

# Risk Management Program

Presented to:

*Tupelo Public Schools*

Effective October 1, 2007

Presented By:

**Ross & Yerger**  

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KNOW THE POSSIBILITIES<sup>SM</sup>

## Your Account Team

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**Paul Mize, Jr. CLU, CIC**

Direct Line: 662-840-5423, 800-295-2756  
Direct Fax Number: 601-914-9346  
EMAIL Address: pmize@rossandyerger.com  
Vice President  
Responsible for the overall stewardship of your company.



**Holley Weeks, CISR**

Direct Line: 601-944-0962, 866-894-6053  
Direct Fax Number: 601-914-9365  
EMAIL Address: hweeks@rossandyerger.com  
Commercial Lines Account Manager  
Responsible for the day-to-day service of your company.



**David Nicholson**

Direct Line: 601-968-0241  
Direct Fax Number: 601-914-9351  
EMAIL Address: dnicholson@rossandyerger.com  
Commercial Lines Account Representative  
Assists in the day-to-day service of your company.



**Amy W. Smith, CIC, AU**

Direct Line: 601-944-0972, 800-307-7083  
Direct Fax Number: 601-914-9310  
EMAIL Address: asmith@rossandyerger.com  
Vice President/Underwriting Manager  
Responsible for the management and service standards of the Commercial Lines, Personal Lines Departments and Surety Departments



**Jason Derrick**

Direct Line: 601-944-0959  
Direct Fax Number: 601-914-9304  
EMAIL Address: jderrick@rossandyerger.com  
Claims Account Manager  
Responsible for claim reporting and resolution



**Marilyn Jones, API, ACSR, CISR, CPIW**

Direct Line: 662-840-5433, 800-813-5388  
Direct Fax Number: 601-914-9342  
EMAIL Address: mjones@rossandyerger.com  
Personal Lines Account Manager  
Responsible for service and placement of Personal, Automobile, Homeowners, Umbrella and related coverages



**Scott Bingham, RHU**

Direct Line: 601-944-0834, 800-844-5500  
Direct Fax Number: 601-914-9349  
EMAIL Address: sbingham@rossandyerger.com  
Vice President/Division Manager  
Responsible for the management and service standards for the Employee Benefits, Life Insurance, and Financial Institutions Divisions.



**R. Eason Leake, CPCU**

Direct Line: 601-944-0979, 800-295-2731  
Direct Fax Number: 601-914-9327  
EMAIL Address: eleake@rossandyerger.com  
Chairman of the Board/CEO

*We are available 24 hours, 7 days a week via pager (877) 401-0135.*

*Ross & Yerger is not content to "sell insurance." We are not even content to be called "professional." We have done our jobs only when we have provided the ultimate in service for our clients.*

# Coverage Summary – Revised Payrolls

## Worker's Compensation

<u>Code</u>	<u>Classification</u>	<u>Rate</u>	<u>Payroll</u>
8868	School: Professional Employees & Clerical	0.71	\$35,804,602
9101	School: All Other Employees	5.45	\$ 2,417,504
7380	Drivers, Chauffeurs & Their Helpers NOC	7.86	\$ 455,936
Experience Modification (1.17)			\$71,707
Volume Discount			(\$71,066)
Self-Insured Discount			(\$61,156)

### Assessments:

- \$51,584.61 If Coverage Non-renewed with the MSBA (½ Due in 2007 and ½ in 2008)  
\$25,792.31 due on 10/1/07

### Consulting Fee:

- Premium includes consulting fee of \$25,080 (7%).

Ross & Yerger Insurance, Inc. may receive commission and/or profit sharing on policies placed with insurance companies.

This Proposal Is Provided For Your Review And Is Based On Information Available To Ross & Yerger At This Time. Descriptions Of The Policies Are General Outlines, And The Terms, Conditions And Exclusions Of The Specific Contract Will Apply.

## Highlights

- ✓ Carrier: Mississippi Municipal Service Company
- ✓ Best Guide Rating: Not rated
- ✓ Policy Term: 10/1/07 – 9/30/08
- ✓ Employer's Liability Limits:
  - \$1,000,000 Each Accident-Bodily Injury
  - \$1,000,000 Policy Limit-Disease
  - \$1,000,000 Each Accident-Disease
- ✓ Premium: \$383,369

### Payment Terms:

- Three (3) Installments

Reinsurance: Provided by Safety National Casualty Corporation (Rated A IX)

*This company is not rated by A.M. Best. Best ratings determine the financial strength and operation of specific insurers, evaluates reinsurance agreements, compares company performance and financial conditions.*

Insured's Acceptance:

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date