

Premium Summary

Coverage	2024 - 2025 Premium	2025 - 2026 Premium
Carrier Name AM Best Rating	American Family Home (Wright) A+ XV	American Southern Home (Wright) A+ XV
Property	\$169,719	\$141,594
Crime	\$1,315	\$1,315
Inland Marine	\$1,200	\$795
General Liability	\$21,534	\$27,322
Educators Legal Liability	\$16,841	\$18,497
Package Subtotal	\$210,609	\$189,523
Carrier Name AM Best Rating	American Family Home (Wright) A+ XV	American Southern Home (Wright) A+ XV
Commercial Auto	\$51,139	\$53,541
Carrier Name AM Best Rating	American Family Home (Wright) A+ XV	American Southern Home (Wright) A+ XV
Commercial Umbrella	\$18,793	\$22,060
Carrier Name AM Best Rating	Pinnacol Assurance A-XIV	Pinnacol Assurance A-XIV
Workers Compensation	\$106,802	\$134,652
Carrier Name AM Best Rating	Houston Casualty Company A++ XV	Houston Casualty Company A++ XV
Cyber Liability	\$10,621	\$10,866
Surplus Lines Taxes & Fees	\$833.63	\$860.87
Cyber Subtotal	\$11,454.63	\$11,726.87
Carrier Name AM Best Rating	Mt. Hawley Ins. Co. A+ XIV	Mt. Hawley Ins. Co. A+ XIV
Pollution Liability	\$6,630	\$6,630
Surplus Lines Taxes & Fees	\$765.40	\$777.97
Pollution Subtotal	\$7,395.40	\$7,407.97
Total Annual Premium	\$406,193.03	\$418,910.85