**THIS IS AN INFORMATON PAPER:**

**TO:** Members of the Hardin County Board of Education

**FROM:** Teresa Morgan, Superintendent

**DATE:** March 16, 2021

**SUBJECT:** Quotes for Student Accident Insurance/Roberts Insurance & Investments

**DISCUSSION:**

HCS has purchased Student Accident Insurance for all students for the past several years, rates are as follows: (2018-19) for $65,607, (2019-2020) 67,868. This year **Robert’s Insurance & Investments** has lowered the rate, under plan 4B with Berkley Accident and Health to **$66,797.20** from last year. Competing companies offer the same plan with the following quotes **Liberty Mutual Company** ($67,277.20), **Zurich American Insurance Company** ($107,991.2), **AXIS Insurance Company** ($ 116,191.20), and **Hartford** **Insurers** ($110,744.20).

See Roberts bid info below:



For the school year of 2018-19 there were a total of 29 injuries, total claim (bills)-725, with the amount claimed ($697,201.75), with Roberts paying out $61,314.98. For the current school year, 2019-20, total injuries numbered at 9, with 66 claims (bills), with the amount claimed ($59,449.04), with Roberts paying out $6,251.68 at this time.