

**PROPERTY, CASUALTY AND WORKERS
COMPENSATION RENEWAL**

Detail: The attached worksheet details current rates for our property, casualty and workers compensation renewal for the year beginning July 1, 2011.

All of our current coverage is with EMC/Cincinnati Insurance (Conrade Insurance Group).

The renewal rates for next year are approximately 6% lower than our current premium.

Recommendation: This item will be placed on the June 16 consent agenda for Board consideration.

Barton County Community College - Premium Summary					5/26/2011	
Description of Coverage		<u>7/1/2007</u>	<u>7/1/2008</u>	<u>7/1/2009</u>	<u>7/1/2010</u>	<u>7/1/2011</u>
Blanket Property Limit		\$71,210,606	\$74,339,459	\$83,698,111	\$85,361,523	\$85,799,657
Property (EMC)		\$78,010.00	\$85,705.00	\$80,749.00	\$82,266.00	\$88,830.00
Business Interrupton (EMC)		incl.	incl.	incl.	incl.	incl.
Crime (Cincinnati)		\$3,281.00	\$3,281.00	\$3,281.00	\$3,281.00	\$3,281.00
Accounts Receivables / Valuable Papers (EMC)		incl.	incl.	incl.	incl.	incl.
Electronic Equipment (Computer) Floater (EMC)		\$5,560.00	\$5,474.00	\$4,925.00	\$4,397.00	\$4,730.00
Fine Arts (Cincinnati)		\$7,066.00	\$7,066.00	\$7,066.00	\$7,066.00	\$7,064.00
General Liability / Employee Benefit Liability (EMC)		\$7,208.00	\$6,386.00	\$5,375.00	\$4,397.00	\$5,668.00
Automobile (EMC)		\$25,197.00	\$24,251.00	\$18,158.00	\$21,682.00	\$18,918.00
Boiler & Machinery (Equipment Breakdown) (EMC)		incl.	incl.	incl.	incl.	incl.
Umbrella Liability (EMC)		\$11,307.00	\$11,327.00	\$14,524.00	\$13,020.00	\$9,577.00
Prof (Nurses) Liab (renews in Augusta) (AIG moving to C.N.A.)		\$12,043.00	\$11,599.00	\$15,620.00	\$16,791.00	\$8,917.00
Board Liability (Linebacker) (EMC)		\$10,297.00	\$9,827.00	\$9,827.00	\$9,827.00	\$9,426.00
Workers Compensation (EMC)		\$107,146.00	\$114,270.00	\$103,005.84	\$93,952.37	\$104,529.00
Trustee & Fiduciary Liability (Cincinnati)		not covered	not covered	not covered	\$946.00	\$946.00
Annualized Endorsement (s)				\$3,117.32	\$3,098.78	
Audit Additional Premium / Increased Payroll Changes		\$13,648.00	\$23,170.70	\$23,170.70	\$18,377.00	
Total		\$280,763.00	\$302,356.70	\$288,818.86	\$279,101.15	\$261,886.00