



WORKERS COMPENSATION INSURANCE PROPOSAL

FOR

**PREFERRED SCHOOL GROUP
SCHOOL DISTRICT 45 DUPAGE COUNTY
255 WEST VERMONT STREET
VILLA PARK, IL 60181**

December 1, 2025 – December 1, 2026

Presented by

Tom Cummings, CLCS
Robertson Ryan Insurance
Top 100 US Insurance Agency

This proposal is for illustrative purposes only and is not a substitute for an insurance contract.

Please refer to your policy for actual terms and conditions.



INTRODUCTION

Robertson Ryan Insurance

As a *Top 100 U.S. Insurance Agency*, Robertson Ryan represents numerous major insurance companies. A diverse selection of products is available to our clients. As part of our comprehensive range of client advantages, we offer loss control and risk management services tailored to address the specific exposures of our commercial customers.

In preparing your proposal, we have worked hard to build an insurance program that delivers superior protection at a reasonable cost. Our recommendations are based on careful analysis of exposures unique to your operation and our expert knowledge of quality insurance products available in today's marketplace.

We appreciate the opportunity to present this proposal, and we look forward to working with you in the future.



ACCOUNT SERVICING TEAM

No matter how comprehensive or competitively priced your insurance proposal is, you still need people to provide ongoing service. The individuals who make up your account servicing team include some of the industry's finest professionals. Our insurance experts know that you expect and deserve the best.

These individuals will be handling your account.

Agent & Vice-President: Tom Cummings, CLCS (847) 529-2214
tcummings@robertsonryan.com

Account Executive: Errol Heron, (224-206-4912
eheron@robertsonryan.com

Claims Representative: Morgan Kain, (224-206-4916
mkain@robertsonryan.com



WHO IS AN INSURED

Important Information about Named Insureds

The first named insured is given certain rights and responsibilities by the policy contract language. If more than one insured is named, the one intended to receive these rights and responsibilities should be named first.

All legal entities or individuals owning property or involved in the business operations to be insured must be specifically named to be covered. All changes in ownership must be reported to us immediately. The coverages outlined in this proposal apply only to those entities identified below:

FIRST NAMED INSURED: **School District #45 DuPage County**



WORKERS COMPENSATION COVERAGE

Company: ILLINOIS PUBLIC RISK FUND
 RATED, "AAA UNSURPASSED", BY DEMOTECH RATINGS

Workers Compensation: Statutory Illinois Workers Compensation Benefits

Employers Liability: \$3,000,000 Each Accident/\$3,000,000 Disease-Pol. Limit
 \$3,000,000 Disease- Each Employee

Code	Classification	2024-2025 Payroll 2024 2025 Rates	2024-2025 Payroll 2025-2026 Rates	Proposer ICRMT**	Proposer Encova*	Proposer Hartford	Proposer Liberty Mutual	Proposer Selective	Proposer United Heartland*	Proposer Zenith
8868	Schools- Prof. Empl.	\$33,663,737	\$33,663,737	\$33,663,737	\$33,663,737	\$33,663,737	\$33,663,737	\$33,663,737	\$33,663,737	\$33,663,737
9101	Schools- All Other	\$1,655,175	\$1,655,175	\$1,655,175	\$1,655,175	\$1,655,175	\$1,655,175	\$1,655,175	\$1,655,175	\$1,655,175
7380	Drivers	If Any	If Any	If Any	If Any	If Any	If Any	If Any	If Any	If Any
	Total Annual Premium including fees	\$ 266,447	\$ 255,313	\$ 311,589	\$ 355,000	Decline	Decline	Decline	\$400,000+	Decline/ High SIR Min. Premium \$750k

*Subject to final underwriting approval. Employers liability limits vary.

**Employers Liability Limits \$2.5 Million.



WORKERS COMPENSATION COVERAGE

Company: **ILLINOIS PUBLIC RISK FUND**
RATED, "AAA UNSURPASSED", BY DEMOTECH RATINGS

Workers Compensation: **Statutory Illinois Workers Compensation Benefits**

Employers Liability: **\$3,000,000 Each Accident/\$3,000,000 Disease-Pol. Limit**
\$3,000,000 Disease- Each Employee

Code	Classification	2024-2025 Payroll 2024-2025 Rates	2024-2025 Payroll 2025-2026 Rates	2025-2026 Payroll 2025-2026 Rates
8868	Schools- Prof. Empl.	\$33,663,737	\$33,663,737	\$ 36,211,763
9101	Schools- All Other	\$1,655,175	\$1,655,175	\$1,801,133
7380	Drivers	If Any	If Any	\$ 49,089
	Total Annual Premium Including Fees	\$ 266,447	\$ 255,313	\$ 281,556
	Grant Money	-\$ 5,775	-\$ 5,775	-\$ 9,647
	Total Net Premium Including Fees	\$ 260,672	\$249,538	\$ 271,909

2025 Grant Money
\$ 9,647
(\$ 5,775)

Claims Summary Valued August 2025

Year	Total Incurred
12/01/2020 – 11/30/2021	\$ 228,839.52
12/01/2021 – 11/30/2022	\$ 152,815.33
12/01/2022 – 11/30/2023	\$ 228,775.86
12/01/2023 – 11/30/2024	\$ 178,479.82
12/01/2024 – 08/22/2025	\$ 30,126.86
Total Incurred	\$ 819,037.39

Break Even Premium Calculation

Average annual claims of \$ 172,429 @ 60% loss ratio (break-even)
requires an average annual premium of \$ 287,382.

