

Insurance 2020-21

EMC Insurance Companies

	2020-21	2019-2020	2018-2019	Variance	Notes
Commercial Property	\$50,856	\$49,408	\$44,865	\$1,449	2.78% increase
General Liability	\$5,209	\$5,059	\$5,434	\$150	
Linebacker - claims made	\$3,026	\$3,026	\$3,026	\$0	
Commercial inland Marine	\$1,652	\$1,557	\$1,557	\$95	
Business Auto	\$8,854	\$8,845	\$7,710	\$9	
Commercial Umbrella	\$3,273	\$3,006	\$3,015	\$267	
	\$72,870	\$70,901	\$65,607	\$1,970	

FIRST DAKOTA INDEMNITY

	2020-21	2019-2020	2018-2019	Variance	Notes
Work comp	\$39,978	\$23,937	\$32,555	\$16,041	Increase due to state experience mod rating

TRAVELERS

	2020-21	2019-2020	2018-2019	Variance	Notes
Cyber Risk	\$4,962	\$4,386	\$4,133	\$576	Increase due to Distance Learning

Total	\$117,810	\$99,224	\$102,295
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Savings (+)/Cost (-)	(\$18,587)	\$3,071
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