

Charthouse Public Schools Summary of Premiums

Exposures		2019-2020	2020-2021	2021-2022	% Diff	Exposure Notes
Student Count		446	438	453	3%	
8875 - Teachers and Administration (CA only)		\$ 1,912,696	\$ 2,500,000	\$ 2,500,000	0%	
Total Payroll		\$ 1,912,696	\$ 2,500,000	\$ 2,500,000	0%	
Total Insured Values - Building		\$ -	\$ -	\$ 12,900,000	100%	Building purchased Sept 2020
Total Insured Values - Contents		\$ 350,000	\$ 366,500	\$ 366,500	0%	
Total Insured Values - Business Income		\$ 975,000	\$ 975,000	\$ 975,000	0%	
Total Insured Values - Total		\$ 1,325,000	\$ 1,341,500	\$ 14,241,500	91%	
Autos		0	0	0	0%	
Employees		63	66	67	1%	
Revenue		\$ 4,848,620.00	\$ 4,947,713.00	\$ 4,947,713.00	0%	
Coverage	Insurance Carrier	2019-2020 Premiums	2020-2021 Premiums	2021-2022 Premiums	% Diff	Premium and Coverage Comments
Package - General Liability, Property, Abuse & Molestation, Employee Benefit Liability, Nonowned and Hired Auto, law enforcement professional	GuideOne A- (Stable), IX	\$ 12,842	\$ 14,801	\$ 23,062	36%	Building added mid year
Package - Inland Marine	GuideOne A- (Stable), IX	\$ 2,430	\$ 3,038	\$ 1,188	-156%	
Package - Sublimit		\$ 15,272	\$ 17,839	\$ 24,250	26%	
Umbrella	GuideOne A- (Stable), IX	\$ 3,757	\$ 3,941	\$ 5,997	34%	
Crime	AIG A (Excellent) XV	\$ 300	\$ 300	\$ 300	0	
Student Accident - BASE	AIG A (Excellent) XV	\$ 1,935	\$ 1,935	\$ 1,935	0	
Student Accident - CAT	AIG A (Excellent) XV	\$ 738	\$ 738	\$ 738	0	
Cyber liability	Beazley A (Excellent) XV	\$ 1,200	\$ 2,826	\$ 2,836	0%	
Subtotal Package Premium		\$ 23,202	\$ 27,579	\$ 36,056	24%	
Workers Compensation	GuideOne A- (Stable), IX	\$ 29,988	\$ 35,527	\$ 35,711	1%	
TOTAL PROGRAM PREMIUM		\$ 53,190	\$ 63,106	\$ 71,767	12%	