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May 28, 2026

Attention: Jessica Miller  
Pana CUSD #8  
14 E. Main, P.O. Box 377  
Pana, IL. 62557

Dear Mrs. Miller,

**RE: PROPERTY/CASUALTY/LIABILITY INSURANCE RENEWALS**

The attached summary illustrates the expiring and renewal coverages with the current Insurance Carriers, Illinois Counties Risk Management Trust (ICRMT) through Dimond Bros. from Litchfield, IL., CFC through Ramza Insurance Group from Streator, IL., and Guarantee Trust Life through Church Insurance Agency from Paris, IL.

Our attached Renewal Worksheet Forms show the expiring and renewal coverage from ICRMT, CFC, and Guarantee Trust Life. 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.

**Following are some changes from the expiring:**

- The Blanket Limit and Statement of Values (SOV) have been reviewed with Administration, and the values have been increased to better reflect Replacement Cost Values. The Blanket Limit increased from \$88,266,331 to \$94,230,179.
- ICRMT added a \$25,000 Wind/Hail Deductible Per Occurrence for the 2026-2027 policy term.
- The number of insured automobiles increased from twenty-eight (28) to twenty-nine (29), per the District's request.
- ICRMT increased the Employee Benefits Liability Deductible Per Occurrence from \$2,500 to \$5,000 for the 2026-2027 policy term.
- ICRMT increased the School Board Legal Liability (SBLL) Deductible Per Occurrence from \$2,500 to \$5,000 for the 2026-2027 policy term.

This renewal reflects an increase in premium, in the amount of \$24,840.68; which is 14.36% above the expiring. The increase in premium is due to the increased Blanket Limit, member loss history, and overall rate increases.

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, appearing to read "Tyler J. Ervin".

Tyler J. Ervin  
Client Program Manager, Bushue HR, Inc.

VSS