

2024-2025 VACANT BUILDING PROPOSAL

ISD #363 SOUTH KOOCHICHING PUBLIC SCHOOLS

Presented by: Scott Wojtysiak



Reliable
INSURANCE AGENCY



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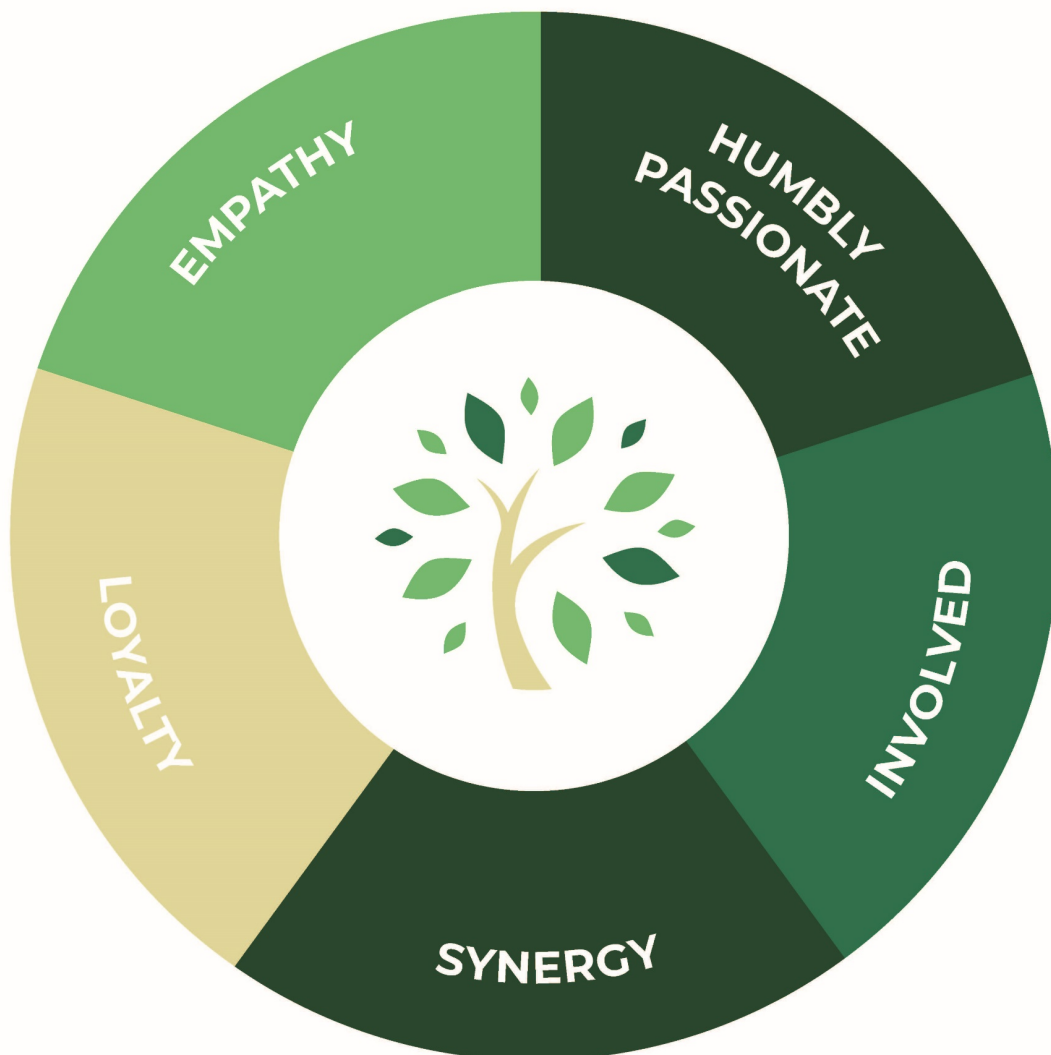
Setting Ourselves Above

Our Core Focus

We seek to enrich the communities in which we serve through rooted relationships that result in trusting, honest, long-lasting partnerships.

We are

- Resourceful
- Honest & Fair
- Our Responsiveness is Unmatched



Our Client Process

1. Discovery Period

- Learn more about each other's values and expectations
- Explain the RIA process
- Identify needs and priorities
- Gather all information to complete presentation of solutions

2. Solution Comparison

- Conduct Market Analysis
- Present needs to underwriters
- Review prior claims and violations
- Confirm all needs are met

3. Presentation of Solutions

- Share solutions with the client
- Educate & advise the client to create a well-informed consumer
- Determine if solutions fit the needs
- Put applicable policies in force
- Introduce all resources to the client
- Grant access to Reliable 24/7

4. Open Lines of Communication

- Meet your Reliable team of agents
- We maintain integrity by only sending clients pertinent information
- Your agents can be reached via phone, email, fax, or text
- Share information about changes to remain properly insured

5. Renewal Period

- Review renewal offers with claims activity
- Review changes in exposures
- Identify if current solutions still meet client's needs
- Cycle back through the process to find a better solution



Reliable
INSURANCE AGENCY



Reliable

INSURANCE AGENCY

We're true to our name

**Your Reliable Agency
team is here to help with
all your insurance needs!**



Producer

Scott Wojtysiak

scott@reliablemn.com

P: (218) 655-3357

- Business Planning
- Coverage Discussions
- Claims Analysis



Account Manager

Becky Haley

bhaley@reliablemn.com

P: (218) 655-3358

- Policy Renewals
- Change Requests
- Certificate Requests
- General Inquiries



Client Service Specialist

Amanda Bauer

amanda@reliablemn.com

P: (218) 655-1190

- Claims Administration
- Premium Audits
- Bonding



Agency Resource Specialist

Jon Reimer

jon@reliablemn.com

P: (218) 655-1196

- Client Portal Access
- Safety Training
- Workplace Training
- HR Resources

PROPERTY

COMPANY
USG Insurance Services Inc

POLICY TERM
7/1/2024 to 7/1/2025

VALUES

LOCATION #1: 8560 HWY 11, BIRCHDALE, MN 56629		
BLD G	SUBJECT	23-24 LIMIT
1	Building - Vacant	\$15,362,462
2	Building - Vacant	\$474,024
3	Building - Vacant	\$1,809,463
4	Building - Vacant	\$75,680
5	Building - Vacant	\$137,735
6	Building - Vacant	\$18,466
	Total Insurable Value	\$17,877,830

LOCATION #1: 8560 HWY 11, BIRCHDALE, MN 56629			
INSURABLE LIMIT	DEDUCTIBLE PER OCCURRENCE	WIND & HAIL DEDUCTBLE	
1 st - \$5,000,000	\$25,000	3% Per Location/Per Occurrence Subject to \$75,000 Minimum	
2 nd - \$5,000,000	\$25,000	3% Per Location/Per Occurrence Subject to \$75,000 Minimum	

Max Limit Available \$10,000,000 Split between 2 layers of \$5,000,000 Each / Self Insure will apply of \$7,877,830

VALUATION DEFINITIONS		
(A) Actual Cash Value	(G) Guaranteed Replacement Cost	(R) Replacement Cost
(B) Business Income Changes	(I) Invoice Cost	(S) Stated Amount
(C) Agreed Amount (Waived Coinsurance) and Replacement Cost	(L) Actual Loss Sustained	(T) Total Insured Value
(D) Reproduction	(M) Market Value	(U) Full Value Replacement Cost
(E) Agreed Amount (Waived Coinsurance)	(O) Other	(V) Agreed Value
(F) Functional Replacement Cost	(P) Selling Price	(X) Extended Value Replacement Cost

GENERAL LIABILITY

COMPANY USG Insurance Services Inc	POLICY TERM 7/1/2024 to 7/1/2025
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COVERAGES

DESCRIPTION	LIMITS
General Aggregate	\$2,000,000
Products & Completed Operations Aggregate	EXCLUDED
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Rented Premises	\$100,000
Medical Expense (Any One Person)	\$5,000

LOCATIONS & EXPOSURES

BLDG	CLASS CODE	CLASSIFICATION	PREMIUM BASIS	24-25 EXPOSURE
1	68607	Vacant Building-not factories (Not For Profit)	Per 1,000 Square feet of Area	73,000
2	68607	Vacant Building-not factories (Not For Profit)	Per 1,000 Square feet of Area	7,300
3	68607	Vacant Building-not factories (Not For Profit)	Per 1,000 Square feet of Area	300
4	68607	Vacant Building-not factories (Not For Profit)	Per 1,000 Square feet of Area	5,000
5	68607	Vacant Building-not factories (Not For Profit)	Per 1,000 Square feet of Area	500
6	68607	Vacant Building-not factories (Not For Profit)	Per 1,000 Square feet of Area	750

MARKETING SUMMARY

LINE OF BUSINESS	COMPANY	RESULTS
Property & General Liability	BHHC	Declined – Protection Class of 9 and Values
Property & General Liability	Clear Blue Insurance	Declined – Protection Class of 9 and Values
Property & General Liability	Northfield Insurance	Declined – Protection Class of 9 and Values
Property & General Liability	Senica Insurance	Declined – Protection Class of 9 and Values
Property & General Liability	Starr Insurance	Declined – Protection Class of 9 and Values
Property & General Liability	Berkley Insurance	Declined – Protection Class of 9 and Values
Property & General Liability	Arch Insurance	Declined – Protection Class of 9 and Values
Property & General Liability	Dual Insurance	Declined – Protection Class of 9 and Values
Property & General Liability	Chestnut Insurance	Quote \$500,000
Property & General Liability	RSUI	Minimum Premium \$100,000
Property & General Liability	Kinsdale	Offering \$5,000,000 First Layer/\$5,000,000 Second Layer – Premium Pending
Property & General Liability	AIG	Offering \$1,000,000 with \$6M Excess Minimum Premium \$50,000 per \$1,000,000 limit

DISCUSSION POINTS

LINES OF BUSINESS	EXPIRING
Property – 1 st \$5,000,000	\$110,000.00
Property – Company Tax & Fees	\$6,538.24
Property – 2 nd \$5,000,000	\$110,000.00
Property – Company Tax & Fees	\$6,538.24
General Liability	\$1,667.00
General Liability – Company Tax & Fees	\$359.80
Total Premium	*\$235,103.28

***25% Earned Premium Applies to each policy if cancelled within the first 3 Months after issuance**

Optional Terrorism Coverage:

Property Additional Premium \$5,500.00

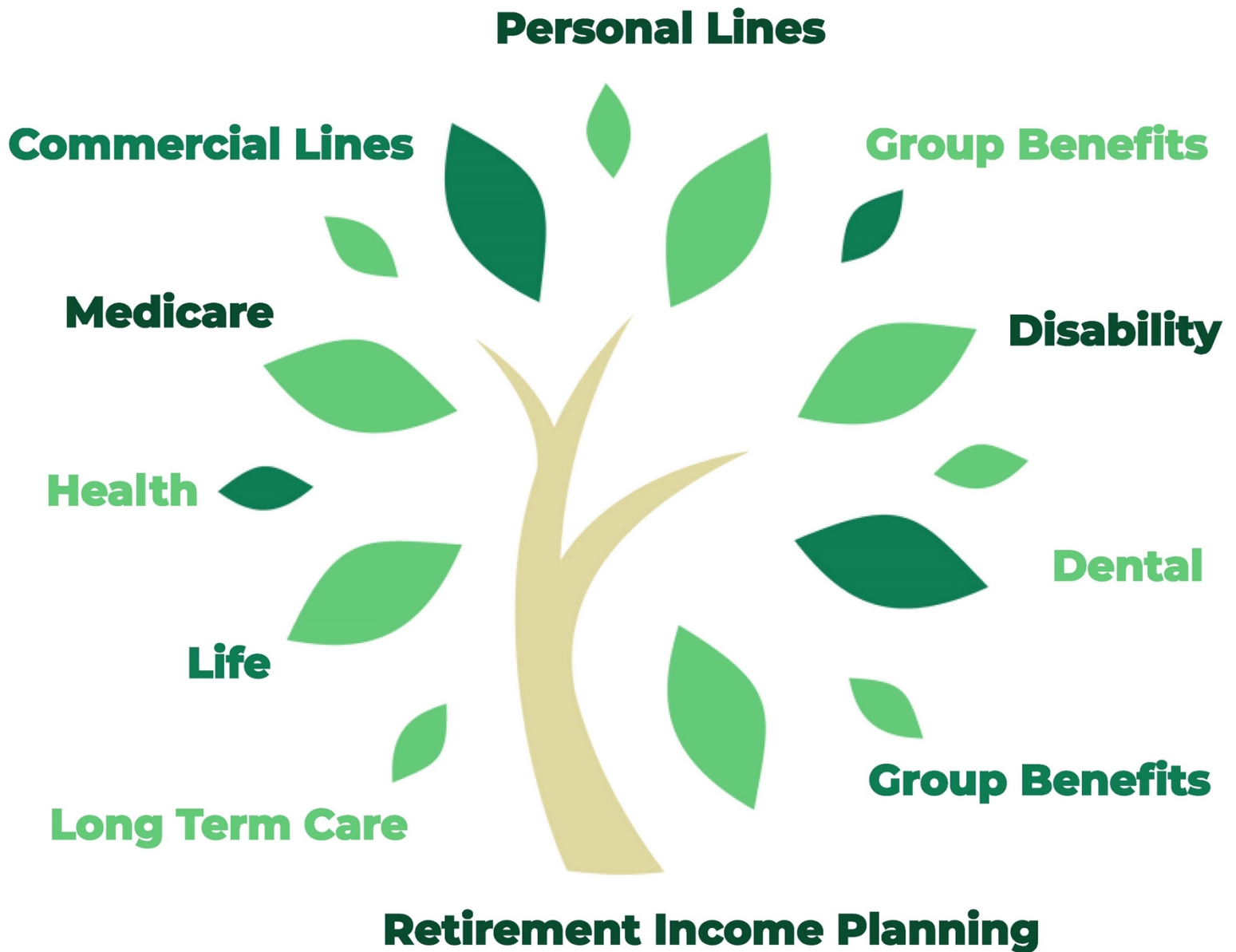
General Liability Additional Premium \$150.00

BINDING REQUIREMENTS

- Signature and down payment
- Premium finance agreement, if necessary

Reliable Branches of Service

We provide solutions for every line of coverage. Don't be caught on a limb without the proper coverage!



CLOQUET
803 Carlton Ave
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HERMANTOWN
5115 Miller Trunk Hwy
Hermantown, MN 55811
218-729-6791

SUPERIOR
610 Ogden Ave
Superior, WI 54880
218-718-5900



Reliable

INSURANCE AGENCY

Client Portal & Mobile App

Your online and mobile self-service solution!

With the Reliable 24/7 app you can:



Easily Access Your Account :

With your Client Portal and Reliable 24/7 app, you have instant access to your account whenever you need it.

Auto ID cards and proof of insurance are just a click away!



Manage Claims Virtually:

Submit claim details with simple, step-by-step directions. Once submitted, notification is sent directly to your Reliable agent.



Share Documents Securely:

Securely send and receive documents with your agent. This is a far more secure option than sending via email.



Policy Management:

Request policy changes using the Reliable 24/7 app. Your agent will receive notification that the request has been made.



Certificate Processing:

Requesting certificates is as fast as logging into your Portal or opening the app and sending the request to your account manager.



Pay Premiums Online:

Once login credentials are established with your insurance carrier, you can pay your bill right from your CSR24 account. No longer will you need to login to multiple carrier websites!

Scan this QR code to begin using your Client Portal today!



ReliableMN.com

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Hermantown

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