,000	1,000,000	
Funds Transfer Fraud	1,000,000	1,000,000	

Please provide the following information for the soon to be vacant location at:
4795 Havana Drive, Pittsburgh, PA 15239:

- 1) What is the future plan for the building?
- 2) If it will be used for storage, what will be stored in the building?
- 3) How often will the building be checked, and by whom?
- 4) Will the pipes be drained, windows boarded?
- 5) Will the heat be kept on? What about other utilities?

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School Leader's E&O				
		EL: \$1M/\$3M	EL: \$1M/\$3M	
Limits	Employment Practices Liab:	\$1M/\$1M	Employment Practices Liab:	\$1M/\$1M
Deductible - Basic Coverage		5,000		5,000
Deductible - Non-Monetary Coverage		5,000		5,000
IEP Claims - Defense Sublimits	\$50,000 per suit, \$150,000 policy aggregate		\$50,000 per suit, \$150,000 policy aggregate	
Retro Date	Full Prior Acts		Full Prior Acts	
Package Policy (including Terrorism)	\$100,376		\$102,792	2%
Umbrella		UTICA	UTICA	
Limits		\$10,000,000	\$10,000,000	
Self-Insured Retention		\$10,000	\$10,000	
Premium (including terrorism)		\$14,636	\$14,675	0%
Cyber Liability		BCS	BCS	
Limits		\$1,000,000	\$1,000,000	
Social Engineering		\$100,000	\$100,000	
Premium (including terrorism)		\$12,122	\$12,122	0%
TOTAL (EXCLUDING WORKERS COMPENSATION)		\$170,684	\$173,754	2%

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Plum Borough School District 2018 Loss Summary

Workers' Compensation						
Year	Carrier	Reserves	Paid	Incurred	Premium	Loss Ratio
2013-2014	UPMC Health Benefits	\$0	\$43,436	\$43,436	\$181,835	24%
2014-2015	UPMC Health Benefits	\$21,378	\$79,461	\$100,840	\$172,552	58%
2015-2016	Highmark Inc.	\$0	\$54,762	\$54,762	\$169,429	32%
2016-2017	Brickstreet/Highmark Inc.	\$44,986	\$38,747	\$83,732	\$150,055	56%
2017-2018	Brickstreet/Highmark Inc.	\$106,660	\$63,016	\$169,676	\$138,637	122%
Total		\$173,024	\$279,423	\$452,446	\$812,508	56%

Package, Auto, and School Leaders E&O						
Year	Carrier	Reserves	Paid	Incurred	Premium	Loss Ratio
2013-2014	Ohio Casualty Group (Liberty Mutual)	\$0	\$90,975	\$90,975	\$147,903	62%
2014-2015	Liberty Mutual	\$0	\$680,403	\$680,403	\$150,234	453%
2015-2016	Liberty Mutual	\$0	\$58,859	\$58,859	\$160,304	37%
2016-2017	Liberty Mutual	\$18,812	\$29,851	\$48,663	\$162,368	30%
2017-2018	Utica	\$27,000	\$10,586	\$37,586	\$143,926	26%
Total		\$45,812	\$870,674	\$916,486	\$764,735	120%

EXPERIENCE MOD HISTORY	
Effective Date	Experience Modification Factor
7/1/2018	1.000
7/1/2017	0.98
7/1/2016	1.009
7/1/2015	1.016
7/1/2014	1.045
7/1/2013	1.185
7/1/2012	1.109
7/1/2011	1.257

Liberty Mutual losses dated 3/30/2018
 Utica Losses dated 4/6/2018
 UPMC WC loss runs dated 3/21/18
 Highmark/Brickstreet WC Loss Runs dated 3/20/18