

**Loveland & Smart Insurance Services, Inc.**

**Quote Report**

Broker No: 0C20311

DATE: 6/3/2026

Revised: 6/9/2026

INSURED: **Lyon County School District**  
EFFECTIVE: 7/1/26

	Limit of Liability	Employer's Liability Sub-Limit	Self-Insured Retention	Deposit and Minimum	Rate per \$100 of Payroll	Security
<b>ONE YEAR POLICY TERMS</b>						
1)	Statutory	\$1,000,000 per Occ	\$400,000	\$61,650 \$52,403	0.0952	Employers Assurance Co. A.M. Best Rated: A XI
2)	Statutory	\$1,000,000 per Occ	\$450,000	\$57,703 \$49,048	0.0891	Employers Assurance Co. A.M. Best Rated: A XI
3)	Statutory	\$1,000,000 per Occ	\$450,000	\$73,324.78 \$65,992.30	0.113184	Incline Casualty Company A.M. Best Rated: A- VIII
4)	Statutory	\$1,000,000 per Occ	\$500,000	\$54,686 \$46,483	0.0844	Employers Assurance Co. A.M. Best Rated: A XI
5)	Statutory	\$1,000,000 per Occ	\$500,000	\$64,748.52 \$58,273.67	0.099946	Incline Casualty Company A.M. Best Rated: A- VIII
6)	Statutory	\$1,000,000 per Occ <small>*quoted using Capped payroll at \$36,000.</small>	\$500,000	\$70,033 \$63,029	0.1968	Midwest Employers Casualty Co. A.M. Best Rated: A+ XV
7)	Statutory	\$1,000,000 per Occ	\$500,000	\$93,742 \$93,742	0.1447	Safety National Casualty Corp. A.M. Best Rated: A++ XV
<b>TWO YEAR POLICY TERMS</b>						
8)	Statutory	\$1,000,000 per Occ	\$400,000	\$61,650 \$104,805	0.0952	Employers Assurance Co. A.M. Best Rated: A XI
9)	Statutory	\$1,000,000 per Occ	\$450,000	\$57,703 \$98,095	0.0891	Employers Assurance Co. A.M. Best Rated: A XI
10)	Statutory	\$1,000,000 per Occ	\$450,000	\$70,391.80 \$126,705.23	0.108657	Incline Casualty Company A.M. Best Rated: A- VIII
11)	Statutory	\$1,000,000 per Occ	\$500,000	\$54,686 \$92,966	0.0844	Employers Assurance Co. A.M. Best Rated: A XI
12)	Statutory	\$1,000,000 per Occ	\$500,000	\$62,158.59 \$111,885.46	0.095948	Incline Casualty Company A.M. Best Rated: A- VIII