



Ron Orr, Executive Director
 12444 Powerscourt Drive, Suite 500, St. Louis, MO 63131
 Phone: 314-800-2220
 Ron.Orr@musicprogram.org

DIRECTORS

Chairman
 Dr. Phil Cook
 Carl Junction R-I School District
 206 S. Roney
 Carl Junction, MO 64834
 (417) 649-7026

Vice-Chairman
 Mrs. Jenny Ulrich
 Lonedell R-XIV School District
 7466 Hwy FF
 Lonedell, MO 63060
 (636) 629-0401

Secretary
 Dr. Tracy Bottoms
 Montgomery Co. R-II School District
 418 N. Hwy 19
 Montgomery City, MO 63361(573)
 564-2278

Treasurer
 Mrs. Mary Jo Gruber
 Pattonville R-II School District
 11097 St. Charles Rock Rd.
 St. Ann, MO 63074
 (314) 213-8005

Director
 Mr. Todd Galbierz
 St. Charles Community College
 4601 Mid Rivers Mall Dr.
 Cottleville, MO 63375
 (636) 922-8359

Director
 Mr. Matt Unger
 Morgan Co. R-I School District
 701 N. Oak Street
 Stover, MO 65078
 (573) 377-2217 x229

Director
 Dr. David Buck
 Lee's Summit R-VII School District
 301 N.E. Tudor Road
 Lee's Summit, MO 64086
 (816) 986-1000

Director
 Dr. Curtis Cain
 Rockwood R-VI School District
 111 E. North St
 Eureka, MO 63025
 (636) 733-2005

Director
 Dr. Gabe Edgar
 St. Joseph School District
 1415 N. 26th Street
 St. Joseph, MO 64506

Director
 Dr. Richie Leeker
 Kennett #39 School District
 1400 West Washington
 Kennett, MO 63857
 (573) 717-1120

INVOICE ENCLOSED

November 14, 2024

Penelope Martin-Knox
 Superintendent
 Raytown C-2 School District
 6608 Raytown Road
 Raytown, MO 64133

Dear Penelope:

Please find enclosed your renewal assessment for the period of December 31, 2024 through December 31, 2025. As we have been communicating since early May, the Board of Directors approved a rate increase for 2025 due to the dramatic rise in property claims over the last couple years. MUSIC remains in excellent financial condition and these changes will ensure we continue to meet our obligations to you.

In addition to the rate change, your assessment will vary from last year due to the normal changes that occur each year to your property values, number of buses, payroll, and workers' compensation experience modification factor. Below is a table that shows how your reported values and experience mod changed from 2024 to 2025.

Exposures	2025	2024	Value Change	Percent Change
Property Values	\$524,565,975	\$507,605,932	\$16,960,043	3.3%
Payroll	\$71,268,247	\$72,470,950	-\$1,202,703	-1.7%
Number of Buses	66	67	-1	-1.5%
Work Comp Exp Mod	1.54	1.11	0.43	

Please see below how your 2025 assessment is impacted by these increases or decreases in exposures, and by the 2025 rate increase.

2024 Assessment	\$2,058,524
2025 Impact of Exposure Changes	\$35,372
2025 Impact of Work Comp Exp Mod Change	\$295,647
2025 Impact of Rate Increase	\$451,315
2025 Renewal Assessment	\$2,840,858

Per the Articles and By-Laws of MUSIC, I am asking that all checks be received at the MUSIC office before December 31, 2024. (Please note that MUSIC only accepts checks at this time):

MUSIC
 Attn: Ron Orr
 12444 Powerscourt Drive, Suite 500
 St. Louis, MO 63131

If this presents a problem, please let me know and I will try and work with you, but you must receive approval from me to go beyond December 31. Failure to provide this notification could result in your coverage being compromised. All late payments without notice are subject to a penalty.

Should you have any questions at all about your assessment billing, please do not hesitate to contact the MUSIC Staff at musicprogram@ajg.com or by calling Deanna Sharley at 314-800-2244 or Peggy Wilson at 314-800-2223.

I also want to remind everyone of our General Membership Meeting at the Lodge of Four Seasons on January 30 & 31, 2025. More information on the meeting and details on how to register can be found at www.musicprogram.org under the Events tab.

For those of you who currently carry umbrella coverage, or who may be interested, quotes will be sent separately in the coming days.

Thank you again for your support!

Ron Orr
 Executive Director

MUSIC Assessment			
		2024 Expiring Assessment	2025 Assessment Payable
Please make check payable to MUSIC for \$2,840,858 and mail along with the invoice included in this packet to: MUSIC 12444 Powerscourt Dr. Suite 500 St. Louis, MO 63131	Annual Assessment	\$2,058,524	\$2,840,858
	Membership Credit	\$0	\$0
	Net Assessment	\$2,058,524	\$2,840,858

Missouri United School Insurance Council

Breakdown of 2025 Assessment By Line of Coverage

Raytown C-2 School District
6608 Raytown Road
Raytown, MO 64133

Property & Equipment Breakdown	\$939,659
General Liability	620,847
Buses	37,981
School Board Liability	117,457
Worker's Compensation	
<i>(Using your 12/31/24 Experience Mod of 1.54)</i>	
7380 Bus Drivers	179,940
8868 Professional/Clerical	546,568
7380 9101 All Other	398,306
Treasurer's Bond	\$100
Cyber Liability	Included
Pollution Liability	Included
Total Assessment	\$2,840,858

Included within the Total Worker's Compensation Premium is a Second Injury Fund Surcharge of \$32119.

The MUSIC pool pays for up to \$1,000,000 of each property claim and \$1,500,000 for each liability claim, \$1,250,000 of each crime claim, \$1,000,000 of each workers' compensation claim, and \$50,000 of each trustees errors & omissions claim from the pooled (or joint) loss fund. Money for the pooled (or joint) loss fund comes from members' annual contributions or premiums. Article VI, Paragraph (e) of the pool's Restated Articles of Association states that the pool allows assessments. Members may be assessed for additional premium if the MUSIC Board determines that additional funds are needed to pay pool claims and expenses. It is important that members understand that the MUSIC pool is not an insurance company; the pool operates as a cooperative risk sharing organization.

INVOICE

Missouri United School Insurance Council
12444 Powerscourt Drive, Suite 500, St. Louis, MO 63131

Raytown C-2 School District
6608 Raytown Road
Raytown, MO 64133

IMPORTANT: This payment is due by December 31, 2024. You must receive permission from Ron Orr, Executive Director, if there is a problem in meeting this date. Failure to provide this notification could result in your insurance coverage being compromised. All late payments without notice are subject to a penalty. If needed, contact Mr. Orr at 314-800-2220 or via email ron.orr@musicprogram.org.

Policy Period	Description	DUE DATE: 12/31/2024		
		Assessment	Credits	Amount Due
12/31/24 – 12/31/25	Annual Assessment	\$2,840,858		\$2,840,858

Make Your Check Payable to MUSIC
KEEP THIS PORTION



RETURN THIS PORTION WITH YOUR PAYMENT
Missouri United School Insurance Council
12444 Powerscourt Drive, Suite 500, St. Louis, MO 63131

Raytown C-2 School District
6608 Raytown Road
Raytown, MO 64133

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