



DATE: June 22, 2026

TITLE: Approve Workers' Compensation Renewal 2026-2027

TYPE: Action

PRESENTER: Todd Lechtenberg, Executive Director of Finance and Operations

BACKGROUND:

Workers' compensation insurance protects a business owner from claims by employees who experience a work-related injury or illness either sustained on business premises or due to business operations. In all states, employers are required to carry workers' compensation insurance for their employees.

The district engages USI One Advantage (USI) to reduce lost time for workers and expedite care for employees through easy access to occupational nurses on demand. USI also provides education to local healthcare providers on the nuances of workers compensation. The goal of this work is to empower employees in healing and recovery. USI also provides training and resources to the district to aid in reducing injuries in the workplace.

RATIONALE:

In the current proposal, our experience modification factor when up from 1.29 to 1.39. This means we have more workers' compensation than in an average district. With increasing modification factor and higher wages, USI is estimating that our premium would decrease from \$359,892 (FY26 rate) to \$357,620 this year.

RECOMMENDATION:

It is recommended that approval be given for the SFM Mutual Insurance Company premium renewal of \$357,620.