

Board of Education:

The District entertained quotes for property and liability insurance. We obtained 2 quotes as follows:

Ohio School Plan	Through Stolly Insurance Agency	\$76,595
(We currently have coverage through this plan and carrier)		
EPC-LFP	Through Southwest Ohio EPC	\$72,376

Even though the quote through the EPC is \$4,219 less than the quote from the Ohio School Plan, it is our recommendation to stay with the Ohio School Plan.

The main reasons for recommending this; first is the District's familiarity with the Stolly Insurance Agency and the Ohio School Plan; second, is the fact that the deductibles under the Ohio School Plan are less than those on the EPC plan; and lastly, the Ohio School Plan periodically pays dividends back to its membership, which in effect reduces the overall premiums paid. In fact in September 2017, the District received a dividend of \$4,368