

San Mateo County Schools Insurance Group
FINAL Property/Liability Insurance Premium Calculation 2025-26
Approved at May 22, 2025 SMCSIG FULL BOARD MEETING
@ \$250,000 SIR Property & Liability

	80% conf. level	PRISM	SELF	APIP										
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
District	Combined Premium (\$0-\$250K)	Liability Premium (\$250K - \$5M)	Liability Premium (\$5M - \$50M)	SAM Claims	Property Premium	Cyber Coverage	Bond/ Crime	Boiler and Machinery	Active Assailant	JPA Cost	2025/2026 Total	2024/2025 Totals	(11)-(12) Difference	(11)/(12)-1 %
Bayshore	\$28,720	\$ 16,994	\$ 10,154	1,892	\$ 53,380	\$1,456	\$ 108	\$ 762	\$89	\$ 4,793	\$118,346	\$128,613	(\$10,267)	-7.98%
Belmont-Redwood Sh	198,886	204,028	121,904	22,715	256,593	\$17,478	1,293	3,663	\$1,065	57,544	885,170	736,640	\$148,530	20.16%
Brisbane	33,602	24,117	14,410	2,685	56,479	\$2,066	153	806	\$126	6,802	141,246	118,704	\$22,541	18.99%
Burlingame	295,225	169,888	101,506	18,914	270,187	\$14,554	1,077	3,857	\$887	47,915	924,009	813,435	\$110,575	13.59%
Cabrillo	266,279	142,616	85,211	15,878	380,994	\$12,217	904	5,439	\$745	40,223	950,506	834,072	\$116,434	13.96%
Hillsborough	77,500	64,617	38,608	7,194	131,669	\$5,535	410	1,880	\$337	18,225	345,975	301,527	\$44,448	14.74%
Jefferson Elementary	251,895	252,364	150,784	28,096	462,121	\$21,619	1,599	6,597	\$1,318	71,176	1,247,569	1,066,993	\$180,577	16.92%
Jefferson High	223,558	236,032	141,026	26,278	764,106	\$20,220	1,496	10,908	\$1,233	66,570	1,491,425	1,515,700	(\$24,275)	-1.60%
La Honda-Pescadero	26,397	12,822	7,661	1,427	45,664	\$1,098	81	652	\$67	3,616	99,486	83,380	\$16,106	19.32%
Las Lomitas	171,946	59,377	35,477	6,610	219,873	\$5,087	376	3,139	\$310	16,747	518,942	530,093	(\$11,151)	-2.10%
Menlo Park	129,280	140,276	83,813	15,617	262,238	\$12,017	889	3,743	\$733	39,563	688,168	610,893	\$77,276	12.65%
Millbrae	159,385	105,270	62,898	11,720	175,733	\$9,018	667	2,509	\$550	29,690	557,440	481,239	\$76,201	15.83%
Pacifica	176,602	136,053	81,290	15,147	261,489	\$11,655	862	3,733	\$710	38,372	725,913	621,900	\$104,013	16.73%
Portola Valley	117,551	24,880	14,866	2,770	107,270	\$2,131	158	1,531	\$130	7,017	278,304	230,033	\$48,271	20.98%
Ravenswood	130,214	68,891	41,162	7,670	352,196	\$5,902	437	5,028	\$360	19,430	631,288	552,819	\$78,469	14.19%
Redwood City	343,661	316,371	189,027	35,222	633,739	\$27,102	2,005	9,047	\$1,652	89,229	1,647,055	1,357,428	\$289,627	21.34%
San Bruno	166,829	100,081	59,797	11,142	266,225	\$8,573	634	3,800	\$523	28,227	645,831	555,935	\$89,896	16.17%
San Carlos	162,337	142,260	84,998	15,838	310,193	\$12,187	902	4,428	\$743	40,123	774,009	750,197	\$23,812	3.17%
San Mateo High	346,810	488,956	292,144	54,436	1,052,588	\$41,887	3,099	15,026	\$2,553	137,904	2,435,403	2,564,970	(\$129,567)	-5.05%
San Mateo-FC	452,555	500,912	299,288	55,767	1,085,861	\$42,911	3,175	15,501	\$2,616	141,277	2,599,863	2,340,855	\$259,008	11.06%
Sequoia	625,902	421,489	251,834	46,925	1,071,512	\$36,107	2,671	15,296	\$2,201	118,876	2,592,813	2,521,327	\$71,486	2.84%
SM Office of Ed.	32,978	4,376	2,614	487	114,608	\$375	28	1,636	\$23	1,234	158,359	150,989	\$7,370	4.88%
SSF	170,032	392,233	234,354	43,668	806,682	\$33,601	2,486	11,515	\$2,048	110,625	1,807,244	1,706,467	\$100,777	5.91%
Woodside	33,855	17,096	10,214	1,903	65,600	\$1,465	108	936	\$89	4,822	136,089	119,993	\$16,096	13.41%
Total	\$ 4,621,999	\$ 4,042,000	\$ 2,415,037	\$ 450,000	\$ 9,207,001	\$ 346,260	\$ 25,618	\$ 131,430	\$ 21,107	\$ 1,140,000	\$ 22,400,452	\$20,694,200	\$ 1,706,252	8.25%
Prior Year	\$3,783,555	\$2,361,000	\$2,025,056	\$450,000	\$10,360,352	\$500,000	\$26,231	\$132,506	\$25,500	\$1,030,000	\$20,694,200	\$17,837,012	\$2,147,392	
Percent change	22.16%	71.20%	19.26%	0.00%	-11.13%	-30.75%	-2.34%	-0.81%	-17.23%	10.68%	8.25%	16.02%		