

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	<u><u>\$98,624</u></u>	<u><u>\$102,295</u></u>		
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Savings	\$3,671			
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