

Baldwin-Whitehall School District Renewal Summary

Pricing Summary:													
Coverage:	2017-18 Premium	2018-19 Premium	2019-20 Premium	Current Carrier:	2020-21 Premium	Option 1 Proposed Current Carriers	Option 1 Proposed 2021-22 Premium	Change In Premium		Option 2 Proposed CM Regent	Option 2 Proposed 2021-2022 Premium	Change In Premium	
								\$	%			\$	%
Commercial Package (Property, GL, Equipment Floater & Crime)	\$133,174	\$134,857	\$139,164	Utica	\$144,287	Utica	\$142,312	-\$1,975	-1%	CM Regent	\$146,294	\$2,007	1%
Equipment Breakdown	Included	Included	Included	Utica	Included	Utica	Included	N/A	N/A	CM Regent	\$12,809	\$12,809	100%
Business Auto	\$96,118	\$90,764	\$78,282	Utica	\$73,290	Utica	\$78,562	\$5,272	7%	CM Regent	\$71,130	-\$2,160	-3%
School Leaders	Included	Included	Included	Utica	Included	Utica	Included	N/A	N/A	CM Regent	\$39,183	\$39,183	100%
Cyber Liability	\$13,617	\$13,617	\$13,617	AIG	\$14,268	CM Regent	\$19,284	\$5,016	35%	CM Regent	\$19,284	\$5,016	35%
Workers Compensation	\$248,078	\$223,280	\$259,032	Eastern Alliance	\$255,465	Eastern Alliance	\$259,308	\$3,843	2%	Eastern Alliance	\$259,308	\$3,843	2%
Umbrella	\$16,826	\$17,119	\$16,061	Utica	\$15,089	Utica	\$15,664	\$575	4%	CM Regent	\$32,684	\$17,595	117%
Volunteer Accident	\$950	\$950	\$950	PSBA	\$950	CM Regent	\$950	\$0	0%	CM Regent	\$950	\$0	0%
Foreign Liability	\$6,230	\$4,301	\$2,898	Hartford	\$3,301	Hartford	\$2,500	-\$801	-24%	Hartford	\$2,500	-\$801	-24%
Active Assailant	N/A	N/A	\$7,630	Markel	\$8,400	Markel	\$9,030	\$630	8%	Markel	\$9,030	\$630	8%
Voluntary Student Accident	\$30 for Coverage during school & \$115 for 24x7	\$30 for Coverage during school & \$115 for 24x7	\$30 for Coverage during school & \$115 for 24x7	A-G Administrators	\$30 for Coverage during school & \$115 for 24x7	A-G Administrators	\$30 for Coverage during school & \$115 for 24x7	N/A	N/A	A-G Administrators	\$30 for Coverage during school & \$115 for 24x7	N/A	N/A
Total:	\$507,813	\$479,637	\$516,607		\$515,050		\$527,610	\$12,560	2%		\$593,172	\$78,122	15%

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Workers Compensation Marketing Summary:	
Carrier:	Quote Status:
UPMC	Could not be competitive on pricing
Liberty	Could not be competitive on pricing
CM Regent	\$319,119
Encova (Brickstreet)	Could not be competitive on pricing
Wright	Excess of \$500,000
Eastern Alliance	\$259,308

Commerical Package Marketing Summary:					
Coverage:	PSBA	Liberty	AIG	WRM	Benchmark
Commercial Package (Property, GL, Equipment Floater & Crime)	\$146,294	\$355,129	N/A	Declined	N/A
Equipment Breakdown	\$12,809	Included	N/A	Declined	N/A
Business Auto	\$71,130	Included	N/A	Declined	N/A
School Leaders	\$39,183	Included	N/A	Declined	N/A
Cyber Liability (Endorsement/Monoline)	\$19,284	N/A	\$21,252	N/A	\$10,406.04
Umbrella	\$32,684	Included	N/A	Declined	N/A
Volunteer Risk Management	\$30 for Coverage during school & \$115 for 24x7	N/A	N/A	N/A	N/A

N/A = Carriers does not write that line of Coverage