

**Johnson County
Ambulance District**
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Workers' Compensation Insurance

First State Insurance, our Workers' Compensation broker, approached seven carriers for the upcoming policy period. Of those:

- 3 carriers provided quotes
- 4 declined due to our loss history

Quotes Received

1. 7710 Insurance – \$155,116
 - 38% increase over current premium
2. Travelers (Assigned Risk Pool) – \$241,351
 - 115% increase
3. ICW Group Insurance Companies – \$141,141
 - 26% increase

Contributing Factors to Rate Increases

- Projected wage increases in 2026
- Experience modifier increase from 0.91 (2024) to 1.17
- Loss ratio of 125%, which limited carrier interest

Despite a 125% loss ratio, 7710 Insurance was still willing to quote, but their premium is higher than ICW's.

Recommendation

I recommend selecting ICW Group Insurance Companies for the Workers' Compensation policy term October 31, 2025 – October 31, 2026. It is the lowest premium received and represents the smallest rate increase while still meeting coverage needs.