

Minooka CHSD #111 - Renewal Date: 07/01/2026

Totals

Insurance Agency Name	Worthy Insurance Group / Assured Partners / Gallagher	Worthy Insurance Group / Assured Partners / Gallagher	Gallagher / Dimond Bros.	Brian Feltes & Associates	Gallagher / Jim Lyons Insurance Agency / Dimond Bros.	Worthy Insurance Group / Jim Lyons Insurance Agency / Dimond Bros.
	ICRMT / IPRF / Brokers' Risk	ICRMT / IPRF / Brokers' Risk	SSCIP / SELF / Cincinnati Insurance	ISDA / WCSIT / Brokers' Risk	SSCIP / Previsor (MEM) / Cincinnati Insurance	ICRMT / Previsor (MEM) / Cincinnati Insurance
Coverage	Current	Renewal	Alternate Proposal	Alternate Proposal	Alternate Proposal	Alternate Proposal
Total Property Premium	376,109.00	221,115.00	130,090.18	327,299.00	130,090.18	221,115.00
Total Boiler & Machinery Premium	Included	Included	3,644.24	Included	3,644.24	Included
Total Liability Premium	Included	38,754.00	Included	40,002.00	Included	38,754.00
Total Crime Premium	Included	666.00	Included	4,825.00	Included	666.00
Total Inland Marine Premium	Included	7,355.00	Included	8,575.00	Included	7,355.00
Commercial Auto	Included	63,501.00	Included	43,022.00	Included	63,501.00
Umbrella	Included	35,621.00	56,221.00	57,690.00	56,221.00	35,621.00
School Board Legal Liability	Included	19,917.00	Included	19,849.00	Included	19,917.00
Worker's Compensation	288,997.00	309,405.00	290,746.18	241,731.00	213,062.00	213,062.00
Cyber Liability	Included	16,920.00	46,171.60	15,936.00	46,171.60	16,920.00
Treasurer's Bond	7,953.00	7,953.00	4,303.00	6,763.00	4,303.00	4,303.00
SSCIP Loss Fund and Fees	-	-	147,655.00	-	147,655.00	-
Terrorism Coverage (All Lines)	Included	Included	Excluded	Included	Excluded	Included
Total Premium	\$673,059.00	\$721,207.00	\$678,831.20	\$765,692.00	\$601,147.02	\$621,214.00
Savings		(\$48,148.00)	(\$5,772.20)	(\$92,633.00)	\$71,911.98	\$51,845.00
Percentage of Increase		7.15%	0.86%	13.76%	-10.68%	-7.70%
Total Premium Without Terrorism	\$673,059.00	\$721,207.00	\$678,831.20	\$765,692.00	\$601,147.02	\$621,214.00

Notes:

Illinois Counties Risk Management Trust (ICRMT)

ICRMT Trust Agreement contains a Resolution making the Program non-assessable.

Illinois School District Agency (ISDA) / Workers' Compensation Self-Insurance Trust (WCSIT)

ISDA offers free Appraisal Services for the first year with a premium of \$2,200 for every year after.

ISDA / WCSIT is an assessable Trust. Members can be assessed for the years they were a member.

Suburban School Cooperative Insurance Pool (SSCIP)

SSCIP has set Limits and Deductibles as part of their program. Therefore, the proposal cannot be changed to match the expiring coverages.

The Loss Fund is the amount of money the Insurance Carrier requires the District is responsible to pay claims in any one (1) Policy Term. The 2026-2027 proposed Package Loss Fund amount is \$127,050. The Loss Fund amount is included in the above premium.

SSCIP includes Pollution Liability and Crisis Protect/Deadly Weapons Advisory Services within the Program. The premiums are included in the Property Premium and cannot be removed.

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SSCIP has a common effective date of December 1st. The pro-rated Package Premium from July 1, 2026 - December 1, 2026 is \$192,423.