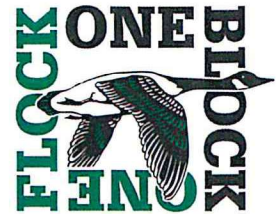


WETHERSFIELD

COMMUNITY UNIT SCHOOL DISTRICT NO. 230

439 Willard Street • Kewanee, Illinois 61443
Phone: 309-853-4860 • Fax: 309-856-7976 • geese230.com
Shane Kazubowski, Superintendent



May 7, 2019

To Whom It May Concern:

Wethersfield School District has been a client of Brad Toone and the Prairie State Insurance Cooperative (PSIC) for over six years. Our district has been extremely satisfied with the coverage, service, and follow up we have received from both Mr. Toone and the PSIC. Mr. Toone is always readily available to answer questions from me or my secretaries either by phone or e-mail. He always responds in a professional and timely manner. Mr. Toone regularly schedules face-to-face meetings to go over such things as insurance renewals or when additional coverages are being added to our policy. I have found Mr. Toone to be an advocate for our district, and I highly recommend him to serve as an insurance agent for any school district.

In regards to Prairie State Insurance Cooperative (PSIC), our district has been very satisfied with the coverage and the cost of coverage since we became a member over six years ago. When we first moved to PSIC, we received a substantial decrease in our insurance premiums and workman's comp cost as a result of how the cooperative is structured. The premium adjustments over the years have been very reasonable compared to other carriers we have used in the past. There have been years when we have received a flat or decrease in our insurance premiums and/or workman's comp costs. We have had two major claims with PSIC as a result of a lightning strike and hail damage. In both cases, an adjustor was on site within a week, a claim was processed, and PSIC paid the claims. The lightning strike ruined our phone system, computer equipment, and bus radio base. The hail damage resulted in a metal roof on one of our gymnasiums being replaced. PSIC stood by the adjustor, and both major claims were paid minus our deductible. After the claims were paid, we did not experience an unusually large premium increase the following year.

I highly recommend Brad Toone and the PSIC as a Property, Casualty, Student Accident and Workman's Comp provider. If you have any questions please do not hesitate to call me.

Sincerely,

Shane Kazubowski
Superintendent: Wethersfield School District