MUSIC
Missouri United School Insurance Council

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

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(636) 922-8359

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Eureka, MO 63025
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701 N. Oak Street
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(573) 377-2217 x229

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Kennett, MO 63857
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100 Park Drive
New Haven, MO 63068
(573) 237-3231 x 2105

INVOICE ENCLOSED

November 12, 2025

Mexico School District #59 dba Mexico Public Schools
Amber Henderson
Director of Human Resources
2101 Lakeview Road
Mexico, MO 65265

Dear Amber:

Please find enclosed your renewal assessment for the period of December 31, 2025 through December 31, 2026. As we have been communicating since early May, the Board of Directors is adopting a modest rate increase for 2026 of 4% due to the continued rise in property claims over the last three years.

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 2025 to 2026.

Exposures	2026	2025	Value Change	Percent Change
Property Values	$144,125,006	$139,770,232	$4,354,774	3.1%
Payroll	$19,146,553	$18,093,106	$1,053,447	5.8%
Number of Buses	31	30	1	3.3%
Work Comp Exp Mod	1.33	1.02	0.31	30.4%

Please also see below how your 2026 assessment is impacted by these increases or decreases in exposures, and by the 2026 rate increase.

2025 Assessment	**$635,377**
2026 Impact of Exposure Changes	**$31,649**
2026 Impact of Work Comp Exp Mod Change	**$56,808**
2026 Impact of Rate Increase	**$20,516**
2026 Renewal Assessment	**$744,350**
Overall Percentage Increase/(Decrease)	**17.2%**

Per the Articles and By-Laws of MUSIC, I am asking that all checks be received at the MUSIC office before December 31, 2025. (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 29 & 30, 2026. 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

Missouri United School Insurance Council

Breakdown of 2026 Assessment
By Line of Coverage

Mexico School District #59 dba Mexico Public
Schools
2101 Lakeview Road
Mexico, MO 65265

Property & Equipment Breakdown	**$274,264**
General Liability	**181,211**
Buses	**18,197**
School Board Liability	**34,283**
Workers' Compensation	
(Using your 12/31/25 Experience Mod of 1.33)	
7380 Bus Drivers	**41,889**
8868 Professional/Clerical	**112,333**
9101 All Other	**82,073**
Treasurer's Bond	**$100**
Cyber Liability	**Included**
Pollution Liability	**Included**
Total Assessment	**$744,350**

Included within the Total Worker's Compensation Premium is a Second Injury Fund Surcharge of 1.03.

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

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12444 Powerscourt Drive, Suite 500, St. Louis, MO 63131

Mexico School District #59 dba Mexico Public Schools
2101 Lakeview Road
Mexico, MO 65265

IMPORTANT: This payment is due by December 31, 2025. 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: **12/31/2025**		
		Assessment	Credits	Amount Due
12/31/25 – 12/31/26	Annual Assessment	$744,350		$744,350

Make Your Check Payable to MUSIC
KEEP THIS PORTION

RETURN THIS PORTION WITH YOUR PAYMENT

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Mexico, MO 65265

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