



UNDERSTAND. SERVICE. INNOVATE.

2025-2026

ANCHORAGE INDEPENDENT SCHOOL

PROPERTY	AMERICAN HOME INSURANCE
Blanket Limit (Deductible: \$5,000 with 2% Wind/Hail) **	\$29,087,112
Replacement Cost / Agreed Value	Yes
Loss of Income / Extra Expense	\$5,000,000
Earthquake Limit with 5% Deductible	\$20,000,000
Flood Limit with \$25,000 Deductible **	\$5,000,000
Equipment Breakdown with \$5,000 Deductible **	\$29,087,112
Inland Marine / Equipment with \$1,000 Deductible	\$680,000 **
Wind/Hail Deductible Buy Down - \$25,000 Deductible	\$553,131 (CSU Insurance)
LIABILITY	AMERICAN HOME INSURANCE
Occurrence / Aggregate Limits	\$1,000,000 / \$3,000,000
Abuse or Molestation Liability Occurrence Limit / Aggregate Limit	\$1,000,000 / \$3,000,000
Law Enforcement Occurrence Limit / Aggregate Limit	\$1,000,000 / \$3,000,000
Crisis Management & Public Relations Expense Aggregate Limit with \$2,500 Deductible	\$300,000
Educators Legal Limit Occurrence Limit / Aggregate Limit with \$10,000 Deductible (Full Prior Acts)	\$1,000,000 / \$3,000,000
Defense Expense for Injunctive or Declaratory Relief Limit / Aggregate with \$10,000 Deductible	\$250,000 / \$500,000
Hired & Non-Owned Auto Liability Limit	\$1,000,000
Educators Excess Liability Limit	\$10,000,000
CRIME	AMERICAN HOME INSURANCE
Employee Dishonesty with \$1,000 Deductible **	\$100,000
Money Coverage In/Out. \$1,000 Deductible **	\$100,000
Expiring Premium \$145,193	Renewal Premium \$153,524



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CYBER LIABILITY	WORKERS' COMPENSATION
Tokio Marine	KEMI
Limit.....\$1,000,000	Limit.....\$1,000,000/\$1,000,000/\$1,000,000
Deductible\$5,000	Expiring Premium \$25,108
Expiring Premium\$2,784.66	Renewal Premium \$21,221
Renewal Premium\$2,784.66	

WC COMPARISON	2024	2025
Payroll	\$5,015,757	\$5,200,489
3- Yr Experience Modification Factor	.91	.98
Total Premium	\$25,108	\$21,221

TOTAL EXPIRING PREMIUMS	TOTAL RENEWAL PREMIUMS
\$173,035	\$179,019

****NOTE: NEW for 25-26 policy term.**

Flood limit reduced from 20M to 5M. School is in flood zone X, which is 1% annual chance of flood.

Equipment limits increase from \$150,000 to \$680,000

Crime deductible changes from \$500 to \$1,000