



Bushue HR, Inc.
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June 11, 2026

Attention: Dr. Rob Schiffbauer
Minooka CHSD #111
201 S. Wabena Avenue
Minooka, IL 60447

Dear Dr. Schiffbauer,

We would like to take this opportunity to thank the Board of Education and Administration for allowing our firm the opportunity to provide services for Minooka CHSD #111. Bushue HR, Inc. is an Outsourced Risk Management Company focusing on Human Resources, Insurance, Background Screening and Fingerprinting services throughout the State of Illinois.

The attached summary illustrates coverages for all insurance carriers/agents presenting proposals. The first column of each page is the expiring insurance coverage for the District. The second column is the renewal coverage as presented by the current insurance carrier and agent. The subsequent columns denote the agency name submitting the bid at the top, as well as the insurance carrier. In total, we had ten (10) agents contact us regarding an interest in bidding on the District. We received proposals back from eight (8) of those agents. Those insurance agents are listed below.

1. Worthy Insurance Group – Nic Enriquez, Skokie, IL.
2. Assured Partners - Andrew Link, Elk Grove Village, IL.
3. Gallagher – Jordan Roland, Davenport, IA.
4. Jim Lyons Insurance Group – Jim Lyons, Troy, IL.
5. Church Insurance Agency – Robert Pegg, Paris, IL. *(No Bid Submitted)*
6. Ramza Insurance Group – Craig Ramza Jr., Streator, IL.
7. Dimond Bros. – Eric Braasch, Litchfield, IL.
8. OneDigital – Patrick Fagan, Sycamore, IL. *(No Bid Submitted)*
9. SSCIP – Samuel Ding, Rolling Meadows, IL.
10. Brian Feltes & Associates – Brian Feltes, St. Charles, IL.

Notes about the proposals:

- The Blanket Limit and Statement of Values (SOV) for the Property have been reviewed with Administration, and the values have been increased to better reflect Replacement Cost Values. The Blanket Limit increased from \$233,853,270 to \$234,232,006.
- Under the Inland Marine (Equipment Schedule), a 2025 Polaris has been added at a value of \$19,635; per the District's request.
- Under the Inland Marine (Equipment Schedule), a 2025 John Deere Mower has been added at a value of \$3,099; per the District's request.
- The number of insured automobiles increased from seventy (70) to seventy-six (76), per the District's request.



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- The Worker's Compensation payrolls have been increased for the renewal, per the District's request. The 8868 Class Code (Colleges or Schools, Teachers) payroll increased from \$21,292,448 to \$23,357,070. The 7380 Class Code (Drivers, Chauffeurs, and Their Helpers) payroll increased from \$3,212,167 to \$3,372,775. The 9101 Class Code (All Other Employees) payroll increased from \$1,036,319 to \$1,098,408
- The Worker's Compensation rates have been modified for the renewal.
- Alternative Options were quoted and analyzed with Administration, as a part of the bidding process.

We evaluated all Package proposals along with evaluating all individual proposals to see what options would be the most advantageous for the Board of Education to consider. After reviewing and evaluating all options, Suburban School Cooperative Insurance Pool (SSCIP) for the Package, Previsor (MEM) for the Worker's Compensation, and Cincinnati Insurance for the Treasurer's Bond would be the lowest proposal. If the District approves the lowest proposal, the District would receive a savings in premium of \$71,911.98, which is 10.68% below the expiring.

Please see notes below regarding the proposal.

- SSCIP provides a Property Deductible Per Occurrence of \$2,500.
- SSCIP provides a Crime Deductible Per Occurrence of \$10,000.
- SSCIP provides an Inland Marine Deductible Per Occurrence of \$25,000.
- 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.
- SSCIP provides the Auto Comprehensive & Collision Deductibles Per Occurrence at \$2,500.
- SSCIP carries a \$400,000 Self-Insured Retention (SIR) under the Umbrella Policy.
- SSCIP provides the School Board Legal Liability (SBLL) and Employment Practices Liability Insurance (EPLI) Deductibles at \$25,000.
- SSCIP provides the Cyber Liability Deductible Per Occurrence at \$25,000.
- SSCIP has a common effective date of December 1st. The pro-rated Package Premium from July 1, 2026 - December 1, 2026 is \$192,423.
- SSCIP is an auditable policy.
- Previsor (MEM) provides the Worker's Compensation Employers Liability Limits at \$2,000,000.

The second lowest proposal provided is Illinois Counties Risk Management Trust (ICRMT) for the Package, Previsor (MEM) for the Worker's Compensation, and Cincinnati Insurance for the Treasurer's Bond. If the District approves the lowest proposal, the District would receive a savings in premium of \$51,845.00, which is 7.70% below the expiring.

Please see notes below regarding the proposal.

- ICRMT added a \$25,000 Wind/Hail Deductible Per Occurrence for the 2026-2027 Policy Term.
- ICRMT excludes Sexual Misconduct & Molestation and Employers Liability (Worker's Compensation) as underlying coverages under the Umbrella Policy.
- ICRMT provides a \$10,000,000 Umbrella Aggregate Limit per underlying line of coverage, for a total of \$11,000,000 per line of underlying coverage.



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

We appreciate the opportunity to serve the District. If you have any questions, please feel free to contact our office.

Respectfully,

A handwritten signature in black ink that reads "Steve Bushue".

Steve Bushue
CEO, Bushue HR, Inc.

CDS