



## **WORKERS COMPENSATION INSURANCE PROPOSAL**

**FOR**

**PREFERRED SCHOOL GROUP  
LINCOLNWOOD SCHOOL DISTRICT 74  
6950 N. EAST PRAIRIE ROAD  
LINCOLNWOOD, ILLINOIS 60712**

**July 1, 2025 – July 1, 2026**

**Presented by**

**Tom Cummings, CLCS  
Robertson Ryan Insurance  
TOP 100 US INSURANCE AGENCY**

This 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 an independent Top 100 US 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.



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## **ACCOUNT SERVICING TEAM**

No matter how comprehensive or competitively priced your insurance 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 team members will be handling your account.

**Agent & Vice-President:** Tom Cummings, 847-529-2214  
[tcummings@robertsonryan.com](mailto:tcummings@robertsonryan.com)

**Senior Account Manager:** Errol Heron, 224-206-4912  
[eheron@robertsonryan.com](mailto:eheron@robertsonryan.com)

**Account Manager:** Morgan Kain, 224-206-4916  
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## ***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: LINCOLNWOOD SCHOOL DISTRICT 74**



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## 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 Payroll / 2024 Rates	2025 Payroll / 2025 Rates
8868	Schools- Prof. Empl.	\$15,600,000	\$16,100,000
9101	Schools- All Other	\$ 825,000	\$ 800,000
	<b>Total Annual Premium</b>	<b>\$ 59,637.00</b>	<b>\$ 67,595.00</b>
	<b>Annual Administrative Fee</b>	<b>\$ 1,789.00</b>	<b>\$ 2,028.00</b>
	<b>Grant Money</b>	<b>-\$ 9,704.00</b>	<b>-\$ 8,670.00</b>
	<b>Total Net Costs</b>	<b>\$ 51,722.00</b>	<b>\$ 60,953.00</b>

The above annual premium includes the 2025 MOD Factor of .89.

### Claims Summary Valued 5/5/2025

Year	Total Incurred
7/1/2020 – 06/30/2021	\$ 5,568.21
7/1/2021 – 06/30/2022	\$ 8,452.44
7/1/2022 – 6/30/2023	\$ 4,037.00
7/1/2023 – 6/30/2024	\$ 79,403.41
7/1/2024 - Current	\$ 121,650.21
<b>Total Incurred Claims</b>	<b>\$ 219,111.27</b>



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