

**Pana CUSD #8 - Renewal Date: 02/16/2016
Property & General Liability Renewal Form**

Insurance Carrier Name	Wright Specialty Ins. (WSI)	
	Current	Renewal
Limit of Liability - Boiler & Machinery		
Per Accident	57,888,084	59,624,730
Deductible Per Occurrence	2,500	2,500
Extra Expense	Included	Included
Total Boiler & Machinery Premium	\$3,647.00	\$3,247.00

Insurance Carrier Name	Wright Specialty Ins. (WSI)	
	Current	Renewal
Limit of Liability - Inland Marine		
Athletic Equipment	581,000	580,000
Electronic Data Processing (EDP) Equipment (Including Software)	120,000	300,000
Musical Instruments and Related Equipment	600,000	600,000
Miscellaneous Property Coverage	51,000	51,000
Outdoor Fences	100,000	100,000
Outdoor Signs	100,000	100,000
Deductible Per Occurrence	500	500
Radios / Cameras	100,000	200,000
Deductible Per Occurrence	250	250
Total Inland Marine Premium	\$3,469.00	\$4,417.00

Premium	Wright Specialty Ins. (WSI)	
	Current	Renewal
Total Property Premium	28,734.00	29,317.00
Total Liability Premium	9,941.00	12,198.00
Total Crime Premium	929.00	755.00
Total Boiler & Machinery Premium	3,647.00	3,247.00
Total Inland Marine Premium	3,469.00	4,417.00
Total Premium	\$46,720.00	\$49,934.00

Does the coverage & premiums include TRIA (Terrorism Risk Insurance Act) coverage?

Yes

Yes

If yes, please advise the total dollar amount.

Included

Included

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**Pana CUSD #8 - Renewal Date: 02/16/2016
Automobile Renewal Form**

Insurance Agency Name Insurance Carrier Name Limits of Liability - Auto Number of Vehicles	Ramza Insurance Group Wright Specialty Ins. (WSI)		Ramza Insurance Group Wright Specialty Ins. (WSI)	
	Current		Renewal	
Number of Vehicles	29		29	
bodily Injury and Property Damage Liability	2,000,000		2,000,000	
Medical Payments	5,000		5,000	
Insured Motorist	1,000,000		1,000,000	
Underinsured Motorists	1,000,000		1,000,000	
Uninsured Auto	2,000,000		2,000,000	
Non-Owned Auto	2,000,000		2,000,000	
Trailer Liability	1,000,000		1,000,000	
Trailer Keepers Legal Liability	60,000		60,000	
Deductible Per Occurrence	-		-	
	Comprehensive	\$100	Comprehensive	\$100
	Collision	\$250	Collision	\$250
Total Automobile Premium	\$16,343.00		\$16,508.00	

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 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?	No	No - Additional Cost to Add the Coverage
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: 02/16/2016
Umbrella Renewal Form

Insurance Agency Name	Ramza Insurance Group	Ramza Insurance Group
Insurance Carrier Name	Wright Specialty Ins. (WSI)	Wright Specialty Ins. (WSI)
Limits of Liability	Current	Renewal
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
Total Annual Premium	\$12,150.00	\$11,489.00

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

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**Pana CUSD #8 - Renewal Date: 02/16/2016
Worker's Compensation Renewal Form**

Insurance Agency Name	Wells Fargo		Wells Fargo	
Insurance Carrier Name	BrickStreet Insurance		BrickStreet Insurance	
Employers Liability Limit:	Current		Renewal	
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	\$5,916,283	0.45	\$5,808,472	0.45
7380 Drivers, Chauffeurs, and Their Helpers	\$413,207	10.36	\$358,491	10.36
9101 All Other Employees	\$857,521	5.51	\$895,796	5.51
Total Estimated Premium	\$87,552.00		\$79,703.00	

Experience Modification 0.83

Experience Modification 0.73

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Pana CUSD #8 - Renewal Date: 02/16/2016
School Board Legal Liability Renewal Form

Insurance Agency Name	Ramza Insurance Group	Ramza Insurance Group
Insurance Carrier Name	Wright Specialty Ins. (WSI)	Wright Specialty Ins. (WSI)
School Board Liability	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 Claim Expense	-	-
Aggregate Limit	100,000	100,000
Occurrence Limit	100,000	100,000
Deductible Per Occurrence	2,500	2,500
Total Annual Premium	\$6,096.00	\$6,869.00

* 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	None
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 -
Please Describe any policy Sub-Limits: (Please list other Sub-Limits not included in this list below)		
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/Molest.	Covered Under General Liability	Covered Under General Liability

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Pana CUSD #8 - Renewal Date: 02/16/2016

Totals

Insurance Agency Name	Ramza Insurance Group / Wells Fargo	Ramza Insurance Group / Wells Fargo
Insurance Carrier Name	Wright Specialty Insurance (WSI) / BrickStreet	Wright Specialty Insurance (WSI) / BrickStreet
Coverage	Insurance	Insurance
	Current	Renewal
Total Property Premium	28,734.00	29,317.00
Total Liability Premium	9,941.00	12,198.00
Total Crime Premium	929.00	755.00
Total Boiler & Machinery Premium	3,647.00	3,247.00
Total Inland Marine Premium	3,469.00	4,417.00
Commercial Auto	16,343.00	16,508.00
Umbrella	12,150.00	11,489.00
Worker's Compensation	87,552.00	79,703.00
School Board Legal Liability	6,096.00	6,869.00
Total Premium	\$168,861.00	\$164,503.00
Savings		\$4,358.00
Percentage of Increase		-2.58%

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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.