



# River Trails School District 26

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**TO: Board of Education**  
**FROM: Ryan Berry**  
**DATE: June 9, 2026**  
**SUBJECT: Workers' Compensation Insurance Recommendation**

I am recommending renewing our Workers Compensation Insurance for July 1, 2026 to June 30, 2027 with Accident Fund Insurance Company through AssuredPartners at a cost of \$68,562 (\$63,774 on FY26 salaries for a comparison with the other quotes). This is a \$21,871 increase from FY26. AssuredPartners also quoted comparable insurance (rates are quoted on FY26 salaries) from 2 other carriers: AmTrust for a premium of \$83,729, and Utica at \$86,988. We will continue to work with Accident Fund to reinforce safety practices among our employees.

AssuredPartners represents a number of local school districts. Accident Fund is a financially stable, 750 million dollar surplus insurance company with an Excellent rating from A.M. Best's Ratings. We have been working with Accident for more than ten years and have established an excellent working relationship with them.

	<b>AssuredPartners FY25</b>	<b>AssuredPartners FY26</b>	<b>AssuredPartners FY27</b>
<b>Workers Comp Insurance</b>	<b>\$41,039</b>	<b>\$46,691</b>	<b>\$68,562</b>

Please contact me if you have any questions.