

Hillsboro CUSD #3 - Renewal Date: 07/01/2017

Property & General Liability Proposal Form

Insurance Agency Name	R.W. Troxell	R.W. Troxell	R.W. Troxell	Ramza Ins. Group	Scheller Ins. Agency	Ins. Planning & Mgt.	Arthur J. Gallagher	Imming Ins. Agency
Insurance Carrier Name	Selective Ins.	Selective Ins.	ICRMT	Liberty Mutual	HCC Specialty	ISDA	Wright Spec. Ins.	PSIC
Limit of Liability - Property - Blanket/All Risk	Current	Renewal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal
Blanket, All Risk	61,559,442	63,347,414	-	63,347,414	63,347,422	63,347,422	63,347,422	63,347,422
Overall Building Limit	Included	Included	58,816,247	Included	Included	Included	Included	Included
School District Personal Property	Included	Included	6,424,094	Included	Included	Included	Included	Included
Replacement Cost/ACV	RC	RC	RC	RC	RC	RC	RC	RC
Deductible Per Occurrence	2,500	2,500	5,000 *	2,500	2,500	2,500	2,500	1,000 *
Coinsurance %	100%	100%	100%	100%	100%	100%	100%	100%
Earthquake Coverage Limit	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	76,000,000 *
Earthquake Deductible Per Occurrence	10% With A 25,000 Minimum	10% With A 25,000 Minimum	100,000 or 10%, Whichever is Greater *	10%	50,000	10%	10% *	1,000 *
Rate Level Guaranteed (If yes, how long)	-	One (1) Year	One (1) Year	One (1) Year	One (1) Year	One (1) Year	One (1) Year	One (1) Year
Total Property Premium	\$34,072.00	\$35,881.00	Included	\$41,709.00	\$40,740.00	\$70,830.00	\$34,050.00	\$31,786.00

Will the policy provide full coverage, up to maximum policy Limits, for Backup of Sewer/Surface Water coverage?	No	No	No	No	No	No	No	No
<i>If no, please state the Limit.</i>	100,000	100,000	250,000	25,000	250,000	25,000	100,000	1,000,000
Does the policy provide coverage for Flood Coverage?	No	No	Yes *	No	Yes *	No *	No	Yes *
<i>If yes, please state the Limit.</i>	-	-	5,000,000	-	5,000,000	-	-	61,000,000
<i>If yes, please state the Flood Coverage Deductible Per Occurrence.</i>	-	-	100,000	-	50,000	-	-	1,000 *
Does the policy provide coverage for Mine Subsidence?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<i>If yes, please state the Limit.</i>	750,000	750,000	750,000 or Building Limit, Whichever is the Least Amount	750,000	750,000	750,000	750,000	750,000
<i>Blanket Limit, If Applicable.</i>	-	-	-	-	-	-	-	-
Does the policy provide Ordinance or Law coverage?	Yes	Yes	Yes *	Yes	Yes	Yes	Yes	Yes *
<i>Limit Per Coverage A.</i>	Full Blanket Limit	Full Blanket Limit	Included	Full Blanket Limit	5,000,000	Full Blanket Limit	110% of Building Value	Included in Building Limit
<i>Limit Per Coverage B.</i>	500,000	500,000	Included	500,000	5,000,000	500,000	500,000 *	Included in Building Limit
<i>Limit Per Coverage C.</i>	500,000	500,000	Included	500,000	25% of Building Value	500,000	500,000 *	Included in Building Limit
<i>Limit Per Building, If Applicable.</i>	-	-	-	-	-	-	-	-
<i>Blanket Limit, If Applicable.</i>	-	-	-	-	-	-	-	-
Does the policy have Time Element (Extra Expense) Coverage, if so please state the Limit(s)?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<i>Blanket Limit, If Applicable.</i>	2,500,000	2,500,000	2,500,000	2,500,000	2,000,000	2,500,000	2,500,000 *	2,500,000
<i>Per Location Limit, If Applicable.</i>	-	-	-	-	-	-	-	-
Does the policy have Business Income Coverage, if so please state the Limit(s)?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<i>Per Location Limit, If Applicable.</i>	Included	Included	Included	Included	500,000	Included	Included	Included

Insurance Carrier Name	Selective Ins.	Selective Ins.	ICRMT	Liberty Mutual	HCC Specialty	ISDA	Wright Spec. Ins.	PSIC
Limit of Liability - General Liability	Current	Renewal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal
General Aggregate	2,000,000	2,000,000	3,000,000 *	2,000,000	2,000,000	2,000,000	2,000,000	4,000,000 *
Products Completed Ops.	2,000,000	2,000,000	1,000,000 *	2,000,000	2,000,000	2,000,000	2,000,000	4,000,000 *
Personal & Advertising Injury	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000 *
Each Occurrence Limit	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000 *
Fire Damage Limit	100,000	100,000	1,000,000 *	300,000 *	500,000 *	1,000,000	500,000 *	500,000 *
Medical Expense Limit	5,000	5,000	1,000 *	15,000 *	10,000 *	5,000	5,000	0 *
Deductible Per Occurrence	0	0	1,000 *	0	0	0	0	0
Employee Benefits Liability - Aggregate Limit	2,000,000	2,000,000	1,000,000 *	3,000,000 *	1,000,000 *	2,000,000	2,000,000	4,000,000 *
Each Employee	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000 *
Deductible Per Occurrence	1,000	1,000	5,000 *	1,000	1,000	1,000	1,000	0 *
Retroactive Date	11/1/1995	11/1/1995	11/1/1995	11/1/1995	11/1/1995	7/1/2017	11/1/1995	11/1/1995
Sexual Misconduct or Sexual Molestation - Aggregate Limit	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	1,000,000	4,000,000 *
Each Loss Limit	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000 *
Deductible Per Occurrence	0	0	2,500 *	0	0	0	0	0
Policy Form	Occurrence	Occurrence	Claims Made	Occurrence	Occurrence	Claims Made	Occurrence	Occurrence
Crisis Response Coverage	-	-	-	-	-	-	-	-
Crisis Incident Business Income (And Extra Expense)	-	-	-	-	-	-	-	-
Any One (1) Crisis Incident At Any One (1) Covered Location	250,000	250,000	Included *	25,000	100,000 *	100,000 *	300,000 *	250,000 *
All Crisis Incidents At Any One (1) Covered Location in Any One (1) Policy Period	250,000	250,000	Included	25,000	100,000 *	100,000 *	300,000 *	250,000 *
Crisis Incident Counseling Expense	-	-	-	-	-	-	-	-
Any One (1) Crisis Incident At Any One (1) Covered Location	25,000	25,000	Included *	10,000	Included	100,000 *	1,000,000 *	50,000 *
All Crisis Incidents At Any One (1) Covered Location in Any One (1) Policy Period	25,000	25,000	Included *	10,000	Included	100,000 *	1,000,000 *	100,000 *
Total Liability Premium	\$21,297.00	\$20,072.00	\$99,125.00	\$17,059.00	\$3,377.00	\$19,864.00	\$20,164.00	Included

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Insurance Carrier Name	Selective Ins.		ICRMT	Liberty Mutual	HCC Specialty	ISDA	Wright Spec. Ins.	PSIC
	Current	Renewal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal
Limit of Liability - Crime								
Employee Theft - Blanket Limit	100,000	100,000	100,000 *	100,000	100,000	100,000	100,000	1,000,000 *
Deductible Per Occurrence	500	500	1,000 *	500	500	500	500	1,000 *
Theft, Disappearance, and Destruction	-	-	-	-	-	-	-	-
Inside	15,000	25,000 *	100,000 *	15,000	25,000 *	15,000	15,000	1,000,000 *
Outside	15,000	25,000 *	100,000 *	15,000	25,000 *	15,000	15,000	1,000,000 *
Deductible Per Occurrence	500	500	1,000 *	500	500	500	500	1,000 *
Total Crime Premium	\$1,988.00	\$2,189.00	Included	\$529.00	\$1,455.00	\$1,192.00	\$615.00	Included

Insurance Carrier Name	Selective Ins.		ICRMT	Liberty Mutual	HCC Specialty	ISDA	Wright Spec. Ins.	PSIC
	Current	Renewal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal
Limit of Liability - Boiler & Machinery								
Per Accident	61,559,442	63,347,414	63,240,341	63,347,414	63,347,422	55,047,372	63,347,422	250,000,000 *
Deductible Per Occurrence	2,500	2,500	5,000 *	2,500	2,500	2,500	2,500	5,000 *
Extra Expense	Included	Included	Included	2,500,000	Included	2,500,000	Included	Included
Total Boiler & Machinery Premium	Included	Included	Included	Included	Included	Included	\$3,533.00	\$1,548.00

Insurance Carrier Name	Selective Ins.		ICRMT	Liberty Mutual	HCC Specialty	ISDA	Wright Spec. Ins.	PSIC
	Current	Renewal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal
Limit of Liability - Inland Marine								
Computer Hardware, Software, & Related Equipment	1,500,000	1,500,000	1,500,000	1,500,000	Included	1,741,500	1,741,500	1,500,000
Data	201,500	241,500	241,500	241,500	Included	Included	Included	241,500
Cameras, Projection Machines, Films, and Related Equipment & Accessories	30,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000
Musical Instruments and Related Equipment & Accessories	228,000	237,000	237,000	237,000	237,000	237,000	237,000	237,000
1995 Kubota Mower with Snow Blower, G-1800	600	600	600	600	600	600	600	600
1997 Kubota Mower with Snow Blower, G-1800	600	600	600	600	600	600	600	600
2001 Gravely 50 Inch Mower with Snow Blower, #98770	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
1976 Rhino Blade for Tractor	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
2008 Dixie Chopper Mower	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Kubota Tractor, MX4700HS	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Land Pride Box Blade, BB2584	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Worksaver 7 1/2 H Blade, SB529008	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
2009 Dixie Chopper Mower	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
2012 Dixie Chopper Mower	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Miscellaneous Tools	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000
2014 Dixie Chopper	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
2015 Dixie Chopper	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Deductible Per Occurrence	500	500	1,000 *	500	500	500	500	1,000 *
Total Inland Marine Premium	\$4,390.00	\$3,803.00	Included	\$2,639.00	\$831.00	\$14,724.00	\$5,138.00	Included

	Current	Renewal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal
Total Property Premium	34,072.00	35,881.00	Included	41,709.00	40,740.00	70,830.00	34,050.00	31,786.00
Total Liability Premium	21,297.00	20,072.00	99,125.00	17,059.00	3,377.00	19,864.00	20,164.00	Included
Total Crime Premium	1,988.00	2,189.00	Included	529.00	1,455.00	1,192.00	615.00	Included
Total Boiler & Machinery Premium	Included	Included	Included	Included	Included	Included	3,533.00	1,548.00
Total Inland Marine Premium	4,390.00	3,803.00	Included	2,639.00	831.00	14,724.00	5,138.00	Included
Total Premium	\$61,747.00	\$61,945.00	\$99,125.00	\$61,936.00	\$46,403.00	\$106,610.00	\$63,500.00	\$33,334.00

Does the coverage & premiums include Terrorism Risk Insurance Act (TRIA) coverage?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
<i>If yes, please advise the total dollar amount.</i>	Included	Included	Included	Included	Included	Included	Included	-

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Notes:

Selective Insurance

* Selective Insurance increased their Inside and Outside Crime Limits, for the renewal. The Insurance Carrier automatically provides the Inside and Outside Limits at \$25,000.

Illinois Counties Risk Management Trust (ICRMT)

* ICRMT has set Limits and Deductibles Per Occurrence as part of their program, therefore, the coverage details cannot be amended to match the expiring coverage.

* ICRMT provided an alternate proposal for the District to consider. The District has the option to decrease the Employee Theft - Blanket Limit, the Inside Crime Limit, and the Outside Crime Limit from \$100,000 to \$50,000 with a \$1,000 Deductible Per Occurrence; for a premium savings of \$91.

Liberty Mutual

* Liberty Mutual is unable to provide the Fire Damage Limit under the General Liability at \$100,000; to match the expiring coverage. The proposal reflects the Fire Damage Limit at \$300,000.

* Liberty Mutual is unable to provide the Medical Expense Limit under the General Liability at \$5,000; to match the expiring coverage. The proposal reflects the Medical Expense Limit at \$15,000.

* Liberty Mutual is unable to provide the Employee Benefits Liability Aggregate Limit at \$2,000,000; to match the expiring coverage. The proposal reflects an Aggregate Limit of \$3,000,000.

HCC Specialty

* HCC Specialty includes Flood Coverage as part of the program, therefore, the coverage cannot be removed to match the expiring coverage.

* HCC Specialty is unable to provide the Fire Damage Limit under the General Liability at \$100,000; to match the expiring coverage. The proposal reflects the Fire Damage Limit at \$500,000.

* HCC Specialty is unable to provide the Medical Expense Limit under the General Liability at \$10,000; to match the expiring coverage. The proposal reflects the Medical Expense Limit at \$5,000.

* HCC Specialty is unable to provide the Employee Benefits Liability Aggregate Limit at \$2,000,000; to match the expiring coverage. The proposal reflects the Aggregate Limit at \$1,000,000.

* HCC Specialty is unable to provide the Crisis Response Coverage at \$250,000; to match the expiring coverage. The proposal reflects the Crisis Response Coverage Limit at \$100,000.

* HCC Specialty is unable to provide the Inside and Outside Crime Limits at \$15,000; to match the expiring coverage. The proposal reflects their minimum Limits of \$25,000.

* HCC Specialty provided a Cyber Liability proposal for the District to consider. The District has the option to purchase the coverage at a Limit of \$250,000 with a \$5,000 Deductible Per Occurrence; for an additional premium of \$2,640.

Illinois School District Agency (ISDA)

* ISDA provided an alternate proposal for the District to consider. The District has the option to purchase Flood coverage at a Limit of \$50,000 with a \$2,500 Deductible Per Occurrence, for an additional premium of \$219.

* ISDA provided an alternate proposal for the District to consider. The District has the option to increase the Crisis Response Coverage from \$100,000 to \$250,000; for an additional premium of \$600.

* ISDA provided an alternate proposal for the District to consider. The District has the option to increase the Crisis Response Coverage from \$100,000 to \$500,000; for an additional premium of \$800.

* ISDA includes Computer Fraud Coverage within the Crime coverage.

* ISDA provided an alternate proposal for the District to consider. The District has the option to add Computer Fraud coverage under the Inland Marine, for a Limit of \$500,000 with a \$1,000 Deductible Per Occurrence; for an additional premium of \$3,336.

Wright Specialty Insurance (WSI)

* WSI provided an alternate proposal for the District to consider. The District has the option for an Earthquake Coverage Deductible Per Occurrence at 5%; for an additional premium of \$367.

* WSI provided an alternate proposal for the District to consider. The District has the option to decrease the Ordinance or Law Coverage B and Coverage C from \$500,000 to \$250,000; for a premium savings of \$250.

* WSI provided an alternate proposal for the District to consider. The District has the option to increase the Time Element (Extra Expense) Limit from \$2,500,000 to \$3,000,000; for an additional premium of \$500. This option would also increase the Boiler & Machinery premium by \$50.

* WSI advised that decreasing the Fire Damage Limit under the General Liability Coverage, would not change the premium. Therefore, the proposal is reflected with the Fire Damage Limit at \$500,000.

* WSI is unable to provide the Crisis Response Coverage at \$250,000 to match the expiring coverage. The proposal reflects the Crisis Response Coverage Limit at \$300,000.

* WSI provided an alternate proposal for the District to consider. The District has the option to decrease the Crisis Response Coverage Limit from \$300,000 to \$100,000; for a premium savings of \$203.

* WSI is unable to provide the Crisis Response Counseling Expenses at \$25,000 to match the expiring. The proposal reflects the Limit at \$1,000,000.

Prairie State Insurance Cooperative (PSIC)

* The PSIC Program has set Limits and Deductibles Per Occurrence, as part of their program. These coverage details cannot be amended, to match the expiring coverages.

* The PSIC Program includes Pollution Liability, at a Limit of \$1,000,000. The premium is included in the Property premium.

* The PSIC Program includes Cyber/Identity Theft Liability, at a Limit of \$1,000,000. The premium is included in the Property premium.

* Under the PSIC Package Program, the Cooperative requires a three (3) year commitment to the program.

These Proposal worksheets were provided and prepared as a service to Hillsboro CUSD #3. These worksheets or excerpts thereof contain information that (a) is or may be LEGALLY PRIVILEGED, CONFIDENTIAL, PROPRIETARY IN NATURE, OR OTHERWISE PROTECTED BY LAW FROM DISCLOSURE, and (b) is intended only for the use of Hillsboro CUSD #3. You are hereby notified that using, copying, or distributing any part of these proposal worksheets is strictly prohibited. Copyright 2017 Bushue Human Resources, Inc.

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Automobile Proposal Form

Insurance Agency Name	R.W. Troxell	R.W. Troxell	R.W. Troxell	Ramza Ins. Group	Scheller Ins. Agency	Ins. Planning & Mgt.	Arthur J. Gallagher	Imming Ins. Agency
Insurance Carrier Name	Selective Ins.	Selective Ins.	ICRMT	Liberty Mutual	HCC Specialty	ISDA	Wright Spec. Ins.	PSIC
Limits of Liability - Auto	Current	Renewal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal
Number of Vehicles	50	50	50	50	50	50	50	50
Bodily Injury and Property Damage Liability	1,000,000	1,000,000	1,000,000 *	1,000,000 *	1,000,000 *	2,000,000 *	1,000,000 *	2,000,000 *
Medical Payments	5,000	5,000	5,000	5,000	5,000	5,000	5,000 *	Excluded
Uninsured Motorist	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	25,000 / 50,000	1,000,000	1,000,000
Underinsured Motorists	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	Not Covered	1,000,000	1,000,000
Hired Auto	1,000,000	1,000,000	Included	2,000,000 *	1,000,000	1,000,000	1,000,000	1,000,000
Non-Owned Auto	1,000,000	1,000,000	Included	2,000,000 *	1,000,000	1,000,000	1,000,000	1,000,000
Garage Liability	-	-	-	-	-	2,000,000 *	-	1,000,000
Garage Keepers Legal Liability	-	-	-	-	300,000 *	Included	-	100,000 *
Deductible Per Occurrence	-	-	-	-	-	-	-	-
Comprehensive	500	500	1,000 *	500	500 *	500	500	1,000 *
Collision	1,000	1,000	1,000 *	1,000	1,000	1,000	1,000	1,000
Total Automobile Premium	\$24,317.00	\$23,543.00	Included	\$26,891.00	\$29,700.00	\$31,697.00	\$28,323.00	Included

Does the coverage & premiums include Terrorism Risk Insurance Act (TRIA) coverage?	Yes	Yes	Yes	No	No	Yes	N/A	No
Will the insurance carrier grant permission to operate the buses under conditions where a charge would be made to the students?	Yes	Yes	No	No	Yes	Yes	Yes	Yes
Will the insurer provide coverage for all additional insureds, including coverage for Board of Education Members, Employees, and Volunteers while using their own vehicles on behalf of the School District?	Yes - Excess Basis	Yes - Excess Basis	Yes - Excess Basis	Yes - Excess Basis	Yes - Excess Basis	Yes - Excess Basis	Yes - Excess Basis	Yes - Excess Basis
Does the medical payments coverage include students as passengers in vehicles?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Will the company accept this coverage without other lines?	No	No	No	No	No	No	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.	Case By Case Basis	Case By Case Basis	Yes	Case By Case Basis	Yes - Pricing Per Situation	Yes	Yes - Case By Case Basis	Yes
Will the insurance carrier provide coverage for rental vehicles?	Yes	Yes	Yes	Yes	Yes	Yes	Yes - Total Theft Only	Yes
Does the policy include Replacement Cost for Buses? <i>If yes, please provide details.</i>	No -	No -	No -	No -	Yes * Buses that are Five (5) Years Old or Newer	No -	Yes * Buses that are Five (5) Years Old or Newer	Yes * Buses that are Five (5) Years Old or Newer

Notes:

Illinois Counties Risk Management Trust (ICRMT)

* ICRMT has set Limits and Deductibles Per Occurrence as part of their program, therefore, the coverage details cannot be amended to match the expiring coverage.

HCC Specialty

* HCC Specialty provided an alternate proposal for the District to consider. The District has the option to increase the Bodily Injury and Property Damage Liability Limit from \$1,000,000 to \$2,000,000; for an additional premium of \$1,500.

* HCC Specialty includes Garage Keepers Legal Liability at a Limit of \$300,000 as part of the program, therefore, the coverage cannot be removed to match the expiring coverage.

* HCC Specialty provides the Comprehensive Deductible Per Occurrence at \$500 for non-buses. The buses will follow a Compressive Deductible Per Occurrence of \$1,000.

* HCC Specialty includes Replacement Cost for Buses that are Five (5) Years Old or Newer as part of the program, therefore, the coverage cannot be removed to match the expiring coverage.

Illinois School District Agency (ISDA)

* ISDA is unable to offer the Bodily Injury and Property Damage Liability Limit at \$1,000,000; to match the expiring. The proposal reflects the Limit at \$2,000,000.

* ISA includes Garage Liability at a Limit of \$2,000,000 within the Trust Program, therefore, the coverage cannot be removed to match the expiring coverage.

Wright Specialty Insurance (WSI)

* WSI provided an alternate proposal for the District to consider. The District has the option to increase the Bodily Injury and Property Damage Liability Limit from \$1,000,000 to \$2,000,000; for an additional premium of \$2,245.

* WSI provided an alternate proposal for the District to consider. The District has the option to decrease the Medical Payments Limit from \$5,000 to \$2,000; for a premium savings of \$174.

* WSI includes Replacement Cost for Buses that are Five (5) Years Old or Newer.

Liberty Mutual

* Liberty Mutual provided an alternate proposal for the District to consider. The District has the option to increase the Auto Bodily Injury and Property Damage Limit, the Hired Auto, and the Non-Owned Auto from \$1,000,000 to \$2,000,000; for an additional premium of \$2,604.

Prarie State Insurance Cooperative (PSIC)

* The PSIC Program has set Limits and Deductibles Per Occurrence, as part of their program. These coverage details cannot be amended, to match the expiring coverages.

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**Hillsboro CUSD #3 - Renewal Date: 07/01/2017
Umbrella Proposal Form**

Insurance Agency Name	R.W. Troxell	R.W. Troxell	R.W. Troxell	Ramza Ins. Group	Scheller Ins. Agency	Ins. Planning & Mgt.	Arthur J. Gallagher	Imming Ins. Agency
Insurance Carrier Name	Selective Ins.	Selective Ins.	ICRMT	Liberty Mutual	HCC Specialty	ISDA	Wright Spec. Ins.	PSIC
Limits of Liability - Umbrella	Current	Renewal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal
General Aggregate Limit	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	18,000,000 *
Self-Insured Retention (SIR)	0	0	0	0	0	10,000 *	0	0
General Liability	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000
Automotive Liability	1,000,000	1,000,000	1,000,000	2,000,000 *	1,000,000	2,000,000	2,000,000	2,000,000
Employers Liability	500,000	500,000	Not Covered	500,000	1,000,000	2,000,000	500,000	2,000,000
School Board Legal Liability (SBLL)	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	Not Covered	1,000,000	2,000,000
Employee Benefits Liability	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000
Sexual Abuse & Molestation	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000
Total Annual Premium	\$16,242.00	\$15,708.00	\$13,094.00	\$10,326.00	\$5,904.00	\$12,754.00	\$12,852.00	\$3,321.00

Please note additional cost to cover SBLL. <i>Is this cost included in the premium above?</i>	Included Yes	Included Yes	Included Yes	Included Yes	Included Yes	- -	Included Yes	Included Yes
Please note additional cost to cover Sexual Abuse & Molestation. <i>Is this cost included in the premium above?</i>	Included Yes	Included Yes	Included Yes	Included Yes	Included Yes	Included Yes	Included Yes	Included Yes
Does the coverage and premium include Terrorism Risk Insurance Act (TRIA) coverage? <i>If yes, please provide the total dollar amount.</i>	Yes Included	Yes Included	Yes Included	Yes Included	Yes Included	Yes Included	Yes Included	No -

Notes:

Liberty Mutual

* If the District accepts the Auto Bodily Injury and Property Damage Limit at \$1,000,000; the Umbrella Underlying Limit will also decrease from \$2,000,000 to \$1,000,000; and will decrease the premium by \$191.

Illinois School District Agency (ISDA)

* ISDA is unable to offer the Self-Insured Retention (SIR) at \$0, to match the expiring. The proposal reflects the SIR at \$10,000.

Prairie State Insurance Cooperative (PSIC)

* The PSIC Program has set Limits and Deductibles Per Occurrence, as part of their program. These coverage details cannot be amended, to match the expiring coverages.

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**Hillsboro CUSD #3 - Renewal Date: 07/01/2017
Worker's Compensation Proposal Form**

Insurance Agency Name	Ramza Ins. Group		Ramza Ins. Group		Ramza Ins. Group		Ramza Ins. Group		Ramza Ins. Group		R.W. Troxell	
Insurance Carrier Name	State National		State National		BerkleyNet		AIG		V3		ICRMT	
Employers Liability Limits	Current		Renewal		Alternate Proposal		Alternate Proposal		Alternate Proposal		Alternate Proposal	
Bodily Injury Accident	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	2,500,000 *	
Bodily Injury Disease	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	2,500,000 *	
Bodily Injury Disease - Employee	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	2,500,000 *	
Codes	Est. Payroll	Rate Per \$100	Est. Payroll	Rate Per \$100	Est. Payroll	Rate Per \$100	Est. Payroll	Rate Per \$100	Est. Payroll	Rate Per \$100	Est. Payroll	Rate Per \$100
8868 Colleges or Schools, Teachers	8,148,890	0.52	8,155,000	0.48	8,155,000	0.37	8,155,000	0.67	8,155,000	0.38	8,155,000	0.39
8868 Child Day Care Center	-	-	385,000	1.93	385,000	1.51	385,000	2.47	385,000	1.56	385,000	2.25
7380 Drivers, Chauffeurs, and Their Helpers	512,100	11.95	470,000	11.68	470,000	9.12	470,000	14.94	470,000	9.49	470,000	6.69
9101 All Other Employees	1,038,247	6.35	1,056,000	5.47	1,056,000	4.27	1,056,000	7.00	1,056,000	4.45	1,056,000	10.87
Total Estimated Premium	\$87,402.00		\$84,938.00		\$110,010.00		\$180,015.00		\$118,194.00		\$95,821.00	

Experience Modification 0.84 0.93 0.93 0.93 0.93

Insurance Agency Name	R.W. Troxell		R.W. Troxell		Scheller Ins. Agency		Ins. Planning & Mgt.		Arthur J. Gallagher		Arthur J. Gallagher		Imming Ins. Agency	
Insurance Carrier Name	Selective Insurance		IPRF		AmTrust		WCSIT		Accident Fund		Hartford		PSIC	
Employers Liability Limits	Alternate Proposal		Alternate Proposal		Alternate Proposal		Alternate Proposal		Alternate Proposal		Alternate Proposal		Alternate Proposal	
Bodily Injury Accident	500,000	3,000,000 *	500,000 *	500,000 *	500,000 *	2,000,000 *	500,000	500,000	500,000	500,000	2,000,000 *	2,000,000 *		
Bodily Injury Disease	500,000	3,000,000 *	500,000 *	500,000 *	500,000 *	2,000,000 *	500,000	500,000	500,000	500,000	2,000,000 *	2,000,000 *		
Bodily Injury Disease - Employee	500,000	3,000,000 *	500,000 *	500,000 *	500,000 *	2,000,000 *	500,000	500,000	500,000	500,000	2,000,000 *	2,000,000 *		
Codes	Est. Payroll	Rate Per \$100	Est. Payroll	Rate Per \$100	Est. Payroll	Rate Per \$100	Est. Payroll	Rate Per \$100	Est. Payroll	Rate Per \$100	Est. Payroll	Rate Per \$100	Est. Payroll	Rate Per \$100
8868 Colleges or Schools, Teachers	8,155,000	.47	8,155,000	.284	8,155,000	0.41	8,540,000	0.38	8,155,000	0.48	8,155,000	0.46	8,155,000	0.38
8869 Child Day Care Center	385,000	2.10	385,000	.931	385,000	1.65	-	-	385,000	1.57	385,000	1.87	385,000	2.02
7380 Drivers, Chauffeurs, and Their Helpers	470,000	12.69	470,000	6.456	470,000	9.98	470,000	9.49	470,000	11.74	470,000	11.34	470,000	9.49
9101 All Other Employees	1,056,000	5.95	1,056,000	3.434	1,056,000	4.68	1,056,000	4.45	1,056,000	4.46	1,056,000	5.31	1,056,000	4.45
Total Estimated Premium	\$133,183.00		\$96,151.00		\$100,178.00		\$87,518.00		\$123,855.00		\$139,340.00		\$96,319.00	

Experience Modification 0.93 0.93 0.93 0.93 0.93 0.93

Notes:

Illinois Counties Risk Management Trust (ICRMT)

* ICRMT has set Employers Liability Limits, therefore, for the proposal reflects the Limit at \$2,500,000.

Illinois Public Risk Fund (IPRF)

* IPRF has set Employers Liability Limits, therefore, the proposal reflects the Limits at \$3,000,000.

* IPRF is an assessable policy. A Member can be assessed up to a cap of 10% of the previous premium.

AmTrust

* AmTrust provided an alternate proposal for the District to consider. The District has the option to increase the Employers Liability Limits from \$500,000 to \$1,000,000; for an additional premium of \$1,968.

Prairie State Insurance Cooperative (PSIC)

* The PSIC Program has set Limits and Deductibles Per Occurrence, as part of their program. These coverage details cannot be amended, to match the expiring coverages.

* Under the PSIC Worker's Compensation Program, the Cooperative requires a three (3) year commitment to the program.

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**Hillsboro CUSD #3 - Renewal Date: 07/01/2017
School Board Legal Liability Proposal Form**

Insurance Agency Name	R.W. Troxell	R.W. Troxell	R.W. Troxell	Ramza Ins. Group	Scheller Ins. Agency	Ins. Planning & Mgt.	Arthur J. Gallagher	Imming Ins. Agency	The Crane Agency
Insurance Carrier Name	Selective Ins.	Selective Ins.	ICRMT	Liberty Mutual	Western World	ISDA	Wright Spec. Ins.	PSIC	Greenwich Ins. Co.
Limits of Liability - School Board Legal Liability (SBLI)	Current	Renewal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal
Aggregate Limit	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000 *	10,000,000 *	1,000,000	4,000,000 *	1,000,000
Each Claim Limit	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000 *	10,000,000 *	1,000,000	2,000,000 *	1,000,000
Deductible Per Occurrence	2,500	2,500	5,000 *	2,500	5,000 *	2,500	2,500	10,000 *	5,000 *
Employment Practices Liability Insurance (EPLI) Deductible Per Non-Monetary Defense Costs	2,500	2,500	5,000 *	2,500	10,000 *	5,000 *	2,500	10,000 *	5,000 *
Aggregate Limit	100,000	100,000	25,000 *	100,000	250,000 *	250,000 *	100,000	500,000 *	100,000
Per Claim Limit	100,000	100,000	50,000 *	100,000	250,000 *	250,000 *	100,000	250,000 *	100,000
Loss of Wages	-	-	-	-	-	-	-	-	-
Aggregate Limit	1,000,000	1,000,000	10,000 *	Not Included	1,000,000	250,000 *	100,000 *	100,000 *	1,000,000 *
Per Claim Limit	1,000,000	1,000,000	20,000 *	Not Included	1,000,000	250,000 *	100,000 *	100,000 *	1,000,000 *
Total Annual Premium	\$4,847.00	\$5,080.00	Included	Included	\$13,820.00	\$7,327.00	\$9,160.00	Included	\$18,410.00

*All taxes, surplus line charges, fees, etc. must be included in the Annual Premium.

Does the coverage and premium include Terrorism Risk Insurance Act (TRIA) coverage?	No	No	Yes	Yes	Yes	Yes	Yes	No	No
Does a Retroactive Date apply? <i>If yes, please specify the date.</i>	No	No	No	No	No	No	No	Yes 7/1/2006	No
Please indicate whether coverage is on Claims Made or Occurrence Basis.	Claims Made	Claims Made	Claims Made	Claims Made	Claims Made	Claims Made	Claims Made	Claims Made	Claims Made
For Claims Made policies, is Prior Acts coverage available? <i>If yes, please indicate the additional cost.</i>	Full Prior Acts Included	Full Prior Acts Included	Full Prior Acts Included	Full Prior Acts Included	Full Prior Acts Included	Full Prior Acts Included	Full Prior Acts Included	Full Prior Acts - Up to the Retroactive Date Included	Full Prior Acts - Up to the Retroactive Date Included
If additional requirements must be met prior to binding please indicate.	N/A	None	None	Signed Application	Signed Application	None	None	None	None
Does the above proposal provides full coverage for Sexual Misconduct/Abuse/Molestation/Harassment?	No - Harassment Only	No - Harassment Only	Yes	Covered Under General Liability	Covered Under General Liability	Covered Under General Liability & Umbrella	Covered Under General Liability	Yes	No
Does the policy provide coverage for Defense Costs, even if not successful?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Does the policy provide coverage for Due Process? <i>State Sub-Limit for this, if any.</i>	Yes 100,000	Yes 100,000	Yes No Sub-Limit	Yes 100,000	Yes No Sub-Limit	Yes 250,000	Yes 100,000	Yes 250,000	Yes 50,000 / 100,000
Does the policy provide a Consent to Settle Provision?	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Are Defense Expenses within the Limit of Liability? <i>State Sub-Limit for Defense Expenses, if any.</i>	No 100,000	No 100,000	Yes No Sub-Limit	No -	No No Sub-Limit	Yes -	No -	Yes 500,000	No -
Please Describe any policy Sub-Limits: (Please list other Sub-Limits not included in this list below)									
Limit/Sub-Limit for Special Education.	-	-	Included	100,000	-	500,000	100,000	500,000	-
Limit/Sub-Limit Breach of Contract.	-	-	Excluded	Varies	250,000	250,000	100,000	250,000	50,000 / 25,000 Non-EPL
Limit/Sub-Limit Sexual Abuse/Molestation.	Excluded	Excluded	Included	Covered Under General Liability	100,000	Covered Under General Liability & Umbrella	-	-	-

Notes:

Illinois Counties Risk Management Trust (ICRMT)

* ICRMT is unable to provide the Deductible Per Occurrence and the Employment Practices Liability Insurance (EPLI) Deductible Per Occurrence at \$2,500; to match the expiring. The proposal reflects the Deductible Per Occurrence and the EPLI Deductible Per Occurrence at \$5,000.

* ICRMT is unable to provide the Non-Monetary Defense Costs Aggregate and Per Claim Limits at \$100,000; to match the expiring coverage. The proposal reflects an Aggregate Limit of \$25,000 and an Occurrence Limit of \$50,000.

* ICRMT is unable to provide the Loss of Wages Aggregate and Per Claim Limit at \$1,000,000; to match the expiring coverage. The proposal reflects an Aggregate Limit of \$10,000 and an Occurrence Limit of \$20,000.

Western World

* Western World is unable to provide the Aggregate and Occurrence Limits at \$1,000,000; to match the expiring coverage. The proposal reflects the Aggregate and Occurrence Limits at \$2,000,000.

* Western World is unable to provide the Deductible Per Occurrence and the Employment Practices Liability Insurance (EPLI) Deductible Per Occurrence at \$2,500; to match the expiring coverage. The proposal reflects the Deductible Per Occurrence at \$5,000 and the EPLI Deductible Per Occurrence at \$10,000.

* Western World is unable to provide the Non-Monetary Defense Costs Aggregate and Per Claim Limits at \$100,000; to match the expiring coverage. The proposal reflects the Limits at \$250,000.

Illinois School District Agency (ISDA)

* ISDA includes the Aggregate and Occurrence Limit at \$10,000,000 within the Trust Program; therefore, the Insurance Carrier is unable to match the expiring Limits of \$1,000,000.

* ISDA is unable to offer the Employment Practices Liability Insurance (EPLI) Deductible Per Occurrence at \$2,500; to match the expiring coverage. The proposal reflects their minimum EPLI Deductible Per Occurrence of \$5,000.

* ISDA is unable to provide the Non-Monetary Defense Costs Aggregate and Per Claim Limits at \$100,000; to match the expiring coverage. The proposal reflects the Limits at \$250,000.

* ISDA is unable to provide the Loss of Wages Aggregate Limit and Per Claim Limit at \$1,000,000; to match the expiring coverage. The proposal reflects the Aggregate and Per Claim Limit at \$250,000.

Wright Specialty Insurance (WSI)

* WSI is unable to provide the Loss of Wages Aggregate Limit and Per Claim Limit at \$1,000,000; to match the expiring coverage. The proposal reflects the Aggregate and Per Claim Limit at \$100,000.

Prairie State Insurance Cooperative (PSIC)

* The PSIC Program has set Limits and Deductibles Per Occurrence, as part of their program. These coverage details cannot be amended, to match the expiring coverages.

Greenwich Insurance Company

* Greenwich Insurance Company is unable to provide the Deductible Per Occurrence and the Employment Practices Liability Insurance (EPLI) Deductible Per Occurrence at \$2,500; to match the expiring coverage. The proposal reflects the Deductible Per Occurrence and the EPLI Deductible Per Occurrence at \$5,000.

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**Hillsboro CUSD #3 - Renewal Date: 07/01/2017
Treasurer's Bond Proposal Form**

Insurance Agency Name	The Crane Agency	The Crane Agency	Ramza Ins. Group	Ramza Ins. Group	Ins. Planning & Mgt.
Insurance Carrier Name	Brokers' Risk	Brokers' Risk	CNA Surety	RLI Surety	Brokers' Risk
Treasurer's Bond	Current	Renewal	Alternate Proposal	Alternate Proposal	Alternate Proposal
Principal of Bond	Daniel Wilson	Daniel Wilson	Daniel Wilson	Daniel Wilson	Daniel Wilson
Limit of Bond	4,000,000	2,875,000	2,875,000	2,875,000	2,875,000
Term of Bond	July 1, 2016 - July 1, 2017	July 1, 2017 - July 1, 2018	July 1, 2017 - July 1, 2018	July 1, 2017 - July 1, 2018	July 1, 2017 - July 1, 2018
Total Premium	\$2,621.00	\$2,004.00	\$5,131.25	\$3,718.00	\$1,107.00
Named Oblige:	Hillsboro CUSD #3	Hillsboro CUSD #3	Hillsboro CUSD #3	Hillsboro CUSD #3	Hillsboro CUSD #3

Note:

Brokers' Risk

* Brokers' Risk provides discounted pricing for the Treasurer's Bond for members of the Illinois School District Agency (ISDA) and Workers' Compensation Self-Insurance Trust (WCSIT). The discount is not applied for Non-Members of the Trust Program.

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Hillsboro CUSD #3 - Renewal Date: 07/01/2017
Catastrophic Student Accident Proposal

Insurance Agency Name	Scheller Ins. Agency	Scheller Ins. Agency	Ins. Planning & Mgt.	Arthur J. Gallagher	Imming Ins. Agency
Insurance Carrier Name	Gerber Life	AXIS Insurance	ISDA	AIG	PSIC
Catastrophic Student Accident Insurance Coverage	Current	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal
Limit of Insurance	5,000,000	5,000,000	5,000,000	6,000,000 *	5,000,000
Deductible Per Occurrence	25,000	25,000	25,000	25,000	25,000
Benefit Period	Ten (10) Years	Ten (10) Years	Ten (10) Years	Ten (10) Years	Ten (10) Years
Total Premium	\$2,358.00	\$3,552.00	\$17,964.00	\$3,869.00	\$12,225.00
Is this Insurance Primary?	No	No	No	No	No
Is the Student Accident Insurance School Time Coverage Only? <i>If no, please explain the coverage time.</i>	Yes	Yes	Yes	Yes	Yes
<i>If School Time Coverage Only, please define School Time.</i>	All School Sponsored Activities	All School Sponsored Activities	Travel To and From School Day & All Sanctioned School Activities	Travel To and From School Day & All Sanctioned School Activities	School Sponsored Events/Activities
Does this Insurance cover Student Athletes for Football?	Yes	Yes	Yes	Yes	Yes
Does this Insurance cover Summer Sports Activities?	Yes	Yes	Must be Illinois High School Association (IHSA) Sponsored	Yes	Yes - School Sponsored
Does this Insurance cover Student Athletes for activities that start before the actual School year begins?	All School Sponsored Activities	Yes	Must be Illinois High School Association (IHSA) Sponsored	Yes	Yes - School Sponsored Events/Activities

Notes:

Gerber Life

* Gerber Life did not provide a renewal offer for the District.

AIG

* AIG is unable to provide the Limit of Insurance at \$5,000,000; to match the expiring coverage. The proposal reflects their set Limit of \$6,000,000.

* AIG provided an alternate proposal for the District to consider. The District has the option to accept the proposal with Catastrophe Cash Benefits, which provides additional coverage. The additional premium for this proposal is \$2,158.

Prairie State Insurance Cooperative (PSIC)

* PSIC includes Blanket Student Accident Coverage within the Program, at a Limit of \$25,000 with a \$0 Deductible Per Occurrence. The premium is included in the Catastrophic Student Accident premium.

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Hillsboro CUSD #3 - Renewal Date: 07/01/2017

Totals

Insurance Agency Name	R.W. Troxell / Ramza Ins. Group / The Crane Agency / Scheller Ins.	R.W. Troxell / Ramza Ins. Group / The Crane Agency / Scheller Ins.	R.W. Troxell / The Crane Agency / Scheller Ins. Agency	Ramza Ins. Group / The Crane Agency / Scheller Ins. Agency	Scheller Ins. Agency / The Crane Agency	Ins. Planning & Mgt.	Arthur J. Gallagher / The Crane Agency / Ramza Ins. Group	Imming Ins. Agency / The Crane Agency	Scheller Ins. Agency / Ramza Ins. Group / The Crane Agency	Imming Ins. Agency / The Crane Agency
Insurance Carrier Name	Selective Ins. / State National / Brokers' Risk / Gerber Life	Selective Ins. / State National / Brokers' Risk / AXIS Insurance	ICRMT / Brokers' Risk / AXIS Insurance	Liberty Mutual / State National / Brokers' Risk / AXIS Insurance	HCC Specialty / AmTrust / Western World / Brokers' Risk / AXIS Insurance	ISDA / WCSIT / Brokers' Risk	Wright Spec. Ins. / State National / Brokers' Risk / AIG	PSIC / Brokers' Risk	PSIC / State National / Brokers' Risk	HCC Specialty / State National / Western World / Brokers' Risk / AXIS Insurance
Coverage	Current	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal
Total Property Premium	34,072.00	35,881.00	Included	41,709.00	40,740.00	70,830.00	34,050.00	31,786.00	31,786.00	40,740.00
Total Liability Premium	21,297.00	20,072.00	99,125.00	17,059.00	3,377.00	19,864.00	20,164.00	Included	Included	3,377.00
Total Crime Premium	1,988.00	2,189.00	Included	529.00	1,455.00	1,192.00	615.00	Included	Included	1,455.00
Total Boiler & Machinery Premium	Included	Included	Included	Included	Included	Included	3,533.00	1,548.00	1,548.00	Included
Total Inland Marine Premium	4,390.00	3,803.00	Included	2,639.00	831.00	14,724.00	5,138.00	Included	Included	831.00
Commercial Auto	24,317.00	23,543.00	Included	26,891.00	29,700.00	31,697.00	28,323.00	Included	Included	29,700.00
Umbrella	16,242.00	15,708.00	13,094.00	10,326.00	5,904.00	12,754.00	12,852.00	3,321.00	3,321.00	5,904.00
Worker's Compensation	87,402.00	84,938.00	95,821.00	84,938.00	100,178.00	87,518.00	84,938.00	96,319.00	84,938.00	84,938.00
School Board Legal Liability	4,847.00	5,080.00	Included	Included	13,820.00	7,327.00	9,160.00	Included	Included	13,820.00
Treasurer's Bond	2,621.00	2,004.00	2,004.00	2,004.00	2,004.00	1,107.00	2,004.00	2,004.00	2,004.00	2,004.00
Catastrophic Student Accident	2,358.00	3,552.00	3,552.00	3,552.00	3,552.00	17,964.00	3,869.00	12,225.00	12,225.00	3,552.00
Terrorism Coverage (All Lines)	Included	Included	Included	Included	Included	Included	Included	-	-	Included
PSIC Loss Fund and Fees	-	-	-	-	-	-	-	36,157.00	36,157.00	-
Total Premium	\$199,534.00	\$196,770.00	\$213,596.00	\$189,647.00	\$201,561.00	\$264,977.00	\$204,646.00	\$183,360.00	\$171,979.00	\$186,321.00
Savings		\$2,764.00	(\$14,062.00)	\$9,887.00	(\$2,027.00)	(\$65,443.00)	(\$5,112.00)	\$16,174.00	\$27,555.00	\$13,213.00
Percentage of Increase		-1.39%	7.05%	-4.96%	1.02%	32.80%	2.56%	-8.11%	-13.81%	-6.62%
Total Premium Without Terrorism	-	\$193,564.00	\$213,596.00	\$187,032.00	\$200,200.00	\$264,977.00	\$203,862.00	\$183,360.00	\$171,979.00	\$184,960.00

Monoline Policies

Insurance Agency Name	Worker's Compensation					Scheller Ins. Agency	Ins. Planning & Mgt.	Arthur J. Gallagher	Arthur J. Gallagher
Insurance Carrier Name	Ramza Ins. Group	Ramza Ins. Group	Ramza Ins. Group	Ramza Ins. Group	R.W. Troxell	AmTrust	WCSIT	Accident Fund	Hartford
Total Premium	\$84,938.00	\$110,010.00	\$180,015.00	\$118,194.00	\$96,151.00	\$100,178.00	\$87,518.00	\$123,855.00	\$139,340.00

Insurance Agency Name	Scheller Ins. Agency
Total Premium	\$13,820.00

Insurance Agency Name	The Crane Agency	Ramza Ins. Group	Ramza Ins. Group
Total Premium	\$2,004.00	\$5,131.25	\$3,718.00

Insurance Agency Name	Scheller Ins. Agency	Arthur J. Gallagher
Total Premium	\$3,552.00	\$3,869.00

Notes:

Gerber Life

- * Gerber Life did not provide a renewal offer for the District.
- Illinois School District Agency (ISDA)*
- * ISDA provides Appraisal Services, for an additional premium of \$1,590.
- * ISDA/WCSIT is an assessable Trust Program.
- Prairie State Insurance Cooperative (PSIC)*

* The Loss Fund is the amount of money the Insurance Carrier requires that the Cooperative is responsible to pay claims in any one (1) policy term. The proposed Loss Fund Amount for the 2017-2018 policy term is \$17,000.

* The Projected Annual Surplus Return is \$7,123. This figure is based on an annual average PSIC claims performance and actuarial projections, as of December 31, 2016. Actual Surplus may vary and is not guaranteed & is subject to terms of the PSIC Surplus Return Policy and review and approval by the PSIC Board.

* PSIC is an auditable policy. For the 2017-2018 policy term, PSIC dropped the annual Aggregate Attachment Point. Therefore, there is no longer a gap between the Attachment Point and the Annual Aggregate Loss Runs. The Budgeted Auditable Loss Fund Amount is \$0.

* Under the PSIC Package and Worker's Compensation Program, the Cooperative requires a three (3) year commitment to the program.

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