



RENEWAL PROPOSAL

January 1, 2023 Insurance Proposal

Meeting Date: December 1, 2023

Prepared By:

MJ INSURANCE

571 Monon Blvd.

Carmel, IN 46032

P 317.805.7500 | F 317.805.7515

mjinsurance.com





AGENDA

INTRODUCTIONS

- + MJ Team

EXECUTIVE SUMMARY

- + Renewal Highlights

INSURANCE PROGRAM COMPARISON

- + 2023 Coverage Summary

NEXT STEPS

INTRODUCTIONS

MJ TEAM

Client Executive	Adam Adler 317-805-7615	adam.adler@mjinsurance.com
Risk Transfer Specialist	Lula Laubecher 317-805-7625	lula.laubecher@mjinsurance.com
Vice President, Risk Services	Mike Janicki 317-805-7540	mike.janicki@mjinsurance.com
Claims Consultant	Diane Scales 317-805-7632	diane.scales@mjinsurance.com
Certificate Requests	317-805-7542 Requests taken from 8:00 AM to 5:00 PM EST Monday – Friday. All requests received after 5:00 will be processed the next business day.	certificate@mjinsurance.com



EXECUTIVE SUMMARY

DISCUSSION ITEMS

- + **INSERT APPLICABLE TEXT**
 - + High-level details go here...
- + **INSERT APPLICABLE TEXT**
 - + High-level details go here...

INSURANCE MARKET UPDATE

- + **INSERT APPLICABLE TEXT**
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- + **INSERT APPLICABLE TEXT**
 - + High-level details go here...

COVERAGE HIGHLIGHTS

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DISCUSSION ITEMS

- + **INSERT APPLICABLE TEXT**
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 - + High-level details go here...

SUBJECTIVITIES

- + **INSERT APPLICABLE TEXT**
 - + High-level details go here...

INSURNACE PROGRAM COMPARISON

COVERAGES/CARRIER	EXPIRING 2022	RENEWAL 2023	% Change
General Liability	Prior Carrier	Renewal Carrier	
AM BEST RATING	A	A	
General Aggregate	\$ 2,000,000	\$ 2,000,000	
Products/Completed Ops	\$ 2,000,000	\$ 2,000,000	
Personal & Advertising Injury Limit	\$ 1,000,000	\$ 1,000,000	
Each Occurrence Limit	\$ 1,000,000	\$ 1,000,000	
Damage to Premises Rented to you	\$ 500,000	\$ 500,000	
Medical Payments (excluded on students)	\$ 15,000	\$ 15,000	
Blanket Additional Insured per written contract	Included	Included	
Primary & Non-Contributory per contract	Included	Included	
Blanket Waiver of Subrogation per contract	Included	Included	
General Aggregate per Location endt	Included	Included	
Employee Benefits	\$ -	\$ -	
Aggregate Limit			
Per Occurrence (Prem/Ops & EE Benefit)	1,000,000/3,000,000	1,000,000/3,000,000	
Employee Benefits Deductible	\$ 1,000	\$ 1,000	
Retro Date	1/1/1989	1/1/1989	
Exposure Basis	7,500	7,755	3.40%
<i>Rate per Exposure</i>	<i>\$63.33</i>	<i>\$62.54</i>	-1.25%
Premium	\$ 475,000	\$ 485,000	2.11%

NEXT STEPS:

- + Insert post-renewal next steps 1
- + Insert post-renewal next steps 2
- + Insert post-renewal next steps 3
- + Insert post-renewal next steps 4
- + Etc.



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FOCUS.

