

CharterSAFE Insurance (23-24 vs 24-25)

Line of Business	22-23	24-25	
Commercial Property	Included	Included	
Commercial Auto	Included	Included	
Commerical Crime	Included	Included	
General Liability	Included	Included	
Educators Legal Liability (E&O, D&O, EPLI)	Included	Included	
Fiduciary Liability	Included	Included	
Excess Liability	Included	Included	
Cyber Liability	Included	Included	
Student Accident	Included	Included	
Workplace Violence	Included	Included	
Pollution Liability	Included	Included	% Diff
	Total: \$ 443,820	\$ 510,555	15%
Workper Compensation	\$ 204,943	\$ 182,062	-11%
	Total: \$ 648,763	\$ 692,617	7%

Rate and Exposure Comparison			
	23-24	24-25	% Diff
Student Count	2970	2989	0.64%
Payroll	\$ 21,928,465.20	\$ 22,158,465.12	1.05%
Property Values	\$ 15,732,527.00	\$ 15,732,529.62	0.00%
Package Premium	\$ 443,820.00	\$ 510,555.00	15.04%
Package Rate/Student	\$ 149.43	\$ 170.81	14.31%
Work Comp Premium	\$ 204,943.00	\$ 182,062.00	-11.16%
WC Rate	0.93%	0.82%	-12.09%
Total Cost:	\$ 648,763.00	\$ 692,617.00	6.76%