2020-21 Property & Casualty Insurance

HUB International Renewal Quote

Coverage Line	19-20 Annualized Premium	20-21 Renewal Premium	Approximate % of Premium	20-21 Revised Premium	Revised Approximate % of Premium
			Change		Increase
Property	\$21,248	\$28,931	36%	\$27,438	
General Liability	\$4,978	\$5,686	14%	\$5,272	
Crime	\$997	\$1,038	4%	\$1,038	
Auto Liability	\$11,243	\$12,251	9%	\$11,977	
Inland marine	\$331	\$576	74%	\$547	
Educators Legal Liability	\$8,633	\$9,624	11%	\$8,937	
Subtotal	\$47,430	\$58,103	22.5%	\$55,209	16%
Excess	\$2,933	\$3,302	13%	\$3,122	
Total	\$50,363	\$61,408	21.93%	\$58,331	15.82%

PayneWest Quotes

Property & Liability Premiums

	Expiring Policy Glatfelter	PayneWest MSPLIP	PayneWest MSPLIP
		Option #1 (\$2m/\$4mil Liability Limits)	Option #2 (\$4m/\$6mil Liability Limits)
\$1,000 Deductible	\$48,704	\$51,525	\$54,132
\$5,000 Deductible (Cyber or Boiler Ded still \$1,000)	N/A	\$49,044	\$51,987