

MIDWEST CENTRAL CUSD #191

RENEWAL COMPARISON SUMMARY

EFFECTIVE DATE: 7/1/2025 UNLAND INSURANCE & BENEFITS	EXPIRING	RENEWAL
	SELECTIVE ACCIDENT FUND	SELECTIVE ACCIDENT FUND
PACKAGE	\$35,495	\$39,477
Selective		
AUTO	\$8,800	\$9,345
Selective		
SCHOOL BOARD LEGAL	\$3,226	\$3,226
Selective		
WORKERS COMPENSATION	\$50,218	\$65,058
Accident Fund		
UMBRELLA	\$18,893	\$20,248
Selective		
TREASURER'S BOND	\$3,954	\$3,954
Liberty Surety		
CYBER	\$8,570	\$8,595
CFC		
TOTAL	\$129,156	\$149,903
NOTES	PROPERTY	PROPERTY
TERRORISM PREMIUM INCLUDED	Blanket Bldgs - 39,201,983	Blanket Bldgs - 41,349,613 (+5%)
	Blanket PP - 5,158,866	Blanket PP - 5,416,810 (+5%)
	Blanket Prop in Open - 1,037,859	Blanket Prop in Open - 1,118,546 (+5%)
5 YEAR LOSS RATIO SUMMARY BY LINE:	Total = 45,398,708	Total = 47,884,969
PACKAGE - 0%	Deductible - \$2,500	Deductible - \$2,500
AUTO - 85%	EMPLOYEE DISHONESTY - \$25,000	EMPLOYEE DISHONESTY - \$25,000
WORKERS COMP - 156%	COMPUTER EDP - 538,693	COMPUTER EDP - 538,693
	Computer & Funds Transfer Fraud - None	Computer & Funds Transfer Fraud - \$25,000
	GENERAL LIABILITY	GENERAL LIABILITY
PROPERTY DEDUCTIBLE OPTION:	Limit - \$1,000,000 \$2,000,000	Limit - \$1,000,000 \$2,000,000
\$5,000 - Estimated Annual Savings = \$1,181	ABUSE & MOLESATION - \$1,000,000	ABUSE & MOLESATION - \$1,000,000
	SCHOOL BOARD LEGAL - \$1,000,000	SCHOOL BOARD LEGAL - \$1,000,000
AUTO COMP DEDUCTIBLE OPTION:	EMPLOYEE BENEFITS - \$1,000,000	EMPLOYEE BENEFITS - \$1,000,000
\$1,000 - Estimated Annual Savings = \$294	PreK-8 Students - 615	PreK-8 Students - 615
	High School Students - 242	High School Students - 242
	Teachers - 80	Teachers - 80
	AUTO	AUTO
ACCIDENT FUND DIVIDEND PROGRAM	Limit - \$1,000,000	Limit - \$1,000,000
With 5% up-front savings	Deductibles: Comp - \$250 Coll - \$500	Deductibles: Comp - \$250 Coll - \$500
2021 - \$1,883.22 (6%)	23 Units	23 Units
2023 - \$804.86 (2%)	WORKERS COMPENSATION	WORKERS COMPENSATION
2024 - \$332.89 (1%)	WC Payrolls:	WC Payrolls:
	PROFESSIONAL - 6,000,000	PROFESSIONAL - 6,600,000 (+10%)
	ALL OTHERS - 650,000	ALL OTHERS - 450,000 (-45%)
	DRIVERS - 350,000	DRIVERS - 400,000 (+14%)
2026 "Estimated" Experience Mod Factor:	Experience Modification - 1.02	Experience Modification - 1.32 (+30%)
1.01	UMBRELLA:	UMBRELLA:
	Limit - \$9,000,000	Limit - \$9,000,000
	CYBER LIABILITY	CYBER LIABILITY
Mandatory/Catastrphic Student Accident	Limit - \$1,000,000	Limit - \$1,000,000
Gerber Life	Deductible - \$5,000	Deductible - \$5,000
Catastrophic Limit - \$5,000,000	TREASURER'S BOND:	TREASURER'S BOND:
5 Year Benefit	Limit - \$3,954,250	Limit - \$3,954,250

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ACCOUNT ANALYSIS SUMMARY - 5 YEAR VIEW

Calculated as of: 3/26/2025	7/1/2020 7/1/2021	7/1/2021 7/1/2022	7/1/2022 7/1/2023	7/1/2023 7/1/2024	7/1/2024 7/1/2025	5-Year Totals
PACKAGE	Selective	Selective	Selective	Selective	Selective	
Premium	\$34,921	\$36,597	\$35,303	\$36,503	\$38,721	\$182,045
Losses	\$0	\$0	\$0	\$0	\$0	\$0
Loss Ratio	0%	0%	0%	0%	0%	0%
AUTO	Selective	Selective	Selective	Selective	Selective	
Premium	\$13,291	\$13,631	\$8,779	\$8,274	\$8,645	\$52,620
Losses	\$7,698	\$4,212	\$0	\$4,595	\$28,254	\$44,760
Loss Ratio	58%	31%	0%	56%	327%	85%
WORK COMP	Accident Fund	Accident Fund	Accident Fund	Accident Fund	Accident Fund	
Premium	\$34,156	\$40,243	\$33,289	\$36,544	\$49,716	\$193,948
Losses	\$0	\$0	\$188,905	\$113,033	\$0	\$301,938
Loss Ratio	0%	0%	567%	309%	0%	156%
UMBRELLA	Selective	Selective	Selective	Selective	Selective	
Premium	\$12,096	\$12,946	\$12,157	\$15,896	\$18,893	\$71,988
Losses	\$0	\$0	\$0	\$0	\$0	\$0
Loss Ratio	0%	0%	0%	0%	0%	0%
CYBER	Beazley	Beazley	Arlington Roe	Arlington Roe	Arlington Roe	
Premium	\$3,528	\$3,820	\$7,398	\$8,545	\$8,570	\$31,861
Losses	\$0	\$0	\$0	\$0	\$0	\$0
Loss Ratio	0%	0%	0%	0%	0%	0%
TOTALS						
Premium	\$97,992	\$107,237	\$96,926	\$105,762	\$124,545	\$532,462
Losses	\$7,698	\$4,212	\$188,905	\$117,629	\$28,254	\$346,698
Loss Ratio	8%	4%	195%	111%	23%	65%
CLAIMS SUMMARY	AUTO CLAIM DOL - 7/11/20 Hail Damage Paid - \$7,698	AUTO CLAIM DOL - 3/21/22 Catalytic Converter Theft Paid - \$4,212	WC CLAIM DOL - 4/20/23 Student jumped on Teacher's Back - Knee & Leg Fracture Paid - \$67,335 Reserve - \$121,570 Total - \$188,905	WC CLAIM DOL - 11/8/23 EE hit in parking lot Paid - \$75,469 Reserve - \$37,564 Total - \$113,033 AUTO CLAIM DOL - 3/5/24 Hit Parked Vehicle Paid - \$3,083 AUTO CLAIM DOL - 9/5/23 Hit Fixed Object Paid - \$1,512	AUTO CLAIM DOL - 10/24/24 Comp-Animal Collision Paid - \$28,254	Selective 5 Year Loss Ratio: 14.60%
Experience Mod Factor	0.96	0.96	0.98	0.77	1.02	
Payroll History						
Profes. / Clerical - 8868	5,426,164	5,607,822	5,961,586	6,391,861	6,000,000	
All Other - 9101	301,050	320,346	419,344	405,712	650,000	
Drivers - 7380	215,142	318,244	225,545	364,899	350,000	