



# River Trails School District 26

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**TO: Board of Education**  
**FROM: Ryan Berry**  
**DATE: June 10, 2025**  
**SUBJECT: Workers' Compensation Insurance Recommendation**

As you are aware, River Trails School District 26 is required by state law to carry Workers' Compensation Insurance.

I am recommending renewing our Workers Compensation Insurance for July 1, 2025 to June 30, 2026 with Accident Fund Insurance Company through AssuredPartners at a cost of \$46,691 (\$45,151 on FY25 salaries for a comparison with the other quotes). This is a \$5,652 increase from FY25. AssuredPartners also quoted comparable insurance (rates are quoted on FY25 salaries) from 3 other carriers: Employers for a premium of \$58,154, ICW at \$55,600, and Illinois State Advisory at \$63,057. 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<br/>FY24</b> | <b>AssuredPartners<br/>FY25</b> | <b>AssuredPartners<br/>FY26</b> |
|-----------------------------------|---------------------------------|---------------------------------|---------------------------------|
| <b>Workers Comp<br/>Insurance</b> | <b>\$41,351</b>                 | <b>\$41,039</b>                 | <b>\$46,691</b>                 |

Please contact me if you have any questions.