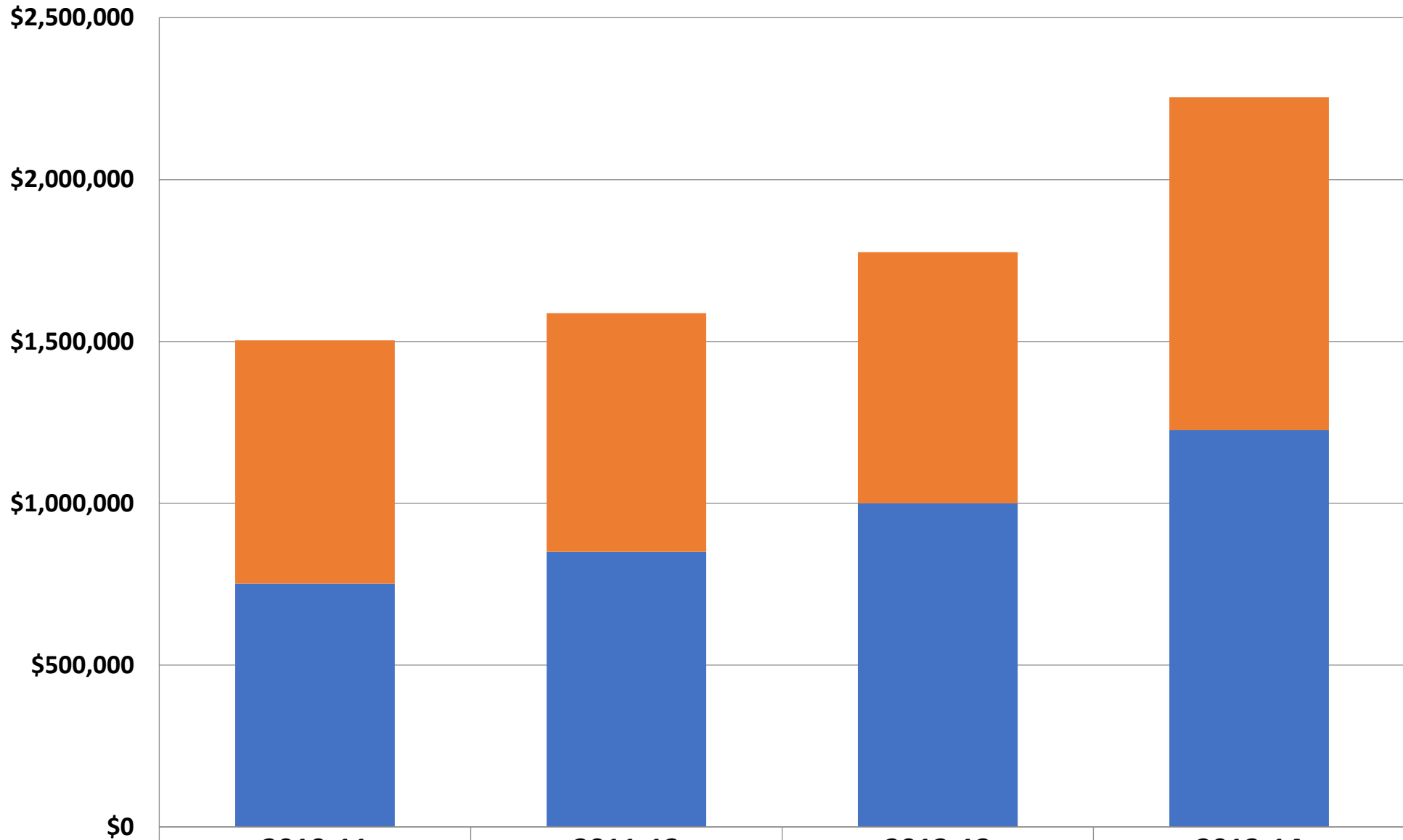


Insurance Renewals



Renewals prior to a change in Risk Management



	2010-11	2011-12	2012-13	2013-14
Workers' comp	\$751,471	\$737,479	\$775,665	\$1,028,366
P & C	\$751,906	\$849,996	\$999,986	\$1,226,093



Broad Types of Insurance

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



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

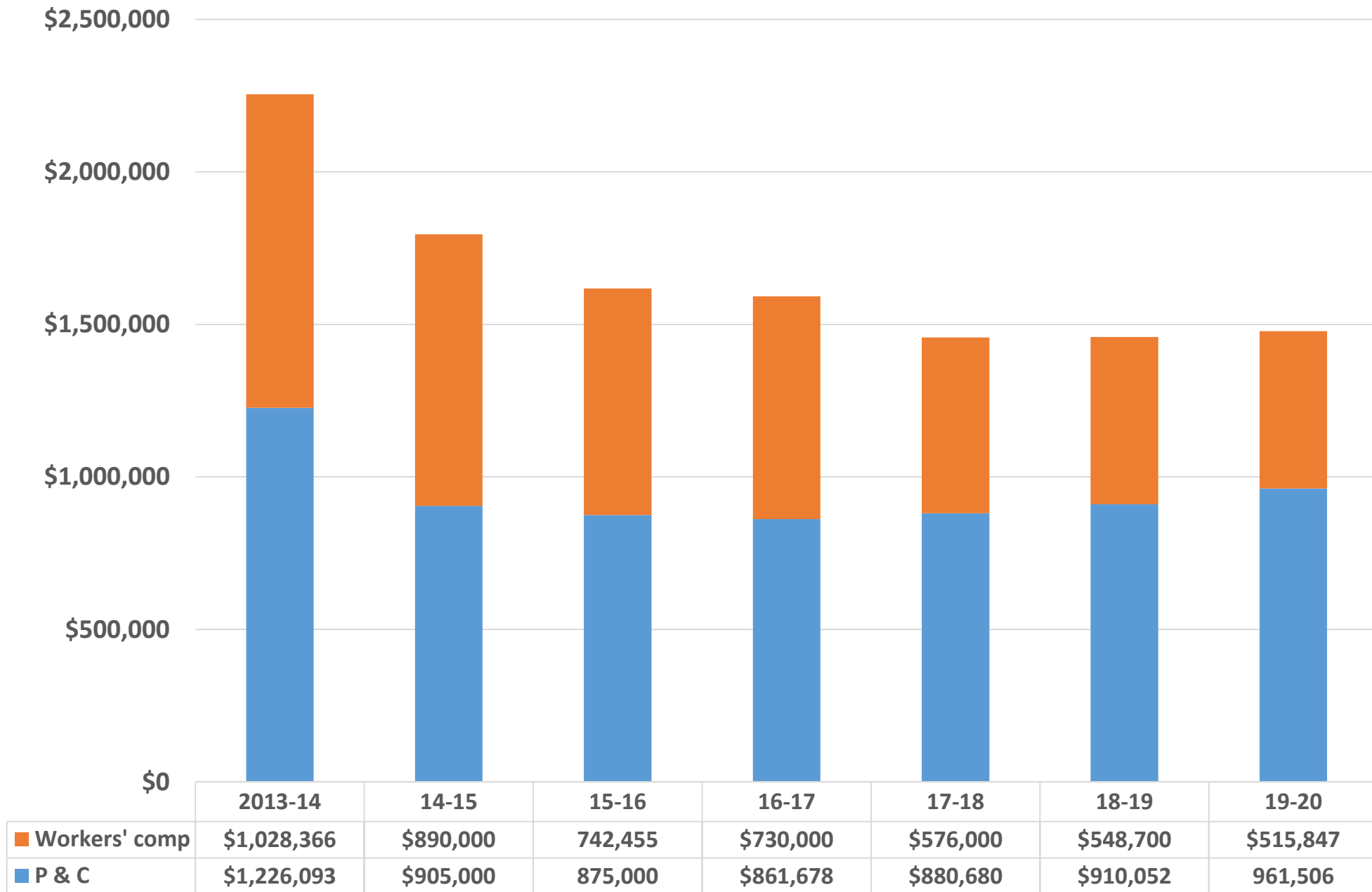


Results of New Program



- Innovative, “in the field”, training programs such as “Saving Our Assets 2018 and Leadership and Motivation”
- Cultivation of vendor partnerships

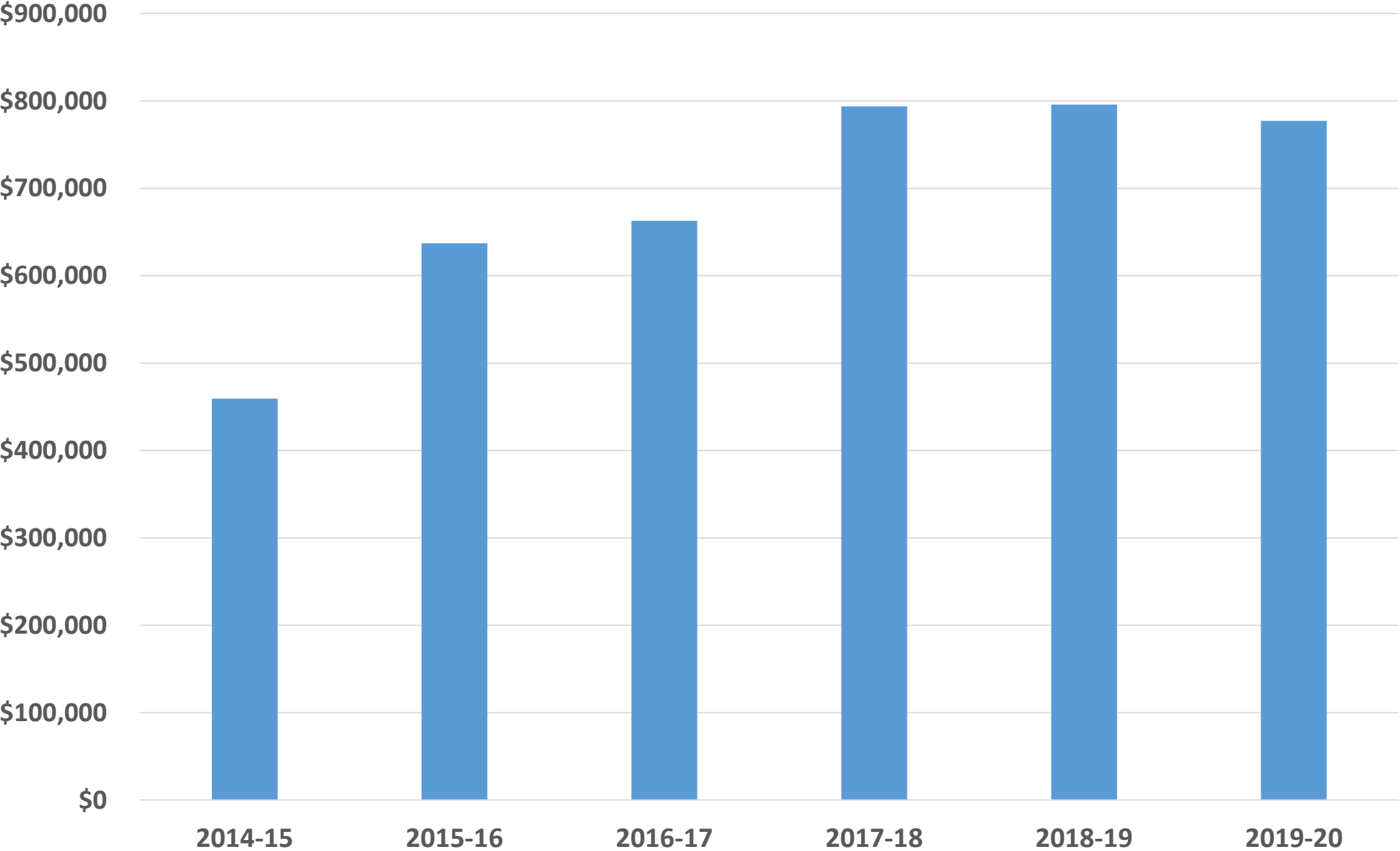
Renewals After a Change in our Program



■ P & C ■ Workers' comp

Savings Compared to 2013-14 premiums

\$4.1 Million





Crystal Ball

- Modest increase in liability premium fiscal year 20/21
- Potential increase in our current \$75,000 liability self insured retention over the next 1 to 3 years
- 15 to 20% increase in Property premium fiscal year 20/21



Crystal Ball



- 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?

