



UNDERSTAND. SERVICE. INNOVATE.

2026-2027

ANCHORAGE INDEPENDENT SCHOOL

PROPERTY	AMERICAN HOME INSURANCE
Blanket Limit (Deductible: *\$10,000 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 \$10,000 Deductible	\$29,087,112
Inland Marine – Musical Equipment with \$1,000 Deductible	\$680,000
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 \$126,293	Renewal Premium \$128,004



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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 \$21,221
Expiring Premium\$2,526.63	Renewal Premium \$19,696
Renewal Premium\$2,526.63	

WC COMPARISON	2025	2026
Payroll	\$5,200,489	\$5,200,489
3- Yr Experience Modification Factor	.98	1.07
Total Premium	\$21,221	\$19,696

TOTAL EXPIRING PREMIUMS	TOTAL RENEWAL PREMIUMS
\$150,041	\$150,010

**** School is in flood zone X, which is 1% annual chance of flood.**

***Property deductible increase from 5,000 to 10,000. Additional premium savings \$6,542**

Marketing Summary	
Carrier	Result
American Home Insurance (WRM)	Quoted
Philadelphia Insurance	Declined. Will only write private schools
Guide One	Declined. Will only write private schools
Church Mutual	Declined. Not currently writing risks in KY