

Line of Business	CharterSAFE 21-22	CharterSAFE 22-23	CharterSAFE 23-24
Commercial Property	Included	Included	Included
Commercial Auto	Included	Included	Included
Commercial Crime	Included	Included	Included
General Liability	Included	Included	Included
Educators Legal Liability (E&O, D&O, EPLI)	Included	Included	Included
Fiduciary Liability	Included	Included	Included
Excess Liability	Included	Included	Included
Cyber Liability	Included	Included	Included
Student Accident	Included	Included	Included
Workplace Violence	Included	Included	Included
Pollution Liability	Included	Included	Included
Total:	\$ 439,530.00	\$ 523,728.00	\$ 487,438.00
Workers Compensation	\$ 236,828.00	\$ 237,785.00	\$ 208,307.00
COVID Rebate:	\$ (8,454.00)	\$ (30,461.00)	\$ -
Total:	\$ 667,904.00	\$ 731,052.00	\$ 695,745.00

Catastrophic Student Accident: \$ 10,728.00 \$ 10,516.42 \$ 10,221.40

Rate and Exposure Comparison				
	21-22	22-23	23-24	Percentage Difference
Student Count	3,600	3,600	3,430	-4.96%
Payroll	\$ 19,800,000.00	\$ 19,880,000.00	\$ 21,000,000.00	5.33%
Property Values	\$ 6,169,980.00	\$ 6,478,479.00	\$ 6,650,000.00	2.58%
Package Premium	\$ 439,530.00	\$ 523,728.00	\$ 487,438.00	-7.45%
Package Rate/Student	\$ 122.09	\$ 145.48	\$ 142.11	-2.37%
Work Comp Premium	\$ 236,828.00	\$ 237,785.00	\$ 208,307.00	-14.15%
WC Rate	1.20%	1.20%	0.99%	-20.58%
Total Cost:	\$ 667,904.00	\$ 731,052.00	\$ 695,745.00	-5.07%