

**DIRECTORS**

**Chairman**  
Dr. Bernard DuBray  
Fort Zumwalt R-II  
110 Virgil St.  
O'Fallon, MO 63366  
(636) 240-2072

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

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

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

**Director**  
Dr. Chris Wilson  
Kennett #39 School District  
1400 West Washington  
Kennett, MO 63857  
(573) 717-1100 ext. 103

**Director**  
Dr. Jeff Blackford  
Nodaway-Holt R-VII  
School District  
318 South Taylor St.  
Graham, MO 64455  
(660) 939-2137

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

**INVOICE ENCLOSED**

Terry Gibson  
Chief Executive Operation  
Raytown C-2 School District  
6608 Raytown Road  
Raytown MO, 64133

Dear Terry Gibson:

Please find your enclosed renewal assessment for the period of December 31, 2022 through December 31, 2023.

The Board of Directors has announced a Membership Credit of 8.0% for 2023, and this year has added a 2.2% Surplus Allocation Credit. This additional credit is due to MUSIC's growing surplus and that surplus reaching a level the Board felt was above and beyond what is necessary to maintain a strong program. They felt those additional funds would be put to better use back at your district/college.

While rates have remained the same, your assessment will vary from last year if there were changes in your property values, number of buses, payroll, and workers' compensation experience modification factor. Your 2023 experience mod is 0.97.

|  |
|--|
| <b>2023 Renewal Assessment - \$1,857,792</b> |
| <b>Total Credit - (\$189,494)</b>            |
| <b>2023 Net Assessment - \$1,668,298</b>     |

The following are the exposures used in calculating the assessment per the answers provided in your renewal submission:

| Property Values | Number of Buses | Payroll      |
|-----------------|-----------------|--------------|
| \$478,644,062   | 73              | \$72,596,145 |

Per the Articles and By-Laws of MUSIC, I am asking that all checks be received at the MUSIC office before December 31, 2022 (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](mailto: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 26 & 27, 2023. More information on the meeting and details on how to register can be found at [www.musicprogram.org](http://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 next week.

Thank you again for your support!

Sincerely,



Ron Orr  
Executive Director

| <b>MUSIC Assessment</b>  |   |  |
|--|---|--|
|  | <b>2022<br/>Expiring<br/>Assessment</b> | <b>2023<br/>Assessment<br/>Payable</b> |
| <b>STEP 1:</b><br>Please make check payable to MUSIC for \$1,668,298 and mail along with the invoice included in this packet to:<br>MUSIC<br>12444 Powerscourt Dr.<br>Suite 500<br>St. Louis, MO 63131 | Annual Assessment                       | \$1,714,774                            |
|  | Membership Credit                       | \$171,477                              |
|  | <b>Net Assessment</b>                   | <b>\$1,543,297</b>                     |
|  |   | <b>\$1,857,792</b>                     |
|  |   | <b>\$189,494</b>                       |
|  |   | <b>\$1,668,298</b>                     |

# Missouri United School Insurance Council

## Breakdown of 2023 Assessment By Line of Coverage

Raytown C-2 School District

6608 Raytown Road

Raytown MO, 64133

|   |                           |
|---|---------------------------|
| <b>Property &amp; Equipment Breakdown</b>           | <b>\$580,438</b>          |
| <b>General Liability</b>                            | <b>\$487,568</b>          |
| <b>Buses</b>  | <b>\$38,191</b>           |
| <b>School Board Liability</b>                       | <b>\$92,870</b>           |
| <b>Worker's Compensation</b>                        |                           |
| <i>(Using your 12/31/22 Experience Mod of 0.97)</i> |                           |
| <b>7380 Bus Drivers</b>                             | <b>\$96,196</b>           |
| <b>8868 Professional/Clerical</b>                   | <b>\$330,137</b>          |
| <b>7380 9101 All Other</b>                          | <b>\$232,292</b>          |
| <b>Treasurer's Bond</b>                             | <b>\$100</b>              |
| <b>Cyber Liability</b>                              | <b>Included</b>           |
| <b>Pollution Liability</b>                          | <b>Included</b>           |
| <b>*Total Assessment</b>                            | <b>\$1,857,792</b>        |
| Total Credits (10.2%)                               | <b>\$189,494</b>          |
| <b><u>Amount Due After Credit Applied:</u></b>      | <b><u>\$1,668,298</u></b> |

Included within the Total Worker's Compensation Premium is a Second Injury Fund Surcharge of \$25,828.

**\*The above breakdown is based on your assessment not including the credit. How the 10.2% credit is applied we will leave to you.**

*The MUSIC pool pays for up to \$1,000,000 of each property and liability claim, \$150,000 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, 2022. You must receive approval 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, you may contact Mr. Ron Orr at 314-800-2220 or via email at ron.orr@musicprogram.org.

| Policy Period       | Description       | DUE DATE: 12/31/2022 |           |             |
|---------------------|-------------------|----------------------|-----------|-------------|
|                     |                   | Assessment           | Credits   | Amount Due  |
| 12/31/22 - 12/31/23 | Annual Assessment | \$1,857,792          | \$189,494 | \$1,668,298 |

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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