

# ALLEN COUNTY BOARD OF EDUCATION Insurance Renewal Summary — Policy Year 2026-27

Effective: July 1, 2026  
Prepared: April 2026  
Source: ERS Insurance

CURRENT YEAR 2025-26	RENEWAL YEAR 2026-27	TOTAL INCREASE \$64,253	PERCENT INCREASE +12.6%
<b>\$508,368</b>	<b>\$572,621</b>	<b>+\$64,253</b>	<b>+12.6%</b>

## PACKAGE PREMIUM COMPARISON (EMC)

Coverage	2025-26	2026-27	\$ Change	% Change
Property	\$278,390	\$284,005	+\$5,615	+2.0%
Inland Marine	\$5,564	\$11,288	+\$5,724	+102.9%
General Liability	\$18,410	\$18,142	-\$268	-1.5%
Automobile	\$62,173	\$77,067	+\$14,894	+24.0%
Crime	\$418	\$480	+\$62	+14.8%
Educators Legal Liability	\$11,638	\$16,837	+\$5,199	+44.7%
Law Enforcement	Included	Included	—	—
Umbrella	\$38,237	\$47,382	+\$9,145	+23.9%
Package Total Premium	\$414,830	\$455,201	+\$40,371	+9.7%
Treasurers Bond (Kristie McDuffee)	\$1,298	\$1,298	\$0	0.0%
<b>TOTAL PACKAGE</b>	<b>\$415,128</b>	<b>\$456,499</b>	<b>+\$41,371</b>	<b>+10.0%</b>

## WORKERS' COMPENSATION & CYBER INSURANCE (KEMI)

Workers' Compensation	2025-26: \$83,300	2026-27: \$105,677	<b>+\$22,377 (+26.9%)</b>
Experience Mod Factor	0.93	1.11	<b>+0.18 (+19.4%)</b>
Cyber Insurance	\$10,240	\$10,444	<b>+\$204 (+2.0%)</b>

Key Drivers of Increase: Payroll estimates increased 13% (impacting Workers' Comp). Experience Modification Factor rose from 0.93 to 1.11.

**RECOMMENDATION:** Approve the 2026-27 insurance renewal with EMC (Package) and KEMI (Workers' Comp & Cyber) for a total annual premium of **\$572,621** — an increase of **\$64,253 (12.6%)** over the current year.