

2025-26 INSURANCE RENEWAL

Year		2022-23	2023-24	2024-25	2025-26		
Broker	Vaaler	Vaaler	Vaaler	Vaaler	Vaaler		
Liability	CARRIER	AMOUNT	AMOUNT	AMOUNT	AMOUNT	Variance	% Increase
Commercial Property	MASSACHUSETTS BAY	\$38,547	\$46,686	\$67,861	\$86,297	\$18,436	27%
General Liability	MASSACHUSETTS BAY	\$9,101	\$10,391	\$10,973	\$10,637	(\$336)	-3%
Commercial inland Marine	MASSACHUSETTS BAY	Included	\$0	\$500	\$500	\$0	0%
Crime Insurance	CITIZENS INS CO	Included	\$1,492	\$1,492	\$1,492	\$0	0%
Business Auto	ALLMERICA	\$7,446	\$8,442	\$10,333	\$12,549	\$2,216	21%
School Leaders & Edu. Legal	MASSACHUSETTS BAY	\$7,371	\$8,267	\$11,798	\$11,368	(\$430)	-4%
Commercial Umbrella	HANOVER INS CO	\$5,585	\$6,149	\$7,279	\$8,106	\$827	11%
Total Liability		\$68,050	\$81,427	\$110,236	\$130,949	\$20,713	19%
Cyber Risk	LLOYDS OF LONDON	\$7,522	\$8,568	\$9,195	\$9,195	\$0	0%
Work Compensation	SECURITY NATIONAL	\$27,506	\$43,109	\$80,168	\$107,001	\$26,833	33%
Total		\$103,078	\$133,104	\$199,599	\$247,146	\$47,546	24%