

PREMIUM ESTIMATE

2026-27 ESTIMATE

The Accelerated Schools
a Member of the

ALLIANCE OF SCHOOLS FOR COOPERATIVE INSURANCE PROGRAMS (ASCIP)

Coverage	Deductible	Exposure	Rate	Unmodified Premium (C x D)	Experience Modification Factor	Modified Premium (E x F)	SELF Premium	Total 2026-27 Premium
(A)	(B)	(C) *	(D)	(E)	(F)	(G)	(H)	(I)
I. General Liability (a or b) and c								
Enrollment (a) or FTES (b) - General Liability	\$0	1,739	\$49.96	\$86,880	1.116	\$96,959		\$96,959
Enrollment (a) or FTES (b) - Childhood Sexual Assault	0	1,739	35.77	62,204		62,204		62,204
Lottery ADA (c) or FTES (c)		1,739	34.25				59,561	59,561
II. Employee Dishonesty (Crime)	500	1,739	0.380	661		661		661
III. Cyber Premium**	5,000	1,739	4.240	7,373		7,373		7,373
IV. Automobile Liability								
Buses	0	0	1,490.00	0	1.000	0		0
Other Vehicles	0	3	745.00	2,235	1.000	2,235		2,235
V. Property	10,000	102,934,000	0.100	102,934		102,934		102,934
VI. Automobile Physical Damage								
Buses	2,500	0	381.00	0		0		0
Other Vehicles	2,500	3	81.00	243		243		243
VII. Booster/Auxiliary (Optional)								
VIII. Storage Tank (Optional)								
TOTAL PREMIUM						\$272,608	\$59,561	\$332,170 ***

- I. (a) Rate for K-12 is per Enrollment
- (b) Rate for Community College District is per FTES
- (c) Excess Insurance Premium for K-12/CCD based on Lottery ADA and is for \$50 Million in Excess of \$5 Million Layer
- II. Rate is per Enrollment/FTES
- III. Rate is per Enrollment/FTES
- IV. Rate is per vehicle
- V. Rate is per \$100 of building and contents values
- VI. Rate is per vehicle

* Exposure data in column C is subject to change based on new data provided by district

** Minimum premium of \$3,000 and maximum premium of \$110,000

*** Core Program without optional coverage is : **\$332,170**