

IASB INSURANCE COVERAGE RENEWAL COST COMPARISON  
GENESEO CUSD #228

<b>Property Package</b>	<b>2010-2011</b>	<b>2009-2010</b>	<b>2008-2009</b>	<b>2007-2008</b>	<b>2006-2007</b>	<b>2005-2006</b>	<b>2004-2005</b>
Property (incl. extra expense)	\$100,397	\$97,464	\$102,112	\$113,458	\$107,036	\$86,256	\$77,151
General Liability	\$16,964	\$18,097	\$19,655	\$21,839	\$21,839	\$21,839	\$20,081
Umbrella(\$10 million)	\$8,848	\$8,720	\$10,465	\$11,323	\$13,830	\$12,843	\$12,636
Automobile	\$14,964	\$13,675	\$13,766	\$15,668	\$16,256	\$17,178	\$15,495
Boiler and Machinery	incl. in pkg	incl. in pkg	incl. in pkg	incl. in pkg	incl. in pkg	incl. in pkg	incl in pkg
Crime	\$794	\$424	\$463	\$917	\$917	\$914	\$820
Inland Marine Coverage	\$3,536	\$3,536	\$3,751	\$4,394	\$4,414	\$4,384	\$3,914
Appraisal Services	\$2,000	\$2,000					
<b>Total Pkg</b>	<b>\$146,933</b>	<b>\$143,916</b>	<b>\$150,212</b>	<b>\$167,599</b>	<b>\$164,292</b>	<b>\$143,414</b>	<b>\$130,097</b>
<b>Percent. Increase</b>	<b>2.10%</b>	<b>-4.37%</b>	<b>-11.60%</b>	<b>2.00%</b>	<b>14.50%</b>	<b>10.00%</b>	<b>5.62%</b>
<b>Workers Compensation Package</b>	<b>2010-2011</b>	<b>2009-2010</b>	<b>2008-2009</b>	<b>2007-2008</b>	<b>2006-2007</b>	<b>2005-2006</b>	<b>2004-2005</b>
Workers Compensation less dividend	\$128,784	\$128,784	\$117,555	\$139,555 \$11,505	\$119,487	\$113,496	\$111,326
<b>Net Workers Compensation Insurance</b>	<b>\$118,386</b>	<b>\$128,174</b>	<b>\$117,555</b>	<b>\$128,050</b>	<b>\$119,487</b>	<b>\$113,496</b>	<b>\$111,326</b>
<b>Percent. Increase</b>	<b>-8.30%</b>	<b>9.00%</b>	<b>-8.92%</b>	<b>7.10%</b>	<b>5.20%</b>	<b>1.90%</b>	<b>14.04%</b>
Treasurer's Bond	Included	Included	Included	Included	Included	Included	Included
School Leaders Errors & Omissions	Included	Included	Included	Included	Included	Included	Included
Student Accident Insurance	Included	Included	Included	Included	Included	Included	Included
Student Catastrophic Ins	Included	Included	Included	Included	Included	Included	Included
<b>TOTAL PROPERTY/CASUALTY AND WORKERS COMP PKG</b>	<b>\$265,319</b>	<b>\$272,090</b>	<b>\$267,767</b>	<b>\$295,649</b>	<b>\$283,779</b>	<b>\$256,910</b>	<b>\$241,423</b>
	<b>-2.55%</b>	<b>1.61%</b>	<b>-10.41%</b>	<b>4.20%</b>	<b>10.50%</b>	<b>6.40%</b>	<b>9.34%</b>