

ESCRFT

Educational Service Centers Risk Funding Trust
Self Insurance for Schools for Indiana



What is ESCRFT?

- ESCRFT is a self-insurance pool of K-12 school corporations and education service centers in Indiana
 - Currently 74 active owners
- Provides schools with all lines of coverage:
 - Workers' Compensation
 - Property
 - Boiler & Machinery
 - General Liability
 - School Board Legal Liability
 - Automobile Liability & Physical Damage
 - Excess Liability
 - Crime
 - Cyber Liability
 - Pollution Liability

Why do your peers partner with ESCRFT?

Robust insurance program tailored for K-12

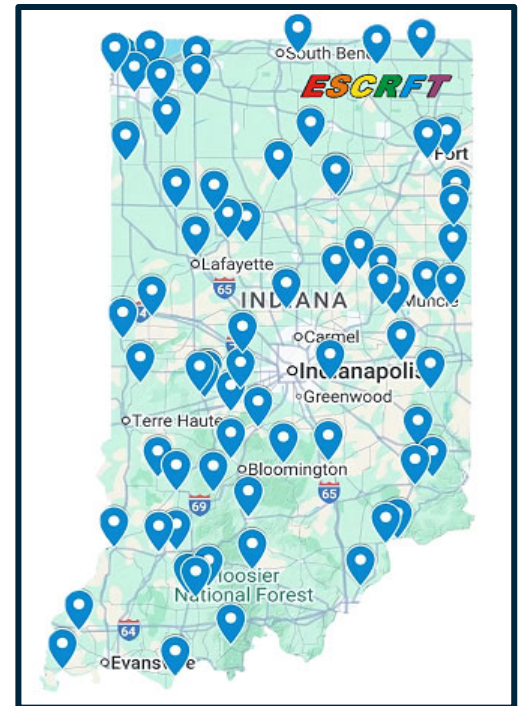
- Superior coverage, deductibles, & limits
 - No wind/hail specific deductible for property coverage
- Competitive pricing
- Market diversification & stability
- Administered by Gallagher, the country's largest K-12 broker

More than just insurance

- Ability to build surplus
- Owned and operated by Indiana schools
- Carrier options outside of the standard market
- Network of partner resources

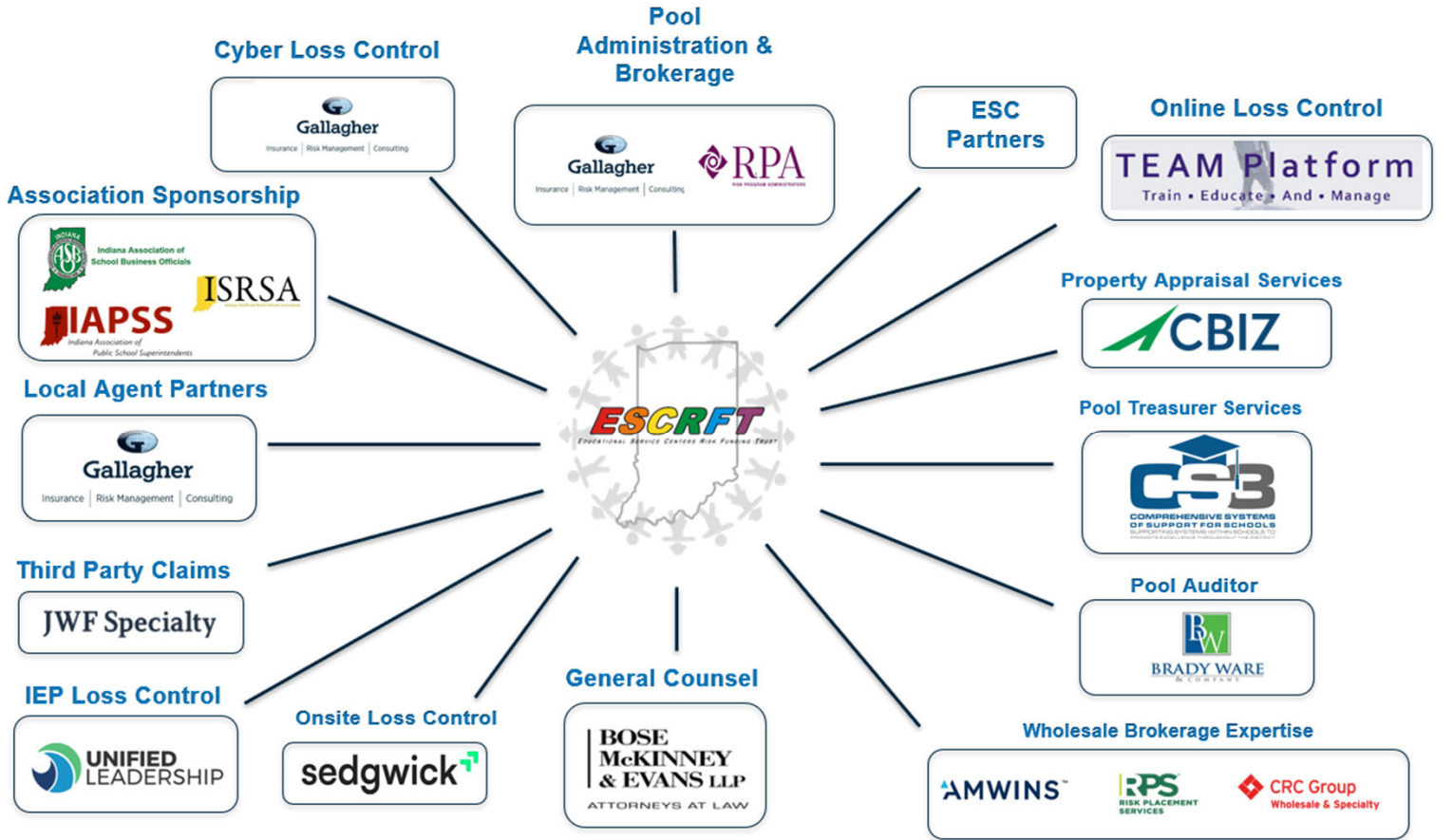
Transparent Communication

- 100% transparency in pricing, membership, financials, etc
- Bi-annual full membership meetings
- Your district will not be dropped due to claims/loss history



**18 years of
service to
Indiana
Schools!**

ESCRFT Partners



ESCRFT Executive Board

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