

# Workers' Compensation Insurance

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# Impact

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## Medical Visits July 1, 2023 - June 30, 2024

Initial Medical	190
Medical Recheck	374

## Medical Visits July 1, 2024 - December 31, 2024

Initial Medical	96
Medical Recheck	202



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Allison Nixon  
Courtney Woodruff  
Adam Smith

Vice President, Principal  
Senior Vice President  
Commercial Risk Advisor

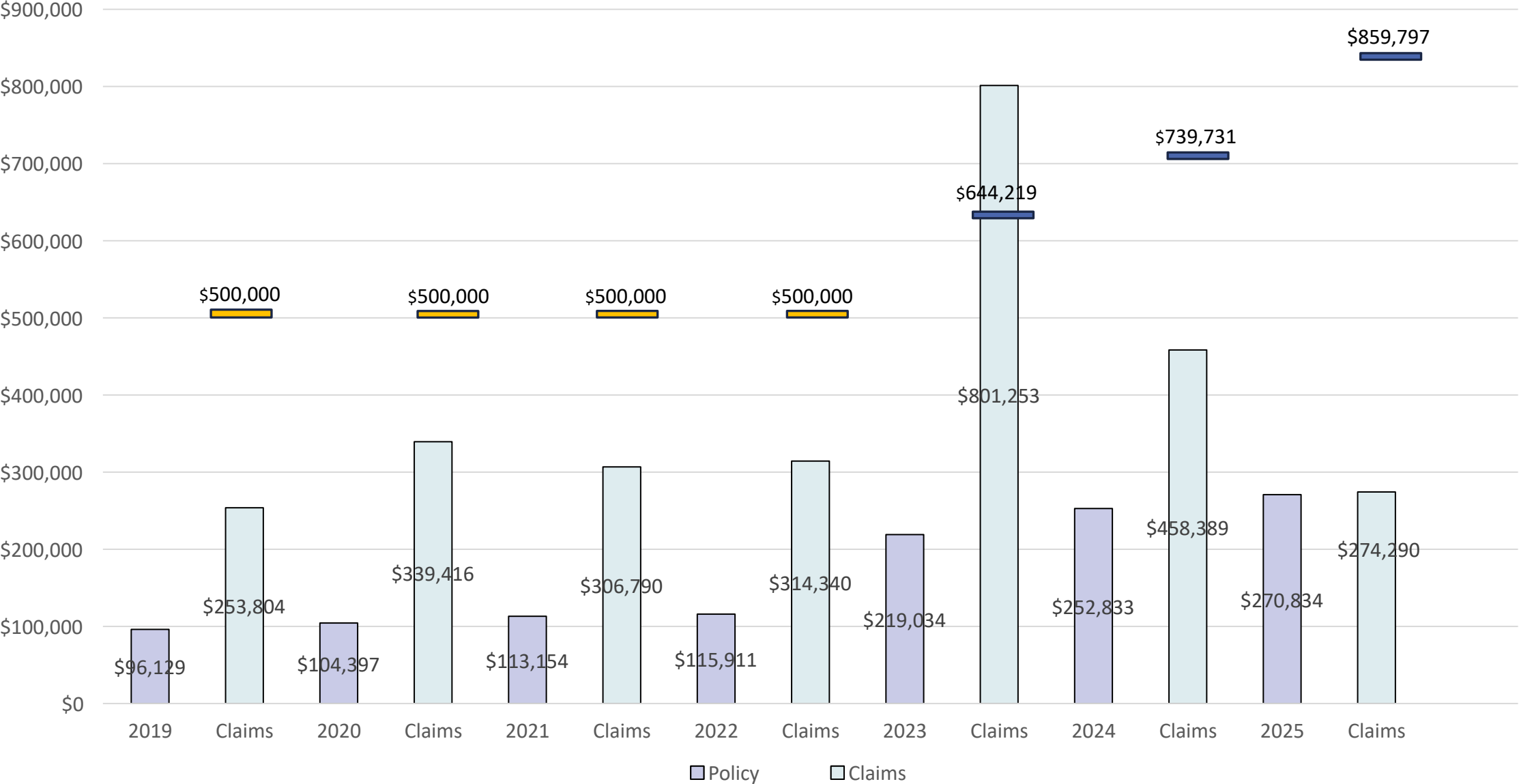
# Business Capabilities & Solutions



## Policy Cost



Policy, Claims, Excess Insurance, and Aggregate Deductible





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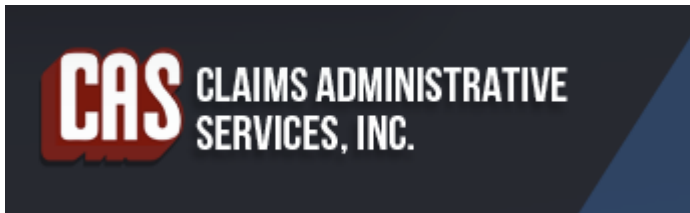
Allison Nixon  
Adam Smith  
Courtney Woodruff

Vice President, Principal  
Commercial Risk Advisor  
Senior Vice President

## Excess Workers' Compensation Carriers



## Third Party Administrators for Administrative Services Only (ASO)



# Aggregate Deductible Comparison

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	CAS 2026	TASB 2026	TASB 2025
Workers' Compensation Policy	\$240,379	\$238,022	\$270,834
Deductible	\$1,000,000	\$805,999	\$859,757
Rate Guarantee	5 Year	Annual	Annual
Maximum Exposure	\$1,240,379	\$1,044,021	\$1,130,591

# Administrative Fee Schedule Comparison

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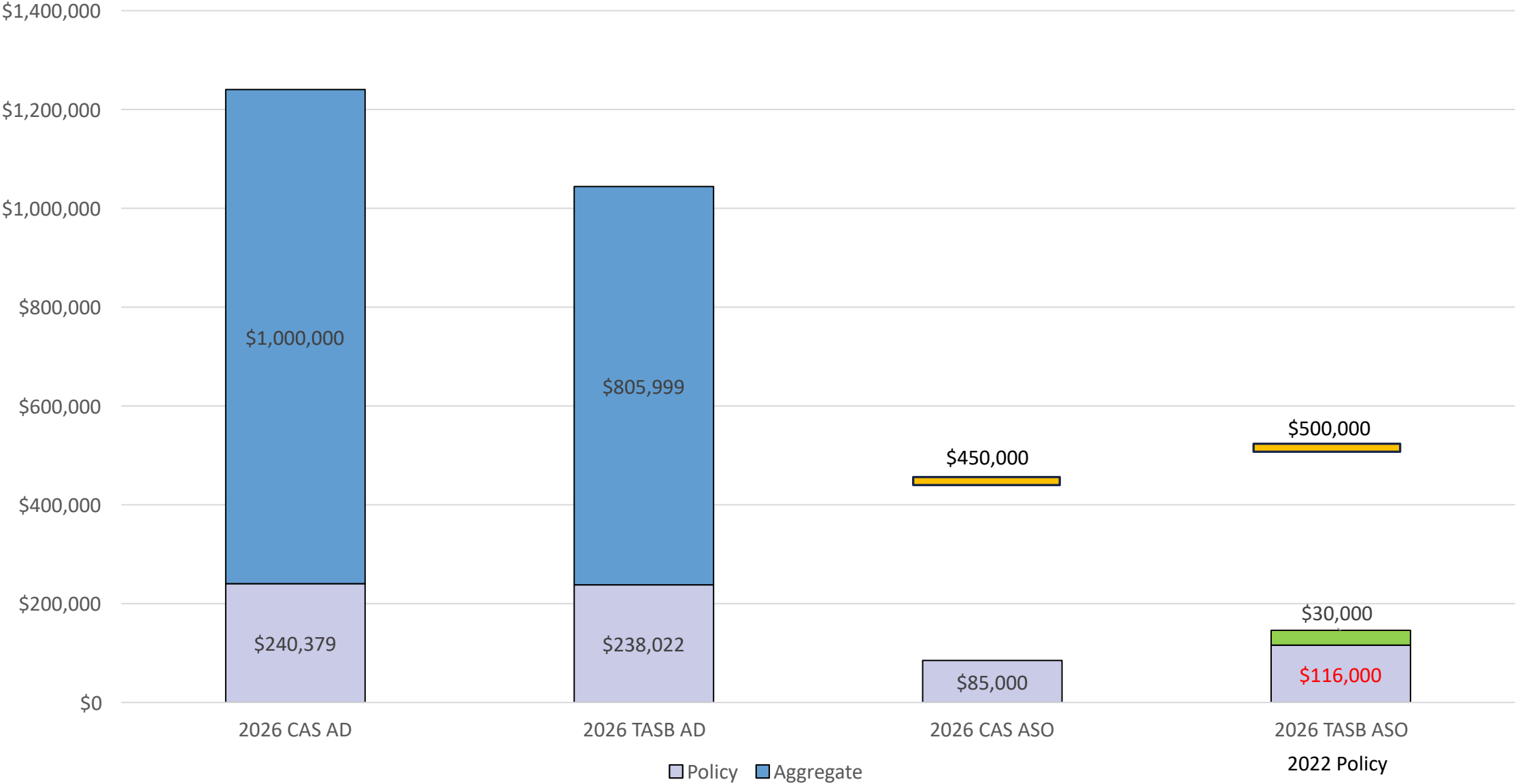
	CAS 2026	TASB 2026	Sedgwick 2026
Administration Fee (Annual)	\$0	\$30,000	\$6,000
Report Only (per claim)	\$30	\$25	\$41
Medical Only (per claim)	\$175	\$175	\$180
Indemnity (per lost time claim)	\$950	\$875	\$1,520

# Excess Workers' Compensation Policy Comparison

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	Midwest Employers Casualty 2026	Safety National 2026
AM Best Company	A+ (Superior)	A++(Superior)
Self-Insured Retention (SIR):	\$450,000 per occurrence	\$500,000 per occurrence
Annual Premium	\$84,875	TBD

# 2026 Aggregate Deductible & ASO Proposals



# Questions:

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