

**BEECHWOOD BOARD OF EDUCATION  
STUDENT ACCIDENT INSURANCE  
JANUARY 6, 2026**

<b>CARRIER</b>	<b>Current Rate</b>	<b>Renewal Rate</b>	<b>Increase %</b>	<b>COVERAGE</b>
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%**