MEMORANDUM

TO: Finance Committee

FROM: Katema Ballentine, Business Office

DATE: February 25, 2021

SUBJECT: Workers Compensation: Finance Committee & Board of Directors

**Current Insurance Broker**

Mike Esparza

All-Cal Insurance Agency

505 Vernon Street

Roseville, CA 95678

[www.all-calinsurance.com](http://www.all-calinsurance.com)

[mike@all-calinsurance.com](mailto:mike@all-calinsurance.com)

(916) 784-9070

Policies are listed for Not-For Profit American Indian Model Schools DBA:

American Indian Public Charter School I, American Indian Public Charter School II, and American Indian Public High School

171 12th Street, Oakland, CA 94607

746 Grand Avenue, Oakland, CA 94610

1101 Marina Village Pkwy, Alameda, CA 94501

Under one Federal tax ID #94-3309981

**INSRUANCE POLICIES:**

**Workers Compensation and Employer’s Liability – Annual Renewal February 1**

**Oak River Insurance Company**

**2020 Premium Amount: $ 43,441 2021 Premium Amount: $47,483**

**2021 Premium increase of $4,042**

**Type of Coverage:** California Workers’ Compensation law is a no-fault system for injuries connected with employment, whether they are specific injuries or a disease or disabling condition. American Indian Model Schools’ is required to pay for Workers Compensation Insurance to cover all its employees.

**Per statute**

Employer Liability: Each accident $1,000,000

Employer Liability Disease: Each employee $1,000,000

Policy limit Employer Liability Disease $1,000,000