



NORTH RISK PARTNERS®



August 10, 2018

Verndale ISD #818
Verndale MN 56481

Mr. Brownlow

I have reviewed the three proposals you have provided as a result of your RFP. All three proposals provide the items addressed in the RFP, however the WRIGHT specialty proposal provided by Welzenegger-Engel Insurance did not address the workers compensation portion of the RFP.

Based on my review of the proposals and knowledge of the carriers used in the proposals. There is very little difference in the "added" coverages not requested in the proposal as they address the needs of your district. My only recommendation would be to purchase a separate Cyber Liability policy with minimum limits of \$1 Million, the separate/specific Cyber policies provide greater and broader protection in the event of a Cyber-attack. In today's climate, it is not "if" but "when" will you be attacked/compromised.

Based on this review I would recommend purchasing the proposal for both your property and liability policies and workmen's compensation through EMC Insurance.

EMC Insurance casualty writes/covers 160 Independent School Districts throughout Minnesota. They have the expertise to provide proper coverages, address claims, and provide loss control to further minimize your risk management costs.

I now have 32 years' experience in the insurance industry, all of which I have spent, working with school districts. I am a CIC (Certified Insurance Counselor) and pursuing a CRM (Certified Risk Manager) designation level.

Please advise if you have any further questions, or need additional assistance and thank you for the opportunity to assist you in this decision making process.

Sincerely,


John David Paulson,
Commercial Risk Advisor; North Risk Partners

Insurance Bid Review (August 2018) Insurance Advisors Veronen Agency Bremer Insurance Weizenegger-Engel Insurance

Insurance Coverages

Commercial Property Coverage	\$13,251.16	13288
Commercial Inland Marine	Included	580
Commercial General Liability	\$3,303.00	6171
Commercial Crime Coverage	\$537.00	250
Business Auto Coverage	\$5,843.00	12740
School Leader's Legal Liability Coverage	\$2,888.00	6228
Excess Liability Coverage	\$1,223.00	1685
Equipment Breakdown (Boiler) Coverage	Included	1311
Workers' Compensation	\$21,805.00	24677
Volunteer Worker's Compensation		300
Cyber Security	\$673.00	1725
Total	\$49,523.16	\$54,781.45
		\$68,955.00

Quote Proposal
For
Verndale School District #818
Verndale, MN. 56481

Per conditions and specifications dated: 6/20, 2018

	PREMIUM
1. Commercial Property Coverage	<u>13251.16</u>
2. Commercial Inland Marine Coverage	_____
3. Commercial General Liability	<u>3303.00</u>
4. Commercial Crime Coverage	<u>537.00</u>
5. Business Auto Coverage	<u>5843.00</u>
6. School Leader's Legal Liability Coverage / <i>Line Item</i>	<u>2888.00</u>
7. Excess Liability Coverage	<u>1223.00</u>
8. Equipment Breakdown (Boiler) Coverage	_____
9. Worker's Compensation	<u>21805.00</u>
10. Volunteer Worker's Compensation	_____
11. Cyber Solutions	<u>673.00</u>

SIGNATURE: *Scott Van* Total \$49,523.16
TITLE: Owner / Agent
AGENCY: Insurance Advisors Veronen Agency, PNC
DATE: 7/16/18

**Quote Proposal
For
Verndale School District #818
Verndale, MN. 56481**

Per conditions and specifications dated: 7/25, 2018

	PREMIUM
1. Commercial Property Coverage	<u>13,363.45</u>
2. Commercial Inland Marine Coverage	<u>511.00</u>
3. Commercial General Liability <i>w/ Cyber</i>	<u>5,392.00</u>
4. Commercial Crime Coverage	<u>Included</u>
5. Business Auto Coverage	<u>8,418.00</u>
6. School Leader's Legal Liability Coverage	<u>4,336.00</u>
7. Excess Liability Coverage	<u>1,918.00</u>
8. Equipment Breakdown (Boiler) Coverage	<u>Included</u>
9. Worker's Compensation	<u>20,843.00</u>
10. Volunteer Worker's Compensation	<u> </u> Per discussion

SIGNATURE:



TITLE:

Insurance Advisor (Agent)

AGENCY:

Bremer Insurance

DATE:

7/25/18

Quote Proposal
For
Verndale School District #818
Verndale, MN. 56481

Per conditions and specifications dated: 7/27, 2018

	PREMIUM
1. Commercial Property Coverage	<u>13,288</u>
2. Commercial Inland Marine Coverage	<u>580</u>
3. Commercial General Liability	<u>6,171</u>
4. Commercial Crime Coverage	<u>250</u>
5. Business Auto Coverage	<u>12,740</u>
6. School Leader's Legal Liability Coverage	<u>6,228</u>
7. Excess Liability Coverage	<u>1,685</u>
8. Equipment Breakdown (Boiler) Coverage	<u>1,311</u>
9. Worker's Compensation	<u>24,677</u>
10. Volunteer Worker's Compensation	<u>300</u>

SIGNATURE:



TITLE:

Agency Producer

AGENCY:

Weizenegger Engel Insurance

DATE:

7/27/18

11. Cyber

1,725

12. Total

68,955

* Terrorism - Can be removed

410