



2027 RENEWAL QUESTIONNAIRE INSTRUCTIONS

Renewal Questionnaire Instructions

If you need assistance, please call Deanna Sharley at 314-800-2244.

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Important: Renewal Questionnaires are due on September 25, 2026.

Introduction: Renewal Questionnaire Purpose and Process

The Renewal Questionnaire is an important part of the MUSIC insurance renewal process. MUSIC uses the information submitted in the questionnaire to review your organization's exposures and prepare coverage information for the upcoming policy term, 12/31/26 – 12/31/27.

This guide is organized into two parts. The Quick Start section provides a high-level checklist of the required steps. The detailed instructions that follow explain how to complete each section in the Admin Portal.

- Review and update contacts.
- Complete all required questionnaires.
- Review and submit payroll, vehicle, and building exposures.
- Upload required documents.
- Review Builders Risk projects.
- Monitor approval status and respond to any rejection notes, if applicable.

Because many users complete this process only once each year, please follow the steps in order and use the detailed instructions when additional guidance is needed.

Quick Start: Renewal Questionnaire Checklist

Use this Quick Start checklist to understand the overall process before completing the detailed steps in the Admin Portal. Each step is explained in more detail later in this guide.

Before You Begin

1. Gather Required Documents:
 - Most recent ASBR or audited financials.
 - Copy of last year's renewal submission (found in the Document Library under "2026 Renewal Documents").
 - Any additional documentation required for exposures (e.g., payroll, vehicle counts, building details).

Reminder: Blank sample questionnaires are available on the MUSIC website at <https://www.musicprogram.org/coverage-services/renewal-questionnaires/>. You may use these forms to collect information from staff before entering responses in the Admin Portal.

2. Access the Admin Portal:
 - Log in to the MUSIC website.
 - Navigate to the Admin Portal from the dashboard.

Step 1: Review and Update Contacts

- Verify all contacts listed in the Contacts Tab.
- Each Member should have a minimum of 2 contacts.
- Edit each contact to ensure roles are accurate.
- Approve each contact (red lines should turn green).
- Add new contacts if necessary, using the "Create Contact" button.
- Delete outdated contacts or update their information.

Step 2: Complete Questionnaires

- Navigate to the Questionnaires Tab.
- Complete all required questionnaires (e.g., Liability, Cyber Liability, Pollution, Underground Storage Tanks).
- Answer all mandatory questions (marked with a red asterisk *).
- Use placeholder text, such as "0" or "waiting response," only when needed. Placeholder text may make a section appear complete before the questionnaire is actually ready to submit.
- Click **Complete** after reviewing each section and confirming the responses are accurate.
- Upload any required documentation in .pdf format.

Step 3: Review and Submit Exposures

1. Payroll:
 - Enter payroll by class code using the 24-25 ASBR or audited financials.
 - Attach the ASBR or financials in the Documents Tab.
2. Vehicles:
 - Enter vehicle counts by type for the 12/31/26 - 12/31/27 policy term.
 - Adjust for any planned additions or removals of vehicles.
3. Buildings:

- Review building details, including location addresses and employee counts.
 - Verify replacement costs for buildings and contents.
 - Add new buildings or deactivate old ones if necessary.
4. Submit Exposures:
- Select **Submit** after reviewing payroll, vehicle, and building exposures.
 - Required documents must be uploaded before MUSIC can approve the exposure submission.
-

Step 4: Upload Required Documents

- Navigate to the Documents Tab.
 - Upload the ASBR, IPEDS, or audited financials in .pdf format.
 - Replace files if necessary.
-

Step 5: Review Builders Risk Projects

- Approve the current Builders Risk project listing.
 - Add any new construction projects.
 - **Archive completed projects** as "On SOV" or "Not required on SOV" with clear descriptions.
 - Ensure projects scheduled for completion by 12/31/26 are added to the Statement of Values (SOV), when applicable.
-

Step 6: Monitor Approvals

1. Exposures Approval:
 - Check the dashboard for approval or rejection notifications.
 - Address any rejection notes and resubmit exposures if necessary.
 2. Final Renewal Approval:
 - Wait for final approval of the renewal submission.
 - Ensure all tabs (Contacts, Questionnaires, Exposures, Documents, Builders Risk) have green check marks.
-

Final Steps

- Confirm that the Renewal is marked as Approved in the Admin Portal.
 - Download the printable Renewal Report document from the Document Library.
 - Wait for the MUSIC Assessment and Umbrella Quote (available in early November).
-

Contact Information

- For assistance, contact Deanna Sharley at 314-800-2244 or email deanna_sharley@ajg.com.
 - For contact updates, email Amy Mehrmann at amy_mehrmann@ajg.com.
-

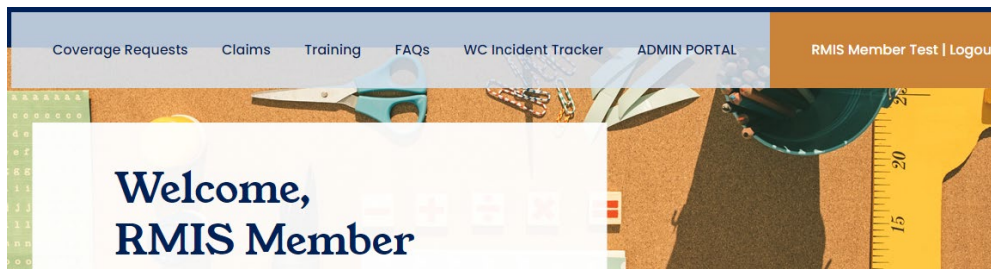
Note: This checklist is intended as a summary only. Please use the detailed instructions in the following sections to complete each step.

What is a Renewal Questionnaire?

The Renewal Questionnaire collects the information MUSIC needs to prepare insurance coverage for the upcoming policy term, 12/31/26 – 12/31/27. The submission includes contact information, required questionnaires, Builders Risk project information, building details, vehicle counts, and audited payroll or other applicable financial information.

After the Renewal Questionnaire is complete and approved, MUSIC will be able to provide your MUSIC Assessment and Umbrella Quote. These documents are typically released in November. MUSIC will notify you by email when they are available in the Document Library.

To begin your renewal submission, log in to the MUSIC website and select **Admin Portal**.



After selecting Admin Portal, you will be taken to the Admin Portal Dashboard.

Admin Portal Overview

Before beginning the Renewal Questionnaire, review the Admin Portal areas listed below. These areas are used throughout the renewal process.

Dashboard: The Dashboard displays communications and status updates for items that may require action, such as the Renewal Questionnaire and Loss Prevention recommendations.

Member Info: This area contains general member information and building-specific information.

Renewals: This area contains the Renewal Questionnaire and exposure information.

Builders Risk: This area contains the comprehensive Builders Risk project listing.

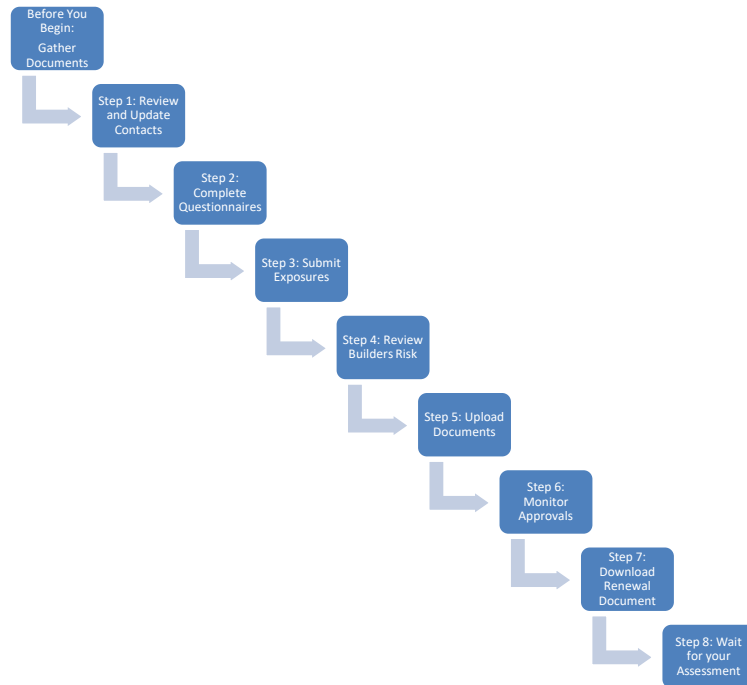
Loss Prevention: This area contains Loss Prevention services received from MUSIC and any related recommendations.

Umbrella Coverage: This area displays your current umbrella selection and premium.

Water Quality Testing Survey: Use this area if a Water Quality Testing Survey is required for your organization.

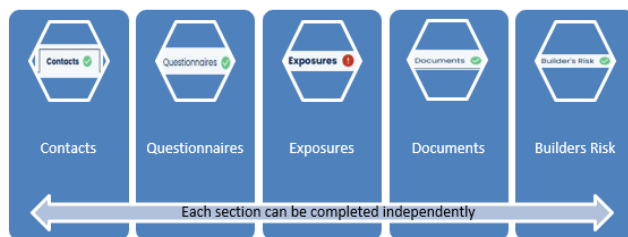
Flow Chart

The goal of the renewal process is to complete all required sections and move the renewal status to Approved.



Member Name – Member Code	Year 2027	IN PROGRESS Renewal			
Overview	Contacts	Questionnaires	Exposures	Documents	Builder's Risk

Important: Steps 1 through 5 do not need to be completed in exact order; however, final approval cannot occur until required documents are uploaded, Exposures are approved, and Builders Risk projects are reviewed and approved.



The approval steps below are only a summary. Detailed approval instructions are provided later in this guide.

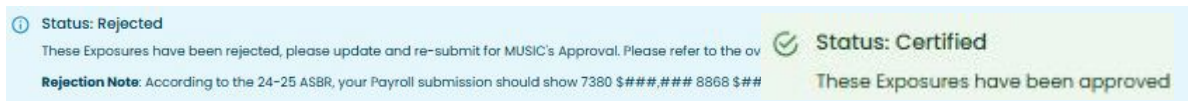
Approval Summary

Before final approval can occur:

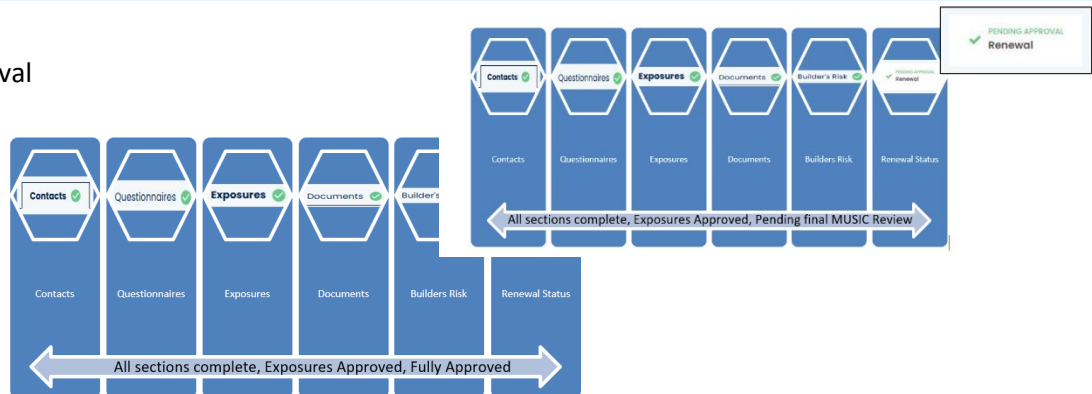
Important: Contacts must be reviewed and approved, all required questionnaires must be completed, required documents must be uploaded, Exposures must be approved, and Builders Risk projects must be reviewed and approved before final approval can occur.



Note: After all required items have been completed and approved, the renewal screen will show the final approved status.



Step 6. Final Approval



Renewal Questionnaire Preparation

ID	Title	Message	Date Created
662df6	2025 Renewals - Open	Please verify your contacts, update your expo...	2024-07-29 20:58:07 UTC

Notifications are sent to Official Contacts and Additional Official Contacts

Notifications will Appear here. This first notification states that it is time to complete your Renewal Questionnaire.



Click on Purple Folder to view.

Before beginning the Renewal Questionnaire, gather the documents listed below. Having these documents available will make the process easier to complete.

1. ASBR or most recent audited financials
2. Copy of last year's renewal submission.

To view last year's renewal submission, go to the Document Library, change the policy year to 2026, and select the 2026 Renewal Documents tab. Locate the file named Renewal Report 2026.

File	Uploaded On	Uploaded By	Size
Renewal_Report_2025_Test_District_No_1_900.pdf	5/6/2025, 5:36 PM	RMS System	3.15 MB
MUSIC Approval 4-15-25.pdf	10/29/2024, 8:51 P.	deanna_sharley...	69.6 KB
Audit Letter 2025 Test Member.pdf	5/8/2025, 7:11 PM	deanna_sharley...	47.1 MB
	7/22/2025, 6:59 P.	deanna_sharley...	40.2 KB

Note: When changing the policy year, click the Policy Year itself, not the down arrow.

After reviewing last year's renewal submission, select **Renewals** from the navigation menu on the left to return to the current renewal area.

Renewals Overview

The Renewals section opens to the Overview page. Use this page to confirm that you are viewing the correct policy year and to navigate to each required renewal tab.

Renewal Questionnaire's for the 12/31/2025 – 12/31/2026 Policy Term should be completed by September 29, 2025.

Test District No 1 – 900

a. Overview **b. Contacts** **c. Questionnaires** **d. Exposures** **e. Documents** **f. Builder's Risk**

If you need help completing the Renewal, you can reach out to the MUSIC Staff through the following contact information:

Email: musicprogram@qjg.com
Phone: Deanna Sharley at 314-800-2244 or Amy Mehrmann-Dale at 314-800-2235.

For more detailed instructions, you can find them on the right-hand side of the page in the drop-down menu. Click on "help" to open or download the instructions.

✓ Contacts

i Questionnaires

The Questionnaires tab for the upcoming policy year will be activated at the start of the Renewal season.

1. Breadcrumbs advising your current location
2. Policy Year associated with content you are viewing
3. Navigation Tabs
 - a. Overview – Brief instructions on completing renewal documents
 - b. Contacts – A list of contacts on file and their insurance-related roles.
 - c. Questionnaires – All questionnaires required to be completed for your insurance renewal.
 - d. Exposures – Payroll, vehicles, and buildings that need to be reviewed for your renewal.
 - e. Documents – Documents associated with the current renewal.
 - f. Builders Risk – Listing of current and future Builders Risk projects.

Note: Each required tab must be completed. When all required items are complete, the tab indicators will display green check marks. After MUSIC approves the Renewal Questionnaire, you will receive a notification on your dashboard.

4ecc46 2026 Renewals - Approved Congratulations; your Renewal has been approved. MUSIC will be providing you with your MUSIC Assessment around November 1st, we will email you ... 2025-08-13 19:02:45 UTC

a. Overview

Overview **Contacts** **Questionnaires** **Exposures** **Documents** **Builder's Risk**

The Overview tab provides a simplified list of instructions for each renewal tab. As sections are completed, the related instructions will no longer appear, allowing you to focus on the remaining items.

b. Contacts



Contacts

Please verify your listed Member Contacts. You can update a Contact's information or verify them by clicking the "thumbs up" icon.

- Adding a contact does not give them access to the MUSIC website or the Admin Portal. If a user needs access to the MUSIC Website and/or Admin Portal please submit a Contact Change Request Form. Please limit users to only those people who have a primary role regarding your insurance coverage.
- It is suggested that roles are reviewed so that in the event MUSIC needs to contact you we can contact the appropriate contact.

Overview

Contacts



Questionnaires



Exposures



Documents



Builder's Risk

Review All Contacts

Official Contact Pepper, Diet				CREATE CONTACT	
Name ↑	Email	Phone	Roles		
Cola, Coca	cocacola@ajg.com	(314) 800-2244	Transportation Manager		
Pepper, Diet	dirdietpepper@fake.com	(314) 800-2244	Risk Manager		
Yellow, Mellow	yellow_mellow@ajg.com	(314) 800-2244	Bonds Notaries, Claim Manager, Lms Admin...		
Rows per page: 20				1-3 of 3	

Important: Contact requirements must be reviewed before the Contacts tab can be completed.

1

An Official Contact must be selected at all times. The Official Contact receives MUSIC-related email communications, and the MUSIC Assessment is addressed to this person. The Additional Official Contact will receive most MUSIC-related email communications.

2

Note: You may create a contact using the Create Contact button. Creating a contact does not give the person access to the MUSIC website or the Admin Portal. To add a user, use the Contact Change Request Form or send an email to Amy_Mehrmann@ajg.com.

3

To delete a contact, select the trash can icon. To edit a contact, select the pencil icon.

To approve a contact, select the Thumbs Up icon. A confirmation message will appear after the contact is approved.

Each contact must be reviewed. For the 2026 renewal, please edit each contact and add the applicable roles. After each contact is edited and approved, the red line next to the record will turn green. When all contacts have been edited and approved, the Contacts tab will change from a red exclamation mark to a green check mark. The green check mark indicates that the tab is complete and you may move to the next tab.

c. Questionnaires

Member Name  **Test District No 1 – 900**  Year **2026**  

Overview Contacts  **Questionnaires ** Exposures  Documents  Builder's Risk Approvals Audit Log Admin Notes

Other Questionnaires  0% 

 Cyber Liability  Pollution Liability  Underground Storage Tanks 

School District Liability  0% 

 Expenditures	 Employees	 Housing	 Students/Teachers
 Health Services	 Security	 Athletic Participation	 Sexual Misconduct
 General Exposure	 Loss Prevention	 Board Policy	 Agreement

Reminder: Blank sample questionnaires are available on the MUSIC website at <https://www.musicprogram.org/coverage-services/renewal-questionnaires/> for your convenience. These forms may be sent to staff members to help collect the information needed to complete the online questionnaires. The sample forms are for internal information-gathering only; responses must still be entered and saved in the Admin Portal.

Complete all questionnaires in the Questionnaires tab. When all required questionnaires are complete, the Questionnaires tab will display a green check mark.

The questionnaire will show your completion progress as you answer questions. You may complete the sections in any order.

In the example below, only the Security section has been completed.

Overview Contacts  **Questionnaires ** Exposures  Documents  Builder's Risk

School District Liability  8% 

 Expenditures	 Employees	 Housing	 Students/Teachers
 Health Services	 Security	 Athletic Participation	 Sexual Misconduct
 General Exposure	 Loss Prevention	 Board Policy	 Agreement

Other Questionnaires  0% 

Note: In order for responses to be saved, users must click **Complete**. If only some data is available, enter a response for each mandatory question. Placeholder text, such as "0" or "waiting response," may make a section appear complete before the questionnaire is actually ready to submit. Before clicking **Complete** on the final page of each questionnaire, review each section to confirm the responses are accurate and complete.


School District Liability
Employees Survey

NAVIGATION PANEL

- ☐ Expenditures
- ☐ Employees
- ☐ Housing
- ☐ Students/Teachers
- ☐ Health Services
- ☒ Security
- ☐ Athletic Participation
- ☐ Sexual Misconduct
- ☐ General Exposure
- ☐ Loss Prevention
- ☐ Board Policy
- ☐ Agreement

Number of Employees

Break down the total number of employees provided in the Payroll Information Section as Full Time, Part Time, or Seasonal. If a category does not apply to your district, enter 0.

Full-Time Employees: *

Part-Time Employees: *

Seasonal Employees: *

Note: On each screen, responses will only be saved if users click **Complete**.

Required: All questions are mandatory. If a question does not apply, enter 0 or N/A as appropriate.

Required: If a question requires supporting documentation, upload the document in .pdf format. You may either drag and drop the file or select the file to upload.

Please attach the certificate of Insurance from your bus contractor(s)

Drop a file here or click the button below to load the file.

[Choose file](#)

After a file is uploaded, the file name will appear on the screen. Select the file name to download or open it. Use the file folder icon to choose a different file. Use the eraser icon to delete the current file.

Note: If you click **Complete** without answering all required questions, the unanswered required questions will be highlighted.

You may move from section to section by selecting items in the navigation panel on the right side of the screen.

When all questions on the Renewal Application tab are complete, the tab will display a green check mark.

Overview Contacts ☒ Questionnaires ☒ Exposures ☐ Documents ☐ Builder's Risk Approvals

School District Liability 100% +

☒ Expenditures	☒ Employees	☒ Housing	☒ Students/Teachers
☒ Health Services	☒ Security	☒ Athletic Participation	☒ SASC
☒ General Exposure	☒ Loss Prevention	☒ Board Policy	☒ Agreement

Other Questionnaires 100% +

☒ Cyber Liability	☒ Pollution Liability	☒ Underground Storage Tanks
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Questionnaires Frequently Asked Questions

Note: Expenditures – For Member School Districts, this should be the total from the 25-26 ASBR, Part III-B, Line 9999 Grand Total. All other sections should provide counts or estimated counts for the 26-27 school year.

Seasonal Employees: This would include someone who is routinely hired to work during a specific season, such as over the summer.

Athletic Participation - Please provide the number for all participants for other sports and list the names of the sports in the box provided, followed by the number of participants.

Other Sports: *

3

List other sports: *

Karate 12, Dancing 15, Esports 45

d. Exposures

The Exposures tab includes three exposure sections: *Payroll, Vehicles, and Buildings*.

Important: You will not be able to submit exposures until all three exposure sections have been reviewed. The steps below explain how to complete each exposure section.

Payroll

Select **Edit Payroll Exposures**.

- Please enter payroll by class code using your 25-26 ASBR, most recent IPEDS, or most recent financial audit.
- Member districts must attach their 25-26 ASBR in .pdf format on the Documents tab. The ASBR does not have to be approved by DESE before submission; however, Section III-B should be complete and accurate. Use the **WC Class Code Payroll Wizard** to help determine payroll by class code. If payroll is not submitted correctly, you will receive a rejection notice explaining how the payroll should be submitted.

- Members that do not have an ASBR must attach their most recent IPEDS or audited financials on the Documents tab. **The payroll submitted must match the financials submitted.**
- Enter digits only. Dollar signs, commas, and cents will not be accepted.
- If you believe you have an exception, please contact deanna_sharley@ajg.com.

After payroll is entered, it will go through the exposure approval process. This process is explained later in the Approvals section.

Note: If you enter the payroll and do not click save it will not save what you entered.

Vehicles

Status: Unsubmitted
These Exposures have yet to be submitted for MUSIC's Approval. Please refer to the overview tab for instructions on how to complete this section. SUBMIT

Payroll **Vehicles** Buildings + EDIT VEHICLE EXPOSURES

Vehicle Type	Previous Count	Current Count
Bus-XL (81-100 Capacity)	0	
Bus-Lg (61-80 Capacity)	0	
Bus-Md (41-60 Capacity)	0	
Bus-Sm (16-40 Capacity)	0	
Bus-XS (0-15 Capacity)	2	
Car (Private Passenger)	12	
Cycle (Motorcycles)	0	
EV Bus Type A	0	
EV Bus Type C	0	
EV Bus Type D	0	
Semi (Tractor Trailer)	1	
Trailer	7	
Truck-LG (Heavy (over 20,000 lbs))	0	
Truck-MD (Medium (10,001-20,000 lbs))	2	
Truck-SM (Light (up to 10,000 lbs))	2	
Van-LG (Over 15 passengers)	1	
Van-SM (12 or 15 passenger conversion van)		

Rows per page: 20 1-17 of 17 < >

Note: In this example no vehicles have been entered in the Current Count column.

Select the **Vehicles** tab, then select **Edit Vehicle Exposures**.

Note: Enter your vehicle count by type for the 12/31/26 - 12/31/27 policy term. If a vehicle will be added or removed before year-end, you may make that adjustment now. Your MUSIC Assessment is calculated using the vehicle counts provided. As with payroll, the numbers entered will not be saved until you click Save.

When entering vehicle counts for the 12/31/26 - 12/31/27 policy term, the current count for each vehicle type will display. All boxes must be completed.

Edit Vehicle Exposures

Bus-XS 6 0-15 Capacity <i>Previous Year Count: 6</i>	Bus-Sm 3 16-40 Capacity <i>Previous Year Count: 3</i>	Bus-Md 0 41-80 Capacity <i>Previous Year Count: N/A</i>	Bus-Lg 2 81-80 Capacity <i>Previous Year Count: 2</i>	Bus-XL 4 81-100 Capacity <i>Previous Year Count: 4</i>
Car 4 Private Passenger <i>Previous Year Count: 4</i>	Cycle 0 Motorcycles <i>Previous Year Count: N/A</i>	EV Bus Type A 1 <i>Previous Year Count: 1</i>	EV Bus Type C 4 <i>Previous Year Count: 4</i>	EV Bus Type D 1 <i>Previous Year Count: 1</i>
Semi 1 Tractor Trailer <i>Previous Year Count: 1</i>	Trailer 0 <i>Previous Year Count: N/A</i>	Truck-SM 0 Light (Up to 10,000 lbs) <i>Previous Year Count: N/A</i>	Truck-MD 5 Medium (10,001-20,000 lbs) <i>Previous Year Count: 5</i>	Truck-LG 0 Heavy (over 20,000 lbs) <i>Previous Year Count: N/A</i>
Van-SM 0 12 or 15 passenger conversion van <i>Previous Year Count: N/A</i>	Van-LG 3 Over 15 passengers <i>Previous Year Count: 3</i>			

CANCEL

SAVE

Buildings

Payroll Vehicles Buildings DOWNLOAD REPORT									
Building	Bld #	Address	City	Employees	Sq. Ft.	Content Value Total: \$740,000	Property Value Total: \$271,766,000	Total Insured Value Total: \$272,506,000	
High School	1	101 Your Street	Anywhere	215	11000	\$530,000	\$266,666,000	\$267,196,000	
Elem 2	9	111 Main Street	City	10	200000	\$10,000	\$100,000	\$110,000	
High School No 3	5	111 High School Street	Wonderland	5	2000	\$200,000	\$5,000,000	\$5,200,000	
Rows per page: 20 1-3 of 3 < >									

Note: This is the list of your insured buildings also referred to as the Statement of Values. Review building exposures carefully to confirm that all buildings are accounted for and building replacement cost and contents replacement cost are accurate and adequate. MUSIC applies an inflationary increase each year, so only new buildings, additions, or other changes that require attention need to be updated.

What to review

- **Do not edit every location unless changes are needed.** If you have no changes, you may submit the exposure section after reviewing the information.
- Verify that the listed address is the **physical location address**, not the mailing address.
- **Enter the number of employees working at each location.** If employees move between buildings

during the day, use the highest number of employees typically expected at that location on a regular day. If the count is 200 or more, additional information is requested.

Note: For instructional learning buildings, contents replacement cost should generally be at least \$20 - \$30 per square foot. MUSIC staff has reviewed contents values for all buildings, so this information is provided for reference only. You are not expected to calculate contents cost for every building.

Employee Concentration Section

This section is only required if number of employees is 200+

Full Time Employees

Part Time Employees

Seasonal Employees

Building Updated On
mm/dd/yyyy

Building Retrofit On
mm/dd/yyyy

Hours of Operation

Floors Occupied

Employees Per Floor

Employees on Shift 1

Employees on Shift 2

Employees on Shift 3

Note: A red line next to a building name indicates that additional information is required for that location.

Buildings Payroll Vehicles CREATE BUILDING EXPOSURE DOWNLOAD REPORT								
Building	Bld #	Address	City	Employees	Sq. Ft.	Content Value Total: \$75,000	Property Value Total: \$39,514,544	Total Insured Value Total: \$39,589,544
Elem 2	9	111 Main Street	City	10	200000	\$10,000	\$100,000	\$110,000
New Building for Play 2024 June	5	222 Street	City	5		\$25,000	\$2,000	\$27,000
2025 High School Building	23	6547 School Street	St. Louis	1		\$15,000	\$37,855,937	\$37,870,937
Test adding Date	27	2156 School Street	St. Louis	0		\$25,000	\$1,556,607	\$1,581,607
Greenhouse	20	5555 Greenhouse Dr	St. Louis					\$0

- To view details for a specific location, open the location record by clicking on the purple folder.

Test District No 1 > 2024 > Renewals > Exposures > Buildings > High School

High School

High School
101 Your Street
Anywhere, MO 63118

Building #: 1
Year Built: 2017
Sq Ft: 11000

[DETAILS](#)

Building Values Section [edit](#)

Content Value	\$530,000
Property Value	\$266,666,000

Exposure Section [edit](#)

Number of Employees	215
---------------------	-----

- When viewing building details, use the edit links next to the Building Values, Exposure, and Employee Concentration sections to make updates.

Required: Required fields are marked with an asterisk (*). Fields missing required information will be indicated by a red line.

Building Values Section [edit](#)

Content Value	\$530,000
Property Value	\$195,000

Exposure Section [edit](#)

Number of Employees	215
---------------------	-----

Employee Concentration Section [edit](#)

Full Time Employees	444
Part Time Employees	0
Seasonal Employees	1
Building Updated On	Thursday, Jan 5, 2023
Building Retrofit On	Friday, Feb 3, 2023
Hours of Operation	-
Floors Occupied	1
Employees per Floor	444
Employees on Shift 1	440
Employees on Shift 2	3
Employees on Shift 3	1

Building Values Section [edit](#)

Content Value *

Property Value *

Test District No 1 - 900

High School

General Section [edit](#)

Building Name	High School
Building Number	1
Campus Name	-
Campus ID	-
Parent Building	-
Address	101 Your Street Anywhere, MO 63118
County	Jefferson
Geolocation	38.6, -90.23
Linked Documents	-
Coverage Added On	-
Coverage Removed Off	-
Valuation Date	-
Acquired Date	-
Is Active	☒
Is Leased	☒

Protection Section [edit](#)

Protection Class	Class 3
Ft. to Fire Hydrant	-
Burglar Alarm?	☒
Fire Alarm?	☒
Sprinklers?	☒
Residence Initiative?	☒
Security Cameras?	☒

Construction Section [edit](#)

Construction Type	Masonry Joisted Masonry
Roof Construction Type	-
Roof Replaced On	-
Estimated Completion Date	-
Estimated Completion Value	\$0
Year Built	2017
# Elevators	-
# Escalators	-
# Floors	1
Sq Ft	11000
Stories Below Ground	-
Sq Ft Below Ground	-
Under Construction?	☒
Retrofitted for Earthquake?	☒

Exposure Section [edit](#)

Construction Type	Masonry Joisted Masonry
Flood Category	NONE
Earthquake Zone	-
Flood Zone?	☒

- **Adding a building or location:** To add a new location, select the **Create Building Exposure** button.

Buildings

Payroll

Vehicles

CREATE BUILDING EXPOSURE

Review Needed: Confirm the icon name for removing or deactivating a location. To remove a location, click the deactivation box icon for the building you wish to deactivate.

- You will be prompted to enter a comment, such as sold or torn down, and provide the inactive date. Then select **Confirm**.

Note: The inactive building will appear in the inactive buildings list under Member Info. If a building was deactivated by mistake, it can be reactivated by selecting the box icon.

Complete/Submit Exposures

After payroll, vehicle, and building exposures have been entered or reviewed, select the blue **Submit** button.

Note: The tab may not turn orange immediately.

The screenshot shows a navigation bar with six tabs: Overview, Contacts (with a green checkmark), Questionnaires (with a green checkmark), Exposures (with a red exclamation mark), Documents (with a green checkmark), and Builder's Risk. Below the navigation bar, a light blue message box contains an information icon, the text "Status: Submitted", and a sub-message: "These Exposures have been submitted and are awaiting MUSIC's Approval."

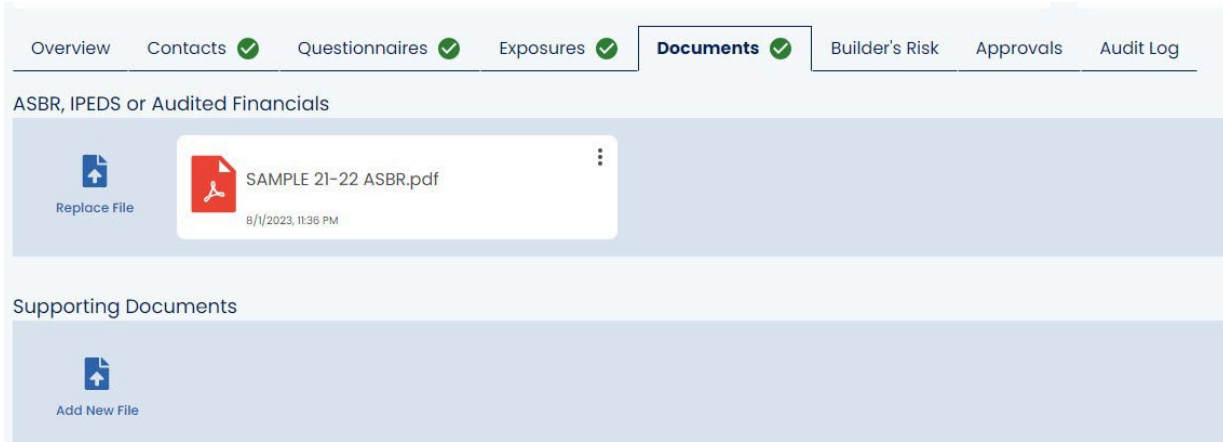
Important: After you select another tab, the Exposures tab should turn orange. Once MUSIC reviews and approves the submission, it will turn green. MUSIC cannot review payroll exposure until the 25-26 ASBR or audited financials are received.

The screenshot shows the same navigation bar as the previous image, but the "Questionnaires" tab is now selected and highlighted with a blue border and a green checkmark. The "Exposures" tab is now orange with a red exclamation mark. The other tabs (Overview, Contacts, Documents, Builder's Risk) remain unchanged with green checkmarks.

e. Documents

Upload your ASBR, IPEDS, or most recent audited financials in .pdf format.

Select **Add New File** to upload a document. If a file needs to be replaced, you may upload a replacement file. If you used the Payroll Wizard, you **do not** need to upload the wizard file.



Overview Contacts ☒ Questionnaires ☒ Exposures ☒ **Documents ☒** Builder's Risk Approvals Audit Log

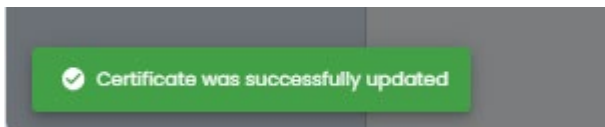
ASBR, IPEDS or Audited Financials

Replace File

 SAMPLE 21-22 ASBR.pdf
8/1/2023, 11:36 PM

Supporting Documents

 Add New File



f. Builders Risk

Required: You are required to approve your current Builders Risk project listing. Review the listing to confirm that all construction projects have been reported.

Note: To add a construction project, select **ADD NEW PROJECT**. The project status will be **PENDING** until MUSIC has reviewed it. Once reviewed, the status will change to approved. If the project is rejected, MUSIC will contact you.

IMPORTANT!

Making Edits to this screen will take you to the Builders Risk Section of the Admin Portal and you will need to click on Renewals to continue with submitting your renewal information.

- Adding a construction project – Enter the project information.
- The form changes depending on the type of construction project.
 - New Construction
- Building renovation
- Addition to an existing building

Type of Construction
☐ New Construction ☐ Building Renovation ☒ Addition

Estimated Area of Project Sq. Ft. *

4000

Location Number on Your SOV *

- Builders Risk information

Builder's Risk Information

Construction Manager *

Construction Manager

General Contractor *

General Contractor

- School information

School Information

Are you requesting that MUSIC provide the Builder's Risk insurance on this project?

☒ Yes ☐ No

Builder's Risk may or may not apply to certain acts or omissions by the contractor or subcontractors performing work on your behalf which could result in claims against you and/or the MUSIC coverage. Please consult the MUSIC Staff prior to agreeing to any waiver of subrogation within your construction contract.

Do you need a Certificate of Insurance provided on your behalf to the contractor?

☒ Yes ☐ No

Contractor Address 1

Contractor Address

Contractor Address 2

Contractor City

City

Contractor State

MO

Contractor Zip

63131

Contractor Information

Has a Certificate of Liability Insurance been provided by the General Contractor?

☒ Yes ☐ No

Does the Certificate list the MUSIC Member as an Additional Insured?

☒ Yes ☐ No

Has the Contractor issued or purchased a Performance Bond?

☐ Yes ☒ No

Has the construction contract been reviewed by your legal counsel?

☒ Yes ☐ No

Attorney Name *

Attorney Phone

Completed Construction Projects - When a construction project is complete, it is your responsibility to add it to the Statement of Values when applicable. Some projects do not need to be added to the Statement of Values, such as HVAC upgrades, roof replacements, restroom renovations, or similar renovations that do not add a new building or increase square footage. If

you have questions, please contact MUSIC staff.

- **Projects scheduled to be completed before 12/31/26** - Any projects scheduled to be completed by the end of the policy year should be added to the Statement of Values and/or archived at this time, when applicable.
- **When to Archive a Builders Risk Project** – Do not archive until construction is completed.

Archived Status

☐ On SOV
 ☐ Not Required on SOV
 ☐ Other Reason
 ☐ Remove, No Longer Required
 ☒ Not Archived

- Projects that are complete and either increase building square footage or create a new location must be added to the Statement of Values (SOV) in Exposures/Building. Once the project is on the SOV, archive the Builders Risk project as **On SOV**.
 - MUSIC staff will receive a notification and will verify that the location is listed on the SOV.
 - If a project does not increase square footage and is not a new building, such as a roof replacement, classroom update, or flooring project, archive it as **Not required on SOV**. Make sure the project name or description clearly explains the construction details. For example, a description such as “2024 Bond Project” may not clearly explain whether the work involved a new building or general renovations.

To add a project to the Statement of Values, select the **Exposures** tab, then select the **Buildings** tab.

Overview
 Contacts
 Questionnaires
 Exposures
Documents
 Builder's Risk

Status: Unsubmitted
 These Exposures have yet to be submitted for MUSIC's Approval. Please refer to the overview tab for instructions on how to complete this section.

Payroll
 Vehicles
 Buildings
 + ADD NEW BUILDING

Building	Bld #	Address	City	Employees	Sq. Ft.	Content Value Total: \$5,271,000	Property Value Total: \$392,590	Total Insured Value Total: \$5,663,590	
High School	1	101 Your Street	Anywhere	215	11000	\$5,250,000	\$232,540	\$5,482,540	
New Bldg	8	105 Your St.	Anywhere	5	6000	\$21,000	\$160,050	\$181,050	

Rows per page: 20
 1-2 of 2

- Select **Add New Building** if the project created a new building.
- Edit the existing location if the project is an addition that increases square footage. Please refer to the example provided.

Reminder: If you have already submitted your exposures, you may still make changes until the exposures have been certified.

ADDING AN ADDITION EXAMPLE

Building	Bld #	Address	City	Employees	Sq. Ft.	Content Value Total \$5,275,000	Property Value Total \$232,540	Total Insured Value Total \$5,482,540
High School	1	101 Your Street	Anywhere	215	1000	\$5,250,000	\$232,540	\$5,482,540

We are adding a 10,000 Square foot Addition to the above building.

Calculate New Square Feet	Current Square feet + Square Feet of Addition = Sq. Ft. including addition	11,000 + 10,000 = 21,000
Calculate New Contents Value	Current Contents Value / Current Sq. Ft. = Revised \$ Per Sq. Ft. \$per Sq. Ft. * Sq. Ft. of Addition = Contents Value for the Addition Current Contents Value + Contents Value for the Addition = Revised Contents Value	\$5,250,000 ÷ 11,000 = \$477 \$477 * 10,000 = \$4,770,000 \$5,250,000 + \$4,770,000 = \$10,020,000
Calculate New Property Value	Current Property Value / Current Sq. Ft. = Current Prop Value Per Sq. Ft. Current Property Value Per Sq. Ft. * Sq. Ft. of Addition = Property Value for the Addition Current Property Value + Property Value of Addition = Revised Property Value including the addition	232,540 / 11,000 = \$21 per Sq. Ft. \$21 * 10,000 = \$210,000 \$232,540 + \$210,000 = \$442,540

The above example is a recommendation and you are not required to update in this manner.

New Values would be entered as follows

Building	Bld #	Address	City	Employees	Sq. Ft.	Content Value Total \$10,041,000	Property Value Total \$442,540	Total Insured Value Total \$10,483,540
High School	1	101 Your Street	Anywhere	10	2000	\$10,020,000	\$442,540	\$10,462,540

After exposures are submitted, MUSIC staff will review the Builders Risk information and the Statement of Values. Builders Risk projects must be reviewed and approved before the renewal can move to final approval.

Approvals

Summary of Approval Requirements

Important: Summary of Approval Requirements

Before MUSIC can provide final approval of the Renewal Questionnaire, the following items must be complete:

- All required renewal tabs must be completed.
- Required documents, including the ASBR, IPEDS, or audited financials, must be uploaded.
- Exposures must be submitted, reviewed, and approved by MUSIC.
- Builders Risk projects must be reviewed and approved by MUSIC.
- Any rejection notes or requested corrections must be addressed and resubmitted, if applicable.

Final approval cannot occur until both Exposures and Builders Risk projects have been reviewed and approved.

Exposures Approval

After you submit your exposures (Payroll, Vehicles, and Buildings), a message will appear on the Exposures screen.

The screenshot shows the MIT-E Network dashboard for the year 2026. The 'Exposures' tab is selected, and a message states: 'Status: Submitted. These Exposures have been submitted and are awaiting MUSIC's Approval.' The message is circled in red.

MUSIC staff will receive a notification that your exposures have been submitted and will either approve or reject the submission.

Important: If your exposures are rejected, you will receive a notification on your dashboard. MUSIC will not send a separate email notification, so please check the dashboard regularly. Review may take a couple of days.

The notification will look like this.

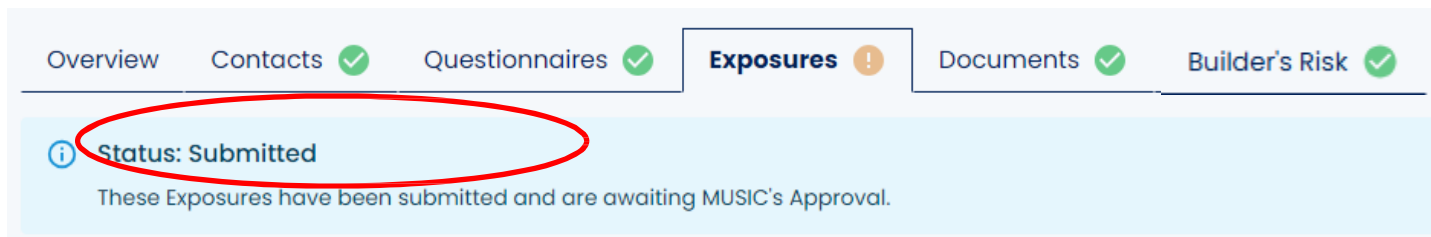
The screenshot shows the dashboard with a sidebar on the left and a main content area. The main content area displays three summary cards: 'Total Insured Value' (\$46,867,093), 'Total Property Value' (\$40,518,504), and 'Total Vehicle Count' (34). Below these is a section for 'Test District No 1' and a 'Notifications' table. The notification table has columns for ID, Title, Message, and Date Created. The first row is circled in red.

ID	Title	Message	Date Created
ecb89b	Exposures - Rejected	Your Exposures have been Rejected, please address any feedback and re-submit...	2023-08-02 14:25:22 UTC
df32b3	2024 Renewal - Pending	Please verify your contacts, update your exposures, and upload your ASBR and...	2023-08-02 14:40:31 UTC

Select the purple folder icon to view the rejection note.

The Exposures tab will display a red exclamation mark when a rejection has been issued.

Review the rejection note, edit the applicable exposure information, and then select **Resubmit**. The Exposures tab will return to orange while it is pending review.



Dashboard Member Info Renewals Builder's Risk Loss Prevention Document Library Umbrella Coverage

Test District No 1 > 2024 > Renewals > Exposures > Payroll

Renewal Questionnaire's for the 12/31/2023 – 12/31/2024 Policy Term should be completed by September 22, 2023.

Test District No 1 Year: 2026 IN PROGRESS Renewal

Overview Contacts Questionnaires **Exposures** Documents Builder's Risk

Status: Rejected
These Exposures have been rejected, please update and re-submit for MUSIC's Approval. Please refer to the overview tab for instructions on how to complete this section.

Rejection Note: According to the 21-22 ASBR, your Payroll BI Class Code should be 7380 Bus Drivers \$69,664 8868 Professional & Clerical \$978,387 9101 All Other \$65,580 The above figures were calculated using the MUSIC RC Payroll Calculator that is located in the FAQ of the MUSIC Website. Please correct necessary Class Codes in Exposure/Payroll and re-submit. If you have any questions please contact deanna_sharley@raig.com Pro- Tip: The above figures will not appear on the next page. Copy and paste in a new document or when you click the edit exposures link click open in new tab or you may view the calculations by opening the Payroll Calculator.pdf that has been saved on the documents tab.

RESUBMIT

Payroll Vehicles Buildings **+ EDIT PAYROLL EXPOSURES**

Code	Previous Payroll	Previous Employees	Current Payroll	Current Employees
Bus Drivers - 7380	\$0	0	\$5,000	2
Professional/Clerical - 8868	\$0	0	\$250,000	3
All Other - 9101	\$0	0	\$3,500,000	0

Rows per page: 20 1-3 of 3

Note: The rejection note will not appear after you select Edit. It is recommended that you right-click the rejection note link and open it in a new tab so you can refer back to it while making corrections.

Payroll Vehicles Buildings **+ EDIT PAYROLL EXPOSURES**

Code	Previous Payroll	Previous Employees	Current Payroll	Current Employees
Bus Drivers - 7380	\$0	0	\$5,000	2
Professional/Clerical - 8868	\$0	0	\$250,000	3
All Other - 9101	\$0	0	\$3,500,000	0

Rows per page: 20 1-3 of 3

After opening the applicable exposure section, make the needed edits and select **Save**.

Edit Payroll

Bus Drivers - 7380

7380 Payroll 69664 Previous Year Value: \$0	7380 Employee Count 2 Previous Year Count: 0
--	---

Professional/Clerical - 8868

8868 Payroll 978387 Previous Year Value: \$0	8868 Employee Count 3 Previous Year Count: 0
---	---

All Other - 9101

9101 Payroll 65580 Previous Year Value: \$0	9101 Employee Count 6 Previous Year Count: 0
--	---

CANCEL

SAVE

After all exposure changes have been addressed, select **Resubmit**.

MUSIC Risk Management

Test District No 1 > Renewals > Exposures > Payroll

Renewal Questionnaire for the 12/31/2023 - 12/31/2024 Policy Term should be completed by September 22, 2023.

Test District No 1

Year: 2026

Overview Contacts Questionnaires Exposures Documents Builder's Risk

Status: Rejected

These Exposures have been rejected, please update and re-submit for MUSIC's Approval. Please refer to the overview tab for instructions on how to complete this section.

Rejection Note: According to the 21-22 ASBR, your Payroll BI Class Code should be 7380 Bus Drivers \$69,664 8868 Professional & Clerical \$978,387 9101 All Other \$65,580 The above figures were calculated using the MUSIC BI Payroll Calculator that is located in the FAQ of the MUSIC Website. Please correct necessary Class Codes in Exposure/Payroll and re-submit. If you have any questions please contact deanna_sharley@music.com Pro- Tip: The above figures will not appear on the next page. Copy and paste in a new document or when you click the edit exposures link on the new tab or you may view the calculations by opening the Payroll Calculator.pdf that has been saved on the documents tab.

Payroll Vehicles Buildings + EDIT PAYROLL EXPOSURES

Code	Previous Payroll	Previous Employees	Current Payroll	Current Employees
Bus Drivers - 7380	\$0	0	\$69,664	2
Professional/Clerical - 8868	\$0	0	\$978,387	3
All Other - 9101	\$0	0	\$65,580	0

Rows per page: 20 1-3 of 3

Confirm that you want to resubmit.

?

This will submit your exposures for review. Are you sure you want to do this?

RESUBMIT CANCEL

The status will change to **Submitted**.

The Exposures tab will return to orange while the resubmission is pending review.

Overview Contacts Questionnaires Exposures Documents Builder's Risk

Status: Submitted

These Exposures have been submitted and are awaiting MUSIC's Approval.

MUSIC staff will review the resubmission and either approve or reject it.

Reminder: If your exposures are approved, you will receive an approval notification.

The screenshot displays the MUSIC Risk Management dashboard. On the left is a sidebar with navigation links: Dashboard, Member Info, Renewals, Builder's Risk, Loss Prevention, Document Library, and Umbrella Coverage. The main content area features three large blue boxes with white text: 'Total Insured Value' at \$46,867,093, 'Total Property Value' at \$40,518,504, and 'Total Vehicle Count' at 34. Below these is a section for 'Test District No 1' and a 'Notifications' table. The notification table has columns for ID, Title, Message, and Date Created. A single notification is listed with ID 'cfe367', Title 'Exposures - Certified', Message 'Your Exposures have been Certified by MUSIC.', and Date Created '2023-08-02 14:45:09 UTC'. This notification row is circled in red.

ID	Title	Message	Date Created
cfe367	Exposures - Certified	Your Exposures have been Certified by MUSIC.	2023-08-02 14:45:09 UTC

Builders Risk Project Approval

- Each Builders Risk Project is reviewed individually for approval.
- The Builders Risk Form is complete and includes the project description, start date, and end date.
- If a certificate of insurance is required, the contractor's address has been provided.
- For projects over \$1 million, the contract has been reviewed by legal counsel or MUSIC staff.

Final Renewal Approval

After Exposures are approved and Builders Risk projects have been reviewed and approved, MUSIC will review the complete renewal submission and contact you with any questions.

Until final review and approval are complete, the renewal submission will remain in a pending status.

Final approval cannot occur until required documents are uploaded, Exposures are approved, and Builders Risk projects are reviewed and approved.

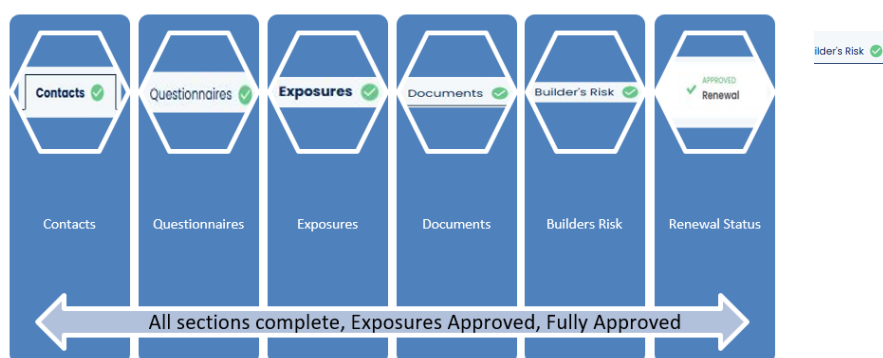
⚠️ Renewal Questionnaire's for the 12/31/2023 – 12/31/2024 Policy Term should be completed by September 22, 2023.

Test District No 1 Year 2026

Overview Contacts Questionnaires Exposures Documents Builder's Risk

✓ **PENDING APPROVAL**
Renewal

Reminder: After your Renewal Questionnaire is approved, the approved status will display on the renewal screen.



Congratulations — your Renewal Questionnaire is complete.

Next steps:

Important: After your Renewal Questionnaire has been approved and certified, you will no longer be able to make changes to your exposures. If changes are needed after certification, contact MUSIC staff at 314-800-2244.

- A printable Renewal Questionnaire document will be placed in your document library after approval.
- MUSIC will send an email in early November when your MUSIC Assessment is available.