

# **Bushue HR, Inc.**

**Bushue HR, Inc.** Phone: (217) 342-3046  
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*An Outsourced Risk Management Company Focusing on Human Resources, Insurance, Background Screening and Fingerprinting*

June 12, 2018

Streator ESD #44  
1520 N. Bloomington Street  
Streator, IL 61364  
Attention: Dr. Lisa Parker

Dear Dr. Parker,

We would like to take this opportunity to thank the Board of Education and Administration for allowing our firm the opportunity to provide services for Streator ESD #44. Bushue HR, Inc. is an Outsourced Risk Management Company focusing on Human Resources, Risk Management, Insurance, and Background Screening & Fingerprinting services for School Districts throughout the State of Illinois.

The attached summary illustrates coverages for all insurance carriers/agents presenting proposals. The first column of each page is the expiring insurance coverage for the District. The second column is the renewal coverage as presented by the current insurance carrier and agent. The subsequent columns denote the agency name submitting the bid at the top, as well as the insurance carrier. In total, we had six (6) agents contact us regarding an interest in bidding on the District. We received proposals back from three (3) of those agents. Those insurance agents are listed below.

1. Ramza Insurance Group – Craig Ramza Jr., Streator, IL.
2. Scholastic Risk Management – Bob Pegg, Chicago, IL.
3. Caselli Insurance – Scott Caselli, Marseilles, IL. (No Proposal Submitted)
4. Brian Feltes & Associates – Jennifer Jones-Sinnott, St. Charles, IL. (No Proposal Submitted)
5. Dimond Bros Insurance Agency – Pete Mangold, Spring Valley, IL.
6. Corkill Insurance Agency – David Ballantyne, Elk Grove Village, IL. (No Proposal Submitted)

**Notes about the proposals:**

- The Blanket Limit and Statement of Values (SOV) for the Property have been reviewed with Administration. The District approved to remove location 4-1 (1308 E. Elm St., Streator, IL) from the Statement of Values effective July 1, 2018. All other location values have been increased to better reflect Replacement Cost Values. The Property Blanket Limit has been decreased from \$79,140,163 to \$69,165,477.
- Under the Inland Marine, the Promethean Boards category value has been increased from \$150,000 to \$199,500; per the District's request.
- Under the Inland Marine, the 1,600 Laptop Computers and 58 Carts category value has been increased from \$456,800 to \$570,400; per the District's request.

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- Under the Inland Marine, the 2010 John Deere 3520 Tractor category value has been increased from \$0 to \$20,000; per the District's request.
- Alternative Options were quoted and analyzed with Administration, as a part of the bidding process.

We evaluated all Package proposals along with evaluating all individual proposals to see what options would be the most advantageous for the Board of Education to consider. After reviewing and evaluating all options, Liberty Mutual Insurance would be the lowest proposal. Liberty Mutual has been in the school insurance market many years, they appear to be financially stable and have a good history of servicing claims. Liberty Mutual is "A" rated through A.M. Best. If the District approves the lowest proposal, the premium will reflect a savings of \$16,886; which is 21.23% less than the expiring.

The second lowest proposal provided is the renewal proposal through Wright Specialty Insurance (WSI). If the District approves this proposal, the premium will reflect a savings of \$15,251; which is 19.17% less than the expiring.

Please note, Wright Specialty Insurance includes Counseling Professional Liability coverage and Fair Labor Standards Act (FLSA) Defense coverage within their proposal; whereas the proposal through Liberty Mutual Insurance does not include these coverages and they cannot be added.

We appreciate the opportunity to serve the District. If you have any questions, please feel free to contact our office.

Respectfully,



Steve Bushue  
CEO, Bushue HR, Inc.

KND