

# **Bushue Human Resources, Inc.**

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*An Outsourced Risk Management Company Focusing on Human Resources,  
Insurance, Background Screening and Fingerprinting*

January 22, 2018

Pana CUSD #8  
14 E. Main  
Pana, IL. 62557  
Attention: Mr. Jason Bauer

Dear Mr. Bauer:

## **RE: PROPERTY/CASUALTY/LIABILITY INSURANCE RENEWALS**

The attached summary illustrates the expiring and renewal coverages with the current Insurance Carriers, Wright Specialty Insurance (WSI), through Ramza Insurance Group from Streator, IL. and BrickStreet Insurance & Berkshire Hathaway through USI Insurances Services from Bloomington, MN.

Our attached Renewal Worksheets Forms show the expiring and renewal coverage from WSI, BrickStreet Insurance, and Berkshire Hathaway. 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 Carriers and Agents.

### **Following are some changes from the expiring:**

- The Blanket Limit and Statement of Values (SOV) have been reviewed with Administration, and the values have been increased to better reflect Replacement Cost Values. The Property Blanket Limit has been increased from \$61,438,473 to \$63,281,624.
- Under the Inland Marine, the value for the Electronic Data Processing (EDP) Equipment (Including Software) has been increased from \$330,161 to \$350,000; per the District's request.
- Under the Inland Marine, WSI is unable to offer the current Radios / Cameras Deductible Per Occurrence. The proposal reflects their minimum Deductible Per Occurrence of \$500.
- The Worker's Compensation payrolls have been modified, per the District's request. The 8868 Class Code (Colleges or Schools, Teachers) payroll has been decreased from \$5,829,235 to \$5,771,038 and the 7380 Class Code (Drivers, Chauffeurs, & Their Helpers) payroll has been increased from \$379,325 to \$404,555. The 9101 Class Code (All Other Employees) remained the same at \$872,741.
- The Worker's Compensation rates have been decreased for the renewal. The 8868 Class Code (Colleges or Schools, Teachers) rate has been decreased from 0.45 to 0.37, the 7380 Class Code (Drivers, Chauffeurs, & Their Helpers) rate has been decreased from 10.98 to

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9.95, and the 9101 Class Code (All Other Employees) rate has been decreased from 5.14 to 4.14.

- The Experience Modification Rating has been increased from a 0.75 in 2017 to a 0.88 in 2018. The standard Experience Modification Rating is 1.00.

Wells Fargo Insurance Services, Inc. and USI Insurance combined on December 1, 2017. The Insurance Agencies now go by USI Insurance. USI Insurance advised that they no longer have a contract with BrickStreet Insurance. Therefore, the Worker's Compensation renewal quote that was provided to Bushue HR, Inc. is through Berkshire Hathaway.

This renewal reflects an increase in premium, attributable to the exposure updates and the District's Loss History. The windstorm claim in April 2016 remains open and WSI has paid over \$500,000 on this claim. Over the past five (5) years, the District has filed twenty-one (21) Worker's Compensation Claims with BrickStreet Insurance. The Insurance Carrier has paid \$99,832.44 on these claims and currently has set \$2,190 in Open Reserves. In addition, the Worker's Compensation Modification Rating for the District will increase next year.

The renewal reflects an increase in the amount of \$9,747; which is 4.99% over the expiring. 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.

RAH

**Pana CUSD #8 - Renewal Date: 02/16/2018**  
**Property & General Liability Renewal Form**

Insurance Agency Name	Ramza Insurance Group	
	Wright Specialty Insurance	Wright Specialty Insurance
<b>Insurance Carrier Name</b>	<b>Current</b>	<b>Renewal</b>
<b>Limit of Liability - Property - Blanket/All Risk</b>		
Blanket, All Risk	61,438,473	63,281,624
Overall Building Limit	Included	Included
School District Personal Property	Included	Included
Replacement Cost/ACV	RC	RC
Deductible Per Occurrence	2,500	2,500
Coinsurance %	100%	100%
Earthquake Coverage Limit	10,000,000	10,000,000
Earthquake Deductible Per Occurrence	10%	10%
Rate Level Guaranteed (If Yes, how long)	-	One (1) Year
<b>Total Property Premium</b>	\$44,945.00	\$47,323.00

Will the policy provide full coverage, up to maximum policy limits, for Backup of Sewer/Surface Water coverage? No - 100,000 No - 100,000

Does the policy provide coverage for Flood? Yes Yes  
 If Yes - Please State Limit 10,000,000 10,000,000  
 If Yes - Please State Flood Deductible Per Occurrence 25,000 25,000

Does the policy provide coverage for Mine Subsidence, if so what limits? Yes Yes  
 Policy Limit 750,000 750,000

Does the policy provide Ordinance or Law coverage? Yes Yes  
 Limit Per Coverage A 110% of Building Value 110% of Building Value  
 Limit Per Coverage B 500,000 500,000  
 Limit Per Coverage C 500,000 500,000  
 Limit Per Building, If Applicable - -

Does the policy have Time Element Coverage, if so please state the limits? Yes Yes  
 Policy Limit 500,000 500,000

Does the policy have Business Income Coverage, if so please state the limits? Yes Yes  
 Policy Limit Included Included

Insurance Carrier Name	Wright Specialty Insurance	
	Current	Renewal
<b>Limit of Liability - General Liability</b>		
General Aggregate	2,000,000	2,000,000
Products Completed Ops.	2,000,000	2,000,000
Personal & Advertising Injury	1,000,000	1,000,000
Each Occurrence Limit	1,000,000	1,000,000
Fire Damage Limit	100,000	100,000
Medical Expense Limit	5,000	5,000
Deductible Per Occurrence	0	0
Employee Benefits Liability - Aggregate Limit	2,000,000	2,000,000
Employee Benefits - Each Employee	1,000,000	1,000,000
Employee Benefits Deductible Per Occurrence	1,000	1,000
Retroactive Date	2/16/1995	2/16/1995
Sexual Abuse and Molestation - Aggregate Limit	2,000,000	2,000,000
Each Loss Limit	1,000,000	1,000,000
Innocent Party Defense Coverage Limit	300,000	300,000
Policy Form: Claims Made or Occurrence	Occurrence	Occurrence
Adverse Event Response Coverage	-	-
Aggregate Limit - Adverse Event Response Expenses and Loss	300,000	300,000
Each Adverse Event Limit - Response Expenses and Loss	300,000	300,000
Each Person Limit - Loss	50,000	50,000
<b>Total Liability Premium</b>	\$13,154.00	\$14,632.00

**Pana CUSD #8 - Renewal Date: 02/16/2018**  
**Property & General Liability Renewal Form**

Insurance Carrier Name	Wright Specialty Insurance	
	Current	Renewal
<b>Limit of Liability - Crime</b>		
Employee Theft - Blanket Limit	100,000	100,000
Deductible Per Occurrence	500	500
Computer Fraud Coverage	100,000	100,000
Deductible Per Occurrence	500	500
Theft, Disappearance, and Destruction	-	-
Inside	25,000	25,000
Outside	25,000	25,000
Deductible Per Occurrence	500	500
<b>Total Crime Premium</b>	<b>\$744.00</b>	<b>\$662.00</b>

Insurance Carrier Name	Wright Specialty Insurance	
	Current	Renewal
<b>Limit of Liability - Boiler &amp; Machinery</b>		
Per Accident	61,438,473	63,281,624
Deductible Per Occurrence	2,500	2,500
Extra Expense	500,000	500,000
<b>Total Boiler &amp; Machinery Premium</b>	<b>\$3,444.00</b>	<b>\$3,445.00</b>

Insurance Carrier Name	Wright Specialty Insurance	
	Current	Renewal
<b>Limit of Liability - Inland Marine</b>		
Athletic Equipment	580,000	580,000
Electronic Data Processing (EDP) Equipment (Including Software)	330,161	350,000
Musical Instruments and Related Equipment	600,000	600,000
Miscellaneous Property Coverage	51,000	51,000
Outdoor Signs	100,000	100,000
Outdoor Fences	100,000	100,000
Deductible Per Occurrence	500	500
Radios / Cameras	200,000	200,000
Deductible Per Occurrence	250	500 *
<b>Total Inland Marine Premium</b>	<b>\$5,926.00</b>	<b>\$7,166.00</b>

Premium	Wright Specialty Insurance	
	Current	Renewal
Total Property Premium	44,945.00	47,323.00
Total Liability Premium	13,154.00	14,632.00
Total Crime Premium	744.00	662.00
Total Boiler & Machinery Premium	3,444.00	3,445.00
Total Inland Marine Premium	5,926.00	7,166.00
<b>Total Premium</b>	<b>\$68,213.00</b>	<b>\$73,228.00</b>

Does the coverage & premiums include TRIA (Terrorism Risk Insurance Act) coverage?	Yes	Yes
<i>If yes, please advise the total dollar amount.</i>	Included	Included

**Note:**  
Wright Specialty Insurance (WSI)  
 \* WSI is unable to offer the current Radios / Cameras Deductible Per Occurrence. The proposal reflects their minimum Deductible Per Occurrence of \$500.

These Proposal worksheets were provided and prepared as a service to Pana CUSD #8. These worksheets or excerpts thereof contain information that (a) is or may be LEGALLY PRIVILEGED, CONFIDENTIAL, PROPRIETARY IN NATURE, OR OTHERWISE PROTECTED BY LAW FROM DISCLOSURE, and (b) is intended only for the use of Pana CUSD #8. You are hereby notified that using, copying, or distributing any part of these proposal worksheets is strictly prohibited. Copyright 2018 Bushue HR, Inc.

**Pana CUSD #8 - Renewal Date: 02/16/2018**  
**Automobile Renewal Form**

<b>Insurance Agency Name</b>	<b>Ramza Insurance Group</b>	
<b>Insurance Carrier Name</b>	<b>Wright Specialty Insurance</b>	<b>Wright Specialty Insurance</b>
<b>Limits of Liability - Auto</b>	<b>Current</b>	<b>Renewal</b>
Number of Vehicles	28	28
Bodily Injury and Property Damage Liability	2,000,000	2,000,000
Medical Payments	5,000	5,000
Uninsured Motorist	1,000,000	1,000,000
Underinsured Motorists	1,000,000	1,000,000
Hired Auto	2,000,000	2,000,000
Non-Owned Auto	2,000,000	2,000,000
Garage Liability	1,000,000	1,000,000
Garage Keepers Legal Liability	60,000	60,000
Deductible Per Occurrence	-	-
Comprehensive	500	500
Collision	500	500
<b>Total Automobile Premium</b>	<b>\$16,889.00</b>	<b>\$20,514.00</b>

Does the coverage & premiums include TRIA (Terrorism Risk Insurance Act) coverage?	No	No
Will the insurance carrier grant permission to operate the buses under conditions where a charge would be made to the students?	Yes	Yes
Will the insurer provide coverage for all additional insured's, including coverage for Board of Education Members, Employees, and Volunteers while using their own vehicles on behalf of the School District?	Yes - Excess Basis	Yes - Excess Basis
Does the medical payments coverage include students as passengers in vehicles?	Yes	Yes
Will the company accept this coverage without other lines?	No	No
Will the insurer furnish "special trips" coverage for tours, outings, picnics, games, and similar activities. Also, the use of the buses by the elderly as permitted by law shall be included. The carrier will confirm that coverage shall be available for these activities and indicate the audit charge per trip in the proposal.	Yes	Yes
Will the insurance carrier provide coverage for rental vehicles?	Yes	Yes
Does the policy include Replacement Cost on Buses? <i>If yes, please provide details.</i>	Yes Buses that are Five (5) Years Old or Newer	Yes Buses that are Five (5) Years Old or Newer

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**Pana CUSD #8 - Renewal Date: 02/16/2018  
Umbrella Renewal Form**

<b>Insurance Agency Name</b>	<b>Ramza Insurance Group</b>	<b>Ramza Insurance Group</b>
<b>Insurance Carrier Name</b>	<b>Wright Specialty Insurance</b>	<b>Wright Specialty Insurance</b>
<b>Limits of Liability - Umbrella</b>	<b>Current</b>	<b>Renewal</b>
General Aggregate Limit	10,000,000	10,000,000
Self-Insured Retention (SIR)	0	0
General Liability	1,000,000	1,000,000
Automotive Liability	2,000,000	2,000,000
Employers Liability - Worker's Compensation	500,000	500,000
School Board Legal Liability	1,000,000	1,000,000
Employee Benefits Liability	1,000,000	1,000,000
Sexual Misconduct & Molestation	1,000,000	1,000,000
<b>Total Annual Premium</b>	<b>\$11,532.00</b>	<b>\$10,969.00</b>

<b>Does the coverage &amp; premiums include TRIA (Terrorism Risk Insurance Act) coverage?</b>	Yes	Yes
<i>If yes, please advise the total dollar amount.</i>	Included	Included

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**Pana CUSD #8 - Renewal Date: 02/16/2018**  
**Worker's Compensation Renewal Form**

Insurance Agency Name	USI Insurance		USI Insurance	
Insurance Carrier Name	BrickStreet Insurance		Berkshire Hathaway *	
Employers Liability Limits	Current		Alternate Proposal	
Bodily Injury Accident	500,000		500,000	
Bodily Injury Disease	500,000		500,000	
Bodily Injury Disease - Employee	500,000		500,000	
Codes	Estimated Payroll	Rate Per \$100	Estimated Payroll	Rate Per \$100
8868 Colleges or Schools, Teachers	\$5,829,235	0.45	\$5,771,038	0.37
7380 Drivers, Chauffeurs, and Their Helpers	\$379,325	10.98	\$404,555	9.95
9101 All Other Employees	\$872,741	5.14	\$872,741	4.14
<b>Total Estimated Premium</b>	\$91,307.00		\$93,095.00	
Experience Modification	0.75		Experience Modification	0.88

**Note:**

\* USI Insurance advised that they no longer have a contract with BrickStreet Insurance. Therefore, the renewal quote is through Berkshire Hathaway.

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**Pana CUSD #8 - Renewal Date: 02/16/2018  
School Board Legal Liability Renewal Form**

Insurance Agency Name Insurance Carrier Name	Ramza Insurance Group	Ramza Insurance Group
	Wright Specialty Insurance	Wright Specialty Insurance
Limits of Liability - School Board Legal Liability (SBLI)	Current	Renewal
Aggregate Limit	2,000,000	2,000,000
Each Claim Limit	1,000,000	1,000,000
Deductible Per Occurrence	2,500	2,500
Employment Practices Liability Insurance (EPLI) Deductible Per Occurrence	2,500	2,500
Non-Monetary Defense Claim Expense	-	-
Aggregate Limit	100,000	100,000
Each Claim	100,000	100,000
Deductible Per Occurrence	2,500	2,500
Crisis Management Fund	25,000	25,000
FLSA Defense Sub-Limit of Liability	100,000	100,000
Employment Practices Liability Insurance (EPLI) Deductible Per Occurrence	2,500	2,500
<b>Total Annual Premium</b>	<b>\$7,219.00</b>	<b>\$7,101.00</b>

\* All taxes, surplus line charges, fees, etc. must be included in the Annual Premium

Does the coverage & premiums include TRIA (Terrorism Risk Insurance Act) coverage?	No	No
Does a Retroactive Date apply? <i>If Yes, please specify the date:</i>	No -	No -
Please indicate whether coverage is on Claims Made or Occurrence basis:	Claims Made	Claims Made
For Claims Made policies, is Prior Acts coverage available? <i>Please indicate additional cost:</i>	Full Prior Acts Included	Full Prior Acts Included
If additional requirements must be met prior to binding please indicate:	N/A	Signed Application
Does the above proposal provide full coverage for Sexual Misconduct/Abuse/Molestation/Harassment?	Covered Under General Liability	Covered Under General Liability
Does the policy provide coverage for Defense Costs, even if not successful?	Yes	Yes
Does the policy provide coverage for IEP Hearings (Due Process, etc.)? <i>State Sub-Limit for this, if any:</i>	Yes 100,000	Yes 100,000
Does the policy provide a Consent to Settle Provision?	Yes	Yes
Are Defense Expenses within the Limit of Liability? <i>State Sub-Limit for Defense Expense, if any:</i>	No - Outside -	No - Outside -
<b>Please Describe any policy Sub-Limits: (Please list other Sub-Limits not included in this list below)</b>		
Limit/Sub-Limit for Special Education	100,000	100,000
Limit/Sub-Limit Breach of Contract	No Sub-Limit	No Sub-Limit
Limit/Sub-Limit Sexual Abuse/Molestation	Covered Under General Liability	Covered Under General Liability

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**Pana CUSD #8 - Renewal Date: 02/16/2018**

**Totals**

<b>Insurance Agency Name</b>	<b>Ramza Insurance Group / USI Insurance</b>	<b>Ramza Insurance Group / USI Insurance</b>
<b>Insurance Carrier Name</b>	<b>Wright Specialty Insurance / BrickStreet Insurance</b>	<b>Wright Specialty Insurance / Berkshire Hathaway</b>
<b>Coverage</b>	<b>Current</b>	<b>Alternate Proposal</b>
Total Property Premium	44,945.00	47,323.00
Total Liability Premium	13,154.00	14,632.00
Total Crime Premium	744.00	662.00
Total Boiler & Machinery Premium	3,444.00	3,445.00
Total Inland Marine Premium	5,926.00	7,166.00
<b>Commercial Auto</b>	16,889.00	20,514.00
<b>Umbrella</b>	11,532.00	10,969.00
<b>Worker's Compensation</b>	91,307.00	93,095.00
<b>School Board Legal Liability</b>	7,219.00	7,101.00
<b>Total Premium</b>	<b>\$195,160.00</b>	<b>\$204,907.00</b>
<b>Savings</b>		<b>(\$9,747.00)</b>
<b>Percentage of Increase</b>		<b>4.99%</b>

**Note:**

\* USI Insurance advised that they no longer have a contract with BrickStreet Insurance. Therefore, the renewal quote is through Berkshire Hathaway.

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For your review, we have prepared an illustrative summary which provides a brief outline of coverages provided.

This summary is for illustrative purposes only, and does not provide a comprehensive overview of your complete policies, please refer to your complete policy for review of all endorsements, limitations, and exclusions. If you feel that any of these coverages or limits are not correct, inadequate, please let us know.