

G.O.A.L. Academy – 2018 Insurance Program Overview

Year over Year Costs

Premium & Cost						
	2014	2015	2016	2017	2018	Average
Premium	\$212,203	\$195,603	\$222,241	\$234,016	\$227,913	\$218,395
# of Students	3,250	3,500	3,750	3,600	3,750	3,570
Cost/Pupil	\$65	\$56	\$59	\$65	\$61	\$61

Loss Detail

Package						
	2013	2014	2015	2016	2017	Total
Property	\$0	\$0	\$0	\$0	\$0	\$0
General Liability	\$0	\$0	\$0	\$0	\$0	\$0
ELL/D&O/EPL	\$0	\$	\$266,840	\$30,299	\$0	\$297,138
Automobile	\$0	\$11,082	\$15,974	\$0	\$1,454	\$28,511
Total	\$0	\$11,082	\$282,814	\$30,299	\$1,454	\$325,649
Workers' Compensation						
	2014	2015	2016	2017	2018	Total
Claims	\$63,604	\$279	\$31,584	\$6,270		\$101,737
Experience Mod	1.04	.62	.90	.97	1.03	
2018 includes shaded loss years						

Marketing Effort/Overview

- Explore competitive markets to find premium efficiency and coverage enhancements
 - Revised Duty to Defend Provision, Designated Counsel Selection, Consent to settle provisions
 - Deductible/retention – historical data dictates future suggested levels
- Quotes in hand
 - Flat Premium with some coverage enhancements
 - Retention Options available
 - Higher limits suggested