



Sweet Home Central School District of Amherst and Tonawanda

1901 Sweet Home Road
Amherst, New York 14228

TO: Michael V. Ginestre, Superintendent of Schools

FROM: Donald Feldmann, Asst. Superintendent for Finance & Plant Services

DATE: January 30, 2024

RE: Excess Worker's Comp Insurance

The Sweet Home Central School District Excess Worker's Comp Insurance Policy with the Midwest Employers Casualty Company expires on February 4, 2024.

My office utilized an insurance broker to gain proposals for a new policy for the District: Gallagher Insurance Brokers. Our former broker, Evans Insurance, was purchased by Gallagher late last year. Evans / Gallagher has provided these services to the District for a number of years.

A breakdown of costs is listed below:

VENDOR	POLICY COST
Arch	\$100,000
Safety National	\$125,000
Ace	\$200,000
Midwest Employers Casualty	\$70,409

The quote for Midwest Employers Casualty is a slight increase of \$196 over our current premium. They do offer a two year option with no increase in the second year.

It is my recommendation that we accept the Midwest Employers Casualty Company excess worker's comp insurance proposal in the amount of \$140,818 for the period of February 5, 2024 – February 4, 2026 and I ask that you take this to the Board for their consideration at their February meeting.