

Insurance 2019-2020

EMC Insurance Companies

| | 2019-2020 | 2018-2019 | Variance | Notes |
|--------------------------|-----------------|-----------------|----------------|---|
| Commercial Property | \$48,831 | \$44,865 | \$3,966 | Increase due to 20% collateral coverage |
| General Liability | \$5,059 | \$5,434 | (\$375) | |
| Linebacker - claims made | \$3,026 | \$3,026 | \$0 | |
| Commercial inland Marine | \$1,557 | \$1,557 | \$0 | |
| Business Auto | \$8,885 | \$7,710 | \$1,175 | Over all auto industry premium increase |
| Commercial Umbrella | \$3,129 | \$3,015 | \$114 | |
| | <u>\$70,487</u> | <u>\$65,607</u> | <u>\$4,880</u> | |

RAM

| | 2019-2020 | 2018-2019 | Variance | Notes |
|-----------|-----------|-----------|----------|---|
| Work comp | \$0 | \$32,555 | | No longer will carry this policy holder |

FIRST DAKOTA INDEMNITY

| | 2019-2020 | 2018-2019 | Variance | Notes |
|-----------|-----------|-----------|----------|-------------------|
| Work comp | \$23,937 | \$0 | | New policy holder |

TRAVELERS

| | 2019-2020 | 2018-2019 | Variance | Notes |
|------------|-----------|-----------|----------|-------|
| Cyber Risk | \$4,200 | \$4,133 | | |

Total \$98,624 \$102,295

Savings **\$3,671**