



## Insurance Proposal Prepared for:

Union County Educational Services  
Commission

7/1/2025 – 7/1/2026



Prepared Date:  
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# Union County Educational Services Commission

## Premium Summary

Thank you for the opportunity to market your insurance requirements. Quotes included in this proposal are attached.

Carrier Name	Intermediary Name	Line of Business	Response	Expiring Premium	Premium	Comm.	
Diploma Joint Ins Fund		CPKG Includes Boil, Baut, CGL, Crim, CUMB, CYSL, GARD, PROP	Quoted by Carriers	\$202,666.00	\$226,060.00	4.20%	
		WORK		\$258,072.00	\$253,981.00	12.00%	
Landmark American	Hull & Co	PROF		\$41,000.00	\$39,800.00	11.00%	
QBE Ins	Gallagher	BASE STUDENT ACCIDENT		Foundation	\$5,160.00	\$5,160.00	10.00%
		CATASTROPHIC STUDENT ACCIDENT					
Wright National Flood Ins.		CLFD		\$4,243.00	\$4,243	19.00%	
Chubb Limited		D&O (For the Foundation)	\$2,765.00	\$2,768.28	23.00%		

Please note that these are only summaries of the quotes from the insurers. Please review the attached quotes to understand the entirety of the coverage being offered.  
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**Union County Educational Services Commission**

Carrier Name	Intermediary Name	Line of Business	Response	Expiring Premium	Premium	Comm.
Upland Great American Homesite Palomar	Balken	EXUM		\$13,750.00	> Option 1 <b>\$14,500</b> \$30,000,000 limit	5.00%
					> Option 2 <b>\$19,500</b> \$40,000,000 limit	

**Total Premium: Option 1 \$ 546,512.28**

**Total Premium: Option 2 \$ 551,512.28**

**Commission Disclosure**

Willis Towers Watson negotiates commission rates with certain insurers on a corporate level. If the rate on your placement is lower than the negotiated rate, Willis Towers Watson will collect the difference directly from the insurer. These payments will not increase the cost of your insurance or otherwise impact your premium or rates. Details of these arrangements where there is compensation

beyond the base compensation detailed in your Quote Proposal can be found at:

<https://www.wtwco.com/en-us/notices/p-c-national-commission-rates>.

**Payment Terms**

Please review the premium payment terms as set forth in this proposal. We will not be responsible for any consequences that may arise from any delay or failure by you to pay the amount payable by the indicated date.

Coverage	Carrier	Agent or Carrier Billed	Payment Plan
All (excluding CPKG And Worker's comp)	All (excluding Diploma Ins Fund)	Agency	All premiums are payable in full.

**Brokerage Terms, Conditions & Disclosures**

Please note that these are only summaries of the quotes from the insurers. Please review the attached quotes to understand the entirety of the coverage being offered.

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## Union County Educational Services Commission

An order to bind the coverage presented in this proposal shall be deemed an acceptance and agreement that this proposal is subject to WTW Brokerage Terms, Conditions, and Disclosures "Brokerage Terms" that are incorporated as part of this proposal and available at:

<https://www.wtwco.com/-/media/WTW/notices/BTCD-CRB-NA-June-2025.pdf>

If you would like a hard copy of the "Brokerage Terms," please contact any member of your WTW service team. If you have received a hard copy of this proposal, a hard copy of the "Brokerage Terms" is included for your convenience.

### Direction for Binding

Please review this proposal and advise of any changes or questions you may have. To request the binding of coverage, please complete and sign the following or contact me with your binding instructions.

As recommended by Willis Towers Watson in the Financial Summary.

or

As follows:  
(insert complete instructions for binding including carrier, limits, options, etc.)

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### Union County Educational Services Commission

Signature

Date

Title

Printed Name

### Other Coverages for Consideration – Subject to Underwriting, Quoting and Binding

	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	<input type="checkbox"/> Yes	<input type="checkbox"/> No

*If not indicated, coverage will not be pursued*

Please note that these are only summaries of the quotes from the insurers. Please review the attached quotes to understand the entirety of the coverage being offered.

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