

801 Campus Drive Garden City, Kansas 67846 (620) 276-7611 www.gcccks.edu

June 29, 2023

Board of Trustees Garden City Community College 801 Campus Drive Garden City, KS 67846

Dear Trustees:

The Board of Trustees will meet in special session on **Thursday**, **June 29**, **2023**, at 8:00 am in the Kent Scott President's Conference Room in the SCSC. Community members may join in person or by zoom: https://gcccks-edu.zoom.us/j/99720112119

Meeting ID: 997 2011 2119

- 7:30 AM Breakfast in the **Kent Scott President's Conference Room** in the Student and Community Services Center
 8:00 AM Special board meeting called to order in the **Kent Scott President's Conference Room** in the
- 8:00 AM Special board meeting called to order in the **Kent Scott President's Conference Room** in the SCSC

Special Meeting

I. (CALL	TO	ORI)ER
------	------	----	-----	-----

III. ADJOURNMENT

Dr. Ryan J. Ruda
Mr. Leonard Hitz
President
Chairman

Mission: Garden City Community College exists to produce positive contributors to the economic and social well-being of society. Five Ends: Essential Skills, Work Preparedness, Academic Advancement, Personal Enrichment, Workforce Development.

Purposes for Executive Sessions

- a. Personnel matters of non-elected personnel
- b. Consultation with the body's attorney
- c. Employer-employee negotiation
- $d. \ \ Confidential\ data\ relating\ to\ financial\ affairs\ or\ trade\ secrets\ of\ corporations, partnerships, trusts,\ and\ individual\ proprietorship$
- e. Matters affecting a student, patient, or resident of public institutions
- f. Preliminary discussions relating to acquisition of real property
- g. Security if open discussion would jeopardize security

Agenda No:		Da	ate:	June 29, 2023
Topic:	Property Insurance			
Presenter:	Dr. Ryan Ruda			
Background	Information:			
Administration	s provided property and liabilition's recommendation to continuous service. IMA is a part of the	nue with IMA, Inc.	as th	ney have provided excellent
	annual premium for all lines v Details of the renewal premium	· ·		*
10%. • Marke increase	actude: It trends in property increases a It trends in General Liability and It see was 1%. It is eached out to five additional controls.	nd Educators Legal	incre	eases are 17%. GCCC
Budget Info	rmation:			
General Fund FY24	d Budget \$360,324			
Recommend	led Board Action:			
Accept the pr	roposed property and casualty	insurance coverage	fror	m IMA, Inc. for \$360,324.
Board Actio		ovedDisappr NaysN		
Board Mem	ber Notes:			



Garden City Community College

INSURANCE PROGRAM REVIEW - 7-1-2023/24 PROPOSAL

July 1, 2023

HIGHER EDUCATION

PROPERTY & CASUALTY INSURANCE AND RISK MANAGEMENT PROGRAM



ENDORSED BY





IMA OVERVIEW

- + 20th Largest Broker of Business in the U.S. 2,000+ Associates/Owners
- + \$640+ Million revenue Over \$8 Billion in premium placements
- + Organic Growth by Industry Specialization
- + Insurance & program placements in all 50 U.S. States
- + Program/Association Focused \$100 Million Premium+ in association relationships
- + Invest 2x more than peers in client services (claims, loss control, contract review, industry specialists)



- + Property & Casualty, Employee Benefits, Student/Athletic Insurance
- + IMA Higher Education: https://imacorp.com/higher-education
- + ENDORSED BY THE COALITION FOR COLLEGE COST SAVINGS & STATE MEMBER ASSOCIATIONS
 - https://www.thecoalition.us/property-casualty-risk-management
- + Dedicated Higher Education Team Account Management, Loss Control, Claims, Underwriting, Contract Review
- + Access to all Higher Education Carriers
- + Currently partner with OVER 80 Education Institutions
 - Number of students: 500 10,000
 - Property Values: \$45 Million \$1.5 Billion
 - Payroll: \$3 Million \$100 Million

IMA'S ROLE AS STRATEGIC RISK MANAGER

- + Private College Risk Management/Insurance Resource
- + Facilitate strategic approach and roll out/implementation to achieve the most cost-effective and efficient program for all stakeholders

4

- + Foster Best Practices and Collaboration to continue to drive down the NET COST of program
- + Tailor communication and due diligence to unique culture of association and colleges
- + Complementary URMIA (University Risk Management Insurance Association) Membership

TH LARGEST BROKER OF BUSINESS IN THE UNITED STATES

YOUR IMA HIGHER EDUCATION TEAM

More than just insurance.

Building, developing & maintaining relationships.

Protecting assets is what we do, making a difference is who we are.



BLAKE WELLS Senior Vice President 316.266.6213 blake.wells@imacorp.com



RYAN ARCHER Account Executive 316.266.6293 ryan.archer@imacorp.com



TYLER BREVIK
Commercial Lines Team Leader
316.266.6221
tyler.brevik@imacorp.com



MYA ALCALA FLORES
Account Manager
316.749.2343
mya.alcala@imacorp.com



SUSIE BEINS
Account Specialist
316.266.6369
susie.beins@imacorp.com



TINA COX Vice President, Claims Manager 316.267.9221 tina.cox@imacorp.com



ERIC WILKINS
Claims Advocate
972.759.3704
eric.wilkins@imacorp.com



DEREK KARR
National Education Director
316.266.6231
derek.karr@imacorp.com



BRENDA RICE Risk Control Advisor 913.912.2932 brenda.rice@imacorp.com

For after-hours claims emergencies, please contact your IMA Account Executive, IMA Claims Advocate, and your Carrier

Any IMA team member is ready to assist you with any questions at any time



EXECUTIVE SUMMARY

When we visited in the spring at the start of our renewal process – projected overall premium could be between 15-20% given the difficult market conditions. Philadelphia provided a renewal with only a 3% increase on overall premium.

PHILADELPHIA COVERAGE HIGHLIGHTS AND DIFFERENCES:

- + A++ Admitted Paper
- + Specialty Niche Underwriting offering all lines with one carrier for Educational Institutions
- + Crisis Management Enhancement Endorsement
- + General Liability Deluxe Enhancement: Schools
 - GL Deluxe Enhancement.
 - Additional Insureds including Broadened Name Insured
 - Bodily Injury includes Mental Anguish
 - Personal & Advertising Injury includes Abuse of Process, Discrimination

+ Educators Professional Select Policy

- Stand Alone tower with separate limits.
- Separate aggregate from GL standing on its own.
- Most Favorable venue wording for punitive, multiple, and exemplary damages
- + Abuse & Molestation
 - Separate tower from the GL, has its own aggregate.
 - No sunset clause
 - Defense outside limits
- Risk Management Services
 - Telematics Free
 - Sensors Free, to help prevent water damage.
 - Abuse Prevention Training, Free
 - Smarter Now Course Catalog of over 50 free courses

EXECUTIVE SUMMARY (CONTINUED)

MARKETING STRATEGY

We moved coverage last year to Philadelphia. Before last year; all coverages we're broke out between multiple carriers because of past loss history.

Below is a list of the carriers that specialize in higher education risks we approached to make sure we were getting the best coverages at the best price. None of these carriers could compete with Philadelphia's renewal.

- + Wright Specialty
- + Hanover
- + Hartford
- + Cincinnati not writing Higher Education
- + Travelers not writing Higher Education





2023-2024 PREMIUM COMPARISON

	7-01-2022 TO 7-01-2	023	7-01-2023 TO 7-01-2024					
	EXPOSURE	RATE	PREMIUM	EXPOSURE	RATE	PREMIUM		
PROPERTY	PHILADELPHIA	0.186	\$199,382	PHILADELPHIA	0.201	\$219,864		
Buildings, Personal Property, PP in Open	\$97,231,247			\$99,388,112				
Business Income/Extra Expense	\$10,079,481			\$10,079,481				
Data Processing	Included in Inland Marine			Included in Inland Marine				
Fine Arts Owned & Of Others	Inland Marine			Inland Marine				
Contractors Equipment	Inland Marine			Inland Marine				
Total Insured Values	\$107,310,728			\$109,467,593				
Change in Values	#REF!			#REF!				
Property Valuation	Replacement cost except ACV Roofs over 20 years old			Replacement cost except ACV Roofs over 20 years old				
BI/EE Valuation	Actual Loss Sustained			Actual Loss Sustained				
Boiler & Machinery/ Equipment Breakdown Sublimit	Included			Included				
Flood - Sublimit (Except Moderate & High Hazard Zones)	\$0			\$0				
Earthquake Sub-Limit (Excluding Zones 1 & 2)	\$0			\$0				
Deductible for all coverages above except:	\$25,000			\$25,000				
Deductible for Hail	5% wind/hail per bldg., \$100,00- minimum			5% wind/hail per bldg., \$100,00- minimum				
Deductible for Wind/Tornado	5% wind/hail per bldg., \$100,000 minimum			5% wind/hail per bldg., \$100,000 minimum				
Deductible for Water Damage	\$100,000			\$100,000				
Deductible for Flood except Moderate or High Hazard	\$0			\$0				
Deductible for Earthquake excluding Zones 1 & 2	\$0			\$0				
INLAND MARINE	PHILADELPHIA		\$14,752	PHILADELPHIA		\$14,752		
Contractors Equipment	\$695,710			\$695,710				
Misc. Equipment	\$42,239			\$42,239				
Fine Arts	\$50,000			\$50,000				
Computer Coverage	\$2,274,649			\$2,274,649				
Deductible	\$1,000			\$1,000				
CRIME	PHILADELPHIA		\$4,669	PHILADELPHIA		\$3,237		
Employee Dishonesty	\$500,000			\$500,000				
Forgery	\$500,000			\$500,000				
Inside / Outside Premises Each	\$100,000			\$100,000				
Computer Fraud/Transfer Funds	\$100,000			\$100,000				
Deductible	\$5,000			\$5,000				
GENERAL LIABILITY	PHILADELPHIA		\$13,506	PHILADELPHIA		\$13,506		
Each Occurrence/Aggregate	\$1 Mil /\$2 Mil			\$1 Mil /\$2 Mil				
Occurrence/Claims Made	Occurrence			Occurrence				
Deductible	\$0			\$0				
Medical Payments to Students	All Medical Payments Excluded			All Medical Payments Excluded				
Crisis Management & PR Expense	\$25,000			\$25,000				
Employee Benefits Liability	\$1 Mil/\$2 Mil			\$1 Mil/\$2 Mil				
Deductible - EBL	\$0			\$0				
Retro Date - EBL	8/1/2020			8/1/2020				
Law Enforcement Each Occurrence/Aggregate	\$1 Mil/\$1 Mil			\$1 Mil/\$1 Mil				
Law Enforcement Occurrence/Claims Made	7/1/2014			7/1/2014				

2023-2024 PREMIUM COMPARISON (CONTINUED)

	7-01-2022 TO 7	7-01-2023		7-01-2023 TO 7-01-2024					
	EXPOSURE	RATE	PREMIUM	EXPOSURE	RATE	PREMIUM			
SEXUAL ABUSE OR MISCONDUCT	PHILADELPHIA		\$3,979.00	PHILADELPHIA		\$3,979.00			
Each Occurrence/Aggregate	\$1 Mil/\$2 Mil			\$1 Mil/\$2 Mil					
Occurrence/Claims Made	Claims Made 7-1-20 Retro			Claims Made 7-1-20 Retro					
Deductible	\$0			\$0					
Comments:	Excludes third party incidents			Excludes third party incidents					
LAW ENFORCEMENT PROFESSIONAL	PHILADELPHIA		INCLUDED	PHILADELPHIA		INCLUDED			
Each Occurrence/Aggregate	\$1 Mil/\$1 Mil			\$1 Mil/\$1 Mil					
Occurrence/Claims Made	7/1/2021			7/1/2021					
EDUCATORS LEGAL E & O	NEXUS		\$45,475	NEXUS		\$46,032			
Each Loss/Aggregate	\$1 Mil/\$1 Mil -Shared	Premium		\$1 Mil/\$1 Mil -Shared	Premium				
Deductible	\$50,000 D&O ELL / \$75,000 EPLI	Fees		\$50,000 D&O ELL / \$75,000 EPLI	Fees				
Occurrence/Claims Made	Claims Made			Claims Made					
Retroactive Date	9/17/1989			9/17/1989					
Non-Monetary Defense									
AUTOMOBILE	PHILADELPHIA		\$41,279	PHILADELPHIA		\$38,405			
Combined Single Limit	\$1 Mil			\$1 Mil					
# of Vehicles	69	\$598		69	\$557				
Hired & Non-Owned Liability & Phys Damage	included			included					
Comp/Coll Deductibles - on scheduled vehicles	Varies by Vehicle			Varies by Vehicle					
EXCESS	PHILADELPHIA		\$8,952	PHILADELPHIA		\$10,210			
Limits	\$5,000,000			\$5,000,000					
Deductible	\$10,000			\$10,000					
Claims Made or Occurrence	Occurrence			Occurrence					
Excess GL/Auto Liability/Professional Liability	\$5,000,000			\$5,000,000					
Excess Educators Legal	Excluded			Excluded					
Excess Abuse	\$5,000,000			\$5,000,000					
Excess Law Enforcement	Not Covered			Not Covered					
	\$5,000			\$5,000					
CYBER LIABILITY	CFC UNDERWRITING		\$15,073	AT BAY		\$10,339			
Cyber Incident Response	\$1,000,000	Premium	\$13,970	\$1,000,000	Premium	\$9,224			
Cyber Crime	\$250,000	SL Tax	\$853	\$250,000	SL Tax	\$585			
System Damage and Business Interruption	\$1,000,000	Admin Fee	\$250.00	\$1,000,000	Admin Fee	\$280			
Network Security and Privacy Liability	\$1,000,000	WSI Service Fee	\$0.00	\$1,000,000	Service Fee	\$250			
Media Liability	\$1,000,000			\$1,000,000					
Court Attendance Costs	\$100,000			\$100,000					
Deductible	\$15,000			\$15,000					
TOTAL			\$347,067			\$360,324			



STATEMENT OF VALUES

STREET ADDRESS	BLD NAME	OCCUPANCY	# STORIES	CONSTR *	SQ FEET	YR BUILT	UPDATED	SPRINK Y/N/P	FLOOD ZONE	23-24 BLDG VALUE	23-24 BPP VALUE	23-24 INLAND MARINE	23-24 FINE ARTS	23-24 BI/EE	23-24 TOTAL VALUES
801 Campus Drive Garden City, KS 67846	Student & Community Services Center	Administration	1	Fire-Resistive	19,200	1970, 2006	2012	Y - New Addition	Х	\$5,196,007	\$477,414			\$10,079,481	\$15,752,902
801 Campus Drive Garden City, KS 67846	Academic Bld	Classrooms	1	Fire-Resistive	21,901	1970		N	Х	\$4,327,525	\$612,478				\$4,940,003
801 Campus Drive Garden City, KS 67846	Physical Plant	Maintenance	2	MNC	4,704	1970		N	Х	\$2,133,595	\$192,054				\$2,325,649
801 Campus Drive Garden City, KS 67846	Thomas Saffell	Library	1	Fire-Resistive	17854	1975	Fire Alarms 2012	N	Х	\$3,273,113	\$2,157,661				\$5,430,774
801 Campus Drive Garden City, KS 67846	Warren Fouse	Science & Math	1	Fire-Resistive	22,625	1980's	2009	N	Х	\$4,017,161	\$732,966				\$4,750,127
801 Campus Drive Garden City, KS 67846	Pauline Joyce	Fine Arts Bld	3	MNC	36,021	2000	Fire Alarms 2012	Р	Х	\$5,930,199	\$840,152				\$6,770,351
801 Campus Drive Garden City, KS 67846	Dennis Perryman	Athletic Complex (2 Gyms)	1	MNC	19,939	1980	Fire Alarms 2012	N	Х	\$8,087,074	\$383,445				\$8,470,519
801 Campus Drive Garden City, KS 67846	Dennis Perryman	Scoreboard								\$123,932					\$123,932
801 Campus Drive Garden City, KS 67846	Barn	Warehouse	1	Frame	1,075	1970		N	Х	\$39,297	\$23,895				\$63,192
801 Campus Drive Garden City, KS 67846	Garage	Warehouse	1	Frame	2,009	1970		N	Х	\$20,879	\$4,329				\$25,208
801 Campus Drive Garden City, KS 67846	Beth Tedrow	Student Center/Residential Life Complex & Bookstore	3	MNC	29,900	1967		Р	Х	\$8,554,361	\$1,496,223				\$10,050,584
801 Campus Drive Garden City, KS 67846	West Residence Hall	Dorm	3	MNC	incl			N	Х						\$-
801 Campus Drive Garden City, KS 67846	John Collins	Vocational Bldg.	1	MNC	46,760			N	Х	\$6,887,744	\$3,575,706				\$10,463,450
801 Campus Drive Garden City, KS 67846	East Residential	Dorm	2	MNC	15,600	1977		N	Х	\$2,639,082	\$85,202				\$2,724,284
801 Campus Drive Garden City, KS 67846	Dir Of Residential Life	Apartments	1	Modified FR	3,078	1990			х	\$592,964	\$28,634				\$621,598
801 Campus Drive Garden City, KS 67846		Water Well House, Pump Motor & Panel, Track Well House			N/A	N/A	N/A	N/A	Х	\$20,244					\$20,244
801 Campus Drive Garden City, KS 67846		Track Restrooms	1	JM				N	Х	\$69,645					\$69,645

STATEMENT OF VALUES (CONTINUED)

STREET ADDRESS	BLD NAME	OCCUPANCY	# STORIES	CONSTR *	SQ FEET	YR BUILT	UPDATED	SPRINK Y/N/P	FLOOD ZONE	23-24 BLDG VALUE	23-24 BPP VALUE	23-24 INLAND MARINE	23-24 FINE ARTS	23-24 BI/EE	23-24 TOTAL VALUES
801 Campus Drive Garden City, KS 67846		Track Storage Bldg.	1	Frame				N	х	\$13,426	\$69,159				\$82,585
801 Campus Drive Garden City, KS 67846	Williams Baseball	Building & Water Well Pump	1	Frame				N	Х	\$142,454	\$42,729				\$185,183
801 Campus Drive Garden City, KS 67846	Williams Baseball	Stadium Lights & Fence			N/A	N/A	N/A	N/A	Х	\$272,198					\$272,198
801 Campus Drive Garden City, KS 67846	Williams Baseball	Bleachers			N/A	N/A	N/A	N/A	Х	\$178,573					\$178,573
801 Campus Drive Garden City, KS 67846	Williams Baseball	Dugouts			N/A	N/A	N/A	N/A	Х	\$20,677					\$20,677
801 Campus Drive Garden City, KS 67846	Williams Baseball	Scoreboard			N/A	N/A	N/A	N/A	Х	\$92,903					\$92,903
801 Campus Drive Garden City, KS 67846	Penka Bldg. H	Arts & Sciences	2	MNC	17,202	2008		N	Х	\$5,667,815	\$790,567				\$6,458,382
801 Campus Drive Garden City, KS 67846	Gary Jarmer	Technical Annex	1	NC	15,430	1990		N	Х	\$4,059,467	\$783,584				\$4,843,051
801 Campus Drive Garden City, KS 67846	East Lounge	4 Plex Dorm - Apt A	2	Frame	3,145	2003		N	Х	\$695,530	\$45,393				\$740,923
801 Campus Drive Garden City, KS 67846	East Lounge	4 Plex Dorm - Apt B	2	Frame	3,145	2003		N	Х	\$695,530	\$45,393				\$740,923
801 Campus Drive Garden City, KS 67846	East Lounge	4 Plex Dorm - Apt C	2	Frame	3,145	2003		N	Х	\$695,530	\$45,393				\$740,923
801 Campus Drive Garden City, KS 67846	SW KS	Fire Training Center	1	NC	1,122	2005		N	Х	\$517,270	\$395,574				\$912,844
801 Campus Drive Garden City, KS 67846	SW KS	Fire Training Tower & Standpipe Bldg.	1	NC	N/A	N/A	N/A	N/A	Х	\$616,476	\$25,000				\$641,476
801 Campus Drive Garden City, KS 67846	Tangeman Field Sports Complex	2 Dugouts, Fence, Scoreboard, Press Box			N/A	N/A	N/A	N/A	Х		\$37,695				\$37,695
801 Campus Drive Garden City, KS 67846	Tangeman Field Sports Complex	2 Pump Houses; Small Storage Bldgs.; Fences, Bleachers, Batting Cages, Scoreboards, Lights	1	Frame	VRS	2013	N/A	N/A	Х	\$23,435	\$617,762				\$641,197
801 Campus Drive Garden City, KS 67846	Tangeman Field Sports Complex	Concession Stand			1000				Х	\$135,954	\$22,852				\$158,806
801 Campus Drive Garden City, KS 67846	Transportation Building	Garage/Shop/Office	1	Pre Eng Steele	10800	2023				\$2,056,865	\$100,000				\$2,156,865



STATEMENT OF VALUES (CONTINUED)

STREET ADDRESS	BLD NAME	OCCUPANCY	# STORIES	CONSTR *	SQ FEET	YR BUILT	UPDATED	SPRINK Y/N/P	FLOOD ZONE	23-24 BLDG VALUE	23-24 BPP VALUE	23-24 INLAND MARINE	23-24 FINE ARTS	23-24 BI/EE	23-24 TOTAL VALUES
801 Campus Drive Garden City, KS 67846	Fitness Equipment				N/A	N/A	N/A	N/A	N/A		\$139,560				\$139,560
4101 E. US Highway 50, Lot 466 Garden City, KS 67846	Adult Learning - East Village	Classrooms	1	Frame	2,240			N	Х	\$80,268	\$17,459				\$97,727
410 Lake Ave Garden City, KS 67846	Rodeo Corrall	Panels & Stalls			N/A	N/A	N/A	N/A	AE	\$3,096,868	\$935,808				\$4,032,676
1802 E. Spruce St. Garden City, KS 67846	Welding Classrooms	Classrooms & Labs	1	NC	14,744			N	Х	\$821,986	\$43,127				\$865,113
401 S Taylor Garden City, KS 67846	New Football Field; & Related Outdoor Property ie. Bleachers, Lights Etc.	New Football Field; & Related Outdoor Property ie. Bleachers, Lights, Turf Etc.									\$2,934,386				\$2,934,386
2401 E Spruce Garden City, KS 67846		Student Housing (9 Bldgs.)	1	Frame	20,000	2014		N	х	\$3,436,229	\$86,554				\$3,522,783
1706 E Spruce Garden City, KS 67846	Band Building	Band Building	1	MNC	4,800	1998		N	Х	\$400,894	\$395,959				\$796,853
2016 E Spruce Garden City, KS 67846	Apartments	Housing - 20 Students	1	Frame	5,168	1997		N	Х	\$475,837	\$57,132				\$532,969
1803 E Laurel St Garden City, KS 67846	Apartments	Housing - 20 Students	1	Frame	5,168	1997		N	Х	\$475,837	\$57,132				\$532,969
1805 E Laurel St Garden City, KS 67846	Apartments	Housing - 20 Students	1	Frame	5168	1997		N	Х	\$475,837	\$57,132				\$532,969
1807 E Laurel St Garden City, KS 67846	Apartments	Housing - 20 Students	1	Frame	5,168	1997		N	Х	\$475,837	\$57,132				\$532,969
1809 E Laurel St Garden City, KS 67846	Grounds Department Storage	Storage/Locker Room							Х	\$531,424	\$5,000				\$536,424
2201 E Spruce Garden City, KS 67846	4 Plex	Housing - 20 Students	1	Frame	3,325	1995		N	Х	\$280,558	\$56,566				\$337,124
1703 E Laurel Garden City, KS 67846		Garage/Shop/Office		Frame	1,700	1995		N	Х	\$474,415	\$56,566				\$530,981
1705 E Laurel Garden City, KS 67846	Apartments	Housing - 20 Students	1	Frame	5,168	1996		N	х	\$474,415	\$56,566				\$530,981
1707 E Laurel Garden City, KS 67846	Apartments	Housing - 20 Students	1	Frame	5,168	1996		N	х	\$474,415	\$56,566				\$530,981
1709 E Laurel Garden City, KS 67846	Apartments	Housing - 20 Students	1	Frame	5,168	1996		N	Х	\$474,415	\$56,566				\$530,981

STATEMENT OF VALUES (CONTINUED)

STREET ADDRESS	BLD NAME	OCCUPANCY	# STORIES	CONSTR *	SQ FEET	YR BUILT	UPDATED	SPRINK Y/N/P	FLOOD ZONE	23-24 BLDG VALUE	23-24 BPP VALUE	23-24 INLAND MARINE	23-24 FINE ARTS	23-24 BI/EE	23-24 TOTAL VALUES
1713 E Laurel Garden City, KS 67846	New Sports Field Lighting	New Sports Field Lighting									\$441,481				\$441,481
Mobile Classroom Lab - Featherlite Trailer Model 1075 Garden City, KS 67846						2013						\$42,239			\$42,239
Contractors Equipment including tools, gators, tractors, Mowers etc.												\$695,710			\$695,710
Blanket Electronic Data Hardware/Software												\$2,274,649			\$2,274,649
Fine Arts													\$50,000		\$50,000
1312 North 7th St - Liability Only Garden City, KS 67846	Auto Technology Classroom	Classroom													\$-
TOTALS										\$80,246,160	\$19,141,952	\$3,012,598	\$50,000	\$10,079,481	\$112,530,191



About IMA Financial Group

Based in North America, IMA Financial Group, Inc. is an integrated financial services company focused on protecting the assets of its widely varied client base through insurance, risk management, employee benefits, and wealth management solutions. As an employee-owned company, IMA's 2,000-plus associates are empowered to provide customized solutions for their clients' unique needs.

Please visit http://imacorp.com/terms-service/ to review our full privacy and compensation disclosure statements.

.

+ + + + + + + + + + +

+ + + + + + + + + + +