

PREMIUM ESTIMATE

2021-22 ESTIMATE

Berkeley Unified School District

a Member of the

ALLIANCE OF SCHOOLS FOR COOPERATIVE INSURANCE PROGRAMS (ASCIP)

Coverage	Deductible	Exposure	Rate	Unmodified Premium (C x D)	Experience Modification Factor	Modified Premium (E x F)	SELF Premium	Total 2021-22 Premium
(A)	(B)	(C) ***	(D)	(E)	(F)	(G)	(H)	(I)
I. General Liability (a or b) and c								
P2 ADA (a) or FTES (b) - General Liability	\$25,000	9,426	\$25.91	\$244,228	1.187	\$289,898		\$289,898
P2 ADA (a) or FTES (b) - Childhood Sexual Assault	25,000	9,426	\$11.26	106,137		106,137		106,137
Lottery ADA (c) or FTES (c)		9,845	18.50				182,132	182,132
II. Automobile Liability:								
Buses	25,000	31	1,016.00	31,496	1.000	31,496		31,496
Other Vehicles	25,000	51	508.00	25,908	1.000	25,908		25,908
III. Property	25,000	553,966,000	0.082	454,252		454,252		454,252
IV. Employee Dishonesty (Crime)	500	9,426	0.380	3,582		3,582		3,582
V. Automobile Physical Damage								
Buses	1,500	31	251.00	7,781		7,781		7,781
Other Vehicles	1,500	51	53.00	2,703		2,703		2,703
VI. Booster/Auxiliary (Optional)								2,864
VII. Storage Tank Third Party (Optional)								
TOTAL PREMIUM						\$921,757	\$182,132	\$1,106,753 *

- I. (a) Rate for K-12 is per P2 ADA
 (b) Rate for Community College District is per FTES
 (c) SELF Premium for K-12/CCD will be based on Lottery ADA and is for \$50 Million in Excess of \$5 Million

- II. Rate is per vehicle
 III. Rate is per \$100 of building and contents values
 IV. Rate is per ADA/FTES
 V. Rate is per vehicle

* Core Program without optional coverage is : **\$1,103,889**

*** Exposure data in column C is subject to change based on new data provided by district

\$25,000 / 25,000 SIR Quote

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