

ECRCHS
GENERAL INSURANCE WORKERS COMP
2024-2025

Line of Business	CharterSAFE 23-24	CharterSAFE 24-25	Revised - CharterSAFE 24-25
Commercial Property	Included	Included	Included
Commercial Auto	Included	Included	Included
Commercial Crime	Included	Included	Included
General Liability	Included	Included	Included
Educators Legal Liability (E&O, D&O, EPLI)	Included	Included	Included
Fiduciary Liability	Included	Included	Included
Excess Liability	Included	Included	Included
Cyber Liability	Included	Included	Included
Student Accident	Included	Included	Included
Workplace Violence	Included	Included	Included
Pollution Liability	Included	Included	Included
Total:	\$ 487,438.00	\$ 508,465.00	\$ 481,892.00
Workers Compensation	\$ 208,307.00	\$ 215,307.00	\$ 215,307.00
Total:	\$ 695,745.00	\$ 723,772.00	\$ 697,199.00

Rate and Exposure Comparison			
	23-24	24-25	Percentage Difference
Student Count	3,430	3,050	-12.46%
Payroll	\$ 21,000,000.00	\$ 24,800,000.00	15.32%
Property Values	\$ 6,650,000.00	\$ 6,750,000.00	1.48%
Package Premium	\$ 487,438.00	\$ 481,892.00	-1.15%
Package Rate/Student	\$ 142.11	\$ 158.00	10.06%
Work Comp Premium	\$ 208,307.00	\$ 215,307.00	3.25%
WC Rate	0.99%	0.87%	-14.26%
Total Cost:	\$ 695,745.00	\$ 697,199.00	0.21%

Subject to Change based upon
actuals