

**MINUTES OF REGULAR MEETING OF THE BOARD OF TRUSTEES OF
THE MACON MOSQUITO ABATEMENT DISTRICT
July 17, 2025**

The regular meeting of the Board of Trustees of the Macon Mosquito Abatement District was called to order by Tom McQuiston on July 17, 2025, at the office of the Macon Mosquito Abatement District at 4170 N. Bearsdale Rd., Decatur, Illinois 62526. Trustees present were Greg Foley, Lillian Baldwin, Tom McQuiston and Travis Wilcoxen. Also present were Jason Probus and Attorney Patrick C. Sullivan. Absent was Jerry Allen Brown Jr.

Tom McQuiston presided over the meeting.

The Pledge of Allegiance was recited.

During public comments, none.

The meeting was opened and a motion to approve the Minutes was made by Lillian Baldwin, seconded by Travis Wilcoxen, and unanimously approved.

There was a motion made to approve the checks by Lillian Baldwin, seconded by Tom McQuiston, and unanimously approved.

DURING OLD BUSINESS, None.

DURING NEW BUSINESS, Approval of the 2025-2026 Budget Ordinance 25-1 was tabled to the August meeting.

Discussion of liability insurance estimates. Board members did not request Jason to get a quote for umbrella liability or cyber liability, consensus being it was not necessary.

Motion by Tom McQuiston to approve insurance liability limits as presented in the “8/1/25 Insurance Summary” from First Mid Insurance Group, second by Greg Foley and unanimously approved

DURING DIRECTOR’S COMMENTS, (1) Jason suggested an update of our Personnel Policy generally and to incorporate historical 80/20 employee health insurance split; (2) Jason gave an update on summer activities to date, including that there have been 5 positive West Nile cases, which is low; (3) Jason advised of leaking skylights in the new building, Jason has asked that Sullivan Contractors come out to address the issues, and they have been out four times attempting to ameliorate, Jason has also

identified leaks in door seals, exterior door handles are also rusting, so contractors have replaced with handles from Atlas Lock and Key.; (4) Jason advised of a disputed bill from Alltech for \$3,000, he is discussing a resolution with Alltech, Sullivan Contractors and General Fence; (5) property taxes have been disbursed, Jason requested that the bank start paying the building loan from General Fund.

DURING TRUSTEE COMMENTS, none.

EXECUTIVE SESSION, none.

Subsequently, a motion was made by Travis Wilcoxon, seconded by Lillian Baldwin and unanimously approved for adjournment.

Secretary

Macon Mosquito Abatement District

8/1/2025 Insurance Summary

				2024 Property & Casualty Insurance Industry Trends	
Carrier	Policy	8/1/2024	8/1/2025	Low End	High End
Cincinnati	Work Comp	\$1,900	\$1,891	<-2%> (\$1,862)	+2 % (\$1938)
CSU	General Liability	\$17,374	\$17,379	+1% (\$17,548)	+9% (\$18,938)
Cincinnati	Property	\$7,281	\$7,577	0% (\$7,281)	+10% (\$8,009)
Cincinnati	Auto	\$11,416	\$12,374	+5% (\$11,987)	+15% (\$13,128)
Cincinnati	Inland Marine	\$380	\$277	0% (\$380)	+10% (\$418)
Cincinnati	Crime	\$390	\$494	(\$494)	(\$494)
Cincinnati	Directors & Officers & Employment Practices Liability	\$3,465	\$3,465	<-%> (\$3,396)	0% (\$3,465)
	Terrorism	\$61	\$94	(\$94)	(\$94)
	Totals	\$42,267	\$43,551	\$43,042	\$46,484

Notes:

Overall: Cincinnati is offering another 3-year policy on the package lines. No other carrier, typically, offers a 3-year renewal & Cincinnati does not offer this to all of their insureds.

Work Comp: Because of strong loss experience MMAD's premium remains in-line with the Low End of Industry Trend for Work Comp.

General Liability: We are seeing increases in General Liability. Standard insurance markets will not write the general liability for MMAD. Fortunately, Cincinnati has an Excess/Surplus Lines subsidiary (Cincinnati CSU) accessible to their agents. CSU has almost always been more competitive than the Excess/Surplus Lines market for their existing insureds. We reached out to the Excess market again this year for pricing indications and the response was no one could compete with Cincinnati's pricing

Property: Premiums in IL have been increasing due to the wind/hailstorms that have hit the Midwest in recent years. Premium increases include commercial insurance as well as personal insurance. Due to MMAD's long relationship w/Cincinnati, you are seeing a reduced increase in premium

Automobile: Based on 11 insured units on auto policy, the average premium per unit is \$1,125. It is not unusual to see the average premium per unit range from \$1,000 to \$1,800. Most drivers only drive during the summer months, and this is taken into consideration; however, the majority of drivers are younger drivers that negatively affect the premium. We will continue to assist MMAD by reviewing motor vehicle reports on all drivers

Directors & Officers Liability (D&O) and Employment Practices Liability (EPLI): To protect the MMAD's directors and officers from personal liability, specific D&O has been in place. Included is EPLI. We are seeing an increase in EPLI claims from discrimination (i.e. race, sexual orientation). Cincinnati has taken no increase in this line.

Umbrella: A number of years ago MMAD chose not to carry an umbrella. The greatest exposure to MMAD is the automobile line of coverage. We do recommend our clients carry an umbrella that would be in excess the Employer's