

BEECHWOOD BOARD OF EDUCATION
STUDENT ACCIDENT INSURANCE
JANUARY 6, 2026

CARRIER	Current Rate	Renewal Rate	Increase %	COVERAGE
ZURICH (CURRENT PROVIDER)	44,993.80	45,280.40	0.64%	100% of Reasonable Charges up to \$25,000 per injury. \$1,000 physical therapy limit. Catastrophic \$7.5M/\$25k deductible
AXIS	44,993.80	71,546.40	59.01%	100% of Reasonable Charges up to \$25,000 per injury. \$1,000 physical therapy limit. Catastrophic \$7.5M/\$25k deductible
HARTFORD	44,993.80	72,201.40	60.47%	100% of Reasonable Charges up to \$25,000 per injury. \$1,000 physical therapy limit. Catastrophic \$7.5M/\$25k deductible

Recommendation:

Recommend renewing with Zurich (through Roberts Insurance) at the small increase of .64%