

COVERAGE DESCRIPTIONS- SYLVAN USD	2018/2019	2019/2020	Changes
PROPERTY LIMIT OF LIABILITY	\$145,000,000	\$145,000,000	No change
PROPERTY DEDUCTIBLE PREMIUM	\$68,341	\$94,125	\$25,784
PROPERTY DEDUCTIBLE LEVEL	\$100,000	\$100,000	\$100,000
BOILER AND MACHINERY DEDUCTIBLE	\$1,500	\$1,500	\$1,500
BOILER & MACHINERY DED. PREMIUM	\$4,192	\$4,173	(\$19)
FINAL PROPERTY BLANKET RATE	0.0462	0.0462	0.0462
CRIME DEDUCTIBLE PREMIUM	\$2,997	\$2,967	(\$30)
TOTAL PROPERTY PROGRAM INCLUDING CRIME AND BOILER & MACHINERY	\$75,530	\$101,265	\$25,735
CHANGE IN PROPERTY/B&M/CRIME PREMIUMS	\$3,072	\$25,735	\$25,735
AUTO PHYSICAL DAMAGE COVERAGE	Included	TBD	Marketing
	4.24%	34.07%	34.07%
SELF-INSURED RETENTION	\$125,000	\$125,000	No Change
INSURANCE CARRIER LIMIT	\$4,875,000	\$4,875,000	No Change
TOTAL LIABILITY PREMIUM \$	\$146,040	\$153,342	\$7,302
TOTAL LIABILITY PREMIUM \$ WITH SLA	\$150,713	\$158,249	\$158,249
CHANGE IN LIABILITY PREMIUM \$	\$11,040	\$7,536	\$7,536
CHANGE IN LIABILITY PREMIUM %	8.18%	5.00%	5.00%
GRAND TOTAL PROPOSED PROGRAM	\$226,243	\$259,514	
BOTTOM-LINE RENEWAL PROGRAM CHANGE \$	\$14,465	\$33,271	\$33,271
BOTTOM-LINE RENEWAL PROGRAM CHANGE %	6.83%	14.71%	14.71%
ALLOCATED LOSS ADJUSTMENT EXP/ALAE	In/In	In/In	In/In