

RIVERDALE C.U.S.D. #100
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May, 2019

West Carroll Community Unit School District #314,


The Riverdale Community School District #100 made the decision to apply for membership in the Prairie State Insurance Cooperative in 2013. This decision was based mostly on years of increased premiums related to our Property Casualty, and Workers Compensation insurance. The bids we receive from PSIC were not only lower than our previous carriers, but the package of coverage was way more robust in protecting our District than we had ever had.

The Prairie State Insurance Cooperative Board, along with Gallagher and the agents that represent them, work in concert to protect the interest of the member districts. The plan limits and overall insurance coverage structure is designed to minimize the potential loss for any member district, as well as the Coop. Because of this, Riverdale has experienced very modest increases in premiums during our tenure as a member, yet we have also seen increased protections added to our plan.

Most importantly, is the service and support we see from our local agent, specifically, Brad Toone, from the Hanford Insurance Agency in Geneseo. Brad understands the demands on the finances of public school districts. He also understands that most school districts in our area are not staffed to have individuals working specifically or even peripherally with property casualty, or workers compensation claims. That is his area of expertise, and he is always willing to take up that charge when asked. We could not ask for a better working relationship with our agent.

In closing, I would highly recommend the West Carroll School District #314 consider Prairie State Insurance Cooperative to protect your assets and reign in your yearly exposure to premium increases. I believe you will be better protected against loss, as well as having a heightened level of service from Brad Toone and the Hanford Agency. Please feel free to call me anytime if you wish to discuss any of this further.

Sincerely,


Ronald R. Jacobs
Superintendent

Ronald R. Jacobs, Superintendent
Joshua Temple, Elementary School Principal
James Jennings, Middle School Principal
Richard Dwyer, High School Principal