



CHRISTIAN COUNTY
— PUBLIC SCHOOLS —
A Community Committed to Phenomenal Schools

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TO: Christian County Board of Education

FROM: Jessica Darnell, Director of Business

DATE: June 15, 2026

SUBJECT: Insurance Renewal for FY27

Our current insurance package has been reviewed for renewal for the FY 2026-2027. This package includes property, fleet, general liability, and worker's compensation insurance.

Based on discussions with Higgins Insurance and searching the property marketplace, it is recommended that the Christian County Board of Education accept the offer from the Alliant Property Insurance Program (APIP) for property coverage with wind/hail deductible of \$500,000 per occurrence and purchase a Deductible Buyback policy to lower that deductible to \$100,000 per occurrence. CCBOE would maintain coverage for liability/umbrella with CM Regent and workers compensation with KEMI.

The total for all lines of coverage and carriers would be as follows:

Property	APIP	589,501
Deductible BuyBack	Lloyd's	66,920
Liability/Umbrella	CM Regent	427,168
Auto/Bus Fleet	CM Regent	316,865
<u>Workers Compensation</u>	<u>KEMI</u>	<u>225,673</u>
TOTAL INSURANCE PACKAGE		\$1,626,127

Premium Comparison										
Coverage	FY21-22	FY22-23	FY23-24	FY24-25	FY25-26	FY26-27	FY26 to FY27 \$ Change	FY26 to FY27 % Change		
Property, General Liability, Umbrella, includes School Leaders Errors & Omissions	575,832	619,684	771,687	773,555	970,361	1,016,669	46,308	5.986%		
Auto	277,934	311,514	338,212	233,218	300,601	316,865	67,383	28.893%		
Deductible Buyback Coverage	-	-	-	74,670	66,198	66,920	(8,472)	0.000%		
Worker's Compensation	263,508	275,849	211,996	215,697	223,154	225,673	7,457	3.457%		
TOTAL	1,117,274	1,207,047	1,321,895	1,297,140	1,560,314	1,626,127	112,676	8.686%		