



California Montessori Premium Summary 2024-2025

Exposures		2022-2023 Exposures	2023-2024 Exposures	2024-2025 Exposures	% of Chg	Comments
Student Count		2,827	2,829	2,968	5%	
Employee Count		397	503	546	9%	
Revenue		\$ 33,157,180	\$ 41,942,425	\$ 46,513,554	11%	2023 Year End Revenue \$37,151,521 24-25 Budgeted Revenue per Insured Update
Coverage	Carrier	2022-2023 Premium	2023-2024 Premium	2024-2025 Premium	% of Chg	Comments
Education Institution Legal Liability w/ Employment Practices Liability Primary - \$2,000,000 \$50,000 Each Claim Deductible \$125,000 EPL Deductible	Kinsale Insurance Company Non-Admitted A(Excellent) XI	\$ 81,490	\$ 97,249	\$ 97,249	0%	• Includes the endorsement for requested Counsel Young, Minney & Corr, LLP
Excess Education Institution Legal Liability w/ Employment Practices Liability Excess - \$3,000,000 x \$2,000,000	Indian Harbor Insurance Co Non-Admitted A+ (Superior) XV	\$ 49,846	\$ 57,521	\$ 56,921	-1%	
Crime	National Union Fire Ins Co of Pittsburg PA (AIG) Admitted A (Excellent) XV	\$ 1,250	\$ 1,250	\$ 1,750	40%	• 2-Year Policy - annual installments • increase in employee count - 38% - (397 to 546)
TOTAL PREMIUM		\$ 131,336	\$ 156,020	\$ 155,920	0%	

2024-2025 Educator's Liability Marketing

Carrier	Results
AIG	Pending ~ Sent follow-up for status
Great American	Declined ~ Outside appetite
Homeland Insurance	Declined – outside appetite. Only able to potentially consider excess on a case-by-case basis but did comment that – if were to consider primary – would decline due to employee count and loss history
Ironshore	Declined – Advised not competitive re. premium & retention plus would also Include designated persons exclusion
RSUI	Not able to be competitive; EPL retention would start @ \$200-\$250K