

Kishwaukee College - Malta, IL

RFP Sign-In Sheet

“Worker's Compensation Coverage”

DATE: 8-18-26

TIME: C2144

LOCATION: C2144

[illegible]

Kishwaukee College - Renewal Date: 10/01/2026

Worker's Compensation Proposal Form

Insurance Agency Name	Jim Lyons Ins. Agency		Jim Lyons Ins. Agency		Dimond Bros.		Unland Ins. & Benefits	
Insurance Carrier Name	Previsor Insurance		Previsor Insurance		Accident Fund		The Zenith	
Employers Liability Limits	Current		Renewal		Alternate Proposal		Alternate Proposal	
Bodily Injury Accident	2,000,000		2,000,000		2,000,000		2,000,000	
Bodily Injury Disease	2,000,000		2,000,000		2,000,000		2,000,000	
Bodily Injury Disease - Employee	2,000,000		2,000,000		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
8868: Colleges or Schools, Teachers	16,000,000	0.388	16,000,000	0.388	16,000,000	0.601	16,000,000	0.311
9101: All Other Employees	1,430,000	3.417	1,430,000	3.417	1,430,000	5.296	1,430,000	2.738
8771 - Clerical Telecommuter Employees (IA)	30,000	0.038	30,000	0.038	30,000	0.050	30,000	0.031
Total Worker's Compensation Premium	\$79,388.00		\$79,388.00		\$172,678.00		\$81,290.00	

Experience Modification 1.04 1.04 1.04 1.04

Insurance Agency Name	One Digital, Inc.		One Digital, Inc.		Worthy Ins.	
Insurance Carrier Name	ICW		ICRMT		AmTrust	
Employers Liability Limits	Alternate Proposal		Alternate Proposal		Alternate Proposal	
Bodily Injury Accident	1,000,000		2,500,000		2,000,000 *	
Bodily Injury Disease	1,000,000		2,500,000		2,000,000 *	
Bodily Injury Disease - Employee	1,000,000		2,500,000		2,000,000 *	
Codes	Est. Payroll	Rate Per \$100	Est. Payroll	Rate Per \$100	Est. Payroll	Rate Per \$100
8868: Colleges or Schools, Teachers	16,000,000	0.27	16,000,000	0.27	16,000,000	0.401
9101: All Other Employees	1,430,000	2.39	1,430,000	6.56	14,300,000	3.530
8771 - Clerical Telecommuter Employees (IA)	30,000	0.02	30,000	0.74	30,000	0.034
Total Worker's Compensation Premium	\$101,778.00		\$154,949.00		\$129,579.00	

Experience Modification 1.04 1.04 1.04

Notes

Previsor Insurance

Previsor Insurance provided a renewal based on the expiring coverage and effective date of July 1st. If the College does not accept any other proposals, the current policy will remain in place for the July 1, 2026 through July 1, 2027 policy term.

Accident Fund

The premium above reflects the Annual Premium for the term of October 1, 2026 through October 1, 2027. If approved, the policy would be issued on a short-term basis from October 1, 2026 through July 1, 2027 for a pro-rated premium of \$129,415.

The Zenith

The premium above reflects the Annual Premium for the term of October 1, 2026 through October 1, 2027. If approved, the policy would be issued on a short-term basis from October 1, 2026 through July 1, 2027 for a pro-rated premium of \$61,042.

Insurance Company of the West (ICW)

ICW is unable to provide the Employers Liability Limits at \$2,000,000 to match the expiring coverage. The proposal reflects the Insurance Carrier's maximum Employers Liability Limits of \$1,000,000.

ICW is unable to offer a pro-rated premium for the short-term of October 1, 2026 through July 1, 2027. However, the Insurance Carrier confirmed that they are willing to cancel and re-write for the July 1, 2027 through July 1, 2027 policy term. There would be no additional charge for the policy term change.

Illinois Counties Risk Management Trust (ICRMT)

ICRMT has set program Limits of \$2,500,000; therefore, the Limits cannot be decreased to \$2,000,000 to match the expiring coverage.

The premium above reflects the Annual Premium for the term of October 1, 2026 through October 1, 2027. If approved, the policy would be issued on a short-term basis from October 1, 2026 through July 1, 2027 for a pro-rated premium of \$116,415.

The ICRMT Trust Agreement contains a Resolution making the Trust Non-Assessable.

AmTrust

The premium above reflects the Annual Premium for the term of October 1, 2026 through October 1, 2027. If approved, the policy would be issued on a short-term basis from October 1, 2026 through July 1, 2027 for a pro-rated premium of \$129,507.

* AmTrust provided an alternate proposal for the College to consider. The College has the option to decrease the Employers Liability Limits from \$2,000,000 to \$1,000,000; for a premium savings of \$460.

These Proposal Worksheets were provided and prepared as a service to Kishwaukee College. 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 Kishwaukee College. You are hereby notified that using, copying, or distributing any part of these Proposal Worksheets is strictly prohibited. Copyright 2026 Bushue HR, Inc.

Kishwaukee College - Renewal Date: 10/01/2026

Totals

Insurance Agency Name	Jim Lyons Ins. Agency	Jim Lyons Ins. Agency	Dimond Bros.	Unland Ins. & Benefits
Insurance Carrier Name	Previsor Insurance	Previsor Insurance	Accident Fund	The Zenith
Coverage	Current	Renewal	Alternate Proposal	Alternate Proposal
Worker's Compensation	79,388.00	79,388.00	172,678.00	81,290.00
Total Premium	\$79,388.00	\$79,388.00	\$172,678.00	\$81,290.00
Savings		\$0.00	(\$93,290.00)	(\$1,902.00)
Percentage of Increase		0.00%	117.51%	2.40%

Insurance Agency Name	One Digital, Inc.	One Digital, Inc.	Worthy Ins.
Insurance Carrier Name	ICW	ICRMT	AmTrust
Coverage	Current	Alternate Proposal	Alternate Proposal
Worker's Compensation	101,778.00	154,949.00	129,579.00
Total Premium	\$101,778.00	\$154,949.00	\$129,579.00
Savings	(\$22,390.00)	(\$75,561.00)	(\$50,191.00)
Percentage of Increase	28.20%	95.18%	63.22%

Notes

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No Bid Responses

The following Insurance Carriers declined to provide a proposal due to the College's Loss History: Encova, Selective Insurance, and Illinois Public Risk Fund (IPRF).

Summit declined to provide a proposal as the Insurance Carrier is not licensed to write business in the State of Iowa.

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