

MIDWEST CENTRAL CUSD #191

RENEWAL COMPARISON SUMMARY

EFFECTIVE DATE: 7/1/2026 UNLAND INSURANCE & BENEFITS	<u>EXPIRING</u> SELECTIVE ACCIDENT FUND	<u>RENEWAL</u> SELECTIVE ACCIDENT FUND
PACKAGE	\$39,477	\$40,656
Selective		
AUTO	\$9,849	\$11,905
Selective		
SCHOOL BOARD LEGAL	\$3,226	\$3,198
Selective		
WORKERS COMPENSATION	\$65,058	\$72,997
Accident Fund		
UMBRELLA	\$20,248	\$21,842
Selective		
TREASURER'S BOND	\$3,954	\$3,000
Liberty Surety		
CYBER	\$8,595	\$9,540
CFC		
TOTAL	\$150,407	\$163,138
NOTES	<u>PROPERTY</u>	<u>PROPERTY</u>
TERRORISM PREMIUM INCLUDED	Blanket Bldgs - 41,349,613	Blanket Bldgs - 43,949,303 (+6%)
	Blanket PP - 5,416,810	Blanket PP - 5,687,649 (+5%)
	Blanket Prop in Open - 1,118,546	Blanket Prop in Open - 1,174,474 (+5%)
<u>5 YEAR LOSS RATIO SUMMARY BY LINE:</u>	Total = 47,884,969	Total = 50,811,426
PACKAGE - 0%	Deductible - \$2,500	Deductible - \$2,500
AUTO - 124%	EMPLOYEE DISHONESTY - \$25,000	EMPLOYEE DISHONESTY - \$25,000
WORKERS COMP - 187%	COMPUTER EDP - 538,693	COMPUTER EDP - 538,693
	Computer & Funds Transfer Fraud - \$25,000	Computer & Funds Transfer Fraud - \$25,000
<u>CYBER OPTION:</u>	<u>GENERAL LIABILITY</u>	<u>GENERAL LIABILITY</u>
Beazley - \$4,769	Limit - \$1,000,000 \$2,000,000	Limit - \$1,000,000 \$2,000,000
<u>**Still Waiting on Confirmation of Offer**</u>	ABUSE & MOLESATION - \$1,000,000	ABUSE & MOLESATION - \$1,000,000
	SCHOOL BOARD LEGAL - \$1,000,000	SCHOOL BOARD LEGAL - \$1,000,000
	EMPLOYEE BENEFITS - \$1,000,000	EMPLOYEE BENEFITS - \$1,000,000
	PreK-8 Students - 615	PreK-8 Students - 632
	High School Students - 242	High School Students - 238
	Teachers - 80	Teachers - 79
	<u>AUTO</u>	<u>AUTO</u>
	Limit - \$1,000,000	Limit - \$1,000,000
	Deductibles: Comp - \$250 Coll - \$500	Deductibles: Comp - \$250 Coll - \$500
	23 Units	23 Units
<u>ACCIDENT FUND DIVIDEND PROGRAM</u>	<u>WORKERS COMPENSATION</u>	<u>WORKERS COMPENSATION</u>
<i>With 5% up-front savings</i>	WC Payrolls:	WC Payrolls:
2021 - \$1,883.22 (6%)	PROFESSIONAL - 6,600,000	PROFESSIONAL - 6,653,000
2023 - \$804.86 (2%)	ALL OTHERS - 450,000	ALL OTHERS - 560,000 (+24%)
2024 - \$332.89 (1%)	DRIVERS - 400,000	DRIVERS - 400,000
2025 - \$2,923.52 (8%)	Experience Modification - 1.32	Experience Modification - 1.43 (+8%)
2027 "Estimated" Experience Mod Factor:	<u>UMBRELLA:</u>	<u>UMBRELLA:</u>
1.2	Limit - \$9,000,000	Limit - \$9,000,000
	<u>CYBER LIABILITY</u>	<u>CYBER LIABILITY</u>
	Limit - \$1,000,000	Limit - \$1,000,000
	Deductible - \$5,000	Deductible - \$5,000
<u>Mandatory/Catastrophic Student Accident</u>	<u>TREASURER'S BOND:</u>	<u>TREASURER'S BOND:</u>
Gerber Life	Limit - \$3,954,250	Limit - \$3,000,000
Catastrophic Limit - \$5,000,000		
5 Year Benefit		

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ACCOUNT ANALYSIS SUMMARY - 5 YEAR VIEW

Calculated as of: 3/4/2026	7/1/2021 7/1/2022	7/1/2022 7/1/2023	7/1/2023 7/1/2024	7/1/2024 7/1/2025	7/1/2025 7/1/2026	5-Year Totals
PACKAGE	Selective	Selective	Selective	Selective	Selective	
Premium	\$36,597	\$35,303	\$36,503	\$38,721	\$42,703	\$189,827
Losses	\$0	\$0	\$0	\$0	\$0	\$0
Loss Ratio	0%	0%	0%	0%	0%	0%
AUTO	Selective	Selective	Selective	Selective	Selective	
Premium	\$13,631	\$8,779	\$8,274	\$8,645	\$9,869	\$49,198
Losses	\$4,212	\$0	\$4,595	\$33,821	\$18,645	\$61,273
Loss Ratio	31%	0%	56%	391%	189%	125%
WORK COMP	Accident Fund	Accident Fund	Accident Fund	Accident Fund	Accident Fund	
Premium	\$40,243	\$33,289	\$36,544	\$49,852	\$64,357	\$224,285
Losses	\$0	\$188,905	\$182,433	\$47,650	\$0	\$418,988
Loss Ratio	0%	567%	499%	96%	0%	187%
UMBRELLA	Selective	Selective	Selective	Selective	Selective	
Premium	\$12,946	\$12,157	\$15,896	\$18,893	\$20,248	\$80,140
Losses	\$0	\$0	\$0	\$0	\$0	\$0
Loss Ratio	0%	0%	0%	0%	0%	0%
CYBER	Beazley	CFC	CFC	CFC	CFC	
Premium	\$3,820	\$7,398	\$8,545	\$8,570	\$8,595	\$36,928
Losses	\$0	\$0	\$0	\$0	\$0	\$0
Loss Ratio	0%	0%	0%	0%	0%	0%
TOTALS						
Premium	\$107,237	\$96,926	\$105,762	\$124,681	\$145,772	\$580,378
Losses	\$4,212	\$188,905	\$187,029	\$81,471	\$18,645	\$480,261
Loss Ratio	4%	195%	177%	65%	13%	83%
CLAIMS SUMMARY	AUTO CLAIM DOL - 3/21/22 Catalytic Converter Theft Paid - \$4,212	WC CLAIM OPEN DOL - 4/20/23 Student jumped on Teacher's Back - Knee & Leg Fracture Paid - \$73,543 Reserve - \$115,362 Total - \$188,905	WC CLAIM DOL - 11/8/23 EE hit in parking lot Paid - \$81,296 Reserve - \$101,138 Total - \$182,433 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 AUTO CLAIM DOL - 6/16/25 Sideswipe Paid - \$5,566 WC CLAIM OPEN DOL - 1/14/25 Tripped on Grate } Sprain Paid - \$1,474 Reserve - \$46,176 Total - \$47,650	AUTO CLAIM DOL - 8/15/25 Back into Object Paid - \$18,645	Selective 5 Year Loss Ratio: 19.20%
	Experience Mod Factor	0.96	0.98	0.77	1.02	1.32
Payroll History						
Profes. / Clerical - 8868	5,607,822	5,961,586	6,391,861	6,458,634	6,600,000	
All Other - 9101	320,346	419,344	405,712	543,121	450,000	
Drivers - 7380	318,244	225,545	364,899	370,714	400,000	