

# TEAM FLAGSTAFF



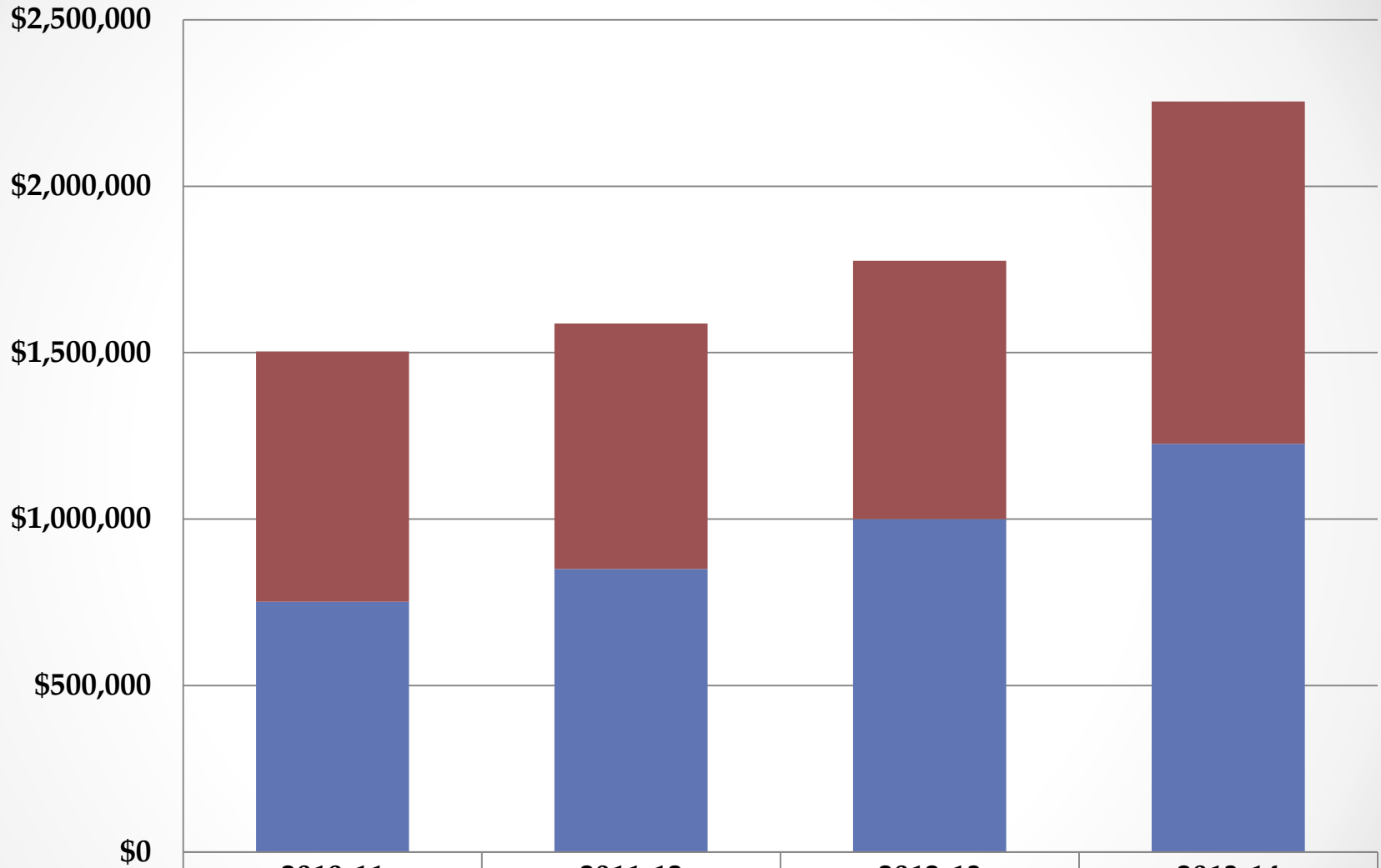
# Insurance Renewals

# Broad types of Insurance

- Property
- Liability
- Auto
- Crime
- Excess
- Airport Liability
- Workers' Compensation



## Renewals prior to a change in our program



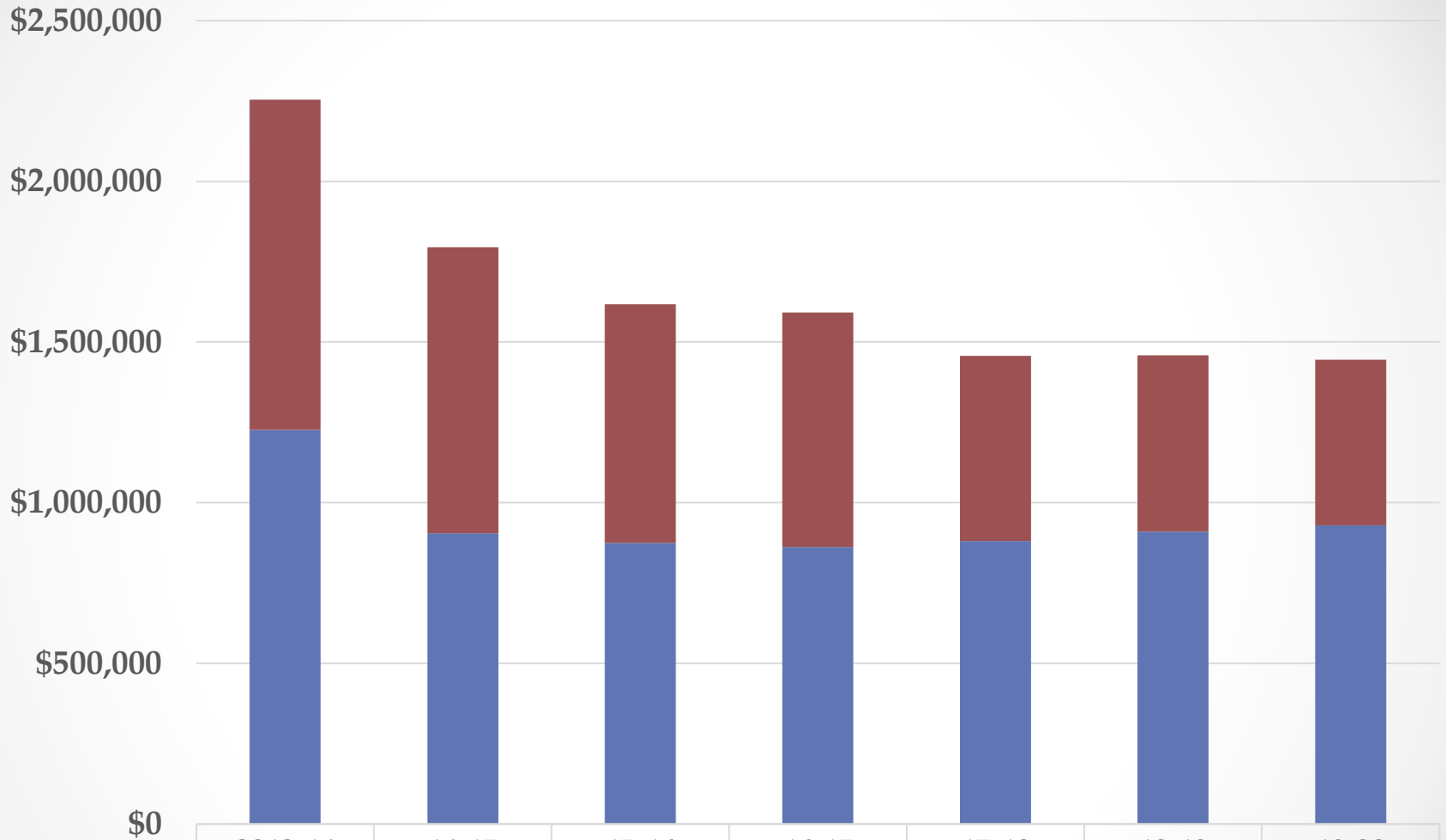
Workers' comp	\$751,471	\$737,479	\$775,665	\$1,028,366
P & C	\$751,906	\$849,996	\$999,986	\$1,226,093

# Results of New Program

- Employee recordable injuries down near 50%
- Serious injuries down over 80%
- Early intervention in liability related incidents
- Real time communication and prompt reporting
- Innovative, “in the field”, training programs such as “Saving Our Assets 2018, Leadership and Motivation”
- Cultivation of vendor partnerships



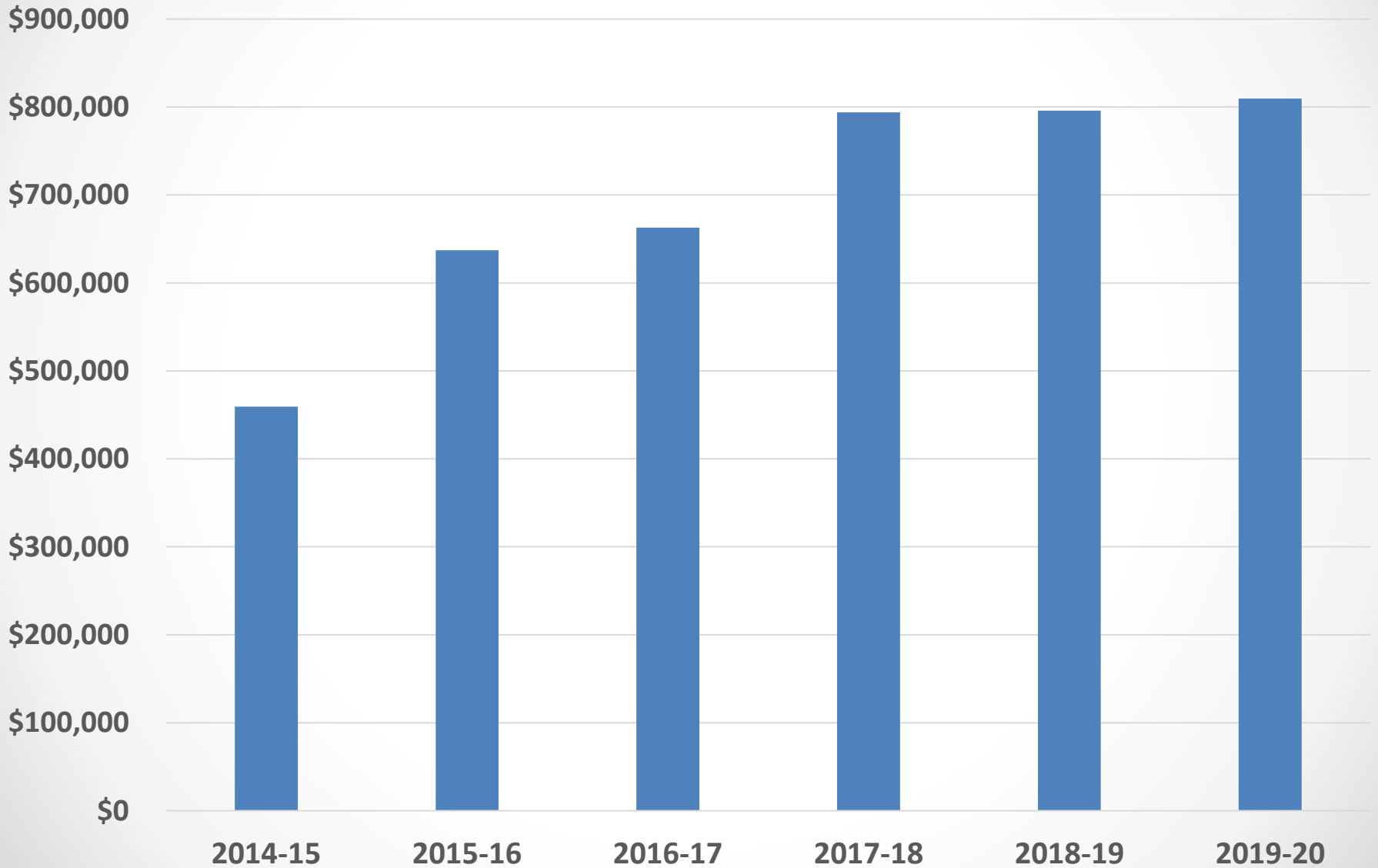
## Renewals After a Change in our Program



■ P & C ■ Workers' comp

## Savings Compared to 2013-14 premiums

**\$4,158,373**



# The Crystal Ball

- Modest increase in liability premium fiscal year 20/21 with majority in Auto liability premium
- Potential increase in our current \$75,000 liability self insured retention over the next 2 to 4 years
- 10 to 15% increase in Property premium due to property loss across the United States. We will market next year
- A 10 to 15% increase in Workers' Compensation premium fiscal year 20/21 due to increased exposures and rate changes
- Self insurance of Workers' Compensation possible, in 3 to 5 year window





# Insurance Renewal Questions??