

Existing Carriers	2021/2022 Limits	2022/2023 Limits	% Change	2021/2022 Premium	2022/2023 Premium	% Change
Property (Utica)	\$198,671,420	\$214,329,111	7.88%	\$72,563	\$77,466	6.76%
TRIA (Optional)	Included	Included		Included	Included	
Earth Movement	\$3,000,000	\$3,000,000				
General Liability (Utica)				\$63,625	\$67,224	5.66%
Each Occurrence	\$1,000,000	\$1,000,000				
Damage to Premises Rented to you	\$1,000,000	\$1,000,000				
Medical Expense	\$10,000	\$10,000				
Personal & Advertising Injury	\$1,000,000	\$1,000,000				
General Aggregate	\$3,000,000	\$3,000,000				
Products & Completed Operations	\$3,000,000	\$3,000,000				
Employee Benefits Liability						
Retro Date=None	\$3,000,000	\$3,000,000				
Law Enforcement Liability	\$1,000,000	\$1,000,000		Included	Included	
Abuse or Molestation Each Occurrence	\$1,000,000	\$1,000,000				
Abuse or Molestation Aggregate	\$3,000,000	\$3,000,000				
Violent Incident	\$250,000	\$250,000				
Crime (Utica)	\$900,000	\$900,000		\$3,889	\$4,115	5.81%
Equipment Breakdown (Utica)	\$198,671,420	\$214,329,111		Included	Included	
Business Auto (Utica)	\$1,000,000	\$1,000,000		\$82,445	\$71,518	-13.25%
Deductible	\$500	\$500				
Number of Vehicles	104	109	4.81%			
Umbrella (Utica)	\$10,000,000	\$10,000,000		\$15,526	\$16,470	6.08%
School Leaders (Utica) Retro Date=7/1/2006				Included	Included	
Limit of Liability	\$1,000,000	\$1,000,000				
Liability Aggregate	\$3,000,000	\$3,000,000				
Cyber Liability (CRC)	\$1,000,000	\$1,000,000		\$19,284	\$34,181	77.25%
Workers Compensation (Eastern Alliance)				\$259,308	\$274,863	6.00%
Payroll Estimate	\$30,300,000	\$32,100,000	5.94%			
Rate	0.63	0.61	-3.17%			
Experience Modifier	1.47	1.52	3.13%			
Employers Liability: Each Accident	\$500,000	\$500,000				
Employers Liability: Disease-Policy Limit	\$500,000	\$500,000				
Employers Liability: Disease-Each Employee	\$500,000	\$500,000				
Foreign Liability (Navigators)	\$2,000,000	\$2,000,000		\$2,500	\$2,500	0.00%
Active Assailant (Markel)	\$2,500,000	\$2,500,000		\$9,030	\$9,933	9.09%
Inland Marine	\$578,599	\$578,599		\$2,235	\$2,572	15.08%
Total				\$530,405	\$560,842	5.74%
Total without Cyber				\$511,121	\$526,661	3.04%
Total without Cyber and Workers Comp				\$251,813	\$251,798	-0.01%

Cyber Options	Limit	Retention	Premium
100% Widespread Event	\$1,000,000	\$25,000	\$34,181
50% Widespread Event	\$1,000,000	\$25,000	\$30,498
Original Quote	\$1,000,000	\$25,000	\$48,550