

RE: Insurance

Jill Couvillon <Jill_Couvillon@A/G.com>

Tue 6/26/2018 10:58 AM

To: Jeff Stiliwell <stiliwell@tangiacademy.org>;

Cc: Danielle M. Formeller <Danielle_Formeller@A/G.com>;

Jeff,

Please see below. Does this work for your meeting? It shows the two options and exposure breakdown.

Let me know if you would like this in a different format.

Thanks

Jill

Premium Summary

The estimated program cost for the recommended program/options are outlined in the following table:

Option 1 Arch Package:

LINE OF COVERAGE	EXPIRING PROGRAM		PROPOSED PROGRAM	
	CARRIER (EXPIRING)	ACTUAL COST (EXPIRING)	CARRIER	ESTIMATED COST
Package *	Arch Insurance Company	\$14,355.24	Arch Insurance Company	Premium \$14,082.00 Property Assessment Fee \$41.19 Total \$500.00 \$14,623.19
Auto	Arch Insurance Company	\$866.00	Arch Insurance Company	Premium \$866.00
Executive Package Liability (D&O, EPLI, Fiduciary)	Scottsdale Insurance Company	\$7,244.09	Scottsdale Insurance Company	Premium \$6,909.00 Tax \$335.09 Total \$7,244.09
Student Accident	United States Fire Insurance Company	\$818.00	United States Fire Insurance Company	Premium \$792.00
Base Medical				

Catastrophic		\$500.00		Premium Fee Total	\$500.00 \$26.00 \$1,318.00
Cyber Liability	Underwriters at Lloyd's London	\$1,075.76	Underwriters at Lloyds London	Premium Tax Total	\$1,476.00 \$71.59 \$1,547.59
Excess Liability	United Educators Insurance, a Reciprocal Risk Retention Group	\$3,035.00	United Educators Insurance, a Reciprocal Risk Retention Group	GLX Premium ELX Premium RPG Fee Total	\$1,863.00 \$800.00 \$500.00 \$3,163.00
Total		\$27,883.60			\$28,761.86

Option 2 GuideOne Package:

LINE OF COVERAGE	EXPIRING PROGRAM		PROPOSED PROGRAM	
	CARRIER (EXPIRING)	ACTUAL COST (EXPIRING)	CARRIER	ESTIMATED COST
Package (GL, Property, D&O, EPL, ELL)	Arch Insurance Company	\$14,355.24	GuideOne Mutual Insurance Company	Premium \$9,489.09
Auto	Arch Insurance Company	\$866.00	GuideOne Mutual Insurance Company	Premium \$309.00
Executive Package Liability (D&O, EPL, Fiduciary)	Scottsdale Insurance Company	\$7,244.09	Included in GuideOne Package	Premium n/a
Student Accident Base Medical Catastrophic	United States Fire Insurance Company	\$818.00 \$500.00	United States Fire Insurance Company	Premium Premium Fee Total \$1,318.00
Cyber Liability	Underwriters at Lloyd's London	\$1,075.76	Underwriters at Lloyds London	Premium Tax Total \$1,547.59
Fiduciary Liability	Included in Scottsdale Executive Package	n/a	Hudson Insurance Company	Premium Waiver recourse Fee Total \$1,250.00
Excess Liability	United Educators Insurance, a Reciprocal Risk Retention Group	\$3,035.00	United Educators Insurance, a Reciprocal Risk Retention Group	GLX Premium ELX Premium RPG Fee Total \$3,163.00
Crime	Included in Arch	n/a	Hiscox on behalf of	Premium \$740.00

Package	CA SL Tax RPG Fee Total	
certain Underwriters at Lloyd's of London (100% Syndicate 3624	\$23.68 \$100.00 \$863.68	
Total	\$27,883.60	\$17,940.36

Optional Quotes:

LINE OF COVERAGE		CARRIER	PROPOSED PROGRAM		ESTIMATED COST
Pollution Liability		Interstate Fire and Casualty Insurance Company	Premium CA SLTax RPG Fee Total	\$500.00 \$16.00 \$100.00 \$616.00	
Security Risk Management		Houston Specialty Insurance Company	Premium CA SLTax RPG Fee Total	\$1,000.00 \$32.00 \$100.00 \$1,132.00	

Significant Exposure Changes

	Existing	Renewal
Student Count	330	330
Employee Count	31	44
Payroll	\$1,346,911	\$1,741,079
Total Insured Values		
Building	\$0	
Contents	\$250,000	\$250,000
Electronic Data Processing	\$120,375	\$120,375
Business Income	\$150,000	\$150,000

* The ARCH Package policy includes the following coverages: General Liability, Property, Electronic Data Processing, Crime, Abuse/Molestation, Educators Legal Liability, Employee Benefits Liability

* The GuideOne Package policy includes the following coverages: General Liability, Property, Electronic Data Processing, Abuse/Molestation, Educators Legal Liability, Employee Benefits Liability

Gallagher is responsible for the following lines of coverage: Package, Auto, Professional Liability, Workers Compensation, Executive Package Liability, Excess Liability, Student Accident, Cyber Liability

Quotes are valid until 07/01/2018

Jill Couvillion, ARM

6/28/2018

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-----Original Message-----

From: Jeff Stilwell [mailto:stiliwell@tangiacademy.org]
Sent: Tuesday, June 26, 2018 10:47 AM
To: Jill Couvillon
Subject: Insurance

Jill can you send me a quick Summary of our Insurance so that I can add it to the agenda for the meeting Thursday evening. Thanks

Jeff Stilwell
TCSA-Board President
Cell 219.616.7903