

**Plum Borough School District
Renewal Comparison
2017-18**

	2016-17	2017-18		2017-18	2017-18
	Brickstreet/Highmark	Brickstreet/Highmark	(+/-)	UPMC	PSBA
Workers Compensation					
Payroll	\$30,730,843	\$29,769,762	-3%	\$29,769,758	\$29,769,758
Rate	0.52	0.49	-6%	0.67	1.01
Limits	500/500/500	500/500/500		500/500/500	500/500/500
Experience Modifier	1.009	0.980	-3%	0.980	0.980
Scheduled Credit/Debit	3% debit	None		25% credit	None
Safety Committee Credit	-5%	-5%		-5%	-5%
Workers Compensation Premium	\$153,782	\$138,637	-10%	\$140,602	\$208,518

Auto	Liberty Mutual	Liberty Mutual	
Number of Autos	72	82	14%
Comp/Collision Deductibles	\$500/\$1,000	\$500/\$1,000	
Premium	\$46,752	\$60,137	29%
Package	Liberty Mutual	Liberty Mutual	
Property Limits (@ 90%)	\$141,517,494	\$144,347,846	2%
Property Deductible	\$10,000	\$10,000	
Elevator Inspections	Included	Included	
Equipment Breakdown Deductible	\$10,000	\$10,000	
Back-up of Sewers and Drains	\$250,000	\$250,000	
Business Income/Extra Expense	\$100,000/\$1,000,000	\$100,000/\$1,000,000	
Flood Limit	\$1,000,000	\$1,000,000	
Flood Deductible	\$50,000	\$50,000	
Earthquake Limit	\$3,000,000	\$3,000,000	
Earthquake Deductible	5%	5%	
INLAND MARINE COVERAGE	50,000	50,000	
Law Enforcement Liability	\$1M/\$1M	\$1M/\$1M	
Law Enforcement Deductible	5,000	5,000	
Law Enforcement Retro Date	7/1/2010	7/1/2010	
Law Enforcement - Coverage Form	Claims-Made	Claims-Made	
General Liability Limits	\$1M/\$2M	\$1M/\$2M	
Abuse/Molestation Limits	\$1M/\$1M	\$1M/\$1M	
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	7/1/2010	7/1/2010	
Crisis Event Coverage	Not covered	Not covered	
Crisis Event Coverage - Business Income	Not covered	Not covered	
Crime Limits			
Employee Dishonesty	500,000	500,000	
Forgery and Alteration	500,000	500,000	
Theft Disappearance and Destruction	40,000	40,000	
Computer Fraud	500,000	500,000	
Funds Transfer Fraud	500,000	500,000	

UTICA	CM REGENT/PSBA
82	82
\$500/\$1,000	\$1,000/\$1,000
\$45,069	\$70,607

UTICA	CM REGENT/PSBA
\$144,347,851	\$160,386,493
\$10,000	\$10,000
Included	Included
\$10,000	\$2,500
\$1,000,000 per building	full policy limits
Actual Loss Sustained	\$2,000,000
\$1,015,000	\$3,000,000
\$50,000	\$25,000
\$3,000,000	\$100,000,000
\$50,000	\$50,000
500,000	250,000
Included	NOT COVERED
None	NOT COVERED
Not applicable	NOT COVERED
OCCURRENCE	NOT COVERED
\$1M/\$3M	\$1M/\$3M
\$1M/\$3M	\$1M/\$1M
\$1M/\$3M	\$1M/\$3M
\$1,000	None
Claims-Made	Claims-Made
7/1/2003	None
1,000,000	250,000
300,000	250,000
1,000,000	1,000,000
1,000,000	1,000,000
40,000	100,000
1,000,000	1,000,000
1,000,000	1,000,000

School Leader's E&O			
Limits	1,000,000	1,000,000	
Deductible - Basic Coverage	5,000	5,000	
Deductible - Non-Monetary Coverage	5,000	5,000	
IEP Claims - Defense Sublimits	\$100,000 limit on Non-Monetary Claims	\$100,000 limit on Non-Monetary Claims	
Retro Date	Full Prior Acts	Full Prior Acts	
Package Policy (including Terrorism)	\$115,616	\$113,568	-2%

Excess Crime Policy			
	Navigators	Navigators	
Employee Dishonesty Limit	500,000	500,000	
Computer Fraud Limit	500,000	500,000	
Funds Transfer Fraud Limit	500,000	500,000	
Premium	\$2,295		

Umbrella			
	Liberty Mutual	Liberty Mutual	
Limits	\$10,000,000	\$10,000,000	
Self-Insured Retention	\$0	\$0	
Premium (including terrorism)	\$20,191	\$24,536	22%

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%

PREMIUM FOR TAIL COVERAGE - LIBERTY MUTUAL LAW ENFORCEMENT LIABILITY			
		\$	4,636
TOTAL (EXCLUDING WORKERS COMPENSATION)	\$196,976	\$210,363	7%

ELL: \$1M/\$3M	Employment		
	Practices Liab: \$1M/\$1M	1,000,000	
		5,000	25,000
		5,000	25,000
	\$50,000 per suit, \$150,000 policy aggregate		\$100,000 limit on Non-Monetary Claims
	Full Prior Acts		1/1/2012
	\$100,632		\$174,824

UTICA		CM REGENT/PSBA	
	NOT NEEDED		NOT NEEDED
	NOT NEEDED		NOT NEEDED
	NOT NEEDED		NOT NEEDED
	NOT NEEDED		NOT NEEDED

UTICA		CM REGENT/PSBA	
	\$10,000,000		\$10,000,000
	\$10,000		\$0
			NOT including ELL in underlying
	\$14,636		\$30,327

BCS		BCS	
	\$1,000,000		\$1,000,000
	\$100,000		\$100,000
	\$12,122		\$12,122

	\$	4,636	
	\$177,095		\$287,880

Marketing Notes:
 AmeriHealth - Declined to quote Workers' Compensation - loss history
 Key Risk - declined to quote workers' compensation - could not provide competitive premiums
 Wright/Markel: Declined to quote main coverages due to loss history
 McGowan/Argonaut: Declined to quote main coverages due to loss history

IMPORTANT NOTES:
 UTICA REQUIRES SITE INSPECTIONS PRIOR TO BINDING COVERAGE
 Utica will require their own completed insurance application
 Tail Coverage for Liberty Mutual Law Enforcement Liability: Approximately \$4,636

Plum Borough School District
2017 Loss Summary

Workers' Compensation						
Year	Carrier	Reserves	Paid	Incurred	Premium	Loss Ratio
2012-2013	UPMC Health Benefits	\$17	\$49,592	\$49,609	\$176,630	28%
2013-2014	UPMC Health Benefits	\$0	\$43,436	\$43,436	\$181,835	24%
2014-2015	UPMC Health Benefits	\$1,454	\$73,739	\$75,193	\$172,552	44%
2015-2016	Highmark Inc.	\$14,335	\$51,376	\$65,711	\$169,429	39%
2016-2017	Brickstreet/Highmark Inc.	\$48,721	\$25,645	\$74,366	\$153,782	48%
Total		\$64,528	\$243,788	\$308,316	\$854,228	36%

Package, Auto, and School Leaders E&O						
Year	Carrier	Reserves	Paid	Incurred	Premium	Loss Ratio
2012-2013	Ohio Casualty Group (Liberty Mutual)	\$0	\$49,245	\$49,245	\$131,413	37%
2013-2014	Ohio Casualty Group (Liberty Mutual)	\$0	\$90,978	\$90,978	\$147,903	62%
2014-2015	Liberty Mutual	\$254,999	\$108,971	\$363,970	\$150,234	242%
2015-2016	Liberty Mutual	\$21,250	\$37,779	\$59,029	\$160,304	37%
2016-2017	Liberty Mutual	\$25,000	\$6,420	\$31,420	\$162,368	19%
Total		\$301,249	\$293,393	\$594,642	\$752,222	79%

EXPERIENCE MOD HISTORY	
Effective Date	Experience Modification Factor
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 4/8/2017
UPMC WC loss runs dated 4/3/2017
Highmark/Brickstreet WC Loss Runs dated 4/2/2017