

**September 9, 2024**  
**Committee Meeting Board of Education**

The Board of Education District 54-0586, Bloomfield Community Schools, met in Committee Session on September 9, 2024 in High School, Room 14.

Dee Bratetic: Present, Jason Hefner: Present, Justin Jindra: Present, Jessica Loseke: Present, Deb Wragge: Present, Hally Ziegler: Present.

1.

1.a.

1.b.

1.c.

1.d.

1.e.

1.f.

2. Motion by Hally Ziegler, seconded by Justin Jindra, to approve the agenda as presented..

Dee Bratetic: Yea, Jason Hefner: Yea, Justin Jindra: Yea, Jessica Loseke: Yea, Deb Wragge: Yea, Hally Ziegler: Yea Motion: Carried

3.

3.a.

3.b.

3.b.i.

3.c.

3.d.

3.e.

3.f.

3.f.i.

3.f.ii.

3.f.iii.

3.f.iv.

3.f.v.

3.f.vi.

3.f.vii.

3.f.viii.

3.f.ix.

4.

5. Motion by Justin Jindra, seconded by Hally Ziegler, to move into a closed session at 8:30 p.m. for the protection of the public interest or the prevention of needless injury to the reputation of an individual.

Motion by Ziegler, seconded by Jindra to come out of closed session at 9:02 p.m..

Dee Bratetic: Yea, Jason Hefner: Yea, Justin Jindra: Yea, Jessica Loseke: Yea, Deb Wragge: Yea, Hally Ziegler: Yea Motion: Carried

6. Motion by Dee Bratetic, seconded by Hally Ziegler, to adjourn the Committee of the Whole Meeting of the Bloomfield Community Schools at 9:05 p.m. Board of Education.

Dee Bratetic: Yea, Jason Hefner: Yea, Justin Jindra: Yea, Jessica Loseke: Yea, Deb Wragge: Yea, Hally Ziegler: Yea Motion: Carried

# Bloomfield Community Schools

**B**UILDING  
**E**XCELLENCE  
**E**NCOURAGING  
**S**UCCESS

Honesty - Community - Relationships



# NEBRASKA OPEN MEETINGS ACT

**84-1407. Act, how cited.** Sections 84-1407 to 84-1414 shall be known and may be cited as the Open Meetings Act.

**84-1408. Declaration of intent; meetings open to public.** It is hereby declared to be the policy of this state that the formation of public policy is public business and may not be conducted in secret. Every meeting of a public body shall be open to the public in order that citizens may exercise their democratic privilege of attending and speaking at meetings of public bodies, except as otherwise provided by the Constitution of Nebraska, federal statutes, and the Open Meetings Act.

**84-1409. Terms, defined.** For purposes of the Open Meetings Act, unless the context otherwise requires:

(1)(a) Public body means (i) governing bodies of all political subdivisions of the State of Nebraska, (ii) governing bodies of all agencies, created by the Constitution of Nebraska, statute, or otherwise pursuant to law, of the executive department of the State of Nebraska, (iii) all independent boards, commissions, bureaus, committees, councils, subunits, or any other bodies created by the Constitution of Nebraska, statute, or otherwise pursuant to law, (iv) all study or advisory committees of the executive department of the State of Nebraska whether having continuing existence or appointed as special committees with limited existence, (v) advisory committees of the bodies referred to in subdivisions (i), (ii), and (iii) of this subdivision, and (vi) instrumentalities exercising essentially public functions; and

(b) Public body does not include (i) subcommittees of such bodies unless a quorum of the public body attends a subcommittee meeting or unless such subcommittees are holding hearings, making policy, or taking formal action on behalf of their parent body, except that all meetings of any subcommittee established under section 81-15,175 are subject to the Open Meetings Act, (ii) entities conducting judicial proceedings unless a court or other judicial body is exercising rulemaking authority, deliberating, or deciding upon the issuance of administrative orders, and (iii) the Judicial Resources Commission or subcommittees or subgroups of the commission;

(2) Meeting means all regular, special, or called meetings, formal or informal, of any public body for the purposes of briefing, discussion of public business, formation of tentative policy, or the taking of any action of the public body; and

(3) Virtual conferencing means conducting or participating in a meeting electronically or telephonically with interaction among the participants subject to subsection (2) of section 84-1412.

**84-1410. Closed session; when; purpose; reasons listed; procedure; right to challenge; prohibited acts; chance meetings, conventions, or workshops.**

(1) Any public body may hold a closed session by the affirmative vote of a majority of its voting members if a closed session is clearly necessary for the protection of the public interest or for the prevention of needless injury to the reputation of an individual and if such individual has not requested a public meeting. The subject matter and the reason necessitating the closed session shall be identified in the motion to close. Closed sessions may be held for, but shall not be limited to, such reasons as:

(a) Strategy sessions with respect to collective bargaining, real estate purchases, pending litigation, or litigation which is imminent as evidenced by communication of a claim or threat of litigation to or by the public body;

(b) Discussion regarding deployment of security personnel or devices;

(c) Investigative proceedings regarding allegations of criminal misconduct;

(d) Evaluation of the job performance of a person when necessary to prevent needless injury to the reputation of a person and if such person has not requested a public meeting;

(e) For the Community Trust created under section 81-1801.02, discussion regarding the amounts to be paid to individuals who have suffered from a tragedy of violence or natural disaster; or

(f) For public hospitals, governing board peer review activities, professional review activities, review and discussion of medical staff investigations or disciplinary actions, and any strategy session concerning transactional negotiations with any referral source that is required by federal law to be conducted at arms length.

Nothing in this section shall permit a closed meeting for discussion of the appointment or election of a new member to any public body.

(2) The vote to hold a closed session shall be taken in open session. The entire motion, the vote of each member on the question of holding a closed session, and the time when the closed session commenced and concluded shall be recorded in the minutes. If the motion to close passes, then the presiding officer immediately prior to the closed session shall restate on the record the limitation of the subject matter of the closed session. The public body holding such a closed session shall restrict its consideration of matters during the closed portions to only those purposes set forth in the motion to close as the reason for the closed session. The meeting shall be reconvened in open session before any formal action may be taken. For purposes of this section, formal action shall mean a collective decision or a collective commitment or promise to make a decision on any question, motion, proposal, resolution, order, or ordinance or formation of a position or policy but shall not include negotiating guidance given by members of the public body to legal counsel or other negotiators in closed sessions authorized under subdivision (1)(a) of this section.

(3) Any member of any public body shall have the right to challenge the continuation of a closed session if the member determines that the session has exceeded the reason stated in the original motion to hold a closed session or if the member contends that the closed session is neither clearly necessary for (a) the protection of the public interest or (b) the prevention of needless injury to the reputation of an individual. Such challenge shall be overruled only by a majority vote of the members of the public body. Such challenge and its disposition shall be recorded in the minutes.

(4) Nothing in this section shall be construed to require that any meeting be closed to the public. No person or public body shall fail to invite a portion of its members to a meeting, and no public body shall designate itself a subcommittee of the whole body for the purpose of circumventing the Open Meetings Act. No closed session, informal meeting, chance meeting, social gathering, email, fax, or other electronic communication shall be used for the purpose of circumventing the requirements of the act.

(5) The act does not apply to chance meetings or to attendance at or travel to conventions or workshops of members of a public body at which there is no meeting of the body then intentionally convened, if there is no vote or other action taken regarding any matter over which the public body has supervision, control, jurisdiction, or advisory power.

**84-1411. Meetings of public body; notice; method; contents; when available; right to modify; duties concerning notice; videoconferencing or telephone conferencing authorized; emergency meeting without notice; appearance before public body.**

(1) Until January 1, 2025:

(a) Each public body shall give reasonable advance publicized notice of the time and place of each meeting as provided in this subsection. Such notice shall be transmitted to all members of the public body and to the public.

(b)(i) Except as provided in subdivision (1)(b)(ii) of this section, in the case of a public body described in subdivision (1)(a)(i) of section 84-1409 or such body's advisory committee, such notice shall be published in a newspaper of general circulation within the public body's jurisdiction and, if available, on such newspaper's website.

(ii) In the case of the governing body of a city of the second class or village or such body's advisory committee or the governing body of a rural or suburban fire protection district, such notice shall be published by:

(A) Publication in a newspaper of general circulation within the public body's jurisdiction and, if available, on such newspaper's website; or

(B) Posting written notice in three conspicuous public places in such city, village, or district. Such notice shall be posted in the same three places for each meeting.

(iii) In the case of a public body not described in subdivision (1)(b)(i) or (ii) of this section, such notice shall be given by a method designated by the public body.

(iv) In case of refusal, neglect, or inability of the newspaper to timely publish the notice, the public body shall (A) post such notice on its website, if available, and (B) post such notice in a conspicuous public place in such public body's jurisdiction. The public body shall keep a written record of such posting. The record of such posting shall be evidence that such posting was done as required and shall be sufficient to fulfill the requirement of publication.

(c) In addition to a method of notice required by subdivision (1)(b)(i) or (ii) of this section, such notice may also be provided by any other appropriate method designated by such public body or such advisory committee.

(d) Each public body shall record the methods and dates of such notice in its minutes.

(e) Such notice shall contain an agenda of subjects known at the time of the publicized notice or a statement that the agenda, which shall be kept continually current, shall be readily available for public inspection at the principal office of the public body during normal business hours. Agenda items shall be sufficiently descriptive to give the public reasonable notice of the matters to be considered at the meeting. Except for items of an emergency nature, the agenda shall not be altered later than (i) twenty-four hours before the scheduled commencement of the meeting or (ii) forty-eight hours before the scheduled commencement of a

meeting of a city council or village board scheduled outside the corporate limits of the municipality. The public body shall have the right to modify the agenda to include items of an emergency nature only at such public meeting.

(2) Beginning January 1, 2025:

(a) Each public body shall give reasonable advance publicized notice of the time and place of each meeting as provided in this subsection. Such notice shall be transmitted to all members of the public body and to the public.

(b)(i) Except as provided in subdivision (2)(b)(ii) of this section, in the case of a public body described in subdivision (1)(a)(i) of section 84-1409 or such body's advisory committee, such notice shall be given by:

(A)(I) Publication in a newspaper of general circulation within the public body's jurisdiction that is finalized for printing prior to the time and date of the meeting, (II) posting on such newspaper's website, if available, and (III) posting on a statewide website established and maintained as a repository for such notices by a majority of Nebraska newspapers. Such notice shall be placed in the newspaper and on the websites by the newspaper; or

(B)(I) Posting to the newspaper's website, if available, and (II) posting to a statewide website established and maintained as a repository for such notices by a majority of Nebraska newspapers if no edition of a newspaper of general circulation within the public body's jurisdiction is to be finalized for printing prior to the time and date of the meeting. Such notice shall be placed in the newspaper and on the websites by the newspaper.

(ii) In the case of the governing body of a city of the second class or village, any advisory committee of such governing body, or the governing body of a rural or suburban fire protection district, such notice shall be given by:

(A)(I) Publication in a newspaper of general circulation within the public body's jurisdiction that is finalized for printing prior to the time and date of the meeting, (II) posting on such newspaper's website, if available, and (III) posting on a statewide website established and maintained as a repository for such notices by a majority of Nebraska newspapers. Such notice shall be placed in the newspaper and on the websites by the newspaper;

(B)(I) Posting to the newspaper's website, if available, and (II) posting to a statewide website established and maintained as a repository for such notices by a majority of Nebraska newspapers if no edition of a newspaper of general circulation within the public body's jurisdiction is to be finalized for printing prior to the time and date of the meeting. Such notice shall be placed in the newspaper and on the websites by the newspaper; or

(C)(III) Posting written notice in three conspicuous public places in such city, village, or district. Such notice shall be posted by the public body in the same three places for each meeting.

(iii) In the case of a public body not described in subdivision (2)(b)(i) or (ii) of this section, such notice shall be given by a method designated by the public body.

(iv) In case of refusal, neglect, or inability of the newspaper to publish the notice, the public body shall (A) post such notice on its website, if available, (B) submit a post on a statewide website established and maintained as a repository for such notices by a majority of Nebraska newspapers, and (C) post such notice in a conspicuous public place in such public body's jurisdiction. The public body shall keep a written record of such posting. The record of such posting shall be evidence that such posting was done as required and shall be sufficient to fulfill the requirement of publication.

(3)(a) The following entities may hold a meeting by means of virtual conferencing if the requirements of subdivision (3)(b) of this section are met:

(i) A state agency, state board, state commission, state council, or state committee, or an advisory committee of any such state entity;

(ii) An organization, including the governing body, created under the Interlocal Cooperation Act, the Joint Public Agency Act, or the Municipal Cooperative Financing Act;

(iii) The governing body of a public power district having a chartered territory of more than one county in this state;

(iv) The governing body of a public power and irrigation district having a chartered territory of more than one county in this state;

(v) An educational service unit;

(vi) The Educational Service Unit Coordinating Council;

(vii) An organization, including the governing body, of a risk management pool or its advisory committees organized in accordance with the Intergovernmental Risk Management Act;

(viii) A community college board of governors;

(ix) The Nebraska Brand Committee;

(x) A local public health department;

(xi) A metropolitan utilities district;

(xii) A regional metropolitan transit authority; and

(xiii) A natural resources district.

(b) The requirements for holding a meeting by means of virtual conferencing are as follows:

(i) Reasonable advance publicized notice is given as provided in subsections (1) and (2) of this section, including providing access to a dial-in number or link to the virtual conference;

(ii) In addition to the public's right to participate by virtual conferencing, reasonable arrangements are made to accommodate the public's right to attend at a physical site and participate as provided in section 84-1412, including reasonable seating, in at least one designated site in a building open to the public and identified in the notice, with: At least one member of the entity holding such meeting, or his or her designee, present at each site; a recording of the hearing by audio or visual recording devices; and a reasonable opportunity for input, such as public comment or questions, is provided to at least the same extent as would be provided if virtual conferencing was not used;

(iii) At least one copy of all documents being considered at the meeting is available at any physical site open to the public where individuals may attend the virtual conference. The public body shall also provide links to an electronic copy of the agenda, all documents being considered at the meeting, and the current version of the Open Meetings Act; and

(iv) Except as otherwise provided in this subdivision or subsection (4) of section 79-2204, no more than one-half of the meetings of the state entities, advisory committees, boards, councils, organizations, or governing bodies are held by virtual conferencing in a calendar year. In the case of (A) an organization created under the Interlocal Cooperation Act that sells electricity or natural gas, (B) an organization created under the Municipal Cooperative Financing Act, (C) a governing body of a risk management pool and any advisory committee of such governing body, or (D) any advisory committee of any state entity created in response to the Opioid Prevention and Treatment Act, such the organization, governing body, or committee may hold more than one-half of its meetings by virtual conferencing if such organization holds at least one meeting each calendar year that is not by virtual conferencing.

(4) Virtual conferencing, emails, faxes, or other electronic communication shall not be used to circumvent any of the public government purposes established in the Open Meetings Act.

(5) The secretary or other designee of each public body shall maintain a list of the news media requesting notification of meetings and shall make reasonable efforts to provide advance notification to them of the time and place of each meeting and the subjects to be discussed at that meeting.

(6) When it is necessary to hold an emergency meeting without reasonable advance public notice, the nature of the emergency shall be stated in the minutes and any formal action taken in such meeting shall pertain only to the emergency. Such emergency meetings may be held by virtual conferencing. The provisions of subsection (5) of this section shall be complied with in conducting emergency meetings. Complete minutes of such emergency meetings specifying the nature of the emergency and any formal action taken at the meeting shall be made available to the public by no later than the end of the next regular business day.

(7) A public body may allow a member of the public or any other witness to appear before the public body by means of virtual conferencing.

(8)(a) Notwithstanding subsections (3) and (6) of this section, if an emergency is declared by the Governor pursuant to the Emergency Management Act as defined in section 81-829.39, a public body the territorial jurisdiction of which is included in the emergency declaration, in whole or in part, may hold a meeting by virtual conferencing during such emergency if the public body gives reasonable advance publicized notice as described in subsections (1) and (2) of this section. The notice shall include information regarding access for the public and news media. In addition to any formal action taken pertaining to the emergency, the public body may hold such meeting for the purpose of briefing, discussion of public business, formation of tentative policy, or the taking of any action by the public body.

(b) The public body shall provide access by providing a dial-in number or a link to the virtual conference. The public body shall also provide links to an electronic copy of the agenda, all documents being considered at the meeting, and the current version of the Open Meetings Act. Reasonable arrangements shall be made to accommodate the public's right to hear and speak at the meeting and record the meeting. Subsection (5) of this section shall be complied with in conducting such meetings.

(c) The nature of the emergency shall be stated in the minutes. Complete minutes of such meeting specifying the nature of the emergency and any formal action taken at the meeting shall be made available for inspection as provided in subsection (5) of section 84-1413.

(9) In addition to any other statutory authorization for virtual conferencing, any public body not listed in subdivision (3)(a) of this section may hold a meeting by virtual conferencing if:

(a) The purpose of the virtual meeting is to discuss items that are scheduled to be discussed or acted upon at a subsequent non-virtual open meeting of the public body;

(b) No action is taken by the public body at the virtual meeting; and

(c) The public body complies with subdivisions (3)(b)(i) and (ii) of this section.

**84-1412. Meetings of public body; rights of public; public body; powers and duties.**

(1) Subject to the Open Meetings Act, the public has the right to attend and the right to speak at meetings of public bodies, and all or any part of a meeting of a public body, except for closed sessions called pursuant to section 84-1410, may be videotaped, televised, photographed, broadcast, or recorded by any person in attendance by means of a tape recorder, a camera, video equipment, or any other means of pictorial or sonic reproduction or in writing.

(2) It shall not be a violation of subsection (1) of this section for any public body to make and enforce reasonable rules and regulations regarding the conduct of persons attending, speaking at, videotaping, televising, photographing, broadcasting, or recording its meetings, including meetings held by virtual conferencing. A body may not be required to allow citizens to speak at each meeting, but it may not forbid public participation at all meetings.

(3) No public body shall require members of the public to identify themselves as a condition for admission to the meeting nor shall such body require that the name of any member of the public be placed on the agenda prior to such meeting in order to speak about items on the agenda. The body shall require any member of the public desiring to address the body to identify himself or herself, including an address and the name of any organization represented by such person unless the address requirement is waived to protect the security of the individual.

(4) No public body shall, for the purpose of circumventing the Open Meetings Act, hold a meeting in a place known by the body to be too small to accommodate the anticipated audience.

(5) No public body shall be deemed in violation of this section if it holds its meeting in its traditional meeting place which is located in this state.

(6) No public body shall be deemed in violation of this section if it holds a meeting outside of this state if, but only if:

(a) A member entity of the public body is located outside of this state and the meeting is in that member's jurisdiction;

(b) All out-of-state locations identified in the notice are located within public buildings used by members of the entity or at a place which will accommodate the anticipated audience;

(c) Reasonable arrangements are made to accommodate the public's right to attend, hear, and speak at the meeting, including making virtual conferencing available at an in-state location to members, the public, or the press, if requested twenty-four hours in advance;

(d) No more than twenty-five percent of the public body's meetings in a calendar year are held out-of-state;

(e) Out-of-state meetings are not used to circumvent any of the public government purposes established in the Open Meetings Act; and

(f) The public body publishes notice of the out-of-state meeting at least twenty-one days before the date of the meeting in a legal newspaper of statewide circulation.

(7) Each public body shall, upon request, make a reasonable effort to accommodate the public's right to hear the discussion and testimony presented at a meeting.

(8) Public bodies shall make available at the meeting or the in-state location for virtual conferencing as required by subdivision (6)(c) of this section, for examination and copying by members of the public, at least one copy of all reproducible written material to be discussed at an open meeting, either in paper or electronic form. Public bodies shall make available at least one current copy of the Open Meetings Act posted in the meeting room at a location accessible to members of the public. At the beginning of the meeting, the public shall be informed about the location of the posted information.

**84-1413. Meetings; minutes; roll call vote; secret ballot; when.**

(1) Each public body shall keep minutes of all meetings showing the time, place, members present and absent, and the substance of all matters discussed.

(2) Any action taken on any question or motion duly moved and seconded shall be by roll call vote of the public body in open session, and the record shall state how each member voted or if the member was absent or not voting. The requirements of a roll call or viva voce vote shall be satisfied by a public body which utilizes an electronic voting device which allows the yeas and nays of each member of such public body to be readily seen by the public.

(3) The vote to elect leadership within a public body may be taken by secret ballot, but the total number of votes for each candidate shall be recorded in the minutes.

(4) The minutes of all meetings and evidence and documentation received or disclosed in open session shall be public records and open to public inspection during normal business hours.

(5) Minutes shall be written or kept as an electronic record and shall be available for inspection within ten working days or prior to the next convened meeting, whichever occurs earlier, except that cities of the second class and villages may have an additional ten working days if the employee responsible for writing or keeping the minutes is absent due to a serious illness or emergency.

(6) Beginning July 31, 2022, the governing body of a natural resources district, the city council of a city of the metropolitan class, the city council of a city of the primary class, the city council of a city of the first class, the county board of a county with a population greater than twenty-five thousand inhabitants, and the school board of a school district shall make available on such entity's public website the agenda and minutes of any meeting of the governing body. The agenda shall be placed on the website at least twenty-four hours before the meeting of the governing body. Minutes shall be placed on the website at such time as the minutes are available for inspection as provided in subsection (5) of this section. This information shall be available on the public website for at least six months.

**84-1414. Unlawful action by public body; declared void or voidable by district court; when; duty to enforce open meeting laws; citizen's suit; procedure; violations; penalties.**

(1) Any motion, resolution, rule, regulation, ordinance, or formal action of a public body made or taken in violation of the Open Meetings Act shall be declared void by the district court if the suit is commenced within one hundred twenty days of the meeting of the public body at which the alleged violation occurred. Any motion, resolution, rule, regulation, ordinance, or formal action of a public body made or taken in substantial violation of the Open Meetings Act shall be voidable by the district court if the suit is commenced more than one hundred twenty days after but within one year of the meeting of the public body in which the alleged violation occurred. A suit to void any final action shall be commenced within one year of the action.

(2) The Attorney General and the county attorney of the county in which the public body ordinarily meets shall enforce the Open Meetings Act.

(3) Any citizen of this state may commence a suit in the district court of the county in which the public body ordinarily meets or in which the plaintiff resides for the purpose of requiring compliance with or preventing violations of the Open Meetings Act, for the purpose of declaring an action of a public body void, or for the purpose of determining the applicability of the act to discussions or decisions of the public body. It shall not be a defense that the citizen attended the meeting and failed to object at such time. The court may order payment of reasonable attorney's fees and court costs to a successful plaintiff in a suit brought under this section.

(4) Any member of a public body who knowingly violates or conspires to violate or who attends or remains at a meeting knowing that the public body is in violation of any provision of the Open Meetings Act shall be guilty of a Class IV misdemeanor for a first offense and a Class III misdemeanor for a second or subsequent offense.

Operative 4/17/24

  
**Nebraska Council**  
of School Administrators  
455 South 11<sup>th</sup> Street, Suite A  
Lincoln, NE 68508  
(402) 476-8055  
ncsa.org

  
**PGH&G**  
ATTORNEY AT LAW

PERRY, GUTHRY, HAASE & GESSFORD, P.C., L.L.O.  
233 South 13th Street, Suite 1400,  
Lincoln, NE 68508  
(402) 476-9200  
perrylawfirm.com



EDUCATIONAL  
SESSION

BLOOMFIELD  
COMMUNITY  
SCHOOLS

Sheri Shonka, Managing Partner Public Risk Management, Inc., [sheri.shonka@prmne.com](mailto:sheri.shonka@prmne.com)  
Daniel Shonka, Account Executive, Public Risk Management, Inc., [daniel.Shonka@prmne.com](mailto:daniel.Shonka@prmne.com)

September 9, 2024 at 6:30pm

# WHY ALICAP?

## **Philosophical decision to pool total cost of risk**

- Schools joined together to reduce the total cost of their risk
  - No separate wind/hail deductible
  - \$2,500 property deductible – per occurrence
- Become an owner of their own insurance company
  - Team who treats you like an owner with exceptional service!
- Control expenses and retain “insurance company profits”
  - Expenses 6% and share \$1.5 mil dividend distribution
- Obtain “school coverage” for every member
  - Broader coverage & higher limits
- Managed by a team who understands NE Schools
  - NASB, PRM, Loss Control Ambassadors & Sedgwick

# ADVANTAGES VS DISADVANTAGES

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Enhanced coverage through group purchasing

Claims Coordination – Sedgwick

Dedicated Unit for all Schools

Nurse Case Hotline for WC

Customized Loss Control

6 Retired Superintendents

Safe Schools Online Safety Training

Building Appraisals within 90 days

No Endorsements or Invoices

Members Website Portal

Members OWN the Pool

Surplus/Investment Income returned to the Members

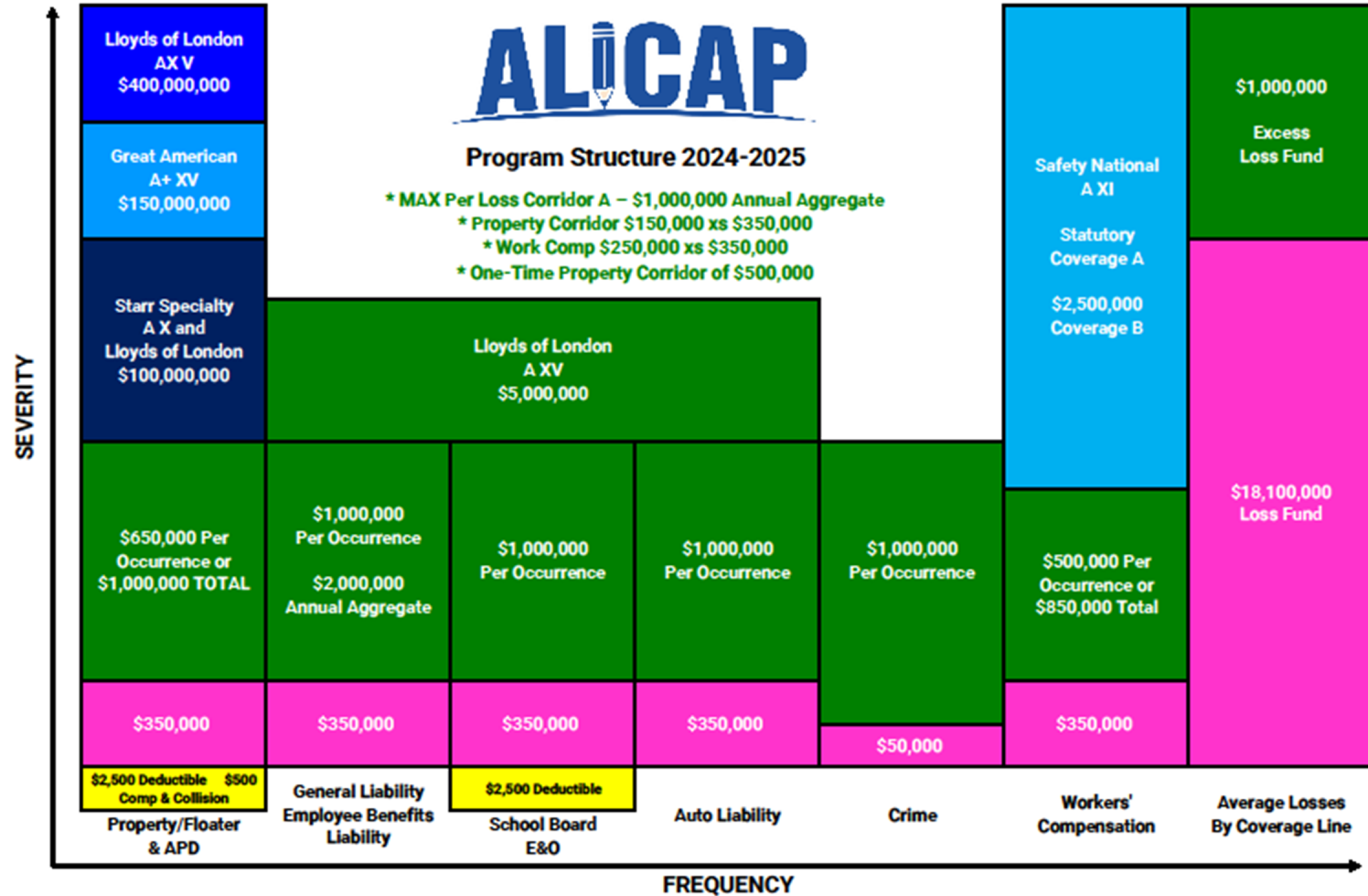
Long Term Commitment

Assessment

Procedure to Exit

# GRAPH DESCRIPTION

- Horizontal – **FREQUENCY** of Losses
- Vertical – **SEVERITY** of Losses
- Yellow** – School’s Deductible
  - \$500 Property
  - \$2,500 E&O
- Pink** – Pools Retentions
- Green** – Reinsurance
  - Up to \$5mil State Tort
- Blue** – Reinsurance
  - Up to \$400mil Property
  - Statutory for WC
- Loss Fund** – Maximum ALICAP will payout in 2023-24 policy year
- Excess Loss Fund** – Caps Losses



# HISTORICAL RENEWAL RATE CHANGES AND DIVIDENDS

<u>Year</u>	<u>Rate Increase/Decrease</u>	<u>Dividend</u>
2024	3.33% Increase	\$1,500,000
2023	20.14% Increase	\$1,500,000
2022	15.35% Increase	\$2,600,000
2021	5.73% Increase	\$2,750,000
2020	16.21% Increase	\$2,400,000
2019	2.23% Increase	\$2,150,000
2018	4.71% Increase	\$1,680,000
2017	1.22% Decrease	\$1,400,000
2016	1.00% Increase	\$1,400,000
2015	0.75% Decrease	\$1,300,000
2014	4.83% Increase	\$1,100,000

# BROADER COVERAGE, HIGHER LIMITS, FEWER DEDUCTIBLES

Blanket Building, Contents & Property in the Open \$400,000,000

- Property deductible is \$2,500 with no separate wind/hail deductible

Building Ordinance, Debris Removal \$50,000,000

Extra Expense \$25,000,000

Builders Risk – Course of Construction available

Earthquake & Flood (excluding Zone A) \$50,000,000

- Flood Zone A (100 year) \$15,000,000 Aggregate

Replacement Cost on losses of 2 or more busses

Sexual Abuse/Molestation Coverage \$5,000,000 limit

Treasurer's Bonding requirements included

Pollution Coverage Included effective 9/1/2017

Cyber and Ransomware – Must Qualify

# BOARD OF TRUSTEES

Steve Koch, School Board  
Member, Hershey PS

Ted DeTurk, ESU #2,  
Administrator

Amy Sines, School Board  
Member, Cambridge PS

Tom Menke, School Board  
Member, Chadron PS

Sandy Noffsinger, School  
Board Member, Dundy County  
Stratton PS

Jeff Rippe, Superintendent,  
Bellevue PS

Rhonda Burbach, School  
Board Member, Norris PS

Chester “Chip” Kay,  
Superintendent, Columbus PS

Nicole Regan, Superintendent  
Gering Public Schools

John Spatz, Executive  
Director, NASB



QUESTIONS

?



**Insured** 60438  
Bloomfield Community Schools District 86R  
PO Box 308  
Bloomfield, NE 68718  
(402) 373-4800

Quote No. 411198  
Effective Date: 10/19/2024  
Expiration Date: 10/19/2025  
Quote Date: 7/22/2024  
Quote Good Through: 10/19/2024

**Agent** 961-1563  
Jencap Insurance Services, Inc.  
7000 Central Parkway, Suite 1100  
Atlanta, GA 30328

**Employers Liability**  
Bodily Injury By Accident \$500,000 Each Accident  
Bodily Injury By Disease \$500,000 Policy Limit  
Bodily Injury By Disease \$500,000 Each Employee

## Proposal Summary

Policy Unit	Remuneration	Total Estimated Premium and Surcharges
1 - Bloomfield Community Schools District 86R - Nebraska	\$2,752,279	\$8,279
<b>Grand Total</b>	<b>\$2,752,279</b>	<b>\$8,279</b>

Please see the following page(s) for detailed Unit information.



**Insured** 60438  
Bloomfield Community Schools District 86R  
PO Box 308  
Bloomfield, NE 68718  
(402) 373-4800

Quote No. 411198  
Effective Date: 10/19/2024  
Expiration Date: 10/19/2025  
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Bodily Injury By Disease \$500,000 Each Employee

Unit 1 - Bloomfield Community Schools District 86R	Nebraska
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Rating Period: 10/19/2024 - 10/19/2025

Classifications	Code No.	Premium Basis Total Estimated Remuneration	Rate Per \$100 of Remuneration	Estimated Premium
DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMMERCIAL	7380	\$102,213	4.03	\$4,119
COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL	8868	\$2,452,727	0.3	\$7,358
COLLEGE: ALL OTHER EMPLOYEES	9101	\$197,339	2.45	\$4,835
Total Manual Premium				\$16,312
\$500,000/500,000/500,000		0.8%		\$130
Subject Premium				\$16,442
Unmodified Premium				\$16,442
Experience Mod		0.79		(\$3,453)
Modified Premium				\$12,989
Flexible Rating Adjustment		40%		(\$5,196)
Standard Premium				\$7,793
Premium Discount		3.9%		(\$304)
Expense Constant				\$240
Terrorism Act		1%		\$275
DTEC Act		1%		\$275
Policy Premium				\$8,279

**Total Premium and Surcharge(s):** **\$8,279**

This is a quotation only and is not a binder of insurance or a guarantee of insurability.



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Bloomfield Community Schools District 86R  
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Bloomfield, NE 68718  
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Atlanta, GA 30328

**Employers Liability**  
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Bodily Injury By Disease \$500,000 Policy Limit  
Bodily Injury By Disease \$500,000 Each Employee

**Billing Unit 1** - Bloomfield Community Schools District 86R

**Billing Payment Mode:** 100% Down

**Initial Payment Total to Remit** \$8,279.00

**Installment Schedule:**

Post Date	Due Date	Description	Amount
9/29/2024	10/19/2024	Installment	\$8,279.00

This is a quotation only and is not a binder of insurance or a guarantee of insurability.

CONDITIONAL



Personalized Proposal Prepared for

# BLOOMFIELD COMMUNITY SCHOOLS DISTRICT 86R

### Your Business

BLOOMFIELD COMMUNITY SCHOOLS DISTRICT 86R  
PO BOX 308  
BLOOMFIELD, 68718-0308 NE

### Your Agent

NEBRASKA BANKERS INS & SERV  
CO NBISCO AGENCY SERVICES  
PO BOX 80008  
LINCOLN, NE 68501-0008

### Your Quote

Quote: 6X38589 001  
Prepared on: 08/14/2024  
Policy Term: 10/19/2024-10/19/2025

Valid Through: 09/28/2024

### Your Account Summary

#### Your Premium Estimate

Commercial Property (Version #4)	\$78,904.00
General Liability (Version #3)	\$2,447.00
Cyber (Version #1)	\$917.00
Business Auto (E-04)	\$13,207.00
Commercial Inland Marine (C-01)	\$200.00
Commercial Umbrella (J-02)	\$5,277.00
Govt Crime/Fidelity Package (F-01)	\$1,122.00
Linebacker - Claims Made (K-02)	\$2,610.00

**Total Account Premium Estimate** **\$104,684.00**

### Your Policy

#### Benefits Include...

- 1 Industry leading loss control services to help protect your business
- 2 Flexible payment options designed to fit your needs
- 3 Fast, responsive claims service when you need it

### Your Payment Options



#### Electronic Funds Transfer (EFT)

Set up automatic payments and skip transaction fees with EFT. Sign up in Policyholder Access or contact your agent to get started.



#### Online

[www.emcinsurance.com](http://www.emcinsurance.com)  
Visit our website to make a single payment by eCheck or credit/debit card.



#### Mail

Submit check, money order or cashier's check to our centralized lockbox.



**Risk Placement Services, Inc.**

Knowledge. Relationships.  
Trust. Confidence.

Risk Placement Services, Inc. - Omaha  
14772 West Center Road  
Omaha, NE 68144  
Phone: (402) 881-4003  
Fax: (715) 834-7117

Aug 16, 2024

TO: Tammy M Brodersen  
Midland Insurance Agency - Bloomfield A0080340  
tammy@midlandins.net  
Phone: (402) 373-2557  
Fax: (402) 373-4386

FROM: Tara Pritchett  
Phone: (402) 881-4003  
Tara\_Pritchett@rpsins.com

RE: Insured: Bloomfield School District  
RPS Reference #: 7050778  
Carrier: Underwriters at Lloyd's, London/Non-Admitted  
Carrier AM Best Rating: A+ XV  
Proposed Policy Period: 10/19/2024 to 10/19/2025

Quote valid for 30 days or until proposed effective date, whichever is earlier

Thank you for the opportunity to provide a quote for your insured. The company quote is attached for your consideration. Please remember:

1. You are responsible for reviewing and explaining the coverage to the client, including any options, available or not from our office. The terms herein are not fully described and no assumption should be made as to the adequacy of the coverage of the risk to the client.
2. You are not an Agent of the insurer, and as such, cannot bind coverage nor make any commitments on behalf of the insurer, nor of RPS. This policy cannot be assigned to another without the written consent of the insurer or their Agent.
3. Cancellation--At binding, you commit to any provisions contained herein such as Minimum Earned Premiums. There are no flat cancellations allowed.

The coverage outlined above may not conform to the terms and conditions you requested. Please check carefully.

If this policy is issued on a non-admitted basis, your office is responsible for collecting the surplus lines taxes and fees indicated below (if applicable) from the insured in addition to completing any required state surplus lines forms. RPS will remit the applicable taxes and forms to the state. If this policy is subject to the surplus lines laws in your state, you should make every effort to comply with any special provisions and regulations of your state.

<b>Premium</b>	\$37,233.50
<b>Fees:</b>	
Broker Fee - RPS	\$550.00
<b>Taxes:</b>	\$1,117.01
<b>Total:</b>	<b>\$38,900.51</b>

**Commission:** 10%

### Tammy Marie Brodersen – Midland Insurance Agency

As many of you have witnessed, I am very involved with Bloomfield, Nebraska's community. I work at Midland Insurance Agency and have assisted with upgrades on the many policies for the Bloomfield Community School District. Was raised with very strong Christian values and a strong sense of family and hometown pride. I am also a huge believer in buying local, or as I always like to say, spending your paycheck in the community that supports you.

While working in Bloomfield I have adopted the community spirit by being an active member of the Community Club, assisting in fund raising opportunities, and promoting the many community events, raising scholarship funds. I enjoy volunteering at the Senior Citizen's Center and taking meals to those that cannot make it out. The time I've spent volunteering at the Knox County Fair is another event that supports Bloomfield community and the surrounding area.

My commitment to the Bloomfield School District is unwavering. As Konnie can verify, my in-person assistance with claims at the drop of a hat shows that I truly care about the citizens of Bloomfield. Whether that be the many pictures and updates of building changes. We also pride in putting the Bloomfield School District first and being present immediately when needed.

I have notice and shared with many, that there is no city like Bloomfield. People are always willing to help each other out and volunteer needed items and time for events. What an amazing community!

I support the Bloomfield community throughout my everyday life. My doctor, pharmacy, the lumber yard, and let's not forget the bakery, grocery store, flower shop, bank, convenience store, auto parts store and I just bought my new vehicle from Kersten Auto. Last but not least, my home, auto, business E&O, property insurance and city taxes all stay in Bloomfield.

**So Yes, I Buy Local!**

# GUIDANCE COUNSELOR UPDATE 9/9/2024

## Nebraska Career Connections

I have a zoom this week with Nebraska Career Connections. This program allows students to take career interest inventories that match their interests to careers. It lets them explore career options and find out what the guidelines are for making that career a possibility. It is also a format that could possibly be used to assist us in creating 4 year plans for our students. I would like to see this increased to 5 year plans as some of our students begin taking Algebra I in 8th grade.

## Dates:

### August 30th

I was fortunate to attend the Education Quest update for school counselors at the UNO site in Omaha. I had never been on the campus and it has a very welcoming environment. I sat with a number of Omaha school counselors and was able to make some connections and learn more from WSC, UNO, UNL, Chadron and other colleges in attendance. They gave us information on the new FAFSA requirements that all seniors are required to fill out the FAFSA, yet they have the option to opt out and I have that form to share with parents.

### October 3rd

We will be hosting a student/parent senior FAFSA/Scholarship informational meeting at school from 6:30-7:30. Hoping they have their parent teacher conference visits completed and are ready to roll. I'll be sending home a flyer next week.

### September 11

Wayne State College will be here to visit with students that are interested.

September 19th

We are hosting the College fair here with over 45 colleges and military personnel present. The fair is from 1:30-3:00 for juniors and seniors. Other schools that will be joining us include: Wynot, Hartington-Newcastle, Hartington CC, and Creighton.

Elementary Guidance:

Last week was my first full week of elementary guidance. It was nice to get to know the students and spend time in the elementary building. After polling the 5th and 6th graders they are interested in learning more about how the high school schedule works and about career options in the future. The 6th grade will also be able to participate in the Nebraska Career Connections program. They asked about the up day for going to middle school so I appreciate the chance to work with them so that we can have them prepared and arrange visits this school year for them to visit with some of the junior high teachers and the 7th grade students before just the one up day.

Friday Internships:

Wiechelman's repair in Hartington- 1 student

Bee's Daycare- 1 student

Michael's Foods- 1 student

Roger's Yamaha- 1 student

John Deere- 1 student needs paperwork completed and then will start

Nursing Home- 1 student needs paperwork completed and then will start?

My plan is to follow up with the business bi-weekly to keep in touch with the students progress. I would like to go on site, but Mr. Conroy and I will figure out how that works and continue to evaluate their progress.

Lots of exciting things are happening at BHS, be proud of these Bee's- our staff and our students make every day a GREAT day to be a BEE!!

Date: Sept. 9

Time: 6:30 pm

Location: Ag Room

1) Athletic Trainer - Contract for Michelle Seagren

a) \$50 per requested visit

2) Hudl TV

a) Plan is to change over to this streaming service for winter sports and beyond; we will stick with YouTube this fall

3) District Plaques

a) Awards Unlimited said our order should be completed this week and shipped out by Friday, September 13th