

**Board of Trustees  
Barton Community College**

**June 23, 2026 Board Meeting**

***Athletic Insurance***

**Detail:** The following quotes have been secured for Athletic & Catastrophic insurance for 2026-2027:

<b>FY27 Athletic insurance quotes</b>				
<b>Carrier</b>	<b>Claims Administration</b>	<b>Athletic coverage (\$2,500 Deductible)</b>	<b>Catastrophic 10 yr Zurich</b>	<b>Total</b>
Mutual of Omaha (corridor deductible)	A-G Specialty	\$157,351.00	\$10,000.00	\$167,351.00
Allied	BMI Benefits	\$190,000.00	\$10,000.00	\$200,000.00
New York Life	BMI Benefits	\$219,000.00	\$10,000.00	\$229,000.00
Ameritas	Student Assurance	\$235,000.00	\$10,000.00	\$245,000.00
Philadelphia	NAHGA	\$250,000.00	\$10,000.00	\$260,000.00
Zurich	BMI Benefits	\$255,000.00	\$10,000.00	\$265,000.00
Hartford	A-G Specialty	\$273,597.00	\$10,000.00	\$283,597.00
Berkley	A-G Specialty	\$331,000.00	\$10,000.00	\$341,000.00
Everest	BMI Benefits	Declined to Quote	Declined to Quote	N/A
AIG	A-G Specialty	Declined to Quote	Declined to Quote	N/A



Barton Community College  
Athletics Insurance Program  
Plan Design and Loss Summary



Data as of: 6/1/26

**ATHLETICS INSURANCE PLAN DESIGN**

	2021	2022	2023	2024	2025
ICS Premium	\$ 43,500	\$ 51,250	\$ 57,000	\$ 97,561	\$ 158,007
Deductible	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500

**Intercollegiate Sports : Insured Claims Paid**

As Of	2021	2022	2023	2024	2025
06/01/2022	\$ 42,097				
06/01/2023	\$ 106,332	\$ 24,852			
06/01/2024	\$ 107,378	\$ 139,795	\$ 3,715		
06/01/2025	\$ 107,378	\$ 147,388	\$ 85,945	\$ 67,573	
06/01/2026	\$ 107,378	\$ 147,388	\$ 97,796	\$ 108,048	\$ 165,055

Dev (9 mo to total)	2.55	5.93	26.32	1.60	3.36
Dev (21 mo to total)	1.01	1.05	1.14	1.07	
Dev (27 mo to total)	1.00	1.00	1.00		
<i>Projected Losses</i>	<i>\$107,378</i>	<i>\$147,388</i>	<i>\$97,796</i>	<i>\$115,611</i>	<i>\$554,585</i>

	2021	2022	2023	2024	2025
Paid Claims	\$ 107,378	\$ 147,388	\$ 97,796	\$ 108,048	\$ 165,055
Loss Ratio	247%	288%	172%	111%	104%
<i>Projected Loss Ratio</i>	<i>247%</i>	<i>288%</i>	<i>172%</i>	<i>119%</i>	<i>351%</i>

We are currently insured through Hartford (IMA). Their quote for the year 2025-2026 was \$158,007 for general athletic and \$5,000 for the catastrophic coverage for a total of \$163,007.

The recommendation changes our athletic insurance from “coordinating” deductible to a “corridor” deductible for the 26-27 academic year. The athletic insurance becomes effective on August 1st of each year.

**Recommendation – Approve the low bid from Mutual of Omaha/Zurich (IMA) in the amount of \$167,351.**