

Exhibit B

[Insurance Policies]

Insurance Summary 2017 - 2018

Financier / Insurer	Entity	Coverage	2017 - 2018 Annual Premium
Phila. Insurance (Insurer)	Wordsworth	Property / Equipment Breakdown	108,681
Negley	Wordsworth	General Liability / Professional Liability / Abuse & Molestation	299,315
Phila. Insurance (Insurer)	Wordsworth	Commercial Automobile	107,276
Brickstreet (Insurer)	Wordsworth	Workers Compensation	683,340
First Insurance	Wordsworth	Excess Umbrella Layer 1 - \$5M X \$1M	180,270
First Insurance	Wordsworth	Excess Umbrella Layer 2 - \$5M X \$5M Auto and EL	30,920
First Insurance	Wordsworth	Excess Umbrella Layer 3 - \$5M X \$5M GL / PL / Abuse	129,020
First Insurance	Wordsworth	Management Liability	44,425
First Insurance	Wordsworth	Employed Lawyers Coverage	2,237
First Insurance	Wordsworth	Excess Management Liability	23,500
First Insurance	Wordsworth	Excess Directors & Officers Liability	10,000
First Insurance	Wordsworth	Privacy Liability	22,500
First Insurance	Wordsworth	Kidnap / Ransom and Workplace Violence	1,361
Foster Parent Professional	Wordsworth	Foster Care Liability	6,750
Total Annual Premium			1,649,595

	Down Payment	Monthly Payments	# of Monthly	Total
First Insurance	240,335.26	81,516.87	9	973,987.09
Negley	212,038.12	71,282.80	9	853,583.32
Brickstreet	11,263.00	6,383.00	10	75,093.00
Brickstreet	102,501.00	58,084.00	10	683,341.00
Phila Insurance	71,908.24	16,000.00	9	215,908.24
	638,045.62	233,266.67		2,801,912.65

Financier	Entity	Coverage	6 Year Premium
Negley	Wordsworth	Prior Acts Coverage - 6 Years Layer 1	462,627
First Insurance	Wordsworth	Excess Prior Acts Coverage - 6 Years Layer 2	346,968
Total Annual Premium			809,595

Financier	Entity	Coverage	2017 - 2018 Annual Premium
	CUA 5 & 10	Property / Equipment Breakdown	
Negley	CUA 5 & 10	General Liability/Professional Liability/ Abuse & Molestation	82,934
Phila. Insurance (Insurer)	CUA 5 & 10	Commercial Automobile	Included
Brickstreet (Insurer)	CUA 5 & 10	Workers Compensation	75,091
First Insurance	CUA 5 & 10	Excess Umbrella Layer 1 - \$5M X \$1M	128,770
First Insurance	CUA 5 & 10	Excess Umbrella Layer 2 - \$5M X \$5M	41,370
Total Annual Premium			328,165

Total Annual Premium - Combined			2,787,355
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